



Sound Financial Bites 089-Jean-Thompson Episode Transcription

“Nobody really wants to have an 800 calorie slice of cheesecake. What they want is a little something sweet to finish the meal and chocolate is just the answer for that.”

Jean Thompson: There's a tremendous amount of research coming out about the health benefits of chocolate, and that it's loaded in antioxidants, and it's a heart-healthy saturated fat that actually lowers your cholesterol. So, all of a sudden, the snack that everybody felt they needed to hide in their desk drawer, if they even had two pounds to lose, was something that people felt good about eating.

Welcome to Sound Financial Bites, where we help you with bite-sized pieces of financial and life knowledge to help you design and build a good life. The knowledge that has been shared from stages at conferences, pages of national business magazines, and clients living across America, our host, Paul Adams, now brings directly to you.

Paul Adams: Hello, and welcome to Sound Financial Bites. I'm Paul Adams, and I'm so happy to be your host. We have a sweet guest today, and she is going to share with us some insights that she's had about building a company, and more importantly, building an indulgent career.

Now, for many of you listening to this, you may have heard some of her other podcasts. We have the ones that focus deep on financials, like analytical, those that are financial philosophy. We have those like John Medina that was in the area of being able to take better care of your brain as you age, things that are good for a good life overall.

Though, today, we have more of that business and career philosophy, and Jean Thompson of Seattle Chocolates has chosen and been willing to join us in talking about what it's been like to build her company, like many people do, whether it's a career or company, building it by default, that we get one opportunity in front of the next, and she's going to tell us her story of how she became owner of Seattle Chocolates, and really what going through the life by default, one opportunity after the next, has actually led her to being of the "lead her company by design", differently than, perhaps, the way she first got into it. So, Jean, welcome to Sound Financial Bites.

Jean: Thank you so much, Paul. Delighted to be here.

Paul: And I am so excited to have you, and not only you guys are going to want to stay here until the end because we actually have an amazing, amazing giveaway today thanks to Jean and her company, and this one's going to have to be -- like we only have one of them so we've got to toss it up in the air and see who gets it. But, stay until near the end and then we're going to find out how you can enter to win this great gift from Seattle Chocolates. Jean, you started not in the chocolate business. Tell me about your early career.

Jean: My early career was in high-tech, like probably a lot of people here in Seattle, and actually, mine started in Connecticut. I was from the East Coast, and then moved to Seattle in the late '80s to work at Microsoft at a really good time to work there. But, I was in a non-technical role. I was in corporate communications. Loved it. Great time to be at Microsoft. There was so much responsibility that you had as someone in your 20s, and then I worked there for about four years and retired, temporarily, to take care of two kids.

I spent nine years as an at-home mom, then when my youngest went off to kindergarten, which



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was 15 years ago now, I wanted to do something, and I was thinking teaching, or a funny some sort of creative outlet. Definitely not business. I was not interested in business.

But, we were investors early on in Seattle Chocolate's life. So, Seattle Chocolate's been around since '92. It's 25 years old now, and it was around four or five years old when my family started investing, and we were, maybe, one of a dozen different investors in the company, and it kind of struggled. It struggled a lot for its first 10 years, and then I think it was year 8 that the Nisqually Quake leveled the building it was in in the SoDo area, and it was redtagged, and the machines that were in there, we had to go in with hardhats under cloak of darkness and rescue those machines, but somebody needed to step up and put a lot of money in to retrofitting a new building, to pay for the move, etcetera. Am I going into too much detail?

Paul: No, this is great. Jean and I are also on video right now chatting and she sees the look on my face like, "Boy, this is --" You mean, the building's condemned. By redtagged, nobody's allowed to go in. But, you and some other people went in, literally with hardhats, after nobody's going to care that you're in there, hopefully, and actually extracted all the chocolatiering machines? I don't know if I'm using the right term.

Jean: I didn't personally put on the hardhat. I wasn't even working at Seattle Chocolate at the time.

Paul: You were already acting like a CEO. You had deployed other people.

