

164: How to Live By Your Values with Trudi Lebrón



Full Episode Transcript

With Your Host

Bonnie Koo, MD

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Welcome to the *Wealthy Mom MD Podcast*, a podcast for women physicians who want to learn how to live a wealthy life. In this podcast you will learn how to make money work for you, how you can have more of it, and learn the tools to empower you to live a life on purpose. Get ready to up-level your money and your life. I'm your host, Dr. Bonnie Koo.

Hey everyone. I am super excited about my guest today. I have Trudi Lebrón, I'm guessing most of you probably don't know who she is, and so she will obviously introduce herself. But let me just tell you how I know her.

So, I first heard of her through the coaching world. As you know, of course, I'm a life and money coach and I was trained at The Life Coach School. And I first heard about her because her book was about to come out. Now, her book is called *The Antiracist Business Book*.

And even though it has the word business in it, this book is not just for business owners, and we're going to talk more about why. Because all of us work in a business or we own a business, we basically are always surrounded by businesses and most of us work in some capacity, right?

And so I really wanted to have her come on to just talk about, honestly, just define a bunch of terms that we've all been hearing a lot since the murder of George Floyd in 2020. And I have been learning a lot as well, as I'm sure many of you as well, and so I wanted her on to define some terms and give you context and really educated you and me about what we can do.

And also how important it is to really examine our values. And if your values are aligned with diversity, equity, inclusion, then you're going to want to find out how you can live those values and ultimately create a better world, right?

And we don't talk too much about its intersection with money, although we do. And there is a quote that I love saying over and over again, and I don't have the quote in front of me but it's from one of my coaches, Kara Loewentheil, and it goes something like this, when women are hesitant to make money and create wealth, they usually do not understand that by

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opting out of the game they are insuring it continues to be rigged against them.

Now, we can just change the words and put this into the context of diversity, equity, and inclusion. It's not enough to be educated about it, it's not enough to even think to yourself that you want to learn, that you want to see more of it in the world if you're not going to actually take on the values and show it for real, right?

And one thing I really wanted to highlight that Trudi and I talk about is that systems are created by people. And that is such a simple concept, but again, that's something I learned actually from Kara as well. And when she said this, it just really struck me, right? Because a lot of us feel like we can't change the system and there's different systems and the system that I'm exposed to a lot is, obviously, health care and medicine because I spend a lot of time with women physicians.

And so we do talk about that, so I'm not going to talk too much about that right now in terms of what we can do and how feeling helpless and feeling like our actions won't make a difference is actually one of the ways the system continues to stay the way it is.

But before I turn the reins over to our conversation, at the time of this recording the 2024 Money and Wellness Conference for Women Physicians, also called the Live Wealthy Conference for 2024 is basically half sold out, okay? And we might be adding more spots, but that won't happen until I sign another contract, right? And so what I want to say is if you've been thinking about going, if you're interested, register right now.

Go to my website, wealthymommd.com, and you'll see a link up top directing you to the conference website where you can learn more about it and you can save your spot. I am having the most amazing speakers, we're going to have an amazing breadth of topics. Obviously there's going to be a lot of money topics, you're going to learn about real estate, you're going to

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learn about entrepreneurship and some basic personal finance principles as well.

But, as you know, money is useless unless you are happy otherwise, right? Probably the biggest complaints I hear from physicians besides being told what to do, and that's a system thing, right, is charting. And so we're going to address that. You're going to have a lesson or two on charting because it is possible to chart a lot less.

I've heard all the excuses. I'm not a charting coach, but I'm bringing in an amazing charting coach that's going to help you do that. Of course you're also going to learn how to negotiate so that you can actually get paid what you should get paid, which will obviously directly impact your finances. And that's just a sampling of the topics that we will go over.

And not to mention that the conference is taking place at a luxury spa resort that I know many of you probably wouldn't go to on your own. And I picked this location on purpose because basically it's going to be forced rest and relaxation, okay? Now, forced is a strong word, but you get what I'm saying.

We are so busy. We as women, especially women physicians, are pretty terrible at doing things for ourselves, relaxing, et cetera because there are so many things that demand our time and attention, right? Work, if you're married, if you have children, so many other things that are constantly competing for our time and attention. And the way we are socialized as women is that we take care of everything and everybody first, and maybe if there's something a little leftover, then we can do something for ourselves.

And so I purposely picked a location like this. It's at Miraval, it's in Arizona, it's in Tucson which is about two hours from Phoenix, because I want you to experience what it's like to live a wealthy life, okay? So go to wealthymommd.com and you'll see a link to learn more about the conference, all the details, et cetera, and definitely save your spot.

