

Disrupt Yourself Podcast

EPISODE 203: JAMIE AND MELBOURNE O'BANION

Welcome to the Disrupt Yourself podcast, where we provide strategies and tools for climbing the S curve of Learning™ in your career and life, stepping back from who you are to slingshot into who you want to be.

I'm your host, Whitney Johnson. We have to climb a new S curve by ourselves, but we don't do it alone. We're part of an ecosystem that we shape and that shapes us. Nowhere is that more true than in a marriage. To talk about that today are our guests, Melbourne and Jamie O'Banion. Jamie is the CEO and founder of BeautyBio with more than 100 million dollars in annual revenue, who, when she launched on the Home Shopping Network in 2011, her products sold out in a matter of minutes. Melbourne O'Banion is the CEO of Bestow, a Series B venture-backed digital insurance company. Together, they are the parents of three children.

Melbourne and Jamie, thanks for being with us.

Jamie O'Banion: Thank you so much, Whitney. We're thrilled to join.

Whitney Johnson: So, both of you are entrepreneurs and we would love to hear your origin stories. Jamie, let's start with you.

Jamie O'Banion: I saw a problem over a decade ago working with my father, who is a physician and an incredible biochemist himself. He's an owner and one of the top labs in the US that makes a lot of performing skin care products and being exposed to that arena since I was a little girl, I was so fascinated by the magic of science and the fact that you can affect our skin, which is the largest living organ of our body, by applying things topically that will help improve it. And I saw some things happen in my twenties that were really alarming to me. We develop new ingredients, we're really known for developing new peptides, new retinoids, new technologies, and there was some new ingredients and new technology that we had developed and oftentimes you'll sell that certain, what's called a raw material ingredient to another brand.

And I found that when these ingredients were being sold, we didn't have control over the finished formula many times and found that some of these products certainly contained the ingredient we had developed, but nowhere near the clinical efficacy levels that it needed. And that, I thought was wrong. I thought it was wrong for consumers to not know that even though all these marketing claims were being made, that there wasn't enough in there to do anything.

So I really set out on a mission to provide what we call truth in beauty.

So, it's been my great privilege to be able to help disrupt and I like to say, even democratize skin care with clinical-grade treatments at home.

Um, we developed and patented the original micro needling tool, GloPRO, the number one beauty tool in all of North America. And it's something that we started in a clinical setting.

And it, when we began over a decade ago, it was a couple hundred dollars a treatment. You'd go to your physician, they would use our technology that we had developed and we just said, "This is crazy. This is something you can do at home and get the same results."

And that's been very empowering to people to be able to know that as we move forward, we are a transparent brand. We talk about efficacy levels and what ingredients you should be looking for, what things you should avoid, whoever you buy from, whatever you put on your skin, really speaking to the pillars of overall skin health. And it's been tremendous since we've expanded into Sephora and Nordstrom and Neiman Marcus, Bergdorf Goodman here in the US, Holt Renfrew in Canada, and of course, QVC in the US as well and sister network [inaudible] and then Harrods in London, Selfridges. And we just launched this week Mecca in Australia.

Whitney Johnson: And how did you end up on HSN? How did you get that first opportunity to sell your products?

Jamie O'Banion: Yeah, interestingly, the HSN buyer, who's still my buyer, um, she saw me on, I want to say was Good Morning Texas or something, as a beauty expert, just talking about pillars and knew that I had this background in formulation and just said, "We think you would be amazing on air." They said, you know, "Would you be willing to put something together for us that's special?" And we were working at the time on a brand new retinol system before retinol was a thing. And I just said, "I think this is the future of skincare." And it's that product called R45, it's a booster system. It kind of steps up your retinol. And I'll never forget it... It was July of 2011 and I was on set with Diana Perkovic, who was their number one beauty host at the time, and so nervous and just took a deep breath before we went live. We were prime time show.

And I just told myself, "Pretend your best girlfriend is the camera and just talk to her as if you... Share and share what you know and share what you love." And we ended up selling out of our entire inventory HSN had purchased in 12 minutes. It was unbelievable.

