

Theresa Cantley:

So, a couple weeks ago, I had the honor of interviewing my own mentor, who's been my mentor for several years now, Mel Abraham. And this man has pushed me way outside my comfort zone since day one. But I will say, he has believed in me when I didn't believe in myself and has really helped me to really discover my own super strengths, things that I didn't realize that were strengths to begin with. But really, he challenges me to go farther and really, really just be myself. So, without further ado, here's Mel Abraham. Mel.

Mel Abraham:

Hey. Theresa, what's going on?

Theresa Cantley:

Nothing much. We have a snowstorm. I'm just glad ... We're having a snowstorm right now. I wish I was in your weather out in California. We had ice hitting the side of the house earlier. And I thought to myself, "Oh, my gosh, please be quiet for this interview." So, tell me, tell us a little bit about how you got started doing what you do.

Mel Abraham:

Gosh. How much time do we have? Because, so for me, I'm a CPA by education, but I always had this entrepreneurial kind of streak in me. I started at 11 years old doing magic shows, believe it or not, and making money, \$50 for a half hour show, type of thing like go.

And what I realized even at 11 years old is how cool would it be to do the things you love and make money at it? And so, all along, I kind of thought about that. And I had a really good, he was a CPA also that I worked with, worked for when I was in college. And he always said, "Go get the education, run the miles, get the experience, work for the big firms, get all that stuff, and then get out on your own." So, I always had that in me.

And so, I went out on my own. I had partners and was doing more than traditional CPA stuff. But then, what really started to drive me was this idea of watching people. I remember having someone tell me, and they were like turning 45 years old or something like that, and they said to me, I said, "You seen down. What's going on?" And I said, "This upcoming birthday got you down?" And he said, "I don't know." And I said, "You wonder where it all went?" And he goes, "No. I'm actually wondering what's left." And I go, "What? What's left? What's left? Life's left, go live it."

I mean, but I think what I started to notice is that there were so many people that would get to a point in their life where they say, is that it? And no, it's not it. No, if you're not feeling the vibrancy of life, if you're not living your dreams, if you're not at least progressing towards them or trying for them, then no, it's not it.

And we have choices. I get we got circumstances and that type of thing. So, it really started driving me in this arena of saying, "How do I take the skills and the experience and the information and the knowledge that I've gained on my circuitous kind of crazy ride that I've been on, and use that to help people grab their dreams out of the corner, shake them out, bring some life into them, and build something that means something for them, and gives something to them." And that's kind of where I started to go.

And then in that journey, I found this whole space called ... Well, started to get called as the expert space, and then, the thought leader space and the influencer space, however you want to call it, but the bottom line is, is this space where you have knowledge, experience and journey and information

that can serve, that can make a difference in people's lives and say, "How do you position yourself so you're distinct in the marketplace, so you can command premium fees, so you can be the go-to stand out person, but at the same time, use that to give you financial liberation in the process."

And so, that's kind of the short side of the journey. I mean, I've been blessed to be on some stages with some of the biggest, same stages is people like Tony Robbins, Arianna Huffington, Brendon Burchard, James Wedmore, a lot of those folks. I was interviewed by Larry King. So, I mean, I've been on a blessed journey. And it wasn't without its hiccups. But we've been on a blessed journey.

And I feel like for a CPA, especially, you would have never thought that that's the way the journey was going to go.

Theresa Cantley:

Well, I have a question. So, actually I have two questions. So, my first question was, how did you transition? Because I know you were a CPA and you had your journey through being a CPA and being a partner in a business and then kind of like you transferred into this thought leadership space or this expert space. And I know you worked with some people. So, how did you go in that direction? Was there something that you saw or something that you, to move into the thought leader and teaching people how to be a thought leader, how to be an expert?

Mel Abraham:

For me, when I was building my CPA side of my business, I was building a valuation practice. I was like doing expert witness testimony. And no one would hire me. And now, we're going back always, this is like pre, the internet what we know it today.

Theresa Cantley:

The stone age?

Mel Abraham:

Yeah, the '90s, the early '90s.

Theresa Cantley:

Nineties.

Mel Abraham:

1990s. So, the idea was that they didn't want to hire me because I had no experience in testimony. And so, I thought, "Well, why don't I go out and start speaking. And that's the next best thing to testifying. And let them fire questions at me and they can see what I'm like." And I didn't know if it would work, but it did.