Jean: Bossing everyone around, yeah. I know the then CEO basically did that, to his great credit and probably had a team of people helping him. You know, the machines are huge, so there's like drayage involved. This isn't just a, "Let's pick it up and throw it in the back of your pickup truck." This is a massive undertaking to move machines, very expensive, because I've done it since then when I got a bigger space, and it's expensive just to move them.

Then, of course, you had to find a building really quickly, and get air conditioning, and insulation, and make sure it would be food grade. So, there was just a lot of money that was involved, which Seattle Chocolate didn't have. So, the Thompson family basically stepped up and said, "We'll do it." We put the money in, so that one-two punch, that person doing the work and us putting in the money is what saved Seattle Chocolate back in 2001.

Paul: That quake, literally, you said, condemned basically two buildings, and they were both Seattle Chocolates buildings?

Jean: Yeah, it's funny. I don't know if this is a sign from above, but the Seattle Chocolate building, which we didn't own, was right across the street from the Starbucks Headquarters, and Seattle Chocolate didn't have enough space for its inventory, so it rented some space in a corner of Starbucks building, and that corner was also damaged, but only that corner. The rest of the building was fine. So, apparently, somebody was saying, "There needs to be a change at Seattle Chocolate, or maybe it was time to throw in the towel," which was definitely something that we all considered. "This seems to be a sign from above. Maybe we should just say, 'Enough.' It's been 10 years and it's not successful."

*"Chocolate is
America's
favorite flavor."*



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“One out of every six American is food challenged.”

But, we didn't do that so happily, and moved it, and started off, and the building was way too small that we found, and it introduced another layer of problems, and within five years, we had to find a bigger space and move again. But, at this critical time, you had to do what you had to do to survive. So, that was in 2001, and my daughter went off to kindergarten in 2002. So, that's when I got involved thinking, "I'll just work part-time and won't collect a salary, and I'll just help them with their marketing, which was my background."

Paul: You didn't need a salary because you had already attained a certain level of financial success.

Jean: DFI? We had achieved Microsoft, the early days of Microsoft. It was a lucrative time to be there - better lucky than good. So, I didn't necessarily need to work. I did in terms of my intellectual, my happiness factor. I needed to do something, but I didn't have to do it for the financial.

I worked part-time, and then the guy who was the CEO quit, and that's kind of a story all in its own, definitely not podcast-appropriate. So, he quit and I was left sort of with another decision, another crossroads of, "Do I hire somebody? We really didn't have the money for that." But, by then, I had a little bit of a taste of, "This is really a cool product, and I really like this product, and it seems to me the people --"

Paul: You're saying you got a taste of the chocolate?

Jean: I got a taste of the chocolate. I've been tasting it for a while, but I got a taste of the chocolate business, yes. Also, I felt like, "Wow, these people are not doing things the way that I think they should be doing in the chocolate industry." It was very earth tones and brown, as if people wouldn't know what it was if it wasn't the color brown. The marketing, as I had a marketing background, I thought, was very -- it was just off-base. They were depicting women who were waiting at home in their sexy negligee for their husband to come and give them a box of chocolates. I thought, "Yeah, no, that is not how I eat chocolate or buy chocolate, nor any of my friends."

I think they're really missing the mark, so it seemed like there was a lot of opportunity. At the same time, there was a tremendous amount of research coming out about the health benefits of chocolate, and that it's loaded in antioxidants, and it's a heart-healthy saturated fat that actually lowers your cholesterol. So, all of a sudden, the snack that everybody felt they needed to hide in their desk drawer if they even had two pounds to lose was something that people felt good about eating because it was actually good for you. So, all this was sort of coming together.

Paul: Each of those things that I think all of our listeners can relate to is that you had one opportunity, then another one came up, or another challenge came up, and what you had to do was just choose at that crossroads, which is what happens to all of us as we're progressing in our career that you're building something, you hope it's the right thing, you are taking it for the people that are listening that have an executive-type career, you're taking that next job opportunity, and sometimes, those lure you to great outcomes like, "Hey, I have more autonomy and freedom than I ever hoped," or it leads down a path of you get several years down the road and say, "Oh gosh, I'm traveling all the time and I don't have time for my family," like people end



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“We opened our tours in February of this year. For the first time in the 25 year history of Seattle Chocolates it’s open.”

up at those different spots. So, you built that through from the time you took over until about 2012, and you said, "I'm going to do something radically different." Share with us.

