

EPISODE TRANSCRIPT



Announcer: The Art of Leadership Network

Scott Galloway: Of all the people I hear from on this topic the ones I hear from the most, and the most supportive are mothers. And it goes something like this. I have three kids, two daughters, one son. One daughter is at Penn, the other daughter's into PR in Chicago, and my son's in the basement vaping and playing video games. On any metric, on any metric, young men are doing worse than and falling further, faster than anyone. But there's just no getting around it. We're creating a generation of millions of young men who are lonely and not economically or mostly viable and there is nothing more dangerous than a lonely, broke, young man.

Carey Nieuwhof: Welcome to the Carey Nieuwhof Leadership Podcast on YouTube. It's Carey here. And I hope our time together today helps you thrive in life and leadership. I'm so excited to join us. We're doing something, well, it's a different kind of conversation today. I've got Prof G, Scott Galloway on the podcast today.

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I know a lot of you will follow him. He may be new to some of you but definitely a thought leader in our generation, an atheist, and we have a fascinating conversation about spiritual curiosity. I mean, we're talking leadership and then it gets really personal halfway through and well it ends really, you know in a super cool way. I think you're gonna enjoy this and it's one of the reasons it was a reminder why I love people who don't know God, people who don't believe so much. I mean, we've built our church on it, a lot of you built your church on it, and well, just a great conversation and we get to bring it to you. And today the episode is brought to you by Gloop and by Generis. Did you know that people respond to direct mailers, like paper, five to nine times more often than they do email and social media? Combine that with texting, your church has never had such a great outreach. You can learn more at gloop.us/gloopplus. More on that in a minute. And as a church leader, you know about the importance of generosity, but do you know how to inspire people to live a passionately generous lifestyle? Whether you're on the verge of a campaign or you're simply looking to transform the hearts of your church, the team at Generis provides custom solutions that will meet your church right where you're at. Visit generis.com/carey. Well, I've got Scott Galloway, Prof G, on the podcast. We talk about why a generation of young men are filled with rage and shame, the biggest

threat that AI poses, and an atheist's view on rethinking how to be the church. And it gets really personal in the second half of this conversation. One of the reasons I love doing this podcast, and I hope it's inspiring to you, Scott Galloway is Professor of Marketing at NYU Stern School of Business and a serial entrepreneur. He's the bestselling author of Post-Corona, The Four, The Algebra of Happiness, and his latest book, The Algebra of Wealth. I also love America Adrift. It's a portrait of a nation in a hundred charts.

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Fascinating stuff he does. He has served on the board of directors for the New York Times company Urban Outfitters and Berkeley's Haas School of Business, his Prof G and Pivot Podcast, No Mercy No Malice blog, and his Prof G YouTube channel reached millions in 2019. He founded Section 4, an online education program for working professionals where he teaches business strategy, and he is a serial entrepreneur who, well, he's gonna tell us how much in taxes he paid. He's pretty open about it. I'll tell you when you hear the figure it's going to blow your mind. It's like what, you paid that many taxes last year. Are you kidding me? Anyway, really enjoy having Scott on and hope it's not our last conversation. Well, did you know that research shows that when people move towns, they're more open to finding a church or open spirituality for the first time? And did you know that according to the folks at Barna that 91% of Americans are open to spirituality?

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One way to reach these new movers and open People is with direct mail and in case you didn't know people respond to mailers five to nine times more often than they do other channels like email and social media. So with nine out of 10 families open to spirituality, if your church isn't sending direct mail to new movers in your community, you can be missing out. You can really get going with your direct mail campaign when you combine it with texting. So simply adding your Church's texting line or a QR code to your physical mailers. Guess what you'll unlock a whole new power when it comes to connecting with your community. So you're going to do a few things you're saying. Okay. Well, what would I say?

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Ask new movers to text prayers for their move. Invite them to subscribe to updates about events where they can meet new people and make it easy for them to text in or plan a visit to get information. If you want more information, go to the new Gloop Plus membership program. You'll get unlimited texting, 50 postcards a month to send to new movers, and members -only discounts on items your church buys every

day. Go to gloo.us/glooplus. And now, I sat down with my friend Jim Shepherd from Generous and asked him about the practical ways churches can help their people become more generous. Let's hear what he had to say.

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Jim Shepherd: Carey,, I think that when I listen to the church talk about money and giving, it really is about 95 transactional and hardly ever is it transformational.

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Which is problematic both practically and spiritually practically it doesn't work for the people in our congregations, but it's not helping to move them. But spiritually it's out of sync with what the scripture teaches which is 95% transformation, maybe 5% transactions. So I think the more that we can talk about the idea that you're giving can transform you as opposed to your giving can fund our budget, the better off we'll be.

Carey Nieuwhof: If you're on the verge of a campaign or simply looking to transform the hearts of your church through generosity then the team at Janeiro's provides custom solutions that will meet you in your church right where you are to schedule a call go to generis.com/carey. And now to my conversation with Scott Galloway.

Carey Nieuwhof: Scott, it's so good to have you on the podcast.

Scott Galloway: It's good to be here, Carey. Thanks for having me.

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Carey Nieuwhof: Yeah, it's wonderful. So I want to begin with a little bit of the making of. You're an entrepreneur, you're an academic, you're an author, blogger, podcaster, mentor, board member, investor, YouTuber, and I think I've only got a partial list right now. Can you give us a brief overview of the journey to becoming who you are now?

Scott Galloway: That's a generous question Yeah, so raised by a single immigrant mother who lived and died a secretary. Very, you know, best decision I ever made was being born in America in the 60s. It gave me access to free state sponsored education. Not only got to go to UCLA for 1200 dollars a year, I got to go. The admissions rate was 76% when I applied and now it's 9%.

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And then I rewarded UCLA, I rewarded the generosity and vision of California taxpayers and the regents of UC with a 2.27 GPA.

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And then with that mediocre GPA, Berkeley let me into graduate school. So it's not only about affordability, it's about accessibility. And I think like a lot of young men or young people in general, I just didn't have my act together until I was in my late 20s. And I got my act together, I spent a couple of years with Morgan Stanley, lied about my grades, not proud of that, but I did lie about my grades. I got a job at Morgan Stanley. Fixed income, knew I wasn't gonna be an investment banker, I wasn't good at it and I didn't like it. Went back to business school for a really odd reason. I fell in love with someone, I was planning to go to UT Austin, ended up at Berkeley because I basically followed a woman. And you know, life's...

