

**Kevin McCarthy:** [00:00:00] We all have our own issues we have to deal with. And in fact, frankly, many of us are in our own prisons, the prisons of our mind.

**Peter Margaritis:** [00:00:07] Right.

**Kevin McCarthy:** [00:00:08] Right. So, the tragedies, the things that we have to deal with, the pressures, the anxieties, everything else that we have to deal with, we have a choice to make.

**Peter Margaritis:** [00:00:16] Right.

**Kevin McCarthy:** [00:00:16] And you talked about transformation, and that's the choice that I wanted.

**Peter Margaritis:** [00:00:29] Welcome to Change Your Mindset Podcast, formerly known as Improv is No Joke, where it's all about believing that strong communication skills are the best way in delivering your technical accounting knowledge and growing your business. An effective way of building stronger communication skills is by embracing the principles of applied improvisation.

**Peter Margaritis:** [00:00:49] Your host is Peter Margaritis, CPA, a.k.a. The Accidental Accountant. And he will interview financial professionals and business leaders to find their secret in building stronger relationships with their clients, customers, associates, and peers, all the while growing their businesses. So, let's start the show.

**Peter Margaritis:** [00:01:14] Welcome to Episode 36. And my guest today is Kevin McCarthy. And our discussion is on the topic of blind spots. Now, blind spots, our hidden biases, assumptions, and thinking errors. They cloud perception, drive destructive behaviors, and impair decision making. Kevin works globally with industry leaders to reveal blind spots to unleash the potential in organizations and teams. Kevin is the author of the bestselling book, Blind Spots: Why Good People Make Bad Choices.

**Peter Margaritis:** [00:01:48] Also, Kevin holds the highest certification recognized globally by the speaking industry. He's a certified speaking professional. Kevin is award-winning sales professional. He built one of the largest Century 21 offices in America. Then, developed and sold a dot.com startup. Now, in 2004, Kevin's boss was arrested for the largest stock fraud in Washington State's history. As a result, Kevin spent 33 months in a federal prison for a crime he didn't knowingly commit. There, he studied Cognitive Psychology and recognized - then deeply researched - the blind spots that led to his predicament. Today, Kevin exposes the invisible barriers that impact culture, organizations, training, service, and leadership. Here's a fascinating story, and I hope you listen to this entire episode.

**Peter Margaritis:** [00:02:48] Before we get to the interview. Change Your Mindset is part of the C-Suite Radio family of podcasts. It's an honor and a privilege to be amongst some of the more popular business podcasts, such as The Hero Factor with Jeffrey Hayzlett, Amazing Business Radio with Shep Hyken, and Keep Leading with Eddie Turner. You can find Change Your Mindset and many other outstanding business podcasts on C-Suite Radio by going [www.c-suiteradio.com](http://www.c-suiteradio.com).

**Announcer:** [00:03:19] This podcast is part of the C-Suite Radio Network: turning the volume off on business.

**Peter Margaritis:** [00:03:26] In addition, you can now listen to this podcast on iHeart Radio. And now, a word from our sponsor.

**Sponsor:** [00:03:33] This episode is sponsored by Peter A. Margaritas LLC, a.k.a. The Accidental Accountant. Are you looking for a high-content and engaging speaker for your next conference? Do you want to deliver a story to stakeholders that will transform data dumping to engaging business conversations? Do you want to feel that the value a speaker provides your audience far exceeds the dollar value on their invoice? Then, book Peter for your next conference, management retreat, or workshop. Contact Peter and [peSter@petermargaritis.com](mailto:peSter@petermargaritis.com) and visit his website at [www.petermargaritis.com](http://www.petermargaritis.com). By the way, one of his Fortune 50 clients actually made the comment about the value he brings to your audience.

**Peter Margaritis:** [00:04:23] Now, let's get to interview with Kevin McCarthy.

**Peter Margaritis:** [00:04:31] Hey. Welcome back, everybody. I'm actually interviewing a friend, a fellow certified speaking professional, Mr. Kevin McCarthy. And we're both here in Denver, Colorado attending the NSA Influence Annual Convention. And I was able to grab Kevin, because he's a very busy man - we're all very busy right here - to get him to sit down with me and talk about—I'm just—we'll let you know what we're going to talk about, but it is well worth a listen. First and foremost, Kevin, thank you for taking time out of your busy schedule to spend some time with me talking about your book, Blind Spots. And we'll get into some depth with that. So, I'm just giving them me a little teaser there.

**Kevin McCarthy:** [00:05:10] Yeah. Sounds good. Thanks, Peter. Thanks for having me on the program. Super excited about it.

**Peter Margaritis:** [00:05:14] So, Kevin, can you give the audience just a little bit about your background?

**Kevin McCarthy:** [00:05:19] Absolutely. So, in all fairness, let me start with the punchline.

**Peter Margaritis:** [00:05:24] Okay. I love punchlines.

**Kevin McCarthy:** [00:05:24] So, as you know and as anybody who picks up a copy of the book will know right from the front cover, I spent 33 months in a federal prison for a crime I didn't knowingly commit.

**Peter Margaritis:** [00:05:41] And that's the key part of this conversation - knowingly.

**Kevin McCarthy:** [00:05:44] That's right. That's right. And I'll fill you in on the story, but I basically discovered that I had blind spots. And so, I became passionate about discovering why I found myself involved with the—with this boss, and how I could

possibly have believed him to be a good man doing good things when, in fact, it turned out to be the opposite. So, there's the punchline. Let me give a little backdrop to that. How about that?

**Peter Margaritis:** [00:06:09] That's great.

**Kevin McCarthy:** [00:06:09] All right, all right. And if you're driving, pull over.

**Peter Margaritis:** [00:06:14] Yeah.

**Kevin McCarthy:** [00:06:14] Maybe not, but yeah. So, the backdrop is that I've been an entrepreneur for a number of years. I've been self-employed the vast majority of my career. And I was fortunate and blessed in the '90s to own the 13th largest Century 21 real estate franchise. And I gave a presentation to 31 independent franchise owners in the Phoenix Metropolitan area at one point, which I didn't realize, the Vice President of that area was in the audience. And so, he came up afterwards and asked if I would give a keynote speech to five different sales rallies throughout the southwest region of Century 21, and I thought that was cool.

**Peter Margaritis:** [00:06:52] Yeah.

**Kevin McCarthy:** [00:06:53] And he offered to pay me for it. I thought, "Well, that's amazing." I'm sure they way overpaid me. But while I was giving those keynotes, then it turned into a 14-state contract, which then turned into a national speaking opportunity. So, I sold my real estate company. While I was traveling on the—largely, in hotel rooms all over the country, I realized the realtors needed help. This is 1994.

**Peter Margaritis:** [00:07:19] Okay, okay.

**Kevin McCarthy:** [00:07:19] So, I realized realtors needed help figuring out this new technology available to them called the internet. Yeah.

**Peter Margaritis:** [00:07:26] You mean the World Wide Web?

**Kevin McCarthy:** [00:07:27] That's the one, the www. And so, I don't know programming myself, but I understand leading people, So, I did—I hired a number of programmers, developed a plan, and then executed. And we developed the first-of-its-kind system to get the realtors a web page, and then automatically filter their listings out of the MLS system. Cool.

**Peter Margaritis:** [00:07:51] Cool.

**Kevin McCarthy:** [00:07:51] And this is six months before the big dog showed up, which was realtor.com.

**Peter Margaritis:** [00:07:56] Okay.

**Kevin McCarthy:** [00:07:56] Obviously, we were all on the same parallel path trying to get to market. Well, I beat them to market. And that's another whole story, but they tried to buy me out. That's why I say it's another whole story, and I said no. And that was stupid. I didn't know what they meant when they said one realtor.com. I said, "Well, we're doing public, and we want to give you a lot of options." So, yeah, in hindsight, well, anyway.

