

EPISODE 288

[INTRODUCTION]

Jeffrey Holst (JH): You have to recognize that you don't actually have to change the world to change the world. And I know that's a weird concept but like, if I go to the gas station, and someone says, how are you doing today? And I say, oh, I never have bad days. And their response is, wow, I wish I could never have bad days. And I have a five-minute conversation with them that changes their life, I changed the world for that person. And I don't have to impact a million people to change the world. Because that person's world, if they give up bad days that day, and they never have another bad day again for the rest of their life. How many people will they impact the rest of their life? And even if it's only a few those people impact a few and over time it changes the world, even if you don't see it.”

Announcer: Welcome to Elevate, the masterclass where we dissect the elements of exceptional achievement and lifestyle design with a focus on personal growth and real estate investing. Now, here's your host, Tyler Chesser.

Tyler Chesser (TC): Elevate nation, welcome back. This is Tyler Chesser. I'm so thankful to have you here and I'm blessed and grateful to be sitting with Jeffrey Holst. Today you're going to learn about how you can change your perception, about how you can Hardwire Happiness have no bad days. And what that can mean for not only your real estate portfolio, your cash flow, your wealth, but also your lifestyle, your adventure, your level of joy, your level of curiosity, and the life that you're creating. Because, you know, one of the things that I love about Jeffrey and you're gonna find this out today is that, hey, this is our last life ever. And what we can do with this is optimize it, and we can live the best version of our life. And we can do that with real estate. And we can also make these two millimeter shifts that can change everything for our life. And not only have no bad days, but step into greater senses of abundance within our real estate business, within our families within our relationships within our travel.

I mean, this is an absolutely phenomenal conversation. I wanna encourage you to buckle up. Elevate Podcast is all about mindset, mind expansion and personal development for high-performing real estate investors. I'm your host, Tyler Chesser, and I'm a professional real estate investor and entrepreneur, it is my job to decode the stories, habits and multifaceted expertise of world class investors and other experts to help you elevate your performance and lifestyle. Are you ready to take it to another level? It is time, let's raise the bar today, we're gonna raise the bar as high as we have before.

By the way, Jeffrey is bringing so much energy, so much passion, so much vigor, so much authenticity to this conversation today. And this is going to be an opportunity for you to receive a tremendous gift that then I'm going to invite you to pay it forward and pass that along to someone else and give that gift to someone else. So, I want to invite you to pay the fee. The fee is to share this episode with one person. If you've already done that in the past, we thank you so much. That's the fee for listening today. It's to pay it forward and share this episode with one other person and let them know what is it that you love about this podcast? What is it about this episode that has transformed the way that you think because I guarantee it will.

So, I'm gonna encourage you to listen closely. I also want to encourage you and ask you to give us a rating, review and follow or subscribe to Elevate Podcasts and wherever it is that you listen or watch podcasts. And if you're on YouTube, give us a thumbs up, leave a comment. Let us know what you're loving about this podcast or hey, maybe some comments, maybe some takeaways, maybe some distinctions, maybe things that weren't said in today's podcasts, maybe some things and thought-provoking comments or parts of this conversation that made you think about something else that you feel like should be a part of this conversation. We want to hear from you. And we want to thank you, we appreciate you listening. If it's your first time listening to elevate podcast, welcome. We are going to pour into your cup in a huge way today. By the way, there's a lot of real estate's tactics and strategies and wisdom in this podcast as well. So, buckle up because you're going to receive tremendous gifts.

With all that said, I want to introduce you to our guest today, who is Jeffrey Holst. He is a recovering attorney who hasn't had a bad day in more than a quarter of a century. Jeff is often

referred to as the most interesting man in the world. I think you're gonna see that today, Jeff pays for his love of adventure and travel through real estate investing. He has climbed the highest point in Africa, swam with wild dolphins in the Red Sea, dodge sharks while diving at night in Australia, hiked among the seals and penguins and Antarctica. Jeff has been featured on hundreds of podcasts. By the way, I think today is definitely in the top five at least of the hundreds of podcasts that he's been on and also been on many radio shows where he has shared his inspiring story of staying positive and overcoming adversity and achieving success despite multiple life-threatening illnesses and financial ruin. You're going to hear all about that story in it's all the gory details today, and I think more than he's ever shared.

Jeff graduated early with honors from Michigan State College of Law. He also holds an MBA. When they're not exploring the world Jeff and his Chihuahua, Trixie, split time between their homes in Chattanooga, Tennessee and San Juan, Puerto Rico.

Without further ado, please enjoy this inspiring, this unbelievable story with Jeffrey Holst.

[INTERVIEW]

TC: Jeffrey Holst, welcome to Elevate my friend. How are you doing?

JH: Excellent, excellent. Thanks for having me. How are you today?

TC: I'm doing great. And you know, and it's been fun. I was telling you before we started recording that it's been a lot of fun getting familiar with you and your story. And you know, as I'm asking you, how are you doing? Of course, I know you're doing well because you haven't had a bad day in 25 plus years, man. So talk about that.

JH: I think I just hit a depreciation schedule. Actually, I think I'm at 27 and a half. So that's something that was a real softball. When you asked me how I was doing I should have said, you know, I never have bad days. That's how it started. When I was 17 years old, I was teenage angst or whatever, you know. I was just not happy. I broke up with my girlfriend, my

parents are going through a divorce. I'm not minimizing this stuff. It was traumatic at that time. But when I look at it now, it's kind of like, man, I've been through way worse stuff than that. So I don't know how that ruined my day. But I just was not in a great mood. And I remember I walked into this bathroom. Now, I don't normally tell this, but I'm feeling feisty today. So you're gonna get the good version of the story. So I walked into the bathroom with a Ginsu knife. Do you know those like infomercials? It was like cuts through anything, like you can slice a tomato and it can cut through, saw through a copper pipe, you know, and still slicing tomato.

TC: You were one of the suckers who ended up buying the thing I see.

JH: Yeah, well, I didn't buy it, I was 17. It must have been my parent's or whatever. But I probably talked him into it or something because I probably thought it was really cool. I was really geeky about infomercials, Ginsu knives, Ron Popeil, you know, didn't matter like any of those. Of course, the audience is like, not as old as me doesn't know what I'm talking about. But infomercials were like 30-minute-long commercials that they had on television in the middle of the night to fill dead air before we had cable and stuff. Anyway, so I had this Ginsu knife. I don't know what I thought, but I guess I thought I was gonna, you know, commit suicide or something. When I put this knife blade on my wrist, I had a serrated blade, and I was like, man, that kind of hurts. Like, it didn't feel great. And then I was like, this is really, really low. I probably cost a little but I was like, this is really dumb, right?

JH: I was staring in the mirror, and I threw the knife into the sink. And I said, I live in America and I'm 17 and healthy. And I live in a, you know, suburban, middle-class family. Like whatever's going on. This isn't the right solution, I need to figure it out. And you know, I don't know if I was really suicidal or not. And I don't want to minimize that because suicide is a horrible thing. And people need to get help if they're feeling that way. But I woke up at that moment, and looking in the mirror and said, you know what, today, I'm just going to try to make it a good day. I'm just going to say out loud ten times, today's a good day. And that's what I did. I just looked to the mirror, I said, today's a good day, today's a good day over and over again. And I did that like 50 to 100 times a day for a month. Like I just was like, I'm just gonna keep saying today's a good day, no matter what happens, doesn't matter if I believe it.

I'm just gonna say it out loud when I'm by myself. I'd get in my car, turn the ignition, car would start and I'd go, car started, today's a good day.

