

089 Normalizing Black Wealth with Rachel Cargle



Full Episode Transcript

With Your Host

Rachel Rodgers

[Hello Seven](#) with Rachel Rodgers

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You know, people out in the world who decide they hate me because they see an example of something and they're like, "You're not allowed to have that." Fuck all of that noise, right? Like I reject it and I'm just going to get my own self-worth for myself. I am not going to perform poverty, right? I'm not going to, you know, any type of performance, I'm not fucking doing it, right? Like I don't engage, I don't care, don't like me then.

Welcome to the *Hello Seven Podcast*. I'm your host, Rachel Rodgers, wife, mother of four children, a lover of Beyoncé, coffee drinker, and afro-wearer, and I just happen to be the CEO of a seven-figure business. I am on a mission to help every woman I meet become a millionaire. If you want to make more money, you are in the right place. Let's get it going.

Suzi: Hey there Hello Seven listeners. I'm Suzi Istvan, marketing manager for Hello Seven. You're in for a treat today. You're going to get to listen in to one of the live virtual book tour stops that Rachel participated in for the release of the new book, *We Should All Be Millionaire: A Woman's Guide to Earning More, Building Wealth, and Gaining Economic Power*.

As part of the book launch Rachel held six of these incredible tour stops, all hosted by independent Black owned bookstores. Today you'll hear Rachel in conversation with the incredible Rachel Cargle, an Akron Ohio born public academic writer and lecturer. Her activist and academic work are rooted in providing intellectual discourse, tools, and resources that explore the inner section of race and womanhood. She is also the founder of the nonprofit Loveland Foundation and Elizabeth's Bookshop and Writing Centre.

In this powerful discussion Rachel and Rachel discuss finding yourself with "too much" money and the shame that can follow. How to exist within a capitalist society while upholding morals and values. How being in

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alignment with your work can help you make more money in the long run, and the desire to normalize black wealth and so much more.

Now, before you listen in to this conversation, I want to remind you that the doors to We Should All Be Millionaires The Club are open, but close tonight, May Rachel7th. If you want to leave the hustle and struggle behind, build a real sustainable business, and make way more money this is the club for you. Head to helloseven.co/club to claim your spot right now.

And as a special bonus anyone who joins at the annual level will get access to an exclusive How To Launch a Book Like a Millionaire masterclass where Rachel and our team will break down exactly how we pulled off this recent book launch. From proposal, to marketing, to book tour and more. To get this masterclass this summer you have to join now before the doors close. So that's helloseven.co/club to get in right now.

Now, enjoy the episode.

Rachel Cargle: I have felt in my life so much fear around money, so much shame around money, so much confusion and frustration. And I'm, right now, in a part of my career where I'm on the other end of these money beliefs, this infrastructure that I'm building in my mind.

And I actually, just today, I took myself to breakfast and I made a list. I listed out my truths, what I know to be sure because I'm feeling a little floating around in the ethers these days. I feel like I have a lot of stuff going on but also, I've gotten to a place where I don't have to be hustling. And I don't even know what that life is like. Like, what does it mean to hustle?

Rachel: Yes, it's like a new life. I tell people this all the time.

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Rachel Cargle: Your whole brain has to reimagine how to exist without constantly wondering how you're going to pay your rent, or where your next meal is going to come from. And so a lot of the things and the frustrations that I have around money is purely lack of conversation. Like we need to talk about it more. Because we're really doing ourselves a disservice when we sweep something under the rug that literally touches us in every day, in every way, on every platform and plane possible in this lifetime.

And so I think one of my biggest frustrations is not talking about it. And then the other is not always having possibility models. Not always having someone that I could look to in a trusted way, or not even, like it doesn't even have to be someone that I trust, but in a laid out way.

Like why aren't we showing up for each other to say, "Hey, this is how it's been done. And this is what's possible." Because it's really, the secrecy of it is all rooted, I'm sure you've had this conversation many times around this book, the secrecy of it is rooted in oppression. In saying the less you know, the more we can control.

Rachel: Yep.

Rachel Cargle: And, you know, seeing that in corporate America, the less our employees talk about how much they're getting paid, the less we have to worry about anyone thinking they deserve more, or they should get more. And so I think a lack of conversation is one of my biggest things, and your book is coming to answer that problem.

Rachel: Yay. I love it. I love that we're going to spark all these conversations around money.

Rachel Cargle: Yes.

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Rachel: So first of all, the first thing you said that I loved was that, you know, now you're like, "Okay, what do I do with all this brain space that used to be used to learn how I was going to pay my rent this month? You know what I mean?"

Rachel Cargle: Yeah, yes, yes. It's baffling. What's your experience been like? That's been something of yours as well?

Rachel: Yes and that that's why I bought a ranch, you need projects, right? Like you need projects otherwise you're just going to start messing things up and throwing hand grenades in your business and your life. You know what I mean?

Rachel Cargle: Yes.

Rachel: Because you're like, "I don't know what to do." Like, you're almost bored. And this is what I try to explain to people because people think, "Well, if they had to hustle to make a little bit of money." Then when you start making a lot, they think, "Well, if I'm making 10 times the amount, I have to hustle 10 times." And I'm like, "No, it's actually like a bell curve, you reach a certain point and then you stop being busy." You start being less and less busy. And then you're like, "I need intellectual stimulation. I'm going to go start a new project, I'm going to buy a ranch and learn how to ride horses."

Rachel Cargle: You buying your ranch is one of my favorite parts of 2020. And it's been such an inspiration to me in a bajillion ways. And I love that particular point of this conversation, because you really do start deciding how you want to spend your time. What do you want to be doing? You buying the ranch, you getting the horses, I've been taking cello lessons, I've bought a pottery wheel.

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Rachel: I love it.

Rachel Cargle: And I love this aspect of it that it has given me and you, and other people who have been able to manage whatever amount of money they have, as they continue to grow. And I've been really giving gifts to my younger self. Like what extracurriculars did I used to beg my mother for that she couldn't afford to put me in, and I'll just put myself in them. I'm going to go ahead and take a dance class, and take a pottery class, and take a horseback riding class, because this is what I'm able to offer myself at this point.