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At the time of this recording VIP spots are already sold out. Again, we might be adding more, we're just waiting to honestly hear back from Miraval about capacity issues, obviously. Okay, so let's go on and here's my conversation with Trudi.

Bonnie: All right, Trudi, welcome.

Trudi: Hey Bonnie, thanks for having me.

Bonnie: Yeah, I've been so excited to have you on because I know my listeners are going to learn so much and be, honestly, so grateful that you're here to talk about all the things.

So why don't you introduce yourself, since I'm just thinking most of my audience may not know who you are and they definitely need to.

Trudi: So I am a coach and an entrepreneur and writer and podcaster, many things. I'm the founder of the Institute for Equity Centered Coaching. And through that body of work we do a number of things including certify coaches and leaders in equity centered coaching and equity centered leadership.

Which is an approach to those skills that centers equity, that looks at how we can use the skills of coaching and leadership to create more justice, liberation, opportunity, disruption of practices that have tended to be rooted in toxic capitalism and things like that. And we'll get into what all that means.

I wrote a book called *The Antiracist Business Book*. And I do executive coaching and business strategy for people who want to run companies that have this kind of quality to them that is about using their business as a tool for change and also making sure that their business isn't part of the problem, right? That their businesses aren't perpetuating some of the challenges that we face that continue to create more marginalization and oppression.

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Bonnie: Yeah, I mean, just even hearing this, I kind of knew already what you do but just hearing you talk about it, so impressive and such important work, right? Well, I think we need to define a lot of the terms you just said because I'm sure people are like, I don't know what that all means, but I should know.

Trudi: Yeah let's do it.

Bonnie: So let's kind of go through them one by one. Let's start with some basic things like defining equity.

Trudi: Understanding equity is often helpful to put it next to equality, which is a term that people are very familiar with. So if we think of equal as everyone getting the same thing, equity is that everybody gets what they need to get to the same place, which is often different, right? Which means that people often need different types of things to have the support in order to accomplish their goals.

Bonnie: Yeah, let's give some specific examples just so people truly understand. Like I think I know what it means, but I'm always learning layers. So just to take me for example, I'm a Korean American and I think I grew up in a lower middle class family. But still, I also understand that there was privilege involved, right? And I want to define privilege as well because I think people don't quite understand what that means, right?

And so I moved here when I was two years old, so I came from South Korea. And I would say my parents had pretty humble beginnings, but obviously I had a roof over my head, I never was worried about food, they were able to send me to a private school. I still took out a crap ton of loans, but even the ability to apply, like with all the things I'm learning, I'm just sort of looking back at some of the advantages I had, even though it's easy for me to think that I didn't, right?

Trudi: Yeah, so privilege in that context is like anything that we have that advantages us in some way, right? A lot of people talk about privileges as things that are unearned, but that's not necessarily true. There are some

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qualities or some parts of privilege that are unearned, for example, if you're a man, right, or if you're a white man, or if you currently reside in the country that you are born in, that's a privilege, right? You didn't earn that, it just happened to be the case, right?

Whereas other privileges are earned, you got a degree. That was something that you had to put in work for, right? So privileges are advantages that we have. And I really encourage people to think about privilege as a neutral thing. How people use their privilege, we can kind of put up against different moral and ethical standards, right? But privilege on its own, it's just a fact of identity and role.

Bonnie: Yeah, I think it's really important to just put that out there because I think it can have a negative connotation, like entitlement almost, right?

Trudi: Yeah, and a lot of that is because of the broader conversation about white privilege and how people use privileges to disadvantage other people, and how people make decisions that protect privileged identities. All of those are problems that we need to fix.

But just the identity on its own, there's nothing inherently bad or wrong about it. That's an important thing to let kind of sink in because if people are feeling – There has been a lot of effort in creating shame around privilege, which is certainly not useful.

Bonnie: Yeah, we both know that shame is not a useful emotion to drive change.

Trudi: Absolutely not.

Bonnie: On either side, right?

Trudi: Yeah, absolutely.

Bonnie: Okay, so we defined privilege and equity. Was there anything else you wanted to say about equity?

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Trudi: So I will say in the context of equity, just to give a more specific example, so equal would be let's say you have two students who need to take the GED test, for example. Let's say there are two students that need to take the GED test and they need to learn the content, right? Like they need to learn how to pass the test, which means they need to learn all the math involved, how to take the test and all that.

But if one student doesn't speak English or can't read English, there is an extra thing that needs to happen, right? That test needs to be in another language so that they can get access to that diploma, right? So equity means not just that we train everybody to know how to do the math, but that we're giving it to them in a way that, you know, in this example, they can pass that test.

