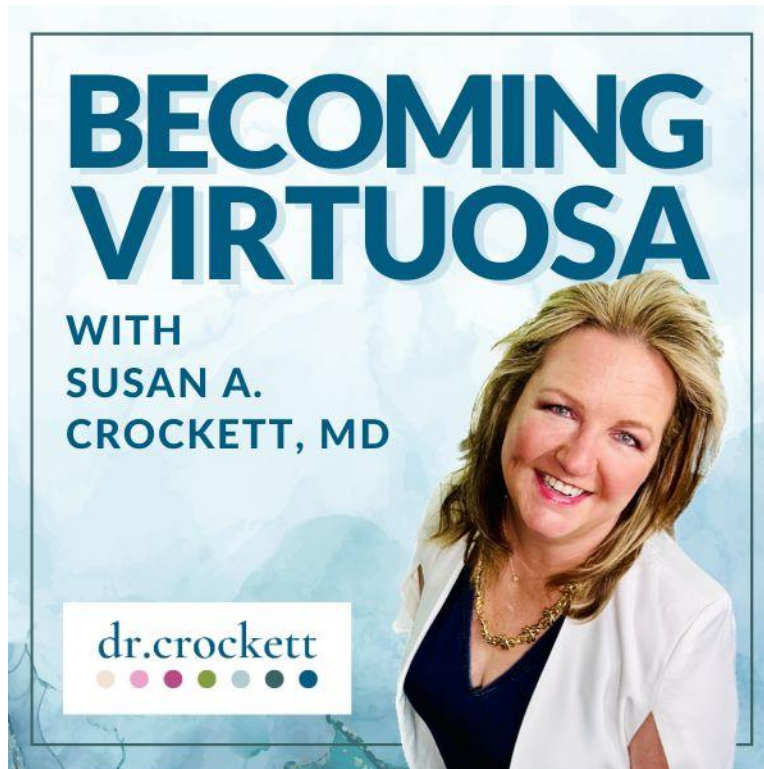


Ep #73: Compound Interest of the Mind with CJ Hurt



Full Episode Transcript

With Your Host

Susan A. Crockett, MD

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Dr. Crockett: You didn't say just you're influenced by the environment that you're in. You made a really interesting point that I want to emphasize, which is we get to create our environment. We get to create and choose our exposure.

CJ: Exactly.

Welcome to *Becoming Virtuosa*, the podcast that encourages you to become your best virtuosa self. Each week Dr. Susan Crockett goes where the scalpel can't reach, exploring conversations about how to be, heal, love, give, grow, pray, and attune. For the first time ever, she's bringing the personal one on one teaching that she shares with individual patients to you on this broader platform. A weekly source of inspiration and encouragement designed to empower you.

By evolving ourselves as individuals. We influence and transform the world around us. Please help me welcome board certified OB-GYN specializing in minimally invasive GYN surgery, internationally in the top 1% of all GYN robotic surgeons, a certified life coach, and US News top doctor, your host Susan A. Crockett, MD.

Dr. Crockett: Okay, welcome back to *The Dr. Crockett Show*. Happy Tuesday. I'm your host, Dr. Susan Crockett. I have a very special guest on the show today. This is CJ Hurt. Welcome, CJ.

CJ: Thank you. Thank you. Hello.

Dr. Crockett: It's such an honor to have you on the show.

CJ: Likewise. Thank you for having me.

Dr. Crockett: You're welcome. I didn't know much about you when I invited you. Now all I knew was that you were Kiki's significant other, husband, yeah. So you've kind of come on as a plus one today on the show.

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CJ: Right. It's been a pleasure.

Dr. Crockett: It's really fun. We started talking.

CJ: Learned a lot.

Dr. Crockett: Me too. We're like oh, let's go have a shoot. Let's talk on the air.

CJ: Makes sense.

Dr. Crockett: Yeah. So those of you that haven't seen Kiki Johnson's episode, you need to go back and watch hers. Fantastic episode. We'll put the link down below. But her husband and she have an investing mindset. We're going to talk a little bit about that today. In fact, today's show is called compound interest of the mind.

CJ: Correct.

Dr. Crockett: That's kind of something that you have.

CJ: To make it easy and to know that it's bite sized chunks to change.

Dr. Crockett: Baby steps. Yeah, to change. So we were talking at dinner a little bit about that, the idea of compound interest with money, but also when we're trying to become a better version of ourselves. We take small change.

CJ: Exactly.

Dr. Crockett: And practice a lot, kind of like being a musician.

