

Justin Breen:

The formula for creating a successful global company is you see a problem, create solution, problem solved, successful wealth company. So the problem that my firm solves is all I hear over and over and over and over is we're tired of being the best secret. We want to be in news and media at a high, usually global, but many times national, regional level to create more validity and credibility for our brands. So my company just solves that problem. So works for any business size, any location, any vertical. That's meaningless. That's meaningless. It doesn't matter. My company just solves the problem. And since I only work with people with visionary up on its investment mindset, they just, let's go. Let's do it.

James Robert Lay:

Greetings and hello. I am James Robert Lay and welcome to the 110th episode of the Banking on Digital Growth Podcast. Today's episode is part of the exponential insight series, and I'm excited to welcome Justin Breen to the show. Justin is the founder and CEO of BrEpic Communications and author of the bestselling book, Epic Business- 30 Secrets to Build Your Business Exponentially and Give You the Freedom to Live the Life You Want. With over 20 years in the media and content business, Justin has won dozens of editing and writing awards by helping his clients around the world, including financial brands find and tell the stories that they are just waiting to be told. Now, before we get into the conversation with Justin, I want to simplify the top five patterns, the top five trends Justin and I discussed together so that you can really focus on and tune into these insights.

James Robert Lay:

And the first point is around how Justin notes the massive transformation in media and more importantly why podcasts are a critical path forward for financial brands, especially for financial brands that no longer want to be known as their communities best kept secret. In fact, it really pains me when I hear financial brands tell me this is a perceived problem that they feel like they're a best kept secret because when you believe that you are a best kept secret, there's a strong possibility that you're operating from a place of scarcity. Secrets really create no value for anyone. And that's exactly the second point or pattern to take away, which is on the subject of scarcity as Justin taps into the need for leadership, for CEOs, and I'd even go further here, marketing leaders, sales leaders to commit to operate from a place of abundance and not from a place of scarcity, especially if they're wanting to maximize the new world of media.

James Robert Lay:

And then this idea of story that we're going to talk about through the use of podcast as a driver of content strategy, by telling and highlighting the stories of others. Because I truly do believe that when planned and executed properly with a strategy, a podcast or even video can attract the ideal client can attract the ideal account holder, the ideal persona to your financial brand unlike any other type of marketing or sales communication available today. And on that note, I want to give a shout out to a few who are already excelling in this area. They've already had the courage to lead from a place of abundance so you can follow them. You can learn from them when it comes to using podcast and video to maximize your future digital growth potential because it really takes the insights that Justin shares and starts to practically apply them.

James Robert Lay:

So shout out to Amy McGraw and Carrie Aquinta at Tropical Financial. Both have been a guest previously on the Banking on Digital Growth Podcast. They have launched their Get Beyond Money podcast to share insights, stories and expertise that do just that, that help people get beyond money to find peace and to secure their financial future. I also recommend learning from the work of Lynne Jarman-Johnson who's

the Chief Marketing Officer at Consumer's Credit Union and she's also been a guest on the podcast and who is sharing expertise, knowledge from a place of abundance with their Money, I'm Home podcast. I recommend Greg Martin's The Entrepreneur's Banker podcast and some of the videos that he's doing. Same thing with Paul Long. Then there's Natalie Bartholomew's The Girl Banker podcast. Hunter Young's The Financial Experience podcast and Kerry-Ann Betton Stimpson who's the Chief Marketing Officer at JMMB Group, a leading bank of the Caribbean, out of Jamaica for her Internal Marketing podcasts.

James Robert Lay:

Just recently we had on Jennifer Beeston, who is in the top 1% of all mortgage lenders in the nation and she has one of the most helpful, if not the most helpful YouTube channels with hundreds of videos that simplify the home buying process that provide clarity for a very complex and confusing subject matter. And of course, we can't forget Jim Marous with his Banking Transformed podcast, along with Brett King, who really started it all for us going all the way back to probably, I think it was 2013 with the Breaking Banks podcast. And on this note of podcasts, well, while they've not been a guest of the Banking on Digital Growth podcast, I appreciate the insights that are being shared from the CEO seat with Tansley Stearns, who's the chief people and strategy officer along with Todd Marksberry, who's the CEO over at Canvas Credit Union in Colorado. They teamed up for their In The Room with Todd Marksberry's podcast. They launched in 2019 to de-mystify leadership while making connections with people in businesses in the communities that they serve.