Jean: Yeah, so that was sort of the tail-end of the recession and everything was starting to shrink. I mean, we were flat for three or four years in our sales even though we thought we were doing everything right. Obviously, because our retailers were all hunkering down and playing it safe, which I'm actually seeing signs of this happening right now too, but for other reasons, I think. So, we thought, "Well, what can we do to disrupt things and make a mark?" and so we decided to come up with an even higher-end more premium brand called J.Cocoa, which we released about five years ago, so around 2012. But, we started thinking about it like in 2010, and doing the branding, and the research, and all of that, so a couple years to bring it to market.

Basically, all the learnings I had had to that point of what I wish was different, like I wish -- I kind of like a solid piece of chocolate rather than a truffle bar. I would love it if it wasn't a two-and-a-half ounce bar, which is 450 calories. I'd rather it be a one ounce bar. So, we did three one ounce bars in our package so that you could eat one, and save one for later, so this portion control notion.

Paul: Or, at least I could eat the first one, and I could think, "I won't eat the other one for two more hours."

Jean: Exactly. No, seriously, you would be surprised. When that bar is open and you feel like it's possibly going to be wasted, and you shove it in your bag, and it gets all crummy, and nasty, and melts everywhere, that is a deterrent, and we don't like to waste, and plus, it's good, so we want to keep eating it. So, now, you have overindulged.

The idea was one ounce of chocolate, you can eat with pretty much no guilt, and you can share it, and the idea of breaking bread with a friend, something that you do with chocolate. So, save it, we like to joke breakfast, lunch, and dinner, but you can also give it to a friend or save it for tomorrow. Now, you're eating the right amount of chocolate, right?

Paul: I love the breakfast, lunch, and dinner. That's why it's in three pieces. Yeah, I like that.

Jean: Exactly.

Paul: Or, if you have two friends.

Jean: Yeah, exactly. Two for me, one for you. The other thing that we did is this sort of built-in philanthropic. We decided we need to do something because chocolate is America's favorite flavor. People are eating chocolate, and they love it, and you have this power as a chocolate company to make a difference just by virtue of the fact that you're working with a product that people love, right?

We thought about what would we do. We thought, maybe, dress for success, or something for women, and to get women back in the workforce since it's a woman-owned company. Then, it came to us that, really, chocolate's a food, it's an indulgent food: one that you don't have to eat, but you want to eat. So, what if we helped people who were unable to get food regularly?



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“150 calories of chocolate is super satisfying. You don’t need to eat the whole thing.”

Because, one out of every six American is food-challenged, and it's horrible. I personally do not do well when I'm hungry. I get really irritable, and you don't want to be around me. I'm definitely a "hangry" person. So, I thought, "Shoot, some people are forced to be that way all the time, and go to school, and not have enough food."

What we do is we built in a giving mission where when you buy a J.Cocoa, we'll donate a serving of fresh food to a local food bank. Again, it was after the recession, and chocolate's very focused on origin, which for sure, is a needy place. But, guess what? So, is the U.S., right? The U.S. needs some assistance. There's kids in my own background of Bellevue that they can't go to school every day because they're sharing shoes with their brother. This is real, and we have to give where we live and help with our own communities. So, that became sort of a built-in. J.Cocoa encapsulated all of those things that we wanted to do.

Paul: Jean, as soon as we get back from our break, I want to ask you a little bit about what's happened as you've grown the company both from an employee perspective, and you've taken some other risks beyond rebuilding a whole other brand. On top of it, you're starting to do some unique things with a company to allow people to step into the brand. I'm going to ask you about that as soon as we get back.

Jean: Okay, awesome, thanks.