JH: And you know what, if the car hadn't started, I would have been like, thank goodness mechanics exist, you know, like, I was just like, I'm just gonna reframe everything in today's a good day, and just start to lean into that gratitude. And this is pre-Tony Robbins stuff, like this is in the mid-90s. So, you know, we didn't have YouTube. I mean, Google hadn't even been invented yet. So, I didn't know what affirmations were. But that's all it is. It's just a simple affirmation, speaking something into existence. And I walked into a 7-11 about just two months later, or something and the guy behind the counter said, how you doing today? And I said, I never had bad days. And then I went, holy crap, I never have bad day. I just realized at that point that I hadn't had a bad day in quite a while. And I haven't had one since so I don't have an exact date. I'd like to be like, oh, it was April 25 1994. But it was around there, you know.

TC: I love the depreciation schedule notion as well, 27 and a half years. I mean, you're starting to get to that 39 year, you know, so you got to start investing in retail and office and all that kind of stuff as well now.

JH: Yeah. Well, I was really happy when I was able to say a quarter of a century, you know, like, hey, I'm a quarter of a century that was when I really geeked out. So now I have to wait for like a half a century. So I got a little while left. But you know, one of my life goals is to live to the energy death of the universe, because I love being alive so much. I mean, I don't think I'm gonna make it, but I'm gonna give it a try, right? Yeah. So if I do that, you know, I'll get my century and my millennia, hopefully, you know.

TC: And you're talking about this reframing, you know, it almost makes me think of like, everybody, not everybody, but most of us know, somebody who's maybe close to a pathological type of liar. And you think about those type of people, and they tell lies over and over and over to a point where they believe their own lies. And I'm not saying that you're lying to yourself that today's a good day, you know, but perhaps it felt like, well, how was it a good

day, you almost over time convinced yourself that it was and you started to look for reasons to support that notion. Does that feel like what happened?

JH: Yeah, I mean, in a way it is. So, I mean, there's a couple of thoughts I have on this. One is good and bad stuff happens to everyone every day. And I mean, doesn't really matter. Like, I mean, there's going to be something good that happens to you today. And something bad that happens to you today. It's just a matter of degree. And then the second part is somewhere in the world right now, someone's having the best day of their life somewhere else in the world, someone's having the worst day of their life. So, the day is neither good nor bad. If you look at it objectively, it's just how that individual is perceiving it that matters. So, however I perceive the day for me is how my day is. Like, you know, I get hit by a truck and become paralyzed and lose four limbs. And you know, all this terrible stuff happens. If I'm like, man, it's so great I didn't die, then that day is good for me because I'm like, wow, it could have been so much worse.

JH: Now, that's a pretty extreme example but that is kind of how it works. It's like when bad stuff happens if you perceive it as terrible and ruining your day, it's gonna be true. I mean, Henry Ford would say like, you know, whether you think you can or you think you can't, you're right. I used to think that was weird, but it's also true. Whether you think it's a good day or you think it's a bad day, that's all that matters. And then there's another concept that sort of related. Are you familiar with, like the, you know, the magicians? Like they have the crazy hats and throw like abracadabra, and they pull a rabbit out of the hat. I love that example, because "abracadabra" is actually ancient Aramaic, it comes from two words "abra" and "cadabra". And what it means is, "as I speak. I am ". This is like a biblical principle, like in the first opening of the Gospel of John too. In the beginning was the Word and the Word was God.

So I think like, when you really dive into this stuff, it's all the same concept. We create our own existence because we create how we perceive the world. So what we say becomes true. And this is not to say that you can like magically heal yourself and stuff. I'm not saying that, like, you know that it's a magic trick, literally, but it really is how we perceive the world that matters. And if we think it's good, it is good. If we think it's bad, it's bad. And you know, everyone, I mean, I

think everyone listening knows at least one person that's always upset about something. It's the same concept, right? If you're, you're going around looking for things to be upset, you're gonna find things to be upset at and believe me, it's super easy.

You know, one of the things I did early on is when I was fighting with this, as I just stopped paying attention to the negative thing. I was like, you know, I'll deal with them. You have to be careful with that concept. Because Hal Elrod says, the Miracle Morning author, he has this quote that I love, he says, "the moment that you accept full responsibility for everything in your life is the moment you can change anything in your life". And I think you have to keep that in mind. Like you don't want to completely ignore the bad, right, you have to accept responsibility for it. But if you do that, and you focus on the positive, you win.

TC: And you know, ultimately, it goes back to this thought process of hey, perception is reality, and it can be your reality. The other thing, too, that it makes me think of it's a mantra that has totally shifted everything for me is that you know, and again, you mentioned Tony Robbins just a bit ago, life happens for me, not to me. So, no matter what happens, you can look at it and say, well, where is the gift in this challenge that feels like something bad in the moment. And you can notice this feeling, this emotion of, oh, this is a negative experience, but you then can shift it and say, well, wait a minute, if everything happens for me, not to me, where's the gift in this challenge? And so where is the good in this? And you can almost look at it and you know, to a certain degree gamify and say, well, if I feel like it's bad right now, that's interesting. How interesting, get curious about it, and then say, well, wait a minute, this could pay off and all of these different ways, and just keep going and see how it does pay off for you, you know, does that make sense, Jeff?

JH: It does. In fact, about two years ago, I got diagnosed with melanoma. And I was like, I've already had another cancer before that. And like, I don't like cancer. But I also know that like, a lot of people beat one cancer but when you start getting multiple cancers, it's kind of terrifying. And I was like, oh, man, this doesn't sound good at all right? And I was upset, obviously, like, the first thought in my mind was like, oh, this is not good. And my next thought, literally, the next thought was, this is gonna make a great story on a podcast someday. And that's

essentially what we're talking about, right? If you look at this, whatever traumatic negative experience you're having, and just go, okay, what's good about this, and then you get there. And that's really what I was doing there. And like, I've done it so long, that it's instinctive. That's why it happened immediately. I didn't have to go, oh, man, like, what positive thing can I find?

But I interviewed a guy, I have a couple of podcasts and one of them is called Last Life Ever. And, I interviewed this guy, Michael Pearson, whose son died in a battle in Afghanistan. And I interviewed him on Memorial Day. And I remember talking to him, and it stuck with me forever, because I said, you know, how do you deal with this kind of trauma, you know, because obviously, it's gotta be terribly difficult to deal with losing a child. And he was like, it was hard. But I just decided early on that I had to find three positive things that came from my son's death. And I was like, well, that's like next level me because like, I'm always like, I need one positive thing right now I need to talk about melanoma on a podcast. But you know, he's like, I need three. And he thought of two pretty quickly, but he couldn't think of a third one. And so he created it for himself. And he started a charity to help disabled veterans. And I just thought, like, man, that's like that kind of mental fortitude to deal with whatever trauma that you've had, and then try to find some positive outlets for it, it makes the world a better place. It makes me a better person. And just being around people like that changes the world.

TC: That is amazing. And, you know, it makes me think of, you know, most of us we have challenges and adversity and tribulations in our life. I mean, pretty much all of us, right? We all have pretty challenging circumstances. And when you shift your mindset to say, well, what are the three positive things that can come from a tragedy in our life and start to shift it to well, wait a minute, maybe this story can help serve someone else and you can allow this to be a contribution factor because you know, there's so many people who may not be aware of this type of mindset, but if you can utilize these types of experiences to give to someone else that can be a total game changer for so many more people. And then you can look back and hopefully, you know, spend eternity with you know, this individual that you may have lost prematurely on earth, you know, not to get too meta on this conversation. But you know, then you could have impacted millions of people perhaps.

JH: Yeah, well, and you know, people, I think a lot of people feel this, like loss and not being able to change the world. Not everyone feels this, but a lot of high-performing people, a lot of people that I hang out with, they have this like, inner drive to like, make the world a better place. And I love hanging out with people like that. And sometimes you forget to a certain age like and this is I think, where midlife crisis is coming in for high-performing real estate folks is you get about 40 years old, and you're like, yeah, I'd been successful but I haven't changed the world. And I think that like to really adjust to that. And like really accept it, you have to recognize that you don't actually have to change the world to change the world. And I know that's a weird concept but like, if I go to the gas station, and someone says, how are you doing today? And I say, oh, I never have bad days. And their response is, wow, I wish I could never have bad days. And I have a five-minute conversation with them that changes their life, I changed the world for that person. And I don't have to impact a million people to change the world. Because that person's world, if they give up bad days that day, and they never have another bad day again for the rest of their life. How many people will they impact the rest of their life? And even if it's only a few those people impact a few and over time it changes the world, even if you don't see it.

