NO FREE LUNCH

EARN IT. EAT IT.

No Free Lunch

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The first time my father asked me to retire, I was a few weeks out from the Super Bowl. The Eagles had lost to Kansas City. He had been five years into a one-year prognosis.

He looked at me. *You've done everything you needed to do.*

I had been arguing with myself about the second ring. I wanted one for each of my boys, so they wouldn't have to share. He was a Cameroonian-born mechanical engineer who had played professional soccer in Germany before that, and who had spent thirteen years refusing to let his son's name pay for any part of his life. He knew what I was holding before I said it. He named it.

I know you wanted a second one because you didn't want your boys to share. They're going to share. They will go get their own.

I didn't argue. He was right, and he knew he was right, and there wasn't a counterargument I would have respected myself for making.

I want you to spend time.

He had been saying that for a year.

There is a conference room on Nike's campus in Portland, three buildings over from the office where Phil Knight had told me in 2011 he wasn't dropping me after the suspension. *Embrace it*, he had said. *Have fun with it. Use it to your advantage.* I sat in the conference room in the spring of 2018 with Keith D'Amelio, my performance director since the lockout, and I asked him whether I should retire.

The Dolphins had cut me. The free agent market wasn't lighting up my phone. I had $114 million on the other side of a contract that had already paid out, and I was not certain I needed to go back out there.

That is the question I want you to understand before this book asks anything of you. Not the question itself. The reason I was able to ask it at all.

Joe Moglia, the chairman of TD Ameritrade, sat with me six months before the 2010 draft and opened his entire personal budget like a map. He didn't tell me how to live. He showed me the shape of what I was about to walk into. Fifty thousand dollars a month was going to feel normal, he said. He wanted me to know that before it was true.

Tom Osborne, by then my athletic director at Nebraska, introduced me to Warren Buffett my senior year. Buffett was an honorary captain that season. I sat outside his office two hours before our meeting time. He took a liking to me the way a Cameroonian engineer's son and an Omaha billionaire can take a liking to each other when neither of them is performing. *I call him at the house. He doesn't keep a cellphone. Ms. Debbie, his assistant, knows me by my voice.* I have been to Berkshire Hathaway meetings ever since.

Keith and I had been together since the lockout. Strength coach, performance architect, psychologist, same person. Ms. Lonnie, my accountant, was eight years deep. Matt at Wells was running spreadsheets on a multifamily we were looking at. There was a naturopath. A PT. An assistant named Stephanie. Mary Ellen, the Dolphins' nutritionist, was still on a chain of texts I kept on my phone after I stopped being her player.

Behind all of them, the men I had picked the cities for. Dan Gilbert in Detroit. Stephen Ross in Miami. Jay Brown at Roc Nation in LA. I commuted ninety minutes each way for two or three hours of his time. None of them needed anything from me. The football reason for each city was real. The mentor was layered on top.

You will hear from most of these people in this book. Some came on the podcast. Some are in chapters ahead. Some are quietly the answer to questions I don't pose for two hundred pages.

That is what was in the room. Not the $114 million. The thirteen years of standing arrangements the $114 million had quietly funded.

He died on July 12, 2024.

I announced my retirement on July 12, 2025. One year to the day.

The money was right. The team was right. The mentor map was as clean as I knew how to draw it. None of that was what came due in the end.

What the work had bought me — the team in the conference room, the men behind it, the people who had taken a liking to me before anyone paid me a dollar — was not enough to cover what my father had been asking for. *I want you to spend time.*

It was enough to let me be in the room with him.

It still sucks. I miss talking to him every single day.

i / BUILD

Get Them Before You Need Them

In the eighth grade I figured out that my legs were a different kind of object than the other boys' legs. The soccer goals in those days were built out of PVC pipes. I kicked the ball as hard as I could one afternoon, and the goal disintegrated. The pipes broke apart at the welds. I started to realize the other kids weren't doing this.

That was the asset before there was a team to manage what the asset would eventually pay for.

I told Berna Anat I had retired with close to ten million dollars in debt.

She didn't flinch. Filipino-American millennial, *Money Out Loud* author, sat across from me and said:

You swung the pendulum this way because Dad taught you to be careful with debt, and you swung it this way because you had access to money, and now you're finding the middle. Debt is something you can absolutely leverage to a healthy degree.

She was looking at my actual numbers and naming what was happening underneath them. Not a tip. A diagnosis.

The diagnosis was twenty years old by the time it arrived. My father had played professional soccer in Germany before he became a mechanical engineer. He was Cameroonian-born, ran his own engineering company, and had spent thirteen years refusing to let his son's name pay for any part of his life. My mother was a public-school teacher who managed rental properties on the side and took me with her to manage them as a kid. I knew what money did. I had been raised inside it doing what it did.

What I didn't yet know in 2010 was how to deploy the kind of money I was about to be given. That is a different sport.

Six months before the 2010 draft, Joe Moglia had me sit with him in his office. Joe had run TD Ameritrade. He pulled out his personal budget and walked me through it. Where he spent. Where he saved. What he gave away. What it cost him to live the life he had built.

The vulnerability was on his side. I had nothing yet. He was showing me what a man's money looked like when he had been doing it correctly for forty years, to a kid who had not yet decided which agent to sign with.

He told me one thing I have not forgotten.

At some point in the NFL, you're going to be spending fifty thousand dollars a month.

I was twenty-three.

Six weeks before the draft I flew to Dallas to train with Russell Maryland and Charles Haley. Maryland had been the first overall pick in 1991. Haley had won five Super Bowls. They had played the position I was about to play before I knew what the position was. I asked them to teach me. They did.

Fourteen years later, when I announced my retirement, Russell sent me a message. We went back and forth. I told him I had been trying my whole career to pay homage to the way he and Charles had played.

Man, you've done that and exceeded, he wrote back.

That is probably one of the best compliments I have ever gotten.

That meeting did not stop me from sitting in cash from 2010 to 2012. It did not stop me from missing one of the largest market rallies of my generation. Joe had warned me about fifty thousand a month. He had not warned me to build a team I could trust to deploy the rest. The instinct that had protected me from the wrong advisors was the same instinct keeping me out of the market entirely.

Eight figures of opportunity cost. Gone, not coming back.

What Berna named on tape fifteen years later was finding the middle. Joe had been pointing at it the day he opened his budget.

The team I had at thirty-eight was the team I had been finding since I was twenty-three. The hours I spent finding them are the only reason there was a team to find at all.

The Tax on Not Knowing

In the spring of 2010, before I had been drafted, I drove a chocolate-brown Range Rover Autobiography off a lot in Lincoln, Nebraska. I paid one hundred and fifty thousand dollars in cash. The money had come from autograph signings during the months leading up to the combine. My father signed off on the purchase. He approved of the cash.

He had taught me to fear debt. He had spent his life avoiding it. The Range Rover, in his framework, was the correct move. Cash on the table, asset on the title, nothing owed to anyone. He was not wrong about the principle. The framework that bought the Range Rover was the same framework that, six months later, kept me out of the market for two years.

In April 2010 I signed my first NFL contract. Sixty-four million dollars over five years. Sixty million guaranteed. The signing-bonus portion hit my account in chunks over the next twelve months.

The financial advisors the team had paired me with told me to put the money in the market. I did not trust them. I sat on the cash.

In 2011 the lockout happened. I watched the S&P run. I did not move.

In 2012 the rookies behind me started getting their checks. I had still not moved.

By the time I started deploying capital with a team I actually trusted, in 2013, the S&P had run from around twelve hundred to seventeen hundred. Roughly fifty percent. I had been sitting in cash through one of the largest post-recession rallies in modern market history. The opportunity cost was eight figures.

Not all waiting is conservative. The waiting that comes from not understanding is the most expensive form of waiting there is. It spends time without banking anything. The advisors might have been good. They might not have been. I could not yet tell. The move that felt safe was costing me everything the market was doing while I felt safe.

The conservative move was not the cash. The conservative move was the team that would have made the market readable. I did not have that team in 2010. I built it later. The years between were the bill.

The window that is open right now is not capital. It's understanding.

AI is to 2026 what the post-recession rally was to 2010. The people who understand it well enough to deploy capital, careers, and time against it are the people who will compound for the next decade. The people who do not understand it are sitting in the same room I was sitting in fifteen years ago, deciding it is conservative to wait.

The team that makes AI readable is available. Engineers willing to teach. Founders willing to explain. Operators inside companies who can map the upstream from the downstream. The team is not the problem. The hours are the problem. The hours someone spends learning AI in 2026 are the hours that buy the deployment window in 2028. The hours not spent are the bill.

I am paying my 2010 bill, in dollars, every year I do not get those years back. The person who sits out 2026 will pay a 2026 bill in whatever currency 2028 is denominated in. The framework that calls the waiting conservative is the same framework that bought me the Range Rover and kept me out of the rally.

Two years of my father's life I didn't yet know were a countdown. The cash sat in the account. The money was earning what money earns when nobody is running it. The bill was being paid in a currency I had not yet learned to count.

The week does not extend. The hours someone spends learning AI in 2026 are the hours their kids are five. The kids will be six the year after, and the year after that. The framework that calls the waiting conservative is the framework that bills you twice — once in capital, once in years.

I did not know in 2010 what I know now. I did not know I had two years of my father left. I did not know that the cost of not knowing how to allocate the capital was not the capital. The cost was the time I spent not yet ready to deploy.

The tax I paid was the tax on not knowing. The capital recovered. The two years did not.

Most people who read this book will pay a version of the same tax. They will sit on their first significant cash position because they have not yet learned to read the deal in front of them. The cash will be safe. The time will not.

Pick the People First

The most expensive decision I made in my twenties was not a contract. It was who I chose to sit next to.

I figured this out late. Most people figure it out later than I did. Some never figure it out at all.

Detroit had Dan Gilbert. He had bought the Cavaliers, built Quicken Loans, and was beginning to rebuild a city he had decided not to leave. I drove out to his offices in those years and asked him questions a twenty-three-year-old should not have known to ask. He took an hour with me one afternoon and walked through the deal structure on a building he had bought in downtown Cleveland. What he paid. What he projected. What he assumed about the city around it. The building did not matter. The walk-through was the thing he was giving me.

Miami had Stephen Ross. He had built Hudson Yards on top of train tracks in New York. Hudson Yards was a real-estate development on a piece of land everyone else had been driving past for decades. I sat in offices at Related Group through the Miami years. He did not need anything from me. He was teaching me what scale looked like when the scaler did not need permission.

LA had Jay Brown at Roc Nation. Philadelphia had Michael at KKR. By Philadelphia I had learned that the mentor reason was the durable reason and the football reason was the wrapper.

Vernon Davis told me what the other version of this looks like.

He had spent years trusting someone in his life he thought loved him. The someone did not. The trust failure came out in the open at what Vernon described as the most difficult moment of his life, when his younger brother and twenty-year-old sister both died within weeks of each other. The person Vernon had trusted disappeared.

Everything I thought was to be true, Vernon told me, *it was all for them. It wasn't for me.*

He did not name the person. He did not need to. The cost of the relationship had been the years he had spent inside it. The cost was years he did not get back. The recovery is ongoing. Vernon is on Lexapro, has been open about it, and runs his businesses and parents his children with the help of a routine he built himself. The cost is still being unwound.

