**NFL Players’ Podcast Ep 06 Transcript**

Riccardo Stewart (00:11): Hey, I want to welcome you guys back to another episode of the AWM podcast. As usual, I'm your host, Riccardo Stewart, and I've got my friends and coworkers with me. You see them on the screen or you hear them on the voice. It's Sam Acho, the mayor. We've got Jeff Locke, the Professor, and my main man, Zach Miller, the Truth.

(00:28): And so, guys, we ease into these meetings, we ease in these podcasts. And so right now, if I started off with top-of-mind, I'm going to just throw it out there because most of us are getting ready to head on a plane to head to the NFL combine. And so it's that time of the year when we get a chance to go to Indy and eat at all the restaurants and engage with all the different people.

(00:50): But before we talk about, you know, necessarily like this year's combine, I'd love to hear you guys talk about your experience at the combine leading into the combine. And so, let's start first with you, Jeff. What do you remember most vividly about just even the emotional experience of heading into the combine?

Jeff Locke (01:11): You're so built up for it. I've been dreaming about it for years, right? And then it's just all of a sudden here one day, and then I'm probably the most nervous I've been in my life, to be honest, up to that point. Big college games like the combine was a different beast. I vividly remember them sleep-depriving us intentionally, really, to see like how you would respond at the combine because I wanted to see which guys were complaining - which guys could handle it.

(01:37) And I remember kickers essentially go first. So we're like, they pretty much try to sneak us in from the combine before all the actual position players show up. So I remember going back to my room after I was done kicking in an alignment to check into my room and was sleeping in bed - and I sort of grabbed my suitcase, got out, and got on my flight. So that was my combine, my memory.

Riccardo Stewart (01:58): Wow. Well, I love the way Jeff says the actual position players. That word actual is like one of those words that, you know, you're like the real in the fake. You know, when I was a preacher for a while - when I would get down with the sermon, somebody would say, "Wow, that was actually good." - which means you didn't expect it to be.

Jeff Locke (02:13): I mean, I really meant like the people that everyone actually wanted to see when a camera that's on my camera was like the cameras turned on right after we left.

Riccardo Stewart (02:25): And they were mad. Jeff. They're like, Hey, man, here's your room. We walked into the room, and Jeff was like, "Man, I'm not going to say anything, guys; we're good."

(02:34): So what about what about you, Zach? You were a junior. You left early after your junior year. You didn't prepare for the combine. What were your feelings? What were your thoughts going headed into Indy?

Zach Miller (02:42): I just couldn't wait for it to be over. The amount of emphasis and pressure that everyone puts on running a 40 when a 40 is one of the worst things that can determine how good of a football player you are.

(02:55): You see, the teams that at that time I went to the combine 17 years ago, the teams that really focused on who was the best athlete and not who the best football players were. Well, the teams just weren't good, so I was happy to get it over with. Obviously, everyone was focused on 40 times, and so as soon as I got that done and I did the 40 at my pro day again, I was just glad to actually get closer to the draft and actually get closer to, you know, realizing my dream of being a football player and NFL player, you know, not an underwear Olympics athlete.

Riccardo Stewart (03:28): Yeah. You didn't win the - you didn't win the underwear Olympics?

Zach Miller (03:32): Now, I mean, I mean, I ran fast enough in my 40 that I still won the second round, but like, they were like, yeah, my agent's like, "Hey, can you run a if you want to four or five, you go first round one for six." Turns out, you know, getting drafted really matters a little bit.

But you know, the real test is once you actually go to training camp, that's that's really where you really know if you're a dog or not.

Riccardo Stewart (03:54): Let's go on the other side of it. Sam, what was your feeling? Post camp.

Sam Acho (03:59): I was excited, Coach; I'm not going to lie to you. I was excited because for me, I had the impression and the understanding that if I perform at the combine, it would actually increase my draft stock.

(04:12): So I said, okay, Senior Bowl, if I perform well, my agent told me, boom, you know, increase, combine, it'll increase - pro day, it'll increase, I' went to the Senior Bowl. I won most outstanding performance, right? Von Miller won MVP almost any performance. I'm like, "Bet, check. I'm good." What does the combine and Jeff is so right because there is this hurry up and wait You get up super early, you're waiting in long lines.

(04:31): But it was my chance to compete. I love competing. I got a chance to set a record in 3 cone drill. I ran in the top five in the 40 top five in these drills. So I was like, "Man, I felt awesome because I had all of that behind me." It was almost it's another opportunity to prove, Hey, I'm for people who believe in me.

