

# Disrupt Yourself Podcast

## EPISODE 237: STEVE BULLOCK

Hi, it's Whitney, and I have a favor to ask. We are seeking to better tailor our podcast to meet your needs, so we're conducting a quick audience survey, the first time ever actually. A link to the survey, which takes less than a minute, is in the show notes. And as a small gesture of appreciation. When you complete it, you'll get a free PDF listing 10 podcasts that can help with career changes. Thanks so much. And onto the show.

Welcome to the Disrupt Yourself podcast, where we provide strategies and advice on how to climb the S curve of learning™ in your professional and personal life. Stepping off the fairway of who you are to backswing into who you want to be. I'm your host, Whitney Johnson.

Our guest today is Steve Bullock, a money manager at Fidelity Investments, but that's not why we're chatting today. He's also the author of *Out of the Box Golf*, where he analyzes a ton of data to up-end a lot of conventional wisdom around the sport. Think Moneyball for golf. He has some bold predictions for the future of golf and provides important insights on overcoming the challenges of jumping to new S curves. I very much enjoyed this conversation and I think you will too.

**Whitney Johnson:** So, Steve, you've written a book titled *Out of the Box Golf*. Tell us about the book and why you decided to write it.

**Steve Bullock:** Yeah, well, thanks for having me on Whitney. The book that I wrote is about golf innovation and really the adoption of unconventional methods across golf history. And really what it shows it talks about those players that were courageous enough to think differently, to think out of the box. And by so doing, they created an immense competitive advantage for themselves relative to other golfers on tour. And really, the reason the catalyst for me wanting to write this book is rooted in my professional background. For the first 10 plus years of my career, I was a stock analyst, and every day as a stock analyst, I would wake up and try and figure out what's the market missing. As you know, Whitney, the name of the game in stock investing is where is consensus getting it wrong? And what I learned pretty quickly and more so over time, is that consensus is wrong much more often than I ever would have anticipated.

And so I took that learning and it was just natural for me to want to apply that to golf. You know, what is the golf industry? Golf teachers? Golf players? What are they missing? You know, how can you create this competitive differentiation within the golf industry? And as I did research and I compiled the stories and the data, what I found was truly inspirational and what's I think really fun about golf is that it's an individual sport. And so there are fantastic case studies of many of the themes that you talk about here on your podcast of personal disruption of S curve learning of taking risks. And there are many of things that we can learn not only about our golf games, but just about life in general. So that's why I wrote the book.

**Whitney Johnson:** Hmm. Ok, so it's so funny, you said "it was only natural for me because of golf," and so let's back up just a little bit. So we've got one piece of the equation, which is you're a stock analyst, but there's another piece of the equation which is you love to play golf. So tell us a little bit more about that.

**Steve Bullock:** I do. I do. So I grew up playing golf, mostly because my father loved to play golf, and that's really how we bonded over the years. That we would go play nine holes in the evening with him and my brother and sister, and I remember many evenings walking up the 18th hole as the Sun was setting over the Colorado Rockies, and it was just such a good part of my growing up and throughout high school, I played it competitively and just really had a passion for everything that I learned and was able to accomplish through golfing competitively growing up.

**Whitney Johnson:** Hmm. Do you still play? You do.

**Steve Bullock:** I do, yes.

**Whitney Johnson:** And are you teaching your children to play so that they can have the memories with you, like you did with your dad?

**Steve Bullock:** Of course. Of course. I mean, that's all part of the process. You get your kids into golfing, and that means you can golf, golf more as well. So my kids are into it. We go out and play and they enjoy it.

**Whitney Johnson:** So you talked a moment ago about this idea of that we miss, we miss these opportunities. We miss something that just if we were willing to look at the data, it would be so glaringly obvious to us. And yet we miss it all the time. Can you talk to us, with regard to golf specifically, why do we miss the opportunities?

**Steve Bullock:** Yeah, it's a great question, I think it boils down to the fact that humans tend towards conformity, that we don't naturally want to be different than the crowd. It's much more comfortable to fail when we're doing what everybody else has been doing, than to fail being different because you stick out like a sore thumb. And you open yourself up to an immense amount of ridicule and shame if it doesn't pan out because you stick out like a sore thumb. And so I think that's why we missed the opportunities. But there are a few examples that I'll share throughout golf history of people that were able to overcome that.