CJ: Exactly.

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Dr. Crockett: Which is something we have in common.

CJ: Yes.

Dr. Crockett: Yeah.

CJ: I've been making music for since I was a kid. I remember like making music on like my grandparents tape recorder, the small one with the little bitty cassette. Recording music there. It's flourished into what we're doing now.

Dr. Crockett: Yeah. You're the vocalist for your group. Correct?

CJ: Yeah, I do some rapping.

Dr. Crockett: That's pretty fun.

CJ: Yeah, it's fun.

Dr. Crockett: I've never had a rapper on the show.

CJ: Really?

Dr. Crockett: Yeah. First time. So my music background was a little bit different. I was a classical piano trained and then oboe and orchestra. But I think the cool thing about music is musician's brains work in a different way than other people's.

CJ: Usually.

Dr. Crockett: Usually. So as we started talking downstairs about your investment strategies and getting to know you and Kiki a little bit better on that scale, I was just struck by the fact that that the musician mind moves

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pretty quickly, willing to take risks, be innovative, and try new things. Then that's where the creativity and the manifestation comes from.

CJ: That happens. Yeah, have definitely being able to see the finish line and not worry about the steps on the way and figuring it out along that way.

Dr. Crockett: Yeah just make a riff and go for it.

CJ: Make it work. Figure it out.

Dr. Crockett: So you have a saying when you're talking about investment, your little tagline. You said it was an exposure.

CJ: An environment, environment exposure. The big E's. That's kind of my motto to life. Getting older and learning more, starting to figure out things, I realized the only two things that kind of correlate that are always a factor where what I was around and what I was seeing. The more you continue to evolve your environment and your exposure, you show me your five best friends, and you're going to be the sixth one type of situation.

Dr. Crockett: Exactly. So that's a really important point is that you didn't say just you're influenced by the environment that you're in. You made a really interesting point that I want to emphasize, which is we get to create our environment. We get to create and choose our exposure.

CJ: Exactly.

Dr. Crockett: Tell me about how that has influenced you as far as investment in your goals in life and all of that.

CJ: Starting to see the world for what it really was.

Dr. Crockett: When did that happen? How old were you?

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CJ: Like 21, 22. I was like hey, it's set up for you to win if you want to win, but it's also set up for, it's some pockets of comfortability they were created to keep certain things where they are. Once you start to question those things and not believe anything and scratch that penile gland off a little bit, decalcify that, you start to see more and want more. It starts to become more reachable and attainable when you see it happening for someone else. Like hey, I can touch this person. They're doing that.

Dr. Crockett: So tell me about how you got started. Because you didn't start at the investing level. You started in.

CJ: Sales.

Dr. Crockett: Yeah.

CJ: I'm a talker. I've been selling phone sales, in person sales. It's been really where I started my career and got a job at a real estate seminar company. The ones that always say hey, we're having this three day workshop and come in, learn about real estate. I knew nothing about real estate. Got a job there selling real estate courses.

Dr. Crockett: Wow.

CJ: Started to sell courses. I heard back from some students that had gone out and done really well with things. I'm like hey, what I'm selling them is making more than me selling it. So let's start to shift that. Oh that time of life, everything, that's where my be E's really happened. When I was starting to realize hey, I'm in different rooms. These are different situations and different conversations. I like it. I want to continue down this route. It was doable.

Dr. Crockett: So that's where you got the different environment and then different exposure.

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CJ: Seeing it. Being like hey, this is different. I was trying to figure out why it was different. I'm looking at everyone around me, like how is this? I'm like oh, this is just what they were around. This is what they're used to. This is their normal. I figured out you can just make your normal different.

Dr. Crockett: Yeah.

CJ: Change your norm.

Dr. Crockett: You say that like it's no big deal. But that is.

CJ: it took a lot of steps. I still watch motivational videos to this day. Every morning I wake up, meditate, and I'm watching motivational videos. Then I'm sharing it with my friends and family. It comes off as I'm Mr. Perfect to some people.

Dr. Crockett: Really.

CJ: I have to let them know I'm watching these videos and doing this because I have a lot of self-doubt. I have a lot of insecurities. There's a lot of different things that I deal with that I overwork and I try to overshare with other people because this is what I'm dealing with.

Dr. Crockett: You want them to have the knowledge that. You have you want others to have that benefit too and get the little light bulb on.

CJ: Exactly.

Dr. Crockett: Yeah, but you're a mover and dealer and not everybody is a mover and doer.