TC: Right, and when you impact one person, I mean, when you look at, well, how are they going to then pay it forward? Whether it's consciously or subconsciously, Who knows you may be impacting more people than you realize, even if you are having a one-to-one conversation with, you know, for five minutes.

JH: Yeah. And also, even if it doesn't impact anyone else, let's say they just go home and they give up bad days. And now they're a happier person. And you know, they're homebody, and they never meet anyone, again, the rest of their life, but they're just happy. It's still it's still made their life better and make their world better. So it made the world better. Like, you know, it's degrees, right? And like, yeah, sure, I'd love to reach out and, you know, share my message to a billion people or something. And that would be amazing. But I don't have to write like, if I talk to you, and we're on the show, and a couple of people in the audience, listen and go, yeah, that's, that's, I'm gonna try this. And let's say it doesn't even work. Like they give up bad days

for a month and they go back to their old life, will they still had a better month because of it right? Like, by the way, don't quit at a month, I promise it takes about two months. And, then it's just subconscious and you're done.

TC: Yeah, that's, that is so good. And it also makes me think of this concept called the Second Mountain, you know, you're talking about the quarter or the midlife crisis, sort of thought process. And you know, really to get past that valley of despair. It's about shifting from hey, what's in it for me to what's in it for everyone else? And how can I make a contribution, and that's how you continue to grow. And I think we're all designed to grow. We're all designed to continue to contribute, and in some ways to go big and continue to challenge ourselves to say, well, how can I live a life of no bad days? But how can I give more to other people and whatever my unique talents are, or gifts. But man, I wanted to talk more about sort of your backstory, because it's pretty remarkable. It's quite amazing. Thinking about some overwhelming challenges, some, you know, life-threatening illnesses, you know, you mentioned one from a couple years ago, but talk to me about your backstory just a bit further and help the listeners understand sort of what you experienced, what about 15 years ago or so?

JH: Yeah, around there. So, I'll step back a little bit further. So after the, you know, giving up bad days thing, it made my life significantly better. But like, there's also this, like, you know, you still don't know what you want to do with your life kind of thing going on, right? Like you're a teenager, you go to college, and you're like, like I went to college for three years to a community college and a two-year program. And I didn't know what I wanted to do so I just kept showing up. And I got done with that and I still didn't know what I wanted to do. And so I went on this like, like journey around Europe and like, tried to like, figure out what I wanted to do. And I finally just kind of went like, I don't know, like, my dad's a lawyer, like, I guess I'll just be a lawyer.

JH: So, I went to law school, I graduated with honors. So I mean, it was fine. And I started this small law firm where I did bankruptcy work. I mean, actually did I started out doing general law. So, I did business law and divorce and criminal but I quickly realized that I didn't like dealing with criminals, and I didn't want to fight over children, and I didn't have enough business work

to keep myself open. So, I ended up in this bankruptcy realm in 2007, 2008. And of course, bankruptcy started to explode. And all of a sudden, I was just making way more money than I'd ever made in my life. And I mean, everything seemed to be going really good. And I was able to travel. I went down to Peru in August of 2008. And I went into the rain forest and I went to see like the Nazca Lines, which if you don't know what they are, you should Google them and check them out because they're the craziest thing I've ever seen.

JH: But then ultimately, I went to Machu Picchu. It was like a bucket list item for me. I don't actually have a bucket list anymore. I gave them up but I think you'll understand why in about four seconds but I had listed like a few things, things that I wanted to see. And this was really the last thing that I wanted to see. So, I'm 30 years old, and I'm like, my law firm is exploding. I actually had a television commercial. You know, I was like the Better Call Saul of West Michigan or something. You know, like, it was going really great. And we're making all this money. And I'm sitting there at the top of Machu Picchu, which is this ancient Incan city in the mountains in South America in Peru, and I'm looking down on it. And I'm like, man, what am I going to do with the rest of my life? Like, what am I going to do? That was like my early midlife crisis, you know. And it's ironic that you bring that second mountain thing because really, I'm sitting on the top of a mountain looking down into a valley thinking, what am I going to do with the rest of my life? And I just had this general feeling of uncertainty.

JH: Anyway, flash forward a week or so, we get back to Michigan, I have like a respiratory virus of some kind. So, I go to the ER and they give me antibiotics. A couple days go by, I'm not getting any better. I go back to like a med center or something. And they're like, well, maybe you picked something up in the Amazon because we had been like fishing for piranhas or something in the Amazon and hiking and stuff like that. And so they were like, we're gonna do some more tests. And the first thing they did is bloodwork. They're looking for you know, whatever. And they sent me home and said, just keep taking your antibiotics, will probably be fine. And about 10 o'clock at night, and it's a Saturday night. I'll never forget this, because this is like, super traumatic stuff.

But I'm watching Heroes. You remember the TV show Heroes? So, watching Heroes. Not that great of a show in retrospect, it ended poorly. But, I liked it at that time. And so, I'm watching Heroes, the phone rings, it's actually my wife's phone, and it's the doctor's office. They had gotten her number because it was my emergency contact, my cell phone was dead. And the doctors says to me, like, there's no easy way to tell you this, but you have leukemia, and you have to go to the hospital right now. It's just like, like opening sentence for the call, hey, is this Jeff? Yep. You have leukemia, you need to go to the hospital.

TC: Talk about ripping the bandage.

JH: Yeah, and I was like, okay. And he says, you need to repeat what I said. And I said, I have to go to the hospital right now. I didn't want to say I have leukemia. I'm like, I have to go to the hospital right now. Words have power. I didn't want to say it. And I knew at that moment, that as soon as I admitted what was going on, it was going to change everything that was going on in my life. And I wasn't quite ready. So he says, okay, what hospital are you going to? I tell him. He says I'm going to call ahead because my white blood cell count is really high. I mean, it was really bad. But, 250,000 supposed to be like 4,000, you know, and it was like, not great. And so I hang up the phone, and my wife says, you know what's wrong or whatever. And I said, let's just watch the rest of the show. There's like five minutes left in the show. And she's like, no, you have to tell me what's wrong. And I'm like, okay, so I tell her and she gets upset like you do in those situations. And you know, flash forward a little while, like, called her dad. Her dad comes out to drive because she's in no condition to drive.

JH: We go down to the hospital. And on the way to the hospital. I started calling like every single person that I know, I swear. This is, by the way, pro tip on this, if you ever get diagnosed with a life-changing disease, and you don't know exactly what's going on, don't call like your cousins and tell them before you hear anything. I'm like, hey, mom, I have leukemia. I don't know anything else. I'm on the way to the hospital. Hey, Dad, I have you know, just wondering, I mean, I have like 20 of these calls on the way to the hospital. And I get to the ER in a little triage room, and all these people I called started showing up. And you're not supposed to have piles of guests in the ER. But everyone thought I only called them and you know, so my mom's

there. My dad's there. My sister's there and my brother's there. Like a couple of my friends are showing up. There could easily be like 10 people in this little curtained-off triage room.