So the first is in 2013, Michelle, we pioneered a new putting stance called tabletop putting. And this is a stance where her back was parallel with the ground, basically a 90-degree angle with the rest of her body. Super unconventional. Nobody had ever done anything like this, and it created an immense amount of pushback. And some of the most famous golf commentators and analysts have quotes saying how ridiculous it was and that that it would never work out. And it took an immense amount of fortitude for Michelle to stick with that, to overcome that tendency towards social conformity. But as she did, she was rewarded that only a year later, her putting stats improved significantly and she won the 2014 U.S. Women's Open.

You know, second example is Tiger Woods, who everybody is super familiar with. When he came on to tour in the late 90's. It was a stretch to believe that golfers were athletes. I mean, if you were to tune in to, for example, a men's broadcast in the mid 90's, you would see a bunch of middle-aged men, some of them overweight, hitting a white ball around a green pasture. And there wasn't a lot of athletics going on there. Well, Tiger Woods changed all of that. He came onto the scene and part of his preparation was, you know, weightlifting running sprints, even trained with Navy SEALs. And, you know, that changed the game and it changed the way people thought about it. And but it wasn't without an immense amount of pushback. So golf, the so-called experts at that time he was doing that believed that lifting weights would constrict the golf swing. The fatigue from lifting weights would ruin your touch. And so

they're the common notion of that time. That weight that was the weightlifting was bad for the golf swing, and it's almost laughable now to look back at those comments because, you know, the top 10 players in the world right now are elite athletes. I mean, you know, Dustin Johnson, Brooks Koepka, Bryson DeChambeau, these are people that could play football or baseball or any other athletic sport. And so it's really changed the game.

And then just the last example of, you know, a person who's been able to overcome this tendency towards social conformity was Bob Charles. So this is reaching back into history, and he was a player that was naturally right handed, but he thought that we were all getting it wrong and he golfed left handed. He felt that that, you know, just the conventional notion around the way that we should swing a club was completely false, and that also came with pushback. But when the dust settled on his career, he won 70 times around the world. So and then, you know, today we have people like Bryson DeChambeau and there's no, you know, more innovative and out-of-the-box thinker than Bryson DeChambeau in the golf game today. So I think it's really breaking that tendency towards social conformity.

**Whitney Johnson:** So in every single instance, you're saying that the golf commentators, their peers, their colleagues were ridiculing them for playing it or basically looking different than everybody else looked when they were golfing?

**Steve Bullock:** Yeah, exactly. I mean, in the most extreme example, you have Chris DeMarco, who pioneered the clock putting grip. And his nickname on tour for a while with Psycho. I mean, it doesn't get any more kind of ridicule than that just because it was so unconventional, so different. And really, people have to be willing to bear the brunt of that and push through it to improve.

**Whitney Johnson:** What is the claw putting grip? What does that look like? I know people aren't going to see it, but just still show me just so I can visualize it.

**Steve Bullock:** Yeah, yeah. And so generally, when you're holding a club, your fingers kind of wrap underneath the golf club like this and that's, you know, just the general way that you grip a club. A claw is basically completely different where you flip your hand over and your fingers are on the top part of the golf club. It almost looks like you're holding it with like a little claw and then you kind of go back and forth, and nobody had done anything like this on tour before Chris DiMarco did it.

**Whitney Johnson:** One thing I'm wondering you talk in your book about some smart devices that people are using to improve their game. And of course, I'm super interested in smart growth right now because that's our next book and it is everybody available for preorder, finally! And the thesis is that if you know where you are in your growth, you increase your capacity to grow. So, Steve, what are some ways that people are using these smart devices to improve their game.

**Steve Bullock:** Yeah, the best example of that is a device called a TrackMan. And this was launched to the tour roughly in 2007, and it was basically a Doppler radar device that perfectly down to the any very small measurement unit was able to track someone's swing speed, their swing path, their angle of attack, the launch of the golf ball, et cetera, et cetera. And this was revolutionary because before that time, the way the golfers would try to get better figure out what was wrong with their swing, is they would have a golf coach and that golf coach would just watch them visually with the naked eye and trying to discern what was going on. And there was a fair amount of judgment of of, you know, just kind of accumulated knowledge and trying to figure out what was happening. The problem with that, is that when a professional golfer has something wrong with their swing, it's not always discernible to the naked eye. And really, what you need is that technology to help you out.