The cities I chose were Detroit, Miami, LA, Philadelphia. The decision underneath them was who I would spend my evenings with. Most people are not choosing NFL cities. They are choosing colleagues, dinners, calls, the podcast they put on when they drive to work, the friend they call when something is wrong. The decision is the same. The currency is the same.

The hours spent with someone who is building the same thing you are building compound. The hours spent with someone who has decided the cheapest version of you is the version they want compound the other direction.

Pick the people first. The city is wherever they happen to be.

The Body Pays Last

I asked Charles Tillman about retirement.

He told me he tore his ACL on his last play.

Thirteen seasons. Two Pro Bowls. Walter Payton Man of the Year. The Peanut Punch. A trip to a Super Bowl. He had spent more than a decade making receivers pay for catching the ball in his vicinity. The last hit was not glamorous. It was a knee that gave out on a routine play in a game he was already losing.

He spent the next year rebuilding the knee. He spent the year after that joining the FBI.

My body was my business, he told me.

He had been paying the maintenance bills the whole time. A twenty-thousand-dollar recovery machine in his garage. A hyperbaric chamber he ran nightly. He treated the body the way an owner treats a car they actually need to run. The deferred-maintenance plan was not a plan.

The hours spent on the body during the career are the years spent with the people you love after it.

That is the actual math. Not the medical math. The math of how long a body holds up against the gravity of a life that does not stop asking the body to do things. The body that was banked during the career holds the children at eight, takes them to the trampoline park at five, gets up at three in the morning when one of them is throwing up. The body that was not banked spends the same years in surgery, in physical therapy, in the chair the family had to buy because the stairs no longer work.

The bill on the body is paid one of two ways. Invested in during the career and banked. Or neglected during the career and paid in the years the family was hoping to have.

I had Keith D'Amelio.

Keith had been my performance director since the 2011 lockout. By the time I retired in 2025, we had been together fifteen years. He was a strength coach, a movement architect, a recovery designer, and the person who kept me from doing the dumb thing I would have otherwise done with my own body.

The retainer was five thousand dollars a month. Worth every dollar against the alternative. The alternative was not a different number of dollars. The alternative was a different number of hours with my sons.

Most people are not paying Keith D'Amelio sixty thousand a year to manage their bodies. The version of this work that scales to every reader is unglamorous. The strength coach is a YouTube video. The recovery is sleep, water, and not having the second drink. The body's audit doesn't care whether you can afford the team. The cost of not building it is identical at every income level. It is paid in the years you do not get back.

Tillman's knee gave out on his last play. He rebuilt it because he had spent thirteen years making the rest of the body strong enough to carry the rebuild.

I am thirty-eight. My knees work. My back works. The hours I spent on the body during the career are the hours my boys are getting now.

The body is what makes presence possible. You can provide for someone in their absence. You cannot be present in your absence.

Never Do Math Alone

Berna Anat told me about the moment her credit-card debt reached the point where she stopped looking at it.

She was working in financial-literacy media. She had spent the previous year telling other people how to manage their finances. She had not been managing her own. The debt grew because she was not looking. The not-looking grew because the looking made the not-looking necessary.

Never do math alone, she told me. *It's dangerous. No lifeguard on duty.*

She had to bring someone else into the math before she could move the number. The someone else was not a financial advisor. It was a friend who agreed to sit at her kitchen table once a week while she went through the bills. The friend did not give her advice. The friend just made it harder for her to not look.

The math she had been doing alone was not bad math. It was no math. The doing of it was the discipline. The doing of it with another person in the room was what made the doing actually happen.

The team is whoever will sit with you and not let you stop looking. The team can be a parent, a spouse, a friend, a colleague. The team can be someone you pay. The team can be someone who pays you to come over once a week and look at their math because you both need a lifeguard. The decision is not whether you can afford the team. The decision is whether you ask them.

I have the team I built. I have not always used them.

The analysis is rarely the failure point. The execution on the analysis is the failure point.

I have sat with a spreadsheet at midnight running numbers I already knew I should be running with my accountant in the morning. I have caught myself trying to talk myself into a deal at one in the morning that I would not have approved at ten with someone else on the line.

The team I built is the team I built. The team I use is a separate question.

Tobi Lütke, who has run Shopify for two decades, has a line for what slows a company down. He says a company is only as fast as its slowest secret. The secret nobody is allowed to share is the secret that slows every meeting. The team that does not know the founder's actual question is the team that cannot solve it.

Berna's team was a friend at a kitchen table. Mine is people I pay. Whoever it is, the hour with them is the hour the rest of your year is built on.

The math you do alone is what every later decision rests on. If the math is wrong, every later decision compounds the error.

Stay With Your Day Ones

I asked Marshawn Lynch about his agent.

He told me he had had the same agent for twenty years.

Being able to say that, like being with them for twenty years alone without never changing lawyers, without changing financial advisors, without changing agents — that has been like my best part of the business journey, outside of any investments.

He had built First Family Foundation with two cousins. One of them had played nineteen years in the NFL. One had played nine. He had been told at the rookie symposium that the people he grew up with were the people he should leave behind. He had decided the rookie symposium was wrong. The cousins were still his cousins. The agent was still his agent. The lawyer was still his lawyer. The team had compounded for two decades and was, in his telling, the best part of any of it.

The reason the strategy worked for Marshawn was that the people he kept were already in motion. The cousins had their own NFL careers. The agent had her own practice. The lawyer had his own firm. The team had not been fed by Marshawn. The team had been moving alongside him.

I have trimmed relationships I did not need to trim if I had been thinking the way Marshawn was thinking. I have also trimmed relationships I should have trimmed years earlier than I did.

The cost of carrying a one-sided relationship for too long is paid in calendar entries. The dinners that were not actually dinners. The meetings that were not actually meetings. The phone calls I returned because I had been raised to return them, not because the call was going anywhere. The hours I spent on those calls were hours I did not spend with the people whose conversations actually built something.

Marshawn was right that you do not have to trim the people who have been in motion with you for twenty years. He was also right by implication that staying with people who were already moving is different from staying with people because they were there at the beginning. The first is loyalty as fact. The second is loyalty as performance.

What I do not trim for is leverage. People have used my name to get into rooms they could not have gotten into without it. As long as they do not tear me down as a human, they can use me as a stepping stool all they want. The leverage is not the violation. The violation is the contempt.

Marshawn's twenty years and my trimmed list look like opposite strategies. They produced roughly the same outcome.

The cost of cutting too early is the relationship that would have compounded. The cost of holding too long is the hours spent on calls going nowhere. Both bills are paid in time.

The test is motion, not tenure. Loyalty as fact compounds. Loyalty as performance spends.

Motion Is the Test

I asked Jameis Winston when he understood what he had been doing wrong.

He told me he had been spending four hundred thousand dollars a month for almost a year.

The money had been going to his people. People who had grown up with him. People who had been there before the contract. People who had been carrying messages, running errands, sitting in the seats next to him at games. Each one of them had a story about why this month's request was different from last month's. Each one of them was getting an answer of yes.

His financial advisor brought him the monthly statement.

If you living a dream, Jameis told me he had thought to himself, *they got a little dream.*

He had been generous in the way a young athlete is told to be generous. He had been confusing provision with love. The four hundred thousand a month was the price of the confusion.

What he learned, sitting with that statement, was not that he should have been less generous. It was that he had been using the wrong test. He had been giving money to people because they had been *there.* The test he needed was whether they were *moving.* Were they trying to build something with what he had given them last time. Were they working a job. Were they raising a child. Were they recovering.

The people who were already in motion stayed in motion with the help. The people who were not in motion stayed not in motion, and the next month's request was the same as the previous month's. Motion was the test. Family was the category.

The deeper damage is not on the giver's side.

When you help someone who is not in motion, you remove the version of the future where they would have had to do the work themselves. They learn to wait for the next check instead of doing the next thing. The next time the work is required, they reach for the help instead of the work, and the muscle for the work has atrophied while the muscle for asking has gotten stronger.

The help to a person in motion is a multiplier on what they were already building. The help to a person not in motion is a subtraction from what they would have eventually built.

I have given help to people who were already moving. The help compounded. The relationship deepened. I have also given help to people who were not yet moving. The help disappeared. The relationship eroded. What I regret is the years I took to learn which test to apply before writing the check.

Most people never apply the test. They give. The givers get burned. The takers tell other takers that the giver is generous. By the time the giver understands what has been happening, the four hundred thousand a month has been the four hundred thousand a month for three years. The cost is not only the money. The takers were also losing something — the work they would have done if the help had not been there to do it for them.

Help compounds for people in motion. Help subtracts from people not in motion. The test is the kindness.

Be the Canvas

I asked Apolo Ohno what he would do differently if he could.

He told me he would have apprenticed.

He had spent the first decade of his life after retirement paying tuition in his own capital. Sponsorship checks he did not understand the structure of. Investments he could not yet evaluate. Deals that compounded on advice from people who were not yet his people. The tuition came to numbers he no longer says out loud.

I should've found a mentor I could shadow for one year unpaid, he told me. *And learned as intensely as I could.*

The move would have been quiet. A year, on someone else's calendar, learning what someone older already knew. The cost would have been a year. The decade of his own tuition would not have come due.

Jonathan Jones did the move because his position made it the only option he had.

He came into the league undrafted. Ten thousand dollars in his signing bonus. A two-bedroom apartment with one bed in one room, an air mattress in the other, a single TV he rolled between them. The man who cut players had a glass office along the corridor where the locker room let out. Jonathan walked past it every morning.

Not me today.

That was the ritual. He spoke the words to himself before the man could speak them about him. Three years he walked the corridor. By the time he signed his second contract — three years, twenty-one million dollars with the Patriots — he had saved more than five hundred thousand dollars off the undrafted minimum and the playoff bonuses.

The survival is what people remember about Jonathan's story. The posture is the chapter. He was the dumbest person in every meeting he sat in for three years. He stayed in the meetings. He asked questions he had been told not to ask. He took notes that he would not need until later. The posture compounded.

In the summer of 2012 I was at Nike's Beaverton campus by nine in the morning, every weekday. I had finished training with Keith D'Amelio at eight-thirty. I had been in the league for two seasons and had a contract that paid me more than the man I was assigned to sit with.

His name was Elliott Hill. He ran consumer-and-marketplace operations. The vocabulary in his meetings was not English I was used to. *Product line review. Tier structure. Wholesale-versus-DTC margin compression. SKU rationalization.* I wrote the words down.

I went to Andreessen Horowitz a few years later. *Series A. ARR. CAC. LTV.* I wrote those down too.

I went to General Atlantic. *Growth equity. Take-private. Pre-IPO.*

I went to Related Group during my Miami years and sat in offices with Stephen Ross. *Air rights. Cap rate. TIF.* My father was a mechanical engineer; the structural vocabulary I had at home. The rest I learned in the room.

I commuted ninety minutes each way to Roc Nation during my LA years and sat in the back of Jay Brown's office watching how a man in his position handled a phone call.

I was not in any of those rooms to consult. I was there to learn vocabulary I could not have learned anywhere else.

The move in every one of those rooms was the same. Be useful. Ask the question you would not have known to ask three months earlier. Watch how the senior person in the room makes a decision the rest of the room is about to ratify. Do not pretend to belong in the conversation until you do.

I kept choosing the apprentice posture past the point where the position required it. The rooms keep coming. The list of what I don't yet know in them is longer now than it was at twenty-five.