JH: And I remember that, I'll never forget this and the reason I tell the story this way is because I think it's really important. My brother says to me, he says, Jeff, I bet today is a bad day. Like after 13 years of not having bad days. He's like, it's okay, man. Like, you can have a bad day. And I've gone through trauma recently, where people have said that to me, like my really good friends like off the record, they'll be like, you know, I know you're the no-bad-days guy. But it's okay if you're having a bad day today. And then I go, huh, I'm not explaining this, right? This is not how it works. Like you don't have bad days. Like, you know, it's like I really don't have bad days. But like, people have a hard time believing that right? Because it's difficult. So my brother says, you know, I bet today's a bad day. And I was just like, no, actually, I got diagnosed at 10 o'clock at night, like most of the day was pretty good. And that's that's what my default position was. And then the next day was a little bit harder because you know, now I'm in the hospital all day. And I'm like, I'm actually struggling a little bit. And I think if this has ever been diagnosed two months after I gave up bad days, it probably would have been a bad day. Because this is like a muscle kind of thing, right? Like, the more you use the neural pathways, the easier it becomes right?

JH: So, you just keep doing it over and over again. There's actually hard science behind this. There's a book forget the guy's name, but it's called "Hardwiring Happiness". It's all about the neuroscience behind if you just spend time focusing on positive, you just naturally become more positive. Tony Robbins calls it the reticular activating system. It's like the idea is if you buy a Honda Civic all of a sudden you see Honda Civics everywhere. It's not like they weren't there already. It's just your subconscious mind defaults to what it's used to. And so it's all the same concept. But anyway, the next day, I'm in the hospital and I'm like, sent my wife home to get some rest. And I'm in the hospital room by myself. It's like two in the afternoon. And I'm like playing that game we were talking about earlier, how do I make this into a good thing? And I'm thinking about it. And this nurse walks in, shift change, she looks at me and she says, oh, my God, Jeff, I'm so sorry to see you here. And I go, oh, my God, Shelly, I'm so happy to be here. I

think she thought I was completely insane. But the reality was, she was a childhood babysitter of mine. I hadn't seen her in like 10 years, and I was just so happy to see her.

JH: And like, you might go like, on one hand, you see your childhood babysitter, on the other hand, you're dying of leukemia, like, one's more significant than the other. But again, perception is reality. And at that moment, it felt good to me to see Shelly. And I should probably tell her this sometime. It occurs to me, she doesn't know this. I haven't seen her in more than a decade again, like this is not like a good friend of mine. Like, it's not like somebody I see all the time. But I'm gonna have to track her down. But anyway, so the point is, though, like retrospectively, that actually was probably the best day of my life, because I was, A, happy, having good days, but not completely fulfilled attorney. And that's the day I decided I didn't want to practice law anymore. That's the day, frankly, that drove me into personal bankruptcy as a bankruptcy attorney which made it easier to quit practicing law because that was another, I-don't-want-to-practice-law-anymore kind of moments. But if I hadn't gone through that experience, we wouldn't be having this conversation now.

JH: I wouldn't be able to have done all the amazing things that I've done. You know, I think, for the last several years, I've taken more than a month off every year to travel. Like I went to Africa twice last year. I basically live in Puerto Rico now. I go back and forth. I fly like one week in Chattanooga, one week in Puerto Rico, you know, back and forth all the time. I have an amazing place on the beach there with this gigantic view, friends there. You know, right now, my mom's there so I even have family there. She's visiting me.

But I mean, I'm just, I live this amazing life, I was able to quit working at a corporate job. After I got out of law, I went and worked for a trucking company, I was able to quit that before I was 40. Thirty-seven years old, I was able to just retire. And I was like, I'm not gonna do anything the rest of my life. And then you know, like, as you know, I'm sure you've talked to other people that have got, I've got financial freedom through real estate, now I can quit working. And then they're like, now what do I do? I went through that period. And it took me about, I don't know, one week of rereading Rich Dad Poor Dad by a pool in Florida, to realize that I needed to have

a purpose again. And then I realized this amazing purpose that I get to live now which is to share this story about how really how mindset is the only thing that matters.

TC: Man, well, this is exactly why you're here. And what an unbelievable story, first of all, and I'm so glad that you survived that experience, obviously, to live to tell the story, obviously, I'm sure you are as well. But I do want to dissect a bit of that experience because obviously, you made a big decision that day to totally change the direction of your life, the trajectory of your life and craft a life that you wanted, instead of living this life that was borderline not really fulfilling, you know, you're making good money, all this kind of stuff. But you know, crafting this life through a complete change in your mindset, and then deciding to build a real estate business, of course, on top of that. So, what was the complete shift? I mean, because you had already been engaging in this muscle-building in your brain for 13 years of no bad days, what was the shift from there other than that choice?

JH: So obviously, having a positive perspective makes it easier to deal with things. So, when we talked about that Hal Elrod quote earlier about accepting responsibility, it certainly wasn't my fault that I had leukemia. But it was my responsibility to deal with it. And I mean, I didn't know who Hal Elrod was 15 years ago but I did have that concept in mind. And because I had a positive mental attitude, because I was able to sit in the hospital room, instead of going, oh, I'm gonna die like this is terrible. And like, that's what most people do when they get a life-threatening diagnosis. In fact, at that time, I believed I wasn't going to live till Christmas. This was in September, I remember my dad said to me, if you live till February, I'll take you to Australia. And I was like, I'm just hoping to make it till Christmas. Like I thought I was dying for several days.

JH: And then they were able to identify the exact type of leukemia I had and there was a relatively new treatment protocol that they didn't know would work but it did work, you know. But the point was, I was able to stay positive in that moment and start thinking about what am I going to do with the next however long I have, and frankly, facing your death puts a fire in your belly. It's like, we're all mortal. We're all terminal like we're all going to die but most people don't realize that at 30. Most people figure this out way later than that.

And so it's really a big blessing for me. So, when I got out of the hospital, I mean, I started to recover and realized I might not die and I thought I have five or six years maybe. That's what we were talking originally is like this treatment will probably extend your life but it might it's not going to cure you and it's just an oral chemotherapy and I take it every day to this day. So, 15 years oral chemotherapy, a daily reminder of my own mortality, right? Like, if I want to die, all I have to do is not take that. It doesn't happen in one day, obviously. But, theoretically, if I stopped taking it, then the disease will come back and now it's fully controlled.

JH: But at the end of the day, that recognition of mortality meant that I needed to think about how do I craft a life that's going to, one, I was highly motivated to figure out how my wife would be taken care of if I died. So, I was like, I need to figure out a way to have income coming in even if I can't work. Because you know, what happened with, I alluded to the fact that I got forced into bankruptcy. It wasn't medical bills. Everyone was oh, must have been the medical bills. I'm okay with insurance. What caused me to go into bankruptcy was I had a \$5,000 a week, you know, not at the law office. And all of a sudden, I went from two attorneys, I had one quit a week before I got diagnosed. And then I went from two attorneys to zero attorneys overnight. And now I'm paying \$5,000 a week out and I'm off work for months.

JH: And I'm actually paying other attorneys to cover stuff so I don't lose my law license. So, it's actually even worse than that. But I just piled up this huge amount of debt, right. And then the economy just tanked because this 2009,2010. So like, people didn't even have money to pay for bankruptcies. It just got crazy, right? I remember one of my bankruptcy clients, I told him to send me like \$1,500 to file bankruptcy. And he was like, where am I gonna get \$1,500? I'm like, I don't know. But you know, bankruptcy people have to pay up front. It's not like you can take a payment plan. So he went out on the street corner with like a sign that says I need \$1,500 to pay for my bankruptcy attorney. I mean, that's how crazy it was in 2009. And he had been a factory worker for GM. The GM plant in my neighborhood, like near my office closed down. GM filed for bankruptcy, the local economy was decimated. Housing prices fell 50% in a year. I mean, it was insanity. In the midst of all this, I had piled up this huge amount of debts. I

had all these advertising contracts. And then my phone's ringing constantly. Because I'm still advertising because it's already paid for.