CJ: Sometimes it takes ,that's where the compound interest of the mind comes in to play. That's the small, you invest \$20, \$30 here into this stock, and then it starts to compound, right? It's not I put \$200,000 into this thing

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and now it's doing this. Small little things here and there, and you've just got to keep adding though. You can't stop.

Dr. Crockett: It's the daily habits.

CJ: Exactly. Habits are everything.

Dr. Crockett: They are. They're sometimes hard to change. But so a lot of what we talk about on the show is helping people evolve into the best versions of themselves. We call it their virtuoso selves. But we have a belief on *The Dr. Crockett Show* that if you want to change the world and make it a better place, you start by helping individuals become in a better place and become their best versions. Because then they naturally start doing better in the world around them. Then it propagates that way.

So one of the first steps that I've learned about in my life coaching background was that you first have to be exposed to something different to even have a vision that there's something different to strive for. So we talked a little bit with Kiki about how the internet and podcasting has influenced that.. You've mentioned motivational speakers. Who are some of your favorites? Do you mind sharing them with the audience?

CJ: Gladly. Dr. Eric Thomas, by far he's the one. He's the one that stirred the pot for me. I was like okay, this is cool. I enjoy this outlook. I enjoy that hunger, that passion. It might be overwhelming to some people, but I enjoyed it because it was different. It came from a religious background, but it also had the realness of the real world aspect to it as well.

Religion isn't just doing the right thing. He also wanted us to be fruitful. That's going out there and making money, figuring out what's going on and not just being a watcher. So Eric Thomas is definitely at the top of that list. But podcasts go on. 19 Keys is a very influential individual that I watch a lot. Well-spoken.

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Then there's podcasts like Earn Your Leisure, Troy and Rashad, those individuals are teaching financial literacy to a culture where it wasn't the most pushed to the forefront, and it's working. They have Invest Fest. They have investable. There's a lot of different things that are doing that it's very inspiring. I'm excited to see the world that my kids will live in.

Dr. Crockett: Yeah, it's compounding.

CJ: Yes, yes.

Dr. Crockett: It's moving so fast. Tell me a little bit how you went from doing the sales job into actually doing your first investment into real estate. Tell me about how that transition happened.

CJ: I put together the resources that we were showing the students and started to figure out where I would fit best. I started off in wholesaling real estate.

Dr. Crockett: You can do that?

CJ: Yeah.

Dr. Crockett: What's that?

CJ: So wholesaling real estate is buying a property and selling it for its after repair value to an investor. So.

Dr. Crockett: Oh, okay.

CJ: I have properties that I get under contract, let's say, just throwing numbers around. I pick it up for 100,000. I know in that neighborhood the fixed up newly renovated properties are selling for about 260. So then I can add on like \$10,000, \$20,000 to sell that to someone else. That they go and

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put \$20,000, \$30,000, \$40,000, \$50,000 into the renovations. Then they sell it and then they make their profit on the back end.

Dr. Crockett: Interesting.

CJ: So it's kind of middle manning a deal.

Dr. Crockett: Yeah, I didn't know that existed.

CJ: Yeah, so fun area. It was one of my favorite parts about real estate, Buy and hold, rental properties, those things are, but that part that's the real movers and shakers, wholesaling.

Dr. Crockett: That's such a niche thing I didn't even know. So you do that, and then you also own and rent properties.

CJ: Correct.

Dr. Crockett: That's cool.

CJ: Yeah, I've got a rental property to go check out today.

Dr. Crockett: After the show today.

CJ: After the show, I'm going to go take a look and walk through and see if it's something that we would like to add to the portfolio.

Dr. Crockett: That's, you say that like yeah, that's just my day. Isn't that cool?

CJ: I'll take a look. Yes. Years ago, I wouldn't have imagined this conversation. I would have imagined being here. I wouldn't have imagined being with Kiki. So I've known Kiki since the first grade. Growing up in a small town.

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Dr. Crockett: What?

CJ: Yep. We dated in like as much as dating could count in elementary and high school at times, ran across each other. Then.

Dr. Crockett: She's an amazing woman.

CJ: Yeah. Great. Life made a full circle, and we reconnected.

Dr. Crockett: What I love about your relationship is that you're both on track for these dreams and goals and supporting each other for this. Moving forward with the growth in the investing. A lot of times when you see couples, you see one that's interested in growing and changing and moving and the other ones not. It kind of pulls the relationship apart. So.

CJ: It can't happen that way.

Dr. Crockett: It can't happen.