**Peter Margaritis:** [00:08:22] Yeah, we all make those.

**Kevin McCarthy:** [00:08:23] I know, right? Boy, there you go. We all have the benefit of 20/20 hindsight.

**Peter Margaritis:** [00:08:28] Well, that was a blind spot.

**Kevin McCarthy:** [00:08:30] That was clearly a blind spot, which is interesting to see those two words in the same sentence.

**Peter Margaritis:** [00:08:36] Exactly

**Kevin McCarthy:** [00:08:37] Clearly a blind spot.

**Peter Margaritis:** [00:08:39] Clearly.

**Kevin McCarthy:** [00:08:40] So, anyway, flash forward, I did not sell my company to realtor.com. Then, homeseekers.com, which was the number two in the market, they offered to buy my company, and I said yes.

**Peter Margaritis:** [00:08:51] And how much?

**Kevin McCarthy:** [00:08:52] And it was awesome. And so, I sold the company for a substantial sum during the craziness of the dot com. But then, what happened is I—going along almost a year into working with them as the president of one of their divisions as a publicly-held company, they lost all their funding when the dot com bubble burst. And so, they started closing down the visions, laying off personnel. My division was the newest and they closed it down. I had to fire 54 people. That wasn't fun.

**Peter Margaritis:** [00:09:23] Right.

**Kevin McCarthy:** [00:09:23] And so, here I am. Now, we bring this up to the punchline.

**Peter Margaritis:** [00:09:28] Okay.

**Kevin McCarthy:** [00:09:28] Here I am having been at what I felt was the top of my game, and, now, I'm pretty much broke because I took all that stock that I had, and I learned how to leverage it in what's called the margin.

**Peter Margaritis:** [00:09:40] Yes.

**Kevin McCarthy:** [00:09:41] Then, I couldn't pay back when the dot com bubble burst.

**Peter Margaritis:** [00:09:44] That margin call is really how you to want to pick up.

**Kevin McCarthy:** [00:09:47] That margin call was just not fun. So, I—so, I learn about finances the hard way-

**Peter Margaritis:** [00:09:53] Right.

**Kevin McCarthy:** [00:09:53] ... which is always fun because when I speak to these financial audit audiences, everybody in the room is smarter than me, and I love it. The expectation level for me is so much lower than. So, yeah, I learned the hard way about the margin. And so, now, I find myself enjoying a summer to whatever degree you can when you're trying to figure out the next thing.

**Peter Margaritis:** [00:10:14] Right.

**Kevin McCarthy:** [00:10:15] Right? And I'm in the northwest. So, it is a beautiful time of the year.

**Peter Margaritis:** [00:10:18] Exactly.

**Kevin McCarthy:** [00:10:18] And then, a buddy of mine from church tells me about a stock opportunity he has. And I can see by the look on your face, Peter, you know where that's going.

**Peter Margaritis:** [00:10:28] Yeah.

**Kevin McCarthy:** [00:10:28] And so do your listeners, I'm sure.

**Peter Margaritis:** [00:10:30] Yes.

**Kevin McCarthy:** [00:10:31] So, he happened to know the treasurer of this company that was getting ready to go public and so on. And the story was awesome. It was the perfect timing. And I had just enough money to invest. So, I invested in this company. And, now, of course, I have to justify and rationalize how intelligent that investment really was.

**Peter Margaritis:** [00:10:51] Right.

**Kevin McCarthy:** [00:10:51] So, I'm pumping myself up over the next few months, excited that the IPO is going to happen. And then, I get a phone call from the same guy that introduced me to the stock who said that the CEO of the company had heard about my business development background. So, through the grapevine, my buddy, to the treasurer, to the CEO. Then, all he needs is a consultant for one project for 30 days. And that was in my wheelhouse of setting up and developing a division or a group. And so, I took the project as a consultant before the public offering. And by the way, side note, when I shared this opportunity with my wife-

**Peter Margaritis:** [00:11:35] Oh, that's right, yeah.

**Kevin McCarthy:** [00:11:35] ... she had this gut feeling that I should say no, but I said yes. And she will never let me live this down.

**Peter Margaritis:** [00:11:45] Absolutely.

**Kevin McCarthy:** [00:11:47] So, there's a whole lesson in that right there.

**Peter Margaritis:** [00:11:49] That's right.

**Kevin McCarthy:** [00:11:50] All right, in any case. By the way, we will celebrate our 33rd anniversary coming up here in August.

**Peter Margaritis:** [00:11:55] Oh, congratulations!

**Kevin McCarthy:** [00:11:55] So, yeah, yeah. I don't know how she did it, but she's put up with me all this time.

**Peter Margaritis:** [00:12:00] She doesn't want to train another one.



**Kevin McCarthy:** [00:12:02] Well, yeah. Maybe that's it. I don't know. So, here I am now, a consultant with this company in which I'm an investor, and I'm super pumped.

**Peter Margaritis:** [00:12:12] Yeah.

**Kevin McCarthy:** [00:12:12] And then, the IPO date gets pushed off for one reason or another. And then, we keep moving along, and it gets pushed off again, and again, and again. And so, ultimately, I ended up working for this guy as a consultant for 15 months instead of 30 days.

**Peter Margaritis:** [00:12:29] Wow!

**Kevin McCarthy:** [00:12:30] And it wasn't until the FBI came knocking at our door-

**Peter Margaritis:** [00:12:36] At home?

**Kevin McCarthy:** [00:12:36] ... at home, with search warrants-

**Peter Margaritis:** [00:12:39] Oh, my God!

**Kevin McCarthy:** [00:12:40] ... that I really understood something was dreadfully wrong.

**Peter Margaritis:** [00:12:43] Yeah.

**Kevin McCarthy:** [00:12:44] All that time with working with him with the company, 34 employees, I never once saw prison coming.

**Peter Margaritis:** [00:12:51] Wow! So, they execute the search warrant. I mean, obviously, you're asking what the heck is going on here?

**Kevin McCarthy:** [00:12:59] Oh, yeah. It was crazy.

**Peter Margaritis:** [00:13:00] And what did the FBI say? Could they even give you any hint of anything?

**Kevin McCarthy:** [00:13:04] They, of course, can't talk about anything. They ask all the questions.

**Peter Margaritis:** [00:13:08] Right.

**Kevin McCarthy:** [00:13:08] They don't answer questions.

**Peter Margaritis:** [00:13:10] Yeah, yeah.

**Kevin McCarthy:** [00:13:10] And so, they came in. They were looking for anything they could get their hands on. They explained that they had the warrant for anything related to the company.

**Peter Margaritis:** [00:13:18] Okay.

**Kevin McCarthy:** [00:13:18] So, they were looking for paperwork, any kind of information.

**Peter Margaritis:** [00:13:21] Yeah.

**Kevin McCarthy:** [00:13:21] And so, they took all that they wanted, including some things that I didn't think they had entitlement to, but they—stuff got swept up into the occasion. And then, I went down to an attorney's office in the Seattle area to figure out what just happened.

**Peter Margaritis:** [00:13:42] Yeah, right.

**Kevin McCarthy:** [00:13:43] So, I drive down to Seattle. I'm talking to this attorney I provide a retainer, and he does some due diligence, calls me back a number of days later, and I go down to the office, and basically said, "Yeah, I've got some not-so-good

news for you." He said, "You are, in fact, a target of the investigation." Like, "What does that mean?" Yeah, I'm freaking out, right?

