

This is the **DO IT SCARED PODCAST** with Ruth Soukup, **EPISODE #31**. In today's episode, we are going to talk about the importance of seeking out honest feedback in your life....even when that feedback is sometimes really hard to hear!

Hey there, and welcome back to the Do It Scared podcast! My name is **RUTH SOUKUP**, and I am the founder of Living Well Spending Less and the Living Well Planner, as well as the founder of Elite Blog Academy, and the New York Times bestselling author of five—soon to be six—books!

Whether you are new and just finding me through this podcast for the first time, or whether you've known me for a while from Living Well Spending Less or Elite Blog Academy—welcome! My hope is that this is a place where you will find new inspiration and motivation to move past the things that are holding you back so you can create a life you love.

In today's episode, we are going to talk about something that makes a lot of us a little uncomfortable, and that's conflict. But not just any conflict—being willing to hear dissenting points of view, and also purposely seeking out constructive criticism and honest feedback in order to grow.

Because truthfully, honest feedback—especially when it is critical—is not always easy to hear. And it's not always fun to hear dissenting views. In fact, we live in a world that often seems more polarizing than ever. But maybe that's exactly why we could all stand the practice at learning how to disagree with respect and love.

Because ultimately, that's what this podcast is all about. It's daring to face the not so great parts of us in order to create a life we love, even when sometimes the truth is hard to hear.

But courage doesn't mean we are never afraid. Instead, courage is being scared but taking action anyway, despite our fear. It is putting one foot in front of the other, even when we're not quite sure where the path will lead us.

Okay, so one more quick thing before we dive into all the practical application today's episode—As always, I've got a great little download that you can grab that will walk you through some of the practical strategies we'll be discussing today. You can get it, along with our shownotes, by visiting DoltScared.com/episode31. Once again, to get the shownotes and the corresponding download for this episode, simply visit DoltScared.com/episode31.

And with that out of the way, let's dive in!

Not too long ago, I stumbled across a news story announcing the scandalous divorce of a pretty prominent author and motivational speaker, one who had built her wildly successful career teaching others about marriage and family.

And while the news was written to shock, it really wasn't all that surprising.

After all, it is a story we've all heard before, again and again.

There's some quick ascent to fame and fortune, which comes with all sorts of prestige and power and adulation and adoring fans. But then, it seems, that ascent is inevitably followed by a stunning downfall, whether it be from drug abuse, marital infidelity, overspending, or just a whole lot of really bad choices. From celebrities to mega-church pastors, politicians to athletes, entrepreneurs, and even lottery winners, there is no shortage of tragic tales.

But if you look closely at most of these stories, however different each of these people may be, you'll find one common denominator, across the board: a serious lack of accountability.

Celebrities, politicians, and others in positions of power or money or fame, at least the ones who find themselves spiraling out of control are usually the ones who have surrounded themselves with "yes" people—sycophants and leeches who tell them the things they want to hear, but don't actually have their best interests in mind. As a result, they become more and more out of touch with reality. They start to believe their own hype.

And bad decisions happen when there's no voice of reason. Bad decisions happen when there is no counterpoint and no discussion. Bad decisions happen when one person suddenly has free rein to do whatever, whenever. Absolute power corrupts absolutely.

It's like a child who hears nothing but praise and is never told no. It doesn't take long for that child to turn into a spoiled, selfish brat. Everyone needs some sort of accountability.

In 2015, Lara and Roger Griffiths¹ were thrilled to discover they had won a nearly \$3 million lottery jackpot. They immediately got busy spending it, first purchasing their dream home, then a Porsche and a Lexus SUV, then enrolling their two daughters into a pricy private school. They bought a spa for Lara to run. They went on luxury vacations and collected designer jeans and handbags.

But what they didn't do was sit down together and make sure they were on the same page, and that they had some sort of plan for their money, or seek the advice of reputable advisors. Instead, Roger told Lara he could "handle" the money, and Lara,

without any real concept of how much they had, simply spent it.

Within six years, it was all gone. Not only that, they were deeply in debt. Their marriage fell apart. They lost their home, the cars, and everything else.

The Griffiths are definitely not alone. In fact, it is estimated that 70 percent of lottery winners go bankrupt within five years of receiving their giant windfalls. According to an article in the *Cleveland Plain Dealer*², it's because often these winners lose touch with reality, and start to think they are invincible. And while the best thing to do would be to rely on a third party—a reputable financial advisor or attorney—to help navigate the process, very few winners do.