And one of the differences between you and I, Rachel, is that you have children, and I have decided not to have children. And so that also goes into the ways that we spend our money. I'm sure you're able to provide your children with very specific experiences that you had dreamed of when you were younger. And I'm both giving it to myself and finding ways to use that "disposable income" for other people who I'm part of their village in one way or another. And that's been a really fun part as well.

Rachel: I love that. And I think it's true, it's almost like what you're saying basically is money allows you to mother yourself in a way that maybe you didn't have the time or space to before because you were hustling to make money and pay the bills, right?

So like it just creates a spaciousness in our life. And then we can do whatever we want with it. But I think mothering ourselves is an important piece. And I think when you start to get older, you know, I feel like as we become women and get older and older we just have these experiences where we're like, "Yeah, I didn't..." You know, you face your childhood trauma, you deal with some of the things that you experienced as a child, and you're like, "Oh, I need to take care of myself more tenderly."

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Rachel Cargle: Yeah.

Rachel: Like I'm realizing where, you know, I feel still some of the experiences of harm from my childhood, you know? And then you can start to give that to yourself and your children.

And I do want to say, for all the mothers here, don't think that because you have children that once you have free time doesn't mean that all of your free time goes to your children. Okay? I love my children also and I love for them to do their own thing sometimes, right? They don't need to always be with me, they don't need to always be doing what I'm doing. I don't need to give them 100% of my attention. I think it's so important that people know that. Like you do not owe your children your entire life.

Rachel Cargle: Yes.

Rachel: Let us be clear, okay? So I think that's important. But yes, it's almost like you have to get in touch with your desires. Like what do I actually want?

Rachel Cargle: Yes, it truly forces you to think about that. Because when you're not existing in survival, you're existing in a space of like neutrality that we didn't even know exists. I remember the first time, which wasn't that long ago, maybe seven years ago, when I realized that some people don't live paycheck to paycheck.

Like I didn't even know that existing that way was even an option. And the fact that even the possibility of the life that I live now was so far beyond my imagination. Actually living here now also evokes me building this world around me that I didn't even know was possible before. And I have to continuously imagine it, and continuously explore what I want to be

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spending my time doing and how I want to be using the resources that I have.

And by resources, I have money, I have time, I have energy, I have a team, and all of these ways that I can show up in the world. And it is really mind boggling. One, settling into the belief that I deserve this. And then settling into okay, now that I've accepted the fact that this is the life that I'll be living. Now, what meaningful things am I going to do with this?

Rachel: Yes, exactly. And I think that's why it's so important that, you know, you and I and all of us who start to get to this place. First of all, that we are creating a blueprint, right? We are creating a blueprint. Sonya and I talked yesterday, and I know you're friends with Sonya too, about experimenting with new models, right?

So like that's part of what we're doing is experimenting and showing what's possible. And I think it's so important that we do what we do visibly, so people can see it. Because sometimes, I'm not going to lie, and I'm curious if you feel the same way, I get uncomfortable sometimes talking about, like people ask me, you know, how much money is my business making, or just different details around money. Which I am the money person, so of course I have to say. But at a certain point I started to make a lot more money and I was like, "Whoa, now I'm afraid." And my financial planner is like, "You need to stop talking publicly about your money." She's like, "It's a security issue."

Rachel Cargle: Yes.

Rachel: You know? So like I think at a certain point, it goes to that point of like, if you have too little you have shame, if you have too much you also have shame, right?

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Rachel Cargle: Yes. And too much, what does that even mean in terms of being a black woman? Like me breathing is too much, let alone me having income, meaningful income in one way or another. And I would love to talk about what some of those experiments are that we've been doing in your life and in my life around money. The conversations, maybe the language that you've been using, and that you've put into your book for people.

Because I think sometimes the hardest part of conversations and as a writer myself, and particularly, I feel like a lot of my work is rooted in giving people language to discuss conversations that they might not have the propensity to move through so easily. And so I'm interested to know what some of the language that you've been using, and I'll throw out something that I've been exploring and experimenting with in my own coming into wealth. And then I'd love to also hear from you.

And one of the biggest things that I've been in conversation with is, you know, working with my financial team around the concept of retirement. And the word definition of like, you work, you work, you work, then you get to rest. Then you get to possibly enjoy life for the last 10 years that you're here. That, you know, someone else controls how you exist until you get a chance to.

And so my team is looking, as we bring on more and more full-time employees and we're offering retirement plans we want to reframe what we're even offering our employees. Do we want to call it, here, we're going to reward you after you work your ass off for us? Or is it we want you to benefit in this lifetime in the same way for what you're giving to us now and how you exist.

And another conversation that I've been having is around the idea of an income cap. Like me saying, "What do I actually need? What have I been craving?" And as I'm learning, "Okay, what is my infrastructure of lifestyle,

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of ideal lifestyle? And how much money do I need for that? And anything more than that, you know, I've built a foundation so I can you know, where else could my income be going to after I've saved for myself? After I've sat in a space of ease that I've worked so hard to give myself? And how can that continue?

And I think that really speaks to why you wrote this book, to change the conversation of capitalism. And, you know, we're existing in this capitalist space, and it's not going to change next year or the year after, or you know, in 10 years. And so we have to figure out how to infuse our morals and values into the conversation that's happening.

Rachel: Yes.

Rachel Cargle: Let's talk about how you've included that in the book.

Rachel: I love that so much. It's so true. And, you know, we do similar things on our team. Like, I mean, we have a retirement account but one of the things that I did, which is probably not that revolutionary, but although I do get a response like it is, which is that we put money in every team member's retirement account whether or not they put in.

And I remember, you know, when I was starting out with my career or whatever, I just feel like, first of all, in terms of you were talking about an income cap for yourself, we have a floor. We don't pay anyone less than a certain amount. Because otherwise it's kind of like, you can't live off of that so I'm not going to pay you that.

Rachel Cargle: Oh, absolutely. Absolutely.

Rachel: So that's one of the things. And then also putting into their retirement regardless of whether they do. Because to me I feel like, I don't

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know, I feel like if we are running this company that is highly profitable, we have a responsibility to... Like I feel like I have a responsibility to myself, to my community, to my employees to make sure that they are taken care of in a certain way.