CJ: It was definitely a blessing to have a partner that's also in the same mindset and same aspirations. Different, totally different, same end goal. But we definitely want the same things at the end of it and definitely see the same things for our children. Same age, same hometown, same schools. We had a lot of the same environment and exposure at a certain time in life. Then to see what we wanted to turn it into. It makes it a lot easier to have someone that you've known since the first grade.

Dr. Crockett: Yeah, because you know she knew you then. She's not just coming on to latch on to you now that you're all rich and famous.

CJ: Yeah. Yeah. So, it worked out well.

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Dr. Crockett: That's awesome. So great to know you guys as a couple. That was a really a huge blessing for me today, getting to see y'all together and have lunch together, and I really appreciate today.

CJ: It was really good by the way.

Dr. Crockett: Thank you. We were working a little bit of gut health there, weren't we?

CJ: We were. Getting things together. That's definitely the direction of things moving forward for me as well. I'm making small compounding interest type of steps toward my health changes and removing things. I've been away from pork for a while now and trying to do away with the red meat altogether. I don't know if I'm going to go full on plant base, or if I'm just going to kind of hang out with the pescatarian type of diet. I don't know where it's going to end, but exploring meat alternatives and different things of that nature just to kind of, it's a car man.

Dr. Crockett: It is, right.

CJ: It's the engine, and we've got to put the right fuel into it.

Dr. Crockett: Everybody's a little bit different, and I think that's a really important point to make. That even though we teach whole food plant based as the baseline for what we recommend as a healthy diet, if you look at some of the materials we have, like the freebie download when people come to our website. It has this spaghetti remake, and it goes from the absolute sugar filled process jarred, I'm not going to put a brand name on it, but we all know those that we ate as kids, right?

Then it goes through eliminating the processed foods, eliminating the sugars, eating the more whole foods made versions to eliminating the meat or doing a plant based meat product. Or going all the way down to

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eliminating the noodles to making them zucchini based or rice noodle based instead of the refined flour. Then.

CJ: Enriched.

Dr. Crockett: Enriched, right?

CJ: Crazy. It's the exact opposite. It's not enriched at all.

Dr. Crockett: So everybody's going to fall in along the way, that pathway of, quote unquote, healthiest to not. What I like to teach my patients is that what you eat 80% of the time is really what your body is going to us, right? I mean if you can get it right 80% of the time, you don't have to be perfect. So our New Year's show is B+ is Good Enough.

CJ: It is.

Dr. Crockett: 80, that's a B minus, but so I love what you're saying about being curious about trying different things. That's how I shifted to, and I've shifted back at times to more meat eating for protein and muscle gain. But the one thing that I'm really convinced about is that the processed stuff is not good for us.

CJ: Processed stuff, things that can go in the freezer, things that don't spoil. That's not natural.

Dr. Crockett: That not natural. The French fry that stays under the car seat and doesn't rot, yeah.

CJ: Same color. Yeah. So I agree. You've just got to be curious. You've got to be curious. You've got to question everything. That just goes down to, I don't know why it was set up that way. I think was probably like around like I was telling you about earlier. Things like World War II when they first

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started to try to make things okay for the soldiers to pack and keep for months at a time.

Dr. Crockett: Yeah.

CJ: But it became the normal, and microwave dinners and things like that are.

Dr. Crockett: They started out with a good attention. We had a malnourished population that was under fed, and the government started introducing these things. Capitalism happened and came along. Now all of a sudden, we have these massive factories for meat production. It's kind of, it's interesting. I've never been one of these people that is like environmentally driven for the diet thing. I've looked at it more from a medical standpoint.

CJ: It is selfish. I'm worried about my stomach.

Dr. Crockett: I'm being honest. I want my microbiome to be healthy. So I'm eating the veggies, the fruits, the seeds, nuts, and the whole food stuff. The whole plant stuff that's feeding the microbiome, which makes my serotonin levels higher and makes me happier.

CJ: Exactly.

Dr. Crockett: And all of that. But I've never been on that side of like oh, the environmental impact or the animal rights type of thing. Which I have a lot of respect for people that are in those realms, but that's just not been my take on it. But I recently just watched that new Netflix documentary, the four part documentary with the twins.

CJ: I haven't watched it yet. I saw the preview. I'm definitely intrigued. I'm definitely going to watch it. Curious. Can you share a little and not spoil it for me?

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Dr. Crockett: Yeah. So I'm blanking on the name of it. Do y'all know, audience?

