

Dr. Mihaela Jekic: [00:00:00] Work hard. And if we step out of our comfort zone, to reach out, to communicate, to be willing to make mistakes as I have many times, and to fail at it, and to repeat myself, and so on. It is really amazing that—what we can accomplish.

Peter Margaritis: [00:00:25] Welcome to Change Your Mindset Podcast, formerly known as Improv is Noo 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. 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: [00:01:11] Welcome to Episode 41. And my guest today is Dr. Mihaela Jekic, who's a money coach, author and a TedX Speaker. Mihaela helps professionals and entrepreneurs transform their money mindset, help them get unstuck financially, and build a business and life they love. She's gone from losing everything during the Bosnian Civil War and being a refugee to paying cash for her home in Ohio in her early thirties. She speaks and conducts workshops on personal transformation, financial freedom and resilience. Mihaela co-authored Money for Meaning: Philosophy for a Life of Extraordinary Freedom. Now, our conversation centers around her journey from her time as a young girl in Bosnia, to earning her PhD from The Ohio State University, to getting past the fear of public speaking, to her business today. This is a fascinating and inspiring journey.

Peter Margaritis: [00:02:08] As you know by now, Change Your Mindset is part of the C-Suite Radio family of podcasts. It is an honor and a privilege to be amongst some of the more prevalent business podcasts, such as The Hero Factor with Jeffrey Hayzlett, Amazing Business Radio with Shep Hyken, and Keep Leading with my good friend, Eddie Turner. You can find Change Your Mindset and many other outstanding business podcasts on C-Suite Radio by going to www.c-suiteradio.com.

Announcer: [00:02:37] This podcast is part of the C-Suite Radio network: turning the volume up on business.

Peter Margaritis: [00:02:42] Now, many of you don't know that I'm a type 1 diabetic, and I do volunteer my time to the Central Ohio Diabetes Association, which is part of the LifeCare Alliance Organization here in Central Ohio. Here's a short commercial about the upcoming Santa Speedo Dash, where all the proceeds from the dash help fund the Central Ohio Diabetes Association summer camp for children with Type 1 and Type 2 diabetes.

Kathy: [00:03:10] Hey, Anthony, what's with the bells?

Anthony: [00:03:12] Hey, Kathy, I'm putting my outfit together for the Santa Speedo Dash.

Kathy: [00:03:16] Love the red leggings too. So, you're going to run in the Santa Speedo Dash on Saturday, December 14th to support Campi Hamwi?

Anthony: [00:03:22] You betcha. Will you be there?

Kathy: [00:03:24] Of course. It's the only date I'm allowed to wear a bathing suit to work.

Anthony: [00:03:28] Help us give kids with diabetes the experience of a lifetime. Proceeds from the Santa Speedo Dash support Camp Hamwi. Register or donate today at www.santaspeedodash.org.

Peter Margaritis: [00:03:42] And now, a word from our sponsor.

Sponsor: [00:03:45] This episode is sponsored by Peter A, Margaritis 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 engage in 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 peter@petermargaritis.com, and visit his website at 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: [00:04:34] Now, let's get to the interview with Mihaela Jekic.

Peter Margaritis: [00:04:41] Hey, welcome back, everybody. Oh, my God. Do I have a treat for you today? My guest today is Mihaela Jekic. And I'm a let her talk about this fabulous story of her life and this journey that she's been on. I met her recently at a Professional Speakers Toastmaster event. And she's got this wonderful story. And I was able to get her on my podcast. So, first and foremost, thank you, Mihaela, for taking time out of your schedule to be with me today.

Dr. Mihaela Jekic: [00:05:12] Thank you so much, Peter, here for having me.

Peter Margaritis: [00:05:14] I'm going to just turn it over to you. You have such a fascinating story. And it's a journey that has taken you to Columbus and to what you're doing right now. So, if you could share some of that story with my audience, I think they'll just find it incredibly inspiring.

Dr. Mihaela Jekic: [00:05:31] Sounds great, Peter. So, yes. So, what I do today is I am a financial coach, an author, and a speaker. But yes, how I came to this point is a long, and winding, and twisty journey. First of all, English is not the first language I learned. I grew up in Sarajevo, Bosnia, which was part of a communist dictatorship called Yugoslavia from the Second World War until the death of the Dictator, Marshal Tito in 1980. And I was born shortly after that point.