And they are new to having money too. So I'm like I want to impart to them what I know about building wealth as well. And part of what I know is that preserving some, you know, is an important piece of it. So teaching them how to do that, or really just building it in so they don't even have to think about it and it's a part of their salary, you know.

But I totally agree with you, the idea of retirement, I've always rejected that idea. I remember being 20 years old and being like, "That sounds ridiculous." I didn't even know what a 401K was, you know? But I'm just like, "Yeah, no, we're not doing that."

I think the other, and I mean this may be taking us in a different direction. But I think the other piece of it is, to me I don't believe in, like you were saying, hustling your heart out, making yourself miserable to make money. I actually think when you're in alignment and you're doing work that feels good to you, that you love to show up for, that utilizes your natural skills and strengths. Like if you were organizing your closet like as a, you know, seven-year-old, right, and you get to do a job that allows you to use that skill set, right? That is where, to me, you're most joyful position will be because we spend a lot of time working.

So being joyful when you work. And then you'll be more committed, you'll show up, you'll be consistent because you love what you're doing. And that is also how you make more money. You know, it's not we need to - And I'm not saying everybody has to live their passion or whatever. I don't actually believe in that. But I think in a lot of different jobs we can be doing work that

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feels really good to us. And that's the stuff that makes us show up again and again. And it doesn't feel like a chore, and it doesn't feel like it's hard.

I also think doing work that you feel a little bit challenged by like, you're like, "Oh, I'm shaken, but I still want to do it." Right? Like that's the edge that I think is really enjoyable, at least for me. I need that like intellectual stimulation and that little bit of fear that like, "Can I do this?" You know?

Rachel Cargle: Yes, and you saying that made me think of the fact that giving ourselves space to have more than one career, to say, "This is what I'm interested in right now." And you've done that, I've done that, moved into space to say, "I'm passionate and interested in this now. And I have the skills and possibility to move this passion and interest and honing my craft into other spaces."

And you started out your career as a lawyer. You went to law school, you got a law degree, you did legal work, very meaningful legal work. It wasn't like, "Oh, this isn't working. Let me try something new." It's like, "Wow, I feel really fulfilled in what I was."

And the way that I've been describing it as I continue to move, to watch my work in my community move from explicit anti-racism education online, and moving into, you know, running my foundation and having a bookstore that addresses these issues in new and innovative ways. It's really giving myself the chance to explore this lifetime in any way that I want to and not feel like I have to exist in one way. Which is what the American dream has taught us. That you should get a good, for the most antique term, factory job. Stay at that factory for 30, 40 years and then do X, Y, Z.

And I think that when we allow ourselves to have more than one passion in this lifetime and to reinvent ourselves, it really is not just a service to, you know, ourselves and our own hearts, but also to the world that we're setting

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this example that we exist in dynamic ways and we can exist in more than one way. And it's been really inspiring to see you do that Rachel.

Rachel: Yeah, you can have like, I mean, I have... So I'm launching this book right now but I have like seven other projects going on. I have like three different properties that I'm renovating right now.

Rachel Cargle: Yes, yes.

Rachel: And then I've got like my horses being trained and my children learning about riding horses. Which is a whole nother project that we're hiring people to help us with that. And, you know, I'm getting my retreat house for the ranch up and running. And thinking about like how can we do an equestrian camp for black and brown kids? Like, what things do we need to set up? Like, you know, you can have so many different projects going on and none of them have to, they don't all have to be a full-time job. You know?

Rachel Cargle: Yes, right.

Rachel: And you get to, exactly like you said, just imagine what you would want to create in this lifetime that feels joyful and exciting and that adds something to the world, you know, like that benefits people, right? And like I think that's what feels good.

And I want everybody to have the space to do that and to explore their creativity. It's hard to create when you're on a deadline all the time, you know? But when you can have spaciousness and create and think about all the things that you want, I feel like good things come from that. And we all deserve that, we get a lot of joy from that, right?

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I think we're innately creative beings. So I love that idea of, you know, creating whatever it is that you want. And I know that some of the folks here, I've had conversations with people and you were included in my book, talking about how when we have money, people of color, Black people, when people who have been systemically marginalized have money, there are all kinds of studies that show that we do really good things with the money that we have, right? Like we extend it beyond ourselves, and we create good things in the world.

And that's one of the things that you did with creating the Loveland Foundation, which was like, you know, I don't know, I feel like it was born out of like a tweet. You know what I mean? Where you were just like, "I'm just going to do this thing. Let's see what happens."

Rachel Cargle: That's every one of my ventures came out of a sentence that started like that. But yes, and my team is so sick of it.

Rachel: I can relate to that. But I think getting the courage to do things like that, I feel like we have a lot of fear. I have fear around some of the, you know, philanthropic things that I want to do because I'm like, "Well, it feels like an even bigger deal if I fail." Like if I fail in my business, I mean, now I have a full team. So now I'm like, "Yeah, I can't fail, because I got to take care of my peoples." You know? But like it feels like it's just money.

But then if I fail at this like I'm failing the group of people that I'm here to serve. And so I have a lot of fear around. I mean, I'm working on it. But it's like I'm taking it very, very slow because, I think I'm really taking it slow because I'm scared if I'm being totally honest.

Rachel Cargle: It is a very scary thing to do to like even consider showing up in different spaces, particularly in the philanthropic space. And yes, my idea for the Loveland Foundation did come in just a moment. I had come

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out of a therapy session and I was like, “Damn, all of us should -” In reference to your book, “All of us should be in therapy.”

Rachel: Yes.

Rachel Cargle: And so I really wanted to figure out a way. But I know that access is the issue. I know that finances is the issue. I know that finding a therapist of color is the issue. And so at the time I just had an idea that I thought was meaningful. And I'm the type of person, and Rachel I know you're the type of person we're happy to build the plane on the way down after we've already jumped off the cliff. And I think it speaks to -

I made a post yesterday where I just talked about how in many of the hardest decisions in life, the curiosity of what was possible always was stronger than the fear of what could happen. Like the fear was there and it was strong, but my curiosity and my hope for the possibility was so much stronger that if I was to let it go, it would haunt me.