Yeah, it was crazy. I couldn't believe it. I mean, when they said, "Sold out," I'm like, "What?! Are you serious?"

It was just wonderful. And I think that just authenticity has been really part of the DNA of the brand.

Whitney Johnson: All right. Just to clarify, before we go to Melbourne story, what is retinol? I mean, it's a word I've heard so many times, but I don't know what it is. What is it?

Jamie O'Banion: It's vitamin A. Vitamin A is retinol. So, we believe you should be using vitamin C during the day. I prefer acid-free vitamin C and then vitamin A at night. So just like you take oral vitamins, our skin again, largest living organ, needs topical vitamins and those are vitamin C during the day, vitamin A or retinol at night. We can do a deep dive on that another time because there are different forms of retinol and so on and so forth. But it is totally a powerhouse ingredient.

Whitney Johnson: Melbourne, what is your origin story?

Melbourne O'Banion: I knew I wanted to be an entrepreneur young age. I started working construction when I was 13 in the summers and learned a lot about the value of earning a dollar and the benefits of earning my own money. And found out really young that I love the challenge of building and owning the output of my efforts.

And so I've been on the founding team of a few companies before Bestow. A title insurance company, a health risk management company where we provided wellness services to large employers to mitigate health care costs, and then I co-founded BeautyBio with Jamie as well. I co-founded Bestow in 2017.

So, as an entrepreneur, you're looking for big problems to solve. And two that really stood out to my co-founder and me in life insurance was the market dynamics and the social component to life insurance. The market is massive. The life insurance industry has been around for 200 plus years. It's one hundred fifty billion dollars in premium. There's seven trillion dollars in assets. Twelve of the top 15 carriers today were actually founded in the early 1800's. And there's time for a new solution. We developed the first fully digital life insurance company. And what's unique in life insurance is that the industry in so many ways hasn't kept pace with any meaningful way and adopting utilizing technology to be able to service today's digital consumer. It's translated into this dislocation between consumer demand for what many consumers view as a very relevant financial product today and the adoption for that product. So, we founded Bestow really with a twofold mission of recognizing a market opportunity and service in a market that exists that hasn't been serviced and also fulfilling a real social need for the impact of people who unfortunately have a tragic loss and who aren't covered.

And so we're focused on democratizing access to this financial product and we're really enjoying the journey and servicing a customer today that in many ways have been underserved prior to Bestow.

Whitney Johnson: It's interesting. I heard both of you use the word "democratize." When you're democratizing insurance, are you finding that there are people buying life insurance who would otherwise not buy it because you're out there?

Melbourne O'Banion: Yes, actually, 85 percent of our policy purchasers are first time buyers of life insurance.

What we found is millions of people want to go buy it, but they don't have access to an agent or advisor or they don't have the desire to get a medical exam.

And we are the first fully digital term life provider in the sense that you can come on our website, we utilize data and algorithms to underwrite you and instantaneously. And in a matter of five to ten minutes, you can get a million plus dollars at face value and term life insurance coverage. And that just can't be done with anybody else.

Whitney Johnson: That's amazing.

Melbourne O'Banion: We've got very deep in our technical build, building our own product and platform to be able to, to provide that type of differentiated product to the market.

Whitney Johnson: Interesting. You're playing where no one else was playing. Going out, being able to get life insurance in ten minutes is amazing and not having to have a physical. And then, Jamie, hearing from you, you said, "All right, we want to make this ability to be beautiful and take care of your skin possible in your own home, not have to go to an esthetician, spend hundreds of dollars. And so you've been a disrupter as well in the beauty industry. Both of you making it available, and I love that term, "democratizing," both beauty and insurance.

Jamie O'Banion: It is interesting, even though we love the idea of democratization, we are very peaceful within our own four walls, right? You can imagine. No one is passionately sharing their point of view ever.