Dr. Mihaela Jekic: [00:06:10] Now, when Tito died, he left a power vacuum and collapsing economy. And over time, tensions were built. And then, when I was 10 years old, my life changed forever. I had a pretty normal childhood, as you might expect. You

know, visited grandparents on the weekends, went to school, played with my friends. And then, one morning, we woke up to news on the radio that much of the city had been barricaded and heard gunfire in the distance. So, we got some things, put them into a car, and we left.

Dr. Mihaela Jekic: [00:06:50] And I'll never forget what my mom said as we were leaving. She said, "Get your books, get some more things. We could be gone for two weeks." But I knew this that she didn't really believe that. She thought she, honestly, with every fiber of her body, she believed that it would all blow over in a weekend, and life would return to normal. It just had to. I mean, this was three groups of people living together in this country. It was just unthinkable what was about to happen. But 27 years later, that is the last day I saw my childhood home.

Peter Margaritis: [00:07:27] Wow.

Dr. Mihaela Jekic: [00:07:28] So, now my life went in a very different direction. So, we were refugees. We had family members in a safer part of the country that we eventually were able to go over there, and they offered us temporary shelter. We got food packets from the Red Cross that were really helpful during this time. I still remember standing with my mom and my little brother in line for these. So, yeah, it was just this unbelievable experience. But looking back, honestly, I feel grateful for this in a way. I mean, obviously not the war and so on, but what came out of it is I learned to value experiences and people over anything. We lost our home. We lost all our possessions. And I realized that that's not what really matters in life. It really is the people and experiences that nobody can take away from us. So, that created some of the foundation, which is what I'll come back to later.

Dr. Mihaela Jekic: [00:08:29] So, three years into this, I learned that my family was moving to Canada to start a whole new life. And honestly, I was super excited about this. I did think it was kind of like the Wild West a little bit from all the cowboy stories I read. Yeah. It turns out Toronto was not like [indiscernible]. But it was September, and I was 13 years old. So, it was time to start high school, which would be gut-wrenching feeling, I think, for anyone. It's like even if you grew up here, it's like high school is this

whole new thing. How we're gonna fit in? And our friends are going to like us. But at that point, I had one detail that made it a little different, which is I didn't speak English. So, I walked into high school kind of terrified. And it was what you sort of expect at that point. I didn't know what was being taught, or what my homework was, or where to go for a class even.

Dr. Mihaela Jekic: [00:09:40] And I still remember this, when somebody told me that I needed to go to the upper gym, and I sat there so confused about who Jim was. So, it was—talk about improvisation. I know you talk about this on the podcast. But just figuring out, you know, the [indiscernible], where to go, and so on, and how to adjust to all that. So, that's another one of those foundational experiences. But four years later. I got the highest grade in my graduating English class.

Peter Margaritis: [00:10:18] Wow!

Dr. Mihaela Jekic: [00:10:20] Yes, I was so—that was just a lot of hard work, and stepping out of my comfort zone. It's going in. I have a feeling of I'm just not as good as other kids. I'll never catch up. Everything is so far ahead. Just that insecurity, but through this, it is, honestly, if we work hard, and if we step out of our comfort zone, to reach out, to communicate, to be willing to make mistakes, as I have many times, and to fail at it, and to repeat myself, and so on. It is really amazing that—what we can accomplish.

Peter Margaritis: [00:10:59] Well, just so the audience knows, you mentioned improv, and you have taken improv classes.

Dr. Mihaela Jekic: [00:11:06] Yes.

Peter Margaritis: [00:11:07] And you're the accidental improv artist.

Dr. Mihaela Jekic: [00:11:12] Yes, I certainly am. And just to quickly fast forward within one minute to the point of improv with that. So, I went to study engineering in school. And the reason that I am in Columbus, Ohio today is I was finishing school in Canada, I

discover the passion for saber fencing in college. I know, talk about out of left field, right? A friend brought me into a class, and I became so obsessed with it. I was training super hard. And at the end of this, I won the varsity championship for all of Ontario universities and the Female Athlete of the Year award at my university, Carleton University in Ottawa that year. But I still wanted to go to the next level.

Dr. Mihaela Jekic: [00:12:01] So, I started to look at where the great coaches were, and I found one at The Ohio State University, and I thought, "Well, I'm in Ottawa. He's in Columbus. I'm past the varsity time period. So, how am I going to work with this guy? I really want to do this." And then, it hit me. I got it. I'll go to Ohio State and get a PhD.

Peter Margaritis: [00:12:26] Of course. Why not?