And it was really through a combination, going back that time, because the tools we had at the time were hard written hardcopy articles, press releases, networking, phone calling, and speaking. So, I did a combination of writing articles, writing books, speaking, press releases, doing all of that, and it literally built a national and international presence in my industry, for what I was doing it.

One, it allowed me to transcend the swapping hours for dollars paradigm, which should be burned, shouldn't exist anymore because it commoditizes what you bring to the table, commoditizes your journey, and we bring value to our clients in the process. And it shouldn't be measured based on

time. And if it were measured on time, time is the most valuable asset we have. So, it should be priced differently.

And so, that whole thing kind of came about. But in the process, I realized I was speaking for free. I was writing for free. And I was doing all these things to get noticed, so someone would come up to me and say, "I got a gig for you. I got project. I got a job." And so, I was doing a bunch of stuff to get paid once.

And then someone, I remember a guy by the name of Scott Miller. I remember he came up to me and says, "You're good at this speaking thing. Did you know you can get paid for it?" And I go, "What? I can get paid to speak?" I go, "In school, I always got in trouble for speaking. Now, they're telling me I get paid to speak? I'll do that."

And so, I started to look into this idea of speaking and I belong to the National Speakers Association and all that. And so, I started, what I did back then, is I actually said, "If I speak to those that need what I do, I will speak for a lower honorarium, a lower fee than those that want to do what I do." And so, if I was going to speak, in my case, at that time, to a bunch of accountants who wanted to figure out how to value businesses and how to testify and how to build their practice, now, they had to pay me a lot more.

But if I speak into a bunch of attorneys that needed my work, I would speak for a lot less because I inevitably got jobs out of it. And it turned out that I got paid more through the jobs anyways.

But what allowed me to understand is that, well, wait a second. What if I got paid to write books, I got paid to write articles, I got paid to speak, and then I got paid on top of that to get the projects? So, instead of running a bunch of miles to get paid when you get to the finish line, what about getting paid through the whole process and that's where I started to play around with that and it's worked.

And so now, I look at it and say, "Well, that's great. Do I really want to live my life and the rest of my life playing with attorneys and accountants?" Not that there's anything wrong with them. But the answer was no. I wanted to work with entrepreneurs. I wanted to help people. So, I said, "Well, couldn't the same stuff work in these other arenas?" And the answer is yes.

And so, that's why I started investigating, get more training and experience with other people and start to understand the online space and that type of thing. But it was the skills that, the initial skills and mindset that I learned early on that I brought to that and said, "Okay, let's take that and let's just shift marketplaces. Let's make a minor shift." And you've watched me transition a couple times in our time together.

And so, that's kind of the way I came to it, was almost accidentally, but then in the sense that I didn't know some of this would work, but it did.

Theresa Cantley:

So, another quick question before I move to talk about the Legacy Maker Formula, and your new program, because I think it's so important for entrepreneurs to learn the things that you teach in your new program. But quick question, Larry King.

Mel Abraham:

Yes.

Theresa Cantley:

What was it like interviewing him? Recently, after Larry King passed, Brendan put out something. And I watched a video that of Brendan interviewing Larry King, and I was wondering to myself, because I remember the story that you told me about when Larry King interviewed you. And they asked if you wanted to use the teleprompter.

Mel Abraham:

Yeah.

Theresa Cantley:

You were like, no. So, what was it like? What was it like interviewing him? And how did that interview maybe inspire you or, I don't know.

Mel Abraham:

Let's go back to I guess how I got the interview. And I think because I think it's important for us to understand. We don't know who's in our audience. And we don't know what will resonate or what they listen to.

I happened to be speaking on a stage. I was doing my keynote. And I mean, people ask, "How did you get on Larry King?" And I mean, "How did you end up landing that." And I go, "Well, I made his wife cry twice." And they go, "What?" Well, I was doing a keynote presentation on a big stage, and she happened to be in the audience. Now, I get introduced as an entrepreneurial speaker, as a business speaker, we're going to talk money, we're going to talk business, we're going to talk that.

And she got her notebook out, figured she was going to take notes. And she did, but she came backstage afterwards and said, "I thought this was going to be all about business money, entrepreneurship, and you had me in tears at least two times there." And because of weaving stories and bringing them into your journey, and everything.