**Peter Margaritis:** [00:14:07] Yeah.

**Kevin McCarthy:** [00:14:07] You're feeling it, aren't you?

**Peter Margaritis:** [00:14:08] Yes.

**Kevin McCarthy:** [00:14:09] And I'm like, "What do you mean target?" He goes, "Well, you're not being indicted. They're not going to come in and arrest you right now or anything like that." He said, "But they are actually looking into your involvement in your boss's crime." He said, "So, that's not the worst news." He said, "The worst news is I can't defend you in this case." I'm like, "Why?" He said, "Well, based on what I've learned about the gravity and the magnitude of this case," he said the, "It can cost you \$150,000 to \$200,000 for your defense." He said, "So-

**Peter Margaritis:** [00:14:44] I mean, I have put in my stomach right there.

**Kevin McCarthy:** [00:14:46] Yeah. And I didn't have it. I had just squandered it away during the dot.com craziness and couldn't pay back Merrill Lynch, right?

**Peter Margaritis:** [00:14:53] Yeah.

**Kevin McCarthy:** [00:14:53] So—and he knew that. So, he basically said, "Well, I've got good news." He goes, "I'll get you assigned early to the public defender's office." Yeah, I know, right?

**Peter Margaritis:** [00:15:04] Oh, yeah, yeah, yeah.

**Kevin McCarthy:** [00:15:06] Like, "That's good news?" It turns out actually it really was because my attorney was phenomenal. She was the number two in the federal public defender's office. But this is where it begins to unfold in the book and in, now, what I do

professionally with helping leaders make better decisions by exposing their blind spots because I, first, understood this whole concept of blind spots with my public defender. And so, we were arguing and bickering. And I was sobbing like a baby every time I'd leave her office because she was just beating up on me emotionally. Then, I found out later that that's just part of the process. She had to know who she's dealing with, test my resolve, and know what—find out the truth, and all that, right. But it was not a fun time.

**Peter Margaritis:** [00:15:58] Okay.

**Kevin McCarthy:** [00:15:58] And so, I go into her office on this occasion expecting the same horror. So, I'm walking in with fear and trepidation. And we didn't even get to sit down. And she turned to me, and she asked if I was going to sign the plea bargain. Like, "No. Why would I sign the plea bargain? I didn't know my boss was committing a crime," right?

**Peter Margaritis:** [00:16:22] Right.

**Kevin McCarthy:** [00:16:22] And I want to go to court. I'm just putting my trust in the jury of my peers that they're going to see sift through the truth, and they're going to realize that I just did what I did. I worked according to the boss's instructions, and I had no idea that he was just taking people's money, right? Yeah, that didn't work out so well. She explained it this way, she basically said, "Listen, it doesn't matter what you knew or what you didn't know." She said, "Because they're not going to charge you with fraud. They're charging you, or they will charge you with conspiracy to commit fraud."

**Peter Margaritis:** [00:16:59] Okay.

**Kevin McCarthy:** [00:17:00] Right?

**Peter Margaritis:** [00:17:01] Right.

**Kevin McCarthy:** [00:17:01] So, follow me in this.

**Peter Margaritis:** [00:17:03] Yeah.

**Kevin McCarthy:** [00:17:03] At the federal level, at least, I can't tell—I don't know what the states do, but in the federal level, only one person in a conspiracy needs to know a crime is being committed. I know, right?

**Peter Margaritis:** [00:17:15] Yeah, that doesn't—yeah.

**Kevin McCarthy:** [00:17:17] Yeah. It's like a question mark. And it's just—I think, it's just—and this is my layman understanding of all this and how it works, but I think it's the RICO Act and the way that the government has its wide net to capture a lot of organized crime and so forth. And then, it makes sense really from that standpoint. But as my attorney put it, it's a very wide net. So, where I let the audience or even the readers in my book, when I was involved with my boss, I was working with him doing—following instructions. I knew what I was doing. I just didn't know the intent or the motive behind what he was doing. So, I did what I did. And that's what makes me guilty of conspiracy to help him further the crime ultimately. Yet, he is the one that was the ringleader, if you will.

**Peter Margaritis:** [00:18:08] I've heard your story before, and I am still, at this point. I've just complete confusion and speechless because—so, he hands you an envelope and says, "I want you to mail this envelope." You have no idea what the contents is in that envelope, and you put it in the mail. That's conspiracy.

**Kevin McCarthy:** [00:18:30] That could be roped into the concept of conspiracy. Now, if it was as simple as one act of putting on an envelope in the main, right, the prosecutors aren't going to mess with you. But it wasn't that simple. I was there for 15 months. I did a lot of things. And in hindsight, I'm looking back on, I did some stupid things. But in the context of the moment—that's the key-

**Peter Margaritis:** [00:18:49] Yeah.

**Kevin McCarthy:** [00:18:50] Right? It's context. And even today, when we make decisions or when we have to arbitrate conflict at the workplace or whatever, we always have to remember there's some really important steps in that process. And one of them is, what is the context I'm missing?

**Peter Margaritis:** [00:19:09] Right.

**Kevin McCarthy:** [00:19:09] Right? So, context is key.

**Peter Margaritis:** [00:19:10] Okay.

**Kevin McCarthy:** [00:19:10] Right? And so, in the context, in the framework of our thinking, and what was going on, and in the business, in the marketplace at that time, all the red flags made total sense. Even the ones that, at first, didn't, we rationalized and justified them because we wanted them to be true, right? So, I'm getting too deep in the content here. Let me back up.

**Peter Margaritis:** [00:19:31] No worries. No, no, keep going. This is good stuff.

**Kevin McCarthy:** [00:19:34] Yeah, yeah. So, ultimately, this is where I explain, it's like I didn't know my boss was committing a crime, but I was guilty. And I saw that the minute she explained it this way. Carol said to me, she said, "Kevin, you are seeing this through a moral perspective. I'm seeing it through a legal perspective." And by this point she was able to confidently say, "Morally, I believe you. In fact, I know I can convince the jury that you had no knowledge of your boss's intent to commit fraud." She said, "But that won't matter because you did what you did." And as an example, similar to one you just gave, Peter, is she said, "Because you put those envelopes in the mail at your boss's request as letters to the investors," she said, "You became an unwitting accomplice in his mail fraud."

**Peter Margaritis:** [00:20:26] Unwitting accomplice.

**Kevin McCarthy:** [00:20:27] Right?

**Peter Margaritis:** [00:20:27] Yeah.

**Kevin McCarthy:** [00:20:28] Unwitting accomplice in the mail fraud. And so, it had been just, again, one little act like that, not a big deal, but it is a compilation of acts like that-

**Peter Margaritis:** [00:20:38] Okay.

**Kevin McCarthy:** [00:20:38] ... that all came together. And then, there was a couple of smoking guns, which, I think, I'll save some of the cliffhangers for the book.

**Peter Margaritis:** [00:20:45] Okay. Well done.

**Kevin McCarthy:** [00:20:47] Yeah, there are a couple smoking guns. I mean, it's, again, hindsight. I found myself caught in a moral dilemma at one point, and that's all explained in the book. But, ultimately, the lessons that came out of this are just absolutely critical because I realized how, first of all, unaware I was. I used to think, if you would have asked me back then, "How self-aware do you feel like you are?" I would have said probably same thing you or any—most of us would say, "Oh, I'm doing pretty good. I'm good," right?

**Peter Margaritis:** [00:21:19] Right.

**Kevin McCarthy:** [00:21:19] Because that's how we think of ourselves. We always think of ourselves as better than we are. And even inasmuch reading as we might do or, at least, not do, we all have room for improvement. But what I realized in hindsight is that there is some—so often, we are less self-aware than we think we are. And that creates, all by itself, another whole set of issues with blind spots. So, I didn't realize how unaware I really was.

**Peter Margaritis:** [00:21:48] Okay. So, you signed a plea deal?

**Kevin McCarthy:** [00:21:51] Yeah.

**Peter Margaritis:** [00:21:52] Reluctantly, but you said, at that point, when she explained it to you, you were—now, you saw that you—you said, "I saw that I was guilty."