(04:48): I am who you thought I was; I people who didn't believe, hey, time to get the same on your radar. So I was relieved, but I didn't really know what happened next. You said all this started focusing on the draft prep and the combine. Then it's like, it's over. What do I do now? And then I just.

(05:03): I don't know if I went back to Austin, Texas, and started training for position drills from my pro day, went back to the place. Ashanti first for the combine. But it was this idea of like relief, but also, now it's time to play football again. Not just run a 40 year jump high then.

Riccardo Stewart (05:20): Well, here's what we're going to do today. Okay? Just kind of recapping where we've been in this kind of mini-series in which we've been talking about human capital. So if we go all the way back, one of the things we say we start with our clients are with anybody when it comes to multi-generational wealth, you've got to start first with putting money in its proper place, meaning it's just a tool to buy and purchase the things for the people that you love and impact the places you love.

(05:44): Okay, well, how do I make that money? We said, okay, there's a conversation that is not often had with financial advisors that we actually major in. It's not unique to us, but it's something that we major in that's talking about human capital. There's kind of three different problems of human capital. We talked about the physical capital - how important it is to invest in your body.

(06:00): We talked about last episode, the intellectual capital, how important it is to invest in between what's between your ears. And then today, we're going to be able to talk about, okay, what does it look like to reinvest into your social capital? One of my favorite phrases of my mom, who was like my hero, she always say, "Boy, you only as good as the company you keep."

(06:20): And what she meant was the people who you surround yourself with, the people who you hang out with. You're only as good as the company you keep. And so, as we get into talking about social capital, I usually like to start with the professor because he's always got good definitions. So, Jeff, why don't you give us a definition, a broad definition of social capital?

Jeff Locke (06:40): Yeah, very broad. We like to think about it as kind of your off-field brand and kind of with the name on the back of your jersey can do for you. So really, I think of it as the people you know and what those people think of you; that's where the capital comes in, the value that you could possibly provide them.

(07:00): and for converting things that are unique to us - the capital.

(07:09): Yeah, Yeah. I love - I love that for a lot of reasons. And Sam, you're, I mean, everybody knows you're socially good. I mean, you are not just because you're good on screen and so forth, but I've watched you interact when there are no cameras around with people.

(07:21): From the time you were a rookie here in Arizona, all the way to to where you do it now is. But I thought to go I mean, Jeff mentioned that name on the back of the jersey. What does that actually mean and what does that actually look like?

Sam Acho (07:37): Well, those are two great questions. I think what it means is that even when you walk into a room, I listen to a podcast with Russell Wilson and Brandon Marshall; he talked about what he was trying to find, you know, when do you see we met?

(07:47): He said, "Man, I wanted someone who would tilt the room, right?" How? Sierra: When she walks into a room, she tilts the room. When I think about social capital, I think about people. Like when you walk in, you tilt the room and maybe not. That's the scale of, wow, this is you're Russell Wilson or Sierra or Sierra or whatever your role is.

(08:04): But like, there's a gravity to you and a certain gravitas where it's like, man, this guy has something that's valuable to me and not just in a transaction, but also maybe it's like, this guy actually cares about me. Like this guy actually cares about me and my family. I heard someone say, You can pretend to care, but you can't pretend to show up. Oh, this dude shows up consistently. This guy shows up consistently. This guy is, let's say, to be on camera. Off-camera. Let's say it's in the wealth measure space, man. When I'm in a meeting with him, he's the same as I see him when we're somewhere together in public. And so when I think about your social capital, I think about people talking about network and your net worth.

(08:43): It's really this idea of, man, when you walk in, how do people view you? That's kind of the first, like what it is and how do you affect that a second question is, I think there's this idea of authenticity, and what do I mean by that? Like, I mean being integrated, being whole, being like who God made you to be authentic and that's part of it.

(09:01): And then the other part of it too, is like understanding that you do have innate value that you provide to people no matter what your title is, right? You have to be a Grammy Award winner or a highest paid whatever, whatever your skill is or your gift. But I'm talking about the professor, right? When he was that when he was in Minnesota as a player, he was actually coaching and teaching and training guys on financial education or even Zach.

(09:24): We were together at the Super Bowl, so many players looked to Zach, and there's this almost admiration now because a Super Bowl is in Seattle, but Zach is a very authentic person. Riccardo, you and I talk all the time, but I train here at Exos in Dallas, and there's so many people who, when I mention your name, they're like, man, I love Riccardo.