Rachel Cargle: Right.

Rachel: I would have been haunted by these ideas and these possibilities that I never explored in this lifetime. And I think that knowing you and knowing how you move through the world, I think that that is how you are too. Even though we still work through those fears and we still work through those frustrations, the curiosity still pulls us much stronger than where those fears might hold us.

And I get a ton of negative feedback about my foundation. I get a ton, not a ton, but I get people who are dead set on believing that the work that we do is not meaningful. The work that we do is not valid. That Black women and girls, that the concept of Black women and girls needing access to

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particularly Black therapists who reflect their life experience is a racist concept or a concept that's exclusive of someone else.

And then the money aspect. Getting donations is always a vulnerable space for everyone involved. The people who are donating who want to make sure that their money is going to the right places. The people who are receiving the donations and wanting to make sure that they are honoring, you know, what people have been giving money for.

That also was a huge part of our collective consciousness around money, that if you're asking for it, or if you're expecting it, you're automatically in the wrong for it. And giving it, you know, you're being silly for expecting that someone might handle it well outside of you. And particularly as a Black woman there's already this thought that who I am isn't capable or valid of doing this work.

And I have a wonderful Black woman CEO of the Loveland Foundation. And she does major, major work within our values and how we move through the Loveland Foundation and particularly around, you know, making sure that everything is the way it's supposed to be. Not just to avoid the haters, but also to do due diligence to the people that we're serving.

And so a lot of that is rooted in our collective money issues as well.

Rachel: Yes, I agree. And what you just named is what I call Million Dollar Decisions. Like moving towards the creativity and away from the fear. I call it Million Dollar Decisions versus broke-ass decisions. And I think broke-ass decisions are when we contract, it's what every personal finance guru teaches, right? Like contract, get smaller, tighten up, don't invest in yourself, right? Cut costs as much as possible, wait for a later, you know, some delayed gratification. And that's definitely part of everything, right? There's always going to be delayed gratification.

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But I actually think that in order to make a million dollars, in order to have a bigger impact, you have to make million-dollar decisions, which is moving towards the creativity, moving towards abundance, moving towards more and whatever that form. More time, more freedom, right, more boundaries, whatever it is that you want more of, that's really what it's about. And I think the more you do that, the more people will see that they will build wealth, they will build important things.

And I want to point out, I feel like I was - One of the questions I was going to ask you was like, what is a Million Dollar Decision that you've made that you're super proud of? And my first thought was hiring a CEO.

Rachel Cargle: Oh, yes. You said it, sister. That's exactly what I was going to say.

In the vein of these people who have made themselves brands in order to have this shine that is associated with, you know, how much they do, and how much they make, and how they get to be the center of that moment.

And I'm so happy for them in their careers and whatever it is that they've decided to build. But as Black women in particular we know that we have other things to take care of besides just building a brand, and that our pursuit of this wealth is with the intention and understanding in mind about how it would exist in our community.

And my bookstore is a really good example of that. I was able to, because of the wealth that I had made from other ventures I was able to bring in this bookstore without the fear of whether or not it would necessarily fail, because I was making money in other ways. And this was an absolute worthwhile risk for me to take to have an in-store bookstore in the middle of a pandemic, in small town Akron, Ohio.

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It was worth it for me because I knew that people were craving this opportunity to dig into voices that weren't on every single shelf. So for those who aren't familiar, Chan kind of mentioned it, but Elizabeth's has no white sis men on the shelves. These are not voices that we need to hear from.

And so when people come into my bookstore, they're coming in to get a new perspective, to reimagine, to have a new unlearning and or exceptional learning experience from the voices of people that are often dismissed for one reason or another. And so I was able to say, "Okay, I'm going to invest this money. And if it takes us longer to make profit, that's fine because we're flourishing in other spaces and this is a worthwhile way to show up for my community.

And so that's one of the ways that having wealth gives you an opportunity to show up for your community in ways that maybe other demographics might not even be considering of how to use what they have. But my Million Dollar Decision, is it decision, choice, move?

Rachel: It's decision. Wait, but before you do that, I want to address a couple of things. Well, we'll get to it eventually before we're done.

Rachel Cargle: I know, one day.

Rachel: But first of all, I love that, you know, you don't have any white sis men on the shelves. And it's so funny because people ask me like, "Who is your book for?" Or like The Club, our membership community, who is that for? And I was like, "It's basically for everybody that's not a white sis man."

Rachel Cargle: Yes, yes, that's one way to describe it.

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Rachel: As long as you're not that, welcome on in, right? Like we're here for you and we're here to help you build wealth because every freaking thing out in the world is designed to help white sis men build wealth, right?

Rachel Cargle: Yeah.

Rachel: So I'm like we don't need more of that. I'm going to help the rest of y'all, all right? Because like we have this together. Okay? I see it. Okay, so there was another piece, but I'm going to go back to your Million Dollar Decision because we'll never get there otherwise. Oh, I'm sorry.

Rachel: Yes?

Rachel: Okay, here's what it was. Same thing with the Rodgers Ranch, right?

Rachel Cargle: Yes.

Rachel: The Rodgers Ranch is not profitable. Currently, it just is an expensive hobby. A very expensive hobby. Horses are very expensive y'all. And to take care of them, dear God. But like Black people, I mean, the equestrian world, I found a world that is like even less diverse than like business or really any other space.

Rachel Cargle: Yeah.

Rachel: Any space that I have been in, you know. The equestrian world has almost zero Black people.

Rachel Cargle: Yes.

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Rachel: And horses are healing. There's so much therapeutic experiences to be had with horses, right? You learn about yourself, you gain confidence handling 1100-pound animal. And there's a deep connection that you can have with horses. And so I want Black people to have this experience. And so I'm funding the ranch.

Trust me, there are days when my husband's like, "Why are we doing this again?" He's like, "It costs how much now?" But this is a project that doesn't have to be profitable from day one, right? Whereas my law practice, I needed to make money because the sister had rent to pay, I got kids to feed, you know? There was no option to not make money. But with this, I can just invest in it. It doesn't have to make money right away. And I can just allow it to have some runway and become - And this is what white people get because they get bank loans.

