

Narrator: Welcome to the Unfair Advantage Project - unique perspectives, practical insights, and unexpected discoveries directly focused on giving you the Unfair Advantage. Introducing your hosts Nadia Hughes and Terence Toh.

Terence: Hi it's Terence here and welcome to the Unfair Advantage Project. On today's episode we're interviewing Craig Harper. Craig is one of Australia's leading presenters. He's an author, he's an educator, he's a radio host, he's a TV presenter and he's also a successful business owner. We covered a lot of different topics in our conversation today and Craig dropped some serious value bombs. I hope you enjoy listening to this episode of the Unfair Advantage Project.

Nadia: Thank you very much for agreeing to meet with us.

Craig: Thanks for having me.

Nadia: You're having us.

Craig: Well that is true, you are in my studio at my house but I'm super lazy and I don't go anywhere, so here we are.

Nadia: Well very pleased to oblige.

So Craig I am going straight to the point and we will going to have a chat which we will drop off on top of your house. Where have you been?

Craig: Yeah we've been upstairs in my office.

Nadia: And we were chatting about a few things.

So my most interesting thing is about businesses being useful to the business owners and I picked up on few occasions listening to you that you do have layers. It's just yes.

Craig: Layers I think she said, not lairs like batman but layers.

Terence: That's right.

Nadia: Yes.

Craig: I think we all have layers, don't we?

Nadia: Yes we do have but so what's your first one? Superficial one. Let's just strip you down.

Craig: I think everybody has kind of four personas. Like there's the public you, there's the personal you. The public you this is the one I'll break it down.

Public you is this. So we're on podcast. It can be a lot more public you know, it couldn't be much more public. So public is me doing radio, me doing events and that the public personality is the one that we kind of let anyone and everyone see. That's what the world gets to see. And then personal you is more kind of where you might open up a little bit and you talk perhaps to friends, and maybe colleagues, maybe acquaintances. Then you might go a little bit deeper to perhaps private you which is maybe only one or two or three people in the world depending on who you are and how you have access to that person. And

then I would say there's secret you and that's just you. Nobody gets to meet secret you. That's all the kind of inner working, the thinking and the overthinking. And that's different for everybody.

But I think sometimes what I try to do is I try to open-up so I might tap to personal and maybe even private me a little bit to big audiences and to groups so that they might get to understand a little bit about how I work and how I think rather than just presenting some kind of image or some kind of speel. And I think one of the reasons that some of my endeavors have been successful is because I'm kind of down to earth and practical.

So when I stand in front of an audience and we talk about how to build a great life, or a great business or a great health state or a great relationship or a great anything, I'm also sharing that.

Nadia: Go ahead.

Craig: I'm also swearing that I might make silly decisions and I've got an ego, and I'm insecure and I'm an over thinker and I'm fearful and all of those human things. And so when somebody can see someone that's successful-ish who also is flawed and human, apart from the other messages I think just seeing somebody that's a bit broken and a bit gifted and a bit normal is encouraging in itself.

Nadia: It has become almost fashionable to be vulnerable self and a lot of people just flaunt this side of themselves and just encourage now. Be vulnerable, be authentic. How much of this vulnerability's genuine?

Craig: Well that see that's a great question. That's like simulated authenticity. Well then it's not authenticity.

Nadia: That's my questions.

Craig: Yeah. I don't know . But I mean for me like I always say if you want to know someone ignore most of what they say and pay attention to all of what they do. And so I think over time. In the moment it's may be hard to figure-out. I think I'm reasonably perceptive because I spent all of my life talking to people with people around people. And so I've had tens of thousands of conversations because of my very specific background in personal training and so on. But I think you figure out who people are over time. And we talk about this notion in professional development and personal development and just living in general of living in alignment or living authentically which also a bit of a catch cry, it's a bit wanky. But for me living in alignment means that my behaviors, my standards the things that I do, my results, my choices, my relationships, my words are consistent with my values.

Nadia: Give me example.

Craig: Okay so for example if I say to you that one of my values is health and exercise and discipline and kind of managing, valuing my body for the gift that it is. And you got all that make sense. You can't go and get another body. You've only got one, it's irreplaceable. So it's a gift, value it. And then you leave and then as you're driving home after you've had a coffee across the road you see me walking down the street with a cheese burger and some fries while sucking on a cigarette and drinking a can of a beer. You got well he was talking about how much he values health and wellness.

Nadia: We'll say it's just a vulnerable him.

Craig: Maybe maybe.

Nadia: This is authentic.

Craig: Or somebody says my values are family, time and my kids and sitting by the beach and connection and communication with my wife. But all they do is work a hundred hours a week. And clearly their priority and their focus and all of their energy goes into their business and not into their family and not into their kids and not into paying attention and not to making emotional, and physical, and psychological investment in to their family then I would say well that sounds good but you don't do that.

Nadia: There's just no alignment.

Craig: There's no. We are not trying to be judgy about this. We are just trying to. We were talking upstairs in my office before this small talk about how some people are successful and at the same time they're a failure depending on how you scale or how you value at success. So I've got to a point in my life where I was quite successful in inverted comma, in a typical outside-looking-in sense. I was making good money and I had a good business and I have lots of staff. And in the industry that I worked in back then which wasn't huge, the fitness industry, I was doing quite well. But after a while of business creation and development and wealth development and people management, in the middle of all of that success my overwhelming or I guess my underlying experience was discontent. And I just felt physically, mentally and emotionally unsuccessful. So I kind of, my experience in the middle of what looked like success, my personal experience wasn't that. And that's not saying one caused the other or one didn't. That was just my experience so I had to hit the pause button and go alright now I've got the biggest personal training business in brand in, Australia and I make good money. In fact I make more money that I thought I ever would because I grew up in a country with low expectations. And I'm just a country boy and I'm in a pretty good shape and I've got a good house and I've got stuff and I've got resources. But in the middle of all of my apparent success, I'm not happy or I'm not content or my default setting is anxiety and overthinking. I think in that moment when most of us just kind of play around it's time to go. Alright what is my life telling me? What are my results telling me? What's my body? What's my high self? My inner voice.