Dr. Mihaela Jekic: [00:12:28] Of course. So simple. Problem solved. So, I applied, and this was the only college I applied to for a PhD program. Got it in right before the deadline. And I got interviewed and offered a full scholarship and stipend for Biomedical Engineering PhD at Ohio State. So, I was on my way. And fencing-wise, this was a wonderful experience. It got me to bronze medal at Canadian National Championships. But a couple of years in, I really started to feel like something was wrong. I was not on purpose. I mean, I started—so, fencing was done at this point in time. I was done. And I just—I really—to say that I was not enjoying the research side of things is an understatement. I mean, truly. I mean, I felt anxious and depressed all the time, not like myself at all. I was trying the way these 70, 80-hour weeks. And it just—you know, I feel like it was really a challenging period in time. And during this time, I also happened to develop a fear of public speaking as well.

Peter Margaritis: [00:13:42] What?

Dr. Mihaela Jekic: [00:13:42] My PhD candidacy exam was, really, I felt such a humiliating experience. I froze like a deer in headlights. I just—I couldn't remember answers to even basic questions. It was—I mean, horrible. In the end, my adviser said that I passed just because my written answers were so strong. So, from then on, basically, I believed that I am terrible on my feet, that I should avoid public speaking.

When I had to do it, I would just memorize everything. And, you know, it was just a torturous experience where I wouldn't sleep the night before obsessing about every question I could be asked just because I didn't want to feel that yelling of humiliation all over again. And finally, that's where improv comes in. I decided enough is enough. This is holding me back. I have to do something radical. Radical.

Peter Margaritis: [00:14:43] Radical, exactly. Improv is radical in a lot of ways.

Dr. Mihaela Jekic: [00:14:46] Improv is radical for an engineering PhD, with a fear of public speaking. Improv is beyond radical. So, it is terrifying. I remember, I almost turned around driving to my first class. I had this acid feeling in my stomach, and just tension in my body, wondering what have I done to myself. I'd be like a fish out of water, just humiliated. I mean, this is a terrible idea. But there was a deeper as well that said, "You need this. Think about how much you could grow." So, I went in. And thankfully, it wasn't nearly as terrifying as I thought it would be. In fact, I encountered this, like, amazing supportive group in Columbus, Ohio, the Wild Goose Creative. Just just wonderful, loving, supportive people. And I really grew leaps and bounds from that.

Dr. Mihaela Jekic: [00:15:49] The courage to have my business today and to speak on stage is all since from that one bold decision to sign up for that class. So, that's what I would encourage the listeners to do. What area do you need to grow in? And what is that one bold decision that could change your life? To go out of your comfort zone and to transform into this new version of yourself that you don't even recognize.

Peter Margaritis: [00:16:18] As a friend of mine says - his name is Jason, he actually my my improv coach - "If everybody will take, at least, one improv class, this world would be a lot better."

Dr. Mihaela Jekic: [00:16:28] Absolutely. And it's not just about the snazzy, you know, one liner, and so on. It's about being able to connect with other people at a deeper level. Eye contact, body language, to feel what they're feeling, to create this scene. It's not creation, actually. It's discovery. It's like you discovering your character and you're doing it together with somebody else. So, it's this beautiful. Yes, I know it sounds like a scary

process, but in the right environment, it is a beautiful process that can truly translate to your business, to your career. I mean, being able to read body language, to connect with people on a deeper level, to communicate more effectively is so essential. It was transformative for me.

Dr. Mihaela Jekic: [00:17:16] And as a side effect of that, some unbelievable things happened in my life as well. So, about a year and a half after signing up for that class and surviving, I found myself on a TedX stage performing with an improv comedy troupe in front of hundreds of people. Wow. That shattered my notions about who I was and what I believed I was capable of, honestly. And so, a few weeks after that, I was walking down my street. And inspired by this experience, I had this just massive insight that I have no idea who I am, not what my passions or interests are, but more on a deeper level. It's like I don't know. If I believe all this about myself, that I'm terrible in my feet, that I'm limited in this way, that I could never speak on stages, that I could blah, blah, blah, blah, blah. If all of that was false, then what else is possible? I don't know where the limit is or what possibilities still await it.

Dr. Mihaela Jekic: [00:18:33] And so, letting go of these limitations about what we believe we are, whether it's an accountant and are focused on number, but, you know, not necessarily somebody who loved serendipitous, exciting things, and so on. Whatever it is, it's just that whole notion of who we believe we are, they actually turn out to be completely false. And when we take bold things, step out of our comfort zone, we really discover who we are, and what we're capable of.