Cory Shepherd: At Sound Financial Group, we are committed to continuing to bring you Sound Financial Bites. Hello, my name is Cory Shepherd, president of Sound Financial Group. If you are finding value in these weekly podcasts, and they are making a difference in the way you think about money, then think about what kind of a difference could be made if you engaged one of our advisors to help you look at your personal finances.

So, what would the next step be? Send an email to info@sfgwa.com with "philosophy" in the subject line, and we will coordinate with you to have a conversation with Paul, myself, or one of our other advisors to share with you our philosophy of money. No one is going to close you on that call. No one is going to make you an offer to become a client. The only thing we allow our advisors to do in that call is teach, and the only thing we allow you to do is ask for an application.

While we don't accept everyone who applies to work with us, we are committed that any Sound Financial Bites listener who wants to go deeper has the chance to expand their thinking and walk away with new education and resources around money. So, even if we find out we aren't right to work together, our team will absolutely take care of you in that call and make sure that you have access to resources that might be of help to you.

Paul: Jean, we've now learned just how you developed this career. You built a career originally in technology marketing, you managed by being able to save your pennies plus having some what did you say? "Better to be lucky than good," when you got Microsoft. But, you had reached definite financial independence, DFI, where you didn't need to be able to make money right away as you bought out the rest of the stock of Seattle Chocolates and began running it, much by accident.

Then, one accident after the next, you reached this stage where you went into design. We're



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going to design a fresh brand, a fresh way of looking at chocolate, a fresh way of portion control, which I think is very different. So many other chocolate makers make the bars bigger, and bigger, and bigger, and you feel like more of a degenerate when you're done with it than when you started. So, I love that, but can you share with your audience what -- you've taken some new risks in the last few years along with the J.Cocoa brand and the philanthropic mission.

Jean: Yeah, so we've been trying to figure out how to elevate the dialogue around chocolate. That's sort of how the whole thing started for me is what can we do to get people to think about chocolate as not an indulgent, sugary treat, or dessert, but rather, something that is good for you? So, people feel permissioned to eat it, but they still feel guilty, and it is fattening, right? So, I've been traveling to Nicaragua, or Ecuador, other origin countries to really understand cacao, which is the name of the tree that it comes from. It's very much there's a lot of parallels to wine.

Now, when you go to somebody's house, you always bring a bottle of wine, at least in the Northwest, right? Sometimes, it's \$50, \$80 for a nice bottle of wine, and nobody really thinks twice about that. But, chocolate, there's the ceiling on how much people are willing to spend, and yet, the process for developing chocolate from the cacao bean to a chocolate bar is so much more complicated and so much more labor-intensive. And cacao, or cocoa, on the commodities market is super-expensive and fluctuating. The packaging is super-expensive, the transportation, because it melts, is super-expensive, and yet it's very dumbed down.

I think there needs to be some sort of transformation of the whole entire category from the sugary, indulgent snack to something that is discussion-worthy. It's a food, it's a foodie food. I mean, there's so much complexity to the flavor profile, there's so much complexity to how it's grown, and fermented, and dried, and how that translates to a particular flavor profile, and people don't know anything about it. So, I decided, "Okay, how would I tell them?" I mean, how do you explain this? What we decided to do was open the doors to our factory so that we could invite our customers in and we could start developing a dialogue with them, and we can teach them stuff.

I mean, right now, we opened our tours in February of the Sheer. For the first time in the 25-year history of Seattle Chocolates, it's open, and people come in and we show them what a cacao tree looks like, and where it's grown, and we talk about the history, and the rich history of chocolate, and most people have never heard any of that, so we're starting at the beginning, sort of Chocolate 101, where the next thing will be to talk about percent cacao and what difference that makes in the flavor profile and origin, and what difference that makes, and how by changing this parameter, it will change this flavor profile, because it's super-interesting.

Given that we are Seattle Chocolate, and Seattle is the foodie -- I mean, the West Coast is all pretty foodie, but Seattle is an amazing place for food, and people love it, and they want to talk about it, and they want to indulge themselves in it, and share it with each other. So, I want to have chocolate play in that arena.