James Robert Lay:

And the reason that I just named drop all of these people and their podcasts is once again, I want to give you some very practical examples to further explore the insights that Justin shares in how they're already being applied by leaders, operating from a place of abundance. And I can't tell you how many times that I've made recommendations to a financial brand marketing team, their sales team, their leadership team that will in fact empower them to move forward, to make progress along their digital growth journey, to generate even more leads, to generate even more loans, recommendations that have already worked for hundreds of others just like them, but they delay. They make excuses and the most common excuses that I get are number one, either we don't have time to do that, whatever that recommendation might be.

James Robert Lay:

Or number two, we don't have the budget do that. So either A, we don't have time or B, we don't have the money, we don't have the budget. Those are just excuses. And excuses are like noses. Everyone can have an excuse. But when digging deeper into their excuses, into their reasons for delay, the truth is this, they're either A, they're scared to move forward because they're held back by one of the four fears that I've talked about so frequently, the fear of the unknown, the fear of change, the fear of failure or even the fear of success. Or two, they're operating from a place of scarcity and to put it bluntly, they're just obsessed with a lack of something. In this particular case, it's a lack of time or lack of money. And because of that obsession, they are never going to find time or the money, the budget to focus on anything else beyond what they're doing now no matter how hard they try.

James Robert Lay:

And this is exactly why we're seeing a growing digital divide. Those that are moving forward, making progress along their digital growth journey. And then you have those that remain stuck in the circle of chaos, they feel confused, they feel frustrated, they feel overwhelmed as they're just content. They're stuck in the cave of complacency, dabbling in digital thinking that technology is the cure to their pain. But the truth be told is this: technology is not the cure. Technology is not the answer. Technology is not the solution. Mindset. Mindset is the key here. And that brings me to the third point to focus in on with the conversation I have with Justin. As Justin and I briefly talk about Kolbe and for context and for clarity,

that's why I want to set this up for you, Kolbe helps individuals and their teams from this perspective of mindset.

James Robert Lay:

Kolbe helps individuals and teams measure their unique instinctive OS or their operational system that's built into their brain, their MO, their mode of operation. As I've said many times before, digital growth is a result of transforming people first and not just adopting, acquiring, deploying new technologies because new technologies, without considering the impact on people, especially people being internal teams, internal team members, more so even those on the front line, that focus alone, it's going to result in chaos. It's going to result in conflict. And it's a big reason that 60 to 85% of all digital transformation projects have failed historically. And this is why over the past four years, we have used Kolbe not to measure intelligence, not to measure personality or social styles, but instead to provide financial brands and their team members with clarity through a greater understanding of their own unique OS, their own unique operating system, their human nature and how they can utilize that their strengths to maximize their future growth potential in a digital world.

James Robert Lay:

In fact, after assessing the Kolbe profiles of hundreds of financial brand leaders from marketing, sales, leadership teams, operational teams, IT teams, we've identified patterns within those teams and as well as at the organization at large, which is now something Justin and I touch on in our conversation. And it's a fascinating area of study that we've undertaken and one that we're doing more and more work around as ancient wisdom from Sun Tzu still holds true today. If you know the enemy and you know yourself, you need not fear the result of 100 battles. And as I've shared before, all transformation, all growth starts by telling the truth, telling the truth to yourself, telling the truth to your team about where you've been, where you're at and where you could grow next on your digital growth journey.