Peter Margaritis: [00:19:06] Oh, my God. You've made it such a wonderful commercial and validating things that I've been saying for years. And finally, three years on this podcast, you just summed it all right up what improv can do for everybody. It's not—I always say it's magical because you just never know what you can do. I mean, you started a business, you've been on a TedX stage. You were just recently on a TedX stage again.

Dr. Mihaela Jekic: [00:19:35] Yes, that's right. So, I gave a TedX talk. So, my first time, it was as a performer. Yes, I was the intermission basically at the first TedX event doing

improv comedy. And then, I just recently did a TedX talk called Turning Humiliation into Transformation. And that talk should be posted on October 11th. I guess, today. So, it should be posted any day to the TedX site by the time this podcast comes out. I would love for folks to check that out because I really go deeper to share the lessons learned. And also what I've found, the question that I asked myself that bring down that anxiety and fear about stepping into the unknown, which is—the questions are not, will I succeed or fail, or, you know, what will other people think? The questions are, will I grow from this? Will I create something new in my life or in the world? And will I connect with amazing, new people along the way?

Dr. Mihaela Jekic: [00:20:44] I mean, I answer yes to these questions, whether it's—and you know, I feel anxious for networking events, and things like that, and in business. And obviously, you have to—from doing sales and all these other things that are uncomfortable, but reframing it in this way, and asking these questions, I truly find has been transformational for a perfectionist like myself, to focus on growth, creativity, and connection instead of just an outcome. It's been so liberating. So, I would love for folks to check out the TedX talk when it comes out.

Peter Margaritis: [00:21:19] So, we're going to take the some of these quotes that you just gave us, and put it as the social media graphics. So, for two reasons. One, I love the quotes that you've given us. For two, as a reminder for those who are listening to this podcast to go grab those graphics and put them on your computer. Put these words that you're saying in front of yourself to remind yourself on a daily basis things that we need to do to become bolder, and how improv can get us there. And as we say in improv, follow the fear.

Dr. Mihaela Jekic: [00:21:55] Yeah, yeah.

Peter Margaritis: [00:21:55] Just leave it and do it. Just follow it. It's— I used this last night. I was doing a session for Slide Deck Improv up in Cleveland, and I said, you know, "If we stay in our comfort zone, that's where our dreams go to die."

Dr. Mihaela Jekic: [00:22:09] Yes, yeah.

Peter Margaritis: [00:22:11] "But when we step out of our comfort zone, that's where magic happens. That's where dreams come alive. And it's scary because be careful what you wish for, it actually might come true. But it's so liberating when it does. It's so magical that, oh, my God, I can't believe I did this."

Dr. Mihaela Jekic: [00:22:27] Yes. [Crosstalk].

Peter Margaritis: [00:22:28] It came from a refugee to here. I mean, it's amazing.

Dr. Mihaela Jekic: [00:22:33] Yes. So, it's thoroughly transformational. So, yeah, as I mentioned, it's been in my financial coaching business. I mean, I was the kind of person who would—I would feel, honestly, just out of my comfort zone just doing phone calls in the past. I would like write down bullet points. And yes, I am admitting this, and that has totally changed and transformed. I love working with clients and adapting, you know, to each particular individual in terms of their style, and needs, and in terms of what they need to do to go to the next level to reach their goals. So, it's been so, so amazing.

Peter Margaritis: [00:23:17] So, let me ask you this question. And so, what's—so, public speaking was one of your big fears, and you've accomplished that. What's another one of your big fears that you haven't accomplished yet, but you want to. And you want to use improv to help you do that. And then, I'll preface it. I have a fear of heights. I do. Sometimes, I go over some large bridges, and I start freaking. I want to skydive. And I told my wife this, and she said, "Okay, let me check the life insurance policy first," but I'm committed to doing that. I just haven't committed to a date to do it, but it is—it will happen in 2020. Is there something like that in your life that you have yet to accomplish, but you want to, and you want to use that power of yes and improv to make that leap to do?

Dr. Mihaela Jekic: [00:24:06] So, at this point in my life, I really feel like it's related to this business. I want to speak on bigger stages, impact more people. I want to grow this business to the next level, and again, impact and transform more people's lives. I find that so meaningful and so satisfying. So, I want to move in this direction. So, like a client

that I had recently, actually this couple that I worked with, and both high earners, but at the same time, they hadn't saved anything over the last year, had growing credit card debt, and other kinds of debt. And she had this passion to transition out of her corporate career and start a nonprofit that she is so, you know, on fire about. But she couldn't because of the financial limitations.