It's not enough for us to just say, oh, well, they learned how to do it, or we teach them how to do it. If they can't have access to that information, because there's a language barrier, that's not equitable, we need to do more. So equity is always about assessing to see that we have done all that we can in ways that are within reasonable accommodations to help people get the support that they need to achieve the goals that they have in their life.

Bonnie: Yeah, and as you were saying that I'm thinking of all the tests that are available, like the GED or the SATs, and they keep changing, I think the names are the same, but the numbers don't make sense any more since I took it, or even the MCAT, right?

Trudi: Yeah.

Bonnie: So would an example of privilege be, obviously, taking a test prep course?

Trudi: Yeah.

Bonnie: Having the ability to do that, which is where money comes in too, right?

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Trudi: Right. Or that that test prep is available to you in a language that you speak.

Bonnie: Yeah. Yeah, and I had access to that for SATs and for MCAT. So just thinking about all the advantages and privileges for that. As you were saying that, I was thinking about accessibility. And so is that the same as equity?

Trudi: So accessibility is a component of equity. We achieve equity by making things accessible.

Bonnie: Yeah, one thing I've seen since I do a lot of Zoom calls, and I'm sure you do, is Zoom added that function where it can do live transcripts.

Trudi: Yeah.

Bonnie: Yeah, so I thought that was a great feature.

Okay, so toxic capitalism because I think a lot of people don't know what that means and it's kind of used a lot. It's kind of like the popular term to throw around. So let's talk about that a little.

Trudi: Is it? Oh, good. Because when I wrote about it, there weren't very many people using that exact terminology. So the term toxic capitalism, the way that I define toxic capitalism is to speak to the elements of capitalism that perpetuate oppression and marginalization of people.

And the reason that I think that it's important to distinguish that difference is because as a business strategist, especially someone who came, you know, I came out of the nonprofit industry years ago.

But I've worked with a lot of people who come out of justice oriented and like human service oriented fields, like education, social work, and various types of nonprofits. Or people who grew up not having access to a lot of money who have real trouble charging the amount of money that's going to allow them to have a sustainable business, feeling competent about

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making investments in themselves or their business, right? There's all this money stuff that goes along with that.

And a lot of that is because of this feeling for people that they don't want to have anything to do with business at all. They're just like, I don't want to have anything to do with it. People with lots of money are bad. I don't want to be one of those people. And there's a lot of these associations.

And so what you get is often people who are like, I'm anti-capitalist, right? I'm anti-capitalist. But there are elements of capitalism that are about ownership, right? The ability for a mom to open a daycare center in her home, it is because we have an economic system, right?

And even if all she's doing is generating enough money to run her business and take care of herself and her kids and her family, and not necessarily making millions and millions of dollars, the reason that she can do that is because we live in a country where someone can decide to set up a business and set up their rates and just do that. And there are places where that is not possible. And we need to understand that that is the case.

But what we have a lot of and what we have a lot of big examples of is big corporations, like the Amazons of the world, who consolidate all this wealth. The reason they're able to do that is because they basically exploit the labor of the folks in their organizations who are closest to the ground. So the Amazon delivery drivers, and the administrative assistants, and the warehouse workers are not making enough money.

Even if they work full-time they're not making enough money to take care of themselves, to buy a home, even a starter home and take care of their family. But meanwhile, we have executives profiting millions and millions and millions of dollars where we have other people who aren't making enough and don't have healthcare benefits.

And so it is the capitalist system also that allows for those things to happen. And so understanding that those aren't requirements of capitalism, those are requirements of the policies that we have here in the United States that

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can be changed. We don't have to also throw away a system that can create a lot of opportunity for people and a lot of freedom for people.

So when I say toxic capitalism, I'm talking about that exploitation of labor that is so common with people who are consolidating wealth.

Bonnie: Yeah, and I think most listeners, unless you ignore the news, and sometimes I do because the news is like just focusing on really horrible things.

Trudi: Yeah.

Bonnie: There's only so much my nervous system can take.

Trudi: Same.

Bonnie: I actually followed an Instagram account, and maybe you've heard of it, it's like good news only.

Trudi: Yeah, we all need a little bit of that, for sure.

Bonnie: Yeah, you kind of hear how humans are actually good.

Trudi: Yes.

Bonnie: And so what I'm saying is, there's been quite a bit of press about how Amazon does, like the working conditions of Amazon. And I've had a few friends and they're higher up who work. And this is a very small sample size, but they all hate working there. They're making good money, right?

Trudi: Yeah, because of the environment. The cost of being in those environments is quite high. Like the cost of your time and your energy and your family and the psychological and emotional stress. And, again, that's not an inherent requirement of capitalism. That is a function of our policies and our practices that can be changed.