And so, she at the backstage goes, "I'd love to have you on my husband's show." And I go, "Okay. What show is that?" And she says, "The Larry King show." I go, "You mean like Larry suspenders Moe, Larry? Like glasses?" And she said, "Yes." I said, "I think I can work that out." So, that's how I got into it.

And the funny thing is that we lost a good one in him. He was such an insightful, but gracious soul. When I came in, I had not been in that kind of environment before. I mean, I had people running to me, I'm the makeup person. I mean, I guess I didn't need makeup, I don't know. I'm the producer, I'm the director, I'm the light and all these people kind of firing at me and I'm like, whoa.

But he met me in the green room and just settling down and I think he was attending to me and the second thing was attending to, he loved the Dodgers, so the game was on and so, he would look at the Dodger game and everything, but we just had a nice conversation. It was, all right.

And we had an idea what the questions were going to be, and yet, I think it was about one and a half two questions in, he put this sheet of questions aside and we just had a conversation. And it was just really cool. He wanted to understand this idea of thought leadership and entrepreneurship. And is it for everyone? Is it for anyone? And he even said to me, "Well, I don't consider myself an entrepreneur, but," and this is a lesson too, I did my research before I went on there. I want to understand how Larry King got to be Larry King, how did he get in there. He started, like going down in Florida and he would sit in a cafe and interview people in a cafe and get the recordings. And that's how he started this whole process of the Larry King style of interview, and everything.

And so, when he said to me, "I don't consider myself an entrepreneur," I stopped and I said, "With all due respect, Larry, actually, you are." He goes, "How so?" And I explained to him, and he goes like this giddy kid going, "Oh, my god, I'm an entrepreneur. I'm an entrepreneur." "Yeah, you are because entrepreneurs see opportunities, or they see needs, or they don't see the boundaries. They don't see like, oh, well, this is the way it's always been done."

And so, he brought that level of thinking, and I think that he had this magical ability to and gift to make you feel comfortable, make you feel seen. But to get to the heart of what was really important.

Theresa Cantley:

Wow. Yeah, it was funny, I mean, I watched Larry King, but I never really watched him. But after, I mean, I've been seeing all these clips and hearing a lot of the advice that he's given people, and just some of his quotes, it was just like, wow, yeah, wow.

All right. So, I know I've always, like when I first met you, you were like, everybody always referred to as the framework guy. And I know, you've probably had people ask you why are you the framework guy a thousand times.

But the one thing I want to talk about, which I mean, there's been so many things that you've helped me with over the years, but one thing more recently, which is where, and I know, people had talked to you for the longest time for you to do something with the knowledge that you had about this topic, which is a lot of entrepreneurs come from corporate America or come from a business, traditional business, and they started being an entrepreneur and stuff goes out the window.

And we're brought up in a society where you start working, you have your 401(k), you contribute to it, but when you become an entrepreneur, a lot of that thinking of what to do with your wealth, and how to save and all that stuff, kind of goes out the window because you're just trying to build your business and make money.

And you have this unique perspective because I will say, my husband and I have tried many different ways of putting together a wealth plan and building this and building our wealth plan. And you have such a different way that you go about it to really help entrepreneurs and really help anybody for that matter, to look at their life and what they want for their life, and how to develop a plan to fund that life.

Whereas a lot of people, I think, look at it in the reverse. And you look at it, like what is it that you want? And I know you use this metaphor of you have three gifts in life. So, let's talk about this. And this is your new program, the Affluent.

Mel Abraham:

Yeah. Blueprint, yeah.

Theresa Cantley:

Yeah. So, let's talk about, A, why you wanted to build this program, because I know you are. I mean, when we were talking about it, I've never ever understood investments. And for the first time ever, I was like, "Okay, I got a clue about this now." I'm going to be like those GameStop people.

Mel Abraham:

No.

Theresa Cantley:

No. No. But over the years, my husband and I have, like I said, we've tried to build something and we've just never had been able to put it together until you walked us through it. So, let's talk a little bit about why you wanted to build this program and how you've taken all of your years of experience and what you've been through yourself, and in developing your framework around this and this program.

Mel Abraham:

So, for me, this is the culmination of where I am in my life today. I think that there's a couple things to think about. What I realized early on is that we too often focus on our career as a job or we focus on our business as a business. And we see that as our slice of life in the sense of how we make our money. And even if we have a business, we see ourselves as the CEO of our business.