**Kevin McCarthy:** [00:22:01] Yeah. Yeah. So, the minute she really explained that, my eyes were opened, and I really understood through a different perspective that, in fact, I was guilty. And so, because I was guilty, I knew going to trial was futile. And I wanted to own up and, sort of, pay whatever price was necessary for my stupidity, really. And unfortunately, the government was offering for the first person that would take a plea, their best offer was 10 years.

**Peter Margaritis:** [00:22:36] Holy shit.

**Kevin McCarthy:** [00:22:36] Yeah.

**Peter Margaritis:** [00:22:36] But you said 33 months. So-

**Kevin McCarthy:** [00:22:38] Right, yeah. So, that's the best of silver lining, but yes. So, I actually signed a 10-year plea-

**Peter Margaritis:** [00:22:42] Oh, my God.

**Kevin McCarthy:** [00:22:44] Reluctantly, but willingly. And at that point, my daughter was 9, and my son was 11. I was the breadwinner. And so, all these crazy thoughts just were racing through my head as I'm driving home from Seattle back to my house, and all I could think of was, "Wow! 10 years. My kids are going to be fully grown, out of the house probably. Who knows what kind of relationship I'll have, if any." Certainly, Rachel would be off in another relationship. I mean, I couldn't blame her, and I would encourage. That's too long to be single and wait for your man to come home.

**Peter Margaritis:** [00:23:24] Right.



**Kevin McCarthy:** [00:23:24] And so, it just felt like life was over for me. So, it was really the issue that—the first and, frankly, the only time I ever considered suicide. And that-

**Peter Margaritis:** [00:23:31] Wow!

**Kevin McCarthy:** [00:23:35] Yeah.

**Peter Margaritis:** [00:23:35] Oh.

**Kevin McCarthy:** [00:23:35] It was pretty devastating. Just to lighten the moment and explain the silliness of my thinking.

**Peter Margaritis:** [00:23:45] Okay.

**Kevin McCarthy:** [00:23:47] Much like my financial prowess, I—the thought that raced through my head for that moment about ending my life was to simply grab my orange extension cord, cut off the end, plug it into the wall, and jump into my hot tub. That's the silliest thing. I mean, it's almost embarrassing to say. It's like it never even dawned to me that there's circuit breakers, and they would just pop. It'd be an ouch for a minute, right?

**Peter Margaritis:** [00:24:16] Yeah, yeah, yeah.

**Kevin McCarthy:** [00:24:16] So, that was if. That was the extent of it. Never had a problem since. It's just-

**Peter Margaritis:** [00:24:20] Wow!

**Kevin McCarthy:** [00:24:21] But you get-

**Peter Margaritis:** [00:24:22] Yeah.

**Kevin McCarthy:** [00:24:22] It's that devastating moment of wow, life as I knew it is over.

**Peter Margaritis:** [00:24:26] Right.

**Kevin McCarthy:** [00:24:27] Today, it's better, by the way.

**Peter Margaritis:** [00:24:28] Right, right, right.

**Kevin McCarthy:** [00:24:28] I mean, that whole experience is—has been amazing on a positive level for my family.

**Peter Margaritis:** [00:24:34] Wow! But I can see how. And as you're describing this, I'm sitting here thinking if I was in your shoes, I've had the same thoughts. I think any—almost any human being would probably go down that path, might not execute. Probably that's the right word, but commit suicide. But I think that thought does come into our head. It's something that would be, at first, absolutely scary. I mean, just almost blinding scary. But thankfully, we didn't come up with another idea.

**Kevin McCarthy:** [00:25:15] Right, yeah, no. Thankfully, that was the end of that thought process. But let's—and this isn't really a purpose today, but since we brought it up, right?

**Peter Margaritis:** [00:25:23] Right.

**Kevin McCarthy:** [00:25:24] Since I brought it up, let's just address that because there might be one of your listeners that have had those thoughts, or deal with those thoughts, or maybe one of you are in that position where you have already crossed over a line, maybe unwittingly, and now you're dealing with the same kind of thoughts I was dealing with saying, "Oh, no. Now what?" Right? What's life like on the other side of this? In fact, I get asked by our colleagues who meet people who are facing these situations or are already. I'm talking—I'm going to be talking to a gentleman, for example, who one of our colleagues introduced me to. And he is already being—he's

already sentenced, and he's waiting for his time to show up. So, he would like to talk to me about what to expect, right? So, that happened. So, all I can say is, if you're dealing with any of that, just hang in there. Don't give up. Don't lose hope. Don't despair because there is still life after you go through it, after the smoke clears from the nightmare, if you will.

**Peter Margaritis:** [00:26:24] Right. So, you show up. You're, your mind, thinking, "I'm here for 10." How did you get it down to 33?

**Kevin McCarthy:** [00:26:34] Yeah. So, there's a couple of steps in between. So, I agreed to sign the plea bargain. And then, I did. And then, I was out of my own reconnaissance for another two years.

**Peter Margaritis:** [00:26:46] Oh, really?

**Kevin McCarthy:** [00:26:46] Yeah. Because it's—the case against the boss was still being made, even though, I believe, from what I understand, that it was already under—he was under investigation almost two years before he hired me.

**Peter Margaritis:** [00:26:59] Oh, wow!

**Kevin McCarthy:** [00:27:00] And I also heard that he had already been in front of a grand jury during that two years and testified, answered their questions over it.

**Peter Margaritis:** [00:27:09] Yeah.

**Kevin McCarthy:** [00:27:10] So, there was a pretty big case going on, at least, what it seems like. So, I was out in two years. And then, the goal was or the idea was that I was going to be one of the government witnesses that they would call to the stand during the boss's trial. Well, that kept getting postponed. The trial date kept getting postponed. So, I would continue to be out for two—those two years, which is, in and of itself, its own level of prison because-

**Peter Margaritis:** [00:27:34] Right.

**Kevin McCarthy:** [00:27:34] ... not knowing the certainty of when that date would come.

**Peter Margaritis:** [00:27:38] And trying to find work, given everything else associated with that-

**Kevin McCarthy:** [00:27:41] Right.

**Peter Margaritis:** [00:27:42] ... period of time of uncertainty, yes.

**Kevin McCarthy:** [00:27:43] Yeah. Yeah.

**Peter Margaritis:** [00:27:44] Yeah.

**Kevin McCarthy:** [00:27:44] And there's a whole lot of blind spots in that uncertainty that just really creates stress, and caused anxiety, and depression, and just everything else goes with it.

**Peter Margaritis:** [00:27:53] Right.

**Kevin McCarthy:** [00:27:53] But I worked really hard trying to, at least, leave my family with a little bit of something whenever that day came. And then, the day came. And then, I had to go to sentencing, which is a hearing at the courthouse. And that's where the unknown became known, which is we went in there not knowing what the outcome was gonna be, but we did, at least, know that my attorney and the prosecutor negotiated a 48-month sentence.

**Peter Margaritis:** [00:28:15] Oh, okay.

**Kevin McCarthy:** [00:28:16] Yeah. It was because of my cooperation. In fact, my boss or my lawyer even said that the government felt like I was most cooperative witness they'd ever worked with in Seattle office. And the judge actually departed 60% off the

original play, which, apparently, that was a unique situation as well. Never had really departed that far down.

**Peter Margaritis:** [00:28:37] Wow!

**Kevin McCarthy:** [00:28:38] So, I really see it as a gift. I mean, 48 months seems crazy, but to be a gift, but it was a gift.

**Peter Margaritis:** [00:28:45] Yes, yeah.

**Kevin McCarthy:** [00:28:46] Then, while I was in prison—so, now, to your question, I show up, and here I am. I'm in this federal prison. And that, in and of itself, is just horrifying, the concept. It's not—fortunately, it's not like Alcatraz or the movie, Alcatraz or Shawshank Redemption. It's because I was in a minimum-security federal prison.