Bonnie: Yeah, let's have you talk more about sort of a brief bio of Trudi and how you got to do this work.

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Trudi: Yeah. So my work sits at this very interesting intersection of anti-racism and anti-oppressive liberation, education and strategy, and coaching and business. And the reason that I got there is because I came into this career through the nonprofit world. And I got into the nonprofit world because I was one of those people who grew up in an under-resourced community in Connecticut. I grew up in Hartford, Connecticut and I live right outside there now.

I was a teen mom, I had my first son when I was 15 years old. I had my second son when I was 16. I was on various social service supports early in my life, you know, food stamps and housing subsidies and all that kind of stuff. And also being a bi-racial person, woman, my father is an Afro Latino from Puerto Rico, my mom is a white woman.

And so my life experience, like I grew up seeing how people were discriminated against and really understanding. I had a very high-end race consciousness as a young person because in the 80s there weren't a lot of mixed families in Connecticut, right? And so questions like, is that your dad, really? And how is that your family? And are you really Puerto Rican?

When you grow up with that, it gives you a sense of not belonging anywhere, right? And so when I got older and went to college and went into my career I was constantly navigating additional challenges of being a young mom and all this. And the reason that I was able to be successful is because I had coaches. And not that these people would call themselves coaches, they were teachers, social workers, program directors, camp counselors in some cases, professors.

The ones that made big differences were interacting with me in a way of a mentor or a coach. And when I continued into my graduate program, education, I really started to look at those factors. Like look at what are the kinds of things that support someone who went through some of the things that I had gone through in my life that support success? Or what are the risk factors that kind of deviate people from having the kinds of outcomes that I was having?

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So I got this really interesting intersection of education while I was working in nonprofits and studying psychology and human behavior and transformation. And I also had this real practical need to make money because I had kids. And so I was always side hustling. I mean, from the time I was 19, I was always like side hustling. I was a teaching artist. I would do trainings. I would facilitate field trips for kids, and teach art in the park in the summer. You name it, I was doing it.

And that leads a lot of people to podcasts and listening to podcasts on building businesses and entrepreneurship. And I saw that the world of online business and coaching were these really innovative spaces where there were lots of opportunities for transformation. But that it was seriously lacking a context for social change, social justice, diversity, equity, and inclusion. And those were things that I had been doing professionally for years.

So when I decided that it was time to leave the nonprofit world and run my business full-time, I decided that that was the niche I was going to go into. I was going to fill the gap in the kind of coaching and online business space and really introduce the conversation of diversity, equity and inclusion.

And so I've been doing that specifically in this space since at least 2017, 2018, before it was popular.

Bonnie: Before it was popular.

Trudi: Before it was cool. And I've been doing diversity, equity and inclusion work for over 20 years, like in schools and nonprofits. But in the coaching space and the online business space, it's a newer conversation in the field.

Bonnie: Yeah, let's talk about that a little bit. What's changed? I think you're right. I think some people are like, "Oh, this is like a new thing now." What have you seen change from when you were doing it before to when the conversation started happening? Was that 2020?

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Trudi: Yeah, so there was a big shift in 2020, for sure. So pre 2020 any work that had to do with diversity, equity and inclusion as it intersected, again, with coaching or online business, like this kind of intersectional space, it really had to be kind of hidden in other language. So it was like, make an impact and social impact business and those kinds of things. Increase diversity.

People understood that, but they definitely were not thinking about how whiteness is showing up in your coaching practice or how you're perpetuating supremacist values in your business. Those things were not, and those are conversations that are happening now.

So just I think pre 2020 it was a lot of hidden language, gentle language, introducing people, slowly trying to convince people to pay attention. Whereas after the murder of George Floyd and the subsequent mistakes that many people, especially people with big platforms, were making around the movement for Black lives, people were like, "Oh, we actually need to pay attention."

And so now people, for the most part, understand that this is something that they should be thinking about or that they need to have some awareness of. But we still haven't gotten to the point where people understand how to integrate it into their business.

Bonnie: Yes. And that's really your specialty.

Trudi: Yeah.

Bonnie: And I love how you said that, right? Like there's an awareness and people are educating themselves. They're being educated, but it's like, okay, what do you do with this knowledge practically in their lives, right? Because we have been talking about online entrepreneurship and coaching, because that's the world that you and I know, that's how you and I met. And so let's sort of integrate that with my typical listener.

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So my typical listener, actually, I've never done a survey, but most of them are female physicians as far as I know. And so they're either employees of a private practice, they could be part of a large organization, they could be owning their practice. And I'm sure there are some non-physicians who are business owners as well.