And so this was launched in 2007. Some of the early adopters where people like Michelle Wie, golf coach Sean Foley and his students like Tiger Woods and Hunter Mahan and Justin Rose. And those that adopted it quickly were able to see the benefits of that. And there are numerous quotes from Tiger Woods and others on that. But what's interesting is that it was launched in 2007. All professional golfers knew about it. But even in 2013, five years after launch, only 30 percent of the tour was using a TrackMan to help them improve their game, even though it was far better than anything that had ever come before. And so it's just interesting, you know, the adoption cycles and how people are reluctant sometimes to adopt these new technologies, even when it's so clear that they are, they are better than anything that's ever come before.

**Whitney Johnson:** So all of our listeners know that we talk a lot about in personal disruption, taking the right kinds of risks, that willingness to play where no one else is playing. As you're thinking about this. What advice do you have for people to not miss these opportunities, not just in golf, not just in stocks, but just on a meta level? What are some pieces of advice that you would offer to us?

**Steve Bullock:** Yeah. For me, I think it's become a student of history and be inspired by those that have come before. I think there's no better answer to that. That I can think of, especially when it comes to to golf, is that you just gain this inspiration and you know that it's been done before. And I think of like Brooke Henderson, who's one of the best women golfers on tour right now. She is five foot four, but she uses a maximum length 48 inch driver. And so just for a little bit of context, most of the men who are, you know, six feet, six foot one use a 46 inch driver. So here you have a five foot four woman using a 48 eight inch driver, and she's one of the best drivers on the LPGA Tour. And so what that type of story does, and some of the stories that we've already talked about is it gives you that courage to say, you know what, just because this seems ridiculous or it's different, why don't I? I can try it. I can. I can have that courage to be different and gain that inspiration. So I really think it's be a student of history, and that's how I feel like I've gained inspiration from from those.

**Whitney Johnson:** Yeah, and as you're talking about Brooke Henderson, it reminds me of a quote that you shared in the book from Arnold Palmer, where he said, "Swing your swing prized only by you, perfect in its imperfections. Swing your swing." I'd love to just hear you riff on that quote for a minute in the context of what you just shared about Brooke Henderson.

**Steve Bullock:** Yeah. And I love that quote from Arnold Palmer because he had one of the most unique swings, but was also considered one of the best players to have ever played golf. And I think that it encapsulates this trend that occurred. I really think in the 80s and 90s and early 2000s where within the golf coaching community, there was this effort to coach everyone to the textbook ideal. And so the textbook ideal was defined by what most golfers did and each part of their swing. And that would kind of come together and sum up to the textbook best golf swing. And so that's kind of the theoretical. So it's this concept of theory versus the empirical observations.

So in theory, that would be the best swing for everyone that people should be coached to. But the empirical analysis, the observation of what actually occurs is that among the top 10 players in the world, at least on the men's side, there, each one has a significant quirk or divergence from that textbook ideal. So you can look at Jordan Spieth has his chicken wing elbow. Dustin Johnson has a unique wrist cock at the top of a swing. Jon Rahm has a three-quarter swing, so it doesn't even swing to back to the full length. And there are just numerous examples. Almost every single player in the top 10 in the world, diverges in a meaningful way from the textbook ideal. And I think it would be wrong to say that those are flaws. Because I think that they're maximizing their individual potential. They're optimizing their own golf swing by precisely by doing that, by diverging. And so I think that that's what Arnold Palmer was saying is that don't be afraid to be different because your best might look a little bit different than somebody else's best.

**Whitney Johnson:** And there was one other quote that we'll just tack on to that. Bobby Jones, who said "golf is mainly played on a five and one half inch course. The space between your ears," which I think goes to this conversation that we're having about that willingness to play where other people aren't playing play, how other people aren't playing, swing, how other people aren't playing because that's what's going to allow you to make an outsized contribution, but to be Idiosyncratically great.

**Steve Bullock:** Yeah, exactly. And a little bit of a tangent from this precise principle, but there's a great story that kind of backs up the importance of this, this mental game or this mental aspect of golf and of life in general, that there was the study that had a group of people and the goal was to try and improve their bunker shots, their sand, their sand trap shots. And they divided them into four different groups and the first group was asked to both practice bunker shots in the flesh, like actually go out to the course and practice twice a week and mentally rehearse in their mind for a prescribed amount of time practicing bunker shots in their mind. Another group was asked just to practice in the flesh. The third group was asked to just mentally practice, so don't even go out on the course, just mentally practice bunker shots. And then the fourth group was asked to not practice at all.