**Peter Margaritis:** [00:29:09] Okay.

**Kevin McCarthy:** [00:29:09] So, I was in there with mostly white-collar criminals that were first-time offense, nonviolent type crime.

**Peter Margaritis:** [00:29:17] Right.

**Kevin McCarthy:** [00:29:17] So, we have about 40% of the 504 men that were there.

**Peter Margaritis:** [00:29:21] Okay.

**Kevin McCarthy:** [00:29:21] So, I was in there with, gosh, financial people. Hopefully, none of your listeners-

**Peter Margaritis:** [00:29:27] Hopefully.

**Kevin McCarthy:** [00:29:27] ... will ever be there. But I was in there with financial people, legal folks. I was in there with wealthy folks who are successful businesses

across the line themselves. An NFL football player who had two Super Bowl rings. Just for his own character's sake, I won't mention.

**Peter Margaritis:** [00:29:44] Right, right.

**Kevin McCarthy:** [00:29:44] And, oh, I was in there with an 18-year-old kid who hacked his way into NASA, right? I'm just a-

**Peter Margaritis:** [00:29:52] Wow!

**Kevin McCarthy:** [00:29:52] Yeah, wow! Smart and stupid cohabitate. That's all I can say.

**Peter Margaritis:** [00:29:56] Hacked into NASA.

**Kevin McCarthy:** [00:29:57] That kid was brilliant.

**Peter Margaritis:** [00:30:00] Yeah.

**Kevin McCarthy:** [00:30:00] He shouldn't have done NASA, but he-

**Peter Margaritis:** [00:30:03] Right.

**Kevin McCarthy:** [00:30:03] Now, I hope the FBI or CIA get a hold of him, right?

**Peter Margaritis:** [00:30:05] Right, right. Put him in a good use.

**Kevin McCarthy:** [00:30:06] Put him on our side.

**Peter Margaritis:** [00:30:06] Yeah.

**Kevin McCarthy:** [00:30:06] Yeah, for sure. So, it was crazy. The other 60% of the men were simply commodities dealers.

**Peter Margaritis:** [00:30:14] Okay.

**Kevin McCarthy:** [00:30:14] Well, come on now, Peter. That's what they called themselves. They're drug dealers. Let's make that clear.

**Peter Margaritis:** [00:30:18] I was thinking they're in the import/export business.

**Kevin McCarthy:** [00:30:21] Yeah, yeah, exactly.

**Peter Margaritis:** [00:30:23] Come on, this dealer.

**Kevin McCarthy:** [00:30:23] There's all homegrown.

**Peter Margaritis:** [00:30:24] As we see in-

**Kevin McCarthy:** [00:30:27] Homegrown businesses.

**Peter Margaritis:** [00:30:28] Yeah.

**Kevin McCarthy:** [00:30:29] Yeah. Now, Denver, here we are where it's legal to, but—so, there I was. And in the federal system, they automatically credit you 15% off of your sentence for good behavior. And so, that's what you can, sort of, look forward to. But if you mess up, then they start pulling it back and taking that away.

**Peter Margaritis:** [00:30:48] Okay.

**Kevin McCarthy:** [00:30:48] So, they dangle the carrot out to keep everybody in good behavior. And for the most part, most people are staying along those lines on good behavior.

**Peter Margaritis:** [00:30:56] Okay.

**Kevin McCarthy:** [00:30:56] And then, I had an opportunity while I was in there to participate in a cognitive behavioral psychology course that was 500 hours of inpatient. That's not the right word I'm looking for. But basically, because we couldn't go anywhere, it was inhouse.

**Peter Margaritis:** [00:31:12] Right.

**Kevin McCarthy:** [00:31:12] Right?

**Peter Margaritis:** [00:31:12] Yeah.

**Kevin McCarthy:** [00:31:13] And so, literally, we met five days a week, a couple hours a day for a nine-month period. And it was a deep dive into cognitive behavioral psychology designed for drug addictions, alcohol addictions, that kind of thing. But it was an eye-opener for me. And that's where-

**Peter Margaritis:** [00:31:31] Yeah.

**Kevin McCarthy:** [00:31:31] ... that's where the research and asking those really hard questions, like, what was I thinking? And how could I not know that he was a scoundrel? How could I have missed the red flags or, worse, justified the ones I saw? And so, that's began my journey. That's where the research began within the library, and having my family and friends send in books, and just collecting quotes, and understanding all the different areas of how we think and what makes us tick. And so, that was the research that went into writing—finally writing the book in 2017, which got published. And then, literally, fueled a whole new passion. And so, what I do today, as a professional speaker and author, is not a job or a career. It's a passion that was birthed as a result of, how did I get here, what was I thinking, and how do I not find myself in this kind of a position again?

**Peter Margaritis:** [00:32:35] Right. And it's funny. Funny is not really the right word, but it's interesting that we're having this conversation at this convention that is all about



transformation. And then, I sit there, and I actually remember half of the mainstay presenters, but all of them had some type of major adversity. One gentleman. Eric-

**Kevin McCarthy:** [00:32:59] Yeah, Weihenmayer or something like that.

**Peter Margaritis:** [00:33:02] Yeah, blind-

**Kevin McCarthy:** [00:33:03] I'm probably butchering it, but-

**Peter Margaritis:** [00:33:04] Yeah, blind. So, that was—he has scaled El Capitan, Mt. Everest. He's kayaked the Colorado River.

**Kevin McCarthy:** [00:33:15] Blind.

**Peter Margaritis:** [00:33:16] Blind, blind. And he showed some video of him in probably some of the worst rapids on the Colorado River. And first, it had to beat him up, but he went back at it again. So, dealing with that adversity and finding the passion and the positive side of it, a lot of what was talked over the last two days. And, basically, that's you as well that you had this limitation, and you were limited there, at least, for 33 months, and this blind spot. And you could have come out of this saying, "I'm done." But no, you just—you found that, and you turned it into something positive. And you've walked into a lot of doors because the one thing that comes with doing the transformation, we're going to skin our feet, we're going to skin our skin our knees, we're going to walk into doors, we have bloody noses. You've had all of that. Some of that probably physically, but some kind of metaphorically. But you came at the other end, and you said with this passion that you could probably honestly say that if that never happened to you, this would have never happened.

**Kevin McCarthy:** [00:34:23] Right.

**Peter Margaritis:** [00:34:25] Yeah. That's this—that's wild.

**Kevin McCarthy:** [00:34:27] I know. It is crazy. And to your point, we all—my story is just my story. And it's the representative of all of our stories.

**Peter Margaritis:** [00:34:36] Right.

**Kevin McCarthy:** [00:34:37] Because we all have a story, right?

**Peter Margaritis:** [00:34:38] Right, right.

**Kevin McCarthy:** [00:34:38] We all have the—we all have our own issues we have to deal with. In fact, frankly, many of us are in our own prisons, the prisons of our mind.

**Peter Margaritis:** [00:34:46] Right.

**Kevin McCarthy:** [00:34:47] Right? So, the tragedies, the things that we have to deal with, the pressures, the anxieties, everything else that we have to deal with, we have a choice to make.

**Peter Margaritis:** [00:34:55] Right.

**Kevin McCarthy:** [00:34:55] And you talked about transformation, and that's the choice that I wanted to make. It's like, I wanted to use this—these lessons as an opportunity to forge greater character, to be a better person, to come out the other side of this, and not be bitter.

**Peter Margaritis:** [00:35:11] Right.

**Kevin McCarthy:** [00:35:11] But literally, just learn how to be better, and then help others do the same. Make those same better choices.