Basically, long-winded way of answering that I had to invest a significant amount of money into retrofitting the warehouse to put this nine-foot elevated mezzanine, and a glass wall to keep it safe and all of that, the food safe, and then put together a curriculum, and videos. So, we invested pretty heavily in making that happen, because I believe that that's the next great thing



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for chocolate.

Paul: It's almost like, as I listen to you, I think about there is a movement -- I don't want to say "a movement". Like, it's the current, it's the way the world thinks about chocolate is that it is junk food, it is cheap, and it really is, and the bigger you buy it, the better off you are, meaning people go out and spend a bunch of money trying to buy the biggest bag of M&M's they can, or they are spending a bunch of money buying the bags of Reese's Peanut Butter Cups, something I was raised on, which was awesome. Incidentally, if you like peanut butter and chocolate, Seattle Chocolates and J.Cocoa have some amazing -- I don't know if flavor is the right term, Jean. I'm all nervous now that we're talking about it as a food and not just a junk food.

Jean: Sorry. Yeah, the perfect peanut butter bar from Seattle Chocolate is a white chocolate center. So, instead of having whatever sugary, fatty-based thing, it's actually based in white chocolate, and then has peanut butter in it, and then it's covered with dark chocolate, and it's kind of a grown-up Reese's Cup.

Paul: It was so good. So, Jean gave me a taste of some of the stuff that is not high quality enough to make it into customer packaging that she just threw it in a bag and took with her while we were together in a conference, and she gave me a taste, and I didn't give the bag back. I just kept it. So, when we look at that, it's like this idea of being able to show up.

By the way, I'm seeing this now, and this is probably a good time to let our giveaway out of the bag, if you will, is that Jean's been very generous in sharing with our audience a tasting of the J.Cocoa line where you'll have several different flavors. Are they little one-ounce bars, if I saw the box right? These one-ounce bars would be the kind of thing you could bring to a party instead of bringing wine, which I love that because everybody has such differing taste in wine. Some people like whites, some people like red, some people are sensitive to it. I have never found somebody that's like, "You know what? I just really don't do any chocolate."

Jean: Right.

Paul: And even people who are watching their weight, there are some biohacking things that I've done where the dark chocolate is actually perfectly fine. So, I could see, for myself, totally piggybacking on what you were saying, and my wife and I no longer bring wine anywhere. So, anybody inviting us to dinner, just know we're not bringing wine now; we're bringing chocolate, and it's going to be the best possible kind.

Jean: If you tell them you're bringing it, you're ending up bringing their dessert for them. That's one less thing they have to prepare, and nobody really wants to have an 800-calorie slice of cheesecake. What they want is a little something sweet to finish the meal, and chocolate is just the answer for that, and 150 calories, if you ate the whole one-ounce bar, and quite frankly, 150 calories of chocolate is super-satisfying. You don't need to eat the whole thing. You can split it with your spouse, and then you've hardly eaten anything.

Paul: With some of the biohacking things I've done, like the 85% or higher -- I'm going to say it wrong. I call it cocoa, but I'm probably supposed to say cacao now. When I get 85% or higher, the sugar content is low enough that I don't get the same insulin spiking I would, and therefore, my



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body not going down that cascade.

Jean: Yeah, and you don't have to even get 85 for that. The dark chocolates don't have sugar as their first ingredient. The milk chocolates and the white chocolates tend to. I've never seen one that doesn't. So, the dark doesn't have as much sugar in it. It has more of that -- and cacao, cocoa is fine. Cocoa is specific. It's like the powder form. That's why we say cacao, but just either side.

Paul: Ah yes, okay.

Jean: They have protein, they have this great fat in them, so it really does stabilize your sort of nutritional intake. For me, I never get a sugar spike from dark chocolate.

Paul: I love that, and the reason why Jean and I are now connected by video remotely is I actually happen to be down in the Orange County area, Newport Beach today. We're down here about three weeks with my family. I'm working a few days a week desk-surfing at a friend's firm down here. I'm going to try to find some Seattle Chocolates here in Newport Beach before the day's out. You are making me so hungry.

