

Matt Bowles: Hey, everybody. It's Matt Bowles here and we have a very special guest in the studio with us today. Julia Shem is a 25-year-old business owner who runs Goldie.LA custom metallic temporary tattoos. She moved to the U.S. from Russia at age 19 and went from waitress to computer programmer to business owner in just three years and now – at age 25 – she generates over six figures in passive income from her fully automated business. Julia, welcome to the show.

Julia Shem: Hello.

Matt: So, you and I – I just want to paint the picture here for folks – you and I are sipping wine at the moment and we just spent the day in Greece.

Julia: Right.

Matt: Now, have you been to Greece before or is this your first time?

Julia: No. It's my first time. I'm really excited.

Matt: So, we just hung out today in Greece and Julia actually did a fantastic presentation. She was a featured speaker on the Nomad Cruise, which we are currently on, navigating through the Mediterranean Sea from the Spanish islands, through Malta, through the Greek islands, and all of that good stuff.

So, I'm super excited to have you here, Julia, for this interview. And I want to start off just sort of talking a little bit about your lifestyle that you have created for yourself and then we'll go backwards and talk a little bit about your business building journey. But you are now 25 years old and you own this business. Tell us a little bit about your lifestyle design and whether the business facilitates you to be able to do it in terms of travel and other things.

Julia: So, most of the time, I like to travel for two months and then visit some countries that I've never been before and then back for two months working on my business or new projects, and then traveling again. So, basically, half the year traveling and half the year back in total. Since all of my businesses give me passive

income at the moment, I'm kind of free to do whatever I like and most of that includes watching sunsets, swing dancing, and learning salsa. My next things would be to maybe go to South America and learn Spanish and just kind of improve my dancing skills.

Matt: Let's go back then and talk a little bit now about your entrepreneurial journey. So, first of all, English is not your first language. You grew up in Russia?

Julia: Right. Yeah. So, I was born and raised in Russia until I was 19. So, basically, where I'm from is a kind of small city right in the center in Russia, close to Kazakhstan. It's called Magnitogorsk. Most people have never even heard of it. There's this iron and steel plant that most people work for. That's kind of like the only place to work, the well-paid place. And we have one technical university. So, I really didn't have many choices when I was going to the university in terms of my major. So, I chose computer programming and I was in my third year of the university and kind of realizing that how my life is going to be for the next 30 years.

So, everybody works in this iron and steel plant either bending metal or working with the production of metal. It was really not a lot of choices what to do. So, I chose the computer programming and then there was a summer exchange program for students in Russia to come to the United States and work in the service industry just for a couple of months. I was actually really excited because I always wanted to go outside of my city, but my parents were kind of in the mindset where they told me, "You're going to be alone. How are you going to do this? It's really complicated to live in a different city. How are you going to make the money?"

Because we were poor, we didn't have a lot of money. So, the paid education was not an option for me. So, when I heard about this summer exchange program, I was really excited because my parents gave me most of their savings and I applied for the visa and, luckily, I was one of the few students who actually did get a visa to the United States. I actually didn't believe that I'm going to be in the U.S. because I never traveled even anywhere outside of my country and even outside of my city. I'd only been to St. Petersburg for a couple of days when I was a kid. So, that was really exciting for me and really frightening as well.

So, that was until I landed in the U.S. – in New York – because every girl dreams of going to the Big Apple, right? But the problem was that I didn't really have a job. So, there was a job waiting for me in a small city in New Jersey, but I had two weeks. Basically, I arrived two weeks before I had to start – hoping that I could find a job in New York. So, I remember that I got outside of the airport thinking that, “Oh, my God. People are speaking a different language. I'm on another part of the planet far away from everybody who I knew.”

So, I was alone, basically. I went by myself and I needed to find a place to stay, a place to live, and then a job for myself as well, but I told myself that I had nothing to lose because well, the worst case scenario, I just get back and continue my education and get a job and then lead the life that my parents envisioned for me. So, I decided to try my best and just, whatever happens, happens.

So, I found an apartment on Craigslist and kind of rented out the living room in somebody's house, apartment, and on my first day – instead of going sightseeing – I basically took a pile of printed resumes and just went outside to every single restaurant I could find. I took a train to Manhattan and, luckily, in the second restaurant I went to, I convinced the manager to hire me. So, he gave in and he gave me a job as the banquet server. That's how I started.