So it's not surprising that the group that did both improve the most, and it's not surprising that the group that didn't practice didn't improve at all. What was shocking in this study is that the group that only mentally practiced bunker shots, so didn't even go out on the course just mentally practiced getting better at sand trap shots, improved the same amount as those that went out and only practiced in the flesh. And so it just shows you how important our mental game is, not only the way we practice, the way we think about things, the way we mentally prepare. All that has a huge impact on our outcomes.

**Whitney Johnson:** So risk-taking which we're talking about, it's the stuff of entrepreneurship. It's the stuff of legends. As I said, the first accelerant, a personal disruption is to take the right risks. Does your research shed any light on which risks to take?

**Steve Bullock:** That's a great question. I think that what I've learned from looking at some of the most innovative golfers is just the willingness to experiment. So it's not always possible to know precisely which risk or which method is going to be the best. But the willingness to experiment. To try to get out there and make it happen is ultimately what leads to success. So take Bryson DeChambeau, for example. For years, he struggled with putting. He was really having a hard time. It was the weakest part of his game, and he went through many iterations of different types of putting grips and putting equipment. And it was kind of on full display for the whole golf world to see as he would miss a bunch of short putts and it wasn't working out and the rest of his game was great, but his putting was holding him back, and he probably went through four or five or six of these iterations until he found the arm lock putter, and now he's one of the best putters on tour. And there are many other examples from Bryson whether it's single-length irons or his workout routine or his mental game preparation. There's no more of a, he's got a physics background, so he's much, very much a scientist in his mind. Data-driven and he does all these calculations and preparations that other players just don't do. And so I think there's no perfect answer to that. But I think the just the willingness to experiment will eventually lead you to find out what was the right risk.

**Whitney Johnson:** Yeah. And so one of the things that, as you're saying that I'm thinking of is we talk about accelerant number two is play to your distinctive strengths. And so what I think is interesting, what you just said was that Bryson DeChambeau has a physics background, so he's a golfer or a physicist who decided to become a golfer. And so physics informs everything he does as a player, and that ends up becoming a distinctive strength for him.

**Steve Bullock:** That's precisely right. Yeah.

**Whitney Johnson:** What are some major findings from your book or some other findings because you've already mentioned a few that would translate to a non-golfer?

**Steve Bullock:** I think one of the key findings that I was able to discover through this research that is applicable really to anything outside of golf is just adoption cycles. And so if you look through golf history, there are many of these adoption cycles. And what was shocking for me as I researched them was just how long it took for golfers to adopt, right? And so we already talked about one, which is the TrackMan so that launched in 2007, even by, you know, five years later, only 30 percent of players used it. And so it took 15 years, roughly until nearly everybody was using a TrackMan, which is what occurs today. You know, in the early 80s, Tom Kite was the first person to use a 60 degree wedge, so a sand wedge that had more loft. Which was really in response to the rising green speeds which were difficult to handle. You needed to throw it higher. But it took 20 years for the rest of the golf industry to also adopt the 60 degree wedge Tom Kite won every year for, I think, eight or nine years after he adopted that wedge.

There was a huge competitive advantage that was open for everyone to see. And still, despite that, people were slow to adopt. And if you look at unconventional putting grips, that's a 30 year cycle. You know, adopting health trends was a 15 year cycle, adopting golf psychology coaches. I remember Gary Player, there's a quote that he said in 1971 just about how important the golf mental game is, and I think he even wrote a book if I'm getting that right. It was 25 years later until the vast majority of the golf industry was doing mental game training, having mental game coaches. And so I think one of the biggest lessons that I can impart from the research that I did on golf to non golf areas is, if you don't have the courage to be the first mover, at least be a fast follower. Right? And benefit from the disruptive trends that are occurring. You don't have to be the innovator of them. You don't have to be the originator, but you can recognize them early and benefit from them.