Whatever you wanna call it. Telling me, insult me. I just literally hit the pause button on my very busy life. Like I was working everyday rock bottom 16 hours. And I went away. I just went away by myself for 10 days. Didn't talk to another human being that I knew, didn't make a phone call, didn't watch television, didn't use a computer. I didn't do anything other than spend time with myself and journal and try to find clarity and space about what I wanted to do with not just my business but my life. And it's very very difficult to find perspective when you are in a middle of something. And I think you work with the aim work on your business not it start work when you're in it and that's like your life. And the thing is, I would shut up after this because I'm being way to verbose, but the truth is that we are telling ourselves how objective we are but we are not objective because the human experience is subjective. So when Craig or Terence or Nadia look at anything, we look at it through the subjective window that is our history, that is our values, that is our beliefs, that is our fears, that is our understanding, our intellect, our likes and our dislikes. So we look at everything through a filter of us.

So then you go. No, that's just your reality Craig. That's just me. And I think what we do also is in business, in life, in health, in relationships we grow up in a paradigm where we are kind of taught directly or indirectly how things should be. And so one of my lessons was you go to school then you either get a job or go to university, then you make money and you buy stuff, you live in a house, you buys a station wagon, you get married, you have two kids, and a dog and then they have kids and then then you die and that's the cycle. And I'm not saying that's a good or a bad cycle but it's it doesn't need to be the cycle or it might be something completely different. And I think a lot of us live almost according to some kind of

preordained script rather than saying what do I want my life to actually look like. Is this my best life? Is this me doing my best?

Nadia: I don't think even sometimes people think about it. That's why we have middle age crisis because they've fallen into a routine or drag this stream of especially blokes. I see it all the time happening and amongst my clients. When they come and burn out and everything because they felt like they'd been dragged along of someone else's story and that's not their story and then this middle age crisis hits like a realization of hang on a second. Who I Am? What I'm doing? Yes, I'm making cash. But where this cash goes and all this stuff. Those are questions start flipping out and this inability to analyze because you're too busy and I think leads to this crisis which you have experienced. How old were you?

Craig: Thirty six.

Nadia: You walk about in right middle age. Classic, it's classic.

Craig: But even now, I still like I'm 54 and I still am always in a healthy way just chill out for a minute. Is this where I want to be? Is this what I want to do?

Nadia: So where do you want to be now?

Craig: Well I want to be doing the things that I think make a difference. Things that serve others but also obviously.

Nadia: What other things which serves others?

Craig: I think so you and I have a similar role in that we work with people and people tell us about their problems. Yours might be primarily initially anyway financial and business and professional. But as you open that door and they go, "oh well this chicks are good chick". Then they tell you about their other stuff and you go alright well there's, as you said, there's lairs. Yeah I can tell you how to maximize your money and how to do this and that but that's probably not all that needs to be addressed. And so for me I also said you upstairs when I was younger I was very egotistical. I was all about my body. I was very insecure. I was all about getting approval of guys and girls. I was all about making money so my parents would be proud of me. I was all about ticking all of these boxes and meeting all these criteria that I thought I needed to meet because that's kind of what I was told. And I bought into that. So there's nobody to blame because it was not a bad thing it was just that was the paradigm that I inhabited. It's like when you grow up a Catholic, which I did, well you're taught that everyone in the world that isn't Catholic is going to hell and they're on the wrong team and you're on the right team because you've got "Thank God you made it over here with us". And so you grow up in this belief.

Nadia: I was very grateful growing up and coming to Russia because that rest of world was suffering from capitalism.

Craig: A hundred percent. And so we grow up in our own belief system. And the thing is in your belief system and in mine to even question it was terrifying. Well because your, that would make me a bad person, that would make me disloyal, that would make me weak, that would make me all of these things. And then one day you go, what that's kind of bullshit. Hang on what about this? What about? Because

you're not actually always anyway, sometimes you are, but you're not really encouraged to think too much because if you think too much and you dig too deep you're not going to fit in. And we want you to fit in in our interests for you to inhabit our paradigm. For you to be on team Catholicism or team Communism or team.

Nadia: I find it here must really sharper than anywhere else I have been in the world is this tall poppy syndrome.

Craig: Oh yeah.

Nadia: What is this you guys are?  
Hey explain it to me.

Terence: Don't put me in that. Jeeez!

Nadia: Just explain to me. Because you're dealing with people and you're dealing with the vulnerable them. So we have low self, higher self and we have completely vulnerable self. I divide it this way. And then we have these kind of people. I try not to ask Australians and nobody can explain it to me this tall poppy syndrome. On one stage as they help you step up they're really helpful, they're very supportive. But the moment they see a sign of success they want to put you down.