And then later on when my English improved, I was promoted to a busser – the one who cleans the tables – and then a hostess, and finally, a waitress. But I was a really shitty waitress, actually, because I would spill the drinks every single day to customers and basically, I learned the menu but – because of my poor English – I was not able to understand everything that they were saying. So, I would mess up with the orders almost every single day and the manager would get mad. Then, luckily, my visa was expiring. So, I got fired.

Matt: And this was how long? You basically are a waitress in your restaurant–

Julia: For the course of the summer – so, a couple of months, three months.

Matt: Okay. So, your restaurant experience lasted a couple of months in

New York?

Julia: First, yes. So, then I went back to Russia and I was like, “You know what? I’m not going to clean the tables. I’m going to find myself a job” because I still believed that there was a job waiting for me somewhere in Russia that I can do as a computer programmer. So, I go back, study again, and get an internship, and get the best, highest paid job at the best company in my city, and realized working with people who have been there for two to actually 20 years that this is how my life is going to be.

Also, I realized a surprising fact that the salary of the computer programmer job in Russia – in my city – was the same as the cashier at the McDonald’s in the U.S.

Matt: So, you had been actually making more money as a waitress in New York than in the top paid computer programming position back home?

Julia: Right. Correct, yes. Right. So, that got me thinking and I went back to U.S. again – again in the same program – but this time I decided that, “Why don’t I go to a different city?” So, I ended up in Los Angeles, California and the story was repeating. So, I got there with no job and no place to live. I rented out a living room again in Santa Monica and went to every single restaurant again asking if they have anything, anything at all – like any position for me. So, in about a week, I was able to find a couple of jobs.

It was fine for a while, but after 100 bus rides and going back and forth and spending an hour and a half on buses going from one job to another and lower paychecks, I finally thought that maybe I should find a job as a computer programmer. Maybe in this city where everybody’s an actor or a musician, there’s still a need for somebody to manage this creative mess. So, I uploaded the resume online and I was able to find a job at the real estate company as a computer programmer. So, there I was. I was living, actually, my dream working as a computer programmer in the U.S. and in Los Angeles in California where I think everybody –

It’s the dream of everybody to live there and I was really happy for a couple of years. And then I realized that I’m not learning anything anymore. So, I knew everything. I was doing my job really well, but I didn’t see how I can grow. At the same time, I

kind of turned to hobbies. I started doing passport covers or scrapbooking and selling it online because I just made too many for myself. I started to do that on Etsy, which is a marketplace for handmade stuff.

Matt: So, you were making crafts, passport covers, and things like that?

Julia: Right.

Matt: And just deciding to sell the things that you had personally made on Etsy to see if anybody would want to buy them?

Julia: Right, but the thing is I realized that starting the business was something – with your passion – is a little bit risky because later on when I started to make passport covers for people who made orders, I realized that, “I’m not enjoying this as much anymore.” So, I was thinking maybe I should find something else and there was this product in the market, which I found really cool. It was just starting to appear. I would see people wearing metallic tattoos on the beach and it would resemble a necklace or a bracelet and it looked really shiny. It was gold or silver and I found it really cool.

So, I found one of the companies in the U.S. that sold these, purchased them and tried to resell them a little bit. My business picked up in about a couple of months. I started to see that people were purchasing them, actually. So, there is a demand. Then, I thought, “What if I make the product myself?” So, then fast forward, I created a couple of designs, sold them on Etsy, and realized that this is actually working. People are actually interested in my designs. And I got to a point when I was working my regular 9:00 to 5:00 job and would come home and have these big boxes of tattoos that I needed to ship and I was basically working two jobs at the same time.

I created the custom tattoos for a couple of clients who were looking for something special for their wedding or a birthday or a party that they were organizing or something like that and – because of how the process was – it was emails going back and forth and it was really hard to keep track of everything especially when I was working the regular job at the same time. So, I decided maybe I can find somebody who can help me to build a website to kind of make it easier and eliminate some questions and some part of the work – especially digital proofs and how the tattoo is going

to look like. It was all custom pricing – custom price quotes.

Matt: Right. So, at this point, before you hired anybody else or brought anybody else in, talk to me about the hours that you were working and how you were structuring your life because you were working a fulltime job to make your income and then building the business at night, on the weekends, on the side. How did your life look during that period before you started to outsource?