Whitney Johnson: Well, we will look forward to talking some more about that. Just because you're a democracy doesn't mean you can't skirmish with the best of them.

Most people have a defining or formative story, most of us have several stories, but I would love to hear and let's start with you, Melbourne. If there is a story that comes to mind when you think about, you know, who you are and who made you who you are. Do you have a story that you think of and you find yourself telling frequently?

Melbourne O'Banion: That's a great question.

I think there's several that I can recollect. One of which was when I was about 16 years old. My dad was a real estate developer. He owned some, some various retail shopping centers in San Antonio, where I was raised.

And there was a tree trunk in one of his shopping centers that the tree had to be cut down, but the trunk was still there. And he challenged me, gave me an ax and a wedge and challenged me to take out a tree stump without using a chainsaw and a small tractor. And it was a massive tree stump. And I took the challenge.

I remember driving out there early in the morning and spending over three days trying to remove this tree stump. And I still vividly remember there was like a construction crew nearby and they came over and they would be on their lunch break and they would look at me like I was crazy. They said, "Look, we could chain this up. We could just pull this out in a matter of 30 minutes."

And I was just so determined to prove to myself and to my dad that I can remove this tree trunk.

Inevitably, I did a lot of damage, but I couldn't remove the whole tree trunk. What it proved to me, at a young age, was how hard I could push myself to try to do hard things and to be comfortable with the uncomfortable. I think from then and kind of going forward. I just looked back on my life and the best things in life are on the other side of a lot of hard work and effort absolutely matters.

And I think that not giving in, like the first day, even though ultimately I wasn't able to remove the entire trunk, it's that consistent effort and kind of dogged pursuit, if you will, of pushing yourself to do hard things that I found as an entrepreneur and just in all aspects of my life, how important that is to really push yourself and have that compounding effect over time.

Whitney Johnson: Have you ever talked to your dad about why he had to do that?

Melbourne O'Banion: Yes, many conversations. And, you know, my my parents were really smart about trying to give me lessons like that and being very deliberate. And he knew that I wasn't going to be able to get the whole trunk out of the ground.

But he wanted to test me and he wanted me to learn something about myself. I think I think most importantly and I absolutely did.

And look back on that experiences, as you know, as you ask that question, I think, you know, that was that was definitely a formative experience for me.

Whitney Johnson: Good dad. Good job.

Jamie, what about you? What's a, what's a story for you that you think, "This made me who I am?"

Jamie O'Banion: I'm going to have an experience that was from a few years ago because I do believe professionally we continue to have these moments that will define and form us at, at every stage of our life and then ultimately our career. So, a recent experience that, that I had... This is in the last two or three years ago, it's kind of been a blur... We had just launched in Germany and I had four days in Europe where I was going to be in five different countries. And it was a really intense schedule. So, we launched in Germany, had a big televised launch event in Munich, and we finished at about... I mean I got back to my hotel maybe around 11 o'clock at night. And of course, in the US it is seven hours or so earlier. So it's the middle of the workday. So, my assistant had a few calls scheduled for me until about about one a.m.. All of a sudden, it's almost 2 in the morning. And I said, "I got a jump. I have a driver coming in three hours to take you to the airport because I have to be in London." And in Europe, oftentimes, they have a system where you have to put your key card next to the door in the suite for the lights to turn on just to save on electricity.

So I couldn't figure out the light switches without going and removing the card. So, I'm walking down the hallway towards the front of the door and there were no lights. I couldn't find the switches in the front. And I walked at full speed into the edge of this door. And as soon as I hit it with my forehead, I knew that I'd split my head open. I just feel the skin. And the split was right in the middle of my eyebrow. I grab it and try to butterfly it together with my hand. The pain is just searing. And I walk into the bathroom and I look in the mirror. I know without a doubt it needs sutures and I'm thinking, "I don't know a person in this hotel." My team member that was there was brand new

and she had already headed back to London. And I'm thinking, "What am I going to do?" And immediately I didn't panic. I just said a little prayer that I would be OK. Facetimed with my father. He said, "Definitely, as a physician, you need sutures."

