

// THE EXPAT CHITCHAT SHOW

by ZACH IRELAND //

EPISODE 6 – BRADLEY FINK



Zach Ireland:

Hello everyone and welcome to the Expat Chitchat Show! I am your host, Zach Ireland, currently filling in for Angela Merkel. Miss Merkel could not be here today, unfortunately, as she had one too many [00:00:19] last night at the Wunderbar. Our thoughts and prayers are with Miss Merkel during these trying times. Joining us is writer, entrepreneur, economist and Bitcoin enthusiast, Brad Fink. Thanks for joining us, Brad.

Bradley Fink:

Thanks for having me. How you doing?

Zach Ireland:

I'm doing great, man, thanks. Alright, so let's go ahead and start with a very, very simple question, okay?

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Bradley Fink:

Sure.

Zach Ireland:

So, keeping in mind the ever-fluctuating rate of Bitcoin rate of Bitcoin and cryptocurrency to traditional currency, how much would a trip to the barbers be if a shave and a haircut is only two bits?

Bradley Fink:

I have no idea. I'm not, I'm not at—the Bitcoin is divisible into the ten thousandth measure and I don't think one of those measures is actually a bit. It would be called a satoshi so as a penny would be to the dollar, a satoshi would be to a Bitcoin.

Zach Ireland:

That is a much more professional answer than I wanted or expected. I was just kidding. Can you imagine if I started off like a podcast like this? How terrible it could be.

Bradley Fink:

Oh, okay, we'll skip that.

Zach Ireland:

Yeah, yeah, it's jokes, jokes, you know. Keep it full of brevity. Let's start off with actually something simple. So, where have you lived?

Bradley Fink:

Oh, I was born in New York City, I grew up in South Florida so I lived in a town called Coral Springs, Florida on the Everglades. Went to university at Florida State University. After I graduated, I moved over down to Fort Lauderdale to be by the beach and I tried to work my way through some kind of profession or occupation and I just couldn't get into the rat race. I just had no interest in working for anybody and I tried to start my own business ventures, naturally difficult so when I was 26, I just gave up. I had some money. I had about \$50,000 my grandmother had left me when she passed away. I bought a backpack, bought a one-way ticket to Canada and I just fucked off and I just said, "I'm just going to go wherever the road takes me," and 15 years later, I'm now in Corfu, Greece. In the meantime, I've lived in Guatemala, Argentina. I've lived in England. I've lived in Spain. I've lived in China for 7 years and I did some stints in the US. I've been in New York City a couple of times but yeah, mostly, hell, I lived in Prague, so I've been around and now I've...after doing 7 years in Asia, made my way back to Europe and I hope to find a place to settle down here.

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Zach Ireland:

Sounds like your frequent flier miles were definitely put to good use.

Bradley Fink:

If I was smart and responsible, I would have been collecting frequent flier miles the whole way but I just signed up for them this year. I'm starting to rack them up.

Zach Ireland:

I have to tell you I'm in the same boat and I'm getting constant flak from my other friends who travelled because I work as an actor so I fly all over the world and there's this sort of thing that happened when you don't sign up for frequent flier miles and then you realize how much money you're wasting by not doing that and then it's kind of compounds. It honestly gives me anxiety whenever I think about signing up for frequent flier miles but on the recommendation of my producer, I did sign up this year.

Bradley Fink:

Yeah, I mean, as much as I hate working for people, I just hate responsibility in general. That was just one more thing I would have had to keep track of and I just never got around to it but in retrospect, I probably missed out on hundreds and thousands of frequent flier miles that would've come in handy. So, now in my older years, I'm starting to gain some wisdom and taking some financial responsibility for myself and get what's available to me.

Zach Ireland:

How would you describe your job title?

Bradley Fink:

I don't have a job. At Florida State, I got a writing degree and for many years as I was travelling, I was just with my laptop and I was writing for newspapers and magazines. I wrote a lot of travel articles. I wrote anything that would come to me and I was able to make a living writing real estate articles. I was writing for law firms. Whatever would come to me, I would do freelance writing but I burned out. At the peak, I was writing 8 hours a day at my computer. Writing for...the intention was never to write for other people, I wanted to be a creative writer and write for myself and tell my own stories and I just burned out from that. So, at some point, I ended up in China, and I thought it would be a good idea in the Yunnan province where everybody is a farmer and it's in the mountains near Tibet, I thought it would be a good idea to open an English School in a small little town and try to build a business teaching English. That was... it turned out to be a better lifestyle choice than a business choice because it was an absolutely beautiful place with really nice people. I loved the culture, the food and it was just a wonderful, free place to live but you can't make much