Rachel Cargle: Yes, out the gate.

Rachel: Exactly, so I was like we can give this to ourselves, right? So you have one way of making money and then you can transfer that to other projects and other things. So I love that. Okay, so back to your million-dollar decision.

Rachel Cargle: So funny. I love that so much.

Okay. So my million-dollar decision that really launched a lot of how I'm able to exist within my business now, and what we don't - Actually now that I think about it about it, in all of my entrepreneurial like pursuit of information or education, this was actually never something that was told to me to do. It was just a decision that I think I made based on my values and understanding how I wanted to exist in the world.

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But when I got my first real influx of income, I had to decide how I would let that change or not change my business. And my first decision was to hire a CEO of my company. I knew that the nuance and minutiae of running a business day to day was not my forte. That was not a place where I could thrive. And it was not going to be a place where if I existed there, my business would be able to thrive. Which was ultimately the point of having one.

And so I decided that I would not be acting as the CEO, and I would instead invest into the salary of a CEO. And that's what I did. And so my team, I have a C suite of people who are running the day to day of the business, and it's my job to offer the creative direction. It's my job to sign off on projects and ideas. It's my job to make sure and encourage everyone to be in their zone of genius in the ways that they exist here at Loveland. And then also, it's my job to continue -

You know, one of my friends said something, really I have two things that go to this that I'm excited to say to you, Rachel, because I'm excited to hear how you've experienced this. But I was speaking to a friend who's a poet who just had a book released. And I was also talking to like a close friend of mine who isn't an entrepreneur, but who knows me very well. And I was saying how I was feeling guilty because I've been going on so many trips, Like I felt guilty, like am I allowed?

Like I'm heading to Jamaica next week, I just was in [inaudible] a little bit ago. And I've been really finding a lot of, I don't know, just relief and joy in being able to be near the African diaspora in various spaces.

Rachel: Yes.

Rachel Cargle: That's where I feel safest, both in the midst of a pandemic and in the world in general. And, you know, my friend he said, "Oh good,

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you can't possibly feel guilty, because it's only in your life experiences that you can continue to create. Like you have this wealth of experiences if you want to be able to continue to write meaningful things, insightful things, critical things.

The only way you could do that is continue to give yourself experiences.” And I was like, “You know what, this is actually an investment into my craft. This is an investment into, you know, the people I know and the stories I hear, and the places I go, and the visions I see. This is all a meaningful part.”

And that the idea of just resting or just going out into spaces of being a waste isn't true, whether it will add to the work that I do or if it will add to just my own personal experiences.

And my friend who's a poet, I was asking her like, she's a new friend, and I was like, “What are your day to day look like? Like, what does it look like as you're working and building this?” And she was saying, “You know, some days I just wake up and I walk around the Bronx for hours, and my only job is to keep thinking.”

Like she knows that her job is to think some thoughts that will then go into her poems. And that is a day's work for her. And that is a day of how she exists.

Rachel: I'm obsessed, okay? Obsessed.

Rachel Cargle: Yes.

Rachel: Yes, scheduled thinking time, hello, yes.

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Rachel Cargle: Just to sit and think a while. And that's true, and it's a truth for me, and it's a truth for all of us who are looking to build something. That we have to give ourselves space to actually think meaningfully about what we want to build.

And so that's one of the things that I've taken on, you know, hiring a CEO and saying, "Okay, I can sit back. I'm not hands on." If I was to be off the grid for a month at a time, I would be fine. Nothing would change about the way my business runs, nothing would change about my income, nothing would change about how my community is being served, because I have created these systems that benefit me and my community, that benefit my employees and are beneficial to the, you know, partnerships that we have.

And building those systems was the Million Dollar Decision I made that it was worth and not being able to sit on the amount of income that I was giving to my CEO, because it gave me the ease, and the abundance, and the opportunity, and the nourishment that are my highest values. And it's easy to make decisions when you know you're making decisions in alignment with your values. Even if it isn't giving you the most money or aligning in some other way to society's expectations.

Rachel: Absolutely. I love everything that you just said. And in my company, we have something called the Hello Seven Growth Scale, which is a framework for how we build a business, right? Like here's the pathway from zero to seven figures. Because I want people to actually know, this is what it feels like, this is what it looks like, these are the moves that you want to be making at each level.

And what you just said is exactly what is in Hello Seven, which is the seventh level. In the last level what you're doing is you're not, you know, as involved in the day to day, and you're like - I know my clients think I'm crazy because I'm like, "At this level your focus is your personal development."

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Rachel Cargle: Yes, yes. Yes.

Rachel: And they're like, "Pardon me honey, what are you talking about?"

Rachel Cargle: Yes, it truly is. It truly is.

Rachel: That's how you grow your company, is by focusing on your own personal development. Go to therapy, travel, have thinking time, read books, make art. And that is what you're going to bring magic back to your company and to build your brand that you are creating, right? And to keep growing this company and keep serving this community. That is your best way to do it after you hit seven figures. Let the team you put in place, empower them to make the decisions, stop like hovering over them. Because we think like, it's so funny, we start out our careers being like, "Oh, I'm not good enough. Oh, how will I ever do it?" Then we do it and then we're like, "Oh, no one else could do it. Only I could do it." And I'm like, "What happened to you're not good enough? No only you can do it? Lord have mercy."

Rachel Cargle: That is so true. That is so true. And that's really how I approach all of my employees. Like really, I see my employees as contractors. I have paid you to do your job well within the framework of my values. The Loveland top of the year meeting is really just me saying, "Hey everyone, here are my values. Your job is to do your work in whatever way you feel most empowered to do it. But it better be within the parameters of my values, because this is why I built this company and how I need it to exist."

And that has really given so much space. And Chan is a perfect example. The person who came out and gave this introduction, Chan was someone who I brought on and he has like completely has been able to shine beautifully in the work that he was trained to do through college, that he

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has a passion to do in his work. And it's showing up through the lens of the values that I have for Loveland and for Elizabeth's in particular.