**Peter Margaritis:** [00:35:19] Right. And it's that message that resonates with your audience because I can imagine that—I mean, first of all, with your story, I'm going, "Could this be happening to me right now that I just really don't know." And that

audience is going to be sitting on—because, firstly, because I know you talk to a lot of financial professionals, CPAs, and the like. A lot of my audience is that. And unbeknownst to them, they might be committing something. But I think the bigger message is getting through it and what's on the other side.

**Peter Margaritis:** [00:35:52] And you said the word bitter, and you could have taken that bitter side, but you saw something greater there. And I applaud you for that because we were talking about the limitations that we have, and our mind, what it limits us, our own personal thoughts. And to maintain a positive mental attitude during a very tough time is exhausting. But you saw that, "It's time, I'm out. Now what do I do?" And that passion is giving back, so others don't fall into the same trap.

**Kevin McCarthy:** [00:36:33] Yeah.

**Peter Margaritis:** [00:36:34] But you did.

**Kevin McCarthy:** [00:36:34] Yeah. And, to carry on that thought that you share there, it's not about just a - to use the old '80s term - PMA positive mental attitude. It's not about just pumping yourself up to, sort of, overcome the trials that you're going through. It's really facing what you're going through head on, but it's making moment-by-moment decisions to push through it, to deal with it, and not let it become—not let it define you.

**Peter Margaritis:** [00:37:07] Right.

**Kevin McCarthy:** [00:37:07] Become bitter about it because everybody has tragedy. Everybody has trials. Everybody has pressures. But we can make those momentary decisions. And oftentimes, we're just one decision away from going positive or going down the wrong path.

**Peter Margaritis:** [00:37:25] Right.

**Kevin McCarthy:** [00:37:26] Almost every audience I speak to, and I speak to audiences all over the country and even outside the country, there's almost always

somebody, Peter, who comes up to me at the end after everything quiets down, and I'm packing up my stuff, and they waited patiently from the moment when nobody else was around.

**Peter Margaritis:** [00:37:44] Yeah.

**Kevin McCarthy:** [00:37:45] Right?

**Peter Margaritis:** [00:37:45] Yeah.

**Kevin McCarthy:** [00:37:45] And I always expected, so I'm always kind of methodically just hanging out and packing step up after I'm done talking to the group. And they'll come up, and they'll share their story. And they are what you just said. They're that person who has just found themselves in a predicament where they could have said to themselves, "I never saw that coming," right, because they didn't know what they didn't know. And so, they're facing the issue right this minute. How did I get here? Now, what do I do?

**Kevin McCarthy:** [00:38:13] Or the other side of that is that there's always somebody in the audience, oftentimes, more than one, who knows somebody who just found themselves having crossed the line, sometimes intentionally, but sometimes not. And it's such a crazy landscape legally, right. There's so many laws, so many loopholes, so many ways. If the government really wants to, they can come down on most of us at some point, right. Not that they would, not a lot of what—the little infractions are worth their pursuits, but there's so many of those. And sometimes, we just get caught up in the day-to-day minutia. We get caught up in the fast pace. I call it the speed of life that, often, we're just not paying attention. So, it's like we knew what we should have known, but we weren't paying attention in those cases.

**Kevin McCarthy:** [00:39:07] There's other blind spot areas. There's hundreds of blind spots. They have three categories, really. There's those I just mentioned where we should have known, but we just weren't paying attention. In hindsight, with the benefit of hindsight, we go, "What was I thinking?".

**Peter Margaritis:** [00:39:19] Yeah, right, okay.

**Kevin McCarthy:** [00:39:20] "How could have I said that or done that?" or whatever.

**Peter Margaritis:** [00:39:23] Yeah, right.

**Kevin McCarthy:** [00:39:23] But then, there's those blind spots that are literally the psychology that most of us just don't realize, the implicit associations, the stereotypes of the biases that are hidden, that kind of lurk in the background, and influence, and impact our decisions and our behaviors. And we're just not really aware that we're doing it, again, largely because we could all use some help with growing in our emotional intelligence and our self-awareness, right?

**Peter Margaritis:** [00:39:49] Right, right, right.

**Kevin McCarthy:** [00:39:50] And then, there's the third group, which is really the presuppositions. We believe we know already, but because of the framework of our thinking, and our world view, and all these other biases that come into impact that we think we know, but, in fact, what we think we know isn't always so.

**Peter Margaritis:** [00:40:04] Right.

**Kevin McCarthy:** [00:40:06] So, all these blind spots, they're waiting to impact and influence how we behave and decide what we decide.

**Kevin McCarthy:** [00:40:13] So, as you're describing, like 33 modes coming out after that, and maintaining or fighting through, an improv term came to me. And I think to get through anything similar that you would experience, you had to be present. You had to be present at—because you—like baby steps. We get ahead of things today, can't worry about yesterday. That's past. We all tend to go think further out. But then, we come blinded again. And you were—maybe unbeknownst to you or maybe it wasn't but you've maintained your presence being in the moment, not getting too far from yourself,

and not relying too much on the back. And that presence that you demonstrated helped you to maneuver your way through this nightmare because if—I don't know. I come from a family that tends to think way too much in advance. We forget about worrying about today. And it's not easy. But when we do that, we can manage anything. We can get—we can literally get through anything on a positive track versus going down that dark alley.

**Kevin McCarthy:** [00:41:38] Yeah, being present is really a key component to being aware.

**Peter Margaritis:** [00:41:45] Yeah.

**Kevin McCarthy:** [00:41:45] Just to maintain awareness. Now, being present in whatever the situation is, you need to kick into a rational thinking mode.

**Peter Margaritis:** [00:41:58] Right, yeah.

**Kevin McCarthy:** [00:41:58] So, we need to get out of the automatic, what Daniel Kahneman calls the system one. You need to get out of that automatic mode, this rhythm that we get into. Even at work, the rhythm or the home life rhythm that we get into.

**Peter Margaritis:** [00:42:12] Yes.

**Kevin McCarthy:** [00:42:12] And literally, kick in what you calling presence. We need to kick into the rational part of our thinking. We need to really analyze our surroundings, be aware of our environment, understand our biases, understand that we have—everybody has biases.

**Peter Margaritis:** [00:42:27] Right.

**Kevin McCarthy:** [00:42:28] So, what—how are my biases now playing into this decision? Now, one of the tools that I like to teach is fairly simple. It's not easy, but the simplicity of it is I call it the STPCAP.

**Peter Margaritis:** [00:42:41] STPCAP. Like the-

**Kevin McCarthy:** [00:42:41] Like the engine performance.

**Peter Margaritis:** [00:42:48] Yeah, yeah, yeah.

**Kevin McCarthy:** [00:42:48] But STP is simply stop, think, and process.

**Peter Margaritis:** [00:42:50] Stop, think, and process.

**Kevin McCarthy:** [00:42:52] And the reason that's important is because, oftentimes, we'll make decisions based on a knee-jerk reaction, or a gut feel, or an intuitive thought. So, we get—we forget because we just think we know what we know, right?

**Peter Margaritis:** [00:43:04] Right.

**Kevin McCarthy:** [00:43:04] We think—especially if you're one like I was where I felt like I could process pretty quickly and make what Malcolm Gladwell will call snap judgments. Yeah. So—but you have to step back. When you feel that or start doing that, you start making snap judgments. Step back real quick. Stop temporarily. Think deeply. Engage. In other words, that rational system too, right?

**Peter Margaritis:** [00:43:30] Right, right.

**Kevin McCarthy:** [00:43:30] And then, proceed cautiously, right?

**Peter Margaritis:** [00:43:34] Okay.

**Kevin McCarthy:** [00:43:34] And while you're thinking deeply, so here's CAP. That's STP. Here's CAP. I feel like I'm teaching suddenly. And I'm sure this wasn't the intent, but-

**Peter Margaritis:** [00:43:43] No, no, no, please, please, please.

**Kevin McCarthy:** [00:43:44] All right. So, let me just finish this. So, CAP is—and this is awesome for board meetings, for sales meetings, for staff meetings, for dealing with conflict in the workplace. CAP is C-A-P, right?