Dr. Mihaela Jekic: [00:25:03] So, working with them, over a three-month period, they went through paying off their consumer debt, their credit card debt, and bringing up over \$5000 of monthly cash flow. She has started her nonprofit and is going to be able to leave her corporate job in March to be able to do it as full-time. And I think it makes such a big impact on the people that she's going to work through with this organization. So, that's the kind of stuff I feel like that lights me up.

Dr. Mihaela Jekic: [00:25:38] Or another example on a different direction, this business owner that I'm working with. And she is one of the kindest people that I have ever encountered. And her business has a wonderful mission, but at the same time, it's like even though it had, you know, high revenues, almost seven figures, there was nothing to show for it at the end of the year, I mean, it was actually in the negative to the point of her family contributing retirement funds to keep this afloat. So, immediately, we identified big opportunities for her to improve her cash flow. And as a result of that, that's going to be transformational for her and her family.

Dr. Mihaela Jekic: [00:26:17] So, this is—I think it's so amazing. It's not—you know, my degree is in engineering as a PhD. I decided when I finished that that—and this was a big decision, you know, not to pursue that direction, to go into academic research, and so on. I actually ended up working for a public private partnership to grow entrepreneurship in Ohio and so on. But yeah, just as I said, it's not necessarily what my background is, but it's what I absolutely love doing and want to take it to the next level.

Peter Margaritis: [00:26:51] So, as we begin to wrap wrap this up, I just want to share with the audience, we're on Zoom, and I can see Mahaela as she's telling these stories, and she lights up like—I mean, oh, my God, you can see the passion because her eyes are sparkling. She's got this great smile. And she's just telling the story, and you can

just tell that, yeah, she absolutely loves what she's doing. And so, I know you've written a book. And the book, you and your husband wrote it. You co-authored a book. And the name of the book is?

Dr. Mihaela Jekic: [00:27:23] Money for Meaning: Philosophy for a Life of Extraordinary Freedom.

Peter Margaritis: [00:27:29] And it's on Amazon. It's on a-

Dr. Mihaela Jekic: [00:27:30] Yes, yeah.

Peter Margaritis: [00:27:31] Okay. So, go out and pick up her book. The name of the business is?

Dr. Mihaela Jekic: [00:27:36] It's Money for Meaning as well.

Peter Margaritis: [00:27:38] As well. And that's the website that people can find you?

Dr. Mihaela Jekic: [00:27:41] Moneyformeaning.com, yeah.

Peter Margaritis: [00:27:44] Moneyformeaning.com. And do you—would you like to share an e-mail address with the audience if they want to drop you a quick e-mail to maybe contact you?

Dr. Mihaela Jekic: [00:27:54] Yeah, that'll be great. It's Mihaela. So, my first name. I'm going to spell it out. It's M-I-H-A-E-L-A @moneyformeaning.com. Yeah. I would be happy to connect.

Peter Margaritis: [00:28:10] So, if you have a—we'll put in two pieces. If you want to learn more about her passion as it relates, outside the Money for Meaning, and her story, and her journey, or if you're in a financial situation that you're kind of stuck, and you need some help, contact her. Clearly, she can help you. And you know what, if you

want somebody to help you that really loves what they're doing, and smiling through it, and making you feel good about it, then you need to contact Mihaela.

Dr. Mihaela Jekic: [00:28:41] Oh, thank you. That would be great. And, you know, I can be definitely, I would say, pleasant to work with. At the same time, though, I do see people accountable. I truly do with everything, with follow-up, the tangible action items, with deadlines. And then, if those are not done, then we really go deep into the mindset of what's going on. We get to that transformation.

Peter Margaritis: [00:29:06] And that's the other good part. She keeps you accountable. And, you know, that's—a lot of times, coaches don't keep us accountable to that degree. They may keep us accountable on the surface, but she goes deep. So, Mihaela, I want to thank you again for taking time to be with—I love your story. I love your journey. I love what you're doing. Keep doing that great work. And I look forward to seeing you onstage, hopefully, sometime soon.

Dr. Mihaela Jekic: [00:29:33] Sounds great, Peter. Well, thank you for having me.

Peter Margaritis: [00:29:39] I hope you've enjoyed Mihaela's interview and learning more about her journey. You know, we are all on some type of journey with the highs and lows. Persistence and perseverance wins when you hit those lows. Fight through them because as the old saying goes, what doesn't kill you makes you stronger. Thank you for listening. And if you're enjoying this podcast, please subscribe and share this episode with a friend. Make today your best day.

Announcer: [00:30:13] Like what you just heard? Because it's c-suiteradio.com.
C-Suite Radio: turning the volume up on business.