Craig: I wrote a post write lots of white board messages for my Instagram and social media stuff. And I wrote everybody wants you to succeed until you succeed. And it's like that here. Look let's be clear. It's not while I'm here and you're here and that's not our paradigm. I don't know Terence but I don't think it's his. I don't think that's your belief system mate. Not. Definitely not. And for me like I've had people who used to work for me, who have set up their own companies and they're killing it, they're doing great. One of my guys, Sam, went on, won The Bachelor he's now got a big brand he's name Sam Wood he's got an organization called 28. They've got a multimillion dollar turnover. He's doing great. I'm proud of him. I've got other people who have gone on. Bill who used to work for me just won Commonwealth Games gold medal. Catherine Mitchell on the javelin, nothing to do with me everything to do with her. And I'm proud of them and I love it. And there are people who are depending on you, your scale. People that are doing better than me, people doing the same, people are doing worse depends on how you rate it or what your success measure is. But I think some Australians have a chip on their shoulder because we feel like the rest of the world is better than us or we're intimidated or something. But in terms of the resentment that comes with other people's success, I mean generally speaking I would say that comes out of insecurity, that comes out of fear. I don't know of what because successful people have always been a curiosity to me. I was fascinated with success and I was fascinated with, I didn't articulate it this way, but when I was a little kid I was fascinated with the way people think. Like why do they think like they have higher psychology. I didn't know what I was talking about then but just. Why does this? I'd see something and someone else would see something totally different. I'm like oh What? How do they see that? I don't know what that is. And so there's this, and we're going deep here, but it all relates to business and life. The thing is that like we said about the Nadia filters or the Terence or the Craig filters is that we live on operated physical three-dimensional practical world where we're sitting in a room where we're all on chairs. We've got this table we can knock on we've got this microphone that's one inch from my mouth and I can drink my coffee and you can grab your bottle of water and so on. So there's and you pay bills and you put the kids through school and you drive your car and you do and all that kind of normal human physical experience. Right? But then in the middle of that making money and spending money and whatever, in the middle of all of that is this conscious creature – us. This thinking, believing, highly

evolved, highly complicated and simple at times. Multidimensional, psychological, emotional, sociological, spiritual creature that just happens to live in a physical body and I know this is deep but this is who we are. But people don't talk about it because it makes them uncomfortable. And because we think that who we are starts and finishes with our body and our stuff. And when the door to, I believe the door to self-awareness, and let's go deep deep deep enlightenment and happiness and calm, starts when we go well who am I beyond my stuff. Who am I beyond my successful business? Nothing wrong with a successful business. Well done that's amazing. But who am I beyond that? Who am I beyond my biceps or my pretty face or my bank balance or my Ferrari or my whatever it is? Who am I beyond that? And why am I so desperately holding on to this belief system? Why, if anybody challenges me, do I get so upset? Why does there have to be a right and wrong about everything. And I guess there are a few right and wrongs we all agree on. Probably murder and a few others. But in general terms we just are so fear driven. And I think that.

Nadia: Two things – fear and desire. And whatever is more stronger you just sort of press between the two.

Craig: Yeah hundred percent.

Terence: Does this come back to the scarcity vs. the abundance type of mentality?

Craig: It can. I think one of the big challenges is, as we try to explore this who am I beyond my stuff and even this question that I ask. I'm flying to Perth in a few days and to do a workshop with a few hundred people all around this stuff and one of the questions I ask is “What is success for you?” Like, and you've heard me ask that. What is it? Is it about stuff? Is it about, not about stuff? Is my success yours? Is Nadia's success in 2000?

Nadia: Can I answer this question?

Craig: Sure.

Nadia: Success for me, you Craig now.

Craig: Yeah.

Nadia: I will see you fully successful if you lose everything you have got. The physical aspect, the open balance, your house, your everything. And you walk out feeling content that you can leave and be happy. This is success for me. I like people build their wealth. I encourage them to build their wealth but I also like spiritual detachment from what they own. And this is when I feel people are successful. It's not deep at all. It's for me walking off the ship in a new continent. Can you do that?

Craig: Well personally yeah.

Nadia: You just lost everything you signed off all your wealth to me. What will happen to you?

Craig: I think there'd be an element of fear there because I'm normal but I'm comfortable in who I am. I don't like for me to have. The bottom line is the way that the world works is we've got to have a house and we've got to have clothes and we've got to have hot water and electricity and so we can't just exist in a

spiritual sense, not not until we leave our body anyway. So there are practical things but and I'm normal in that I like I like whatever I like - nice food, I like nice clothes. Well that's not true. We're crap. But I'm not. I constantly come under scrutiny from people because I, as you know, I spent 98 percent of my life in cargo shorts and a wind shader. I got dressed up for you today, I put on jeans and a long top super special.

Nadia: Thank you so much.

Craig: But the stuff that a lot of other people value that I don't value so much, and that doesn't mean I'm better than anyone, I just don't I'm just not interested in that stuff like am. I'm fascinated with all of the non-physical stuff. Physical stuff doesn't do it for me so much. Like why does, why are we the way we are? Why do we think the way that we do? Why do we, why did we on the one hand say I want to, for example this conversation I've had many times or a version of this. Why do I want to get in shape? I want to be fitter and healthier and I want to look after my body, I want to be a bit leaner. And then on the same day that person will go on eat a whole lot of crap. Whole lot of high calorie, high sugar.

Nadia: What does they do it?

Craig: Well why most people do it? It's different. But why most people do it is because we're hardwired for pleasure and it's instant gratification. So let's say for example John comes to me and goes "I hate my body. I am 140 kilos, I've got to lose 50 kilos." and we have a heartfelt conversation and so we go alright mate 50 kilos it's going to take you about a year to do it properly so we'll lose it at the right rate blah blah blah. Now the idea of a year to him is incomprehensibly long. Everyone wants a short cut and this is part of the problem. And so the problem is two things. One, so in the case of John, if he leaves my office and then goes straight to the bakery and eats five pies he's going to have instant pleasure because he loves pies. Instant gratification instant pleasure. But if you walked past the bakery and he goes and gets two apples he's not going to have instant weight loss. And what we want is instant. And one of the biggest challenges for me as a coach, as a mentor, as a teacher is to help people to understand that everything, whether or not it's building a successful accounting firm or becoming a high-level speaker or writing books or getting a Ph.D. in whatever or buying a pair of shoes, everything comes at a price. So that dude is not losing 50 kilos by Tuesday. So okay this is what you want to do. Let's de-emotionalize it. Tell me why you want to do this. And then we start to work on so when we talk about goal setting we talk about what the person wants then we start to find the underlying drivers. Cool. So all right you want to lose 50 kilos. Why? Well the bottom line is he wants better self-esteem, he wants to be more attractive to someone, he wants to be more employable, he wants less back pain, he wants to be able to run around with his kids. Okay they're all good things and then you dig deeper and you go. But why? And the bottom line is he wants to be happy. So when we set a goal invariably we see the achievement of that goal as a conduit to the thing we actually want. Like nobody wants to earn more money to be miserable. Nobody wants to lose 30 kilos to be miserable. Nobody wants to build their own business or brand or write a book or whatever because they think it'll make them less happy. But the challenge then is sometimes we arrive at the destination, we get to where we wanted to go and then we go "this is not it". I've got this awesome body now. I've got abs. I'm pretty or I'm handsome and I'm earning x per week and I'm driving that, I'm living there. But in the middle of all of this stuff all this physical stuff. I'm still an emotional train wreck and I hate myself and I'm still medicating for depression. So this is, this is the human. No no this is not for that. Just sore shoulders and shitty backs. But yeah that's the human experiences, isn't it? It's trying to help people navigate that, as well as.