So I guess what I'm trying to say is, and this is where I pass it back to you, Trudi. I hate the word tips, but what are some things that they can start thinking about and doing to integrate it into their life and their work? I think also, and maybe you know this too, is there has been a lot more awareness in the physician community about explicit bias. We've known for a while how Black people and other marginalized groups get crappy care, right?

Trudi: Yeah.

Bonnie: In general they're ignored. And Serena Williams highlighted that with her, was it her – Yeah, she had a pulmonary embolism, or at least a blood clot. I don't know the specific details. And so that's being highlighted a lot more in the press, and I'm guessing it's because of everything from 2020.

Trudi: Yeah.

Bonnie: And so I'm not even sure what the question is, Trudi, here.

Trudi: No, I get it. I think I got it.

Bonnie: Okay, yeah.

Trudi: Yeah, so here's what I want everyone to understand. If you're doing any kind of work that has to do with improving the life outcomes of people, we might be talking about health outcomes, we might be talking about overall subjective well-being, right? We might be talking about professional achievement.

If you're doing anything that has to do with improving the life outcomes of a person's life and you don't have a context for how identity and culture and

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ethnicity factors into a person's life, you are missing big things, right? We know that two of the biggest indicators, the data points, that predict life outcomes are race and zip code.

That is true when we're talking about health. It's true when we're talking about education. It's true when we're talking even about relationships and just quality of life, right? Race and zip code are major predictors in life outcomes.

Bonnie: I'm just going to pause you for a second.

Trudi: Yeah.

Bonnie: I think people have awareness about race, but maybe not zip code. Because that's a new thing for me that I learned. I knew there were different outcomes for different races, but zip code.

Trudi: Yeah, and zip code because location is one of the ways that we segregated people, right? So segregation became illegal and instead, people just found clever ways to segregate communities based on where they could live. They wrote the racism into the housing codes, right?

If anyone can just Google redlining and kind of see the map, and you'll see where the red lines are, are where some of the major cities are where Black and brown folks still live today. And they tend to be impacted more severely by environmental hazards and food deserts and access to green space, right? So those two things are linked. But race on its own is a high predictor, but when you combine race and zip code, you get scarily accurate predictions.

And so again, knowing that, right, if we're doing any life transformation work, including coaching, including life coaching, and if we're not prepared to hold space for conversations about identity or culture and values, and even culture like the food that people eat. Like if we're not prepared to hold space for those conversations and navigate them, the risk of missing important elements is quite high, and also to give bad advice, right?

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Advice that is counter cultural or dismissive or gaslighting. And that causes people to distrust their providers or their coaches, right? People want to go into a space where they can show up as who they are and be fully seen.

Bonnie: Yeah, and feel safe, right?

Trudi: Yeah, and feel safe.

Bonnie: Not just from a physical safety perspective, but an emotional safety perspective. And as you were talking, we do know as physicians there are certain groups that don't trust the medical system, and for good reason.

Trudi: For good reason, yeah. But there are things that physicians can do to make their spaces safe, right? To message to their clients, their communities, their future clients that you do business differently, right? If that's true, right? You can create a practice that has a really clear mission, vision, values, core beliefs that are active in the marketing of your practice that speak to culture and inclusivity, right?

You can make sure that you are trained in cultural responsiveness, that your team is trained in principles of trauma informed practice and trauma informed care. There are things that you can do, even in just how you decorate your office that are signs to people about how inclusive or not your space is, right?

So yeah, there's all kinds of things that can be, like literally everything can be looked at through a lens of equity centered practice to determine are we doing our best here?

Bonnie: Can you give some specific examples? Because I'm sure people hearing this are like, I want to do this, I have no idea what it would actually look like. So, obviously, we're not going to cover everything, but maybe just a few specific examples.

I think like just training staff, because I'm in all these physician Facebook groups and someone was just talking about how I think their mom or some

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relative was going to see the doctor and their English isn't very good. And how the office staff just basically said we can't see you because you don't speak English, or it was something like that.

Trudi: Yeah, so make sure that you have access that is set up. So in that case, the language line, right? There are services that are specifically – For years now. I remember being 20 years ago, taking my kid to the doctor, my older kids to the doctor, and being asked if I need interpreters, right? And there was just a phone line that could be picked up and someone prepared to interpret it in many languages, right?

So thinking about do you need to be hooked up with that kind of service based on who you're serving? Or do you need to hire staff who can do that, right? And that is part of their job, you're not just hiring someone, an administrative assistant and they speak Spanish, and now they're the interpreter for the whole office. But that you're hiring someone and that the interpretation is embedded as part of their job and they're compensated for that, right? Those kinds of things.