James Robert Lay:

And that brings us to the fourth point to focus on what the conversation I have with Justin. Speaking about telling the truth. Justin pulls no punches here. He's bringing over 20 plus years of journalism and he provides the harsh truth that many of us need to hear, to be reminded of. People don't really care about what you do. But the problem for many financial brands is we've diagnosed many times over is they're stuck in a never ending cycle of narcissistic marketing and sales communication patterns. And finally, we have the fifth point or pattern to focus on when it comes to the insights that Justin shares, it's to cut out the noise and to simplify patterns, which is exactly what Justin does so well. You'll find out throughout our conversation.

James Robert Lay:

And when it comes to your financial brand, the opportunity is to simplify the patterns of people, of people's relationships that they have with money, which is where I see a tremendous future growth opportunity here for financial brands, both through the power of story, as well as through making coaching, financial coaching, mindset coaching as a key cornerstone of their product offering. A product offering that goes far beyond offering another checking account. Innovating on the product features if you will, as Alex and I discussed in episode 109. But a product offering that truly puts the transformation of people over the commoditized transaction of dollars and cents. And that's because money. For so many people, money is complex, money is confusing. And many, many people back to the points that I was making before about scarcity and abundance, many people when it comes to their money, their financial habits, their financial behaviors are operating from place of scarcity.

James Robert Lay:

And because they are, because money is complex, because money is confusing, people are seeking three things from you. They're seeking three things from your financial brand. They're seeking clarity, they're seeking help, they're seeking hope. And hope is what often has to come before help. And that hope can be shared through stories, stories that are in fact rooted in abundance, stories shared through podcast, through videos that provide clarity into how your financial brand has provided someone else, someone else hope, someone else clarity to empower that person to escape the complexity of the confusion, the chaos of financial stress that's holding them back, that's keeping them trapped in a scarcity mindset. To escape all of that once and for all and to get towards a bigger, better and brighter future. So with these top five points, these five patterns, these five trends that come out of the conversation with Justin and I, let's welcome Justin to the show.

Justin Breen:

Yeah, this will be a good conversation. Your Kolbe is 3294 and mine is 8671. So that's very, very collaborative.

James Robert Lay:

Well, we're going to see where the road takes us on this. And for those that are familiar with Kolbe, this is something that we've been using more and more working with financial brands to help align teams to better communicate with one another. It's not about personality, it's about the OS or the operating system of the brain so that you can work more within your natural operating strengths and abilities to create exponential value as an individual as well as a team and as an organization. But I got to ask you Justin, before we get into the conversation, what are you excited about right now personally, professionally? Your pick, go.

Justin Breen:

Yeah. So I'm 100% simplifier, 100%. My brain here is blah-blah-blah simplify pattern, blah-blah-blah simplify patterns. So the purpose of my life is to be a connecting superhero for every visionary abundance investment mindset entrepreneur and share their stories with the world. So when I'm out hanging out with my family and my friends, that's 100% of my day. So endlessly excited about that.

James Robert Lay:

Yeah. And I think it's so important because I mean, the world has grown extremely complex, it's grown extremely-

Justin Breen:

Not my world.

James Robert Lay:

Just at the macro level, but your intentional simplifying everything for you. And so you're helping others do the same for their world as well.

Justin Breen:

Well, so that's an interesting use of intentional. I'm a naturalist. My brain naturally simplifies. It just blah, blah, blah, simplify pattern. And then I partnered with a lot of people and they're like idea, idea, idea, idea and they're just all over the place. And then my brain simplifies and then my strength finders are activate, maximize, achieve. So it's not ideation, it's not futuristic. It's just result, result, result, result, result. Because all people die suddenly, they just want results.

James Robert Lay:

And when you think about your story and where you've been over the last 20 years, looking back at media is simplifying that narrative. What have been the biggest transformative trends you've seen in media that financial brands should be paying attention, should be aware of leading up to this point right now today?