Nadia: I'm going to pause and come back to the point where I wanted to ask you a very uncomfortable question. So Craig loses everything. What's the first step? Now you lost everything.

Craig: The first step?

Nadia: Yeah.

Craig: Try to find somewhere to sleep tonight.

Nadia: Okay that's good you found it. Next? Because what I am going to do is I want to create a little success story starting from scratch again. Because people quite often go with if I had this dream when I was 20. But when you were 20 have nothing.

Craig: Yeah yeah. So I mean I would. On a really practical level, I'd get myself organized practically. So somewhere to sleep. I'd probably buy myself a bike because I couldn't afford a car. I get some groceries. I wouldn't eat out. So I'd do all the things that I needed to do to exist physically and practically. And then I would spend as much time as I needed to figure out what I was going to do. So that might be three hours, it might be three days, it might be three weeks. Where I'm going to start? What my plan is? What are my skills? what do I know? What am I passionate about? Who do I know? What are my connections? What are my resources? What excites me? What can I do?

Nadia: So what would be your main resource now because you have got nothing material and you are Craig?

Craig: My main resource would be my knowledge, my experience, my skills, and the people that I know, and the doors that I can open. So if worse came to worse I could start working in any gym pretty much within reason tomorrow and start working and train people and tomorrow. And if that was the worst thing that happened, that's great. It's like wow, what a hardship. Like some people live in the Sudan and sleep in dirt and have no food. So for me to go where I'm going to work in a multimillion dollar gym and train people and that's my starting point. What an amazing gift that is. So I'm well aware of that. And for some reason I don't know why because I didn't grow up in poverty but I've always been very grateful for everything. From my ability to walk to I can turn on the tap and there's cold water.

Nadia: Have you traveled a lot?

Craig: Yeah I have travelled a lot and I spent a month in South Africa working with children who are HIV positive.

Nadia: What was the impression? Because I have spoken to a doctor who had to look after these kids.

Craig: Yes I went overseas with an organization called Door of Hope and yeah that was life changing because.

Nadia: Why did you go?

Craig: To help. Yeah.

Nadia: Well why did you want to help? What happened in your life to make you go?



Craig: Well I just had a friend who was involved and I spoke to him about that now when I can afford that practically and emotionally in time. Like I think even I know that I get it wrong, of course I get it wrong, and even I lose perspective. And I think we well, I need to constantly have a reality check. My reality check in the last 12 months was my mom getting lung cancer and bowel cancer. And so when last Sunday was Mother's Day and for me the best day of the year. Best day of the year. Like if that was the only good thing that happened in the year that was the best year for me. So nothing else matters. And when I spent time with those kids I worked initially at a place called Acres of Love which was a house with four bedrooms and I think there was four beds per, four bunks per room, so 16 kids and they were aged between newborn and five. And so these are all gorgeous little human beings who have been born into this terrible biological reality of being HIV positive. And then all of a sudden, I get there and it's busy. There's kids everywhere there's. It's like Cool. Here's a kid, here's a bottle start feeding that kid. Oh okay it's not like oh there's a four-way induction. No, we're really fizzy. Stop being a pathetic Australian and start doing stuff. And so all of a sudden I'm holding and feeding this beautiful helpless little human that is now, 100 percent in this moment, completely dependent on me. And for me that was a virtually and emotionally and psychologically one of the best things that I ever did. I was always quite grateful and I think I had quite good awareness anyway but that for me kind of realigned things.

Nadia: Did you feel guilty leaving them behind?

Craig: I didn't feel guilty. I felt sad, I felt sad. Yeah. I think that.

Nadia: Because there's quite a few celebrities go over there. I just put you in line with celebrities Angelina Jolie. They tell that she just, her eating disorder is the result of her guilt. Suppressed guilt of living this lavish lifestyle.

Craig: Yeah.

Nadia: Well she has them but it could be just.

Craig: Maybe, maybe. I think that you just do what you can with what you have when you can. And that's, I mean yeah, we go down a philosophical rabbit hole with the way that the world is and how much wealth there is yet how much poverty there is alongside that wealth.

Nadia: Well everybody wants to build wealth. That's what they come here. Like to me coming for advice for wealth maximization, tax minimization and all this stuff. But at the end there was a spot on, there is why. This question why. Because you can't build anything unless you understand yourself very well and present to the world in a more attractive way.

Craig: So when people come to you, and I turn the table. So people come to you and they come primarily because they need help financially in whatever capacity and you do that and then you see or you realize that there's lots of other stuff going on that they might be for want of a better term mentally or emotionally struggling, or what I call bankrupt so they've got lots of money but they've got no emotional or spiritual or perhaps sociological wealth. Do you get involved? Do you have a conversation? Do you talk about that or do you avoid that?