And yet, when you start reading the stories of those who won the jackpot then lost it all, you'll immediately start to see a pattern emerge. Zero accountability. One bad decision after another.

Stories like that of Sharon Tirabassi, who won \$10 million, only to spend it all on “a big house, fancy cars, designer clothes and exotic trips.” She admits that she didn't hire a financial adviser, or even keep track of what she was spending. Within nine years, it was all gone.

Or Janite Lee, who won an \$18 million jackpot in 1993 and used the money to buy prestige. Without seeking outside advice, she became a major donor to Washington University in St. Louis, as well as a top donor to the Democratic party, donating so much that she was seated next to then President Bill Clinton at a fundraiser dinner, and scored an invite to a State Dinner at the White House. By 2001, she had filed for bankruptcy.

And while it is actually a lot harder to find stories of people who won the lottery and made good decisions, the differences are pretty striking.

Gloria MacKenzie, for instance, and her son Scott, had a standing agreement to share any lottery winnings. Thus, when she won the \$590 million Powerball jackpot in 2013, the two of them quickly assembled a team of trustworthy advisors, outside of the public eye, to help them come up with a plan for what to do next. They took a full two weeks to go public, instead spending that time gathering advice and preparing for the future. The lottery officials were amazed at how prepared they were when they finally arrived to claim their ticket.

In the years since, both Gloria and her son have mostly stayed out of the spotlight. They bought a lovely—but not overly grand—home in Florida, and founded the Gloria MacKenzie Foundation to help people in her home state of Maine. No drama. And no bankruptcy.

So, aside from giving you some valuable advice for what to do if you ever happen to win the lottery, what do all of these stories actually have to do with YOU?

Hopefully it has highlighted the fact that as humans, we are fundamentally flawed and pre-dispositioned, in the absence of any limitations or boundaries, to make really, really stupid decisions!

While it is pretty easy to cast judgment on celebrities who crash and burn or politicians brought down by scandal or lottery winners who go bankrupt, the reality is that none of us are completely immune to the seduction of money, power, glory, and adulation, not to mention the temptation to be lazy, make bad choices, or to succumb to our vices.

Just because our bad choices aren't made in the public eye, doesn't mean we are any less susceptible to going off track sometimes.

And that is why we *need* accountability in our lives! We need truth-tellers and naysayers, people who love us enough to call us out when we are going down a bad path, and who care enough to get in our face. We need people who we can trust enough to receive honest feedback from, and people to whom we can give that feedback in return.

But here's the thing--It's not always easy to accept things we don't really want to hear—those hard truths, constructive criticism, and dissenting points of view.

We don't really want to deal with someone telling us we might be making a mistake, or looking at a problem from the wrong angle, or forming an opinion based on insufficient information.

It's painful to have someone call us out. It's frustrating and irritating and maddening sometimes. It bruises our ego and might even make us question our self worth—or lash out in anger.

But that is exactly why true accountability—the accepting of honest feedback, and being willing to follow up on it—is such an act of courage.

It means becoming vulnerable and admitting that you might not have all the answers. It requires being open to sometimes heated discussion, and to ideas that aren't yours. It means acting on wise counsel that may have initially conflicted with your opinions and desires.

It demands both humility and trust. And it is really really hard.

But OH so necessary!

Necessary for growth. Necessary for improving and getting better and for becoming the best version of ourselves. We simply can't do it all by ourselves.

So how do we open ourselves up to more of this honest feedback in our lives—the

feedback that will help make us better? I think it starts with two simple but incredibly essential steps.

THE FIRST STEP IS TO CREATE A FOUNDATION OF TRUST

I don't know if I have talked about this here on the podcast before, but I'm a HUGE fan of the StrengthsFinder personality assessment.

In my company, we require all prospective employees to take it as part of their application process, and then we actively work to make sure that team members are given the opportunity to work in their strength zones.

I'm so obsessed that I also had my kids take the kids' version of the test, and then, after much begging and pleading, also persuaded my husband to take it, so that we could read the *Strengths-Based Marriage* book together.

And let me just tell you, it came as no surprise to either of us that with the exception of one strength that we share—strategic—his top ten strengths are my bottom ten strengths, and vice versa.

We are literally as opposite as two opposites can be.

And while we kind-of already knew that—it would be hard not to—discovering how our strengths play into our personalities and into our marriage dynamics was incredibly insightful for both of us.