**Whitney Johnson:** It goes back to the whole idea of being on an s curve and trying something new, and you're talking about the diffusion of innovations. But if you think about it from a change standpoint as well is you've got people saying, okay, there's this TrackMan and you're looking at that and saying, Oh, that doesn't make sense. Oh, I, I've never used it before. I'm not sure what to do with it. Maybe it's just a passing thing. And there's that willingness that one work that launch point of an s curve is to try something new that is uncomfortable that we haven't done before. And so just building that muscle of doing that, and I think it's interesting that you mentioned Bryson DeChambeau where you said he is continually innovating now, but that's probably because he has that muscle developed where he innovated once. Then he innovated twice and innovated three times. And so now it's just a muscle of, oh yeah, something new. Come along, let's test it. Let's experiment with it.

**Steve Bullock:** Yeah, that's precisely right. It's ingrained in who he is now and he's done it enough times that he has the courage and the experience to know that it generally works out if he persists in it long enough.

**Whitney Johnson:** And also, I suspect from a branding perspective, people are used to him trying things now. And so he probably gets criticized less than perhaps other people do because it's just part of what he does is that am I, am I going too far-field, or is that generally accurate?

**Steve Bullock:** No I think you're right. I think that people criticize more less over time, mostly because they've seen the success that he's already had. And you know, I think that there's this realization that 20 years from now, some of the things that he's pioneering right now will be fully adopted. And the critics will look pretty foolish in their statements, looking in hindsight that they weren't on board with it early on.

**Whitney Johnson:** Speaking of trends, speaking of being at the launch point of an s curve in your book, you make five what you describe as bold predictions, and I don't want you to share all of them with us because if anybody's interested in golf, I want them to go buy your book. But what are one or two of those predictions?

**Steve Bullock:** Yeah, I'll give you probably the number one, which is kind of along the lines of the story I told about Bob Charles, which is that as I have researched handedness and the way that we swing the golf club, I'm convinced that the Bob Charles was right. That, that a right-handed golfer, a right-handed person, should golf in the way that we currently characterize as left-handed. And some of the data that backs that up is if you look at other stick sports. So if you look at baseball, statistically, the best baseball batters are those that are right-handed but bat left-handed in hockey, 60 percent of the NHL shoots left-handed. In Cricket, the best World Cup cricket teams have a majority of their players batting opposite conventional handedness. And then, as I dug through golf history, there were a remarkable number of people some of the best golfers in the world, both on the men's and women's side of the game that did this. They golfed opposite convention. So if I just go through a shortlist, you know, Carol Man, Bob Charles, Phil Mickelson, Mike Weir, Nick O'Hearn, Bob McIntyre, Ben Hogan, Arnold Palmer, Johnny Miller, Curtis Strange, Nick Price, Ayako Okamoto, Henrik Stenson, Christy Kerr, Georgia, Hal Jordan Spieth. You know, these are all names of some of the best players in history, and what many people don't realize is that they actually golf opposite convention.

And so I think that this is something on the cutting edge they will change over time and that people will start golfing opposite convention. And in a nod to that, I'm doing it myself. So about a year ago, I switched from being a right-handed golfer to a left, and it's been extremely fun to see each part of my game improve. So the first thing that has surpassed the S curve from a right to left-hand perspective is my putting. So I am now a better putter lefty than I was a putter right-handed. My chipping is has gotten to be about the same and I think over time it will get better and the rest of the game is following quickly. And so I think it's just the classic S curve is that I'm willing to jump off this right-handed S curve that had plateaued because I'd been golfing right-handed for years. And jump to this other S curve, which the belief is that I will eventually be a better golfer and surpass anything that I could have done if I had stayed playing golf. So that's I think my boldest prediction is that people will change their minds on what it means to be a right-handed, a left-handed golfer.

**Whitney Johnson:** Hmm. So are you having your children who are right-handed golf left-handed?

**Steve Bullock:** So I've got half my family converted right now, so I have two boys and two girls and the two girls are on board and my wife, she already golfs opposite convention. My two older boys, and it just shows you how hard it

is to jump off an S curve. So they were three to four years into learning to play golf right-handed before I bought them both a left-handed set and made them start golfing left-handed. And they couldn't take it. They couldn't take it. They had to go back because it was such a reset that they didn't want to do it right. And so we'll keep battling that out over time.

**Whitney Johnson:** The case study within your home. One of these days they're are going to come home and they'd say, my coach said, to do this and you'll think I've been telling you that since you were five!