And it's a really beautiful opportunity for me to, you know, I don't know, will Chan be with me forever? Chan, please stay with me forever. If Chan is not with me forever, that is okay too. That is perfectly fine. But I also want to make sure that he feels supported, and everyone on my team feel supported and heard so that whatever skills they bring to Loveland and build in Loveland will also benefit them in other spaces. Because that's not hurting, it will never hurt me to celebrate the people who exist within Loveland.

And I have no expectation for everyone to be here forever, even though I would love for them to. And some might be, but the reality is I'm not here to, you know, hold down the fort on this one idea that I had and how it has to be. I'm here to build myself, I'm here to build community, I'm here to reimagine possibilities. And that simply can't happen if I wanted to do everything myself. And I have no interest in doing everything myself, because I would rather be on your ranch or in Jamaica, or doing art, or doing pottery. That's what I worked so hard for.

Rachel: Yes. And I love this idea of like this company, it really does. And I mean, look at a company like Ben and Jerry's, right? Even though it's been sold it still has that political leaning that is a big part of the brand that was created by its founders, right? So like, our companies really take, the brand that we have is almost like an alter ego of our personality, right, as founders.

Rachel Cargle: Oh, I like that, yes it is. It truly is.

Rachel: It truly is and so like one of the things that happened with us recently is everybody on my team was overworking, and I found this out

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that people were working till midnight. And I was like, “Hell no. Like, this is a fireable offense, don't ever work until midnight in my name.”

Rachel Cargle: Yes.

Rachel: Please never, because I will tell you what, I will not show up for this organization until midnight. So I don't want you doing it, you know what I mean? It's out of alignment with my values.

Rachel Cargle: Yes.

Rachel: So I'm like, “No, no, no, please don't do that. Please do not be doing that. Don't get other people doing that.” Right? I don't want anybody to ever think that that is how we show up here.

So I do agree that that values thing is so key. And I agree, like here's the values now go make your decisions. Do what you think is best. I had an employee ask me like, “Can I skip this meeting?” And I'm like, “Do you want to skip the meeting? Do you think you should skip the meeting? I mean, like it's your choice. Please don't ask me. I don't know, you tell me, you're more involved than I am.”

Rachel Cargle: You tell me what's on my calendar because I truly don't know.

Rachel: Exactly, I truly don't know. Where am I supposed to be? What am I supposed to say? Where am I supposed to do? What am I wearing? Okay, great.

Rachel Cargle: Yes, literally. My brain is on other spaces because I have other - I have literally hired you to do these things, to exist in your genius, to excel and to have fun.

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Rachel: And I trust you to do it, right?

Rachel Cargle: Yes, and I trust you. Yes, I trust you to do it. And if I didn't trust you, one, I shouldn't have hired you. And two, I wouldn't be in the space to have started Loveland, which houses Elizabeth's which houses TGU, which houses all these other spaces that are meaningful. And I didn't build a business to micromanage, I built a business to serve.

Rachel: Yeah.

Rachel Cargle: Yeah, I agree, I love that. I love that.

Rachel: All of that. I think we're supposed to take questions, maybe we should do that.

Rachel Cargle: Oh my gosh, you're right. Hi everyone. No, I'm just kidding. Okay. Let's go, I'm going to open the Q&A box. And I'll go ahead and walk through this. Let's see.

Rachel: I like the question from Victoria, did you notice that one? I love it.

Rachel Cargle: No, please tell me. Please tell me.

Rachel: She's like, "Is there a better term for disposable income? I've been thinking about this a lot, it's not throwing it away so why do we call it disposable?"

Rachel Cargle: Yes, that is a good question. Is there language? Because I said, earlier I said in lieu of a better term disposable income. But what is the better term? Is there? Is there language, Rachel, that you have used for disposable income?

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Rachel: Yesterday, one of the things that Sonya said was like, “I have a cup.” Yes, Wendy, you were there yesterday. Overflow, right? So like, I have a cup, and my cup is full. And this is what I use to take care of myself. So you can't have what's in this cup. However, when it starts to overflow, you can have that overflow, right? And so that's kind of how I would think of it as overflow. Rather than, I agree, disposable income is kind of like, what is that? It sounds stupid. I don't like it.

Rachel Cargle: It does sound stupid, not the best term for it. That's exactly what it sounds like.

Someone asked, “What mindset or strategies, the thought work did you develop to reconcile the desire to be a millionaire while also working to help people?” And that really goes with someone else's question of, “Can you be an activist and a millionaire at the same time?”

Rachel: Absolutely. Absolutely. And it's so funny, I don't call myself an activist. I've had other people call me that. And I'm like, I'm honored that you want to call me that. But I think I still feel like I'm not doing enough to be called an actor. You know what I mean? Like, I still have my own stories that I'm still battling.

Rachel Cargle: Yeah.

Rachel: However, I will fight like hell for y'all to be millionaires and activists, right? Like I talked a little bit with Sonya yesterday about Patrisse Cullors and how people were like calling her out because she bought a million-dollar house. And I'm like, ‘First of all...’ Sonya was like, “I don't think you know how much real estate costs.”

Rachel Cargle: I know I was going to say a million-dollar house actually isn't that excessive, yeah.

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Rachel: It's modest, especially in LA. Are you kidding me right now? Like a million-dollar house could be a box, literally in LA. So yes, but it's just kind of like why do we think that people who are activists and who are working so hard to create a new world for us, a better world, who are imagining a better world, why should they not get paid for their brilliant ideas? For the work that they are doing. For spreading these messages?

And they do get paid, right? They're speakers, they're writers, right? They have brand partnerships. They're professors, they're, you know, lending their expertise to organizations and foundations. They're getting paid for all of this, and if they're not they should be, you know?

Rachel Cargle: Yes. Well, that's what the issue was with her. You would have to really not know anything about the Black Lives Matter movement if you didn't assume that she was getting paid for her books, that she was getting paid for speaking gigs, that she was getting paid for consultations, that she was getting paid for all of these. And she has a platform so she could have been doing any number of presentations in which she was getting paid for the fact that people were getting to be seen on her platform.

And that idea that you should have known that she was making money outside of her activist work, but they knew that but they still wanted her to perform poverty. They still wanted her to perform struggle. They still wanted her to know that she's not worth anything unless whiteness feels like they're doing her a favor.