We realized that our biggest recurring fights as a couple can be directly tied to the fact that my bottom strength—adaptability—is his number one. And what do we fight most about? The fact that I ALWAYS want to have a plan, and he never does! We both drive each other crazy with this!

Seriously, I will wake up on a Saturday morning and jump out of bed at 6am and be like, “okay, what's our plan, what are we going to do, do we have any projects, what could we accomplish in the next 15 hours?” And then, if we don't have anything, I will literally pace around the living room, in circles like some kind of caged animal, until I come up with something to do.”

And Chuck, on the other hand, is just sitting there like “WHAT IS WRONG WITH YOU? FOR THE LOVE OF ALL THAT IS HOLY, CAN'T YOU JUST SIT DOWN AND RELAX FOR A LITTLE WHILE?”

He just wants to take it easy and take things as they come, and I just want to go go go. It's quite the combination, let me tell you.

The thing is—until we made the connection that this particular strength (or lack of strength) was an intrinsic part of our respective personalities, we both thought the other one was *trying* to drive us crazy. Chuck would think I was purposely trying to annoy him by constantly needing to make a plan and to be doing something, and I would assume

he was just being a jerk by resisting.

As it turns out, neither of us were doing it on purpose! It's just part of our respective natures.

And while I won't say that we don't still fight about that topic, our conflict in that area has been greatly reduced. I'm more sensitive to the fact that Chuck just needs to go with the flow, and he realizes that without a plan, I feel completely lost, and almost panicked.

Taking the time to learn this about each other helped us build a deeper sense of trust—something that is essential in any relationship

Because here's the deal--If I didn't trust the fact that my husband loves me unconditionally, and that he will always have my back no matter what, and that he will always have my best interests at heart, then it would also be easy to assume that anytime he does something I find annoying, or anytime he questions me or challenges me on an idea, that he is doing it out of spite, or to push my buttons, or because he has some secret sinister motive.

Trust is the foundation of every successful marriage, friendship, or accountability partnership. Without it, there is nothing. An empty shell of superficiality. A transactional association based only on what each party might be able to gain. A mutual exchange of pleasantries and platitudes, but nothing more.

You can't have accountability without trust.

But that means, in order to establish trust, you also have to be willing to be vulnerable, to let your guard down and to let the other person see the real you—the quirky, flawed, messed-up, and less-than-perfect version that you normally try to keep hidden. You have to be honest about your thoughts and hopes and dreams, as well as about your fears and frustrations and insecurities. What's more, you've got to be willing to see and accept that side from that person as well.

My husband sees the worst of me—bad moods and PMS; my freak-outs when something doesn't go according to plan; my impatience with the kids and him and waiting and, well, almost everything; my sudden-onset, completely irrational crabbiness when I get hungry; my completely obsessive nature; my tendency to make up silly songs that have no tune; and a million other little things that I would be too embarrassed to share.

But he still loves me, despite all those things. And knowing that he knows the worst of me allows me to trust that he wants the best for me.

And while my husband and I, being as opposite as we are, can certainly drive each other crazy sometimes, we also make each other better. He is the sharpener of my

sword, and I of his.

And that's pretty cool.

I also am incredibly fortunate to have a small handful of friends who know me almost as well as my husband does—people who I know have my back, no matter what, and people for whom I would literally walk through fire.

Those are *my people*—the ones I trust to tell me when I'm being an idiot, or that my head has gotten too big, the ones who will lovingly tell it to me straight, no matter what. I need that perspective to keep me grounded, and I know that whatever they tell me, even when it is sometimes hard to hear, will be said out of love BECAUSE we have a foundation of trust.

And truly, when it comes to creating more accountability in your life and embracing honest feedback, that is the place to start—with a foundation of trust. Seek out the people who you already know have your back—your spouse, your closest friends, your most trusted family members and actually ask those people to speak truth into your life, to push you when they see you holding back, and to hold you accountable.

So foundation of trust—that's the first step.

THE SECOND STEP IS TO ENCOURAGING CONSTRUCTIVE CONFLICT

And oh, you guys, conflict is hard.

In fact, it is really hard, for so many of us!

It's something that we've been working really hard on over the past couple of years in my company.

You see, once a year, my entire team comes to our company headquarters in Florida for our annual planning meeting and team retreat. It's our time to bond as a team, to work through issues, and to dream about the future. As a mostly online company whose employees work remotely, we've found that this face-to-face time is absolutely priceless.