Read the Structure Before You Run the Play

In the fall of 2024, Felix Ojo signed at Texas Tech. He was a top-ten recruit, the top-rated offensive tackle in his class. The deal was three years, fully guaranteed, roughly seven hundred and sixty thousand dollars a year. The first multi-year fully-guaranteed NIL deal in college football.

Up until that point, almost every NIL deal in the country had been a single-year handshake the school could walk away from. The scholarship had been a one-year contract for half a century — renewed annually at the school's discretion, never guaranteed past the season the player was in. The player was the asset. The school owned the asset.

Felix's team read a different structure than the school did.

They had seen what the courts had already said. The cases coming through the antitrust system had made it clear that capping player earnings was not going to survive the legal ground it was being argued on. They had seen that the schools were going to be paying the players anyway — that the only remaining variable was *how* the schools were going to pay them. They had asked for the deal a professional would have asked for in a professional league. A multi-year. Guaranteed. With the leverage of being a top-ten recruit at a school that needed the recruit more than the recruit needed the school.

The school said yes.

I have looked at the deal a few times since it was reported. The piece I would have asked them to push on, if I had been at the table, is the renegotiation trigger.

If I had been Felix, I would have signed the three-year deal at seven hundred and sixty thousand and built triggers into it. If I make All-Big 12 in year one, my year-two base goes to a million. If I make first-team All-American, it goes to a million and a half. If I have an injury that takes me out of the lineup for half a season, my year-three guarantee adjusts in the other direction. The triggers are how a player in a multi-year deal protects himself from being underpriced if he outperforms the deal in year one, which is what is going to happen to anyone who signs a three-year deal as a freshman and develops the way recruits at his level develop.

The school side has its own triggers it wants in the deal. The buyout. The trade clause if Felix wants to transfer mid-deal. The disability provision. Madden Iamaleava transferred from Arkansas to UCLA recently and the Arkansas NIL collective came after him for a couple hundred thousand dollars in buyout money. The structure of the buyout is the structure of who owns the player's freedom of movement during the term of the deal. The contract that does not specify it specifies it by default in the school's favor.

The other piece I would have wanted in Felix's deal is the position-on-the-team trigger. Football is the ultimate team game. He came to Texas Tech because Texas Tech had a particular set of teammates around him. If Texas Tech loses those teammates to the same NIL market that just paid Felix, Felix's value as a Texas Tech tackle is not the value he signed for. The deal should follow that. The deal does not, yet. The next generation of these deals will.

Felix's signing was a moment most observers read as a number. It was not the number. It was the structural precedent. The number will be triple in three years. The precedent — multi-year, guaranteed, professional-grade — is the asset.

The same year Felix signed, Caleb Williams went to the Chicago Bears as the first overall pick of the NFL draft. Before he signed his rookie contract, his team asked the Bears whether his salary could be paid into an LLC. The Bears refused. The CBA refused. The structure of an NFL rookie contract requires the player to be the employee, the team to be the employer, and the W-2 to be issued to the player's legal name. Caleb's question was the right question. The answer had been written into the system decades before he asked it.

Caitlin Clark's rookie WNBA salary was seventy-eight thousand dollars. The league had just signed an eleven-year, two-point-two-billion-dollar media-rights deal that would begin paying out the season after she was a rookie. *There's no way that a practice squad guy that will probably never play a game of football in a season is making three times the amount as a superstar for the WNBA*, Ben Pickman told me. *That just doesn't add up.* It does not add up because Caitlin Clark's salary is downstream of a cap negotiated in a different decade.

The system is not waiting for the people inside it to understand it. The system is designed to keep working whether they understand it or not. The hours every person can spend reading the structure are the hours that determine which side of the system they are operating on.

The cap is not the variable. The structure underneath the cap is. The hours to learn it are available. Most people will not spend them.

ii / OWN

I want to be more successful off the field than I was on the field.

The Window Closes Faster Than It Looks

I asked Candace Parker when she signed with Adidas.

She was fourteen.

She told me she did not know yet who she was going to become. She knew that wearing T-Max sneakers in Naperville at fourteen was an arrangement that started small and might or might not become anything. By the time she retired from the WNBA twenty-two years later, she was the president of Adidas Women's Basketball. The relationship had outlived her playing career by becoming a different relationship along the way.

I started preparing for the end before the end. That is what she told me.

She sat in coaching meetings with Ime Udoka while she was still on a roster. She had equity in Angel City FC. She started broadcasting before she retired. She did not wait until the league was finished with her to become something other than what the league had paid her to be.

The Adidas relationship from age fourteen was the seed. The presidency at retirement was the harvest. The work between them was the active conversion of a playing platform into something the platform could not take back. The meetings she sat in that did not have her name on the agenda. The broadcasts she did when she was still expected to be playing. The cap-table seats she took when she was not expected to take anything.

Candace had been seen at fourteen. The pivot at thirty-eight had been training since Tennessee. Not every player gets the runway she got.

Candace risked being perceived as already done at thirty-eight. I took hours from a playing season to take WNBA meetings I would not otherwise have had time for.

In 2019 I was on the Tampa Bay Buccaneers. I was still playing. Chris Lyons brought me into Mercury at Series A. Mercury was a fintech for startups, built by people I would not have recognized in a hallway and would not have been able to evaluate two years earlier. The check was not large. The position was the point.

I was on a cap table that would grow into a company doing billions of dollars in customer transactions while I was on a defensive line. The position was available to me because of relationships I had been building during my playing years that the playing years did not pay for and did not produce. The platform paid for the access. The position was something else.

The first one I took during a season I was being paid to do something else with my Sundays. That is the part most players do not see in time.

That is the part most people do not see in time. The current job will not give you permission to build the next one. The current job will charge you for trying.

Planted Before You Were Born

In 2014 I went to Cameroon with my father.

The trip had been pending for years. He wanted me to see the village his family had come from before he could no longer take me there himself. He was healthy then. The five-year prognosis was still a decade away. The point of the trip was not the prognosis. The point was that the village existed and that I had not yet seen it.

We drove out to the museum in the village. It was a small building, single floor, dirt road in. The kind of museum where the family that built it is also the family that runs it and the family the museum is mostly about. We walked through the rooms together. He named the cousins on the walls. He explained which generation had built which house in the photographs. He showed me the elders he had grown up around, the men whose decisions had shaped the architecture of the family I had been born into without knowing.

We came to a wall with the names of the founding families on it.

My family name was at the top.

The kingdom had been started by my ancestors. The village had been founded by the people whose blood I share. The men on that wall had been planting something whose harvest none of them ever saw. They had not planted it for themselves. They had planted it so that some grandson of theirs four generations later would be able to walk into a museum on the other side of the world from where he had been raised and see his own name on a wall and understand for the first time what he came from.

I had not gone to Cameroon to plant a seed. I had gone because my father wanted me to see where his father had come from. What I came out of the museum understanding was that some seeds get planted by men whose own great-grandfathers planted them. The work that those men did was not work they would see paid off. They were not working for themselves. They were working for the version of the family that did not yet exist.

The international NFL thesis I have been articulating in interviews for the last several years is downstream of that wall. The pipeline of African players, the African football academies, the work I have been doing with the league office in London — those projects are real, and the work is now, and the harvest is still years out. The frame I work them inside is older than I am. The slow move is not the absence of work. The slow move is work that begins before you arrive and finishes after you leave. The Cameroon village had been doing it for centuries. The football work is one more layer of the same project.

I am thirty-eight. My boys are four. If I do this work correctly, what they will see on the wall when they walk through whatever museum holds the next generation of the project is a name they have been carrying since they were born. They will not have to plant the seed. They will inherit a tree.

Osi Umenyiora played the first NFL international game in 2007 at Wembley. Eighty thousand people. He was a Giant. After the game he found the head of NFL International and told him he wanted to come back to London when he was done playing. He was twenty-five. He played eight more seasons. He won two Super Bowls. He never brought up the London conversation again. In 2015 he retired and called the same man. Nine days later he sat at a desk in London with a computer and no job description. The job description came later. The chair had been waiting eight years.

Henry Hodson wrote a handwritten letter to the NFL UK office when he was fifteen. He asked for a job. They did not have one for him. They wrote back anyway. He went to university, came back, asked again, took an internship, and stayed. He is now the general manager of NFL UK and Ireland. The letter was the seed in a room with one other person in it. Twenty years later he is the person other fifteen-year-olds write letters to.

Whatever you are waiting to start — start the version of it that begins now and finishes after you.

Use Access While It Feels Unlimited

I asked Israel Idonije how he met Chris Gardner.

He told me he was in a hotel lobby in Chicago. Chris Gardner walked through. *Chris Gardner*, Izzy said. The man whose book had been a movie about pulling himself out of a homeless shelter with his son. Izzy walked up to him.

I would love to take you to dinner sometime to pick your brain.

Let's do it right now, Gardner said.

Izzy dropped his bag at the front desk. They walked across the street to a steakhouse called Benny's. The dinner went three hours. They started doing it weekly. Then biweekly. Gardner told Izzy when his ideas were bad. Gardner told him when they were good. Gardner did not charge him for the time.

The hotel-lobby moment is the chapter. Most men in Izzy's position would have hesitated. The man in front of them is the man from the movie. There is a script for what you do, which is nothing, because you do not want to be the guy who walked up to Chris Gardner.

Izzy walked up.

It's not because you got money, he told me. *It's not because you're the smartest person. It's: do you have unfair advantages via relationships, and have you nurtured them?*

He had not nurtured the Gardner relationship before that lobby. He nurtured it by asking. The asking was the discipline.

The lobby is what made it cinematic. The asking is what made it work. The asking is available to everybody. Most people never use it.

Junior Bridgeman had played eleven NBA seasons before he started showing up in cities to teach younger men what they did not know to ask.

He had retired and built a hospitality empire most of America did not know was his. Wendy's franchises. Pizza Hut. Chili's. Eventually a Coca-Cola bottling business that paid for the rest. He passed last year. Before he passed, in every city my career took me to, he came to find me.

He would land in Detroit and ask me to dinner. He would do the same in Miami. Same in LA. He would cancel his evening to take me to a CEO's office in whatever building he had business in, sit me at the back of the meeting, and let me listen. He did not need anything from me. He could already buy the dinner. He could already make the introduction. He was teaching me what it looked like when a former athlete had crossed into the other room.

I showed up early to every one of those dinners. Forty-five minutes early was my rule. I sat at the bar and went over the three questions I had prepared. I had spent the day before the dinner reading whatever I could find on the deal Junior was working on, the city we were eating in, the CEO we were meeting after. The questions I asked were the questions I had not been able to answer myself in the day of preparation. The morning after the dinner I sent him a note. Two paragraphs. What I had heard. What I planned to do with it. What I had not yet figured out. He did not always write back. He always read it. The next dinner started where the last note had ended.

The classroom was free. I did not have to ask twice. I just had to show up. *And* I had to do the work between the dinners. Most people who get access to rooms like that one show up to the dinner and stop. The room responds to the version of you that shows up to the next one having done something with the last one.

Most readers of this book do not have access to billionaires. The version of access that scales is the colleague six years ahead, the alum two years ahead, the parent of your kid's friend who runs the company you'd like to work at. Access is not the room. Access is the structured ask the room responds to.

The seat is free. Most guys never sit down.