JH: It was like nonsense. It was so crazy. But the thing is, I went through all that. And as soon as I got clear of it, I thought I need to figure out a way to have money coming in because I might not be around that long and my wife needs to be taken care of. And the only thing I knew of was those old-school infomercials I talked about at the beginning of the show was I had watched Carlton Sheets no money down. You know, this guy had this TV commercial, and he'd be sitting by a pool in Florida, talking about how he's a millionaire and he never put any money into real estate. And I went, well, I have no money. I have no credit. Real estate seems like the perfect solution in the middle of a giant real estate crash. And retrospectively, I mean, obviously, the timing was amazing.

JH: I started buying real estate in 2010. That was a smart move. It was a bold move, though. With no money and no credit in the middle of a real estate crash to start buying real estate. But I was like, gotta do something, take responsibility for the situation I'm in. And if I can buy this property, and we had to pay cash, like we didn't have any options. So, I got a job. I got a sign on bonus, a partner of mine, a friend from law school and I bought a condo for \$30,000 cash, rented it out for \$650 a month. We still own it. It's worth like 150 now, you know, the first deal I ever bought, probably never sell that thing. We bought another one in the same building a little later. And then we just kept doing that. We never took money out. I got a job and lived on my income, reinvested the real estate money, reinvested my bonuses, and I just was like, I need to build this portfolio now. Highly motivated to do it. And you know, it took six years, seven years, I was able to quit my job and I've lived this amazing life because of it.

TC: That is so cool. You know, I'm laughing to myself. I'm like, man, I wonder if he was thinking, hey, this will make a good podcast story at one point in time, you know, your clients trying to beg for \$1,500 and all this crazy stuff going on. Like this would be a good podcast story.

JH: Actually, I've never told that story before ever. I just suddenly remembered it and that time and the guy came back, by the way, and to wrap that story up. He came back two days later with \$1,500 and paid me in ones and fives. Apparently it's a lucrative career. I actually thought at the time I was like, why is this guy filing bankruptcy just stay out there a couple more months he'd be good.

TC: I know. I always wonder how much money are these people actually making who are, you know, begging for money on the street?

TC: *Hey, guys, I want to remind you to check out CF Capital. CF Capital is the premier boutique real estate investment firm in the Midwest and southeast region of the United States. We are a national real estate investment firm with a purpose. We provide property investment and asset management solutions to help passive investors maximize returns on high-value multifamily communities. But our investments go far beyond acquisitions, we invest in people. We are in the business of elevating communities and raising the bar for everyone within our ecosystem. CF Capital is a real estate investment firm focused on the acquisition and operation of multifamily assets. We confidently deliver tax-advantaged stable cash flow and capital appreciation with a margin of safety. By investing alongside our team, investors can preserve and grow their wealth without having to deal with tenants, termites, or toilets. Investors come and stay for the outsized returns we create in our deals while appreciating the ancillary opportunity to make a bigger impact that only CF Capital can provide. If you're an investor and want to invest with us, here's how to learn more about CF Capital at CFCapLLC.com or by simply clicking the link in the show notes of this episode. We will see you on the inside of this powerful community. So, let's elevate communities together.*

TC: Man, talk to me about that shift. I mean, you know, in terms of, you know, getting started as a real estate investor, great timing with everything in 2010. And then, you know, over the course of a few years, you amassed a single-family-rental portfolio, if I'm not mistaken. And then you know, how many years later did you start to kind of dabble in some other types of asset classes, I believe multifamily if I'm not mistaken, as well?

JH: Yeah, so we have all single-families and a couple of duplexes until 2017. In 2017, the company I was working for was getting sold to a publicly traded company and I already didn't like having a job, like I'm really resistant to like, you know, that kind of work. And so they gave me six-months severance. And I thought, well, I'm going to take this. I have about 50 units of single-family at that point. I was like, I'm gonna take the time off, and I'm gonna see if I can just take my severance, and do a flip or something and generate some money. And maybe I can just like do real estate to pay my bills. Like, I've never taken any money out of real estate. We always reinvested it for the whole time. So, my partner and I just kept buying stuff. We'd get money saved up, we sold something, we 1031. It didn't matter, like we just never took any money out.

So, I couldn't really live on the cash flow because we had this system set up where we never had any cash flow. And you know, I didn't want to tell my partner, hey, we have to start taking cash flow because I liked building that support. That was like my safety net, right? So, I thought I'll just take the money I do have and I'll just try to make it work. And so I did this flip, and it made a little bit of money. It was actually a BRRRR, you know. So, it's a duplex, we bought it cheap, fixed it up, was able to pull out more than we had put in. And I thought that's a lot of work. And I've read like Brian Murray's book, like crushing it in apartments, like recently. And that year, when I first stopped working, I was listening to a ton of podcasts. And I was exposed to all these ideas. And I thought I need to figure out how to do multifamily.

So, I took that money that I had and I partnered with my dad actually. And we bought a 12-unit apartment building, never having done anything like that before. But I was like, you know, I can make this work. It's 12-unit, it's in my wheelhouse, I should be able to figure it out. And honestly, the best decision I ever made. We bought it in October of 2017. November of 2017 they retroactively changed the tax code so we got a bunch of bonus depreciation we weren't planning on. So, we ended up getting this huge tax write off so I didn't even have to pay taxes on my severance. It's like this crazy situation where all of a sudden, I had even more money

than I thought, you know, because I'd set money aside to pay the taxes and everything and it just worked out so well.

That was a 12-unit building, rents were at \$550, \$600. I got the rents up over two years to \$1,200 a unit, refinanced, pulled all of our money out, bought another building. Eventually, last year, two years ago, a year and a half ago now, in the middle of COVID, sold the thing for a million to 1031 into a 30,000 square-foot shopping center. I mean, like it's just been so great. And then I just kept doing that. So, once I got into multifamily and saw the power of forced depreciation, I was like, I had to do more of this. So October, we bought this 12 unit and November, we bought a 19 unit. The next spring, we bought a 32 unit and we just kept going from there.

TC: Man, that is so awesome. And I want to stay on real estate just for a bit and kind of transition back to some some of your philosophies because I think they're very instructive towards living, you know, a life of of joy and adventure and freedom and all these beautiful things. But man, there's so much to learn from your story and thinking about real estate, I mean, obviously, your path has been pretty remarkable and amazing, and also exciting. But when I think about that sort of trajectory, I'd love to hear from you now. I mean, like what are you seeing in this part of the cycle? I mean, what sort of opportunities are you seeing as an investor today?

JH: Yeah, so it's tricky, right? So, the cycle is so long that there aren't very many people that have gone full cycle. So, I like to hang out with people that have been investing for, like 40 years, right? Like, that's the people I'm trying to learn from now because realistically, I started at the bottom of the cycle. And it feels like we're at a top of a cycle now or maybe even past the top of the cycle. And you know, I haven't been through the whole thing and my timing was good but it was also luck. Like if I had gotten leukemia three years earlier and tried the exact same strategy, it would have turned out differently, right?

TC: Come on man, why couldn't you have gotten it earlier? I'm just kidding.

JH: But there are some instructive points and things that I think about and one is like if your stuff cash flows, and you have long term debt in place, so you don't have to refinance or sell in a recession, that it doesn't actually matter, right? So, like, if you have an adequate cash reserve, long-term debt and in cash flow, then your asset is probably pretty safe. And we see that like when I was a bankruptcy attorney and filing bankruptcy for people, the people that were real estate folks that got destroyed, they were flippers, they were homebuilders, they were people that bought in 2006 on an arm. You know, they weren't people that had had real estate for 30 years. They weren't people that had been buying real estate. Even people that bought in 2006, I mean, think about this timing the market is actually really easy. If you bought in 2006 and you sold in 2010, you got crushed. If you bought in 2006, you sell now, you did fine, right? You bought at the top of the last market, sell some other times. So, my strategy is buy whenever you buy, sell when it's high.

TC: Right. You know, time heals all wounds in real estate.