Nadia: I start having a conversation because who I am I want to help. I in time. I also had to align my profession with my values. Creating wealth for sake of wealth bores me to death. I can tell them all the tricks in the world but it doesn't give me any pleasure because it goes nowhere. I like getting on board.

Like yourself I like to dig a bit. I probably sometimes step of ethical boundaries but I do ask permission whether I can talk or not to them. And most probably revealing things come out. It's like couple with common having husband and wife and their having cash flow crisis. She's just on his back all the time and that's just set to him. We need to do this this this time it's just bounces off him. He is completely tired existing and then I tell him what if I told you your performance in bedroom will be improved 50 percent after you solve this issue?

Terence: Fifty percent? It's always been very convenient. I think it's 47.

Nadia: See? This is where you get interested you start talking. You interrupted me because this is where.

Terence: I'm a dude and she's talking about sex performance improvement.

Nadia: Yes. But financial health links to your physical health as well. And the confidence improves. The moment you solve your issues and everything so there are deeper issues affect it. Therefore, there is some underlying reason why people stop looking after their body, their finances and their families. There is some depressed human being there sitting. And you have to dig it out and make them see it or admit to it. And that's probably where things start working.

Craig: And I think the thing about, whether it's emotion, psychology, physiology, sociology, money, nothing operates in isolation. Everything is integrated.

Nadia: Exactly.

Craig: It's like I always. When I talk to people about being a total human I say listen this is what happened you have a thought, right? So that's that's a that's a non-physical thing, it's a thought. It's a cognitive kind of experience. But let's say the thought is I'm in trouble, I'm in danger. So what happens then is your endocrine system, your cardiovascular system, your nervous system, everything starts. Your respiratory system, everything response. So now your heart rate goes up, your blood pressure goes up, your body is producing adrenaline and it's called epinephrine and your sympathetic nervous system switches on fight or flight. All through one thought. Right. And so everything. And plus emotionally there's a shift you've gone into anxiety now. So that was just from an initial cognitive thing which spills into emotion and physiology. Then a moment later you figured out I actually I'm safe, I'm not. There is no danger. But everything kind of spills into everything else. And when the story is, even say from a financial point of view, I don't know how I'm going to pay the bills this week. Well then there's fear, there's stress, there's anxiety, there's overthinking, there's self-doubt, and there's a bunch of physiological adrenaline cause all that stuff. And then sleeplessness and I'm not sleeping and so that's compounded and then now I'm snapping at my wife because I'm angry. And so there's just this cascade of multi-dimensional kind of stuff going on.

Nadia: So it is spot on when I talk to the business owners I tell money is not bank account. Money is energy. You create energy.

Craig: Oh I like that.

Nadia: It flows and everything. And when I talk to, I got an artist and she couldn't understand the difference between profit and loss and cash flow, I had to talk and call us. Money is blue. It's water, it's flowing. This is cash flow. And so we have to use all sorts of. So I have to speak, I have to drop the

accountant years and speak their language to explain them the reality of how to attract it, how to retain it, and how to minimize it and things, and maximize it. But you have to use a little bit difficult decision in able to connect and help. If I just simply number crunching or bean counter whatever they call, at least here, I'm useless. I'm doing just post-mortem analysis of their last year and here, the verdict. This is your text.

Nadia: It's funny, whether or not you talk about money and business and PNL or I'm talking about anatomy or physiology or whatever or subjective reality, you need to speak a language that connects with your clients. I could be talking about the most amazing things but I'm not using the right language so I'm not connecting or I'm not telling the right story. And the same with you. My question to you is everybody has for want of a better term a relationship with money. Right? Do you talk to them about because there's an emotional and psychological energy around money? Do you talk to them about how they relate to money?

Nadia: Exactly. I notice a few people have guilt. It's not that we want to be rich or things like that. You have guilt of start doing well.

Craig: This is my disclaimer here I don't want to be rich, but.

Nadia: Yes exactly. But, however just look at it. All people who have problems. For example they got child-support issue and they're worried about it but they don't know how to open up and everything. So what I do is, say, go level deeper and I just say what really it represents to you? For example why wouldn't you want to fix your business? But she just I'm not really into money. I said "what do you mean into money? Explain it to me what money stands for." And she just starts telling good of her numbers. So it has nothing to do with numbers. I can be pretty useless in mathematics but be a great accountant. Money is about your relationship with external world. It's accumulating energy and sharing it with people you care for. That's what money. If I present you this way, if you fix this and this in your business it will create better cash flow which enable you to take your son or daughter to this dream holiday where you can connect them and take them to certain places they dreamt of. How would you change your relationship with money? Would it still be dead numbers or would it be real ticket to see? So I stopped talking about money, making money. I start making events in their life which are meaningful to them, to boost their energy as they have to have a source to it.

Craig: So true and there is a lot of that guilt and that apprehension around money and even embarrassment around money. I remember when I. So one of my stories about money is and we talk about in business whether or not we're in someone else's business or our own. There's no self-worth comes into it. And I remember a long time ago in the 80s, I was working I was managing a gym not far from here. And I think I was earning twelve dollars an hour which I was killing it Terence as you can imagine. They are killing it and.

Nadia: How many years ago?

Craig: I was probably 23 so 30 years ago.

Nadia: Does it probably meant something this 12 dollars?