The seat is the conversation Izzy asked for in the lobby. The seat is the meeting Junior took me to. The seat is whatever room you have not yet asked to be in.

The Carrying

Going viral with a post isn't a business.

That was Andrew Siciliano, who hosted NFL RedZone for almost two decades. He had walked into Fox Sports West in 1996 and offered to do anything they needed. They gave him a ninety-second feature on *Best Damn Sports Show Period* for a hundred fifty dollars. Twenty-seven years later he was the man in the chair on the most-watched non-game property in American football. He had been preparing for the chair the entire time.

The goal isn't and should never be go viral once. It should be produce good content, own your own business, and build something.

The chair eventually went away. Andrew did not. The craft he had been doing in the chair was portable. The chair had been the wrapper. The work was what travelled.

Dan Le Batard left ESPN with the audience.

The show had been canceled. ESPN had decided to end it the way big networks end people whose contracts they have been paying for too long. The next day the same show came back on a different platform. Same listeners. Same inventory. Same hosts. The new wrapper was called Meadowlark. The listeners did not subscribe to the wrapper. They subscribed to Dan.

They gave me a great blessing, he told me.

He hired John Skipper to run the company. Skipper had been the president of ESPN. The man who ran the network Dan had just left was now running the company Dan had built on the way out. Whatever the ESPN exit had cost Dan in legacy, in pension, in the security of a network paycheck, it had given him back in proof that the network was not the asset. The asset was who showed up the day after the show was supposed to be over.

I asked John Celenza how Quench got into my house.

He told me my wife brought it home from the gym.

He had not given her a bottle. The gym had it on a shelf. She picked it up because her trainer drank it. She brought it to me because she liked it.

A few weeks later my naturopath was at the house for an unrelated reason. He saw the bottle on the counter. He picked it up and read the ingredient panel. He told me the formulation was good. The electrolyte balance. The sweetener choice. The absence of things he had spent the previous decade telling me to avoid. He had not known I was about to be talking to John about a partnership the following month.

By the time John and I sat down to talk about the deal, the product had been validated by two people in my house who had no incentive to validate it. The deal was already most of the way closed before the deal had been pitched.

When you create a best-in-class product, John told me, *you're gonna attract best-in-class people.*

The reverse is also true. When the product is not best-in-class, the best-in-class people figure it out before you can pitch them. The pitch never lands. The deal never happens. The athlete who took the deal anyway is the athlete you find on a billboard in a market where nobody is buying.

Most people building something want to know how to market it better. The question to ask first is whether the thing is good enough that someone would carry it to their friend without being asked to. Quench was. That is why the deal closed before the deal happened.

The audience does the carrying when the product earns it. The audience does not do the carrying because of the post. Going viral with a post isn't a business. Quench getting into my house by way of a trainer at a gym my wife uses is a business. The first is a moment. The second is an asset.

You may not have equity in a company. You have one hundred percent equity in your craft. No one signed an agreement giving it to you and no one can dilute you out of it.

John told me about Dez Bryant.

He had brought Dez in for a one-hour shoot at the Biosteel facility. The first hour ran long. The second hour started. The third hour started. Dez stayed four hours. He played pickup basketball with the production crew between takes. He genuinely liked the product. The shoot John had budgeted as an hour became an afternoon because Dez wanted to be there.

The test for an audience-scale partner is whether they stay. Dez stayed. The check had already been written. Nothing he did in hours two through four was being paid for. He was doing the thing the partnership was for in the absence of any meter running on his time. The carrying that mattered was the carrying that happened after the camera was off.

The other piece of this, for me, was a man named Caleb Thornhill in Miami.

Thornhill was the Dolphins' player-personnel director. He was the one who taught me how to read a room. The first lesson he ever named for me was about emotional intelligence — *be able to read people, understand what makes them tick, find the win-win.* It looked like a soft skill from the outside. It was the operating skill underneath every business conversation I have had since I retired.

The version of that skill that applied to media was the same skill at a different scale. When I sat for an interview, I was reading the room the way Thornhill had taught me to read a locker room. What was the host's actual question. What was the host's actual fear about the host's own show. What did the host need from me to make the next segment work. The interview that worked was the interview where I solved a problem the host had not yet named out loud.

The conduct in the room is the wrapper. The capacity to read the room is the craft. The capacity travels. The wrappers don't.

Make the thing good enough that other people do the carrying. The carrying is the leverage. The leverage compounds.

The equity in the craft compounds. The wrapper does not.

Don't Run the Ball, Own the Ball Manufacturer

I asked John Hope Bryant what he meant when he said athletes don't own the manufacturer.

He told me the line.

You're playing on the field, but you don't own the field. You're running the ball, but you don't own a ball manufacturing plant.

The first rung of the move he is naming is the hardest. Not because the deal is hard. Because asking yourself what you would own if you stopped being paid by the hour is hard. Most people who get paid by the hour are paid well enough that the question never arrives. The hour produces the paycheck. The paycheck produces the life. The question of who owns the building the hour is being spent inside is a question the system is designed to keep you from asking.

We tend to run the ball, we tend to define the culture, Bryant told me, *but we don't own the culture or own the ball manufacturer.*

Junior Bridgeman operated.

He played eleven NBA seasons and averaged roughly thirteen points a game for the Milwaukee Bucks. He retired in 1987 and bought a Wendy's franchise. He bought a second. Then a third. By the early 2000s he owned a hundred and sixty Wendy's restaurants. He added Chili's. He added Pizza Hut. He bought a Coca-Cola bottling distribution business that covered three states. He bought back ownership stakes in NBA teams. By the time he passed in early 2025, his net worth was estimated above eight hundred million dollars.

The franchise model is not exciting. It is not what people who write books about wealth-building put on the cover. Junior bought the right to operate a business someone else had built and paid himself by running it well. Then he did it again. The first answer to Bryant's question — *what would you own if you stopped being paid by the hour* — is *I would operate.* Operate what someone else built. Take the profit. Compound.

Israel Idonije built.

He played eleven NFL seasons. While he played, he started a manufacturing company that supplied churches with pre-filled communion cups. The cups are not glamorous. They are also a recurring-revenue product with low competition and predictable demand. Izzy had built a cash-flow machine that paid for the businesses he was about to start.

The communion-cup business funded a steakhouse in Chicago. The steakhouse funded a hundred-and-fifty-four-room Hilton coming online next year. The Hilton funds a marina at Navy Pier. There is a stake in a pro soccer team. The first restaurant cost eight hundred thousand dollars to build out. The second cost two hundred thousand. The third will be a thousand square feet — smaller than the second, more profitable than the first — because by the third one Izzy had learned what a restaurant actually costs.

The second answer to Bryant's question is *I would build.* Build the thing nobody else is willing to build because it is not glamorous. Use the cash flow to build the thing that is.

I allocate.

In 2019 I was on the Tampa Bay Buccaneers. I was still playing. Chris Lyons brought me into a Series A meeting for a company called Mercury — a fintech for startups, built by founders I would not have recognized in a hallway and would not have been able to evaluate two years earlier. I sat through the pitch. I asked the questions I had been trained to ask in a hundred meetings at Andreessen Horowitz and General Atlantic during my offseasons. I wrote a check that did not move me financially. The position was the point.

The position was on a cap table that would, by the time I retired, be a company doing billions of dollars in customer transactions. The Sundays I had not yet played for the Buccaneers were still scheduled. The hours I spent in that meeting room were hours nobody on my Buccaneers roster knew I had spent. The third answer to Bryant's question is *I would allocate.* Take the capital the career produced. Put it where the operators are building. Compound on their work rather than on your own time.

Junior operated what someone else built. Izzy built what nobody else wanted to build. I allocated capital to what other people were building. Same question. Three different answers at three different scales.

Pick one thing. Build it, buy it, or operate it.

The Math Has to Hold

Equity is paid in the time the company takes to either become valuable or fail. Cash pays for the work you did. Equity pays for the wait you are agreeing to do.

That is the frame. The wait is the price. The discipline is being honest, at the moment you take the deal, about whether the math holds up against the years the wait is going to require.

I asked Richard Sherman about Bodyarmor.

He told me Kobe Bryant had called him directly. *Trust me*, Kobe said. The company had no cash. There was no signing bonus. There was a stake.

Sherman took the stake.

Coca-Cola later bought Bodyarmor. Sherman's piece was worth twelve to thirteen million dollars.

That story gets told as a parable. Take equity. Become wealthy.

What Sherman said next is the part that doesn't get told.

It doesn't always work out.

The other equity deals Sherman took over the years went to zero or close to it. Bad leadership, bad idea, bad economy, bad timing. Sherman is the rare guest who'll name his own losers without hedging them. He did not pretend, in the same conversation in which he was telling me about Bodyarmor, that the rest of his portfolio had also hit. The other ones went to zero. He named them. The hedge would have cost more than the loss did. The credibility was the asset that survived the losses. He knew that. He named them because he knew that.

The same year David Wright took equity in Vitaminwater, Steve Nash took three hundred thousand dollars in cash for the same kind of deal.

Same product. Same Coca-Cola playbook. Two athletes at the table being offered the same choice. Wright took the stake. Nash took the check.

Coca-Cola bought Vitaminwater for four point one billion. Wright cleared eight figures. Nash made three hundred thousand.

The way that story usually gets told ends there. The deeper read is that the same deal had two correct answers depending on who was sitting at the table. Wright was a Mets third baseman in the middle of a long-term contract. He could afford to wait. Nash was a Suns point guard with a window measured in seasons. He could afford the cash now more than he could afford the wait. One test was passed. One test was failed. The deal underneath was the same deal. The math that held for Wright did not hold for Nash. Most people who tell the story tell it as Nash got it wrong. The cleaner read is that Nash's math was honest about his window and Wright's math was honest about his.

When VaynerSports was an idea on a napkin, Gary Vaynerchuk asked me to come over. The agency had one active player, a sixth-round center named Matt Paradis. Vaynerchuk's brother AJ had taken the summer off after a hospital stay and decided to lean into representing athletes.

Vaynerchuk wanted me on the agency's roster. I told Vaynerchuk I'd come if I owned a piece of the agency. Not commission. Equity.

Vaynerchuk said no.

Not because he didn't believe in the bet. Because at the valuation he could honestly defend at the time, the math didn't yet match what I was asking.

So I didn't go.

Vaynerchuk admits this on record now. Sauce Gardner is at VaynerSports. Aidan Hutchinson is at VaynerSports. Kirk Cousins is at VaynerSports. Vaynerchuk's last public valuation of the agency would have made my equity ask one of the better deals of my career.

The discipline is not only saying yes correctly. It is also asking the right question and accepting the no. I asked the right question. Vaynerchuk gave me an honest answer. The honest answer was no. The honest answer was the right answer for him in that moment given the math he could defend.

I did not regret asking for the equity. I regretted asking when the math could not yet hold the answer.

For me, the discipline came down to two questions. Was someone in the room solving a problem my name actually solved for them? Did the math hold up if I wrote it down?

Sherman could answer yes to both when Kobe called.

Wright could answer yes to both. Nash could answer yes to one — and his honest no to the second was the right answer at his window.

I could answer yes to the first with Vaynerchuk. The second only got there six years late.

The math has to hold. The deals where it holds compound. The deals where it doesn't pay the price of the wait.

Not Yet Is the Move

When younger defensive tackles asked me how to dominate against linemen who outweighed them, I said something close to the same thing every time.