Justin Breen:

Yeah. So again, simplify in a pattern. That's literally how my brain works. So it's a good question. And then I'm easily able to answer it cause that's what my brain does. And so I was a journalist for 20 years and created my entire business model based on how PR firms had already for 20 years, that is I saw a problem, create a solution, problem solved, successful global company. Saw a problem, create a solution, problem solved, successful company. And so I wrote... Thanks for mentioning my book. I appreciate it. So I wrote an international bestselling book. Chris Voss did the foreword. He wrote Never Split The Difference. Okay. So great. I'm very thankful for that. So I've seen how media has changed from a firsthand perspective because I'm constantly being interviewed and I see that from a client perspective. So I'm only saying all this stuff because a lot of people talk and there's nothing behind it and that's just nonsensical talk.

Justin Breen:

I don't say anything unless there's meat behind it. Okay, so. And then you said transformational, so podcasts like this, by the way, are replacing mainstream media in terms of relevance and importance for three reasons because my brain takes all this complexity and simplifies into different patterns. So here are the three reasons and you'll nod your head. People won't see it, but you'll be nodding your head with this. So one, the host is an entrepreneur, not a journalist. So they're coming from a place of abundance, not scarcity. There's a very big difference. I'm an entrepreneur who happens to be a journalist, not a journalist who's a journalist. I'm not a PR firm owner. I'm an entrepreneur who happens to be a journalist. Very big difference in those three things.

Justin Breen:

Two, you can do a deep dive on the subject. So 30 minutes, 45 minutes, an hour, you really get to know the subject and the host. That's not a drive by interview like on TV or radio. You don't really learn anything. Okay. So three, the audience might not be as large quantity wise, but it's far more qualified audience. A regular human's not going to listen to this, but a high level financial visionary entrepreneur will. And so what podcasts are, because I've simplified, see patterns to simplify and what I was saying before, it's all they are is transactional and transformational platform for entrepreneurs. That's what podcasts are.

James Robert Lay:

So I'm the CEO of a bank, I'm the CEO of a credit union. Let's play hypothetical situation here. I'm connecting with what you're saying. How can you help me get over my innate fear of having a conversation because I know that's what holds so many people back. What's your thought on that?

Justin Breen:

No, no, no, no, no. I don't know. And I know why you're asking that. I appreciate that. But I only partner with visionary abundance investment mindset entrepreneurs, visionary abundance investment. And so people with those three attributes in their mindset, you can only be one of two types of people with those attributes. One, you're running a high six figure to 10 for your business, see your family and friends whenever you want to and you do what you like to do and what you're good at. Or you're going to be one of those people either you're not there profit or revenue wise, but you will be. So there's no when

do you cost or charges, there's no fear limitations. There's no scarcity. Only what is an investment with you look like? Let's go, let's go.

James Robert Lay:

Yeah. And that's one of the things that I get a lot of times is, you know what? When it comes to this idea of digital growth, I can't afford it. And I'm like, well, that's a problem because that means it's not important to you. It's not important. What are you going to give up to make that happen? What are you going to give up to make that a reality? Yeah.

Justin Breen:

Yeah. So I have multiple billionaires that are clients and I think it's five or six people that have been dirt broke when they've invested in with my firm. Why? Because people with those three attributes, they will find a way to make the investment. Period. So my simplicity and directness weeds out nonsense that attracts greatness and all my company really is is thousands of people with those three attributes in their mindset because I'm abundant, it just grows every single day. It just keeps growing, growing, growing.

James Robert Lay:

When we think about this transformation of media, you mentioned podcasts here, what is the role of story in and of it all? Because I think no matter what the medium is, story kind of connects and binds people together throughout the edge. Can you unpack that here?

Justin Breen:

Right. I'm happy to do that because if you ask me to like build something with my hands or things that a monkey can do, I have a hard time doing, because I'm not good at that, but at this highest level, just pious level. And then again, 100% of my day is staying in this unique ability. Okay. So a 100%. So again, I'm a simplifier. So as technology gets faster and microchip gets smaller and smaller, that's great. That's great. There are two constants that will never change. They will never change. Okay? One is the power of actual real relationship. Okay? That's one. Two is the power storytelling. Why? Because from smoke signals, hieroglyphics, cave paintings, the Bible, whatever that is, we're a world of storytellers because nobody cares about what you do, they care about who you are. And if they care about who you are, they will care about what you do.