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money teaching English to farmers in rural China. So, the business failed and in that time, I was just...I was paying attention and I've always paid attention to financial markets and just global trends and I saw something, a news article that just said, "Bitcoin is crashing", "Bitcoin is tanking" and I was like "What is this Bitcoin thing?" and I started exploring it and it just made sense to me that all currency and all of finance was going to go digital and that there would be an internet of money and this fiat currency that's been printed by governments was obviously hyperinflating or going to hyperinflate because they've lost control of their system of printing money to fund wars and oil companies and things like this. So, I took the last \$7,000 I had and I put it all in the Bitcoin and since then I have been getting deeper and deeper into cryptocurrency.

Zach Ireland:

There you go and obviously, with that \$7,000 you were able to fund at least this trip to Greece.

Bradley Fink:

I now have financial freedom to do as I please.

Zach Ireland:

That's fantastic. For the people at home, but more so, me, for a person who doesn't understand Bitcoin, let alone cryptocurrency at all, can you explain it to me like I'm five?

Bradley Fink:

Emphasize that I'm not an expert, I am an enthusiast. Explain it to you like you're five. What Bitcoin does is it takes the power away from governments to create money and enslave people by controlling the supply of money and enslave is a strong word but I truly believe that's what people are. They're enslaved both financially and mentally.

Zach Ireland:

Emotionally in some ways?

Bradley Fink:

Emotionally and mentally and Bitcoin, because it's a finite resource, I think JP Morgan famously said, "The only true money is gold. Everything else is just debt." So, when the US dollar was created and all sound money was created, it was backed by gold. Gold is the only real money because that's been the consensus of human beings for thousands of years but fiat currency, the system that we currently use is just paper printed up by governments and they control the supply and they can tax it at their will and they can use it to fund, as I said, whatever they choose and a lot of it is criminal activity, in my opinion. Bitcoin takes the

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power away from them and lets people, you can just flip on your computer and you can start buying or mining Bitcoin and sending it to your friends or family or to purchase anything you want instantly and it takes the control away from the government and it puts the power of money in the hands of global citizens.

Zach Ireland:

Who decides the value of Bitcoin?

Bradley Fink:

The market. I think its heavily manipulated now by big actors in the industry as well as, I think, Wall Street now is getting involved in manipulation by creating future contracts but the market, that's all still the market so the market decides the value of it.

Zach Ireland:

Who would be some of these big actors, big players you mentioned?

Bradley Fink:

There are major mining farms in China predominantly and that they have massive amounts of computer power that are mining Bitcoin and they are able to control the hash power that mines it and they are able to buy and sell massive amounts of it. There're also cryptocurrency exchanges that control the flows of it for buying and selling. I think they play a heavy hand in controlling the price and now governments are...governments have a strong fear that this is going to replace their money and it's a real threat to government power so we've seen China come out against Bitcoin. We've seen the United States speak out against it. We've seen JP Morgan speak out against it and I think the status quo of the financial World and governments are trying to keep a lid on as much as they can for now but most of us that are into it believe the cat's out of the bag and that this will be the future of money.

Zach Ireland:

You dropped some terms in there that I'm not quite familiar with. Can you explain what Bitcoin mining is?

Bradley Fink:

From a technical standpoint, I can't but, essentially, you can flip on your computer, you can run a node that solves a mathematical equation and you're competing with other people that are running that same mathematical equation on their computers and when your computer solves that equation, there is a Bitcoin reward for the solution so you're actually using computer power to mine it as a gold mining company would use a machinery to mine gold.

Zach Ireland:

It sounds to me that one of the most appealing things about Bitcoin is how independent you

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can be. How any sort of person can teach themselves about it and they can do it at home on their own and it almost sounds, to my naïve ears, a bit like a game if you can figure out how the code works then you can crack the system.

Bradley Fink:

It's funny you say game because what heavily plays into this and among all Bitcoin enthusiasts and experts is game theory and they use game theory in order to figure out where this whole ecosystem is going, who are the bad actors that are going to come out against it and how to play the game like the Art of War and how to make this a success because it is a revolution and we're fighting powers that control basically every asset of our lives and we are trying to overthrow them. We're trying to overthrow the banking systems and the governments and just create freedom for people by taking enough and, I've mentioned several times, we're taking the power of money back in our own hands but over the last 20 years, data have become one of the most viable resources in the world and because the internet was not created perfectly, it's allowed data companies like Google, Facebook, Amazon and Alibaba to monopolize the world's data so this technology also allows us to take the power of our own data into our own hands. They say in the future, data will be the world's most viable commodity like oil has been over the last 70 years while we industrialize so it's allowing us to take the power of money and data back into our own hands.