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Life's little decisions have I ended up going into technology. And if I had gone to UT Austin my guess is I would have gone into energy. You're a function of your environment. I got out of school started a strategy firm. Called profit sold that to densu. Started clinical red envelope and you Commerce company thought I was going to be wealthy. We filed to the IPO said I want to change my life. And I left San Francisco. I got divorced and just kind of reset the you know hit the restart button on my life and I decided what I really wanted to do with my life was teach and I joined the faculty of NYU about 23, 24 years ago now, moved to New York.

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And focused on how technology disrupts your traditional Industries and then slowly but surely the media stuff just kind of fell in. The books, the podcasting, and teaching has been my main platform, but I might kind of home base I think is writing. I really love to write. And have just brilliant sort of a rounding third right now, really enjoying myself. And if benefited from these incredible wins, these scale force winds of prosperity as it was coming into my income earning years. It's better to be lucky than good. And now I'm just focused on ungluing this platform to try and you know for hopefully some positive change and now I live in London, moved here with my family because we could and we want our kids to experience something different. I have 13 and 16 year old boys. And super into Premier League games because they are. Yeah and you know, that's about it. And here we are.

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Carey Nieuwhof: You know, you said something that that resonates, I think we're around the same age and it was easier back then. You know, I had mediocre high school grades and got into university by the skin of my teeth. And really, through a French class, I basically failed my final year of French and begged the teacher to give me a passing grade and he did, and that was the prerequisite to what I got into at university. It allowed, it paved the way.

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Once I hit university studying history and political science, my grades shot up because I was really interested in the subject as opposed to high school. But I don't think, I don't think it's the same level playing field today, is it?

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Scott Galloway: Oh it it absolutely isn't as a matter of fact, I would argue that we have a lot of issues in the US. But relatively speaking, the US comparatively I would argue has never been stronger. Our GDP growth is incredibly strong, strongest among the G7. Our inflation is the lowest, we created more jobs last year than in any year in history. We're energy independent. We produce more oil than Saudi Arabia, Russia. We're the latest technological innovation that's created the GDP of Germany in the last seven weeks. We entirely own AI. I mean, we're just in striking distance of being coming the first really multicultural democracy of this prosperity. And yet we don't like each other we're seem to be raising a generation of Americans that don't like America that don't feel good about America where the younger generation is the most anxious and depressed on record. And it comes down to what I would call this fairly significant selfishness is evidenced by a congress that's the oldest in history average age 63 that has slowly but surely transferred wealth from young people to old people. The average, kind of you know, silent generation when they were 25 was making on an inflation-adjusted basis at 25, \$105,000. We were making about 80 and 25 year olds right now are making 50. So they have, and then if you look at the things they really need as a younger person of their savings for, education and housing, those things have exploded in costs. So they're purchasing power has gone down and the things they are saving for need to get ahead of this world have exploded in costs and this isn't the face not only of incredible prosperity.

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But platforms that remind them every day that they're failing. Oh, you don't have a six pack? Oh, you didn't make three million dollars trading doja coin? Oh, you're not staying at the almond resort in Utah? You failed, you can't afford an \$11,000 Birkin bag. So you have this incredibly anxious generation and you have the average seven

-year -old is 72% wealthier than they were 40 years ago. The average person in the age of 40 is 24% less wealthy And the incumbents will plead complexity.

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It's not. These are conscious decisions. 9% cost of living adjustment and Social Security last year But the child tax credit got stripped out of the infrastructure bill.

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So I think young people have every right to be upset and it all leads to the same place for the first time in our nation's history a 30-year-old isn't doing as well as his or her parents at 30. That's never happened in our history. And I think it creates rage and shame. And then when you have these shocks whether it's covid, whether it's Black Lives Matter, or the Me Too movement, which are all what I'll call righteous movements or, COVID was, you know a real shock to the system. Everything's worse because our most important asset, our young people, feel disenfranchised and quite frankly abused and like they don't have the opportunity of their parents had and I just think it creates rage and shame and that rage and shame is speedball by this platforms that remind them of their failure every day.

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Carey Nieuwhof: I don't know what your answer would be. I wanted to talk about the next generation. So I'm going to say my next question and just go a little bit deeper on your adults. I think that's a really succinct way. Of thinking through the challenges that they have, you know, I do some teaching sometimes on finance and hadn't done it in a little while and I kind of realized post-covid like all the old rules are kind of out of the window. Just save your money, you know spend on unless you make one day alone a house. Maybe not, not in this culture anymore. You talk a lot about young lonely males. Do you want to describe a little bit why that's the crisis that not enough people are paying attention to?

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Carey Nieuwhof: There is no group in our society that has fallen further faster than young men. Three times more likely to be addicted, four times more likely to kill themselves, twelve times more likely to be incarcerated, two and a half times as likely to be homeless. I mean if you think about we have a homeless opioid suicide problem yeah, but what we really have is a male homeless a male opiate and a male suicide problem, and unfortunately because of the advantage that men have had for so long and it's been such a huge advantage, there really is a lack of empathy for them. And young men are just struggling they're confused in the dating market.

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They're graduating It used to be 40/60 female to male college graduation. It's flipped It's about to go two to one because men drop out at a greater rate.

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And it has real impact on our society because women made horizontally and up, economically, men horizontally and down. And so when the pool of viable mates in the eyes of women get smaller and smaller you have less household formation. And now you have women dating much older. Because they want to date an economically and emotionally viable male. And so what do you have? You have a young man that doesn't have the same economic prospects as dad has. He has a series of algorithms and companies trying to segregate them from society to teach to convince them that he doesn't need a relationship. He just needs porn. He doesn't need work. He just needs Coinbase and Robinhood. He doesn't need friends. He just needs Reddit and Discord.