Rachel: Oh my God, yes.

Rachel Cargle: Yes, and that's what they need from us. They look for - And I'm thinking of activists, I'm thinking of artists who our highest value comes from people pitying us in one way or another. If they have nothing to pity, if they have nothing to feel like, "Oh, I have helped this person because of

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how great I am and how poor, how sad, how struggling, how trauma filled they are, then I'm not able to feel good about myself.”

And that's a function of white supremacy. That's a function of capitalism, that there are the haves and the have nots, and not only do the haves to get to benefit from the system, but they get to benefit from pretending like they care about the restructuring of the system, when nothing's actually happening.

Rachel: Nothing gets done. Exactly. All of that. All of that. And I refuse to engage in it, right? So like I have wealth and I'm very public about sharing that. And I do have people who shame me. I've been shamed by, you know, white women, Black women, all kinds, I mean, almost on a weekly basis, probably daily. You know, my team sees stuff and they just like toss it before I see it.

But yeah, I've had people be like, “Stop talking about your wealth.” And I'm like, “Never. I will always talk about it. I will always talk about how I'm enjoying my life.” Because I want to show you that it's a model that you could engage in if you want. And I want to reduce the shame around being successful, especially as Black women, right? It's like, no, we have to be, like you said, performing poverty, look like we're struggling and that's the only time we can be trusted.

Rachel Cargle: Yes.

Rachel: We can't be trusted if we have wealth, if we have success. We must be, engaging in the same bullshit that white men, sis white men engage in when they are, you know, performing capitalism, right? And so they're exploiting other people, they're taking advantage of them. And they cannot imagine a model where we are building wealth and we aren't doing that.

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Rachel Cargle: Yes. And this idea of who's allowed to do well and who's not. It makes me think of this idea like naming things that are chic when you're rich, but like trashy when you're poor. And so they talk about, you know, the genius of bilingual children who are immigrants from any country, particularly Black and brown countries. And they're saying, "Oh, you can't even speak English, what's wrong with you?" But it's like, actually, they're speaking two whole languages, and your brain hasn't even figured out how to do that. But when there's like, some Italian kid who comes to America and can speak Italian, but they have broken English, it's like, "Oh, it's okay, they're so refined and they're coming from Italy and this is why."

Rachel: Yes, they're sophisticated.

Rachel Cargle: Yes, there's nothing that we can do to be enough as Black people. Like, if you have a million dollars you're, you know, you're going to feel bad about it. And if you have \$0, you're going to feel bad about it. And as we continue to move through the world and make decisions on how we want to show up, I say for myself the least I can do is figure out how to play this capitalist game that I've been thrown into not of my own desire or doing. But how can I do whatever I can do to maintain my livelihood as well as pour into the communities?

Rachel: Absolutely. And here's the other thing I want to say, too. Like the system is designed so that no matter what you do, you're wrong. So you might as well do what you feel led to do and fuck everything else.

Rachel Cargle: Yes, exactly.

Rachel: I mean, literally. If you say, "Hey, Rachel, let me pull you aside and call you out because you're doing the wrong thing." Okay, I will definitely be listening, right? Because I know you're somebody who cares about me,

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who cares about my people, who is not going to see me as not human, right? You know what I mean? So like, yes, call me out.

But if there's, you know, people out in the world who just decide they hate me because they see an example of something and they're like, "You're not allowed to have that." Fuck all of that noise.

Rachel Cargle: Yeah.

Rachel: Like I reject it and I'm just going to get my own self-worth from myself. I am not going to perform poverty, right? I'm not going to, you know, any type of performance. I'm just not fucking doing it, right? Like I just don't engage. I don't care. Don't like me then. Right?

Rachel Cargle: Yes. Yes.

Rachel: There's other people to follow. Follow somebody else.

Rachel Cargle: Yes, there's so many other people that you could be listening to if you don't want to listen to me. Yes, I agree with that. Okay, I'm going to dive into another question. I don't even, how much time do we have? I don't know, y'all. Was this an hour thing? Was this an hour and a half?

Rachel: We've been drinking, we're just doing what we want.

Rachel Cargle: I know, it's a lot. We're still here. Okay, here we go. Chan, let me know. I don't know, I'm just happy to be here. Okay, so someone asked, "When your business hits the point where you can no longer be a one woman show, can you share the next steps of delegating or building out a team or staff?"

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Rachel: Yes. Okay, so I talk about that, there's a whole chapter in the book called Million Dollar Team and it's all about starting to assemble a team. And one of the first things, like there's a couple of things that I recommend you start with. I think just getting some domestic labor off of your plate is really helpful.

So like sending your laundry to a drop off service. 40 bucks, 50 bucks a week, depending on where you live, you get back a whole day of not doing laundry where you can spend that time being creative, doing work, or resting so that you can come back the following day ready to go.

Rachel Cargle: Or thinking.

Rachel: Or thinking. Hello, thinking, I've been talking about CEO days for years and that's like I block Mondays and Fridays, right? Like I block days so I can think.

Rachel Cargle: Exactly.

Rachel: It's on my schedule, literally, to this day I'm not working this Friday. Even though I'm in the middle of a book launch.

Rachel Cargle: Yes. Yes, yes, I love that for you.

Rachel: So important. So then also, the other thing I recommend people do is start with a personal assistant. And you can find someone on Craigslist, like connect, see if you can find someone that you can provide a job for. Pay them a living wage, obviously, and I know that that is obvious to this crowd. And I even make suggestions about what that looks like in the book.

And then, you know, you just start even with five hours a week. If you feel like, "Oh, I can't afford a lot." Five hours a week, and as soon as you start

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handing things to people, and they come back done and you didn't do it, you're going to be like, "Holy shit, what just happened? Things got done, and I didn't do it. It's amazing." You'll be like, "Okay, I'm going to move to 10 hours." And what you're going to do is find ways to increase your earning potential, find ways to make your projects move forward.

Rachel Cargle: Plus you'll be making more money.

Rachel: Yes, exactly. So it's like invest in other people. And it teaches us how to be leaders. It teaches us how to communicate compassionately. It teaches us how to tell people the truth, right? That wasn't exactly what I was looking for, let me tell you what I was looking for. And do it in a way that's not devaluing that human being, right?