Julia: So, basically, I was working 10 to 14 hours a day. I had the regular job during the day and then I would come home and work on my business. I had so many emails, customer service emails, people asking, “Can I place an order? How much does it cost?” etc. and also I had the tattoos to ship – the ones that were already printed and made to order. So, yeah, it was actually frustrating because I didn’t have any time for my life.

Matt: And your customers at this point were finding you through Etsy or?

Julia: Exactly, yes. I was the only one who was selling this type of product on Etsy at the time. So, I decided that I need to do something that helps me with the ordering process. So, I hired a computer programmer to build a website for me that kind of automates part of the process so people can go to the website and then customize the tattoos themselves. That actually helped a lot. So, then my customer service emails – the amount of them – dropped like 90%, I think, and it became a little bit easier. Then, I got to a point where I decided actually, “Okay, so I need to choose whether I continue my 9:00 to 5:00 job or I should focus solely on my business.”

It was a really emotionally difficult decision because to work as a computer programmer or in LA, it was my dream. And to realize that I actually want to do something else was surprising. I finally made a decision. I quit my job and moved to the center of Los Angeles – relying solely on the income from my tattoo business – which was frightening because I basically was jumping into the world of anything could happen. So, I didn’t know if it was going to work or not. I mean it was working at that time, but I basically took a leap of faith.

Matt: The entrepreneurial leap?

Julia: Right. Then, I was still working a lot of hours because – even though part of the process was automated – I would still get a lot of customer service emails and something would go wrong. I needed to take care of that. I was still shipping the tattoos as well. So, I – at that time – read the Four Hour Work Week, which inspired me and actually gave me an example and a possibility that it is possible to automate the business. So, I started to think, “Hey, maybe I can hire somebody else to do part of the work for me.” I found customer service people through freelancing. Upwork.com is a good source for that.

So, I hired one girl first who was helping me with customer service and then I remember that I was about to travel I think for the first time, I think, outside of U.S. for two weeks and I had a problem. So, even though I kind of delegated part of the work, there was still a physical part of the work that I needed to do, which was the shipping. It was really funny because when you want something – even like subconsciously thinking about something – that, “Oh, I need to do this” and somehow the universe kind of helps you if you really, really want it. So, what happened was I was at the bank and was just talking with a guy, the banker. He turned out to be from Russia.

They just moved from Moscow – he and his wife. His wife was expecting a baby and he was like, “Yeah, we just moved. I have this job, but my wife is looking for work. We’re not sure what she can do because she needs a job that she can stay at home caring for the child. So, we’re still not sure. We’re still looking.” I got to thinking, “Hey, actually, I need help and maybe it can work for both of us.” So, I had this trip and I needed somebody to help me with the shipping of the tattoos. So, I asked if maybe it can work and we’ve been working since then for about four years together. She has a second baby right now and then she’s a stay-at-home mom and it’s working actually perfectly for both of us.

Matt: Amazing. So, at that point, you had then your intake and your order placing was automated because you created a website where people could custom-design their own tattoos and just submit an order?

Julia: Yeah.

Matt: So, you alleviated your frontend order taking work there and you automated that.

Julia: Mm-hmm.

Matt: And then the backend was largely responding to specific inquiries and then preparing and shipping the orders to people, which you found this amazing staff person, and she's still fulfilling the backend shipping role for you?

Julia: Right. So, after I came back from my trip – I went to Nepal actually for the first time. That was really exciting. I came back and started to work more on improving my business. So, I didn't have to do anything with the customer service anymore – and the shipping as well – so everything was delegated or automated or eliminated. So, I was just working on bringing new customers and finding the new marketing ideas, also finding the marketing guy, and then this SEO – so, basically, working on improving my business. I didn't have to do any of the work anymore.

Matt: What about the manufacturing of the actual product, how did you fit that piece of the puzzle and figure that out?

Julia: So, manufacturing, I went online and kind of looked at the companies that produce those and ordered a couple of samples. It actually took me a while, a couple of months, to find the right manufacturer. And then I had to go and visit them myself just to make sure everything is legitimate and the quality is good and everything. So, yeah, the whole process took about two to three months.