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And you I would say of all the people I hear from on this topic the ones I hear from the most, and the most supportive are mothers. And it goes something like this. I have three kids, two daughters, one son. One daughter is at Penn, the other daughter's into PR in Chicago, and my son's in the basement vaping and playing video games. On any metric, on any metric, young men are doing worse and are falling further, faster than anyone. And I want to be clear. Empathy is not a zero-sum game. Women still face a lot of struggles. Their progress is fantastic and we should do nothing to get in the way of that progress. More single women own homes now than single men. It's great that they're in home ownership. It's great that there's college attendance. So my solution is always go to more not a zero-sum game where we in any way slow down the remarkable progress.

But there's just no getting around it. We're creating a generation of millions of young men who are lonely and not economically or emotionally viable and there is nothing more dangerous than a lonely, broke, young man. The most violent, unstable societies in the world all have one thing in common. Too many young men with no prospects. And that's what's happening here in the US.

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Carey Nieuwhof: So you're seeing that in school shootings, you're seeing that in some of the violence and extremism that we're seeing in our culture. How else is that

showing up? Because you're really primarily talking about young men in their teens, 20s, and early 30s at this point, right?

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Scott Galloway: I think you see a lot of national, in some when these men go down this rabbit hole where they feel rejected by society, by the economy, by potential mating opportunities, they become really poor citizens. They're more prone to conspiracy theory. They start blaming immigrants. They start blaming women.

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Um, they start sequestering from society and never really developed a skills to be successful professionally. There are 3 million working-age men under the age of I think 40 who have just given up on working. Half of millennial men aren't dating. They're not even trying because they find it so humiliating and hard and so you have a situation and you know, I relate to this. When I was a young man, I was on remarkable. I mean, I'm not saying that as a humble brag. I just I wasn't especially hardworking, especially smart, especially focused, especially good. Look, I was just, I felt like I was invisible. I lived with my mom. And the thing is the thing that kind of saved me was America loved us. Like when my mom needed money that was welfare when I needed money to go to college there was Pell Grants. If I had to borrow hundreds of thousands of dollars to go to college, I wouldn't have gone. I just wouldn't have the confidence to borrow that kind of money.

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And everyone assumes we have all these stories of these remarkable young people from low-income households that are geniuses. Well, most, I can prove to every one of us that 99% of our kids are not in the top 1%. And the real test of America is what do we do with the with the 99? The 1% are fine. There's never been a better time to be remarkable. If you're a genius in math and the 11th grade, literally Microsoft's going to find you at least if you're at a public school in Washington State. You said Your son's a coder, he's going to be fine. But most of us aren't, most of us don't have our act together and America used to be about letting a kid into Graduate School of Berkeley with a 2.27 GPA. And making it free. And then I got my act together.

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And, you know, this is the good, this is the brag, last year I paid \$14 million in taxes. So it's paying off.

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So I think America is not about identifying the top 1% in terms of the children of rich people or freakishly remarkable kids and making them billionaires.

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It's about giving the bottom 99 a shot at being a millionaire someday. And I think we've just lost the script. I don't think we're, I think we have this optimism to the point of weakness where we have this lottery ticket mentality where we all assume our kid's the remarkable one. We all assume that our stock's the one that's going to go up tenfold. We all assume that, you know, it's like playing the lottery. I know it's stupid, but my ticket, maybe it's a winner.

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So I think we need to be more focused on what I call the unremarkable and make Staggering investment or reinvestment in the middle class the greatest innovation in history is in the iPhone of semiconductor. It's the middle class. And people think it's some sort of self-sustaining organism. It's not. It requires massive investment. The middle class was an accident in history. It's not a natural occurring thing. In 1945 7 million men returning from war. They showed heroics they were in uniforms. They were strong. They were attractive and we gave them money. We gave them the GI Bill we have the National Highway Act so they could have jobs. And quite frankly had a group of very attractive males that mated, created a ton of household wealth, created loving secure households, that brought Civil Rights into the discussion. We're confident enough to say it's time to share this prosperity with non-white. It's time to bring women into the labor force and give them some of the same opportunities that men have enjoyed. Kind of vented liberalism an incredible amount of empathy. We we created so much Innovation and so much Prosperity that we had the tax revenue to start having influence all over the world and protect our borders and spend more on the military than anyone else in the world and You know, we get it wrong all the time, but our hearts in the right place and this is still I think so the best place to be born but less so and you know, there's never been in America this never been a better time to be remarkable or it's never been easier to be a billionaire. I think it's never been harder to be a millionaire.

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Carey Nieuwhof: One of the things I love about your work is there's a lot of people who describe the problem, but a lot of people don't have ideas. You're both descriptive and prescriptive. So we could spend another hour on this, but I would love to know just one or two things you think we could do to help that would make a meaningful difference to the generation of lost young men that's out there. And I

agree with the whole prosperity thing in the middle class. I keep thinking the last few years with prices going the way they have, with the middle class disappearing, we're moving back to a feudal culture where a small percentage own everything and we're trading a peasant class again, which I don't think we want to do.

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Scott Galloway: So sure. First off, I just want to acknowledge I think we've got the hard part figured out. There are programs all over the world that embrace people who are disadvantaged, whether it's homeless veterans, suicide profession among teens, food stamps, there are programs that work all over the world. I'm not saying that's easy, but we can look to a bunch of different case studies where it works. Nvidia adds 240 billion dollars of market cap in the five minutes in Post Trading after a turn is released. We've created the value of the entire Auto Market within seven miles of SFO International Airport in the last 11 weeks. So if you'd rather, if you thought we can't come up with ideas for how to help young men or we need trillions of dollars. We have trillions of dollars and prosperity. Which would you rather have? We've got the hard part figured out so some of the programs around young men red shirt them start them a year late in kindergarten a lot of this is from Richard Reeves work. Men just mature more slowly. The prefrontal cortex does not develop as fast make them a year a year older than the girls and their grade.

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A more vocational class. Let's bring back wood shop, metal shop, auto shop. Let's do a grand bargain with our great public universities. Where instead of bailing out. People with student loans, let's take 500 billion dollars 500 biggest universities on average size adjusted a billion each in exchange for the following things. You grow your freshman class 6% a year, you reduce costs 3% a year and 20% of your certification goes to vocational programs specially nursing piping. Plumbing whatever, you know, whatever it might be Auto Repair EV HVAC energy efficient installation repair. There's a ton of those jobs out there. In 10 years, doubles the size of freshman classes and cuts the cost in half. Let's flip our tax system.