JH: And real estate is so forgiving. Like even if you bought something, simple numbers, you paid \$100,000 for a house, cash flows a little bit, breaks even even, you put \$20,000 down on it, it goes down to \$50,000 tomorrow, which is never, I mean, the market doesn't move that fast. But it does. And let's say 30 years from now, it never went up again. And it's still worth \$50,000, you can be like, wow, I lost \$50,000. I paid 100 grand for this house. But you didn't, you paid 20 grand for the house, right? Like even in this extreme scenario, because the bank paid the rest of the money and your tenants paid the rest of the money, right? Like you didn't put that money. And if it just broke even for 30 years, you came out ahead.

TC: Right, as long as you can stay in the game.

JH: And that's if you bought at the worst time in the worst neighborhood and it never recovered. And realistically, can you imagine a scenario where 30 years from now there's \$50,000 houses anywhere in the country? No, I mean, it's just not happening, like inflation is gonna solve that for you. So like, the great part about real estate is it's a levered way to get exposed to inflation. So like, people are complaining about inflation now, and they're like

inflation is really bad. And it certainly is if you don't have actual assets, inflation destroys you. If you're living on a fixed income, or you're living off of your job, inflation kills you. Real estate goes up with inflation and it has if you look at it. It goes up faster than inflation, and that drops relative to inflation. But if you look at like the 100 year charts, it goes up with inflation, the inputs are the same. So you know, if you can lever your way into inflation, especially when for the last two years, we've been able to borrow below the rate of inflation, it's impossible to understand how you can't come out ahead over the long run.

TC: No question about it. And again, it's all about staying in the game. And you know, you can never time the market, but you can understand where you may be in that market cycle and continue to, you know, survive another day if you're in a challenging situation. But think ahead and anticipate and what is it going to what type of financing or capital stack would be required for you to be able to weather an economic storm as we continue to go through these cycles. And by the way, they're inevitable, but from your perspective, as you continue to grow as you continue to design your life, what opportunities are you seeing throughout this market cycle? You know, as you're continuing to grow your portfolio?

JH: Yeah. So I think it's you got to get more to the fundamentals. Right. So like, I think a lot about risk mitigation. And right now, risk mitigation is that's the thing you need to be doing, you need to be like, how do I protect my downside? So like I alluded to, one, is having longer term debt. A couple of years ago, we were going okay, if we have like a three year balloon, it's not so bad, right? Like, you know, five years ago, I really wasn't afraid of short term debt, because I didn't see anything in the market that looked like it was, you know, it was going to be a problem.

But now, really last year, I started going on podcasts and telling people like lock up long-term debt, these interest rates are gonna go up, we need to protect ourselves. But also take a historical perspective, like if you're buying something today, right? And it's 6% interest, six and a half percent interest, the 50 year average on interest for mortgages is like 8%. Like, we're still like, yes, it's really high compared to the 3%. We had six months ago, but it's not so bad. I mean, my first house, I paid 7.8%, and I refinanced it to 5.9% 5.99, actually, and I told my wife,

we'll never ever see a rate below 6% again, this is a freak show. Clearly, I don't know what I'm talking about. So don't take my advice. I'm predicting interest rates. I don't know if they're going up or down, obviously. But what I do know is they're not so bad right now. It does work. And so when I'm looking at the future and opportunities, I'm thinking like, okay, how do I find deals that work now? And how do I make sure that they're going to work into the future and like, if you do the value add stuff, you know, what we were doing, like four years ago, we bought, we're buying something with the intent of fixing it up and refinancing it. A lot of people are doing short term bridge debt, stuff like that, that stuff's not you know. I mean, if you did that last year, you're in trouble right now.

And there's gonna be some pain in the market for people because of that. And you know, I wouldn't be doing that right now, either. Because we don't know for sure that interest rates are gonna go back down. We don't know for sure that interest rates aren't going to keep going up. Until inflation is under control, they're gonna keep raising interest rates. It's the only tool they have to do it. And the thing about inflation is inflation is an overheated economy. When you raise interest rates, it slows the economy down and it's designed to create a recession like they're gonna keep raising rates until we have a real honest to goodness recession. And the problem is right now, the economy is actually super resilient more than it's ever been. It was super healthy, super overheated, and we have ridiculously low unemployment, right? So as a result of that what they're doing is being counteracted by this continuous growth in the economy.

So, it's a really difficult spot that the Federal Reserve finds itself in. So trying to predict what's going to happen the next 18 months is really difficult. But what we can be certain of is whatever happens, it won't be as good as it was last year. And it won't be as bad as it could be, because it's not going to be the Great Depression, like there's nothing, the economy is fundamentally strong right now. And so what we'll probably see is some kind of recession and some kind of recovery, a shorter cycle than the last one, probably because this last cycle was extended by COVID. People thought that COVID was messing with it. But like, if you look at the long time, you know, it was going to create an economic downturn, it didn't, because we

overstimulated the economy to respond to the fact that we're going to have that kind of downturn.

I don't want to get too far into the weeds because I get really geeky about this stuff. But the reality is what I'm seeing, if you're trying to invest, right now, do things, you know, get hyperlocal, build really good market knowledge so that you're the best at what you're doing. And because people make money in all areas of the market, in all market cycles. So the trick is just get good at whatever is needed in the market that you're focused on.

So if you're really good at duplexes in Chattanooga, Tennessee, and I'm pretty good at that, I'm not the best. But if you're really good at that, especially if you're really good at buying duplexes on a specific Street in Chattanooga, Tennessee, I've done that. I've had like 10 on the same street over the last five years, like the same one that I did that first flip on, like, I've just kept buying that neighborhood. I'm like, I know, this neighborhood, I'll buy it. Every time something came up, I bought one there. So like I think doing those kinds of strategies to mitigate risk that's the secret, just be really focused on what you control the variables that are in your control.

TC: Great advice.

JH: It's no different than the Hal Elrod quote, right? Take responsibility for the situation you're in and what you said earlier, like, the economy doesn't happen to you, it happens for you. It gives you opportunity.

TC: Yeah. And to your point, I mean, none of us can predict the future. In fact, yesterday, I was at an economic update, you know, luncheon as we all go to these things. And you know, you listen to the economists and the market forecasters, and you know, even they can't predict, you know, even looking back at charts for hundreds of years. I mean, you can see patterns, you can see rhyming you can say, well, here's where things may go. But you know, one of the philosophies that I love and that we love in our companies, it's thinking in bets, it's thinking in probabilities and saying, you know, what, what's most likely to happen? Or what do we feel is

more likely to happen than not, and then you've got to go ahead and put your chips on the table and move forward. But I also loved your thought process around just get really good on the things that you can control your strategy, your market, you know, your relationships, your systems.

JH: So actually, there's a relationship there. And I think that thinking in bets came from that, um, what was that girl's name? Annie Duke.

TC: Annie Duke, a former Elevate guest.

JH: Yeah, oh, that's a great guest. I'm gonna have to go back and listen. I love Annie Duke. So like, her book was great, right. And she's a great guest. So thinking in bets, and then combining it with, you know, this risk mitigation strategy that I like to think about is really super related. Like, I mean, I've never talked to Annie, so I can't say but I would assume when she's looking at, you know, poker hands, right? She's going, alright, like, I'm gonna, I'm thinking about probabilities. But you're also like, how do I minimize my downside? How do I create an asymmetrical risk return? Like, you don't want to like, like, the amount of money in the pot matters, right? Like, if there's a lot of money in the pot, and you only have a small chance of, of winning, you might say I shouldn't stay in.

But that's not always true. Because sometimes it only takes a little bit more money to make that bet, right? And so it depends on where you are in the market cycle for sure. But it also depends on how much real estate do you have, how much cash do you have. What's the inflation rate? You have to look at all these different variables and go, given this the totality of the circumstance, what's the most sensible move for me right now? That is the same thing as taking responsibility for the situation you find yourself in and making the best possible decision given that. No, it isn't going to work out every single time, but it's going to work out more often than not, and that's what you need. Like to be successful over the long term, you only have to be right a couple of times.