Zach Ireland:

It's very Robin Hood-esque and something beautiful about that as well is if you have an internet connection, you don't have to have a massive background in finance. You could be a farmer in Myanmar and if you have an internet connection and be willing to learn and teach yourself, you can essentially mine yourself out of poverty. Are there any stories like this?

Bradley Fink:

Yeah, a lot of the original creators of many blockchain startups—blockchain is the technology that makes Bitcoin work—a lot of the enthusiasts and developers are actually working in third world countries first because they think this is where the biggest use cases is to bring these people out of poverty. One of the biggest use cases is land titling because in countries like Zambia, Rwanda and many of these countries in Africa and probably also Southeast Asia, they don't have proper land titling and land titling is the basic building block of a true capitalist society where you actually have possession of your own land and you can monetize it and you can be financially free by either farming or going to a bank and taking out a loan against your land in order to build a business. So, they're land titling in these third world countries in order to provide people land ownership.

Zach Ireland:

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Because it's something guaranteed. It's one of the only true renewable resources that we have until it becomes polluted?

Bradley Fink:

I think property rights is the first building block in financial freedom.

Zach Ireland:

Fascinating. I truly mean that. I'm not just saying that for vocal filler. My mind is exploding at the moment.

Bradley Fink:

If you want to look in—There's a really interesting project working on land title registry. If you're familiar with overstock.com, it's more or less a failing online retail company but in the early days of the Bitcoin and blockchain boom, their CEO, his name is Patrick Byrne, he became one of the largest global proponents of this technology because he saw the potential to bring people up out of poverty and free the—his big issue is with the Wall Street, financial banks and he really wanted to free his own company from manipulation on his company stock but he also saw the potential to help people in third-world, developing countries so he formed the company called Medici Ventures and they have several, they have twenty portfolio companies. One of them is called Medici Land Ventures. They have signed agreements with the World Bank, Rwanda, Zambia and now they're actually in the United States, they have an agreement with Tipton County, Wyoming and Medici Land Ventures, you can google it and see what they're doing in land title registry in Africa predominantly. They're really excited about what they got. I think, already in Zambia, they have over 50,000 land titles registered on the blockchain.

Zach Ireland:

That's beautiful. I think for a lot of people who don't know about Bitcoin, a lot of us tend to think that it exists in a very seedy part of the internet and these people who are playing with Bitcoin tend to be dark faces behind a computer with brightly lit eyes and very, very greedy but hearing all of these stories, it seems like a very altruistic adventure.

Bradley Fink:

Yeah, the media and the banks and the governments spread a lot of misinformation and in the beginning actually, it was a really good way to buy drugs and do seedy things over in the internet and it still is because it's more or less anonymous and it's a very easy way to do financial transactions but the government and the bank see upon this because it's a threat to their status quo, power so they wanted to spread misinformation like this was an evil thing but in fact, they are the evil thing and we're trying to stop them from continuing their evil.

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Zach Ireland:

I mean, the US postal service isn't going to be sending intercompany e-mails anytime soon so it kind of happens with dinosaur industries [00:17:06] chasing its tails.

Bradley Fink:

Yeah, anytime there's an interrupting technology, the status quo's going to fight tooth and nail to keep their money train going.

Zach Ireland:

Alright, Brad, so we talked a bit about what you enjoy about Bitcoin, what sparks joy for you. The freedom that gives you, you're taking power out of the hands of traditional power systems and it sounds like you also enjoy building up a lot of people in third world and developing nations. What is something that annoys you about Bitcoin or cryptocurrency, in general?

Bradley Fink:

What annoys me about it? I wish the price were higher at the moment [laughs] but I can't complain. One year ago, it was crazy. Bitcoin was \$20,000 and I and my colleagues had just become very wealthy in a very short amount of time and it was just like free money and it was exciting and over the last year, it's just been very depressing as the price has just crashed down to basically where it started when we were just starting to get excited so we're riding out this what they call a crypto winter but I can't complain about the price. What annoys me about it? Nothing. I'm very excited. I'm super excited for the future of it. I'm really happy to be a part of it. I've always been very wary of everything that the financial institutions and governments do with the money they steal from us. I don't think that they're doing good for the world. I don't know exactly what their agenda is. It seems like they don't have one anymore. They just fill their own pockets with our own money and their agenda seems to be just destruction and I'm hoping that this technology can help play a part in stopping them from doing that.