And what we fail to realize is that everyone has to be also the CEO of their wealth. And we need to think like CEOs about our money. And what I mean by that is that too many times, especially entrepreneurs, will see their business as their primary asset, which it may be, and not realize that though it's the most powerful wealth building tool that you have, it is the single greatest point of failure for your future. And we tend to not think about that.

Now, where this came home to roost for me was, well, initially it happened when I became a single full time dad, where I realized I was doing business the wrong way because I was forsaking the greatest gift that was given to me. And that's to be a dad. And I had to restructure my life and restructure the way I did things, and restructure this idea of wealth building, so I had the independence and the liberation to be the father that I wanted to be and to see if that could coexist.

And then it came full circle in June of 2019 because life was good, business was good. I was doing well. I'm speaking on some of the largest stages around. I'm masterminding with some of the top entrepreneurs, people that are running billion-dollar businesses, multi-hundred million dollar businesses, and doing those kinds of things.

I had literally just finished a mastermind with some of these top people were flying back from Puerto Rico on a G5, a private jet. I mean, life is good. I step off that jet. And two weeks later, I find myself in a hospital bed because they happened to find a five-centimeter tumor in my bladder. And I heard the words that I never expected to hear and that is you have cancer.

And for me, I should have never had cancer, well, nor anyone. But I wasn't a smoker, I wasn't a drinker, I wasn't around chemicals. I didn't have any of the risk factors. No one in my family has ever had cancer or ever had that kind of situation. And yet it happened to me.

And so, one of the things that I realized is that life happens, call it cancer, call it pandemic, call it whatever. It could be relationship breakup. It could be the loss of a loved one. It could be whatever it is that throws you off track and everything. But life happens and life makes a left turn or it makes a U-turn or it turns upside down at some point in your life.

The question isn't whether it's going to happen. But the question really is, are you prepared when it does? And I think that's what happened with me, is this idea that I knew that I had the fight of my life on my hands. I knew they came to me and said, "Listen, this tumor is right on top of your prostate. We might have to remove the prostate. We can't see the kidney, the ureter on the right side. There may be a tube in a bag that we need to put in. And frankly, if it's bad enough, we might have to remove the bladder."

So, I mean, I was going into surgery and I did not know what was going to come out. But I did know that life changed. Life changed in a moment.

Theresa Cantley:

I remember when I found out, I was like, I remember my heart sank. And I was like, "Oh my gosh, nothing can happen to him." I mean, he's just such an amazing gift to this world. And I just can't imagine hearing all of that.

Mel Abraham:

Yeah.

Theresa Cantley:

And I prayed. Like every day I was praying, like God please.

Mel Abraham:

Well, the prayers were answered, so that's a good thing.

Theresa Cantley:

Yeah.

Mel Abraham:

I mean, I three surgeries, four tumors, 28 treatments later and they declared me cancer free. I mean, we have to stay vigilant on it and everything, but we conquered it. We got past it.

But the big thing was this, is that when I finally stopped wallowing in the whys and the hows and the darkness that came with the diagnosis, and said, all right, let's roll up the sleeves. We got to get on with this. We got to fight this. And what's the best way. I realized that I was going to have to fight it emotionally. I realized I was going to have to fight it physically. I realized that I was going to have to fight it spiritually and energetically. But I also realize that I didn't have to fight it financially.

And to think about the pressures that people feel, especially when it's financial pressures, so many marriages and relationships break up because of money issues. People will commit suicide because of money issues. People will violate their own ethics and their own integrity because of money issues. Money is a big thing. And if we can get that solved, and we can get our mindset and our actions right around it, things shift.

And so, it was really that that got me to realize how many people will have struggled and still struggle today and everything around it and I said, "I've been given a gift." And that gift, in a sense indirectly, was the cancer to open my eyes to the importance of that message, to the importance of the principles, to the importance of what it takes to truly find financial liberation.

And so, that's what drove me, that started driving me into this space. And I thought initially that it would be easy for people to say, "Well, I don't expect to have cancer, and this and that," but then the pandemic hit. And no one expected that.

And we can always sit back and ask and hope and pray that life doesn't throw us a left turn. But now we've been proven that no one's exempt. No one's beyond it. And so, once again, it's are you prepared, and that's what this is all about, is how do we give you the tools, the processes and the mechanisms, so you can use the business, use your life, use your wages, whatever it is, to create financial independence, to not be so solely focused and reliant on one single stream of income to cover yourself. So, when it gets taken away or if it gets taken away, you're struggling and you're suffering.