TC: That is so good.

JH: Especially with a symmetrical return, like Mark Cuban has this thing where he says like in business you only have to be right once you can fill a whole bunch of times and then make a billion dollars on one business. That's really what we're talking about here, mitigate the downside so you can't lose everything and make those upside bets.

TC: Yes, and to steal another thought process from another individual who I respect George Gammon, he says, there are no certainties there are only probabilities and thinking about well what resources do I have? And you know, thinking about well, how does this play into the bigger picture so that you can stay in the game so you can continue to have no bad days? But man I want to transition back to some philosophies as well. I mean, you mentioned this a bit earlier in the podcast Last Life Ever, your Last Life Ever Podcast. But also just talk a little bit about that philosophy. And you know how that kind of plays in. I do want to talk about maybe some hacks, some systems, some things that you utilize to really live that life as well, but first talk about the philosophy.

JH: Okay, so the philosophy is, you know, I mean, I don't like to admit it, but I will anyway, because I'm feeling loose today. It's basically YOLO, right? It's like my version of YOLO. You Only Live Once, like, it's the last time that you're here. But there is a little bit of a mitigating part. So it's not exactly YOLO. YOLO is like a little hedonistic for me. Last Life Ever is about recognizing that, like, we're put here on earth to achieve a certain purpose. And there's only one of you. There's only one Jeff Holst, right? Like, well, there may be other Jeff hosts, I even interviewed one on last life ever once, which is that was really trippy.

TC: Are you serious?

JH: Yeah. Quick side note on that I got an email for this guy and it seemed important, and it was obviously not intended for me. So I tracked the guy down. And I found out that he started this charity, because his son had fallen and had died in a swimming pool accident at seven years old. And I thought, this is a great guest for my show because we like to talk about people that respond to tragedy by doing positive things. It's like sort of our purpose, right. And he

responded to his son's death by starting a nonprofit that teaches water safety, and also teaches kids how to swim.

TC: Is this the guy that you were talking about earlier? Who found the third positive aspect of this?

JH: Totally different guy. This guy's name literally is Jeff Holst. So you know, try Googling him. It's very complicated, because you have to, like Google him without googling me. And you know, but anyway, he started this charity, called Colin taupe. And it was just, it's about helping kids to be safer on public swimming pools, you know. And you could have responded differently. He could have been like, I want to sue, or like, I want to close down public pools. But instead, he made this decision, I need to make it so no parent has to go through this thing that I'm going through. And I just love that.

Anyway, so the last life ever philosophy is actually about that. It's about recognizing that whatever trauma tragedy happens to us, whatever circumstances we find ourselves in, we're called to respond to that in the best possible way, and to live the best possible version of our lives.

I would say that if you Tyler are feeling like this desire to do whatever this thing is, and you don't do it, not only are you cheating yourself out of that opportunity, whether it's climbing a mountain, or going skydiving or starting a charity, it doesn't matter. It's all of that stuff. It's like if you don't do it, those things that you're supposed to do, you're cheating yourself, but you're cheating your family, you're cheating your community, and you're really cheating the world. Because if you don't live the best possible version of your life, no one else can do those things. No one else can make those changes.

And so when I was talking earlier about changing, like, if I tell the guy at the gas station, how to give up bad days, and it changes that person's world, that's my calling. Like, I have to do what I'm doing now. If I don't come on your show, and tell people about my story. And by the way, sometimes it sucks. I don't like telling people that I went into a bathroom with a knife or that I

went bankrupt. The first time I told that story from a stage about the bankruptcy, I literally literally, like was terrified. You know, like, I don't want to do it. But I was like, I don't know anybody in Oklahoma like it's good. We'll just go for it. You know, everybody went so well. And people still reach out to me now from that first time I told the story. Everyone saw something, I already talked in Oklahoma City in 2017. And it changed my life. And I think, man, that's so great. Because every time I hear that, and it's not always that, but every time someone tells me that I think I gotta do more of this, because if I don't, I'm being selfish.

TC: And it's giving is better than receiving and your tragedy can be someone else's transformation. So when you give, it's like, well, you also received to maybe even a larger degree.

JH: Yeah, it's made my life much richer and much fuller. And it also inspires me to do things that I wouldn't otherwise do. Like, I climbed Kilimanjaro, and I guarantee you, I would've quit, it was so much harder than I thought, not in awesome shape. I'm trying to climb this mountain, and I'm thinking, this is terrible. No one's gonna care if I quit, only I'm gonna care if I quit. And then I went, I told my Facebook group, I was gonna climb Kilimanjaro, I better do it, or they're gonna be disappointed in me, you know. So like, there's this accountability element to last life ever to because like, right now we're in the middle of a gratitude challenge. And every day we have people post 10 things they're grateful for. It's hard to think of 10 things you're grateful for every day. But you know what it does for you, it changes you to a situation where you're like, I have to think of 10 things I'm grateful for today.

TC: Jeffrey, this is really a lot of fun. I know one of the hacks is obviously real estate in being an investor in real estate. But talk to me about some other systems or tips that you might have for people to design a life like what you're talking about other than you know, we've talked a lot about, hey, share, share your sort of vulnerability and the challenges that you've had and help that resonate with other people and give that gift to other people. But what else would you say in terms of systems hacks or tips to designing this type of life?

JH: Yeah, so it's all mindset related, right? So give up bad days is like a giant way to start. But there are two things I think that are really useful for this one is figure out how to live fully in integrity with yourself right? And that's what last life ever is about. It's what the no bad days things about for me. It's about the sharing my story all that for me, it's about being fully aligned. So when you think about integrity, I think about this when you're fully aligned, it's when your thoughts, your words, and your actions are all the same, right? And we're never going to always be fully in integrity, sometimes you're going to be thinking something and say something else, sometimes you're gonna know you should go to the gym, but you're not going to go to the gym, right? Like, but often as possible, try to center yourself on, you know, my thoughts, my words and my actions being the same. And, and one way to do that is that speaking it into existence thing that we talked about earlier.

But it's also recognizing that integrity is like a mountain with no top right? Like, you know, you're climbing a mountain and you think, oh, there's the peak, and you get to that point, and then you go, oh, man, there's, there's another peak ahead of me, and you don't see the next peak until you until you get to the first one. That's how it is to try to align yourself, you're going to just keep finding false summits forever. And that's good, because it gives you something to focus on. And you just like, I need to get working towards that. And when you get to that point, you're like, oh, I need to work towards that. And so if you can do that, that's gonna make your life so much better. I thought, I swear I had another one. But that's the one I think that's a really great tip.

TC: I love that feeds into everything else, then your mind can start to find systems and strategies and tools and all these kinds of things. I mean, your mindset is really the leading indicators. The first domino then can lead to all of these other opportunities, your reticular activating system can find the opportunities to leverage, you know, the partners that can sort of align with and collaborate with me and so on and so forth. But Jeffrey, man, this has been so much fun. Before I transition us to the rapid fire section of the podcast, tell the listeners a little bit about No Bad Days book and how they can preorder it.

JH: No Bad Days, right. So the book is called No Bad Days: How To Make Everyday Great. Honestly, I love how the book turned out. It's kind of like memoir self-help. So it's like my story, a little bit longer version than you heard. You hear my story and then life lessons is from different points in my life. And I think it really did turn out really well. The pre-readers have been loving it. I got, you know, it's been published by Morgan James. It's coming out in April. So April 25. I picked that date earlier, when I said like, that would be great if that was the day that I gave up bad days, but we'll pretend it is if you want. That'd be my 28th year without bad days. But yeah, so it comes out. Then it's actually available everywhere for preorder. So Amazon, Barnes and Noble, Target, it doesn't matter. It's available everywhere for preorder right now.