I end up finding one hospital that was like the last Hail Mary that even had a plastic surgeon on duty in the middle of the night. I mean, the poor driver in the car didn't speak any English. I'm trying to do Google Maps and get us there. It was his first cab drive ever.

It's like everything that could go... And I'm trying to get dressed with one hand. I'm bleeding everywhere and brought my bags with me because I thought, "What if it takes forever?"

So, we this sweet plastic surgeon stitched me up. I mean, I was black and blue and swollen. And I called my driver and just said, "Please pick me up at this hospital at this address." And I was able to leave by 4 a.m.. So, I was able to get it stitched up and make my flight and just asked security and let me walk through with my bag of ice over my eye, even though it was more than three ounces of fluid. And I got to London, I just did a super deep part with my hair so I covered that eye. I did my event, went on air that night. We ended up selling out that night, which was amazing during our on-air show.

And, and we just did it. I would never have expected anybody else to continue on and do the rest of the day. But for whatever reason, I expected of myself, it never even entered my mind to not make the flight, to not do the appearance... Because if not me, who? If not now, when? There was there was no backup. There was no one else who could replace me. And there was so much effort by the team on both sides to make that day happen that I had to deliver my part.

You don't say, "Why?" You say, "Why, not, right?" Or "How do we make it happen?" I think that's been really key to the success of the brand.

Whitney Johnson: It's interesting hearing you say that it didn't even occur to you to not show up. And yet listening to this, I'm just astonished that you did that and you still made it because probably 99 out of 100 people would have canceled and yet you did not. And that's why you're able to build a business that can impact so many people because you've got that grit and that willingness to just work hard. And it's interesting that both of you have that in common. Did you both know how hard each other worked when you first met each other?

Melbourne O'Banion: I don't know if we knew when we met, but we quickly learned. We actually met while we were in college.

And, um, and we, we took one class together, which was an honors humanities class. And we realized how competitive we both were during that class with our grades. I won't say who got the better grade, but we were quite competitive with each other. And we learned...

Jamie O'Banion: I love how he just threw that out there. Let's just say, that we both got A's in the class. I mean, I remember picking up our tests outside of the professor's door and I got a 99.5, which I thought, "You know what? That's pretty solid. This is an honors coursework and I feel like that's, you know from the other grades that I was looking through, a good score."

I pick up Melbourne's test. He got some crazy bonus question that wasn't even part of the coursework and got 101.5. I just couldn't believe it!

Melbourne O'Banion: So, I think we learned early on that that we both like to push ourselves and we both have a lot of grit and resilience.

And we learned that we couldn't compete with each other.

Jamie O'Banion: That's true. That is a rule.

Melbourne O'Banion: And that was, that was it was actually in that class where we just said, "You know what, if we're going to continue with this relationship and," you know, eventually, obviously fall in love and got married. We just said early on in our relationship that we need to support each other and not compete against each other.

Whitney Johnson: That was a watershed moment, it sounds like.

Melbourne O'Banion: It was. Looking, looking back on it, we didn't realize it then. Like a lot of those kind of moments are your life. You don't really connect the dots at that point in time. You can look back and say, "You know, that was a kind of a defining moment for us. Those really impacted our relationship."

Whitney Johnson: What is not competing with each other look like and what does supporting each other look like?

Melbourne O'Banion: In any marriage, that's supporting element has to be felt by both parties and it has to be deep and it just has to be a given.

I think when Jamie and I, in our unique relationship that we're both CEOs were both building businesses, what it looks like for us is complete confidence and in support for what the other's needs are and what they're dealing with, because we're both dealing with a lot. That's why we try to build our businesses together. And it is kind of captured in what we call "Team Mojo." So it's Melbourne O'Banion and Jamie O'Banion and Team Mojo, we hashtag and text to each other all the time where, you know, some days I need more help than Jamie. I'm going through a financing round or I'm having something difficult at work or something's happening. And she's there to really support me and help me and really say, "Hey, I know my day is crazy, but how can I help you today?" And other days, it's the opposite. Jamie, maybe pre-COVID, was traveling as much as she was traveling, and I need to help out at home and with the kids or help in any way that I can as her husband. And so it's really on a day to day basis being as selfless as we can and trying to say, "How can I be the best partner and help you where you need to be helped?" And being dynamic in the sense of knowing what that is and caring enough to not really just doing my needs, but also looking at how I can help Jamie.