And this is the great travesty I think that we've been sold. We don't talk about money. We don't have these conversations. We learn about money through observations, watching CNBC, watching some maniac yelling and screaming about stocks and all that stuff. And yet, what they do is they create complexity out of simplicity. And the reason the financial services industry does this is because it is in their benefit to be able to sit back and have you become dependent upon them because in your eyes, it's complex.

Now, I don't think it's that complex. Now, I am a CPA, so I've been around it. But the idea is that there's some core principles, there's some things we can do. And if we do those consistently over time, it doesn't have to be complex. And you don't have to make millions and millions of dollars to find yourself financially literate.

And most money issues are not money issues, they're behavior issues. Let's fix the behavior issues, which in order to do that, we got to fix the thinking issues because the thinking comes before the behavior. And if we do that, the financial issues are easier to tackle. That was a long answer.

Theresa Cantley:

It was a good answer.

Mel Abraham:

You got me on a rant.

Theresa Cantley:

It's all good. It's all good. But it is true. I mean, even with the people that I work with, I believe that prior to COVID, businesses, there were so many businesses that were either just winging it or weren't being smart with how they were planning things. And I think that COVID really pointed out a lot of where people were hindering their own growth and where they were falling short.

And I remember watching, it was a free webinar and you did it for people. It was right when the shutdown all started.

Mel Abraham:

Yeah

Theresa Cantley:

And there were so many, so many amazing things to give people hope because we've been through this before and you pointed out, when H1N1 came out, this is what happened or when swine flu, and this is what happened and Ebola, and it was just you really give people hope, that there is a way that you can plan for the future and really put plans in place.

And this is my husband and I, to have that wealth plan, I mean, my husband is, he's older than I and he's at a little bit of a different ... Same age as you, a different point in his life.

Mel Abraham:

I'm not going to make an age comment then.

Theresa Cantley:

But going through your program and looking at it and not focusing so much on the money, but focusing on what do you want and what do you need to build to support that life that you want. And I think that was a shift for me because there's a lot of people out there that just talk about the money piece, but they don't talk about anything behind it. And I think that's the thing that's so different about you is, as you just said, your thoughts create your behaviors, your behaviors, you can fix that, and then continue to build your plan. And I think that's ...

Mel Abraham:

See, too, I think where you're going with this, and I think it's important for us to realize is that money is a result, it's not a purpose. And if we put money as the purpose, we're going to struggle, we're going to suffer, we're going to be at the whim of every market interaction, market drop, market increase. You're going to be making emotional ... I've always said that when your emotions go up, your financial intellect goes down.

So, we don't make emotional decisions when it comes to our money or business decisions. We've got to analyze it and understand it. And too often, we get focused on how and how much. We should start with why. Because some people may only want, need 10 grand a month to live their lifestyle. Because it's not about the money that we're trying to get at. It's about the lifestyle we're trying to get. It's the legacy, it's the lifestyle, it's all of that. And say, so let's just define that and put a price tag on it.

Now, I am not a certified financial planner. Like I said, I'm a CPA, so I don't come at it from that traditional way. I've not gone through their training, if you will, for their licenses and credentials, and there's nothing wrong with it. I just went through my life's training. It's what I did, and what drove me and what got me to move forward was being attached to what that lifestyle was that we wanted, that we wanted to co-create together, Stephanie and I, and the kids and all that stuff to do that and say, what are we doing?

And I see my son and his wife doing exactly the same thing, say, what's our lifestyle? How do we make it happen? Versus all this stuff about, I'm just going to go make money. And then we never think about our lifestyle. And that's where we get lost in the generation of income. And we wonder why we have crappy relationships, crappy health, and we're not enjoying ourselves, we're miserable. It's because you're driven by the money and you think the money's the purpose. It's not.

It's what we can do and how we can be in the process and who we become in the process of generating it that matters more than dollars. Because when we're aligned in that way, then all of a sudden, it actually becomes easier because I'm living my ideals.

Theresa Cantley:

Yeah, yeah. And I think a lot of people, and I see it, because when COVID happened, and I work with a lot of local businesses. And it was like, everything just fell apart and was like, we need to make money, we need to make money, and not really focusing on, okay, let's stop and let's redefine and reassess. What is it that you want? Why do you want it? And then let's build a plan from there.