**Peter Margaritis:** [00:43:55] Right.

**Kevin McCarthy:** [00:43:57] Context, assumptions, perspectives. What context am I missing here?

**Peter Margaritis:** [00:44:01] Okay.

**Kevin McCarthy:** [00:44:02] What assumptions am I making? We all make assumptions.

**Peter Margaritis:** [00:44:06] We make a lot of assumptions, right.

**Kevin McCarthy:** [00:44:07] And what perspectives are available? What perspectives are available? See, one of the blind spots is we like to hang around with people that are like us.

**Peter Margaritis:** [00:44:15] Right, right.

**Kevin McCarthy:** [00:44:15] We like to hire people who are like us.

**Peter Margaritis:** [00:44:17] Right.

**Kevin McCarthy:** [00:44:18] Now, HR directors cringe when I say they know.



**Peter Margaritis:** [00:44:20] Right.

**Kevin McCarthy:** [00:44:21] It's like, "Yeah, that's what we're trying not to do, Kevin.: But we just—so, what other perspectives are available? If you think about just that one right there, I mean, that's huge, especially if you're trying to build an inclusive workplace because we need to value one another's perspectives. We're all unique. We're all different

**Peter Margaritis:** [00:44:39] Right.

**Kevin McCarthy:** [00:44:39] And nobody is really like us.

**Peter Margaritis:** [00:44:42] Right.

**Kevin McCarthy:** [00:44:42] We try, but-

**Peter Margaritis:** [00:44:44] Yeah.

**Kevin McCarthy:** [00:44:44] But if you can rein in and pull in other people's perspectives, then you'll make better decisions. You'll have less blind spots because you're bringing in context, and understanding assumptions, and bringing in new perspectives. So, that, all by itself, is probably the worth the purchase of my book.

**Peter Margaritis:** [00:45:00] Absolutely. Because I'm glad you went into that teaching mode because as you're describing that, I have an impulse. I was—I didn't realize this until my son was diagnosed with it. Then, I have ADHD, which explains—once he told me, I found out, "Well, that explains everything." And so, I don't really know how many years it's been now, but my hardest part—because I can tell when I'm about to make a snap decision is the stop and not follow through that decision, and being—has been a solopreneur at home trying to run a business, I've learned I've actually become better at the stop. Wait, let me think through this a little bit deeper and close Amazon for a

moment because there's a purchase there that I think would help—I think that would help the business that, you know what, it really wouldn't.

**Peter Margaritis:** [00:46:01] But since I don't work in corporate America, I think back when I was, I probably needed to be a better person to stop and think through because hindsight, which is obviously 20/20, there were some decisions and things that I made that were under impulse, filled with biases, not taken in perspective at all, and I've learned how to manage my ego. At that time, I wasn't managing it very well. And I'm just not—knock on wood, that nothing ever, to the same degree, to do that, but yeah.

**Kevin McCarthy:** [00:46:39] Yeah, yeah. I know this is just one example of many tools but this, if you can just do that much, you'll already begin to make better decisions.

**Peter Margaritis:** [00:46:50] Right.

**Kevin McCarthy:** [00:46:50] Like you explained.

**Peter Margaritis:** [00:46:51] Right.

**Kevin McCarthy:** [00:46:51] Don't make that impulsive decisions. And with that impulse, not just buying something, whether it's personally or for the company, but even the tendency to make snap judgments about somebody else.

**Peter Margaritis:** [00:47:06] Right.

**Kevin McCarthy:** [00:47:07] Right? I mean, because we all do that.

**Peter Margaritis:** [00:47:08] Right, yeah, yeah.

**Kevin McCarthy:** [00:47:08] It's natural to see somebody's reaction on their face, their facial expression, their body language, their tone of voice. And if we're not careful, we'll make a snap judgment. Even if we don't vocalize it or even consciously think through it, we'll just have this gut reaction, and then we'll chalk it up to, "Yeah. I don't like being

around them very much," or "Oh, gosh, when a mean person," or the list just goes on. You fill in the blanks, right?

**Peter Margaritis:** [00:47:38] Right.

**Kevin McCarthy:** [00:47:38] And yet when we realize that there's context, what is the context? What's going on really inside? What's going on with them? In fact, if you really use this tool, it creates more empathy because you can actually take that same snap judgment, turn it on its head by thinking deeply through it. And when you apply that to the whole context and your assumptions that you're making right now about that person, and what other perspectives. What—look at it from somebody else's viewpoint. What else is going on? You might find out. Who knows? They might be—that look might have been simply because they just had a loss in the family.

**Peter Margaritis:** [00:48:15] Yes.

**Kevin McCarthy:** [00:48:16] Right?

**Peter Margaritis:** [00:48:16] Right.

**Kevin McCarthy:** [00:48:16] They just found out that they were terminally ill. I mean, I'm taking it to the extreme, but we never know what the full story.

**Peter Margaritis:** [00:48:26] And that's something that the Speaker Association has taught me about the audience. You might perceive bad body language as something's wrong, but you don't know the context of what's going on in their life. It's not you. Not in that present time, they're not mad that you're this. Somebody, he finds that I am doing a terrible job. That's not it, but that's what we're feeling at the time.

**Kevin McCarthy:** [00:48:48] Yeah.

**Peter Margaritis:** [00:48:49] That I'm up here bombing it. Why am I not connecting with this one person? However, you don't know. But when you said that, the other night at

the cocktail party, went up to a colleague, and I just had this bad vibe. And I merely would, "Did I do something stupid lately? Did I say something to her?" And I just kind of distance myself. "Wait, I must have done something." And I saw her the next day, and, oh, my God, [indiscernible] and just give me this great big hug. And I said, "Okay." I found I just—as you describe, I'd snapped judgment, bias kicked in, all that, it must be me; when, in fact, I never—I will approach her and make a comment to her at some point in time, but what you just described, I just experienced just two nights ago.

**Kevin McCarthy:** [00:49:37] Yeah.

**Peter Margaritis:** [00:49:37] Yeah.

**Kevin McCarthy:** [00:49:38] Yup. Yeah, I was speaking for the Association of Government Accountants, this national conference last fall. And the audience was fully engaged. It was awesome. It was a great presentation. In fact, it was—it's the one that I now have secretly behind a firewall that's available to clients that want to see it ahead of time.

**Peter Margaritis:** [00:49:55] Okay.

**Kevin McCarthy:** [00:49:55] But there is a person in the audience that was just what you described. And I glanced over and see you see him with this look on his face. I was like, "Oh, I don't even want to look over there," because I couldn't connect. And like you said, you never want to make that judgment.

**Peter Margaritis:** [00:50:13] Right.

**Kevin McCarthy:** [00:50:13] And this doesn't normally happen, but he literally came up to me afterwards and thanked me, really valued the information, and he apologized. He said, "I apologize if I didn't seem engaged," he said, "because I had these other things going on, going through my head." But he said, "I was listening. And I did actually enjoy the information." So, yeah, right? How often have we done that as we go into our weekly meetings with somebody in the room?

**Peter Margaritis:** [00:50:39] Right.

**Kevin McCarthy:** [00:50:39] Right.

**Peter Margaritis:** [00:50:39] Yeah.

**Kevin McCarthy:** [00:50:40] "Oh, man. They're in a bad mood. I'm going to stay away from them." Well, what if you just reach out? "How are you doing? How are you feeling?"