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37% top for capital gains, 22% top for current income. Who makes their living from buying and selling assets and stocks? People my age. Who makes it from current income? Our kids' age. There's no reason money is more noble than sweat. It just makes no sense to tax money at a lower rate than to tax sweat. Let's do away with mortgage tax interest. Why do... Who owns homes? Older people. Who rents? Younger people. Let's have a negative income tax. You make less than \$50,000, we

give you money. Let's have a child tax credit. It's just absolutely no excuse that the world's wealthiest nation should have one in five households with children are food insecure.

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I think we need to age gate social media. No phones in schools. We need to attack the problems of depression and anxiety. And then finally, if I were to pick one thing I'd want to implement right away, it would be mandatory national service.

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In Israel, they don't have nearly the level of teen depression, kids in the public schools much better about their nation. And I think it's because they've all served in the agency of something greater than themselves and they've had the chance to make friends, mentors meet mates, co-founders of businesses all serving in uniform together and they get along, they respect each other. They don't You know, if you look at the great legislation of the 60s and 70s the greatest Society in America a lot of it was because Democrats and Republicans had both served in the same uniform together. And so and then if you really want to get deep, you know final five voting, De-gerrymander, ranked choice voting. We need to stop sending the extremists from both sides to Washington. We need to send more moderates the represent America.

Carey Nieuwhof: How do you do that? How do you get more moderates? Because you know, the argument is and I think it's a fair argument, when you see the level of polarization and polemics that's happening at the national level, reasonably people say I'm not signing up for it.

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Because of the culture the extremists gravitate to it. Any suggestion on how to get moderate reasonable people who don't want to run to run?

Scott Galloway: Well people love, it must be an amazing job to be a senator or Congressman because they have basically weaponized our elections, and what they've done is they've made every district deep and contestant blue or bright bright fire engine red by creating a map that's just ridiculous. That just looks like a Jenga on steroids or you know, your brain on drugs. It's such that we don't have general elections anymore at the Congressional level. We have just primaries. So a hard red district with, and who turns out a primary is the most extreme on each poll. So the every Congressional race is basically, okay, who's crazy or who's essentially wildly left or wildly right, because there is no general election, there's just a primary. And the people that show up at the primaries are the ones who are kind of hardened

extremists. So we also need, I think, final five of ranked-choice voting, such that we have ranked-choice voting in Alaska. And what do we have? We have a moderate Republican, Lisa Murkowski. Most people would look at her and say, she kind of feels and smells like Alaska. Reasonable people. And the only reason we have that is because they have ranked-choice voting.

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Carey Nieuwhof: So that's where, can you explain ranked-choice voting just quickly for those who might not be familiar with it?

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Scott Galloway: Yeah, you might pick, you rank people. And then if no one gets more than 50%, basically they take the top two or three and start the voting process over, such that a moderate, say the number two, can get elected. It basically kicks out the extremists and it's more representative of where people are because, I mean, the way you know, you just end up with more moderates, but I would start with de-gerrymandering. I would also, I mean, just some untraditional non-traditional ideas. I would pay Congress people a million bucks a year Senators 3 million a year in the president 10 million bucks here, but they have to put all their money in a blind trust and they can't go to work for any pack or donor for five years post there. Post their service they don't make a lot of money. So they spend their time in Congress or Senate painting their fence for after they leave. And I think it creates I think as a result money has just totally washed over Washington because everyone's looking for a big job after they get out of office.

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Carey Nieuwhof: And for those of you who may be meeting Scott for the first time. This is why he's such a fascinating follow on social and his books are so interesting whether you agree or disagree or have a slightly different take at least it's not just you know, problematizing you've got some solutions and I really appreciate what you're saying. So you have a wide range of interests. You write on money politics, economics, entrepreneurship, and that's a partial list, but of all the issues and AI which I hope we can touch on today of all the issues you're looking at right now across your dashboard, what would you say is the number one issue that either is facing us or has you the most concerned?

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Scott Galloway: I've been having a dialogue with the Department of Homeland Security around AI and they said go through the threats, you know, super weapons,

It goes sentient, misinformation, and I thought they were missing the biggest threat. I think the biggest threat of AI is loneliness.

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I think these tech firms want to convince you there's a reasonable facsimile of life that can be had on a screen with algorithms. AI girlfriends. The number of high school kids that sees their friends every day has been cut in half in the last ten years. So we're you know, we are in a lot of the strong tides where we've we've over-protected kids offline and under and under-protected them online More free play get them out of the house. Let them get into a little trouble and also, and I think that's something you're listeners... I think we need more religious institutions and I'm an atheist.

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But I grew up going my dad was married and divorced four times. So I went to Presbyterian Unitarian. I went to Temple I never bought into the lineage and that there was someone in the room with us or something, but I always enjoyed it. I made good friends. I went to the dances. I played on the softball and basketball teams of the Mormon Church of the Latter-Day Saints in Westwood and you know what? They were lovely people, were really nice to me. And so I think institutions in third spaces where young people can get together in person. We've got to get them off their screens. So we gotta get him out of the house. We've got to be less protective of the more free play, more rambunctious play. You know, I when I was a kid, my mom was worried. I used to leave my house at 10 a.m. On a Saturday with a Schwinn bike, 35 cents and an Abba-Zaba bar and I wouldn't come up till 10 p.m. My mom had no idea where I was. None.

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And I think her fear biggest fear was that I was gonna get into trouble and my biggest fear Carey, is that my kids aren't going to get into enough trouble. They're just at home on these low-risk, you know, low-entry, low-cost friend groups or things that are masking socialization. So I think we need more places for people to meet up. I think we need more respect for institutions. And I more non-profit participation. or after school programs more athletics But we got to get kids bumping up against each other again.

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Jonathan Haidt's new book, *The Anxious Generation*, just arrived today while we're recording this. I hope to have him on the podcast this year as well. He's doing some really important work in that.