Matt: So, what would be the process if somebody wanted to find a manufacturer? Let's say that they had a product idea or a design idea of something they wanted to sell and maybe they make digital images of it or they showcase and describe it and they generate interest. What then would be the process for somebody to find an appropriate manufacturer? How would they go about that?

Julia: So, first they have to decide whether they want a manufacturer to be in the U.S. or in their country or in China because it's two different processes and involves different profit margins. So, for me, because the product itself didn't cost that much and I needed to make the highest possible margins, I looked at the

manufacturing companies in China. A good website for that is Alibaba.com or Ali Express. Also, the second option would be if you don't want to make your own version of the product, you can also drop ship.

So, for example, the product can be in the U.S. or in China as well. If it's in China, then there is this great app for Shopify, which is a hosting company for the website. It's called Oberlo. So, you can actually handpick the products that you want to sell, make your own pictures, your own website, and then kind of just redirect all the orders from your website directly to China and then they would ship it for you directly to your customer so you actually don't even have to see the physical product.

Matt: Okay. So, through your business building journey, you obviously did this very swiftly and very efficiently and I'm wondering what types of time management strategies and productivity hacks that you used that maybe other people could learn from as well? How did you structure your time and create the right priorities and then block out the time to execute on the most impactful priorities? How did you do that?

Julia: So, there's this great tool called Productive.com. I use that. It's a task management solution. It's like an app. So, I use that for keeping track of all my tasks that need to be done and I prioritize them. So, basically, in the morning, the first thing, I try to do the most complicated tasks that are going to take most of my time and then kind of progress to the smaller tasks. Also, that's a great tool to communicate with your team. So, you can assign each task to a specific person and then see the progress as well. Then, Trello is also kind of like a task management solution, but it's more visual. So, that's for specific projects.

Also, when I work, I try to go to a café and set a specific amount of hours that I'm going to be working. So, for example, "I'm going to do this task for an hour and then this task for another hour and I'm going to stay at the café for four hours total." So, when you set specific timeframes for each task, your productivity goes – it's much more efficient rather than if you, for example, decide to work this day the whole day and then you catch yourself on Instagram or Facebook or something that distracts you. So, when you set specific limits for each task and in general as well, your productivity goes up a lot.

Matt: So, what's amazing to me is that you did not come from a business type background. That wasn't either your educational background or anything else. Also, you didn't have a mentor per se who was guiding you and teaching you how to do this in such a way. So, how did you I mean at age 19, 20, 21 figure out or know how to go about putting these different pieces of the business in place the way that you did?

Julia: It kind of happened to me simultaneously. So, I was figuring out one step at a time and the big inspiration for me was the Four Hour Work Week book, which I highly recommend. It's by Tim Ferriss and also there's another one. It's called The \$100 Startup. So, that was a big inspiration. And then I always like to automate things. When I think about it, actually, when I was working as a banquet server, we would work at the different events and each of the events was a different location throughout Los Angeles. So, it was really hard to keep track of when I need to work and where it's at. So, my calendar would get messed up.

So, I created this app for the company that I was working for just to make my own life easier and it's like a calendar app that allows you to see what events you work and actually apply for it as well. So, instead of them sending these numerous emails back and forth and sending all the questions like, "When can you work? What's your availability?" and stuff like that, this app kind of eliminated all that an automated the process.

So, now when they created an event, it would get sent out to every employee that they have and people would just look at it through their phones and sign up or decline and then also update their availability online as well. So, then the whole thing gets more efficient and more productive. So, that was that and kind of like little things.

Matt: What advice would you give – and I want to kind of ask since you've gone through this entire process now – I want to ask about your advice that you'd give to entrepreneurs or aspiring entrepreneurs at different stages in their journey. So, if someone is at the beginning and they're trying to figure out what product or service to bring to market, what should their thought processes be now? What would you recommend to them about how to determine what they can do to add value in the market?

Julia: So, first, if you're looking for a product to ship or a service, see if it's popular and if there's a demand for it. So, check the market first. That's really important. Because, for example, what happened with my passport covers – even though they were lovely and people loved them – nobody was searching for them. With the Goldy.LA, most of the traffic that we're getting is organic. So, people are already looking for it and it's much easier to sell a product if somebody's already looking for it.