Craig: Well yeah it was probably not a bad wage. I mean I think like what's the average hourly rate in the US. I think it's still about nine dollars or something ridiculous. But anyway, I was eating my 12 bucks an

hour and I was gym instructor manager teaching like a few classes and pretty fundamental stuff. But I wasn't doing any. So 23 I wasn't doing any personal training per say because personal training hadn't really kicked off. And then a guy came in and he asked me to train him. He came in and he was talking about training and then he said he'd like one on one stuff right so it didn't just come and go. We had a conversation. We got on quite well and he said "Well would you train me?" and I went "Yeah if we can figure out times". And so he became my first personal training client. But what happened was he said to me "Okay cool. So when can we start?" I went "Oh in the next few days and he went right how. What's the what's that going to cost me I'll do three a week with you. What's that going to cost me. So I'm sitting there going all right well three times twelve dollars is 36. So if I charge him fifty dollars a week that's kind of 17 bucks an hour which based on my sense of value of myself is all right. I thought 17 bucks is not too bad because I'm on 12. And then in some rare moment of courage or stupidity I said to him, he said how much for three sessions a week. I went 100 bucks as in for the total. Thirty three dollars an hour which was nearly three times my hourly rate and this is 30 years ago no one in the fitness industry was earning 33 dollars now and not to my knowledge anyway. And as it came out of my mouth I regretted it because I thought he was going to say no and I'll just fuck this up because this was not a bad opportunity and he's a good dude and you'll think I'm a dickhead now I'm greedy because clearly I'm not worth it and I'm just doing this in a dialogue. He goes "Great, see you on Monday.". I'm like "What just happened?"

Terence: What's you're your value compare to him?

Craig: About 100 percent because I'm not worth that. And then and then he turned up on Monday with 100 bucks cash in it. I'm like fucking hell and so I trained this guy and he loved that. He didn't even think that it was expensive and kept bringing in his mates in the first five weeks he bought five friends who all wanted to train with me. I was doing no personal training then all of sudden I'm doing 18 sessions a week so now making six hundred dollars extra a week on top of my like 500 dollar wage. I'm making more in 18 hours than I was in fifth or whatever it was. And it was just the biggest lesson for me was, and I didn't learn it straight away, like I had this self-imposed limitation of my value. And because I had shit self-esteem and I didn't think a lot of me, I didn't feel worthy. I know this sounds funny but I didn't feel worthy of 33 dollars now. And even even a year down the track when I was kind of getting more used to it, I still felt like somebody is kind of come in one day and go "Nah just kidding. Give us all the money back.". I felt like a fraud. I felt like a fraud. And I have always, and I share this with people, I've always had that. Well I know I can train that person or I know I can stand and talk to this audience or I know I can write that book or I know I can do this TV interview. There's the intellectual knowing but that that 14 year old Craig, he's still there. He's still there and he's still that fear-based emotion that, self-doubt, that self-loathing. On some level is still hard wired and so he comes out every now and then.

Terence: But you think that probably a lot of business owners are guilty of doing the same thing? Or when people running businesses or even in their lives?

Craig: Yeah yeah. I don't know that a lot. I think some and I think at the other end of the scale it's like people who come to me who are just staying on track, personal trainers and they qualified last week. They've got no experience, they've got almost no skills and they want to earn 100 dollars an hour training people. I go why 100? I'm worth it. I go why are you worth it? Well because. I go you're not worth it cause you think you're worth it. You're worth it because someone's there with 100 dollars prepared to pay it. Right? And so even by the time I trained my first client, I had six or seven years' experience working in gyms, writing programs, doing assessments, managing people and I still didn't think I was ready to do one on one . And so I think it's all across the spectrum and it's like people say I coach quite a lot of speakers and there is that kind of what are my worth per hour and what can I charge for this and it's like

this space that I inhabit these are my main job which is corporate speaking and doing conferences but let's just go with corporate speaking. It's a really interesting kind of psychological minefield because you might get somebody who is in the professional speaking space who might come and talk to your team for a thousand dollars. But like a normal professional speaker would not do that like the rock-bottom hourly rate for professional speakers is about three thousand dollars. And so you have people who are earning three, four, five, ten thousand dollars for a keynote. And up and that's just to the average person that's ridiculous. And then you go. But if that's the price and there's a company there and they go and sure we're going to book Nadia. How much she's going to come and talk to us about X Y Z routes to the NAB it's to this and that team and she has six grand for a 90 minute workshop. Cool. Then all of a sudden you're earning six grand everybody's okay. But it took me a long time to get my head around that and to not feel negative or guilty or. And I have people who come to me and some who think they're worth a thousand dollars an hour straight away – they're not. Some who think they're worth 200 dollars and they might be worth two thousand dollars depends on their skill and their their reliability and their profile. But at the end of the day you kind of selling. Let's assume that you can stand and speak and share messages and thoughts and ideas. And you have something of value to say and you can read an audience. Well beyond that you're really selling your brand. And your brand determines generally what people will pay for you.

Terence: It's a really interesting point and I'm interested in what you think drives that behaviour. Some people just saying I'm scared to charge 30 dollars an hour and some people will saying I want a thousand dollars an hour, straight off, even if they're not worth it.

Craig: Fear and delusion. Fear on one end and delusion at the other.

Nadia: How they keep things that we'll just to fill the blanks. The word have driven by fear and delusion.

Craig: Like fear I'm not good enough delusion I'm amazing. Well and that's not an insult. But right now you're not amazing. You have no track record. No one knows who you are. You might have amazing potential but you haven't done anything. I could be potentially the best artist in the world and I go well I'm amazing. My dad's an artist so the artwork here. He's a proper award-winning artist right. I could go I'm an amazing artist will show me your work. Well I haven't done any yet. Well you've got to paint before you can actually call yourself an artist. And we need to see some work so then we can evaluate how good you are or we can at least have an opinion. And I think some people are like that. And when somebody say we spoke before about everything comes at a cost. I can't tell you how many conversations I've had with people who come to me and say "I want my own personal training studio or I want to be an elite high level trainer, I only want to work with like celebrities or elite athletes or or I want to be a corporate speaker" and I go alright what you need to do Mr. wanna-be corporate speaker. Unless you already have a big profile from something else then the rules are different. But if you have no experience, little to no experience, little to no skill and little to no brand or profile or recognition then you are probably going to have to do somewhere between one to five years of gigs. Right? Because what you're trying to do is build a brand, recognition, credibility, experience, skill, insight, awareness. And there are so many things that go to creating that speaker who can earn three or four or five thousand dollars for a 60-minute presentation. And it ain't you saying that you're that good. So I guess it's that balance between.