It's just a matter of, like, you understand how to move, you understand what's the way to function. That's the key — being able to maneuver yourself and put yourself in a position for the most success.

The position is the move. The strike is what happens after the position is correct. Most twenty-three-year-olds get this backwards. They want the strike. They are trying to be the man at the moment of the play. The man at the moment of the play is the man who spent the previous six months in the position the play was about to break to.

I have been thinking about this as I have gotten further from football. The position I am in right now, in business, is one I do not yet have all the way correct. I do not yet have the cash position I would need to write the kind of check the next bracket of opportunity is going to require. I do not yet have the operating experience I would need to run the kind of company I am eventually going to want to run. The list of what I do not yet have is a list I keep on purpose. It is the position I am still moving into.

I asked Gary Vaynerchuk about the Jets.

He told me he is not buying them. Not yet.

He showed me his liquid position on his phone. He showed me the gap. *I am not in the liquid position where I feel like, hey, let's call a meeting*, he told me. *I'm not interested in embarrassing myself.*

He showed me the dollar number. He did not flinch. The dream was real and the math was not yet, and Vaynerchuk had decided that the gap was knowledge, not failure.

He has done this discipline before.

In 2017 he watched sports cards start to move. He thought the move was real. He waited a year before committing because he could not yet tell whether the conviction was a thesis or nostalgia. The thesis turned out to be real. The people who started speaking publicly about sports cards in 2017 own the intellectual territory now. Vaynerchuk was among them, eventually. The year he spent not yet writing about it was the year that made the eventual writing not noise.

He has done it with VaynerSports. The agency was a sixth-round center named Matt Paradis for a long time before it was anything else. AJ Vaynerchuk took the summer off after a hospital stay and decided to lean into representing athletes. *Lean in* did not mean closing every deal in the first six months. It meant doing the slow building that eventually accumulated to Sauce Gardner, Aidan Hutchinson, Kirk Cousins.

Vaynerchuk told me about Brian Rolapp going from the NFL's number-two role to the PGA's commissioner. He had been having dinners with Rolapp for years. *Playing chess moves*, he called it. He did not have a transaction in mind. He had a relationship he was building with someone who was eventually going to be running something interesting.

The not-yet on the Jets is not patience. It is the same active discipline applied to a bigger ladder.

Most men in Vaynerchuk's position would already have taken a meeting on the Jets. They would have offered too little, been told no, and either ended the dream or started lying to themselves about whether they were close. He is doing neither. He is doing the work to be close.

That is what *not yet* means as a discipline. Not waiting. Working. The work that gets done in the not-yet period is the work that makes the eventual moment a small adjustment instead of a long leap.

The Jets are not the lesson. The not-yet is.

iii / RECKON

The Conversations You Avoid

Terron Armstead told his father to get sober or never see his grandkids again.

His father had been an addict for years. Terron had built a community center in their hometown. He had paid off the family's debts. He had given his father work. None of those gestures had moved the addiction, and at some point Terron decided that gestures were not the language his father was going to listen to anymore.

He gave him a choice instead.

His father got sober.

Two months before Terron told me the story, his father celebrated four years.

It was a price I was willing to pay. That was Terron's line. The price was the relationship, if his father had refused. Terron had decided that if the relationship in its current form was costing him his children's future grandfather, he would put the relationship down and ask his father to choose differently before he picked it back up.

Most of us are not willing to do that with our parents. We don't lack the words. We lack the willingness to put down the relationship we have to get the one we want.

Larry Miller built the Jordan Brand into a seven-billion-dollar business. He retired from Nike a few years before he sat down with his daughter and recorded ten years of conversations that became a book called *Jump.*

The book is about the murder he committed at sixteen and the four decades he spent not telling anyone.

Migraines. Bell's palsy. Recurring nightmares. He had thought that not talking about it was the way through it. His daughter watched him not get through it for years. She did not push him to talk because she wanted the book. She pushed him because the silence had been making him sick.

The conversation he had not been able to have for forty years cost him forty years of his health.

My father asked me two things in his last year. Retire. Bring my older sister Ngum back into the family.

We had been in a feud. I do not need to tell you what it was about. He named both of us. He told me she had been wrong in some things and I had been wrong in some things. Bring her back.

I retired on July 12, 2025. I have not had the conversation with Ngum yet.

The Cash That Wasn't Coming Back

I sat on cash from 2010 to 2012 because I had not yet learned to read the deal in front of me. I tell that story sometimes as a story about money. It is not. It is a story about time.

The S&P ran from around twelve hundred to seventeen hundred in those two years. Roughly fifty percent. The capital I had been holding in the account was the capital that should have been compounding alongside the rally. The opportunity cost ran into eight figures. That is the financial line on the ledger. The financial line is real and it does not come back, and I have made peace with that piece of it.

The piece I had not yet made peace with, the piece I have been making peace with since, is the other line on the ledger.

Two of those years were two of the last fifteen years of my father's life. I did not know that in 2010. He was healthy. He was running the engineering company. He was forty-five years old. The prognosis that would eventually take him was thirteen years away from being delivered. Nothing about 2010 looked, from inside 2010, like a clock had started.

The clock had started.

The cost of not knowing how to allocate the capital in 2010 was not the capital. The capital recovered. The two years did not. The version of me that was sitting in the account in 2010 was the version of me that was not yet ready to deploy. The version of me that was eventually ready to deploy showed up in 2013. Between those two versions of me were two calendar years of my father being alive.

I do not say this to dramatize. I say it to be precise. The mistake I have spent the most years trying to make peace with is not the deal that went to zero. I have written checks that went to zero. Those checks are tuition. The deal goes to zero, the operator gets a receipt, and the work continues. That is not the mistake I cannot go back and fix.

The mistake I cannot go back and fix is the years I spent not yet ready to do the next thing — while the people who needed me to be ready ran out of years.

The capital position in 2010 was the surface of the problem. The deeper problem was that the version of me who could have used the position correctly was a version that would not show up for another three years. The position was waiting for me. My father was not. The capital was patient. My father's calendar was not.

That is the version of the mistake that does not get its tuition refunded. The deal that went to zero is tuition. The years are not.

Most readers of this book are sitting on a version of this same question right now. Not the cash position. The decision they have been waiting to be ready to make. The conversation they have been waiting to be ready to have. The job they have been waiting to be ready to take. The waiting feels like discipline from the inside. From the outside it is the same as the cash sitting in the account in 2010. The waiting is not free. The waiting is being paid for in a currency that does not have an account statement.

The deal that goes to zero is tuition. The deal you were not yet ready to do, while the people who needed you to do it ran out of years, is the mistake you cannot go back and fix.

The Phone Goes Dead

I asked Jarvis Landry when he knew.

He'd been at a gala. A woman from JP Morgan had been talking to him for twenty minutes when she finally asked what he did.

He told her he had been an NFL receiver for ten years. Five Pro Bowls.

She said she had no idea.

That's not who I am. That was a small part of my life.

When you play, your phone wakes up before you do. Twenty texts. Thirty. Trainers, agents, teammates, the producer who wants you on the show, the brand manager, the clip your cousin sent.

The day after you retire, the phone does not slowly quiet down. It dies.

Phone dead. That was Jarvis's word for it.

What he called the year that came after was *pruning season.* Twenty people he'd thought of as close friends shrank to two. The eighteen people who fell off had not been hostile. They had been incidental. The day the phone stopped ringing was the day Jarvis found out which of them had been calling about Jarvis and which had been calling about the version of Jarvis whose number had been worth dialing for the previous decade. He did not pursue any of the eighteen back into his calendar. He let the calendar do what the calendar wanted to do.

I asked Leonard Fournette the same question. He didn't answer it the same way.

Leonard had retired with a Super Bowl ring, a wife who was steady, and his kids. His phone went dead too. For a few months he drove at three in the morning, listened to church music, and watched the math on his own life.

Why are you upset about like, why?

He had everything the playing version of himself had been chasing. He sat with it.

Football doesn't make Leonard who he is.

Jarvis's phone died because Jarvis was the job. Leonard's phone died too, but the structure underneath him was wife, kids, faith, math he had done on his own life. The phone going dead was the same event. The cost was different.

I asked Torry Holt about the first construction conference he walked into as a Pro Bowl receiver.

Torry's family started Holt Brothers Construction during his playing career. He was a partner in it. He showed up to the conference because he was supposed to know what his own company did. Someone asked him what Holt Brothers built.

He could not answer.

I felt so small. I felt so little and so embarrassed.

He went back to his older brother Terrence and asked him to teach him the language. Terrence had been at NC State before Torry. Terrence had retired earlier. He had been waiting for Torry to be ready to ask. *Humble yourself*, Terrence told him. *You are not the expert. You are the student.*

That is what the year that came after looked like. Torry learned the vocabulary. He sat in meetings where he was the least-informed person in the room and stayed in them long enough to stop being the least-informed person in the room. The company had been operating under someone else's general contractor license. They got their own. ADP called first. The phone rang after that.

Eighteen years on, Holt Brothers has built Freedom Park in North Carolina, a public space honoring African American contributions to the state. They built Union Station in Raleigh. They built Dix Park. They built a robotics school for K-6 in Greensboro. The projects run from half a million to four hundred million.

The North Star is to build a stadium.

I've caught touchdowns in the Super Bowl. But to be able to ride through the city with my family and point and say, We were a part of that project — man, I'm cheesin'.

Torry started by not being able to name his own product. Eighteen years later he is driving through Raleigh pointing at buildings. The phone-goes-dead day did not destroy him because he had spent the second half of his career building a thing he could point at without his playing-day jersey on. The reader's version of the question is the same. What did you build during the job that is not the job?

Torry's destination is a stadium. Mine is something I have not finished naming. The ones still doing this work are the ones I want to talk to.

The Work Nobody Sees

I asked Val Ackerman how she got the WNBA job.

She had played varsity basketball at Virginia on a half-scholarship, the other half going to the teammate she shared it with. She had been a national champion. She had been good enough to play professionally had a league for women existed at the time. The basketball career, on its own, would not have gotten her any of the jobs she would eventually hold.

She graduated from law school. She wanted to go in-house at a sports league. Could not. The leagues were not hiring people on basketball credentials in the early 1980s. They were hiring people who had spent five years inside a firm where they had to bill hours.

She took the only job she could get. Wall Street. Seven years. The grunt-work of a junior associate at a firm where she was not the basketball player. She was the lawyer at the desk that the partner needed to fill.

Val could have used the basketball credential to ask for a sports-league job. She did not. She decided the basketball credential did not yet credential her for what she wanted next, and she spent seven years getting the credential that did.

You sort of have to go back down and say, 'Okay, I can't just walk in and be a CFO based on an NFL career.' That is what she told me. Down is misleading. Sideways is closer. The basketball credential and the law credential are different ladders. She did not have time on the law ladder. She paid it.

Every reader of this book has a version of this question. The credential you have is rarely the credential the next room wants. You can complain that the next room is wrong about which credential matters, or you can pay the time to acquire the credential the next room actually accepts. Val paid.

By the time the NBA called her about a staff-attorney position, she had paid for the credentials that would make her hireable. She joined the NBA's legal department. David Stern noticed something happening in women's basketball. The UConn-Tennessee rivalry. The Women's Final Four becoming a real event. He decided the league should bet on it. He gave Val the founding job in 1995. The 1996 Atlanta Olympics, with Lisa Leslie and Sheryl Swoopes and Rebecca Lobo, brought women's basketball to a national audience the rivalry alone could not. The WNBA played its first season in the summer of 1997.