The good way to go would be to check Google Trends or various other websites to see what's popular in the market and then, from there when you choose your product, try to niche it down as much as possible. So, for example, let's say this temporary tattoo market, we niche it down to custom temporary tattoos and then, from there, to custom metallic temporary tattoos. So, eventually, it became a really small niche but – at the same time – it is possible to niche the market and mass sell.

Matt: Right. And so you would recommend the market testing to try to identify demand and then try to create a niche within a high demand market.

Julia: Yes. Exactly.

Matt: And then test for the minimum viable product to make sure people are willing to buy it?

Julia: Right. Testing is important too. So, instead of putting a lot of money into manufacturing the product, a good way to go would be testing the website and the product first – so creating a test website – and driving the traffic to it through Google Advertising, with PPC paid advertising basically, and seeing if people are actually signing up for the service or buying the product or just filling out the contact form.

So, then you can actually check the demand first as well and, if they like the product, you can also do A/B testing with the different – kind of refine your advertising technique as well. Then, if you see that there's a demand, then you can actually go and manufacture the product itself.

Matt: And then do you recommend doing this the way that you did

initially sort of as a side hustle while you have some other solid form of income happening and just kind of test this on the side? And then, if so, what's the jumping off point where you can be comfortable enough that "This is, in fact, going to work and I can now quit my job and dedicate full time to my business." How do you assess that?

Julia: When I think about that, it would actually be much faster to set up my business and get it up and running if I quit my job in the first place. But, at the same time, for me, it was really difficult to get away from that vision and the dream that I had and actually decide, "Okay, I'm going to do the business." So, it really depends on the person, I guess. So, if you are a risk taker – that type of person – then absolutely go and do it. Some people never started a business in the first place. One of the reasons is they always wait to have everything before they start.

They think like, "Okay, so I need to build a better website first" and this and that and they end up never actually starting the business or it would take them a million years to do that. So, the number one advice would be to go and actually start with something. You didn't have to start with everything else. You didn't have to know everything or know how to do everything. You can actually just start with something and then – as you progress – then you can hire people and ask for advice and learn how to do something. I think one of the good qualities of the entrepreneur would be finding the right people that actually know better than you do.

For example, I used to build websites, but when I was working on my own website, I actually hired a computer programmer because I didn't want to spend countless hours learning the technology and everything and how to do it properly. It was a more complex application as well. So, I just went and tried to find the person who knows better how to do that. And so the ability to combine all those people together and make them work together is, I think that's what makes you a great entrepreneur.

Matt: So, this leads to my next question, which is a business owner or entrepreneur who's at the mid-stage of this process. I think one of the other big traps people fall into – you just mentioned the first one, right, which like failure to launch, right?

Julia: Mm-hmm.

Matt: Being afraid to start or not being able to put enough time, not choosing to put enough time into it. But then, there are a lot of people, I think, where the second stage big trap is that they want to start a “business” but basically what they end up doing is creating a job for themselves and they become a self-employed person basically. They’re doing all of the stuff themselves and they either don’t know how to outsource or they’re not thinking in a systems and process-oriented way or they’re thinking maybe that they can do it better than anybody else or whatever it may be. But they get sort of locked in this self-employment thing where they are doing all of the work and that kind of stuff.

So, for people who are maybe they’ve already leaped out of their corporate job and they don’t have a boss – so technically, they’re their own boss and all this kind of stuff – but they’re still doing all of the work, what would you say are the steps from there to building the systems and the processes and automating and outsourcing? How do they go about moving in that direction?

Julia: So, first, you need to see if you’re doing any repetitive tasks over and over again. For example, answering emails or doing research or setting up the marketing campaign and just make sure it’s up and running or maintaining your website or something that you’re doing basically every day or every week. So, that you can see if it’s possible to delegate it to somebody else and then the physical part of the work, also see if you can just find somebody else and train them to do what you do and then the important part is to make them think how you think and teach them all the strategies.

When you reply to a customer, for example, if you think nobody else can do that – only you can do that – just try to think like what strategies you have when you’re replying to that email. What I did is I created the bible for my customer service and put every possible scenario like what to do if this and that. This kind of eliminated me from the equation. So, then try to see if there’s any repetitive task and first – if you can automate it – for example, by creating a better website, or finding an online solution like a CRM system, for example, or something like that. And then if something cannot be automated, then you delegate that part of the work and finding somebody else to do that for you.