Also bathrooms, right? So if you're providing gender affirming care and you still have male and female bathrooms, that's not inclusive, right? There could be things that are just as simple as that. Signage, that signage is available in fonts that people can read and in sizes that are easy to see, right?

Everything can be looked at to say like, is this part of the process easy for people to access? Are there barriers? Are there barriers that we can remove? Where can we do better?

Bonnie: Yeah. So what are some common objections or barriers to this getting implemented? Like I can think of some, but because this is what you do, you probably see it across more things.

One thing that comes to mind, just to give you an example from a physician perspective, is medicine has a lot of problems, and I'm sure you're aware of

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some of them. We are the only profession, as far as I know, where it's okay to cut our payments.

We have like reverse inflation. If you work for a traditional corporation, they usually give you, not all of them, but an inflation based raise. Like getting a raise at some point, right? But I don't know if you know this, but physicians literally get demotions.

Trudi: Yeah, cut. Yeah.

Bonnie: Yeah, like in terms of what you get reimbursed for a skin biopsy, I'm a dermatologist. It literally goes down every year, and so physicians are "forced" to see more patients to literally just make the same amount.

Trudi: Yeah.

Bonnie: And even making the same amount is a demotion, right? Because there's inflation and inflation has been crazy lately. And so I could just see like, I really want to do this, and I'm going to make less money if I make these accommodations.

I think it's actually illegal not to have an interpreter in terms of seeing a patient.

Trudi: Yeah.

Bonnie: And I'm sure certain doctors attract, like for example there was a Korean dermatologist where I live because I live in a highly Koreanized area. And all the Koreans go to him, I think it's a him, because they feel more comfortable seeing someone who looks like them.

Trudi: Yeah.

Bonnie: So, anyway, that's kind of a side point. But I feel like that's an objection that people probably wouldn't feel comfortable saying, but I know it's out there. I think there's two sides, right? Like spending money on the things that you mentioned.

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Trudi: Yep.

Bonnie: And then also having accommodations, taking more time, which unfortunately the way we're paid as doctors if you take insurance, right? Not every doctor takes insurance and the ones who don't have the ability to spend more time with their patients.

Trudi: Yeah. So that's a business model problem, right? So what I want to highlight is that we can't solve interpersonal problems at a business model level, right? The business model of medicine is inherently a problem, which is what you're talking about.

Bonnie: Yeah.

Trudi: And so if I were working with someone who had that challenge, I would say, okay, well, how do we have to shift your business model, right? That doesn't become a conversation of whether or not you're providing culturally responsive care, because if it's a value of yours, then it's a non-negotiable. It just becomes about like, okay, how do we roll this out?

You don't have to roll everything out at once, right? But what is the decision that you can make just next to be more inclusive, to be more equitable? It doesn't have to be a big overhaul. Big overhauls tend not to last.

Bonnie: And I think that's an important point, Trudi, because it's like that all or none thinking.

Trudi: Yeah.

Bonnie: Like, oh my God, I can't do it all. And so they don't do anything, right?

Trudi: Right. Yeah, no, I think that's a big flaw in thinking, for sure, that all or nothing. Certainly incremental change is actually more sustainable. And that's why every conversation I have with people starts with like, well, what are your values? Because if your values are about inclusivity, then doing it isn't a question. Whether or not you do it is no longer a question.

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How much can you do? How soon? In what way? And then what are the adjustments on the business model side to get in alignment, right? It's a math equation, right, and a social problem equation. We can't look at these things as though they're impossible. There are solutions to be found. But kind of just saying, "Well, this is just how the system is," is actually just supporting it.

Bonnie: Yes, I think that's the whole physician culture. One of my physician coach friends is like the term, we have a learned helplessness about not being able to change the system. Put aside diversity, equity, inclusion, just like the culture and system of medicine and how it's going downhill.

So there's a section of doctors who are like, I just need to figure out a way to exit medicine because I can't deal with this. I'm burned out and I'm tired of non-doctors telling me how to practice. All these laws are being passed, as I'm sure you're aware. You know, Florida, cough, cough.

Trudi: Oh, my gosh, I don't know what's going on over there.

Bonnie: I don't know if you heard, they just changed the abortion ban to six weeks. Like women don't even know they're pregnant at six weeks and you don't even need to see an OB/GYN. I remember when I got pregnant, my OB/GYN friend, and again I have access to so much unofficial care because I know so many physicians. And she's like, oh, you don't have to come in yet, but if you feel more comfortable, you can come in at whatever weeks, I don't remember. He's six now, so I don't remember that long ago.

So, I guess, and this is for me too, it's like how does an individual person – Because I think it's so easy for an individual person to feel like, well, I can't make a difference, I'm only one person.