Like it teaches us leadership skills to have to communicate with other people and tell them what we're looking for. And they want to be successful. Most people show up to work wanting to be successful. They don't show up to work thinking let me trash this place. Fuck this place. I mean, some places maybe, but most places no.

So that's what I would start with is just start with, you know, small. Getting some domestic tasks off your plate so that you can have spacious like weekend's and be thinking. And then also hiring a personal assistant to start with even just five hours a week so that you can begin to build those leadership skills, get some of those things off your plate and see how that creates space for you.

Rachel Cargle: Yes, I love that. And I just want to add to Rachel's incredible point, which you will find in the book, and you should have your notebook and your highlighter out when you go ahead and start reading through this. But I started thinking about the structure of my company long before I ever was even in a space to be hiring. And so I encourage

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everyone to start having dream sessions with themselves. Start thinking about how would you like your company to look like?

Okay y'all, we're going to 8:10. That's just it, we're going to 8:10 and then we'll get off.

But thinking about what I wanted my company to look, like so Loveland is an umbrella company and I have each of my companies below it. Each company below it has a lead. And then I have my C suite that looks over all of my ventures.

That's how I knew I wanted my company to look in 2012 before I ever even had an inkling of possibility of having what I have now. And if you look at my notebook from 2012 all I did was fill in the positions that I knew I would love to have in my company.

The business ideas changed as the world changed and I changed, but I knew exactly how I wanted it to look like. And that made it easier for me to hire people because I was like, "I know you would fit into this position for the benefit of the company in this way and I could support you X, Y, Z." And so I'm wondering, Rachel, was that a part of your approach as well?

Rachel: Yes, I love that. Yes, there was a time when I had enough to hire like a part time like assistant or a part time like operations person. And that was it, right? But I created a whole org chart of how I was going to grow this business and scale it. Like I knew. And this was when I had my law practice. So I knew like, "Okay, I wanted to hire three attorneys. And then once I had three, I need to hire a manager to help with managing them and supporting them and doing the work. Right?"

And it's just like I had the structure in my brain of how I was going to build up this company. And I encourage you, yes, it's vision casting, exactly. And

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there is a chapter for that called Million Dollar Vision in this book. And so I want you to do that, because I think we are always looking outside, right?

Like you said, there was no model that said, "Hire a CEO." Right? All the models are like "No, no, no, just market the shit out of the thing. Don't even put any effort into what you're delivering. Just sell the fuck out of it, and then take their money. And if they're unhappy, too bad, and then do it again." Like just churn through lists of people. Literally, that is the model. And I'm like, "Can't we build sustainable companies?" Can we have a different model?

Rachel Cargle: Right. I love that because that's been a conversation I've been having with my friends who are coming to me and saying, "Rachel, how did you build X, Y, Z? I'm trying to do this partnership and this partnership." And I'm like, "Okay, well, I planned on building legacy companies."

Like I have a bookstore that will open in several spaces. I have a learning platform that can offer information in an ongoing way. I'm not simply looking for a partnership with a celebrity who will get me to a number of followers that will allow this.

Like I want to live well myself and I want my company, I want my employees to live well for a long time. I want our customers and clients to exist within this well for a long time. And so I'm not looking for those one shot, market the heck out of this one thing, and hope that it will get me a million dollars really quick. Because that's not giving longevity to you, to your employees, or to the people that you say that you're trying to serve. And so I think that's a huge, a huge part of the mind set shift as well. But that's a personal conversation. What are you trying to make money for? Do you just really quickly want to live in a neighborhood that will make you feel better about where you live?

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Rachel: Yeah, like do that.

Rachel Cargle: Or are you trying to give income to people who are doing meaningful work? Are you trying to build community spaces that will mean something? Like you said, your ranch, thinking about my bookstore, thinking about other venture ideas that I have in my head that I'm looking forward to in the future. And that that's something that I hope everyone considers, that you are the CEO.

And Rachel, I know you feel this way thinking about your law firm, like the CEO that I am now, and I'm not the CEO actually, but the leader of the company that I am now is that same person who was thinking about it seven years ago, eight years ago. And so you have to start thinking this way now so that you'll be able to communicate everything, that you'll be able to stand in those values when you're in the thick of it.

Rachel: Absolutely. And here's the thing, there is learning, right? We need business knowledge to be able to do these things. There are certain things that we need to know how to do or we need to hire people to help us do, right?

So we're saying yes, use that knowledge. I am teaching how to build a business in my company every day, right? And think for yourself, right? Choose your path, choose what is right for you. What is it that you want, and what is the end goal? And I can give you a lot of the pieces, but I'm not the CEO of your company, I can't make the day-to-day decisions about how you're going to move.

So if you have a vision for something, then work towards that vision and use the tools that I'm giving you to help you get there faster, right, to help you do it in a sustainable way. But like you can create from yourself, you don't need some outside person to tell you this is how it's always been

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done so this is the only way it can be done. You choose what you want to create.

Rachel Cargle: Yes and build your tools. So books like your book, Rachel, *We Should All Be Millionaires*, is really a tool for people to start to build the infrastructure of their own careers, of their own companies, of their own financial truths, of their own communities.

And I'm so grateful for you and what you put into this book. I'm grateful for who you were before this book ever came out. I'm grateful for who you are and what you're sharing now. And this was, I wish we could have two to three hours more of conversation.

Rachel: I know, seriously. I could do this all day long.

Thanks for listening. Now, before you go, it's an incredibly exciting time here at Hello Seven. That's because my new book, *We Should All Be Millionaires: A Woman's Guide to Earning More, Building Wealth, and Gaining Economic Power* is on bookshelves now. You can pick it up from Amazon, Target, Barnes and Noble or your favorite Black owned independent bookstore.

When you buy, you'll be getting my playbook on how to make million-dollar decisions. How to increase your income right now, no matter what your current profession, and no matter what's going on in the economy. And why earning more money as a woman is not selfish or greedy, but in fact, a revolutionary act that brings the economy into balance and creates a better world for all. Go to helloseven.co/book for more information and links. Go get the book now.