Jamie O'Banion: It is truly one of the greatest gifts to have a life partner who I so deeply love and respect and also have an incredible amount of empathy for. And there is never a question if Melbourne's on a call with a potential investor or a potential partner and he gives me the signal, I'm like, "I got it babe. No problem. I'm with the kids." This Saturday, for example, we have our biggest 24 hour show we've ever had on QVC US. Without question, Melbourne's like, "I've got the kids." And I will say and I'm so grateful for having had the experiences that I've had because I understand what takes up so much of Melbourne's day. And conversely, I think that I believe would be true as well, it's a bit bizarre because we both have the same job in two different fast scaling companies. So, I think just being deliberate, helping to align on what the priorities are as a family and then scheduling accordingly has been really key to do that success.

Melbourne O'Banion: Just one other comment, I'd say, is that it hasn't always been smooth sailing, right?

Jamie O'Banion: 100 percent.

Melbourne O'Banion: And it is not still I mean, it's, it's a... You know, there's a lot of, a lot of pressure and a lot that we deal with every day that, you know, I think over time what we've learned is if the big priorities each other, our kids, our family, our faith, the things that really matter to us are aligned and on good terms, it's much easier for us to kind of handle the other things that are going on in our lives by supporting one another to be there for each other.

So, you focus on, on those things that matter most. The other things tend to kind of fade away and don't become nearly as problematic or important if you have that strong foundation as a couple and as a family.

Whitney Johnson: How do you know when you are disagreeing massively... How do you make sure that you're able to balance that back?

Jamie O'Banion: I'll respond to that. I think the key is visibility to stressors and doing the best you can to pulse them. Here's what I mean... Uh, Melbourne, one of his great strengths that I have had to grow into is a master

calendar-er, master organizer, master planner. I mean, if you told me literally that I needed to be on a plane to Singapore in one hour, that would not stress me out. I would bring essentials. I know like my list of international essentials. And I can be out the door in 10 minutes. And Melbourne is far more structured in, in his approach, which is awesome and fantastic. So, one thing that he has really brought to our marriage is aligning in advance, which straight up was painful for me for a long time.

And depending upon the moment of what's happening, sometimes I just sit down and pile up and say, "OK, you're going to be in Seattle on this day, I was going to be in SF, but I'm going to sell all them Thursday now if you're going to be there." Because we try to not be gone on the same dates so that our children have really nice consistency. And that is, I think, key because if all of a sudden you both have what we call "a big rock priority," and it's both happening on the same day. Sometimes that does happen. You know, I had my board meeting last week, Melbourne has his next week.

I know that he's going to be out of pocket the last couple of days before he's sending board decks out to prep for that. And I totally get it. And so I think just helping to have visibility to what those stressor moments are and aligning on, like, "I'm going to need this. Cool, got it? You're going to need that." That's been really helpful. And that's a great strength that Melbourne has that he's been able to bring to our relationship and has really helped us as a family.

Whitney Johnson: Do you know you have that strength, Melbourne?

Melbourne O'Banion: Yes.

Whitney Johnson: OK.

Melbourne O'Banion: I think kind of going back on, on Jamie's point, that that's coordination and communication, I think is critical in any partnership or relationship, whether it's marital or business or otherwise, right? So, I think what Jamie is saying is absolutely paramount.