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You mentioned something else about Washington just tying a few threads together. The argument is made, I forget who made it exactly. Maybe it was you, I'm not sure, that in the 90s, it was in the Clinton era that was sort of the last time that people in Congress and senators stayed and lived in Washington, which meant they went to the same church, they ate at the same restaurants, their kids played at the same little league games, and it sort of humanized everybody. And then they started the political action committees and they're back in their district trying to win the next election, etc., kind of broke down into the vilification that we see now. And church was definitely a part of that. Maybe we can go there. Just a personal question that you are free to reject, but you've got tens of thousands of Christian leaders listening and you know our church, my heart is for people who didn't grow up in church. That's how we built our church. Half the people who walk through the front door don't have a church background which for us is awesome. That's a win. And I would just love to know where did the disconnect come in your life with any kind of Faith. You know that pushed you into atheism?

Scott Galloway: It wasn't a disconnect. It was just I never made the connection.. Yeah, and I think I grew up a little bit thinking of myself as a scientist. And that for me for an odd reason meant that I couldn't believe in a Superman and also think I was very judgmental about religious people. And I do oftentimes, maybe I got exposed to the right or the wrong literature, but good people do good things, in general, bad people do bad things. But when good people do bad things oftentimes religion is at the center. And so I think I grew up with a little bit of a bias against religion. But it's interesting. I always had a wonderful time when I engage with religious institutions. You know as I get older, I would like that comfort. But I also say that in a weird way, my atheism is a source of strength for me. I do believe that at some point I will look into my kids eyes and our relationship is coming to an end. And I'm very cognizant of the finite nature of life. And it emboldens me to be more emotive. It emboldened me to take more risk, and emboldens me to be more forthcoming with my emotions. But also I think I would have benefited more. From more time with the religious institution because I think I lacked a lot of grace as a young man.

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And I stopped going to church or religious institutions when I was, I mean, it still has a big impact on me. You know, love the poor. That's a pretty good place to start.

[00:34:52.100]

Carey Nieuwhof: Jesus was all about that. Yeah, I think so.

Scott Galloway: That's right. So Jesus is a role model of mine. I just don't buy his lineage. So I think you can lean on religious institutions, you can take what you want from it. It's really strange and this is a non sequitur, but I did ketamine therapy a few weeks ago.

[00:35:11.700]

Carey Nieuwhof: I heard your podcast on that. It was a religious experience for you, wasn't it?

Scott Galloway: Well, sort of, but the medical director came in before she injected me and she grabbed our hands and said, let's pray. And I remember thinking that 10 or 20 years ago, that would have bothered me that she immediately assumed that I was religious, we we're down in Texas. And this time I thought, this is really nice. Just being in the company of people holding hands.

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I'm like, there's just no downside to this. I may not buy it. I may not believe that anything positive is going to come from it, but just being in the company of other people wishing each other the best. It was nice. So I don't, you know, I feel a little bit of a calling, if you will, but my kind of I just never made the connection with religion. It wasn't it wasn't a falling from the church or the temple where I got disillusioned. It was nothing like that. I always had good experiences with religious institutions. I just never bought into the stories I guess you would say.

[00:36:13.800]

Carey Nieuwhof: So to be fair, I mean I grew up in church like you did more of a straight line, you know Presbyterian Dutch background kind of thing, but in my early 20s, I had that moment where it was like him either walking away or I'm going deep, like one of the two, and I I was very open to like just walking away.

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And it turned out I read the Bible and prayed, said I'm gonna do this every day and I got convicted, drawn in, but one of the things and one of the reasons I do this

podcast one of the reasons I write the way I write is you know, if if you want to use a Jewish and a Christian scripture, it's love the Lord your God with all your heart, mind, soul, and strength, but I think we often forget the mind. And even then in the would have been 80s for me. Yeah the 80s.

[00:37:08.100]

'86, '87 when I was going through that. I knew the church was not very good at the mind. The church that I knew I had a couple of role models that were and this is just a call out to listeners to really think through things deeply, we need to do a better job. Do you think some of that was intellectual disengagement with like the level of scrutiny that Christianity or faith could stand up to when you were younger?

[00:37:38.500]

Scott Galloway: The data just shows that as a nation becomes wealthier and more educated, reliance on a super being and church attendance goes down. It happens in almost every nation and it's a kind of, in a weird way, a sign of our prosperity. I would argue that some of the actions of the Catholic Church have not draped it in glory. And I mean, to a certain extent, the decline in religious institutions has created a void that's been filled by the new Jesus Christ of our generation, which is tech leaders, which has led to some very bad places where we don't apply any scrutiny to these incredibly wealthy people. We assume they're going to save us and the reality is they're there to make money, even if it results in teen depression or making our discourse more coarse.

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The it's interesting to say I think of it as a branding issue. So just broad broad strokes. I think the two things that have really hurt the brand religion are that some very violent jihadist extremist activity that dominates the headlines internationally tends to be rooted in religion. And some of that spills over to all religions that there's a general distaste. People have trouble discerning between moderates and extremists. and then domestically Just to be honest without getting into details. The Catholic church has not draped itself in glory over the last several decades and I think that has infected most religious institutions.

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In addition, America really prided itself, and most religious institutions prided themselves on a separation between church and state. and I now think that some some very very extremist political factions are disguising themselves or wallpapering over their extremist political views with religion. And it's turned

people off of any religion including moderate religions. The best branding, and let's go to the positive, that commercial he washed your feet or washes your feet.

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Carey Nieuwhof: Oh the He Gets Us stuff.

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Scott Galloway: He gets us, you know, it shows a priest washing the feet of what looks to be a trans person and then a cop washing the feet of someone. I thought that was genius branding. I just thought if you wanted to send a message to say give us another chance, we're a loving generous, you know.

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We want, I thought that I thought that was the best branding I've seen of any organization year -to -date. I thought it was fantastic. And then you know, I don't I don't know I don't have a silver bullet because The trends are just against you people opt for more money. They move away from religion as the society becomes wealthier and more educated. It's never, so far you've never seen it. I don't think you've seen a rebound in any society, so I think you've got your I think you got your work cut out for you.