Mel Abraham:

I think that and I know that there's people out there probably say, "You're out of your mind." I think just like I say, cancer gave me a gift. I think the pandemic has given us a gift.

Theresa Cantley:

Yeah.

Mel Abraham:

It's given us a gift of taking the time and the space to say, okay, it's cleared the decks. It's allowing me to look at my life and say, "Do I like my life? How would I do it differently? What would I do differently? What skills do I need to gain? What things should I do? What are the things that really actually mattered to me? And what do I need? And what don't I need? What are needs and wants?" Those kinds of things that we tend to not even think about. And this was a hard slap in the face for everyone to sit back and say, "It's time to take stock of what's important."

Theresa Cantley:

Yeah. And it's funny, I listened to the one guy, I can't remember his name right now, I had it written down, but he was the guy that donated ... From one college, he paid all their seniors' tuition.

Mel Abraham:

I remember this. I don't remember his name either.

Theresa Cantley:

Yeah. But I remember him saying that last year in COVID and what happened, it leveled the playing field.

Mel Abraham:

Yeah.

Theresa Cantley:

And for everybody. And it was whether or not you were going to ask yourself those important questions. And if you did, you would rise up. If not, who knows what would happen? But he said, that's exactly what it did, is it leveled the playing field, which I thought was a really interesting point. So, question for you, what legacy do you want to build?

Mel Abraham:

So, I have a very different definition of legacy. Because too often, I think a lot of people believe that legacy is what we leave behind when we leave this earth. I think that's a mistake. I don't think that we should be thinking about how we'll make a difference when we die. How about we make a difference while we're here?

I think that each and every moment is creating legacy. I think that, I believe that each and every interaction, when you shift someone's life, when you bring a smile to their face, when you allow them to be who they are, when you nurture them, when you pick them up, when you give them a hand, that creates legacy.

It's not some big statue, it's not some big thing, it can be, but it doesn't need to be. But if we live life knowing that each moment is so important, because it may be your words that talk someone off the ledge, it may be your words that give them the ability to go a different direction, it maybe your words that give them the strength to stand up and leave an abusive relationship or something like that, then why wait till we die to do it.

And so, I think my legacy, which is really, hopefully what I become known for is that I'm there for people. And Stephanie calls me the fixer because a lot of people when they have problems, they call me to fix it and everything.

But I think it's really to know that I gave something to people that will allow them to live their life their way, that I give them tools, I give them tactics, I give them guidance, I give them strategy, I give them support, whatever it is.

I also think from a financial on this whole idea of the Affluence Blueprint is my perspective is that we're there to create, to create a financial machine outside of how we earn our income. Because that is the way that we create generational change in money and wealth. But in the process to do that effectively, we also need to educate the generation.

So, my son and his wife, they sit with us and we have conversations around money, around the principles that we use, around the processes that we use, around the machine. Stephanie knows that God forbid something happens to me, there's a machine that's like an ATM that we turn on and she can get the cash up. And it supports not what income level, but it supports her lifestyle that she wants.

And that lifestyle includes living, giving whatever it is. And then beyond that, God forbid something happens to her, that then moves to the kids. It's a machine. And now, because we just found out that we're going to be grandparents, there's another rung on the ladder, there's another 80 years of Abraham's so that machine needs to live on to move to the grandchildren and beyond.

And if you do it right, the machine never goes away. But the only way to do it right is, one, they need to understand the principles, they have to have the skill sets to run it and they have to have the ability to make the decisions, so it becomes not only incumbent and important an obligation for us to generate it, to protect it, but to educate those that we're going to pass it to. And the only way that happens is to have open frank conversations around these things. And unfortunately, in society, we don't.

And so, to me, that would be what I'm really trying to do is to heal the financial dysfunction that seems to be in our societies and our families and give them the hope and the realization that it doesn't take a lot to make a lot. It doesn't take a lot to create a life. But we just got to get in the game, stay in the game and do the game.

Theresa Cantley:

Yeah. Wow. So powerful. Well, this has been an amazing conversation and I want to be respectful of your time. But I have three quick questions for you.

Mel Abraham:

You got it.

Theresa Cantley:

So, and again, just thank you so much. I mean, I've been taking notes and jotting stuff down, the insights and the wisdom that you share and you are definitely 100% building the legacy and living the legacy that you want.