(09:40): I know Ricardo. I mean, he's a good dude. And so for me, you didn't have an NFL career, right? You coach at a high level. You passive high level. But that room tilts when your name gets brought up. And so when I think about social capital, I think using your innate gifts or even skills you can develop to tilt the room when you walk in.

Riccardo Stewart (10:01): You said a few things that are just there's nuggets there. And one of them you use is not transactional but transformational. The ideal of transaction is this like it's what can I get as opposed to translation? What can I give? And Zach, you work directly. Well, we all do, but you definitely work directly with guys who are doing this currently, guys who are reinvesting in their social capital.

(10:24): And what ways do you see it in such a way where guys are truly making an impact, where they're thinking about the other, not just themselves?

Zach Miller (10:33): Well, I think you guys all said it. It's that reputation that you build, and that just doesn't happen overnight. It's how consistent, how mature, and how reliable are you. I mean, one of the biggest questions I get is like, how was this guy as a teammate?

(10:47): How how - you know? How was he? Because I mean, that's what people want to know. And so that a name on the back of your jersey, that's your reputation. Social capital doesn't have to be: You're putting yourself out there all over social media, being very like extrovert and all, that you can actually build incredible social capital just by those one-on-one relationships in the locker room with with people around the team.

(11:11): And that's what that's what we encourage our players to do. That's what I see our guys doing is really building their brand, building their reputation with all those relationships as a player. And you do have the most influence while you're an active player. It's something that a lot of guys miss out on. People are constantly looking at you and seeing how you act, and you know how you act and how you do.

(11:34): One thing is a lot of times how you act and when you do everything. So people really look to that. And so we strongly encourage all our players to why you're a player, don't wait till you're done. Take advantage of those relationships around the building with those people that really can set you up later. And a lot of times, that's just how the business world works.

(11:53): And once you learn that as fast as you can learn that it's huge for for our guys,

Riccardo Stewart (12:00): I mean, it really comes down to like you guys are saying, it's who you are, right? Because you can - you can make a name great and you can mess up a name really quick. You know, most of us here have kids.

(12:06): And when you're going through that first kid, you're like, All right, what about this name? And your wife or somebody would throw out a name and you immediately go nah, nah. I just do it on my team. Never can I name him that name. Like, you know, there's always that. You know what that is. So, one of my favorite authors is Malcolm Gladwell.

(12:24): Like, I read anything that Malcolm Gladwell writes, anything, any podcast he's on, I'm listening to it. But he has the book - Outliers is one of his more famous books. And then I'm not actually sure what the subtitle is, but he's trying to debunk the myth of the self-made man, meaning all these very successful men and women in the world.

(12:40): They become successful because of other people in circumstances in their life. Well, I'm looking at three very successful people because I'm throwing myself in it because, you know, I'm here. But for you guys, if you're standing on somebody's shoulders, I mean, somebody got you to where you are today. Who was that person or that group of people and why?

(13:02): And then just short just go on like I want to just throw it out there to go. Sam Acho's not just Sam Acho because he he walked into this world and just made himself like, you've worked incredibly hard. But Sam, Zach, I mean, Jeff, I mean, let's start with you first, Jeff. Who are those people? You go, I definitely stand on this person's shoulder.

Jeff Locke (13:20): First, I want to debunk the definition of success. Most people think success, especially in the athlete world, is just hard work plus, talent. That's not true. Success is hard work, plus talent, plus opportunity plus luck. And we're talking about opportunity here. Who are the people that helped you get where you are? So my example is actually the kicker, punter, and snapper community from UCLA, without them, I had no chance of getting where I got. There was five of us in a row that made it to the NFL, and we were all go back and train together in the off-seasons. Right? And those are the people who I sit on their shoulders. My friend Kai Forbath was one of the first group to get drafted as a kicker at UCLA.

(13:59): And I looked up to him and how I was going to get there next. And then people after me looked to me on how to get there next. So those are people that I definitely stood on their shoulders.

Riccardo Stewart (14:10): Special teams.

Jeff Locke (14:12)You lot of states still got us, but we're getting close, hopefully.

Riccardo Stewart (14:15): Yeah, I love the honesty. What about you, Zach?

Zach Miller (14:20): I mean, I think the biggest I mean, a lot of people tell me there's a ton of people that have helped me along the way. I think really my coach at ASU, Coach Osborne, tight ends coach, I was a very raw player and he, he taught me how to be an NFL tight end and only three years to where I could actually come in and make an impact.

(14:39): So the ability to to transition from an 18 year old start as a true freshman play as well as I did to be able to all of a sudden become, you know, a Mackey Award finalist in my last two seasons. That was that was I mean that's the kind of, you know, mentorship and coaching that really elevated me as a player to actually help me make that transition as easily as it possibly could be.