Matt: And so in your process of doing this and going through the entire business building journey, at what point – because you talked about having a lot of – there’s obviously a lot of work, there are a lot of hours building and you talked about stress and anxiety and that kind of stuff – what types of stress reduction or anxiety reduction techniques would you use during those periods?

Julia: I try to meditate every day in the morning and then before I go to bed as well. That helps. Also, what helps is making a list of the things that you want to achieve and I have like my bedroom wall is filled with all the pictures from magazines and just little something that I found just here and there – kind of like an inspiration wall – and I smile every time I look at it and it kind of reminds me of what I want to achieve and also of the things that I like that make me happy. So, that helps a lot too.

Matt: Awesome. Cool. So, are you ready for some lightning round questions?

Julia: Yes.

Matt: Awesome. So, these will just be short questions, but you can spend as much time as you want answering them. You don’t have to give a super short answer.

Announcer: The lightning round.

Matt: So, the first question is did you have – or what was maybe I should say – sort of the moment in your business building journey where you made such a significant breakthrough, you got to such a significant threshold that you basically finally said to yourself, “I’ve arrived. I’ve built this business. I feel successful. This really is going to work.” What was that moment for you?

Julia: Funny enough, I think it was the Nomad Cruise – the first cruise that I went to – because we were going from Columbia to Portugal, basically crossing the Atlantic – and for 10 days we didn’t have any internet. There was WiFi, but it wasn’t working and at first, I felt really stressed about it because I thought, “Oh, my God, everything is going to go to shit basically.”

But then, I realized that, actually, everything is going well and, after we arrived, nothing went wrong. People were doing the same

work as they were doing before. Everything was working smoothly and that was the moment, for me, when I realized that I actually built a team and a sustainable business that I didn't have to participate in anymore.

Matt: All right. If you could recommend one book for people to read, what would be your one book recommendation?

Julia: Four Hour Work Week.

Matt: That's a good one.

Julia: I highly recommend it and there's another. Well, that's mostly with people that already have the business established and want to automate it. But if you're looking for a product or just some inspiration – like what you want to sell – The \$100 Startup is a good one as well. I think it's by Chris Guillebeau. I'm not sure if I'm pronouncing it correctly.

Matt: Guillebeau, yeah.

Julia: Guillebeau, yes, yes.

Matt: We'll put all of these links in the show notes as well so people can just go and click on them and go directly to the book.

Julia: Awesome.

Matt: Okay. What is the one app or productivity tool that you're currently using that you would recommend to people?

Julia: The customer management system, which is – so CRM. The one that we use is Strake and what I find really good about it is it's a lot simpler than Salesforce, for example, or these big applications. I wanted something simple, as well. So, I didn't want to create a separate system where I have to manually put the orders and then keep track. I wanted something that kind of included the email communication as well. Strake is a great app that actually did it for me.

So, basically, what it does is that it turns your Gmail into a CRM. So, now all of the emails that are coming in are potential leads and then you keep track. You can see where your customer is in the

process of a purchase, if it's a lead, if it's already quote sent or, for example, if you already created the digital proof for them. Basically, you can see them throughout the ordering process and also there is a way to follow up on emails and send out automated emails as well, mass emails. So, it's a really great tool for keeping track of your potential clients and existing ones as well.

Matt: Awesome. So, we'll link to that as well, in addition to the ones that you talked about earlier. We use Trello as well at Maverick and some of the same ones. Obviously, you and I have talked about how influential the Four Hour Work Week was for me personally as well because I, interestingly, also was in LA when I started my business. I actually got fired from my job unexpectedly and so I sort of didn't have that whole side hustle, transitional, decision making. I kind of got thrust out of a job and I said, "You know what? Instead of applying for a new job, I am going to figure out how to build a business and I'm just going to force myself to do it."

Julia: Awesome.

Matt: And the fear is going to motivate me to do it – “– do you know what I mean– “– to generate income and to figure out a way to make that work.” So, like you, I had no business background, right? I didn't know how to start a business. I had to go learn how to do it. so, I literally started driving. Literally, the day I got fired, I drove to Barnes and Nobel at the Grove in LA and I went in and I went to the business section and I started down and reading books on how to start a business.