Carey Nieuwhof: I'm not gonna disagree with you. I mean, I'm an optimist and we do believe in death and resurrection. So I'll give us that. But you know, Europe just went that way a hundred, you know post-enlightenment Europe, just basically secularized, England was not far behind, Australia. You look at the whole Commonwealth that's gone in that direction. Canada went, where most of my listeners are American, but I'm Canadian. I'm north of Toronto. We went that way in my childhood, maybe before that and America is going that way now. So I think you know it could it could if there was anything to turn it around if there was some kind of this is you know. Speculative if there was going to be a game changer what might it be for the church?

Scott Galloway: I would say. I mean you always go to your personal book. I have tremendous affinity for Mormons. If missionaries show up in my house, I let them in, I talk to them. I just have, I would say I love Mormons. And it's not because I buy into the church, you know their story to me seems as, quite frankly, as odd as any. But here's the thing. When I was when I was a young man, they were just incredibly generous to me. The sports leagues. I think I told you, I played on the Westwood church's basketball team. And they were generous and loving and they didn't really

even with me. I used to hang out with the Jarvis's every Monday night for family and I and it just gave me a very good feeling about religion.

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So, I would say just programs and outreach that help young people right now. I don't have a silver bullet, I don't know, it's got to be, I think it's more programs and actual branding, if you will, but community outreach that addresses some of our problems. And here's the thing, they're doing a lot of it. There's a, you know, when I used to go to soup kitchens in Florida near our house or, you know, there was some sort of religious affiliation, so I don't know, I think it's, when you talk about brand, there's things you can do positively, but sometimes the best thing you can do for your brand is to dial down the negatives.

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Like, South Africa was never going to be a great brand until they figured out AIDS and apartheid. Mexico was always going to struggle until they could convince people, if you come here you're not going to have your head cut off and buried in the desert by a cartel. It's like, it didn't matter how great the culture or the wildlife was.

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I think religion in the US, I think until and I don't know if you're ever going to be able to, but there's such a gag reflex from Democrats like myself when they hear about religion because they see politics or religion being weaponized by who are effectively politicians. And I don't think, I mean I apologize for, I don't think Trump has helped. Holding up a Bible and he has no idea what's in it. I think it makes people very cynical. And so I don't you know, these are these are such complicated questions. I think you are probably going to forget more about this and I'm ever going to know.

Carey Nieuwhof: Well, but you know what, I appreciate and I love the personal angle you talked about. I do agree. We have to dial down the stupid and I'll say stupid. We do a lot of stupid things church leaders. We get embroiled in partisan politics, something I've been pretty vocal about not doing.

[00:44:14.400]

Um, but the other thing is just the kindness of people, you know, like if you actually saw Christians washing feet metaphorically or physically if you saw them doing unto others as you would have them do unto you loving your enemies, you know, I'm interviewing William Ury from the Harvard Negotiation Project later this year and

I'm, you know, I've read his stuff for decades, but the way he brokers peace deals with people like Nelson Mandela Etc over the course of his life. I mean that's getting enemies in the same room to learn how to love each other not sitting there behind a keyboard or a phone screaming at each other and I think the church should be leading the way and I'll just say I'm the first to admit we're not doing a good job in that area. So thank you for going there. Although I must say Scott, anything else there before I switch gears because I want to ask you something about your new book, but anything else on the church before I switch gears a little bit?

[00:45:15.700]

Scott Galloway: No, other than we need leaders like yourself. I love what you just said about, I love the idea, and it sounds like your church is this, that's a safe place from politics. Yes. That we're going to separate the person from the politics. We're going to assume, is this a good person? Are we all here in the agency of something bigger than us? And we're just not going to make snap judgments or maybe even talk about politics here. When I used to go out on dates when I was in my 20s, I remember having girlfriends, I had no idea what their political viewpoint was, and they had no idea what mine was. It didn't dominate my life.

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And now it's another reason why young people aren't finding mates. They don't date, they immediately, if you're a woman, and women are going much more liberal, men are getting slightly more conservative.

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And that's another reason why young people aren't hanging out together. Oh, I would never hang out with a hardcore. It's, we keep finding reasons not to get together. And so it'd be nice if you will if the church was sort of a safe place from this.

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Carey Nieuwhof: Well, I think a church should be diverse not just ethnically but socioeconomically, so you have people who live on the water and have you know tens of millions in their portfolio, people on social assistance, so that they're helping one another they're in community and you kind of don't know you might be in a small group, but you don't know who the millionaire is and you don't know who the person who's struggling is, and you know, really that's my vision for church and I agree. We have people sitting next to each other who if they knew their political views probably would get a little uncomfortable. But that's not our focus. Our focus

is on something that transcends politics. I call it the Alt Kingdom. There's an alternative Kingdom we're building here.

Scott Galloway: I like that. Where is your church, Carey?

Carey Nieuwhof: It's called Connexus Church North of Toronto Canada have a couple of locations.

Scott Galloway: Connexus.

Carey Nieuwhof: Yeah.

Scott Galloway: So you're basically a frustrated hippie Connexus.

Carey Nieuwhof: There you go. We could own the Internet space. I'm the founding Pastor Jeff Brody is the lead Pastor these days God he's doing an incredible job. I'm doing more of this.

Scott Galloway: Every year I give my dad something else on his bucket list. He's 93, but at least until two years ago he could travel and every year was the same thing. I want to go to the opening game of the lease and I have the Air Canada Center every year we go to Toronto to see the opening game.

Carey Nieuwhof: There you go. That's fantastic. So you do have a take on tithing. It was kind of an aside in your new book, *The Algebra of Wealth*, but you make the argument that people who give 10 % somehow get it back. I would love to hear more on that theory.