Trudi: Yeah, it's lots of one persons that makes changes, right? So we need the individual to act, otherwise we never get to collective change. I have been seeing some interesting things that are happening with doctors who are experimenting with membership models, for example. Or going off insurance altogether and looking at tiered pricing or sliding scale, right?

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There's probably 100 things that are possible, but it's about just kind of looking at, again, where am I right now? And what is the one thing I can do? And maybe the one thing for now is making sure you have a gender neutral bathroom. That just one of your bathrooms in the building says, "bathroom for everyone," right? Or maybe it's the signage or whatever.

Again, it's what's the one thing? If you're feeling like you can't take it all out, it's like what's the one thing? And bigger than that, what do your values require of you?

Bonnie: Spending time just sitting down and being like, what are my values? Because I think it's easy to just not even think about that. And when you said about it takes a lot of people doing one thing or something like that, Kara Loewentheil has been my coach for some time. And I learn from her, and this sentence really struck me, it's like systems are created by people.

Trudi: Right.

Bonnie: Because I think it's easy to think a system is just out there and it's like an organism that you have no control over. It's like no, no, no, they're created by people. And so the way to change the system is for each person to do something.

Trudi: Right. They're created by the system and they're supported and perpetuated, right? All these things, the systemic issues are people, right? They are people making decisions, people making policies, and then people enacting those policies, right? So, even the way in which we implement a policy or have a conversation, there's a lot that can happen just in the implementation of a policy or the execution of a policy that can have an impact.

Bonnie: And just to tie this into money, so the clients I work with, a lot of times they'll say things like, well, I want to do this, but I can't because of money. Or they're afraid to even speak up because they're afraid of losing

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their job, right? And this is whether you're a doctor or not, right, because that does happen.

Trudi: Yeah.

Bonnie: And so part of what I try to really help my clients with, is to help them take back their agency, number one. But also know that no matter what money wise, that they'll be okay and they can figure it out. Because I think a lot of people, it's easy to think like, well, if I lose his job, what am I going to do? And they all think they're going to be homeless, right?

Trudi: Right, that's everybody's bottom line.

Bonnie: I'm not laughing at them, but it's like that's just where our brain goes.

Trudi: Yeah, it is.

Bonnie: And it's like, so far none of my clients have become homeless, and neither have I. I still have my fears around money, I think it's a normal human fear, right? Because it is something that we need for our survival. And so lots of things to think about. And I'm just thinking about even me, it's easy to get overwhelmed. And I think the message here is just pick one thing. What are your values? So maybe we just start there.

Trudi: Start there. Yeah, that's actually a chapter in my book, it's called start with your values, right? That becomes a foundation. If you start with your values and get really clear on naming them and defining them, this very simple question of what do my values require of me?

Bonnie: And I'm just realizing, but no one knows that, because I'm an online business, right?

Trudi: Yes.

Bonnie: So it's like, do I put it on my website? I'm just thinking, how do I make it – Because also, when I think of my clients, yeah, they're doctors,

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but obviously we're a diverse group of people, we're not just one race. And even though they're doctors and there's a certain level of respect and achievement associated, they're not going to feel safe just because I'm a doctor, I guess is the best way to put it.

Trudi: Right. Yeah, yeah. So my recommendation around values, we actually have a really robust values practice in our company and that we kind of work through with all our clients. And once you get those, once you have those values in place, they become basically like a little board of directors for your business and that every decision is about alignment back to those values, right? That everything is always, you're always kind of thinking about those things.

And so when you do that, that means that the emails that you write start to sound different. The content you create starts to sound different. You're gathering an audience around a value set, instead of around a person or a personality, or a niche.

That is what creates a culture, right, a community, particularly in a coaching community. It's really easy to feel confident that if you have an in-person event, or a group mastermind, or a group call that you've organized, if you've organized people around a value set, that everyone's going to show up and feel really connected and on board.

Versus you just have random people from all over the place because of aggressive marketing, and now you're not sure who's showing up on that call, or what they value or what they believe in. And you don't know if it's going to be a safe space for everyone.

Like my position in equity centered practice and anti-racist business specifically, your values and your core beliefs become like the foundation of all of the work that you do.

Bonnie: Yeah, and like a filter for who you want in your audience. And I'm going to ask you a quick question once we go offline here, but I've created a conference, it's going to be next year. And it's the first Money and

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Wellness Conference for Women Physicians. You don't have to be a physician to attend, but it's really geared towards that.

And I was just thinking while you were talking, like how do I make it clear that these are my values? Because if their values don't align, then it's not for them.