Zach Ireland:

There is a quote that my grandfather always used to tell me was, "When all the rivers run dry and all the trees are burned down, only then mankind will realize that he can't eat money,"

Bradley Fink:

Yeah and at this point, the inequality has gotten so out of control like you have just a handful of very, very rich and powerful men, running the world and controlling the agenda and [sighs] they just want to consume and destroy, as far as I can see.

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Zach Ireland:

Speaking of that, are there any predominant female players in Bitcoin that you know?

Bradley Fink:

Anyone can partake to the level of participation that they want so there's really nothing preventing any man or woman from being successful as they want. Blythe Masters is the founder of Hyperledger. She used to be a partner at JP Morgan. It was either JP Morgan or Goldman-Sachs, don't quote me on that, and she was very successful on Wall Street and in the very beginning of this blockchain revolution, she left the bank and said she's going to start up the Hyperledger blockchain which now is one of the biggest blockchain projects affiliated with IBM and Microsoft and all the major internet players and financial institutions. So, Blythe Masters was a big original player who really brought the technology to the mainstream financial institutions.

Zach Ireland:

You mentioned a couple years ago, Bitcoin was 20,000 something, you guys were having this great financial boom, I assume that you meant one Bitcoin is equal to about 20,000 US dollars?

Bradley Fink:

Yeah. It hit like 19,000 or what 900 something.

Zach Ireland:

Wow. Wow. [laughs] So, can you talk to me a little bit about when maybe we should start from where Bitcoin started and then go on to when you bought into Bitcoin, how much it was for one coin? Are those the units that we even use? Can we say one coin?

Bradley Fink:

Yeah, one Bitcoin. It was pennies when it was released, when the code was released upon the internet and people could just turn on their computer and start mining it and they could mine a good number of Bitcoins just from their desktop computer and the people who started doing that when it was one penny, if they held on to it that whole time, they became very wealthy. I started paying attention just after the first initial bubble and crash so it had run up from over the course of a couple of years, it had run up from pennies to over a thousand dollars and then there was this one of the exchange, an exchange that people that started Bitcoins on got hacked and there was bad news and the price just started crashing but it was a speculative bubble because there was no use case for it at that point, it was just magic internet money. That's when it started to make headlines and I got interested in it and they what is now probably the biggest Bitcoin exchange in the world, Coinbase, came out at that time and Bitcoin was—I started getting involved. I bought my first Bitcoin through Coinbase for about \$350. That's when I started dabbling and I started telling people about it and everybody thought I was crazy. You're putting your money into this magic internet money that, you know.

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Zach Ireland:

You went to the market to sell the cow and you came back with magic beans, right? What are you doing?

Bradley Fink:

Right, I know and everybody thought I was nuts and then when another blockchain came out, it was called Ethereum, it took the technology that Bitcoin created for money or value and it added a layer of...it added a way that you can create these contracts online where, they call them smart contracts, and it gave the ability for people to—the most interesting use case was it was going to allow machines to communicate with each other and you can actually program commands into this cryptocurrency to actually perform functions on the internet and for the internet of things and I saw that come and I got into that at \$2 and at the peak, it ran up to \$1,400 but when I was telling everybody, it's a funny story. Human emotions played a huge role in this and—

Zach Ireland:

Sorry. Will you just say that one more time, you bought in at \$2 and it went up to \$1,400?

Bradley Fink:

Right. But I bought it at \$2, I didn't hold it until \$1,400, I wish I had. But when it hit at about \$35, I was like, "Woo, I'm rich!" and I sold it and then it went from 35 to 1,400. Rich for me at that time was \$20,000 so I was very...

Zach Ireland:

I think for a lot of people \$20,000 is still rich.

Bradley Fink:

For a lot of people, it absolutely is and I was very happy at 35 to sell it and what did I make? I made 15 times of my money but in retrospect, \$1,400 would have been a nicer selling point but here's the part of the craze that really got to me. All the people who I told to buy at \$300 Bitcoin and to buy Ethereum at \$2 said "You're nuts," didn't even take a look, didn't care what I had to say. When Bitcoin started hitting 15,000, 16,000 and Ethereum started hitting 800, 900, all those same people were all in my emails, in my messages, calling me in the phone, asking me how I can buy into this new asset class and they're the people who didn't listen to me at \$300. It's called FOMO, fear of missing out. It's just an emotional reaction that people have to financial markets and this is what creates speculative bubbles and my ethereum did not change as the price went up so all those people that didn't listen to me at \$300 and came to me at \$14-15,000, I'm like, "Okay, here's how you buy it. I told you before, I'll tell you now." But—

Zach Ireland:

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Do you think now it's too late to buy into these markets?