Nadia: Where did this knowledge come from?

Craig: I just pay attention to people.

Terence: Yeah, this guy's back to listen to some of what people say and pay attention to it.

Craig: Like life tells you, results tell you. Like I would, back before I even had a degree in exercise science, when I had a very basic qualification to work in gyms I would watch the way that body's responded to various stimuli. And I'd go all right when we do A this is generally the outcome, when we do B that's the outcome. If I do this. And so the results tells you. Like if you stand up and you're in front of an audience like here's an example. People, I get asked this lot what's the most important thing to become a good speaker? Like what if there was just one thing, what do you think it is? Like what do you think is the difference is between someone who's. Let's say there's a speaker and he's got his or her message is relevant. It would be of interest and value to the audience. They're articulate. They've got a great education, they've got a great story. They've got the right academic background, they look good, got amazing vocabulary but there's one thing missing which means they're never going to be any good.

Terence: I'm going for, is Nady going to have to go with this as well, I'm going for empathy.

Craig: Pardon?

Terence: Empathy.

Nadia: Charisma.

You don't have to be empathetic but you have to be really.

Craig: Both of those matter. Both those matter. But you can work on both of those. But the thing that kills people is their inability to be able to control fear and nerves and anxiety in front of an audience. So if you get up there but you can't self-manage. If you can't manage fear in the moment you can't be good.

Nadia: I am a freak of as a nature. I'm different in this aspect. I enjoy it. I go on the stage. They push me at the stage first time at school and this all people were screaming and everything. I felt my first adrenaline rush and I went for it. I loved it.

Craig: And that's good and I'm not saying, like you're the exception though, that is. And then you did well. Did you do well?

Nadia: Yeah.

Craig: So you are the exception and that is great. But the majority of people.

Nadia: The biggest impediment into this was coming to Australia and coming these days because I was told my accent was us strong. I can't talk, I shouldn't be on the radio. So I took back 20 years later.

Craig: But they told Arnold the same thing I did. They told Arnold you'll never do it he did you're for it.

Nadia: So I paid the price for Mr Murdoch that's it.

Terence: You wouldn't want to be that guy who told Arnold that, would you?

Craig: That guy is probably not around anymore. Yeah I think it's that ability to be able to recognize what it is that you need to work on or develop. I always say to people this is not about. Becoming better is not about self-loathing. It's about self-awareness and just self-honesty. And I was talking to somebody

recently and then like they're keen to become a speaker and I said let me tell you a typical scenario because the week before I'd done a gig at I think it was crown. I said this is what happens. So I'm speaking at 11 and I get there at 10:30 and some guy called Bryan comes up and he puts a cordless microphone, a lapel mike on me runs it down inside my shirt, in my pocket. And then at about five minutes to 10, I've got five minutes to 11. I'm back in the room, I'm sitting up the back then about two or three minutes before I speak I'll walk up to the side. It might be eight hundred people in the room. I walk up to the side and I'm just one speaker of say 8 or 10 for the days, It's just a conference and I am a speaker might be for Telstra or whomever and then some guy who doesn't know me or he will read my bio. Then he'll introduce me and I'll walk up on the stage with my lapel mike and I've got to talk for 60 minutes to eight hundred people who don't know me and don't care whether or not I crash and burn or succeed. Then I get on stage and I look out and I can't hardly see a person because the lights are in my eyes so I can't see faces so it's very difficult to create connection. And on three, two, one and go now you're on. Talk for 60 minutes. Be interesting, be funny, be relevant. Don't say "uhm". Don't freeze. Don't go blank and be amazing cause we're paying you a lot. Ready set go. And when I describe that to people they're like well that is terrifying. I go that is what you do. That is what you do. You're not standing at your cousin's wedding just talking about pissed stories. You're not you're not taught in a room full of drunk people about what you guys did when you were teenagers. You need to be interesting, relevant, inspirational, empowering, enlightening, funny, charismatic and you need to become calm.

Nadia: How do you stay calm?

Craig: Experience. You can't get good at what you don't do. You can't master what you avoid. So how do you be calm in would seem to be a stressful situation by putting yourself in stressful situations. How do you get physically strong? You work against physical resistance. You lift weights progressively overload your body. How do you get mentally and emotionally strong? By working against mental and emotional resistance. That is where you challenge.

Nadia: So do you ever like sort of abstract week to gain this calmness. Do you ever like make a little distance, mental distance from the situation to become an observer?

Craig: I think there is no set protocol. For me I literally can be two minutes before an event depending on the event and sitting looking at Facebook on my phone just because or sending an SMS or or having or chatting with someone because there's nothing more I can prepare. Sometimes, like if I'm doing an event like Craig Harper live events where we might have hundreds of people. Everyone has a bit of a routine. So my routine is I don't want to get there and I walk into the foyer and I'm talking to a whole bunch of people. I don't get myself in a great place so I will literally, if I'm doing like this weekend I'm in Perth and the workshop runs from nine thirty to twelve thirty, I'll be around the corner somewhere having a coffee by myself and I will get to the venue at 9:28. I'll get to the venue so pretty much everyone seated. Melissa who's my business partner we'll be talking to the audience she'll be giving everyone a bit of a brief on what's going to happen and where the toilets are and turn off your mobile phones and thank you for coming in. And she'll thank the event crew and all that stuff. And then and she'll introduce me and I'll walk in and that's it. And that works well for me so we'll try to figure out our own operating system. I mean, whether or not I talk about this notion of having an operating system everyone whether it's business or life or the way we eat or the way we manage our body or don't manage our body or love or relationships or wealth, we all have a normal operating system and it's trying to figure out whether or not that operating system works or doesn't work.