I would also add to that a couple of other things. One is to really know each other like very well, deeply, intimately. And to that point, Jamie and I over, over the years have got to know each other very, very well. She knows my strengths and weaknesses. I know her strengths and weaknesses. We both did an Enneagram, kind of what was about eight years ago, Jamie? And really that was quite eye opening to us. It did, it kind of help us know at the base level who I am as a challenger and reformer. And Jamie, who her kind of natural self is as an enthusiast and an achiever and to really know each other and what we each value is really, really important.

And then also along, along those lines is that we're all in. There's absolute commitment to each other and our relationship and our marriage and our partnership.

And then, you know, my co-founder and I, we are committed to Bestow and Jamie is absolutely committed to her company and her team knows that as well, right? So I think that a lot of these things translate from personal life all the way through professional life and other relationships as well.

Whitney Johnson: As an entrepreneur, where are you on your S curve? Jamie and then Melbourne.

Jamie O'Banion: Great question. It's hard to ever feel like you have gotten to the point of mastery. I think as much as an entrepreneur, I'm always seeing the next chapter, someone loving where we are today, but I'm always seeing version 2.0, 10.0 ahead. So, I would say we're still in this beautiful engagement stage that we're constantly continuing to innovate and disrupt. We're expanding very quickly. When you look at the velocity of the brand, we are truly at that tipping point. I mean, it is humbling to pause and think. You know, a decade ago, if I could have written the list of retail partners that we would be on, we are in every single one today and growing in every single retailer. And that is such an amazing feeling. It's such an amazing blessing and so much hard work by so many people to get there. So, I would say for us right now, we're in that engagement stage. We're going up the mountain, up the S curve, and I encouraged my entire team and my leadership team this last week, I just said, "I want everyone to pause. We've got our backpacks on. We're hiking up the mountain Kilimanjaro," which Melbourne's actually hiked in real life.

I just do mental mountains, right?

And I said, "I want you to pause. I want you to pause and look back over your shoulder at what we have climbed. And you should be so proud of yourself." And you have to pause when you're in that engagement phase, you know, you're going up the mountain to go, "Wow, look how far we've come." I think that's an incredible part and incredible fuel as you continue to press forward.

Whitney Johnson: I love the. OK, Melbourne, what about you? Where are you?

Definitely in the engagement portion. We're tackling in this entirely new industry with my team and breaking down walls each day still and looking to disrupt this very archaic industry, so there's no complacency or idle time. And I think in many ways, the best thing you can do for yourself professionally is to do meaningful work with the most talented people you can find, a challenge and make you better. And that's definitely what I'm doing.

Whitney Johnson: I love it. OK, you two have a family cheer that I love. I've heard you do it. You must do it, because to me, this epitomizes "Team Mojo" So, will you do your family cheer, please?

Melbourne O'Banion: Yes, there is a caveat.

Jamie O'Banion: Let me give you a little background too.

Melbourne O'Banion: Go ahead, Jamie.

Whitney Johnson: Please do!

Jamie O'Banion: We really believe just as you build a culture, you build a team professionally, there's no more important team in your family, right?

And we really believe in creating traditions and creating moments together that hopefully our children will look back on with fondness and really creating an identity for our family. So, we were talking about what it means to be an O'Banion and our son, Benton, who is now 15, was probably maybe three at the time. And when we said, you know, "What do you think it means to be an O'Banion?" We gathered some words from him. And I was pregnant with Aubrey and then we contributed a couple of words from from the girls. When you hear the song, the words are from our, from our children, from our family and who we are and who we strive to be.

Ok, ready, babe? Five, six, seven, eight.

Both: We are the O'Banions. We choose the right. We love each other with all our might. Hey! Wake up with a smile. Go to sleep with one. Joy in serving every day. That's how we have our fun. We are honest. We are kind. We are brave. We are strong. Go O'Banions!

Whitney Johnson: Love it!

Ok, so Jamie, where can people find you and Melbourne, where can people find you?

Jamie O'Banion: My social media handle is @jamieobanion. The brand is @beautybio. You can check us out on Instagram, Facebook, Twitter, TikTok coming soon. There's always a new platform. And of course, beautybio.com.