Trudi: Yeah, 100%. Yeah, you want the marketing, especially if you're gathering people in-person, anytime you're doing in-person work and anytime you're intentionally gathering a diversity of people, like diverse in identity, ethnicity, you want to have really clear values in place and community agreements and expectations for how people show up. So that people know that you're, again, that you're including them and that you're thinking of them and that you have a container and a culture built for when people show up.

What the expectations are for how they kind of bring their own energy and then how they relate to each other. That also becomes how you think through who is going to come and speak, right? Everything is embodying those values.

Bonnie: Yeah. Okay, well, I'm so grateful that you're here. And this may have been the first time someone's really spent time thinking about them, because the conversations are being had, but not everyone has continued exposure and doing the work, right? Because it's easy to be like, "Well, I'm busy and I know I need to do this, but not right now," type of thing.

Actually, I do want to highlight your book because I think it's really easy for people, especially when the title is How to – What was it again?

Trudi: It's called The Antiracist Business Book.

Bonnie: Yeah. No, I have it, I just was like, is it how to have an anti-racist, I couldn't remember the exact title. So I could hear people thinking, "Well, I don't have a business, so that book isn't for me." So I'm sure that's not true.

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Trudi: Yeah, it's not true. So that book is, that's why it's not called how to build an antiracist business. It's just *The Antiracist Business Book*. It's both an examination of the culture we have around business. And a lot of people have shared that in reading the book, it's put language to a lot of the things that they were feeling and maybe didn't understand why or didn't have language to express.

And then the other half of the book are invitations and possible ways to create teams and businesses and lead. Even if you're not the business owner, but how to be a leader that is creating spaces that are equitable, that are inclusive, that are anti-oppressive, and that are disrupting the culture of continued marginalization and supremacy that we unfortunately still have.

Bonnie: Yeah, so obviously we'll link the book, and you could just Google it as well. So anything else you want to say before we close?

Trudi: Yeah, I think that I just want to really put kind of an exclamation point on this idea that diversity, equity and inclusion isn't a separate thing that you either have time to do or not. But the most effective way to think about it is that it becomes the way that you do everything. That's why we talk about an equity centered practice. If you have an equity centered practice, it just becomes the way that you are in all of your work. And then it never has to be something you either have time for or not.

Bonnie: Or something you have to spend time thinking about, or it's like a separate thing on the checklist of running your life.

Trudi: Right, it's not that. It's just part of how you live and how you work and operate.

Bonnie: Yeah, because all of us have kind of a moral compass that we follow. And we're not thinking like, oh, is this morally with my values? It just becomes who we are, we don't even think about it. So I think that's what it is. Okay, how do people find you?

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Trudi: Yeah, the best way to be in touch is to follow me on Instagram, @TrudiLebron. You can also connect with me on LinkedIn, we're also over there.

And because none of us trust the algorithms anymore, especially for people who talk about equity, diversity and inclusion because there's just a suppression of that kind of content, if you go to my Instagram we suggest that you go to my link tree and just get on my email list. If you are interested in learning more about these things, it's the best way to stay in touch and stay updated.

Bonnie: Yeah. All right, one quick thing since you mentioned the algorithm. So I know the algorithm kind of suppress certain topics, and this is one of them it sounds like.

Trudi: Yeah, it is. Yeah, it's wild. What we see more and more of is that people who are content creators primarily, that their central part of their job is creating content, they are doing just fine because in lots of ways they are essentially working for the social media companies. Those social media companies need content creators to be pushing out content. So those folks are privileged by the algorithm. They get pushed out, you see their stuff.

But for the vast majority of others who are not content creators, especially if you don't have the kind of budget to be playing a big ads game, your audience is not seeing your content in the ways that they once did. So we are, especially around content that is this kind of important, if people are really interested in continuing to learn and stay in touch, we are saying get on the email list of the educators that you trust.

Whether it's me or someone else, if you want to learn from someone, get on their email list or their text message service so that you can be informed. Because you can't trust Meta to deliver your content to you. Your mail is not being delivered to you.

Bonnie: Yeah. Okay, thanks for that. Some people might not even be aware that that's a thing. So thank you, thank you, thank you.

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Trudi: And I do want to add too, that for all the physicians and people who are building businesses, get good at email. Don't trust social media.

Bonnie: Oh, yeah.

Trudi: Even if it feels like it's not specific to the kind of work that you do, definitely get good at writing your emails.

Bonnie: It's the only thing you own, too.

Trudi: Exactly.

Bonnie: Because you don't own your Instagram followers, you can get shut down and all that jazz.

Trudi: Exactly, even if it's just a once a month newsletter, just build a practice around it.

Bonnie: Thank you so much, Trudi.

Trudi: Yeah, you're so welcome. Thanks for having me.

Bonnie: Yeah.

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