Could I ask, though, to step a little bit away from the business, so you've built this indulgent career where you're really getting to focus on what you love in your career, and would you take just a couple of moments before -- because, I actually want to ask you just some general chocolate questions for people, when they're looking out in the market, what they should watch for, etcetera, but tell me just how much you've enjoyed your career now, and what you really love about your career in the business that you're building, and what I'm hoping for all of you listening is that you're going to get to hear something of what Jean says that you could apply to what you love in your current career or in your business, and what it means to slough off some of the things, or have somebody else do the things that you're not good at that they might love.

Jean: Yeah, that's why I never -- as I said, I didn't think I'd had any interest in going into business because, to me, business was spreadsheets, and financials, and the stuff that I really didn't enjoy, and really don't have an aptitude for. But, what I found is when it's my own business and I didn't have anybody to answer to, I could pursue the things that I did enjoy, staying in my genius zone, which for me, is very much in the right part of my brain. I'm not overly in the financial entity. I want to spend time with the creative.

Paul: For our audience, how do you define "genius zone".

Jean: To me, the genius zone is staying where -- the thing that you always find time to do, the thing that you'll quickly answer that email, or quickly deal with that task is the stuff that you enjoy the most tends to be the stuff that you're the best. Then, when you see that P&L coming through, you're like, "I'll just look at that later." That tends to be not your area of interest, and therefore, not your strength, and what I found - it took me years to figure this out - was that I should surround myself with people who are really good at that stuff and who are good at communicating it to me and give the smarter people the job that they're the best at, right? I would never be able to put my financial person in the marketing department because that wouldn't be her thing, right?



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But, for me, as the head of my company, it was really a great discovery to learn that I could be a good leader and I could take my company, which was not profitable, and turn a profit by doing what I'm best at, and that is the product development, and the design, and the flavor development, and the creative stuff, and doing -- by the time this podcast gets broadcast, we will have just finished our very first haunted factory tour where we're opening our factory to the public and completely decorating it, and turning our warehouse lights off, and scaring children, and adults alike because it's fun, right?

I mean, this is what keeps everybody at the company super-energized where there's laughter in the halls, and where I come to work on Monday, and I sit in traffic, and I never complain about the traffic because it was fun. I like coming here. But, if I spent all day long crunching numbers, and looking at reports and stuff, I probably would have only stayed at the company for five years and then I would have found somebody to do a better job at that stuff.

Paul: I think, for those of you that like this idea of "genius zone", don't hesitate to look up a guy by the name of Lex Sisney. We can throw him inside the show notes. Jean and I have some mutual friends who have used him as a coach.

Jean: I have.

Paul: You've used him, yeah. Called "Organizational Physics" is the name of his book, and a brilliant guy, and I love the idea there's people that have different takes on it, but the idea of what is your genius zone. For those of you hearing this and you're thinking, "Oh, this might apply to my business," I will share with you something I went through, and I don't know if you did either, Jean, it's pretty hard if you're not a numbers person like Jean: right brain, marketing center to conceive of the fact that somebody else not only is great at that, but they actually love that, and I know things that are not my genius zone, I don't get that people like it, but we will think, "I have to do it," and almost victimize ourselves thinking we must do these things when, in fact, not only is somebody else probably better at it, but they actually like it.

Jean: Yeah, and they're definitely better at it.

Paul: And it's their genius zone. So, let's talk just a little bit, as we wrap, on the idea of chocolates. Now, this is also where I want to let the cat out of the bag about this incredible gift that you're giving our audience or at least somebody in our audience, and you can enter in the drawing at chocolates.sfgwa.com, chocolates.sfgwa.com. Hit that, put it in your email address, your contact info, and we will let you know if you are the winner of that package, and we'll get it out to you refrigerated, packaged, all that good stuff, and you're going to get a chance to show up with that instead of wine for the next dinner party.

When it comes to chocolate, if people don't have your product nearby or in a place that they can find it, I would suggest the first thing people should do is only have Seattle Chocolates, if at all possible, or J.Cocoa. But, if they don't have that brand, what should people watch for in terms of buying higher-end chocolates? Because, now that because of getting to know you, I've actually gone to stores and tried to look, and it's like, "This one says organic this, and this one's this much dark chocolate," and it's like, "I don't know what it is. I hope I like this one," and I buy a bar and take it home.