Because I mean, as I said, anytime I have a question, or I need help, or like the tools and things that I've learned from you have brought me the success that I have today. And anybody who's listening to this, watching this is going to have, I mean, just gained so many insights. But like I said, I have three quick questions.

Mel Abraham:

Let's do it.

Theresa Cantley:

First question.

Mel Abraham:

Yeah.

Theresa Cantley:

You're building this machine for future generations. But you have a pretty amazing generation before you with an amazing father, who did a lot of amazing things. And my question for you is, what was one of the biggest things that you learned from him, and I know, there were so many. And I've heard you talk about him. What was one of the top or top three things that you learned from him that you've implemented today and have even brought forward with your own son?

Mel Abraham:

I think the one thing in particular is my dad was at one point when he was 17 years old, he was a Jewish guy born in Baghdad. So, he was being hunted. He was being hunted because he was in the underground smuggling Jews out, now we're talking early '40s, '41, '40.

And he was bringing guns in. And that was him and four other guys, five guys that were doing it and at 17 years old. And they caught two of them. And they were torturing the two to get the names of the other three, and they were going to hang them on the square to make an example of them.

And I remember four days before my dad passed away, I was sitting with him at the rehab center, and he was in the wheelchair. And we were having a conversation. And I said, "Why? Why would you take the chance? Why would you do that at 17 years old? I know the last thing I was thinking about, okay." And he just looked at me as surprised ever with a smile, and he had this crooked smile and just said, "Because it was the right thing to do."

And that's always stuck with me. That's the way he lived his life. When he saw something and he saw that it was the right thing to do, he just did it. It didn't matter what it cost him. It didn't matter what it affected. It was the right thing to do.

And I think that if we looked at things and said, we got too many times that we start pointing fingers around us and we say, "Well, it's not my job. It's not in my job description. It's someone else's responsibility." But you know what, if we have the ability, then we should take responsibility. If we have the ability, we should and that's what I got from Dad.

And I think that permeates myself. And hopefully, I've passed it on to Jeremy and my granddaughter is in [inaudible 00:43:13].

Theresa Cantley:

What are you excited about the most being a grandpa?

Mel Abraham:

Oh, my gosh. It hit me really hard in the sense of the realization that I joke around. But reality is that there's another 80 years, at least of Abrahams, that there's another rung on the ladder that though it's

the distant rung in the sense of there's going to be a portion of that life that I'm not going to be here for, but I want to think about it in a way to say how do I impact this little soul so she remembers her granddad, so she can pass on some things and have a conversation like we're having to say I learned that from granddad and know that I affected her.

I mean, when Jeremy was born, I don't think I knew much about life. I certainly didn't. And I didn't know what it was like to be a father, but it was a gift. I'd like to say I'm certainly older, I would like to say I'm also wiser, but I also have a different appreciation for things and I can't wait, I can't wait.

Theresa Cantley:

She's going to have baby Jimmy Choos.

Mel Abraham:

Don't, don't, don't, don't cue my wife. I'm like going ... Yeah.

Theresa Cantley:

Speaking of your wife, what is the thing that you are most grateful for as far as your relationship with Stephanie because Stephanie is a pretty amazing lady. And you guys just have a relationship that is timeless?

Mel Abraham:

Yeah. Well, I think there's a couple of things, but they all stem from who she is. She still works for me. I have a gal, Donna, who works for me. She's worked for me since '89. She's been with me for a long time.

Shortly after she started working for me, her husband was in the dirt, riding his motorcycle and slid out and he ended up paralyzed from the chest down. And he's stuck by her side. I mean, she stuck by his side. And they're still together today. And they're doing well. And this and that, and we're talking a lot of years later.

And I just remember saying, I'll get married when I meet the one. That is my Donna. That's the one that is willing to stay with me when life deals is something that we didn't expect. Because I saw so many that were more fair-weather types of relationships, and I had my share, and I was probably that way too.

And so, shortly after Stephanie and I met, probably six, seven weeks after Stephanie and I met, my dad had a stroke. And he was in rehab. And she hadn't met him yet. And we decided that she wasn't going to meet him because once he got out of rehab ... She didn't want to meet him in that condition, and this and that.