What people can do is they can preorder it, and that's awesome. But also, like we get closer to April, you can go into your bookstores and request and get them to put on the shelf. That would be the biggest thing ever you could do for me if you really want to be supportive, or libraries to actually, um, libraries usually have requisition forms. I know like, it sounds weird. But like if you go to your local library and fill out a form and say, I'd really like you to get this book, they're gonna buy it, and it's gonna be on their shelf, and then you can read it for free and you're helping me out.

TC: Who wouldn't want to help you out, Jeffrey? That's super exciting. And I love that 28. Maybe it was the 28th year anniversary on the launch date of the book, man. We will put a link in the show notes for the listeners so that they can learn how to preorder the book on wherever it is that they love to buy their books. But of course, I love those calls to action. And again, who wouldn't love to support you, Jeffrey. This has been so much fun. I want to transition to the rapid fire section of the podcast. It's called the Rare Air Questionnaire. It's all about being uncommon. It's all about looking at a false summit and saying, you know what, I'm going to challenge myself to continue forward, continue to expand my own limits.

JH: So okay, I'm going to challenge myself to do the best answers ever for your show right now.

TC: Here we go. All right, that's a big tall task. If you had a point to two or three of the most impactful books that you've read over the past few years, what would those be and why?

JH: Arnold Schwarzenegger's Total Recall. In his autobiography, it's all about mindset. It's an amazing book. He said things like I will be Mr. Universe when he had no business doing that he hadn't even lifted away yet. And then he became the best Mr. Universe ever. He said, I will be the biggest movie star in America when he didn't speak English. And then he became the biggest first person ever to make a million dollars per movie. It's also a real estate book, he made his first million in real estate. So, I love that book. I think everyone should read it because it's amazing. The other one that I think would have incredible impact in the last couple of years is Atomic Habits by James Clear, it's a really good book. But you know, I mean, there's so many I read like, you know, two or three books a month, sometimes more. So, I mean, I could list books forever.

TC: I love that. We'll put a link in the show notes where the listeners can find those books. And you reminded me to get Total Recall off of my shelf and crack it open because it's been on my list for way too long.

JH: The audible is great. By the way, just listen to the audible if you don't have time to read it just like when you're driving around. Listen to the audible.

TC: Love it. So, aside from what we've already talked about today, which has been really extensive, what is the biggest way that you elevate your life on a daily basis?

JH: I call it hashtagification. The No Bad Days concept is the perfect thing. Like I can hashtag No Bad Days and I know what that means. It means a lot more than those three words. Last Life Ever is another example of that. So, like I think everyone should create identities for themselves around hashtags. In fact, you should have an imaginary character in your life just like mine. I have never admitted this out loud to anyone on camera, but I'll tell you, I call them El Jefe and they'll have is like amazing boss character. That's like a blending of like Hemingway, like Arnold Schwarzenegger and like all these, like different people, Indiana Jones

is mixed up in there. And this character is like when I need to, like do something hard, I go, like, how would El Jefe do this? That's my El Jefe hashtag. And I think if you can, if you can create those kinds of things in your life, so you can just instantly turn on that particular attitude you need at that time.

TC: That is good, man. That's, I gotta say, so far, you're doing pretty darn good, being in the upper echelon.

JH: Well, that's because, I'm, you know, half a mode. Yeah. Oh, I know, boss mode right now.

TC: Man, I've not heard that before, though, hashtagification. That is a very, very unique book, what can I say. What's the biggest way that you elevate others around you? And again, maybe, perhaps outside of what we've already talked about today.

JH: Outside of it? I mean, so I think the biggest thing you can do for people is listen to what they have to say. If you listen to people, it makes their life better.

TC: Yeah, I mean, drop the mic, at the end of the day, give somebody an opportunity to share what's on their heart with on their soul. And, you know, maybe ask them a question. What do you mean by that? What does that mean to you? And listening is more than just shutting up?

JH: Yeah, listening is hearing what they're saying. Right? Like, you have to absorb what they're saying and understand their perspective to fully listen. And there are so many great examples of this in history. But I really believe that like if we listen to people, we solve problems. If we solve problems, we change the world.

TC: Yes, Jeffrey Holst, man, I want to acknowledge you for turning your tragedy into transformation, not only for yourself, but so many other people and you are living the dream. It is such a pleasure to spend time with you. It's such a pleasure to understand your story, but it's also such a privilege to be able to really be inspired by you and to really see what you're doing

with this last life ever. Jeffrey Holtz, do you have any parting thoughts or words of wisdom you'd like to share with Elevate nation?

JH: You know, here's the thing. I love elevate as a concept. In fact, last year, I picked elevate as my word of the year. I'm incredibly honored to be here. And I'm excited for the show to come out. And I can't wait to like to meet the people that are going to reach out to me because every time I go on a show like this, somebody reaches out to me and so, do it. Reach out to me in Instagram, whatever, find me. I'm easy to find if you Google me like actually quick parting thought. This is just like a little pretty awesome kind of quote. I've never told anyone this. Somebody sent me yesterday, a video of them doing the like, okay, Google, like Google Home thing asking who I am. And Google knows who I am now. So like, that's pretty awesome. It said something like, you know, Jeffrey Holst is a recovering attorney that goes by Google. Let's see what it says. Okay, Google, who's Jeff Holst. Okay, Google stop.

TC: Wow, that is awesome, man. I love it. I love it. Well, Jeffrey, again, thank you so much for being on the podcast, we'll send the listeners to your website, JeffreyHolst.com. Of course, we'll put links also where they can find you on social media. And, you know, that will also include information about the book, information about last life ever. All that good stuff, man. But again, until next time, my friend, thanks again for being on the show.

JH: Thank you.

[END OF INTERVIEW]

TC: Okay, if you're not inspired, I just don't know, maybe you don't have a pulse. But that was an unbelievable conversation with Jeffrey Holst. And I have so many takeaways, but also so many things that we can all be grateful for, you know, when you think about some of those challenges and tribulations and you know, triumphs, that Jeff has gone through himself, and, you know, it reminds us to be grateful for our health, it reminds us to be grateful that we're here today.

And you know, we're we have an opportunity to learn from someone else, we have an opportunity to be inspired from someone else. But you know, what is it in your life that, you know, you've been looking at as this problem, or, you know, maybe this source of your bad days? And how can you shift that? How can you leverage that? How can you change that? How can you turn that around, but today was a great opener to that pivot in that shift in that transformation in your life and utilizing these strategies towards designing the life are of no limits, you know, of your dreams.

At the end of the day, and it is about completing a transformation of your mindset of your identity, one that says, everything's good, everything's great, no matter what happens, my perception is what creates the reality. And that is easy to do, right? We always have, you know, one thing that we do have is we have our breath, right? We have, you know, this air that comes in and out of our lungs. And that's something that can center us.

But we also have a choice to choose our perception. And that was a reminder today, no matter what is happening around you, you can choose how you see it. And that can create new opportunities that can create new outcomes that can create increased cash flow, increased wealth, increased abundance, how about adventure, joy, curiosity, fulfillment, you know, so turn your tragedies into triumphs and transformation for other people. That's what today's episode was all about. I want to encourage you to re listen to the show and have a conversation with someone else about what you learned today.

What was it about your story that you want to now share with other people? Do you want to give that gift to someone else? What was it that you learned from this conversation whether it was real estate related lifestyle, design related, mindset related, identity related perception related? What was it that you learned? What were your distinctions from today's episode, I want to encourage you to jot those down number one, two or three, if you want to do all three make a commitment to taking massive action at the end of the day. That's where the real power comes in. From listening to a story like this from Jeffrey Holst, I'm blown away. I mean, this was, this is a game changing conversation, and I just really appreciated his energy. I appreciate you showing up most importantly, take massive action on what you learned.

Elevate nation, I just wanna thank you so much for tuning in, and we will see you next time.

[OUTRO]

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