**Steve Bullock:** That's always how it is.

**Whitney Johnson:** All right. What's your other bold prediction?

**Steve Bullock:** And so if you take that concept one more level, and I think this is, you know, if this were to occur, I think is 30, 40 years in the future. But if you were to learn to play golf both right-handed and left-handed, I think that ultimately you would be a better golfer opposite the way that we golf currently with convention. But there is basically a mathematical case that you would be the best golfer if you were able to switch it. So this is where half of so a golf club set has 14 clubs. And so this is a concept where half of those will be right-handed and half of those will be left-handed. And just the quick kind of explanation on that is that if you're a right-handed player, the shot distribution is angled. So if you push a golf shot, it generally goes a little bit shorter. And if you pull a golf shot, it generally goes a little bit further, so it creates basically this angle of your shot distribution. But what happens is that certain holes don't line up with that angle, and the classic example is number 12 at Augusta.

So that green is angled from bottom left to top right is extremely hard for a right-handed player to hit that green, even though it's only a 150-yard hole. Conversely, it's actually not easy, but much easier for a left-handed player to hit it, because their shot distribution is lined up. So, you know, there's no better place that this would play out than Augusta National, which has many angled greens. And you know, in theory, the math that I've done behind this suggests that a player could gain a two-stroke advantage or one and a half stroke advantage per round almost six strokes over the course of the tournament, which is just a mammoth competitive advantage if one would be willing to do that, so. So one is more near term. And that second bold prediction is a little bit longer term. But I think that just like in cricket, there are switch-hitting batters, just like in baseball, they're switching batters. I think we will see a switch-hitting golfer when a golf tournament within the next 30 years.

**Whitney Johnson:** Mm-hmm. Which means it'll be sooner. If you think it's 30 years, it'll be sooner. So, wondering, Steve, have you had any golf coaches or golfers reach out to you and say, I want to talk through these ideas?

**Steve Bullock:** Yeah, yeah, no, definitely. The head professional at various local golf clubs around here have reached out and are very intrigued. I've had a couple of golf or top 10 golf coaches from the college level reach out. And so I've had a mini-tour professional ping me on Instagram. And so these ideas are definitely gaining traction. People are intrigued. People are searching for a competitive advantage and I think that they're catching on.

**Whitney Johnson:** Hmm. I see a third profession in your future. What was useful to you about this conversation? What's something that you're going to take away?

**Steve Bullock:** Well, I liked your comment about, you know, I make a prediction will happen in 30 years and you say it'll happen sooner because that's probably what will happen, right? That these trends occur quicker than any of us ever would have expected. And I think it just ties back to what we started out with, which is change is hard being different as hard. And if you can gain that courage, either through your ideal, you gain that courage through your own experience, but if not, gain it by looking at the successes of others that there are just few that will walk that path. And it can be an immense advantage not only your golf game, but in your life.

**Whitney Johnson:** Steve Bullock, thank you so much for being with us today.

**Steve Bullock:** Thank you. Appreciate it.

---

Four takeaways. Be a fast follower, as we know, taking the right risks is critical to personal and professional growth. But how do we know which risks are right? Steve shows us that the greatest athletes experiment constantly. But if you don't have the courage to be an innovator, you must summon the courage to be a fast follower. Become a student of history, understand what the innovators are doing and don't be left behind.

Number two, embrace your quirks, swing your swing. This may sound like a motivational poster, but Steve has the data that tells us the best athletes in history don't swing the club like they teach you in the textbook. Your personal quirks are powerful and will yield advantages if you nurture them. Stop trying to emulate the textbook and swing your swing.

Number three, practice your mental game. I was amazed to hear the golfers who visualized their shots do just as well as those who practice them in real life. Real-life practice is, of course, important, but don't neglect your mental game. If you can't get out on that proverbial course, make sure you're practicing in your mind.

One final idea. Think twice about criticizing those who break with convention, just as we should embrace experimentation, don't laugh at others who do. Encourage it. We don't want to end up like those golf commentators who laughed in a new way to swing or putt.

If you enjoyed this episode, be sure and check out episode 100 where we talk about taking the right risks and episode 126 with Rita McGrath, where she talks about seeing around corners. And remember to fill out the survey so that we know what is useful to you. You can find a link in the show notes of this episode.

Thank you again to Steve Bullock for being our guest. Thank you to you for listening. Thank you to our team. Matt Silverman, producer, Whitney Jobe audio engineer and editor, Steve Ludwig, assistant producer and Maddie McDaniel, production assistant.

I'm Whitney Johnson  
And this is Disrupt Yourself.