And unfortunately, he never got out of rehab. He passed away, passed away 10 years ago now and I remember sending a text, my assistant at the time, sent her a text saying, or called her and said, "His dad passed away. He's at the hospital. He'll call you." She was back home, visiting a family and everything. Her family had no idea that we were dating. She had no idea that I was even in her life.

And so, she was visiting her family. And [inaudible 00:46:45] says, "Mel will call you once he figures all this stuff out and to stay with your family right now." Because she was back for a baby shower for her sister. And 10 minutes, my assistant comes back and says, "Yeah, she heard me, but I don't know that she listened." And I go, "Okay." Ten minutes later, I got a text from her and it said, "You're my family now. I booked the flight and I'll be out there tomorrow."

Theresa Cantley:

Oh, my.

Mel Abraham:

And she's been that way. She's been that way ever since. When the cancer hit, she's been by my side every step of the way. The way she treats my mom who had kidney failure a number of years ago and the love she has for them. She's a blessing. I think it's easy to look at her and say she's attractive and that you could think that she's pretentious. But no, she's got a heart of gold. It's a blessing. So, I mean, she's really enriched my life.

Theresa Cantley:

Yeah, she is beautiful inside and out.

Mel Abraham:

Yeah.

Theresa Cantley:

Yeah. I was so grateful I met her and had a good conversation with her at the live event for Thoughtpreneur a while ago, and yeah, she's beautiful inside and out.

So, what are you most grateful for overall in life?

Mel Abraham:

Oh, gosh, there's a lot of people I'm grateful for. But I think I encompass that in life itself. Life's a gift. I feel blessed that I've been given this life, this opportunity to live it, this opportunity to give it to people, to serve it.

I'm grateful for the fact that I get to share it at the level that I get to share it. I was the scrawny young kid that never thought that I was going to do this and never even imagined that this was the place I play.

And so, I look at it and I said, I have a handful of very, very close friends, my family that are so, so good to me, supportive of me, and you know what it's like, I mean, the entrepreneurial journey is a roller coaster ride. And it definitely came from corporate America. She's still in corporate America. And she acclimated. She acclimated and said, "I'm with you. Yeah, this crazy, crazy ride called life, let's just do it." And yeah, I'm thankful for that.

And the people, the experiences, I always said that wealth is a statistic. That's not really what we're searching for. Its richness we're searching for. The richness comes from the feelings, the experiences and the people we get to share it with. And that's what I'm grateful for because I have a lot of good people in my life. Some at a distance, some very close to me, and that more than anything else is a blessing.

Theresa Cantley:

Wow. Oh, I could talk to you for like ever. Just really fast, you owned, was it karate studio?

Mel Abraham:

Yeah, a dojo. Yeah, yeah, jitsu and karate.

Theresa Cantley:

I was just curious, what black belt level are you?

Mel Abraham:

I have black belts in three different styles. So, I lived in Japan and trained in Japan with a 17th generation samurai bloodline. So, I have a fifth degree in [inaudible 00:50:20] kenpo. I have a first degree in Shotokan Karate and I have a third degree in Takagi Yoshin-ryu jujutsu.

Theresa Cantley:

Wow.

Mel Abraham:

Yeah. So, I started training in my early teens and been around it for a while.

Theresa Cantley:

Yeah, I'd say so. So, when you're talking about a skinny little kid, I was like, "Skinny little kid who?"

Mel Abraham:

Well, you had to take up the martial arts because I was a skinny little kid named Melvin.

Theresa Cantley:

I've always wanted to ask you.

Mel Abraham:

Well, now you know, I had to defend myself. I mean, the only thing they could have done worst is the boy named Sue, I don't know.

Theresa Cantley:

Oh, my gosh. Well, thank you so much. Like I said, I mean, and when you're listening to this podcast, you're going to have to rewind, play, rewind, because I mean, you dropped so much wisdom and insights, it was just amazing.

So, I just wanted to just say thank you so much for your time and for being here with me, and yeah, just for being you.

Mel Abraham:

Oh, well, thank you. And thanks for asking me, finally getting the courage to ask me. You shouldn't have had to worry about it. But I appreciate being on here. And there's more where that came from, I'm sure and for both of us, so I'm blessed. Thank you.

Theresa Cantley:

Well, have a wonderful rest of your day. And thank you again now. I really appreciate it.

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Mel Abraham:

Well, thank you, Theresa. Thanks for having me.