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Jean: Sometimes, you like it and sometimes you don't. The thing that's tricky about chocolate is that I don't think there is -- if you always buy a 72% dark, you will always like it because each and every person that manufactures a chocolate does it differently, and to their taste, right? And I think taste is pretty subjective. I think you just do have to do the trial and error. I think knowing -- there's some part of it that I think a good consumer, especially someone from the Northwest who really likes to understand the people behind the brand and what they believe in, I think you can look for things like Organic or Rainforest Alliance certified is what we use, which shows that you're buying it from a source that pays their people fairly, and that makes sure that the best farming practices are being adhered to, and that no chemicals are being used, and that kind of thing.

Paul: And they're not just plowing a chunk of rainforest.

Jean: Yeah, and then if you don't want sugar, then of course, go for the dark chocolate. It has some sugar in it, and actually a fair amount of sugar in it, but then it really comes down to the flavor profile that you like and what they've put it with. So, we always tend to do really fun combinations with Seattle Chocolate of like toffee, or espresso, or mint. Then, for J.Cocoa, we're more like a fig and a pistachio, or a puffed quinoa.

It just really depends on your taste, and when you're eating it, and what you are looking for, what you're pairing it with. I mean, that's what's so interesting about it is there isn't like one best chocolate out there like, "This is the only chocolate to eat." There's no Rothschild sort of wine that is the old standard that everybody wishes they could do, blah-blah. There isn't wine; there isn't. And there's no wine spectator that says '92 or whatever.

I mean, it has to be an individual trial and error, which I can think of worse things than trying lots of different chocolates. But, there's very much like your preference that you'll have. Some people like a cherry note in their chocolate, some people like it to be a little bit more base and a little more stringent. It's kind of just like wine in that way, like your red favorite is probably not my red favorite.

Paul: Yes, and I think it almost goes back to the idea of wine, wine tasting. I had a chance to -- well, actually, you were there too. The Ken Wright of Ken Wright Cellars was talking and he went through all these different things about how to think about wine, and what it came down to is, and what it came down to is you should drink what you love the taste of.

Jean: Exactly.

Paul: It doesn't matter. If it's a \$20 bottle of wine and you love it, drink that. If it's a \$100 bottle of wine and that's the only thing you like, then drink that and don't worry about all the other stuff that goes into it. It sounds like you're saying very much the same thing.

Jean: Yeah, and in fact, I get a lot of -- there's some funny thing about I think because the dark chocolate is a little healthier in that it has less sugar. People really want to like it better, and some people don't like it better. They really prefer milk chocolate, and guess what? There's still lots of antioxidants in the milk chocolate. So, if that's what you prefer, and let's face it, at the end of the



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day, you're not eating your health food. You're eating something you really enjoy that's an indulgence for you. You should eat what you like.

Paul: Right on, right on. Well, Jean, thank you so much for being here today.

Jean: It's my pleasure.

Paul: Spending time with us, sharing with our audience a little bit about your journey, which I think is it's different, of course, but not dissimilar from what most people go through in that they graduate from one stage of their career to the next, and then, at some point, they have enough autonomy, freedom, and knowledge to pause and say, "I'm going to build it my way," like you did in launching the J.Cocoa brand much against what would be tradition inside the industry. You had piggybacked on your main brand only rather than building the brand that you want, and I would encourage all of you to pause, maybe, over the weekend after listening to this podcast, think it through. Sit down with a journal and write down what you would change about your business or career, if you could, and you'll be amazed what can come out of that. I also want to remind everybody, don't forget to enter to win this tasting sampler of Jean's \$60 retail value that she's giving to our audience: chocolates.sfgwa.com. Jean, again, thank you so much for being here today.

Jean: My pleasure. Thank you, Paul.

Paul: You're welcome, and we hope that this has been a contribution to all of you to help you design and build a good life.

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