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Scott Galloway: Look, I think that at a certain point, I don't see any reason why you should have above a certain amount of wealth. I'm not suggesting we have 100% tax on people over a certain income, but all the studies show is that middle-income people are happier than lower-income. Upper-income people are happier than middle-income. That's the bad news. There is a correlation between wealth and happiness. But what most studies show is that it gets kind of logarithmic, and that once you get to a certain point when you can afford nice vacations, college for your kids, healthcare, a financial shock, which by the way is a lot of money in Toronto or New York or LA on London. But once you get to that point anything above it, the amount of happiness is just almost impossible to measure. And so the question would be why wouldn't we have much greater tax rates? And what I decided, I got very lucky and I have economic security and I actually probably have more money than I need but I see it as a scorecard and I can't stop I'm somewhat addicted to money and the affirmation of strangers. And so what I've done is I've imposed a tax

on myself where I give away more money every year than I spend. I calculate how much I've spent and I try to give away twice that as it means regulating my spending and also just giving back and it's virtue signaling. But I don't think there's anything wrong with virtual because it makes me feel it makes me feel patriotic. It makes me feel masculine. It makes me feel really good about myself. I had something I enjoy. I can buy stuff and I enjoy that I enjoy travel. I'm at a point where I'm spending most of my money on experiences, but when I give money away, it just makes me feel very strong. And also I'm very open about money and my taxes. I think that people not talking about their money is essentially a Boy by the very rich to not be held accountable.

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And also very rich people tend to be the senior-level people in the organization that know what everyone makes and there's an asymmetry of information that benefits them. So I'm very open about money, how much I make, what I pay in taxes my tax rate, effective tax rate, for the last 10 Years has been 17 percent. I Don't think that makes any sense I I don't think that we're gonna get where we need to be when people who make really good money are paying effectively a 17 percent tax because of loopholes in the tax code. So for me, and I want to be clear up until the age of like 45 I was the most non-philanthropic person in the world I didn't give anything away I didn't do, I pretty much didn't do anything for anybody or give money to anybody that didn't I didn't think wasn't gonna immediately the only time I did any anything charitable was to go to some party where there'd be interesting people or hot women and we all pretended that we were doing it for the pandas or something.

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But when I started when I got to a certain point of Economic Security, I thought I'm just gonna from this point any incremental amount of money I make I'm going to give away because it just makes me feel really strong and really relevant and very American and I love those things. So what you see across people who feel like they're giving and in the agency of something bigger than themselves. It's consumption makes them feel good makes them feel relevant.

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Carey Nieuwhof: It's interesting. You know, this just comes out of my own spirituality, my Christianity, but it was a decision my wife and I made when we first met we were in law school and it's like, okay, we'll tie them when you have no money giving 10% away is not a big deal. It is a big deal. But like it's a small sum and then

you have a little bit more become like wow, that's a lot of money, you know, and but I look at it this way.

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You know, first of all the Bible talks about it, so I got to take it seriously. Secondly, the New Testament. I don't think the part of it Jesus doesn't impose a 10% tithe. The standard in the New Testament, I think, is radical generosity. If you look at the early church, they were selling properties and bringing the money in and it's like how do you want to distribute this to the poor? I think that would be very close to your heart. And when I look at this, I'm like okay for me giving 10% over the course of my life so far and above we give above 10, meaningfully above, but it's it's an antidote to greed because I am wired to the point where that would all go into my pocket and I would be just happy to have it in my pocket and when I think about the ministry, I think about others, it forces me to be kind to other things that I don't have control over.

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Do you know what I mean? I don't know whether that resonates at all. I just thought I'd throw that in there. Any reaction?

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Scott Galloway: Well, my reaction is that you're a, you know, a man of God and that you start from a place of generosity. I'm a man of capitalism and I start from a place of wanting more.

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Carey Nieuwhof: I'm gonna disagree with you. I mean, this is our first meeting, but I've read enough of you. I think you have a great heart. I really do. I think you have a great heart.

Scott Galloway: I appreciate that, but a lot of it is a bit of an act.

Carey Nieuwhof: Okay, tell me more.

Scott Galloway: I appreciate your generous appraisal of me. I suffer from imposter syndrome and my goal is to live up to people's impression of me because I write blog posts about generosity and relationships. I don't write blog posts about my failures as a father, husband, friend, and how unkind I've been to some people.

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And how I always put myself first financially until I have financial security. What you're doing is much more generous than what I'm doing now in terms of absolute numbers, but until I until I knew I was bulletproof financially I didn't give anything away. That is not generous. What I'm doing now is not generous I get big numbers away, but it has no impact on my life. None. What you're doing, I mean you are giving up real opportunity. You are giving up real Financial Security when you give away 10% I mean it hurts. It's like well shouldn't we have a little bit of a safety cushion, and a man in our society you're expected to protect your family in the way you protect your family in a capitalist Society is not through strength and guns, it's through economic security.

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So if you're not able to help your kid pay for college, scariest moment, or I think kind of the most one of the where I really got my act together was when my first kid was born. You know, you're supposed to hear Angels speaking and you think there's going to be nice light everywhere and it's gonna be that I was so nauseous. I thought I was gonna faint And it wasn't because of being in the delivery room, which is a whole other talk show but I was terrified.

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I thought I was I was I was 42. I had all this curb success cover of magazines started companies have gone public. And because I got divorced.

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And that was financially ruinous for me because I'd always lived kind of not high on the hog, but never really was disciplined about saving. Also, because I think I didn't have a lot of character, I don't think I'd built up a lot of allies in my life.

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I ended up kind of 42 with a kid and kind of not broke, but financially insecure living in New York, where to get a three bedroom is \$15,000 a month, where private schools or pre -K is \$58,000 a year.

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And it was so humiliating and emasculating. It's like, Jesus, I've worked so hard and I've supposedly had all the success and I feel financially insecure.

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So, and that's when I really got focused, but I would argue with anyone who starts at a young age giving away money like that, I think the good news is it compounds. People, you feel good about yourself, I think people will respect you. People wanna get back to you and those good sentiments compound. But I'm trying to.

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I love this notion of surplus value that when a boy becomes a man is when he had Surplus value and that is most kids think about kids resources poor indeed from school your church invests in you in Sunday school your parents feed you love you. You're just taking taking taking so much.

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And I don't think some people ever get to surplus value. They're taxed on their government, they're taxed on their friends, they're taxed on their parents.

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They don't create a lot of productivity jobs tax revenue join other people's lives. They just never got there. But hopefully I think we're a boy becomes a man. That's what I just call, you know, kind of like spiritual profitability and that is they're giving more than they're taking in they take in a certain amount of love a certain amount of generosity amount of resources from other people and they generate more of those things for other people.