Justin Breen:

So it's interesting because I was annoyed for 20 years. For 20 years, hundreds of times a day receiving useless press releases from people I didn't know. And so that's one, that's a problem. Two it's annoying. And all these press releases talked about is what someone does, not what who they are. And nobody cares about what you do. But if they do care about who you are, they will care about what you do.

James Robert Lay:

Can you repeat that right there? Because I think that is so important. They don't care about, can you repeat that one?

Justin Breen:

No one cares. Yeah. So I talked to a lot of really smart people, a lot of really, really smart people and I used to let this go on a lot longer. I'm more direct now, but as the other doing and go on for 15 minutes about what they're up to and I'll go well, wonderful, nobody cares. And then I guess to say, oh, what I need you to do is explain that like you're talking to a third grader in 15 seconds. And what's really interesting is that even though these people are really smart, they actually appreciate that because no one's ever told them that before. And they're just talking up here and no one understands that.

Justin Breen:

So my brain can immediately simplify that complexity and basically non-human discussion and make it applicable and understandable and digestible for humans. And then it's intro, intro, intro, intro, it's just result, result, result, result, result. And cause the purpose of my life is to be a connecting superhero for every visionary bonus investment mindset entrepreneur and share their stories to the world, I'm just living that purpose of my life all the time and it's endlessly fun to share those stories with the world.

James Robert Lay:

Right. And I think, you know this idea of, and I think about financial brands, banks and credit unions, they talk about what they do. They talk about their product, but it's the same thing. Everyone's talking about the same exact thing. Exactly. And there, you've got a story of Jeff Badu. I think it's a very unique one because he's in this financial services space. He came over here. He didn't have any experience. He didn't have any money and now he's been extremely successful and he's framing it around financial literacy because that's a big part of his purpose. What's Jeff story here? Because I think it's one that if I'm listening, I'm a bank, I'm a credit union leader, I can tap into stories like Jeff's. That's what people start caring about. Am I mistaken with that?

Justin Breen:

You know, I appreciate you bringing up Jeff because he came to the United States from Africa when he was a boy and had nothing. I think he's 28 now. So he became a millionaire I think when he was 25 and now he's bringing financial literacy and funding 100K scholarship program. 100K scholarship program-

James Robert Lay:

It's amazing.

Justin Breen:

Well. Right. But those are the only people I... That's what I mean. All my companies is thousands of jobs. Those are the only people I... That's what I mean when you ask before like, oh, I can't afford this or what is the fear? No, no, no. People like to think like that. There's no it eliminates that. That's my whole point because my directness just eliminates people that would ask that, they wouldn't, they would never. It would never work. But what does happen is when you find people like Jeff, they introduced you to more people like Jeff and then more people introduced to other people and it just keeps growing and growing. And Jeff's just an amazing entrepreneur who has visionary abundance investment mindset. That's all it is.

James Robert Lay:

And when you think about the story of Jeff and this idea of, you mentioned this a couple of times, abundance versus scarcity, abundance versus scarcity, is there a way to transform a mindset of scarcity into one of abundance?

Justin Breen:

Yes. And so I'll dovetail that with I strongly feel that you're either born the highest performing entrepreneur on the planet or you're not. Why do I say that? Because I think most people would choose a life where you can make as much money as you want it, you only interact with the people that you want to hang out with, have as much free time as you want, spend as much. Okay, so most people would choose that. But if you said, hey, you have to go through bankruptcy or likely have to go through bankruptcy or potential bankruptcy, depression, the highest level of anxiety you can imagine, or likely and or possible traumatic experiences as a child or an adult then most people one, they can't do it and

two, they're like, oh, I'll just fizzle out or stay a small business or I'll just take a job because most people, they can't do this. Because if most people could do this, they would do this. They can't. They can't do it.