**Peter Margaritis:** [00:50:44] "Is something bothering you?"

**Kevin McCarthy:** [00:50:46] Right.

**Peter Margaritis:** [00:50:47] I have a gentleman, I was at the Washington Society of CPA speaking, and he pulled his chair out from the round table, and just kind of set it right in front of me, and sat there with the scowl on his face. I think he's going to come up and punch me.

**Kevin McCarthy:** [00:51:02] Oh no.

**Peter Margaritis:** [00:51:04] And at the break, I went up to him, I said, "Excuse me. One, it's kind of unusual for me to do this. And two, have I offended you in any which way, shape or form?" He goes, "Oh, my God. No." And I went then. And I took a chance here and said, "Well, can you tell your face that because you are—I mean, I thought that you really hated it." "Oh, I'm sorry." Basically, "I'm so sorry. The reason I pulled away from everybody is because, okay, coming in on my phone with my attorney with a nasty divorce case. And I didn't want my bad language, body language—" And he just thought that it would be better that he set himself apart, but he didn't realize. And if I didn't ask, I don't think I made it through the whole day.

**Kevin McCarthy:** [00:51:59] Wow! Yeah.

**Peter Margaritis:** [00:52:00] But he came up to me afterwards, after was all said and done, and thanked me for letting him—making him realize how he was coming across, and it completely changed after that.

**Kevin McCarthy:** [00:52:10] Yeah. And that's what happens. If we're not careful, we can allow external factors, whether it's people's expressions or whether it's just the environment we're in, we can allow those external factors to change our mood or to put us into a bad mood. But just keep that whole context, CAP, in front of—the forefront of your thinking, and realize there's something else going on that I might not see the full context of here. And by the way, I don't necessarily recommend telling—

**Peter Margaritis:** [00:52:36] I know.

**Kevin McCarthy:** [00:52:36] ... saying what you said.

**Peter Margaritis:** [00:52:38] I know.

**Kevin McCarthy:** [00:52:38] You can get away with it because you've got that—you're just that nice guy, right?

**Peter Margaritis:** [00:52:41] Yeah, yeah.

**Kevin McCarthy:** [00:52:41] So, you can get away with it. A lot of people, like a lot of us can't get away with saying it quite that bold.

**Peter Margaritis:** [00:52:46] Yeah. I didn't know any other way.

**Kevin McCarthy:** [00:52:46] I know, right?

**Peter Margaritis:** [00:52:50] Actually, I didn't know any other way.

**Kevin McCarthy:** [00:52:50] Yeah, yeah.

**Peter Margaritis:** [00:52:50] I know. You could say-

**Kevin McCarthy:** [00:52:50] Like I was talking to a gentleman at a conference who had read my book ahead of meeting me at the conference. And he was so excited. He's like, "Listen, I read your book. I'm excited. I'm learning." And he goes, "My wife and I were leaving church, and she started badmouthing the pastor because she didn't like some of the things he said. And I said, 'Honey, I think you might have some blind spots.'" I looked at him, and I said, "Well, how did that go over for you?" He goes, "Not really well." So, yeah, there's—that's not the way to approach the blind spot story.

**Peter Margaritis:** [00:53:23] That's great. So, one piece of advice, as we wrap up, that you would give my audience?

**Kevin McCarthy:** [00:53:31] One piece of advice. Whether you're a CPA public, have your own firm, or work for a firm, work in the government sector, whether you do internal audits, or purchasing, treasury, any financial area, just remember that you don't know what you don't know and challenge your own assumptions. Even if it's a mundane routine process that you are—that you know like the back of your hand, and you've done it over and over, and the numbers seem okay, but just challenge, just ask yourself, am I making any assumptions here? Do I have the full context? Is there any other perspectives that I need to bring into the equation of either the reports or the outcomes, whatever I'm working on? Or the off—the instructions being given to you by a superior?

**Kevin McCarthy:** [00:54:27] Because I was in prison with the CFO of Cutter & Buck, Steve Lowber. And Steve and I are friends now. And he's shared the story, and he was totally humbled by the stupidity of his own decisions. And one thing he said as the CFO was that he should have pushed back when he was being asked to make some what seemed to be innocuous sleight of hand with the numbers, right? And so, he followed along, did what he did, and he ended up getting some trouble.

**Peter Margaritis:** [00:55:00] Wow!

**Kevin McCarthy:** [00:55:01] So, yeah, just challenge, push back, always challenge your assumptions and the information provided.

**Peter Margaritis:** [00:55:06] And don't subordinate your judgment to your boss.

**Kevin McCarthy:** [00:55:08] No.

**Peter Margaritis:** [00:55:09] Yeah.

**Kevin McCarthy:** [00:55:09] You know what? That's another blind spot is, sometimes, we are so wrapped up in our lives and in the level of financial requirements and responsibility of our lives that, sometimes, it's hard. The higher we're up in the ladder financially, the harder it is sometimes to push back and realize, "Well, if I push back, I could get laid off, or fired on the spot, and suddenly find myself living on savings if I have any savings."

**Peter Margaritis:** [00:55:34] Right.

**Kevin McCarthy:** [00:55:35] Right?

**Peter Margaritis:** [00:55:36] Right.

**Kevin McCarthy:** [00:55:36] Well, that's where you have to draw the line and just say, "You know what, I will not make a decision that breaches integrity."

**Peter Margaritis:** [00:55:41] Exactly.

**Kevin McCarthy:** [00:55:43] Even if it cost me dearly.

**Peter Margaritis:** [00:55:45] Right.

**Kevin McCarthy:** [00:55:45] Right? So, absolutely.



**Peter Margaritis:** [00:55:47] Cool. Well, Kevin, thank you for taking time. I love the discussion. We can—people, if they want to find you, they can find you by your website. So, if you can give us some information.

**Kevin McCarthy:** [00:55:55] Yeah. In fact, I'm super excited, Peter. Finally, after a few years of trying, acquired blindspots.com.

**Peter Margaritis:** [00:56:02] Oh, cool.

**Kevin McCarthy:** [00:56:03] Yeah. So, I'm the author of Blind Spots, best-selling book on Amazon in 2017. And now, I have blindspots.com. They can go there. They can click on the speaking page if they're looking to hire a speaker.

**Peter Margaritis:** [00:56:14] Yeah.

**Kevin McCarthy:** [00:56:14] And we do keynotes training. We work with organizations, as well as public and private sector companies and so forth. So, yeah, they can go there and find that information. They can get my book on Amazon. If anybody—if any of your listeners want an autographed copy of the book, we'll figure out a way to make that happen.

**Peter Margaritis:** [00:56:31] Okay. If anybody wants an autographed copy of the book, give them your email address.

**Kevin McCarthy:** [00:56:36] Yeah, you can reach me at [info@kevinmccarthy.com](mailto:info@kevinmccarthy.com).

**Peter Margaritis:** [00:56:37] And just say that you heard this on my podcast, Change Your Mindset, and he'll autograph, and you can purchase a copy of his book, and he will autograph and send it to you.

**Kevin McCarthy:** [00:56:51] Yeah, have them reach out.

**Peter Margaritis:** [00:56:52] Cool. Thank you very much, Kevin. And enjoy the rest of this wonderful conference we're in.

**Kevin McCarthy:** [00:56:56] Thank you, Peter. Great seeing you as well. And enjoy the conference yourself.

**Peter Margaritis:** [00:57:04] Now that you've listened to this episode, what will you do to uncover your blind spots? Will you change your mindset, and bring to light your blind spots, and take action on eliminating them? Personally, I hope you do, because we all have blind spots, and, hopefully, you'll see them, avoid them, and stay out of serious trouble.

**Peter Margaritis:** [00:57:27] Thank you again for listening. And if you're enjoying this podcast, please subscribe and share this episode with a friend. Also, please visit [www.c-suiteradio.com](http://www.c-suiteradio.com) to listen to many of the excellent podcasts that they have in their network.

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