Bradley Fink:

Well, here's the thing--

Zach Ireland:

Oh, sorry to interrupt, continue.

Bradley Fink:

All those people who didn't listen to me in the beginning, and this is everybody who has early on has the same story about their friends and family. So then, they get in at 14 and 15,000 dollars and now, it's crashed all the way back to, as it rose from 14 to 15,000, they're still excited because it's going up to 18, 19 and they're like, "This is great," and then, the bubble burst and then they said, "Back to 15,000, down to 10,000, down to 9,000, 8,000," now, it's sitting in at about \$4,000 and they're all very butthurt and I'm the one to blame because I'm the one that got them into this speculative asset whereas if they had listened to me in the first place, they would be just fine but I have no doubt that it's going to rise back to \$20,000 and far beyond that and if people, again, now as their emotions told them to buy it as it was going up, their emotions, they're feeling the pain—

Zach Ireland:

Time to sell it.

Bradley Fink:

Right, if they're just wise and patient, now is the time to buy. Not the time to sell because the price is down. They have a second opportunity now to gain at much cheaper prices and the fundamentals have only gotten better, the technology's only improving, there's only more and more internet companies and governments and financial institutions warming up to the technology and it's a foregone conclusion. I don't want to say definitively, but in my opinion, this is the future of money, finance and the internet.

Zach Ireland:

Is there anything that you would want people who have never invested in Bitcoin before or people who just know nothing about Bitcoin or cryptocurrency to know?

Bradley Fink:

We call it DYOR. Do your own research. There is no way I can sit here and tell people ten years of, inform them about ten years of innovation because this is such a brand-new technology that the innovation is happening every day as we speak, there are developers

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coding and building and it's just constantly evolving. I cannot possibly educate anyone in a 20-minute podcast. They would have to go on YouTube and start doing their own research. Once you go down the rabbit hole, we call it the rabbit hole or the, I don't know which pill Neo took in The Matrix, whether it was the red or blue pill. Once you take that pill and you get into this new technology, there's no turning back. It's so fascinating and the promise of it is so big that you'll just want to learn more.

Zach Ireland:

With these 2 words that we keep on saying, Bitcoin and cryptocurrency. Now, from what I know, Bitcoin is a cryptocurrency, correct. Now, Bitcoin is not the only cryptocurrency?

Bradley Fink:

Right. Bitcoin is the original one created by Satoshi Nakamoto and he released the white paper and the code and then, following that, there were many further iterations of the technology and now, we have this whole cryptocurrency space and it's a market. It is an asset class and a market with, I don't know how many thousands and thousands of different cryptocurrencies. Most of them are scammy. There's a term we like to call shit coins because they're worthless shit. I'll say 90% of the market is that now but that is the cryptocurrency market.

Zach Ireland:

So, we talked a bit about what brought you from Florida and into New York and then out into all over the world but having lived in so many different places, I'm curious, what's your background? How do you self-identify? I guess someone asks who is Brad Fink?

Bradley Fink:

Yeah, I mean, when people ask, by my passport, I have to say I'm an American. A US citizen but a citizen of the world. I've been to 50 countries. I'm in Greece now and I think this was actually my 50th accounted.

Zach Ireland:

Mazel.

Bradley Fink:

Thank you. Yeah, I consider myself a citizen of the world. I'm not a big fan of boundaries and governments and restrictions.

Zach Ireland:

There you go.

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Bradley Fink:

I am a proponent of freedom.

Zach Ireland:

Yeah, I think it was Neil DeGrasse Tyson who said, “It’s crazy I have to buy a ticket to hop into a plane to cross an imaginary border with an imaginary piece of paper to see people of my own species,”

Bradley Fink:

It is. It’s insane.

Zach Ireland:

It is. It is [00:30:38]

Bradley Fink:

It’s just part of the evolution and it’s the time we’re in and I believe in the future, this will all not be the case.

Zach Ireland:

hopefully, it is getting easier and easier with air travel and also, just because you’re born in a place doesn’t mean you have to stay in a place. You’re a person. You have legs. You’re not a tree. You don’t have roots.