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And you know as I can go back to as an atheist my job. Is that before I check out to make sure damn sure that I am well in the black on that dimension. That, you know, I think I'm almost there, that I provide more love to my children than my parents provided to me and my mom provided a lot for me. That's the basis of evolution. You know, you do a better job than you're you know, you treat your kids better than your dad treated you. Produce a lot more jobs and I've taken you know, I love this idea of surplus value. And I've been thinking a lot over the last 10 years around trying to figure out my purpose and you know for so long. My purpose was just to be rich and awesome. That's what I wanted. I wanted to be really rich and really awesome and I wanted more. More experiences, more stuff, more fame, more interesting experiences, more and more interesting famous people.

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You know, more physical experiences with women, just more, and the thing about that was you never quite get to that period of satisfaction. No matter how, no matter

how much you got at any of those things, it was always a bigger, better deal. It just kind of, it gave you a taste for that flesh, or a taste for money, but you could imagine more. You could imagine being at a better party, going on a cooler vacation, having an even hotter car, having a more interesting girlfriend, whatever it is, it was always more. And having kids for me, it was the first time, and it doesn't happen often, but it happens regularly. It happened to me a few nights ago. We're watching the Chelsea football team here on the Premier League on the couch.

[00:58:31.500]

Dogs roll in, we let them come on the couch. Both my boys roll in, and just instinctively they throw their legs over mine. Just instinctively.

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You know, I've got these one guy who's six feet and you know, the 16-year-old gangly kid, one who's 13 and they both just throw their legs on mine. And for a moment, I'm like, okay, this is it. I can't imagine I just can't imagine more kids. I can't imagine more legs more dogs. This is it. This is it. I permission to leave or whatever the next Dimension is. That is the first time I've ever felt that my desires my wants. Are sated and you know that that's it for me. That's kind of if you talk about religion. That is my religion. It's like okay, how do I add surplus value? And how do I find a way to raise confident young men? And you know being those moments that presence with them where we're affectionate and just really relaxed around each other. That's kind of you know quote. That is my God.

[00:59:30.300]

Carey Nieuwhof: You know Scott, I gotta tell you I love the idea of surplus value. I think that's a good challenge for those of us of faith in those without and I just want you to know I've really enjoyed this conversation. It's appreciate that Carrie very life-giving and very illuminating and thanks for being so open personally. It's really meaningful to me.

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Scott Galloway: I appreciate that. And I appreciate your good work and You were saying, what does the church need, it needs more Carey's.

[01:00:02.100]

Carey Nieuwhof: I've got a long list of people I've let down and people I've upset and all of that thing as well, but we're working progress and you know, Jesus did about three years of ministry, but he would walk around and just meet people lots of

people who didn't go to synagogue didn't go to Temple, you know, we're part of the church and once in a while, he'd just say to them, you know, you're not that far from the kingdom of God and I feel like this is one of those conversations. So thank you for being open. And is there a final word, anything you want to challenge leaders with, anything you want to say before we wrap up?

[01:00:36.100]

Scott Galloway: That's a generous question. Programs and outreach to young men, they have trouble asking for help and there's so much pain and suffering among young men right now.

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Carey Nieuwhof: Well, we can be part of that solution. Absolutely. I mean, the church isn't dead, far from it. There's 330 ,000 churches in the US. Some of them are limping, about 25 % are really growing and I think leaders are going to take you up on that challenge.

[01:01:10.900]

So the new book is called The Algebra of Wealth. You have a number of books. I loved Adrift, America in 100 charts, that's sitting on our coffee table and anything else you want to direct people to if they want to go deeper with you.

Scott Galloway: I have a weekly newsletter with about half a million subscribers called No Mercy No Malice, a bunch of books, of a bunch of podcasts, To resist is futile, there's too much of me everywhere, Carey. I'm like AOL in the 90s you've opened cereal box and you find a disc that says AOL on it, you know, we weren't expecting it.

Carey Nieuwhof: Scott, I want to thank you so much.

Scott Galloway: Thank you.

Carey Nieuwhof: Man, that was a personal conversation and he did something really personally generous after. I don't think I'm at Liberty to say but I just want you to know he had a really personal emotional response to that conversation and I hope we have more of them. I really really enjoyed Scott. So if you want more we've got show notes. We've also got transcripts and you can find those at careynieuwhof.com/episode646. Hey, if you enjoyed this, please share it with a team members send them the text link share it on social media. I'm Carey Nieuwhof on social media. So when you do that the podcast grows when it grows we get great guests like Prof G. Gonna tell you about some ongoing guests got something cool for

you at the very end as well something free. And in the meantime, make sure you check out the power of direct mailers, you know that when you do a direct paper mailer and somebody's mailbox, they're five to nine times more likely to respond than if you use email or social media glue wants to help learn more at gloo.us/glooplus

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And as a church leader, you know about the importance of generosity, but do you know how to inspire people to make it a lifestyle? Generous wants to help.generis.com/carey. Next episode coming up, we got Lee Strobel. So glad to finally have him on the podcast. It's fascinating. We talk about sharing truth in an age that doesn't believe in truth. We've also got Katie Cole, Tara Lee Cobble, Rich Birch coming back on the pod. You love him. I know you do.

[01:03:25.000]

Matt Chandler, Ken Blanchard, Rich Villodas, and a whole lot more coming up on the podcast. And before you go, I just wrote a bunch of them right now and I would love to get them into your inbox. What are they? It's my Friday newsletter. It's called On The Rise and we share really curious things. Did you know in upcoming issues, we're going to be talking about, well, let's see, we'll talk about how much youth pastors make. I sent one out on how much the average senior pastor makes in salary in 2024.

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That blew up. Also talking about weird facts about Vincent Van Gogh video on different ways to die on Mount Everest. And also how to improve your small talk. It's stuff like that. That's just really interesting and curious and use them a sermon illustrations or honestly, it's just a guide to the good stuff on the internet. How do you get it? You get it for free by going to ontherisenewsletter.com. It's easy to subscribe, easy to pull out if it's not for you and you can get curated content about faith culture at the future church and a whole lot more that's ontherisenewsletter.com. Thank you so much for listening everybody. I really hope our time together today helps you identify and break a growth barrier you're facing.