I went there every day and I would just read books on how to start a business. This was 2007. So, one day I walked into the bookstore and there on the shelf – just newly released today – was the Four Hour Work Week. I literally read it the day it came out and I, like you, said, "Lightbulb."

Julia: Oh, my God.

Matt: This is what I'm going to build. So, even though I was planning to build a real estate investment company and start a real estate brokerage and service investors and all of this kind of stuff – which is traditionally not a virtual business – I said, "I'm going to figure out a way to build it with a virtual infrastructure so that I can have

the location independence and do all of this lifestyle design stuff.”

So, from that moment on, everything that I continued to read about how to do sales or marketing or HR – different parts of a business – and how to build those systems and processes, I was going to build them with a virtual infrastructure in mind and make sure that each step I took did not have a geographically restrictive impact, right?

Julia: Mm-hmm.

Matt: So, my business partners and I have never even lived in the same city. I started the business with two other people. So, there are three co-founders. We’ve never lived in the same city since the day the company was started. We forced it to be built with a virtual infrastructure. So, I think that there are a lot of ways for folks to be able to think about that, but I think that’s awesome that you and I had not only the same starting inspiration with the book but also the same city. So, that’s pretty amazing.

Julia: Right. That’s amazing.

Matt: And we found out a fun conversation that we literally lived – not at the same time – but that we literally lived in the same high-rise building in LA, which is amazing.

Julia: Right, right. Right.

Matt: So, our trajectories have intertwined in a number of different ways – not at the same time exactly – but so pretty amazing how similar those paths are. Okay, on with the lightning round. You travel a lot. So, you mentioned about two months you’re out of LA and then two months back in LA and that’s how you choose to structure your lifestyle.

So, you’re out of the country traveling around the world about six months out of the year. So, what would you say are your top three favorite destinations that you have ever traveled to, let’s say maybe that you’d love to go back and live for a month, you know, or that you’d recommend that people definitely go and see these places? What would be your top three?

Julia: I think number one would be Nepal because that’s really a

mind-blowing experience I think. You don't actually have to go to the Himalayas or anything, but for me just seeing them – There was this sunrise that we saw in Pokhara – that's a small city – and there was a lake. So, we took a boat, drove as far as we could and then waited just for the sunrise. I have to mention this. This cloud was going apart and then you see this mountain – these massive mountains covered in snow, the Himalayas – and then in about 15 minutes, the clouds go back and again and you don't see them anymore.

Then also I did yoga there and it was just a great experience. The second country would be, I think, Japan because it's so different and it kind of opens your eyes a little bit about the world like how people are living differently in other countries and how their mind, actually their set of values, is also different from yours. And then the third one would be Russia just because it was funny. I never traveled in my country. So, I went straight from Magnitogorsk to the U.S. and then when I was already in the U.S., I started with Asia and then worked my way to Europe.

So, now I'm traveling through Europe. I went to Moscow for the first time and I was amazed at just how the country – it was so different from my little city. There are also a lot of freelancers who work there and people are more open-minded and there are a lot of dreamers. I would love to go back there and live for a summer, actually.

Matt: So, that's amazing. Those are three fantastic recommendations. I just went to Japan for the first time in November and I went to Tokyo for a month and it was amazing. I have plans now to go back to Kyoto and spend a full month in Kyoto later this year.

Julia: Awesome.

Matt: I'm super excited.

Julia: Kyoto is my favorite.

Matt: Really?

Julia: Mm-hmm.

Matt: I have heard, which is why I didn't go for a weekend trip from

Tokyo. I'm like, "No, I'm spending a whole month in Kyoto and I want to experience it fully." So, that's already on my agenda. Nepal is very high on my list. I've not been to Nepal. I have been to India and I've been to Sri Lanka, but I've heard amazing things about Nepal. So, I'm super excited to try that. And then Russia is absolutely on my list. I want to do the Trans-Siberian Railway.

Julia: Oh, wow. I haven't done this one, but it's also on my list someday.

Matt: Well, you know what I just heard? I don't know if you've heard about this. There is now something called Nomad Train.

Julia: Right, yes.

Matt: Have you heard about this?

Julia: Yes. I heard about it. It's actually a Russian girl called Maria I think her name is. She started it and I think she had an idea on the Nomad Cruise – actually, one of the first ones. So, yeah, it's a great idea. So, I traveled on trains in Russia when I was a kid. We went to St. Petersburg and we spent three days in a row on the train. You kind of have to be ready for it.