Bradley Fink:

Yeah, it all just comes down on government control and restrictions they want to put on you to maintain their own power.

Zach Ireland:

Where are you currently living?

Bradley Fink:

I currently don’t have a home. I was in China for the last 7 years and we’ve just given up our apartment in Shanghai with the intention of coming to Europe and looking for a place and then, because Greece has the best residency program for non-EU citizens, we’re looking at Greece as a possible new home but at the moment, I’m homeless.

Zach Ireland:

So you’re a digital nomad in the very real sense.

Bradley Fink:

Yeah, I am, so living in some Airbnb’s.

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Zach Ireland:

What are some challenges that come with that?

Bradley Fink:

I've been doing it for 15 years. Challenges is not being able to buy things you like and have a place to put them. Other than that [sighs] just carry everything you own on your back and the moving, if you find a nice place to stay and you spend some time there, two weeks, a month, it's great. Just settle in and relax. Moving becomes challenging after a while if you have to get a taxi to a plane to an airport to a train or a boat. Those trips get exhausting but, that said, I absolutely love it.

Zach Ireland:

What are some of the things you really love about this sort of lifestyle?

Bradley Fink:

Just constantly learning and seeing new things and meeting new people. You get to choose your own environment. It's like choose your own adventure.

Zach Ireland:

So, what are you currently learning?

Bradley Fink:

In Greece, I'm just learning how beautiful of a country it is. It's just mountains and crystal-clear water everywhere and you get to experience new food, new cultures, you talk with people about their country and how they feel the direction how things are going. We just spent a month in Turkey and that was a totally new experience. Turkey, I haven't spent much time in the Middle East and Turkey isn't the middle east. It's the Middle East. It really is. I mean, they want to call European and I guess, parts of Istanbul and parts of the country have a bit of the European vibe.

Zach Ireland:

Istanbul sits on the crux between Asia and Europe, right, and also because of its former Persian influence, it's considered not quite the Middle East but kind of the Middle East.

Bradley Fink:

It's a crossroads for the world and it has been for a millennia so all roads have really led through Turkey but in its current iteration, with its current dictator and I think the current general, national mentality where its predominantly Muslim and they're on the border of Syria and everything going on in the middle east, it definitely has a Middle Eastern feel to it.

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Zach Ireland:

What's something that you had or that you discovered about living in Turkey?

Bradley Fink:

We didn't live there, we travelled for a month.

Zach Ireland:

Oh, you travelled.

Bradley Fink:

Istanbul is an amazing city. I loved it. It's modern and ancient and European and Asian and Islamic all at the same time and it's a wonderful melting pot. Great food, amazing architecture and then, in the country, we went to Cappadocia and if you're familiar with, I've never seen it. Prior to going to Cappadocia, the thing that most blew my mind out of anything on this planet was Machu Pichu in Peru and I had gone twice and just standing on top of the mountain and you're just looking down and "What the fuck? Who built this? How did they pull this off?" but when you go to Cappadocia in Turkey, you're just like you've left the planet Earth and you're just on a completely different planet. The landscape, the history there, they have 12,000-year-old cities that go 13 stories underground and there's this system of caves that were dug out and nobody knows why they dug them out. They had several theories but I was blown away by the history in Turkey like you can just be driving along the mountain road and there're these old tombs carved into the mountain side and you're like "What the hell is that doing there?" and its 3,000 years old and it reminds you of Petra in Jordan.

Zach Ireland:

Yeah, actually the previous guest from the last episode, she is going to Jordan as we speak, actually.

Bradley Fink:

So, you can feel the existence still of an ancient civilization. There are a lot of question marks about and archaeologists and historians are still trying to get a grasp of and you can feel it there and it's a really interesting feeling.

Zach Ireland:

Alright, now we're moving into our mail bag for those of you at home who have questions for the expats or for me personally or anyone who's previously been on the show, go ahead and email us at asktheexpats@gmail.com and let's dive right in. Okay, our first letter comes from Steve out of Chicago. Steve wants to know about dating. What is dating like as being an expat?

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Bradley Fink:

It's fun because you meet people from all over the world and often times, you're both transient and you can have plenty of very short-term relationships or you can fall in love and stay in a country and fall in love with the country and a person and really delve into that relationship and the country and the culture. So, its great. It's like a world of opportunity as far as the people you can meet.