It took the rest of her career for the bet to look like the obvious move it now does. Teams folded. Teams relocated. Owners returned franchises to the league. The valuation that vindicated the founding bet was a thirty-year deferred payoff.

Val's discipline was the willingness to do the work nobody saw, for as long as it took. The basketball career did not credential her for sports law. She paid seven years on Wall Street. The Wall Street career did not credential her for running a league. She paid the years it took for the WNBA to become the league it now is.

Every reader of this book is somewhere in the gap between the credential they have and the credential they want. The Val version of the move is paying the credential. Most people try to skip it. The credential the next room wants does not skip.

Provision Isn't Presence

I asked Israel Idonije whether the work in Chicago had been worth what it cost him at home.

He told me he had been in Chicago since 2003. He had built a manufacturing company, a steakhouse, a hotel, a marina, a stake in a soccer team. He had paid for things, paid off things, given things. His family was in Manitoba. His parents were getting older. His oldest niece had just turned thirteen.

His niece had given him a hug at his last family visit and walked away from him. She did not know him.

I've been here in Chicago since '03, building, focused on building this thing for my family, he said. *And I'm not there.*

He told me he had committed, after that visit, to going home every quarter. No reason required. *They are the reason*, he said.

He was telling me about a bill he had been paying off-balance-sheet for twenty-two years and had only recently noticed.

The bill Izzy was naming is the one most of the men in this book are still paying.

The thing you build for the family takes you away from the family.

Every business decision that requires your physical presence in a city is a decision to not be in the city where the family is. The money the business produces will not, by the time you finally come back, be enough to cover the years.

Izzy knows this. He has lived inside it.

He has also lived inside the alternative, which is that he would not have built what he has built if he had not been in Chicago for twenty-two years. The two things are not separable inside his specific life. He built. He was not there. Both things are true at the same volume.

What he changed, after the niece walked away, was the calendar. Not the work. The work has happened. The twenty-two years are already paid. What he can do is be in front of the family on a regular schedule and let the regularity itself begin to do the work the absence did not.

The question I asked Izzy at the start had no clean answer. The work was worth what it produced. The cost was the niece who did not know him at thirteen. Both things are true at the same volume.

The only forward move is the next stretch of years, lived in front of the people who were not seen during the last one. That is the move every man in this book who built something is still trying to make.

The Rule She Set

The first job I helped my mother do was collect rent from her tenants.

I was in elementary school. She would drive us to the rental properties she owned on the side of her teaching job, small houses and multi-units, and walk me through what was being asked of each visit. Was the rent on time. Was the unit clean. Was the tenant working. I held the clipboard. I learned that a property does not generate income by being purchased. It generates income by being checked.

Twenty-five years later I am at a warehouse lot in Portland five days a week. I am pouring concrete. I am studying for my GC license. The fifteen-unit multifamily I have under construction across town is a project I underwrote the same way my mother underwrote her duplexes — by walking the unit. The work I do now is my father's work, technically. It is my mother's work, structurally. She taught me how to read a property before I knew the word for it.

She was a public-school teacher. The rentals were her side. She had built them slowly, on a teacher's salary, inside a household where my father refused for thirteen years to let his son's name pay for any of his bills.

She had been my biggest critic before any of it. From elementary school onward she challenged me to do more. When football started she called me after games. *Why didn't you get that sack. Why did you miss this tackle. Why didn't you do that.* She is still my hardest grader.

When the Trail Blazers had a home game, she went to work at the Moda Center as a hostess. She walked guests to their seats. She was good at it. She was good at it the way people are good at jobs that other people consider beneath them. She had decided, before I had earned a dollar, who she was going to be.

In 2010 I signed my rookie contract. There was money. There was a public-school pension she had earned that she could have taken. There was an offer she did not solicit. I had asked her, more than once, whether she wanted to stop working.

She did not.

She told me, in a way that was not pointed at me but at herself: she did not want to be a woman who let her son's money define her life.

What my mother declined to let happen, when she did not retire, was to become a person whose schedule I would have to manage from a distance. She kept the schedule. She kept the credential. She kept showing up at the Moda Center on her own ticket. She did not let me become the man who explained what she did at parties.

She declined to let the rookie contract redefine what she had already built.

She still goes to the Moda Center on game nights. She is in her uniform. She walks people to their seats. She is good at it the way people are good at jobs that other people consider beneath them.

She decided who she was going to be before the contracts arrived. The contracts did not adjust the decision.

That is the rule she set. It is the only rule I have not yet learned to apply at her level.

One Year to the Day

Toward the end my father said one thing about the second ring.

He told me he had watched me play for it with the Eagles. He told me he understood I wanted one for each of my boys so they would not have to share.

Then he said: *They will share one. They'll have to go get their own rings.*

He said it more than once. He had been saying it for a year. He was telling me he had let it go before I had.

He had been five years into a one-year prognosis by the time he said it. My boys were three. The Eagles had lost to Mahomes in February of 2023. He had outlived the doctors' math by a factor of five, and he was using the time he had left to tell me what he had already decided.

He was not asking me to retire because he was afraid of what was coming for him.

He was asking me to retire because I was still spending my time on a ring he had already accepted I would not get.

I have said before that I am grateful I listened to my father about money. I am more grateful I listened to him about time.

I listened to him about money early. I built the financial team, picked the cities, sat with Joe Moglia at twenty-three. I listened to him about time only after I had run out of it.

He died on July 12, 2024. He had been asking me to retire for more than a year by then. I had been hearing him. I had been giving him reasons. The reasons were always partial, structured, defensible to anyone whose son had not been asking him for time.

My father had played professional soccer in Germany before he became a mechanical engineer. He had built an engineering company in Portland. He had run it for forty years. He ran it while I was being drafted and through every contract I signed and through the cancer and through everything that came after.

I bought the company from him. I folded it under the rest of what I was building. The man who had spent thirteen years refusing to let his son's name pay for any of his bills was now an employee of an enterprise his son owned. The work surrounded his work in the end.

He had played professional soccer in Germany before he became an engineer. He had been an athlete first. He had watched me play for thirteen seasons from a position he had once held. When he said they will share one, he was not a parent making a parent's argument. He was a former athlete making a former athlete's argument.

What I carry of him now is not the engineering company. It is the question he asked me every year of his last five. The company I absorbed. The question I am still answering.

When a father asks for time and his son does not give it, the bill comes to the son.

The Hard Hat

Before he died, my father bought a property I told him not to.

He was sick. He had been sick for years. He told me he wanted us to go look at it. I told him I was busy. I was working on a fifteen-unit multifamily across town. The property he wanted was a warehouse lot in Portland, a piece of land most people would have driven past without registering it. I told him no.

He bought it anyway. On contract.

Six months later he came back and asked me about refinancing. I told him, *Don't. Here's the cash. We'll develop it later.* I gave him the money. I told him to leave me alone and that we would work on something else later, on my timeline, when I was finally ready to do the project with him the way I would have wanted to do it.

He died on July 12, 2024.

The August Tuesday after he died, I sat in my office with a list of his open files and the title to the lot. I had built a financial team in case I needed it. I had built a body that lasted thirteen seasons. I had built mentors in four cities. None of those things answered the Tuesday I was sitting in. He had bought a lot I had told him not to buy. He had asked me to develop it with him. I had refused. The lot was now mine. The man who had wanted to walk it with me was not.

The property was what he saw and I didn't.

He left me a Tuesday I could spend.

It is a weekend in March. My wife is on a bachelorette trip. My boys turned four this week. The site is the lot. The skid steer is parked at the south corner. The excavator is parked next to it. I have child-sized hard hats for the boys, one white, one yellow, and they wear them inside the fence whether or not they are necessary.

We drove out after breakfast. We walked the perimeter. I told them what we were doing. The slab. The corners. Where the building will go. Khari asked about the excavator. Kingston wanted to know where the noise comes from when I run it. I told them I would show them, in a minute, after we walked the rest of it.

I have been at this property almost every weekday for half a year. I am pouring concrete. I am moving earth. I am studying for my GC license at night. None of these are things I knew how to do when my father bought the lot. He had been doing them, in different forms, for forty years.

The work is humbling. I would not have used the word *humbling* about anything I did on a football Sunday. I would not have meant it.

Moving stuff. Moving earth. Watching a four-year-old learn that an excavator is a tool and not a toy. There is no league here. No contract. No roster spot. No opponent. There is the lot. There is the work. There are the boys.

The boys do not know they are inheriting anything. They are not old enough to understand the word. What they will inherit, when they understand it, is not the lot. It is the visibility of a man at a site that is not glamorous, doing the work that compounded while no one was watching.

That is the only inheritance I know how to give them. It is the inheritance my father gave me.

Kingston's hard hat is loose. I crouch in front of him and tighten the strap by another notch. The plastic is too big for his face. I will get him a smaller one. He nods at me with the seriousness of a four-year-old at a job site and turns to walk toward the excavator. Khari follows him.

What I have for my boys is this site.

Now they want to drive the excavator.

Appendix

APPENDIX A — Suh, Off the Page

Origin

The PVC goal

The first time Suh knew his body was different, he was in the eighth grade. The schools in Portland had soccer goals built out of PVC pipe. He kicked one ball as hard as he could and the goal disintegrated.

"I would kick a ball as hard as I could, and that thing would just disintegrate and break apart. I started to realize the other kids weren't doing this."

He has told the story exactly once on tape. He does not turn it into a parable. He names the moment and moves on. The other kids stopped letting him take shots in their direction. The lesson is not that he was special. The lesson is that the body was the first asset, before he had the vocabulary for asset. He kicked something. It broke. He noticed.

Two parents from thoroughbred countries

The household had a specific architecture. Mom Jamaican. Dad Cameroonian. Both immigrants, both arrived in Portland in a generation that did not pass down American softness because there was no American softness to pass down.

"Two parents from thoroughbred countries. My mom Jamaican, my dad Cameroonian. You do as they ask. There's no talking back. There's no nothing. Education's number one, and sports come right thereafter."

The book has rendered the dad in three chapters. The mom in one. The household, the way Suh names it on tape, is the two of them together — a rule structure that did not negotiate. Sports were allowed because they did not interrupt school. Backtalk was not a category. Suh learned the rule before he learned to argue with it, which is most of why he never has.

Dad

The thirteen years

For thirteen NFL seasons, Suh's father refused to let his son's name pay for any of his bills.

The scene is rendered in pieces across the manuscript. The Mercedes appearing in the driveway. The property Suh tried to buy his parents that they would not move into. The day his father told him the only piece of property the family would accept was a piece of land somewhere they could already imagine themselves. The pattern is consistent across every interview Suh has done since 2010.

The discipline was not a flex. It was the rule his father wanted the son to inherit. The wealth, if it was going to mean anything, had to be built on a foundation the father had not undermined by being the first to draw from it. Most fathers in the dad's position would have taken the first house. Suh's took none of them. He insisted his own engineering company carry him until he could no longer carry it himself.

The script flipped

In the last years of his father's life, Suh bought the company.

"I flipped the script, though. Ended up buying his company and folding it under my stuff."