Melbourne O'Banion: I'm not very active on social media. The best way to get a hold of me is via email. Melbourne@bestow.com or via my website www.bestow.com or obanioncapital.com.

Whitney Johnson: Ok, any final thoughts?

Melbourne O'Banion: I love the concept, Whitney, of what you're doing with Disrupt Yourself and the S curve. I'm a huge advocate of the need for our society to focus more on principles and values and ways that we can improve individually and collectively and finding good sources of materials for us to do so.

I think that we are, we are very long on things that aren't very substantive and short on really focusing our time and effort on things that really matter. And to have people like you who are really advocating for helping people improve themselves personally and professionally, I'm a big supporter of. So, thanks for having us on the podcast.

Whitney Johnson: Thank you.

Jamie, what about you?

Jamie O'Banion: Thanks, Whitney. And to echo Melbourne's remarks as well. Thankful for the time. Love what you're doing and love what you're building. And I think as humans, we have such a natural, innate desire to want to learn, to want to create, to want to improve. And I have found that the more we can empower others, whether that's professionally or personally, to grow, to stretch, there's such great satisfaction. It's like the look on your child's face the first time they learn to ride their bikes. And when they learn to ride it, it's the time that you let go. It's the time that they are fully on their own and that sense of autonomy is so beautiful. And I agree with Melbourne wholeheartedly that when we strive to push ourselves through that uncomfortable stretch into the splits or into the new yoga pose, there is such, such growth and such happiness as we get through and push outside of our comfort zones into a new level of achievement and ultimate euphoria because of that. And it's not always pretty and perfect along the way. I can fully attest to that. But there is no deeper greatest satisfaction than when you set out to achieve something that is a stretch and then you're able to do that. And I believe that everyone is fully equipped with everything they need to be successful and to achieve their heart's desire.

Whitney Johnson: Melbourne and Jamie O'Banion, thank you so much for being with us. It's just been so much fun.

Melbourne O'Banion: Thank you, Whitney.

Jamie O'Banion: Thanks, Whitney. Appreciate it.

Melbourne O'Banion: Pleasure to be on the podcast.

As I listen to my interview with Melbourne and Jamie, reflecting on what I heard, several things came to mind.

First, I'm thinking about hard work: Melbourne trying to chop down that tree. Thinking about grit: Jamie making it to London, not canceling, letting nothing stand in her way.

Second, for those of you who have listened to podcast episode 100, you know that we talk a lot about taking the right risks, playing where no one else is playing. I was struck by the importance in their marriage of create, don't compete. I think it's also paramount in a business partnership. Certainly I'm finding that to be true with my business partner, Amy Humble.

Third, I'm thinking about disruption. My husband and I, we already have our insurance policies, but my children? Disruptors play where no one else is playing, the underserved. I can see them buying insurance from the Bestow.

Fourth, our skin is the largest living organ. After having Shawn Stevenson on the podcast in episode 202 where he got me thinking about what goes in my body now I'm thinking about what goes on it. Our skin is a filter. Is that filter in good working order?

Fifth, the Enneagram. I love the Enneagram. We use it in our family, in our company, with our clients. Just on Friday, I noticed that I was being kind of touchy with the deadline of our book approaching. The Enneagram helped me figure out what I was doing and how to stop doing it. You can't climb the S curve of finishing a book or anything else if you're getting in your own way, like I was.

Sixth, all in. Jamie and Melbourne are all in on their marriage to creating an ecosystem where each of them can thrive. It made me think of our interview with Andreas Golding and Bettina Heine, entrepreneurs in Switzerland from Episode 191, as well as the episode with Jennifer Petriglieri, the author of *Couples that Work* in Episode 163. This interview with Jamie and Melbourne was short, but there is a lot to think about.

Thank you again to the two of you for being our guests. Thank you to our team, Emily Cottrell, Whitney Jobe, Steve Ludwig, Melissa Rutty, and Nancy Wilson.

I'm Whitney Johnson.

And this is Disrupt Yourself.