Zach Ireland:

Definitely and because through dating [00:37:19], you go out and sometimes it turns into a long-term romance or sometimes it just turns into just meeting a friend and there are some troubles there because since we're transient, we have people who are coming in and out of the city and maybe you get on really, really well but they have a flight the next day or a week later but it develops into whenever you're in Moscow, all of a sudden you have a place to stay and someone to hang out with.

Bradley Fink:

Right and since I've been on the road for 15 years, I have people all over the world that I can drop a line to and say, "I am coming to your country," and they'll be happy to let me stay with them and I've developed relationships, I'm heterosexual but I've had plenty of male friends and plenty of female friends and I have friends all over the world and the good ones you keep in touch with and even if you haven't spoken in a year and say, "Hey, I'm going to be in Cape Town this coming months, let's meet up," and it's great.

Zach Ireland:

Yeah, absolutely. I had a friend that I hadn't seen in 4 or 5 years or so and then, I popped into Hanoi and she was in town and I remember very clearly, I actually got off the motorcycle and the first thing she said to me was like "Have I got a story for you," and we jumped in and had a coffee and it was just like I had just said good bye to her.

Bradley Fink:

Yeah, because travelers bond especially when you're in a new place experiencing new things and that bond lasts forever and you can really just slip right back into that bond when you meet up again.

Zach Ireland:

Absolutely and there is something there of like because you are so far away from home there is a sort of network that is created among travelers and sort of like an unspoken bond of, for example, we know each other through Cody but if you were in Taipei and we know of [00:39:18] podcast, if you were in Taipei immediately I would say drop me a line, I'll show you around. If you need anything I'd help you out and there is that sort of bond, I think, we also know as travelers since we're far away from home that we need to really rely on each other. I'm incapable of doing all things, like I have my flaws and I have things I'm good at as well and the same with every other person so we rely on each one.

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Bradley Fink:

Yeah and we know that we're capable and among my friends and family back home who I grew up with, I don't share that bond. I could not count on them to give me guidance in experiencing a new place and trying to find my way. They would have to come to me but I don't share that bond with people who have not left Florida.

Zach Ireland:

You know, it's [laughs] people listening at home might think that this is scripted but I swear it's not. That actually leads into our next listener letter from Rebecca out of the UK. She is an expat from Guatemala and she, I had translated from Spanish, but she essentially writes that whenever she goes back home, she finds it very hard to relate to people that she grew up with. She still loves them dearly but she has a hard time relating. Do you have any advice on that or do you have any experiences with that?

Bradley Fink:

Yeah, yeah, in the beginning, in the first years it was much worse and I felt like an outsider in my own home and I just couldn't identify and I kind of withdrew and I didn't want to go out to bars and places. I had been living in South America and Africa, in different worlds and I just couldn't come back and identify with first world problems and the conversations that people were having. In Florida, people just tend to talk about money and just things that I just don't care about anymore but over the years, I've learned just to go back and I don't want to say I'm dumbing myself down to identify with them but just stick to what they know is all you can do.

Zach Ireland:

Yeah, I definitely agree with that and I don't think it's dumbing down at all. It's the same way that with certain group of friends that you have shared interests with, you talk about these things. With a lot of my friends living in Beijing, our common interest is Chinese culture. I'm not going to talk to them about this very niche form of fishing that we have in Nebraska called noodling where you stick your arm in a giant catfish mouth and throw it on the banks because they don't have those common grounds. I think as expats we are more forgiving for people from different cultures when we talk about something they don't know about but then for me, for example, when I go back home to Nebraska, when I would first return, it was frustrating because here are all these people that I shouldn't have this cultural barrier with but there are so many things I can't talk to them about or I can't relate to them with and it also comes from a point because they're asking how you've been, to tell them about your travels because one, they're being nice but two, they are genuinely curious but there is something that happens when you're from a smaller town or from a community that doesn't change often where you have all these interesting new experiences and stories that the more you tell them, they, from what I find, people tend to have a hard time relating

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or they sort of feel like “Oh, wow, you’re doing all of these things and you know, I’m not,” so there’s a bit of insecurity there

Bradley Fink:

Yes.

Zach Ireland:

So now, having done this for 7, 8 years, like you, well, you’ve done it for more but when I go home I tend to, you learn how to navigate your answers from 30-minute stories to just 5-second clips of like “Oh, how’s China?”, “Hmm, Chinese”, “Oh, okay.”

Bradley Fink:

Yeah and you have to put everything you know and experience and everything you're interested in, you just have to put it to the side and focus on what they know.