Justin Breen:

Okay. So I start with that. But two, if you are born to be someone like this, then all I do everyday is work on my mindset. That's literally all I do is work on my mindset every single day. And so what does that mean? That means I start my day with a gratitude journal. From my wife, everything I'm grateful for her the previous day. Two, I run outside six days a week no matter the weather condition and during... I live in Chicago, so cold in the winter, hot in the summer. So listen to Mindset Strategic Coach, Abundance 360, podcasts like that. At 3:00 Monday through Friday, I do a grateful journal on LinkedIn where I have about 26,000 followers. What I'm grateful for that day so I'll include this in that. And then four, I just talk to the top entrepreneurs on the planet five to 10 times a day every Monday through Friday. So when you're constantly talking to people who are more evolved than your mindset, you just become one of those people. So that's all of my day because it's my unique ability, so [inaudible 00:27:28] .

James Robert Lay:

And that's where I think there's a tremendous opportunity for financial brands to really encourage, empower others, to coach them, to guide them, to build that mindset of abundance because I think there's so much financial stress and challenges and that stress takes a toll on health, their relationships, their overall sense of wellbeing whenever... It's all rooted in scarcity and that read is rooted in an environment and family of origin. And if we took the time to understand what those stories are and then provide them with a path forward, it's that idea of abundance. Flipping that, I'm starting to have more conversations with clients that you know what? It's this idea of coaching, guidance. Financial literacy is one thing, but if we can take financial literacy and education and then level that up with the coaching, the guidance to really empower someone because it's a self limiting beliefs and you're doing this on a day in and day out basis. And you've unpacked 30 points in your book. If you can take that one point, what is one of those points out of that 30? What would you say to focus on here?

Justin Breen:

Yeah. So do what you like to do and what you're good at. So that's a 100% of my day. I haven't worked in years. I work zero hours every week. I mean that's yeah, that's easy. And then number two, one A, I guess, is only work with people who look at things as investments, not cost. If anyone ever asks me, what do you cost or charge, I'll never talk to that person again. Why? Because they're transactional and then they hang out with transactional scarcity and your industry, the industry you're talking about, it's very interesting because there's a lot of, in Kolbe terms, there's a lot of high fact finders [crosstalk 00:29:05] are low, quick rate. So I won't talk to people like that because they're never going to make a decision. They're going to ask me the same questions 50 times and never do anything.

Justin Breen:

So those are big, big little littles in the Kolbe thing. And for the most part, 99% of the folks I talk to, hang out with, they're 7, 8, 9, 10 quick starts. There's a couple exceptions to that but 7, 8, 9, 10 quick starts are actually going to do something and then they're going to have somebody else follow through for them.

James Robert Lay:

Yeah. And we see that high fact-finder. We see the high follow through and that prevents them from really even taking initiative to start moving forward. And they just get stuck and the past becomes the predictable future. And so we're looking for the same thing. We're looking for those few that are really

looking to escape that start creating something bigger, better brighter. And it's happened. It's happened. It's few and far between but it's attracting those into our space, into our world.

Justin Breen:

That's my point. That's my point, is once you find Jeff Badu they'll just introduced you to more Jeff, great. Because people with this mindset, they don't hang out with cost scarcity mind. Why would you hang out with someone that does think like this?

James Robert Lay:

Absolutely.

Justin Breen:

And like attracts. Well, that's my whole point. I just eliminate all the people that think like that and most people don't have the courage to do that, but I just know and I'm an 8671 so I'm high fact finder, high follow through and high quick start. That's very, very, very, very rare. Just this because I've never met anyone with my Kolbe score ever. And I've only met a couple of people with similar Kolbe scores. But what has happened is my quick start has trumped my fact finder status I know. So my quick start has just taken over. Now I just see bigger investment, bigger results. Bigger investment, smaller room, bigger results. Bigger investments, smaller room, bigger results. And those are the people in the smaller room that are making the most impact.