A mechanical-engineering firm in Portland that the father had run for forty years. A son who absorbed it into the enterprise he had been building since his rookie contract. The man who would not take a check from his son for thirteen years became an employee, in the last chapter of his life, of a business his son owned. He did not protest the transaction. He had built the company so it could be transferred. The transfer was the point.

Villain era

What Phil Knight told him

In 2011, after the second suspension, Phil Knight pulled Suh aside.

"Embrace it. Have fun with it. Use it to your advantage."

Three sentences. The man who built Nike on rule-breaking told a defensive tackle who had been cast as the league villain that the casting was not the curse. The casting was the leverage. Suh did not have the vocabulary in 2011 for what Knight was saying. He had it by 2015. By 2023 he had built an enterprise on the recognition that Knight was right.

"There's not many people that have your name and likeness based off of what you do. You prove it, and we know who you are as a person."

That is the second half of the lesson. The villain frame was free advertising for a name that, once the playing days ended, would have to carry its own weight in rooms Suh had not yet been invited into. Knight gave him the read. Suh trained the read into a posture.

The body of my work

The 2025 voice on the villain era is not the 2012 voice. The 2012 voice was defensive. The 2025 voice has filed it.

"Yes, everybody makes mistakes. You learn from them, you move on. I live in a lifestyle of saying, 'Hey, I never regret anything.' The body of my work on that football field speaks for itself."

What the body of work means, said this way, is a refusal to relitigate. He does not deny the moments. He does not apologize for them. He does not stage a redemption tour. He names the principle that the work — thirteen years, the snaps, the games, the films available to anyone with a subscription — is the record. The record is allowed to argue back when the headlines try one more time to argue for them. He is not still angry. He is not still wounded. He has decided what to carry and what to leave at the field.

Address it and move on

The mechanic underneath the posture is single-line.

"You address it, and then you move on. If you sit there and harp on something for life, you're doing a disservice to yourself."

Address. Not deny. Not relitigate. The Detroit suspensions, the Thanksgiving stomp, the kicks, the fines — Suh has, on tape, named each of them at some point. He has not built an apology tour around any of them. The address happens once. The move-on is the rest of the career.

Most men in the villain frame either confess endlessly or never. Suh did something rarer. He treated the early moments as drafts of himself that did not deserve to dictate the rest of the writing. The address counted. The harp did not.

Mentors and rooms

Ms. Debbie and the landline

Warren Buffett does not own a cellphone. To reach him, Suh dials the house in Omaha. Ms. Debbie, Buffett's executive assistant of decades, answers more often than Buffett does.

The mechanic Suh has named on tape: Ms. Debbie is the more frequent contact. She knows his voice. She knows what he is calling about before he says it. When Buffett is on the other line, the call sounds like every other call Buffett has taken since 1965 — books, structure, what Suh is reading, what Suh has bought, what Suh has sold.

Russell Maryland's message

When Suh announced his retirement, Russell Maryland — who had trained him pre-draft — sent a message. They went back and forth in the thread.

Suh wrote: *"I just wanted to pay homage and respect to the way you guys played."*

Maryland wrote back: *"Man, you've done that and exceeded."*

Suh: *"That's probably one of the best compliments I have ever gotten."*

The line closes a loop the book has been implicitly tracking. The lineage of dominant interior defensive linemen — the Maryland generation, the Haley generation, the Sapp generation — does not formally hand the position to the next man. The acknowledgment, when it comes, comes privately, in a thread, after the playing is done. Suh waited fifteen years for that thread to arrive. He has not framed it as a payment. He has framed it as a debt acknowledged.

Gary Schiffman

Gary Schiffman ran Sun Communities into one of the largest housing operators in the country. He met Suh in Detroit, in the Lions years, and became one of the early mentors who let Suh sit in rooms his own career had not yet placed him in. The Schiffman conversations were not about what to do with Suh's money. They were about how the kind of operator Schiffman had become read the deals he saw.

The most-quoted Schiffman line in the corpus is the one he said when Suh brought him the first big bet of his career.

"I see the vision, but you have to understand a lot of these things come down to timing."

The bet went to zero. Schiffman offered to cover the loss. Suh refused. The five hundred thousand was tuition. The lesson was that the analysis is almost never the failure point. The execution on the analysis, in the right year, is. Schiffman tried to spare Suh the tuition. Suh needed the receipt. He has not stopped paying the receipt the years he writes it for since.

The locker room

2010

When Suh came into the league in 2010, the locker room talked about cars.

"Guys were talking about video games, and what car I got, and what I did with this and what I did with that, trying to win the Joneses."

The economy of the locker room in 2010 was social. The salary was the score and the score got spent on the visible thing. Suh sat through five seasons of those conversations before he stopped attending them. He had been raised by a mechanical engineer and a public-school teacher. The instinct that drove the man two lockers over to buy the Lamborghini was not absent in Suh — he had bought the Range Rover at twenty-three — it had simply been retrained earlier.

2025

In 2025, the conversations are different.

"Guys now in the locker room in the last probably five to six years have been saying, 'I'm investing in this stock, I'm investing in this crypto, I'm investing in this. I got equity in this company.' "

The whole landscape, Suh has said on tape, has changed. The generation that watched the 2010 generation cash out badly is showing up at twenty-two already asking the right questions. They are not asking better questions because they are smarter. They are asking better questions because the information that used to take five years to arrive now arrives on an Instagram reel before the rookie reports to camp. Suh is not nostalgic for the 2010 locker room. He is grateful the 2025 one exists.

On craft

Up before the workout

Suh's daily relationship to other men's mornings is the cleanest signal in the corpus of how he thinks about discipline.

"I would always give people a hard time for not getting up early. Like, waking up at 10 and starting to work out. I've completed my workout and I've already started ten other things."

The line is not a flex. It is a calendar argument. The number of hours in the day is fixed. The number of things a person can carry through those hours is a function of when the day starts. Suh's day started at five for thirteen seasons. He did not stop the schedule at retirement. He moved the schedule into the company. The morning is the part of the day other men have already conceded by the time they begin to compete for the afternoon.

Two or three in the morning

The corollary to the morning is the night.

"Up till 2 or 3 in the morning doing physical therapy with my guys and doing IVs and doing all these different particular pieces. People don't see that."

The thirteen-year career was not held together by genetics. It was held together by an infrastructure of recovery that ran while everyone else was sleeping. IVs at two a.m. Physical therapy at three. The team-around-the-body that the book has been arguing for as principle was, for Suh, an actual team of actual humans in an actual hotel room at hours nobody else was awake. The discipline that looked, from the outside, like a body that did not break was, from the inside, a body that was being kept in working condition by a craft most observers will never see.

Hurt versus injured

The pain register Suh uses is borrowed from a generation of football men who no longer have the language polite enough for general audiences.

"There's a difference between being hurt and being injured. I see it as a boo-boo. We gotta move on."

The framework: hurt is a thing the body can carry through the next snap. Injured is a thing the body cannot. The discipline is to know the difference and to refuse the temptation to dress hurt as injured.

"You should always be available. You didn't miss games in high school. You didn't miss games in college. Why are you missing games in the pro?"

Most players miss games for boo-boos. Suh, across thirteen years, missed almost none. The availability — not the highlight reel — is the second pillar of the body-of-work argument he makes about the villain era. The body showed up. The rest is commentary.

On business

Emotional intelligence

The single most important business skill Suh names from the post-career period is not financial.

"Emotional intelligence in this world is one of the most key things you can have as an individual. To be able to read people and understand what makes them tick, and how you can create a win-win situation."

The mechanic he learned from Caleb Thornhill in Miami was not athletic. It was diagnostic. Most deals fall apart because one party misreads the other party's actual constraint. The man across the table is not saying no to the deal. He is saying no to a structure that does not solve the problem he can't name out loud. The operator who reads the unnamed problem can usually rebuild the structure on the spot.

Win-win or no deal

The corollary to the emotional-intelligence read is a rule Suh applies to every deal he is in.

"In all business deals, it has to be a win-win. Somebody has to give up something on both sides, to be able to meet in the middle and be successful."

The rule sounds like a platitude. It is not. It is a refusal mechanic. Suh has walked away from deals where the give was one-sided, even when his side was the side getting the give. The reasoning: a deal that is not a win for both parties produces a counterparty who will spend the next two years looking for a way out. The win-win is not generosity. It is risk management. The other party's incentive structure is the operator's most underpriced insurance policy.

Your team, not the team

The hardest line Suh draws in business is the one most athletes do not draw.

"A lot of athletes need to continue to build themselves a team that is solely dedicated to them versus relying on the teams. Because there's no way mathematically you can focus on one particular athlete, even if they're the best athlete on your team."

The franchise's team — trainers, accountants, lawyers, advisors — is paid by the franchise to optimize the franchise. The player's team has to be assembled separately, paid by the player, and accountable only to the player. The math is not personal. It is structural. Suh built his own team by twenty-five. The franchise's people he respected. The franchise's people he did not work for him.

The WNBA seat I didn't take

A few years ago I had a seat at the table for a WNBA expansion deal. The team's valuation was around fifty million dollars. I was ten toes down. I drifted. Something else was urgent. I was getting ready for what turned out to be my last NFL season. The deal closed without me. The team is now expanding at one hundred fifty to two hundred million dollars.

The league Val Ackerman had spent thirty years building had become the league I would not own a piece of. I had done the analysis. I did not do the work of taking the seat. The deal that goes to zero is tuition. The deal that goes to three times what it was when you were sitting at the table, and you are not at the table when it closes, is a different kind of receipt.

On family now

Mom is still my biggest critic

Suh's mother does not soften with the years and she did not soften when the contracts arrived.

"My mom's probably my biggest critic. 'Why didn't you get this sack? Why did you miss this? Why didn't you do that?' "

She calls after games. She calls after press conferences. She calls after deals. The question is always the same shape — what could have gone better — and the timing is always almost immediately after the moment Suh thought had gone well. She did not stop the calls at retirement. She does not appear to be planning to. He has named her, on tape, as the hardest grader in his life. He has also named her as the reason he kept the standard at the level he kept it.

Ngum

The first idol was not on television.

Suh's older sister Ngum played soccer on scholarship at Mississippi State. She was the first member of the family to figure out that a sport could be a route — could be the route — to a college education paid for by someone other than the parents. Suh has named her on tape as the person who set the blueprint. She has never stopped treating him as her little brother. The fame did not adjust the dynamic.

"She's always gonna treat me as her little brother."

True introvert

The man cast as the league villain is a true introvert.

"I'm a true introvert. I keep to myself. I'm only outgoing with my small group of friends."

The locker-room reputation preceded him into every room he entered for thirteen years. He has said, on tape, that he had to be the one to break the ice with new teammates because the reputation walked in ahead of him.

Le Batard pressed him on the tension: a true introvert who feeds on the energy of the gladiator spectacle?

"But what gladiator doesn't?"

The gladiator and the introvert are the same man on different days. The unresolved tension is the character. The book does not try to resolve it. Neither does Suh.

What he'd tell his 22-year-old self

Understand how to maneuver

The single sentence Suh has given to the generation of young defensive tackles asking him for advice is not a technique cue.

"It's just a matter of, like, you understand how to move. You understand how to maneuver yourself and put yourself in a position for the most success."