Riccardo Stewart (15:12): It's good. Sam. I use a as everybody the same question, but because I feel like this is an opportunity for us to talk about social capital, I got to ask you the same question, man. I mean, I know there's a lot of shoulders, but who in particular would you say are definitely stand on this person shoulder?

Sam Acho (15:19): My dad. Dr. Sonny Acho, Dr. Owen Yabuki. Sonny Acho is the reason I'm here. I'm standing on his shoulders. I think about a good friend of mine who's a mentor named Brett Rogers, and he knows my story and he was saying, Dude, sometimes we forget. But your dad came from a village in Nigeria and now came to America and like we do medical missions, work in Nigeria, build hospitals over there.

(15:41): We have businesses. You know, he does business over there like, you know, he does business here. And I was a doctor of mental health, Right. A marriage counselor, pastor of a church. And, you know, a lot of someone dropping stuff. And then now he's got two sons who played the NFL. Now they're both on TV, both writing books, winning awards and all these things.

(15:59): And like, I think about my legacy, but my legacy didn't start at me. It starts with my dad, my father. And so I think about and I had a conversation with him actually yesterday about this, because once again, one of that social capital, my mentor friend was like, "Dude, make sure you tell the people you love, that you love them and how much they matter."

(16:18): And so I told my dad that, yes, yes, I do almost like this idea of like, thank you. Aw, man, it's impressive what you've done. And we went down this rabbit trail of like, "Yes, dude, only by the grace of God", but also, like Jeff Lot said, and also opportunity, maximizing the opportunity there. Everyone listening this podcast, you have an opportunity to maximize, right?

(16:37): Maybe your current player who's about to get a new deal, right. So of our clients, we're talking about to be like high speed at their position. Guys, we're talking to you. Maybe you are getting towards retirement. Thinking about the next career. Maybe you're in college and you're about to get drafted first round pick like there's a huge window and a huge opportunity.

(16:54): Even from a monetary perspective, the salary cap just increase by about 30 million. Like there's a huge volunteer opportunity, maximize it, maximize it, maximize it, maximize it, maximize it, take a risk. My dad, and last thing I'll stay on this was my dad, another mentor. He said, "Man, God hits a moving target, so don't sit still." Like whatever that thing is, that risk, that opportunity, we're all going to combine.

(17:16): This much was going to come on this week, like go for it, get after it. So I go to my dad is that example of the shoulders that I lean on.

Riccardo Stewart (17:26): That's good for me. There's a there's a ton of people, but I'm going to throw out you guys, you guys for I know this, but my mom, I feel like my mom put me in position.

(17:32): You know, to be comfortable in all sorts of environments. I mean, we were in the inner city, move out to the suburbs and I feel like just just being able to navigate both of those spaces helped me as a person, you know what I mean? Just know how to be in just about any given room. And that has helped me tremendously.

(17:49): I mean, like you guys, my college, my football career ended. I'm like, you guys. My my football career ended after college. So the intellectual and social part we've been talking about, I had to get into that ASAP. And not that I would ever say I had this huge intellect, but it was like, okay, I got to use something between my ears.

(18:03): And then also the people that I know and people I influence to kind of put me where I am today. And I just feel like it's always good to hear, okay, we got to reach back before we can ever go forward. And so as an athlete, I'm NFL. I've in particular like, "Man, what you're doing as this college draft person that's about to get drafted current NFL the things that you do and the way in which you treat people really matters and to what's going to be next in your life."

(18:28): And so your social capital is massively important. Okay. So we're going to conclude this particular part, right? This little mini-series in this human capital. It's your physical, your body, intellectual, your brain, and social, who you are and how you the way you make others feel and then treat others. That's massively important. Well, if you are able to make this money and that's the way you generate this gross income, well, what comes next is the very thing that is undefeated.

(18:56): And it's that season right now, and that's taxes. And so that's the next thing we're going to be able to talk about is, "Man, how do I mitigate? Why do I have to pay? What can I write off?" "Zach, what is a deduction?" All of these things that we're looking forward to kind of like debunking some myths. So, we might even title it Two Truths and a Lie or the Opposite.

(19:18): A lot of lives and very, very if the truths. I am looking forward to you guys. Thank you so much for dialing into our podcast and listening to us. If you have any questions or maybe some topics you want to hear, please reach out to us and send us a text (602) 989-5022.. Again, that's (602) 989-5022. Until next time.

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