Speaker: *You Are What You Eat.*

Dr. Crockett: *You Are What You Eat.* Yeah. Thanks to the audience. Appreciate that. *You Are What You Eat.* So it's on Netflix right now. It's brand new, 2024. So they took 21 pairs of twins, identical twins genetically identical, and they put one twin on a whole food plant based diet, and they put the other one on a healthy omnivore diet. So they eliminated the really unhealthy processed meats and really terrible saturated fats on the meat eating omnivore diet. Omnivore means you eat all kinds of things. So they were allowed meat and dairy and veggies.

They did extensive physiologic testing. It was so fascinating. They did like treadmill tests on them for their aerobic fitness and strength training. So for four weeks, they had prescribed meals delivered to them. Then for four weeks, they had to make their own food. Then at the end, they measured the difference in all their bloodwork, like cholesterol levels and blood pressure and weight and body fat composition.

They were looking at microbiome. This was one of the first studies to really look at the gut health, the gut microbiome, and the influence. It was staggering what they could see just in eight weeks, the changes and the benefits of leaning more towards a whole food plant based diet. So it's very fun.

CJ: You change genetic makeup by what you eat.

Dr. Crockett: In eight weeks. Yes.

CJ: It's really different. They're printing meat now. You've got to be careful of that.

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Dr. Crockett: You've got to be careful of that printed meat.

CJ: Yeah. They're making meat now.

Dr. Crockett: Oh, that just does not sound good to me.

CJ: Not at all.

Dr. Crockett: No. So that's a really important point. That's called epigenetics. What we've discovered is that the genetics that we're born with, like in our DNA and our cells, is only a very small fragment of our destiny. So our DNA is not our destiny. Man that falls into so much of what we're talking about here, right?

So our environment, your exposure and your environment for your food changes the on off switches on all your genes. So that is where you can thwart your genetic risk for cancers if you have genetic risks in your DNA. It's where you can have a healthier, longer, sustainable life into your geriatric years because we're learning through epigenetics and all these food choices about how we influence our genes and what changes the good genes on and the bad genes off. So environment and exposure.

CJ: It all comes back. Guys, I'm telling you it's my favorite thing ever.

Dr. Crockett: That's really brilliant. You said it at first, I was like oh, yeah, that's kind of cool. Now I'm like a full circle on everything, including our food and our epigenetics. All right. Well, this has been really fun having you on the show today.

CJ: I loved it.

Dr. Crockett: Yeah me too.

CJ: It was fun. Good talk.

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Dr. Crockett: Yeah, good talk. Thanks for coming. Do you want to tell people where they can find you?

CJ: If you're looking for investment properties, visit hurtlessinvestments.com. If you're looking to sell a rental property, you don't want to deal with any more hurtlessinvestments.com. Or we're on Facebook Hurtless Investments. I'm Chris Hurt and selling your home shouldn't hurt. So we're Hurtless Investments.

Dr. Crockett: We'll put that in the notes. We'll give you.

CJ: Come find me and chat. People are looking to learn more about real estate. I'm starting to lean more toward being that exposure to some people.

Dr. Crockett: Yeah, that mentor of exposing other people being able to.

CJ: And being able to be what I was looking for.

Dr. Crockett: You're so young for doing that. I mean, I don't mean that condescendingly. But you're like a generation younger than me. For you to already be at that stage where you're reaching down to the next level, I mean, that's truly inspiring to me. That's awesome.

CJ: It's what I would have wanted. It's what I would have appreciated to see. I can't think that everyone's going to take that and run with it.

Dr. Crockett: But the ones who need it.

CJ: But for those that need it and they will, and we'll get to start to turn and change their environments and bring more exposure, and they get to go do the same thing for someone else.

Dr. Crockett: There you go. Great show. Thanks a lot.

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CJ: Thank you for having me.

Dr. Crockett: You're welcome.

CJ: All right, Dr. Crockett.

Dr. Crockett: Hey guys, thanks for joining us this week. If you like the show, and who wouldn't like this? This was a fun conversation. Please remember to like, share, and subscribe. If you have suggestions about what you want to hear us talk about again next show, text time later on the down the line, just drop a comment for us, and I hope you have a great week. We will see you next Tuesday, and I'm going to challenge you to expand your environment and your exposure for this week. Thanks for joining us. Bye.

Thanks for listening to this episode of *Becoming Virtuosa*. To learn more, come visit us at DrCrockett.com, or find us on YouTube for the Dr. Crockett Show. If you found this episode helpful or think it might help someone else, please like, subscribe, and share. This is how we grow together. Thanks, and I'll see you next week. Love always, Sue.