The maneuver is positional, not technical. Where you train. Who you train under. Which coach is going to give you the snap count you need to be on tape in year two. Which agent does or does not have the leverage to keep you out of the rotation in year three. The technique is the easy part. The position from which the technique gets to display itself is the hard part. Most twenty-two-year-olds optimize the technique. The ones who become Suh, or Aaron Donald, or the next interior wrecker the league has not yet drafted, optimize the position.

Shadow somebody for a year

Apolo Ohno's appendix entry carries the version Apolo wishes he had heard at nineteen. Suh's version of it is structural rather than rueful.

The mentor framework Suh has used since twenty-three is not the *learn from* model. It is the *be near* model. Joe Moglia in Charlotte. John Hope Bryant in Atlanta. Phil Knight in Portland. Warren Buffett on a landline in Omaha. The proximity, not the curriculum, is the asset. Most twenty-two-year-olds want a mentor who will teach them. The twenty-two-year-old who becomes the operator at thirty-five wants a mentor who will let them sit in the room while the operator works. The work is the lesson.

Build the team that is only yours

The single most important infrastructural decision a young player makes is not which agent to sign with. It is whether the team around the body is the franchise's team or the player's team.

The franchise's team is paid by the franchise. The player's team is paid by the player. The two teams produce different outputs because they are answering different questions. *"There's no way mathematically you can focus on one particular athlete, even if they're the best athlete on your team."*

The lesson at twenty-two: hire your own people. Trainer, accountant, lawyer, advisor, agent. The franchise's people do good work; they do good work for the franchise. The player who learns this in year one carries it. The player who learns it in year five is already three years late.

What he won't say

The plays he won't regret

Suh has said, on tape, that he does not regret. The construction is deliberate.

"I never regret anything. You learn from them, you move on."

What he has not said is whether there is a single play he would, if asked privately, take back. The press treatment of the villain era assumed there were several. Suh's public posture is that there are none. A man who refuses to name a regret is not a man without regrets. He is a man who has decided regrets are not the currency he will spend his next thirty years in.

The sister still open

Suh's father, in his last year, asked Suh to do two things. Retire. Bring his older sister back into the family after a feud.

Suh retired in July 2025. The other ask has not yet been completed on tape. The book has rendered it that way — as still open — in 3.1 (*The Conversations You Avoid*). Either way, this is the most sensitive composed item in the manuscript, and Suh's read on the line is the final word.

John Hope Bryant

Role. Founder and CEO of Operation HOPE, the largest non-profit in America focused on financial literacy for underbanked communities. Compton-born; advisor to multiple U.S. presidents; author of *Up From Nothing*, *The Memo*, and *Financial Literacy for All*. His thesis: America has built one world-class talent pipeline (sports), and we know it works. The question is why we have not built one for the trades, for tech, for the small-business succession economy that's quietly rotating ownership of America every year as a generation of operators retires without a plan.

Why Suh respects him. Bryant is the corpus-clearest articulator of the gap between *playing on the field* and *owning the field*. The line is Bryant's: *"You're playing on the field, but you don't own the field. You're running the ball, but you don't own a ball manufacturing plant."* Suh's own retirement thesis — picking cities for mentors, building businesses while still active, the GC license, taking the twins to construction sites — is in direct conversation with Bryant's. Bryant supplies the systemic frame for what Suh has been doing intuitively for thirteen years.

Lessons that didn't make the main chapters

1. Wealth is built when no one is watching.

Bryant's mother worked hourly at McDonnell Douglas Aircraft. His father was a cement contractor with a real cash business who lost it because he refused to take his wife's counsel. When the marriage ended, his mother turned down the community-property settlement, walked away with nothing, and bought seven homes over the years on the hourly wage. His father eventually became a tenant in a building Bryant himself bought.

> *"You make money during the day. You build wealth in your sleep."* — Bryant

The lesson beyond Bryant: financial literacy is not a function of income. It is a function of whether the person making the decisions about the money has been taught what money actually does. His mother had been. His father had not.

2. The succession play.

Bryant's tactical advice for athletes, NIL recipients, and anyone who has accumulated capital and is wondering where to deploy it: walk into a commercial building. Find the owner. Ask their age. Ask whether they have a succession plan. The honest answer for an enormous percentage of small-business owners over sixty is no.

> *"Nobody washes rental cars."* — Bryant

The lesson beyond Bryant: an entire generation of small-business owners is retiring in the next decade. The boring acquisition opportunity sits in that gap. Athletes hunting for the next consumer-brand line extension are looking the wrong direction.

3. Run the ball. Own nothing.

Bryant's *"You're playing on the field but you don't own the field"* anchors Chapter 2.5. The companion line that didn't make the chapter is sharper:

> *"We tend to run the ball, we tend to define the culture, but we don't own the culture or own the ball manufacturer."*
> — Bryant

The lesson beyond Bryant: cultural production is not cultural ownership. The athletes and artists who drive consumer demand are paid for the labor; the equity sits with whoever built the platform underneath the labor. Bryant's framing is the cleanest articulation in the corpus of why this is structural, not accidental.

4. The trades you can't automate.

Bryant's argument for why the next financial-literacy push should aim at trades and small business:

> *"You can't AI plumbing."* — Bryant

The lesson beyond Bryant: the AI thesis everyone has been chasing in the upstream layer (data centers, electricity, foundation models) ignores the downstream economy of services AI cannot replace. Plumbing. Electrical. HVAC. Construction. Bryant has been making this case for years; the AI cycle has finally given his thesis market timing.

5. Borrow the prophets.

Bryant pulls in others' lines the way preachers pull scripture. The most-quoted in the corpus:

> *"Be a dreamer with a shovel in your hands."* — Dorothy Height, quoted by Bryant.

The lesson beyond Bryant: the dreamer without the shovel ends up on motivational Instagram. The shoveler without the dream ends up exhausted. Most of what Bryant's mother was doing in her McDonnell Douglas years was the dreaming and the digging at the same time.

Signature scene

Bryant tells the story of his mother and the seven homes the way a man who has built a non-profit on the back of a single thesis tells the story that built the thesis. He does not soften it. His mother walked out of the marriage with nothing because she did not want anything she had not earned. She bought the first house on what she had been able to save out of an hourly wage. She bought the second after she had carried the first long enough to refinance against it. She did this seven times. By the time Bryant was wealthy enough to buy commercial real estate, his father, who had built the cash business that should have made him the wealthier of the two, was renting from his son. Bryant tells the story without grievance. He tells it as evidence.

Cross-reference. Anchors Chapters 1.11 (*You Can't AI Plumbing*) and 2.5 (*Run the Ball, Don't Own the Ball Manufacturer*).

Where to go next. Bryant's books, in order of usefulness for a *No Free Lunch* reader: *Up From Nothing*, *The Memo*, and *Financial Literacy for All*. Operation HOPE runs local financial-literacy programs accessible by zip code.

Apolo Ohno

Role. Eight Olympic medals before age twenty-five. Most-decorated US Winter Olympian in history. Retired from competitive short-track speed skating in 2010. Became a venture investor at Tribe Capital. Now advises Fortune 500s on flow-state and high-performance frameworks. Pacific Northwest, single-father-raised, Japanese immigrant son. Author of *Hard Pivot* and *Zero Regrets*.

Why Suh respects him. Apolo is the corpus-clearest example of an Olympian who paid the late tuition openly. He did not pretend the post-career first decade was anything other than a costly education. Suh's framing for his own version of the same period: *"The instinct that protected me from bad advisors was the same instinct that kept me out of a market I should have been in."* Apolo's interview on *No Free Lunch* sits in conversation with Suh's own 2010-2012 cash years — same instinct, same currency, same outcome. Both men landed in the same waters and read the same charts late.

Lessons that didn't make Chapter 3.1

1. The flow state is the addiction. Not the medal.

Apolo trained from a sense of inadequacy that compounded into the highest-performance moments of his career. The high was not the gold. The high was the flow.

> *"The flow was so addictive. And dude, it was so elusive too."* — Apolo

The lesson beyond Apolo: athletes who chase the medal eventually find themselves on the other side of the medal. Athletes who chase the flow are still chasing it after retirement, in different vehicles. The post-career problem for athletes whose drug was the win is finding a new game where the win still feels like the win. The post-career problem for athletes whose drug was the flow is easier; the flow is portable.

2. The brain is a finite resource.

Apolo on what he learned about cognitive economy after retirement:

> *"The brain produces 20 watts of power a day. You think harder, you don't get 25 watts. So all the stuff you waste your brain on… doom-scrolling is sucking that precious finite resource every day."* — Apolo

The lesson beyond Apolo: the assumption that "more focus" produces more output is wrong. The brain has a fixed daily allotment. The question for any operator is what they spend the watts on. Apolo names doom-scrolling. Most athletes' first post-career year burns the watts on grief and indecision.

3. How you govern yourself is the rest of the answer.

Apolo's framing for the post-career identity question:

> *"How you govern yourself is going to be how you're responsible over everything else in your life."* — Apolo

Suh, on the same episode, naming the corollary in his own voice:

> *"The instinct that protected me from bad advisors was the same instinct that kept me out of a market I should have been in."* — Suh

The lesson beyond Apolo: self-governance is the meta-skill that compounds across every other skill. The athlete who can't govern their own time will not be governed by an accountant they hire to do it for them. The instinct that drove the career has to be turned, post-career, on the operator running the next career.

4. The CPG trap.

Apolo on consumer-goods investing, learned at Tribe Capital:

> *"They typically don't exit. The ones that do have a huge multiple, but it's quite rare. A lot of them just float in this small range — 60 million annual run rate — and they just get stuck. It's hard to break from 60 to 100."* — Apolo

The lesson beyond Apolo: athletes are routinely shown CPG deals because the brand is the leverage. Most CPG deals never reach the exit that justified the brand investment. Apolo is naming a pattern most athletes do not have the vantage to see — they are inside the deal that didn't exit, not above the cohort of deals that didn't.

5. The race that wasn't your race.

Apolo on Salt Lake 2002, the short-track final he should have won:

> *"Everything I did tactically was actually correct. And for some reason, the universe was like, 'This is not your race.' "* — Apolo

> *"We love the gold medal story… but to me the most life-benefiting experience was that race because everything was supposed to happen, and the universe said, This is not your race."* — Apolo

The lesson beyond Apolo: the loss that taught the most was the one Apolo could not blame on himself. Tactical execution was correct. Outcome was not. He had to learn how to hold both at once — that he had done the work and that the work did not produce the outcome. Most athletes do not learn this until much later, if they learn it at all. Apolo learned it at twenty.

Signature scene

Salt Lake City, 2002. Six months after September 11. The men's 1000-meter short-track final. Apolo Ohno, reigning World Cup champion, was a quarter-lap from gold. The four skaters in front of him collided in a pile-up at the corner. Australian Steven Bradbury, the man trailing the field, skated through the wreckage and crossed the line first. Apolo, who had gone down in the pile, scrambled up, threw his skates across the line, and took silver.

He has not spent the next twenty-three years framing the race as a failure. He has framed it as a gift. The race that should have been a coronation became a lesson in execution-versus-outcome that no other race in his career could have delivered. He has been giving the lesson away ever since.

Cross-reference. Anchors Chapter 3.1 (*The Tuition You Pay When You Trust Only Yourself*).

Where to go next. Apolo's books: *Hard Pivot* (2022) — best for the post-career identity question. *Zero Regrets* (2010) — best for the Olympic framing. Tribe Capital's portfolio for the investor lens.