James Robert Lay:

Absolutely. And that's where this idea of Kolbe, we've touched on that a lot too. It's one of the reasons that we've become Kolbe certified over here. Audrey is our coaching team. We've got a Kolbe certified coach now with Audrey and the work that she's doing so that she can provide more guidance and insight into the financial brands and their leadership teams. When we come back to story, how important is it as a leader to at least understand how story works at a very basic rudimentary level, because otherwise we end up talking about ourselves and what's important to us and our product features. But when we think about story, it's not about us. It's about the other person that we're trying to connect with. And I think you mentioned that before, it's this idea of relation. That's why story continues to come back time and time again as a central part of communication strategy. Any recommendations on just basics of story. What do we need to know? Problem solution, I think you've mentioned that before.

Justin Breen:

Yeah. I mean, right. So as a journalist, I wrote two to three stories on deadline every day for 20 years and then with [inaudible 00:31:48]. It's so easy. So this, I actually know what I'm talking about. And then Bill Gross, he was a speaker at Abundance 360 and during his speech, he started I think 150 businesses, which that's multiplier at the highest level of multiplier. At the end of his thing he's like, oh yeah, I wish more founder CEOs would invest in their storytelling because it's a good way to attract investors and dry balls. And I'm like this guy started more businesses maybe than anyone else on the planet ever. Did he just that? And I'm like, oh, I'll lead a storytelling session. So Peter Diamandis and I have co-hosted a storytelling presentation with the whole Abundance 360 community.

Justin Breen:

So that was fun. But in terms of, because I'm a simplifier, story all I need is two things. Only two. Only two. One is a good story which everyone has. So what you've overcome in life, what inspires you or your parents? Why are you doing whatever you're doing? That's easy. And then two is a news peg. A news peg is why is it a story now? So have you pivoted since COVID? Did you launch a new company? Did you hire someone new? And to dovetail that, anyone that would try to do this themselves, that's ridiculous. You

would never. Any leader at the highest level would never try to do this themselves. They would hire or outsource it. Why? Because anyone who thinks at the highest level would never try to do anything that they're not [inaudible 00:33:14] a genius uniquely good at. And so if there's something that I'm not good at or I don't like to do, there's two things. One, I don't do it. Two, I find the bus person to do it for me.

James Robert Lay:

And now you're getting into another guest and we're both in strategic coach, Dan Sullivan. It's the whole philosophy of who not how and this idea of leadership, John Cotter, I can't help, but think of him. He once said those in leadership positions who fail to grasp and use the power of stories risk failure for themselves and for their organizations. And so as a very practical, as a very practical and I think when it comes to story, it's one that many in the financial services space don't grasp and understand. Back to John Cotter's point here. But I always like to leave on a practical note, what is one small step? Because all change, all growth, all transformation begins with a simple, small step forward. What's that one step that you would recommend that someone can move forward when thinking about story, when thinking about abundance, when thinking about Kolbe, how all of these come back in together.

Justin Breen:

If it's one thing, it's what inspires you? That's it?

James Robert Lay:

What inspires you? And what inspires you to take action? And I think it's what inspires you. If I was to say, what inspires you to help others? Because once again, if we're thinking about ourselves, then we're going to get stuck. If we're thinking about helping others and elevating the journeys of others, that's where the secret is for me.

Justin Breen:

Again, the purpose of my life is to be a connecting super hero for every visionary abundance. That's my whole point. So I just want to be a super hero for those people with those three attributes in their mindset. And when anyone ever signs with my firm, I always tell them, thank you. One, because I'm excited about it. But two I'm like, you're just allowing me to fulfill the purpose of my life. That's what you're just doing that. And that's all I want to do all the time.

James Robert Lay:

And if someone does want to connect with you and continue the story that we started today with you, what's the best way for them to reach out and say hello?

Justin Breen:

Sure. So Justin Breen on LinkedIn is probably the best way. My company brepicllc.com as well, so.

James Robert Lay:

Excellent. Well, Justin, thank you so much for joining me on this episode of Banking on Digital Growth. This has been fun.

Justin Breen:

Thank you

James Robert Lay:

As always and until next time be well, do good, make your bed.