Nadia: Great. Now coming back to the purpose of my podcast and Terence we come up on with 3 nuggets of value which you've been giving to listeners who are business owners now.

Craig: Haven't I given like way more than? What is this?

Nadia: I would like.

Terence: What about a recap?

Craig: Have I invoiced you for these extra 3 nuggets?

Terence: I wonder how many zeros going to be on the invoice?

Craig: Jeeez!

Nadia: So I'm thinking about that in summary because we did go through a very, a lot of things, deep things.

Craig: Yeah.

Nadia: And talk about Craig Harper walking out on the streets without anything and starting from the beginning. And this is what a lot of people are starting in jumping into unknown and these three pillars of strength I would just want to recap very quickly. What would they be if I ask you only three?

Craig: Look, on the spot? So my general. Here are three things. I don't know if these would be my top three but these are three that come to mind now for business owners. One is manage you first. Manage you.

Nadia: Kill me.

Craig: So one would be managing yourself and by that I mean just looking after you physically, mentally, emotionally, managing stress managing sleep managing food managing your body from just a movement in a health point of view. So self-management would be one because if were in a successful business but we are personally train wrecks well then we're probably not succeeding. Number two would be. We talk about this thing abstractly that's a little bit outdated but people still talk about work-life balance. I talk about work impact. So. And by that I mean identifying and acknowledging the impact, good or bad, that your work has on you. So for example Terence if you did a job that you hated but you only did it 20 hours a week but you hated it. That would probably have more of a damaging. Even if you made the same money as doing another job where you worked 60 hours but you loved it. Right? So we've got version 1 – 20 hours 100 grand a year. You hate it. You don't like going there. You don't like the culture, you don't like the job you don't like what you do. There's nothing interesting about it. You don't sleep well the night before. You don't really get up and go there even though it's only four hours a day blah blah blah. Conversely, you've got this other thing where it's an amazing role and all of the things that you're passionate about – creativity and people and connection and expression and whatever it is, right? That's what you're doing 60 hours a week three times the hours. And so the impact is actually a positive one. So we kind of, in our collective culture for a long time any way I've spoken about work life balance like it's some kind of equation. If we work this much we play or socialize this much or don't work this much then we kind of find the right number then we will be balanced because that doesn't take into account lots and



lots of variables. So for me it's about identifying the impact, good or bad, that your work has on you. And then try to find something which for you serves the purpose of one, creating what you need it to create whether that's wealth or security or. And also that meets other needs like creativity, like emotional investment, like something that aligns. Like if you're doing a job that doesn't align with you, good luck having any enjoyment.

Terence: That resonates with me a lot mate. In fact one of my things is to really do what I enjoy the most and I guess through some of the successes that I've had on along the way that allows me now to actually do what I enjoy the most and to kind of not have to do the other stuff.

Craig: And that is exotic dancing, is that right?

Terence: Well I'm not bad at that.

Craig: Yeah. Not that I've seen you. That video Nadia sent me. How did you get in that outfit? So tiny.

Terence: Nadia got me in. Just one of those moments.

Craig: Was that her outfit or is that your own?

Terence: I think it might have been hers.

Craig: Fantastic. You look great. And my third one. She's shaking her head, why is that?

Craig: Oh sorry. Oh let's be back to boring business. My last one is culture. It's creating a culture or an environment where people want to be. If you've got the best business in inverted commas from a technical perspective, you have good product good services or good turnover or good profit. But it's not a workplace that people enjoy. Like I didn't always nail it but I really tried hard to create an environment in my gyms that was just fun. So yeah people, we met their needs, we trained them, we looked after them, we were professional, we executed the things that we needed to in a professional way but at the same time I wanted my guys and girls to love coming there. I wanted my clients to love coming there. So that's about creating an experience because it was a very people-based business. So whether or not it's a restaurant or a cafe or even an account I'm going to see where if I enjoy that person's company and I enjoy the other staff then I don't dread going to the accountant or I don't whatever it is so creating an environment or a culture as a leader or as a business owner or as a manager where people enjoy being. I think that matters.

Nadia: Thank you. That's great.

Terence: Yeah that's really good.

Nadia: If you do describe yourself, calling yourself a name what it would be? Three words.

Craig: We got calling myself a name?

Nadia: Profession, anything.

Craig: Student, teacher, thinker.

Nadia: That's it. Student, teacher, thinker.

Craig: It sounds cliché but it's true.

Terence: It does.

Nadia: Well it does sound cliché.

Terence: This has been a really enjoyable conversation actually.

Craig: Thanks though.

Nadia: You're welcome, Terence.

Terence: Well thanks to both of you for having this conversation. I guess how can our listeners get in contact with you?

Craig: Hmmm just come to my house. I will put the address up and just come over. Might get a bit busy but we'll put enough turnstile at the gate.

Terence: There might be a coffee shop by the writing coffee.

Craig: People can, okay so you want to get a snapshot of the stuff that I do go to my website which there's a lot of resources so articles and videos and interviews and podcasts which is all free content which is Craig Harper, one word, dot net. You can follow me on Instagram which is @WhiteboardLessons and of course I'm on, I've got two Facebook pages as well so just Craig Harper. So there's a professional and a personal one and there's.

Nadia: Don't try to be his friend he's too full.

Craig: Well it's not that I'm full I just didn't really want you on my team.

Nadia: It's alright. I recovered.

Craig: So I accepted Terence.

Terence: You can only take one.

Nadia: It took few months but I recovered.

Terence: Thanks a lot.

Nadia: Thank you.

Narrator: Thanks for listening to the Unfair Advantage Project. For more curated resources, visit us at [unfairadvantageproject.com](http://unfairadvantageproject.com)