And truthfully, my team is amazing. I know a lot of people say that, but in this case it is true. There is not a single person who doesn't give 100 percent every day. They love our company, they are inspired by the work that we do, and they could not be more *all in*. Every day I wake up grateful that I get to work with this particular group of individuals.

Last year, in preparation for our retreat, I had every member of the team read Patrick Lencioni's book *The Five Dysfunctions of a Team*. Told in parable format, the book uncovers five group behaviors that will always prevent a team from performing at its best.

I had read the book earlier in the year, and what I read worried me. Because up to that point, I had not actually thought of our team as dysfunctional—not even a little bit. We all get along, we have fun at work, even as we work really hard, and every member of our team is so positive *all the time* that it practically borders on annoying.

But that was exactly the problem.

There was zero conflict.

In our company, every new idea and initiative was embraced and cheered. It was all encouragement and positivity and warm fuzzies and “Great job!” We were really, really good at being nice, at showing appreciation, showering each other with praise and compliments, at celebrating birthdays & anniversaries and company wins, and at recognizing a job well done.

And while that might all sound like a wonderful place to work—and it is—it was also incredibly problematic. You see, in our eagerness to get along and always be positive, no one was fighting for the best ideas, or daring to speak up when they noticed something was wrong. Our lack of conflict was making us complacent, and actually making the quality of our work suffer.

As a team, we realized that constructive conflict and holding each other accountable were two things we really needed to work on, and over the past year, that is exactly what we have done.

Meetings now have a lot more spark to them, as team members are increasingly willing to speak their mind, share their opinions, fight for or against a particular idea, and even call each other out when necessary. There is still *plenty* of positivity, but now we celebrate and cheer for those constructive conflict moments. In fact, when we do all agree—which still happens frequently—we often ask one or two people to play devil's advocate, just so that we can create more constructive conflict and be absolutely certain we are considering all sides.

A little conflict and controversy is necessary sometimes, and not just when it comes to teams. My siblings and I recently discovered this as we were dealing with issues related to my mom's care and finances—we had some strong differences of opinion over the best course of action, and we needed that constructive conflict to bring us to the best course of action.

And you know what? It was *hard*. Really hard. There were some pretty harsh words exchanged and a lot of hurt feelings. We discovered just how deeply-rooted in past hurts our conflicts were, and while I know that we all have our mom's best interest at heart, we have struggled to agree on the steps that need to be taken. And while we haven't quite yet sorted through it all, I do have faith that eventually, because we care deeply for my mom and for each other, that we will work through the conflict and come out the other side.

It's important to hear other points of view, even when you don't agree with them. Listening to the thoughts of someone who doesn't agree with you forces you to solidify your own beliefs. And fighting to make things better will get you better results.

So don't fear conflict. Instead, embrace and encourage it. Use it as a tool and a way to improve. Let it get you to the best possible result.

In the end, embracing honest feedback is no small task. It requires humility and trust, and the willingness to have hard conversations. It also means believing that other people—especially the people who love you—have your best interest at heart, and then being willing to look inward at the things you might not be doing a great job with.

But I promise you it will make you better. And stronger. And it will help you grow like nothing else. And if you want to face your fears, overcome adversity, and create a life you truly love, then it is one of the necessary steps you'll have to take.

Okay, so don't forget that if you would like the worksheet that goes along with this podcast—that will walk you through the three steps we just talked about and remind you to always own it—you can download it, along with our show notes, at doitscared.com/episode31. Once again, that's doitscared.com/episode31.

Before we go, I just want to say that I would LOVE to hear from you! If you have any questions about what we talked about today, or any other topics that you would like to see addressed on the Do It Scared podcast, please feel free to reach out via email by filling out our form at doitscared.com

And that about does it for this episode of the Do It Scared with Ruth Soukup podcast! Thank you so much for joining me today! If you liked what you heard, please be sure to leave a review on iTunes, and then while you are there, be sure to subscribe to be notified of new episodes!

And speaking of upcoming episodes, be sure to join me next week as we chat with the wonderfully inspiring Cathy Heller, host of the Don't Keep Your Day Job Podcast. Cathy has so much wisdom to share about life and about daring to let your authentic self shine through, as well as some great tips for taking that next step in life, even when it feels scary. Her story is pretty incredible, and if you heard me share my story on her podcast, then you know this is one that you will not want to miss!

I'll catch you then!