Matt: And I think you can also do stops, right? So, for folks who don't know, the Trans-Siberian Railway is one of the most famous train routes in the world. It is the longest. If you take the full route, it goes all the way through Siberia over to Vladivostok. That is the longest train route in the world and it's super famous. But they have a new route – sort of a deviation from that route – called the Trans-Mongolian route.

So, it goes from Moscow or I think you can even start up in St. Petersburg. Then it goes through a lot of that main stuff in Siberia like Lake Baikal and the other stuff. But then – instead of going all the way out to Vladivostok – it veers down and it goes through Mongolia. So, it goes through Ulan Bator and then ends up in Beijing.

Julia: Right. Actually, it's going really close to my city where I'm from.

Matt: Oh, really?

Julia: So, folks, you can check it out. You can see it. I highly recommend

it.

Matt: Amazing.

Julia: I think it's stopping there. This is the closest city to where I come from.

Matt: Amazing. So, I'm definitely seriously thinking about doing it. So, we should – if you're thinking about it as well – we should coordinate it because that would be amazing to see that.

Julia: Right.

Matt: So, cool. All right. So, how about bucket list destinations that you have not yet been to, but are the highest on your list. What are the top three where you really want to go?

Julia: So, Columbia. I really want to learn Spanish and salsa.

Matt: Nice.

Julia: I hear it's really nice there. And let's see, Scotland because I was really close when I was in London, but I didn't get a chance. It was really bad weather at the time. so, it's still on my list. What else? I think Spain. I would love to just spend a month in Spain – again learning Spanish – and just kind of eating all those tapas.

Matt: That would be amazing. I lived in Spain for about three months at different times. I'd go for a month in Barcelona and then I went back and did a month in the north, in the Basque country, based in Bilbao. Then I've done a week in Madrid and a couple weeks in the south in Andalusia and stuff. It is just a really special country. It's probably my favorite country in Western Europe, I would say.

Julia: Right?

Matt: Yeah, it's amazing. So, I think that's a really good choice. And then Columbia, I was just last year in Columbia for two months. I did a month in Bogotá and a month in Medellin. So, both of those are amazing. I've been to Cartagena also for about a week and really, really special country. I'd say Columbia and Brazil I would say those are – right now – those are probably my top two favorite countries in South America. So, I think that's a really good choice.

And Columbia, of course, is the home of salsa where they have the World Salsa Championships and everything else. So, that is definitely the place to learn it.

Julia: So, did you learn it? Are you skilled in salsa?

Matt: You know I will say that I did not, but I would like to go back and learn it. To be very honest, I think that would be an amazing experience. When I was living in Buenos Aires in Argentina, I did take tango lessons, which were amazing.

Julia: Oh, awesome. Yeah, that's on my list too.

Matt: I mean it's just so incredible when you're doing that and in Columbia, I had a few other things going on. So, I wasn't able to prioritize dedicating time to that, but I think that would be amazing and I would also love to go back and do that. Columbia is just so delightful. I mean it's just a wonderful place to be. So, I really want to go back and I think that would be an awesome, awesome thing to do. So, cool. So, Julia, tell folks how they can learn more about you, learn more about your business, connect with you, and so forth.

Julia: At this time basically maybe Facebook would be a good way to connect with me. It's Julia Shem and the one in Los Angeles. I think I'm the only one.

Matt: Perfect, Julia Shem in Los Angeles on Facebook. And then if they want to go to your website and check out your business, how do they find you?

Julia: Goldy.LA.

Matt: So, G-O-L-D-Y dot L-A. So, that's instead of a dot com, it's a dot LA?

Julia: Right because we're based in Los Angeles.

Matt: Represent. So, Goldy.LA is the website if you want to check out the custom metallic temporary tattoos and how she has set up her whole business and – whether you're interested in the temporary tattoos or you're just interested in seeing how she's set up her entire business – definitely worth a visit to the website for sure and

then you can reach out to her on Facebook. We'll put all of those links in the show notes and you can see everything there. So, Julia, thank you so much for being here.

Julia: Thank you.

Matt: This was awesome to have you.

Julia: Thank you. Thank you very much.

Matt: All right, everybody. Bye, bye.

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