



**Talking Points**  
**Leaderboard Interview of**  
**Kris Freeberg, Economist**  
**at Homestead Resort, Lynden, Washington**  
**November 15, 2016**

1. **J's introduction**

2. **About me:** I'm an Economist in private practice, began February 1996. I help folks plan and achieve their lives' savings, from individuals to governments. Currently I'm focused on [Real Estate](#) & the [Property Management Industry](#) but historically my scope has been very broad. I'd help whoever needed & wanted help: rich, poor, households, businesses, governments, non-profits. Through that experience I learned a lot & developed a significant tool kit.

3. **Discussion Questions**

- **Most Valuable Tool for Staying Organized & Daily Work Flow:** Customer Relationship Management (CRM) without question. I've been using [crmpro.com](#) since 2008. It was launched in 2003. There are more modern ones available now. I've researched a lot of them and you can see my findings [here](#). Calendar, Tasks, Documents, all organized around Contacts & Companies.
- **Next most valuable:** [a time management app I developed](#). It treats time as though it were money. Ironically although I don't charge by the hour, spending my time wisely makes it possible to do better than hourly billing. It's still important for me to supervise myself – even moreso.
- **Next most valuable:** hardcopy journal. It was and is the beginning of everything else. Sir Richard Branson's most valued possession is his pocket notebook. It's indispensable because it holds still while everything else is constantly moving and changing. It's where you can compose yourself, develop all your brilliant ideas, and manage change.
- **First 45 minutes of my day:** Interesting question. I function seasonally, not daily (Ecclesiastes 3). In my view there's a tipping point in life where you shift from having more questions than answers, to having more answers than questions: questions like, What shall I study? What shall I do for a living? Where will I settle? Whom shall I marry? Who will my children be? How shall I raise them? What do I believe? Life will always entail some mystery to the end, but I do believe there is a tipping point where you make that shift; and when you've crossed that line, you get to spend more time doing and less time wondering. So now I hit the ground running but 20-30 years ago I spent the first three hours in Bible study, prayer, contemplation, and journaling figuring all of that out. I exercise in the afternoons because that doesn't require much thinking. I reserve mornings for creative thinking type work, and I avail myself heavily of the Ecclesiastical calendar to nourish and inform my spiritual life. My spiritual rhythm is more seasonal now than daily or even weekly. I think, feel, and live very long-term, and remain very open to pleasant surprises and inspiration, which can't be controlled or scheduled. That's where [the Time Management app](#) is so valuable. It helps me understand what actually happened and work with it, versus what I expected. Often, God has better ideas than I have. I try to remain open to that.
- **Books:**
  - The Bible
  - The Great Synaxaristes. It's a Hagiographical Encyclopedia set, translated faithfully and completely from the Greek. A tremendous resource for understanding pre-Reformation world history.
  - The Ante- & Post-Nicene Fathers
  - The Philokalia
  - Life-changing: [Nihilism](#) by Seraphim Rose. Huge relief from the “belief in un-belief” that has ravaged our time.
  - Career-changing: [Jeff Fox' books on Rainmaking and Dollarization](#).
  - Gary Keller's [Millionaire Real Estate Investor](#).
  - Keller's & Papasan's [The One Thing](#).
  - [The Narcissism Epidemic](#)
- I'm currently studying [Pete Peterson's](#) works on fixing the national debt. I want to be Pete when I grow up,

but I'll probably be more "Ninja" about it. When he worked as a government employee it really set him back financially & I'd rather not repeat his mistake; but I would like to help the country shift from debtor to investor. It's only \$20 Trillion. Hey, why not? You only live once.

- **My best tactic(s) for dealing with stress** is [improving my income](#). Until I figured out how to do that, prayer, worship, contemplation (including journaling), and exercise, especially walking/running my prprdrng on Sehome Hill were vital, and still are.
  - **My main mentor** was [Gary Sundem who wrote the book on Managerial Accounting at University of Washington](#). It is such a privilege to learn in the classroom from the author of the text. His theories and lessons are hard-wired into [the business management applications I now develop](#). Most of my other mentors are authors. I have really had to be transcendent in my search for mentors. Honestly, I haven't really found much locally. I've had to transcend my own time and place to find good mentors. [Peter G. Peterson](#) would be another. I hope some day to buy him dinner.
  - **The biggest milestone or tipping point** in my business' success would be my discovery of [Jeff Fox' work, which just happened last April](#). Directly or indirectly, most people including the President of the United States are paid for their time. But from Jeff's work I came to realize that ***nobody wants to buy your damn time!*** ***They want to solve problems, the sooner the better***; and time-billing creates an inherent conflict of interests between the customer, who wants problems solved quickly, and the vendor, who doesn't because his (or her) income is a function of time. The incentives are inherently perverse and annoying, and I'm so happy to be relieved of them.
  - **My dream job** would be fixing the national debt, helping the United States of America transition from being a debtor nation to being an investor nation.
  - **Tools or tricks** for taming my in-box are to [follow the teachings of David Allen who wrote Getting Things Done](#). He has some great hacks for clearing your in-box that I use. "Select All" and "Delete" are wonderful ways to triage your in-box. Also if you're using a proper CRM, after you've triaged your in-box, the noteworthy emails get organized pretty much automatically in individual Contact records instead of staying stuck in the in-box. In other words, having a decent CRM solution pretty much solves the problem of the jammed in-box. It provides the way, the process, of in-box relief.
  - **What keeps me up at night** is a guilty conscience which, I'm happy to say, since I value my sleep, doesn't happen much. I have learned to distinguish between guilt and shame. Guilt is a fact and shame is a feeling that sane people experience when they are guilty. Most people talk about "feeling guilty" but I say that's impossible because guilt isn't a feeling. You can feel ashamed but you can't feel guilty; you can only BE guilty. It's ontological, not emotional. In my view shame isn't a bad thing; it's a good thing because it's the key that unlocks the prison of guilt, the key to relief, redemption, recovery, and healing. I wrote [a poem about that called "It's 3:00 a.m."](#)
  - **Short Form Questions:**
    - Paperless. PDF and CRM document storage are wonderful things.
    - **Fave communication medium:** F2F like we're doing right now. Greeks call it Koinonia. Rainmakers get this. As Chris Smith wrote in his book [The Conversion Code](#), "Go deep or go to sleep."
    - **Phone & Computer preferences:** Android & PC because I'm an accounting/databasey kind of guy, and there are more applications for that kind of stuff in those environments than there are on the other side, which is more about graphics and end-user conveniences. I also [hate the smugness of Apple](#) and smugness in general. I like humility. Whenever I think of the Apple/PC/Linux thing, I think of [this mock South Park video](#) which pretty much sums it up for me.
    - **Morning person.** I've tried it both ways and learned that early mornings are my friends.
4. **Wrap Up.** It all starts with a [Lifetime Savings Plan](#) which I provide free of charge, then a [Budget](#), then [Accounting](#), maybe a [Business Plan](#), and eventually, you might prosper so much that it makes sense to form a [Family Office](#) to manage your whole fortune. Regardless where you are on the spectrum, I can help.

Thanks for the interview!

Kris Freeberg, Economist  
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