Zach Ireland:

And also, the experience of being back home isn’t necessarily for you anymore. It’s also for the people that you’re seeing and you want to make the experience enjoyable, you don’t want to make them feel uncomfortable. I wouldn’t talk about my career in front of my grandmother because it might make her uncomfortable and she just can’t relate.

Bradley Fink:

Yeah, especially the guys who have office jobs or debts and they don’t have the ability to have this kind of freedom, you don’t want to make them envious or I don’t want to use words that have a negative connotation, jealous or envious so, yeah, you tone it down and you don’t want to tell them what wonderful, great adventures you’re having. What I do is I invite them to come join me at their first chance they get but they never get the chance or they never make themselves—they don’t realize they have the freedom to make that choice and they just don’t make—they don’t create those chances for themselves.

Zach Ireland:

Yeah, it’s the same way wherein you’re in a happy, healthy, thriving relationship that you don’t constantly brag about it to your single friends.

Bradley Fink:

Right.

Zach Ireland:

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And the inverse of that of being an expat has taken me so long to set down roots like a lot of friends I went to school with or grew up with, now they have wives or husbands or children and own property and all these sort of things and when I go back home, they're very envious of me because of my sort of freelance lifestyle. I can pick up and move to Egypt for 4 months but at the same time, I'm very jealous, envious of their children and their stability and they have a 9 to 5. It's all about choices.

Bradley Fink:

It is. In retrospect, it just makes me happy about the choices I make because I don't envy that stability at all and I'm not saying there's anything wrong with it, it just not in my blood.

Zach Ireland:

I mean, I definitely prefer the life that I have now. In the future, settling down would be nice but I think once you're an expat, your version of settling down is so different than people from Florida, from Nebraska like I could not feasibly see myself living in the country for more than 5 years at a time or I could see myself living there but I would need to take a vacation at least once a month.

Bradley Fink:

That's why I've come to Europe. Just because there's so much here in such an easily traversable continent. Europe is not that big. Asia's massive so if I want to fly from Japan down to see the Philippines, it's going to take me a long time. Europe is so easy to travel then I can see such a diverse variety of cultures and there're just so much here packed in this little continent and even Africa is right here. If I were to settle down here and have some kind of degree of stability, even if it's in Greece, I can be in Rome in an hour and from there, I can be in the mountains of Spain or I can fly down to Israel, I can be over in Turkey. In this part of the world, around the Mediterranean, there's just a lot of options and adventures to be had.

Zach Ireland:

Very quickly, if you wouldn't mind talking about, so many people are afraid to travel because they don't have the money or they worry about safety or things like that, can you give some advice to them? I keep trying to tell so many people that it's not impossible. it's very easy to do but people are afraid to do it.

Bradley Fink:

I totally get it because you have to be a risk taker and I have to give credit to the place that I was born and the family I was born into because we had financial stability and I always had that knowledge that if I came home flat broke and destitute, I would always have a place to stay in and I would always have food on my plate so it really depends on your financial situation and if you don't have that ability to take that risk, you still can because either way,

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it's a risk because everyone was telling me, "You're crazy, what are you going to do? You're not building a career. You're not going to have a family. You're going to be alone and penniless," and whether there was a place for me to go back to or not, it's a huge risk building your own financial freedom. So, I totally understand that people, especially I'm 40 now, so at my age, if you don't have it now, you have to start getting a grip on having some money for your future but in the end, you got to be a risk taker and you just got to say, "Fuck it and I want to live my life this way, I want to go out and see the world and have these adventures." I mean, because all we have is time in the end. I don't know how many lives we had, we don't have the answer to that but I only have this one once and after I graduated university, I just knew I wasn't going to sit in an office and spend my life working for somebody or just didn't have it in me and maybe it's part of you're young, the psyche that's formed when you're young or your parents gave it to you, maybe genetic. Maybe some people just have this rambling gene where they need to get out and have adventures, I don't know but I caught the bug and I was brave enough to just say fuck everything, I don't care what everybody says or thinks. I'm just going to put on a backpack and go and I don't know where I'm going and I don't know where I'm going to end up and I don't care.

Zach Ireland:

Alright, that brings us to the end of the podcast to the segment that I love called what did we learn? So today, man, as Brad said earlier, he can't sum up ten years of research into a 20-minute podcast and even though this is a bit longer than 20 minutes, I don't think that I can sum up everything I learned in this podcast into just 30 seconds. I did learn that Bitcoin is more accessible than previously thought. I thought that you would have to attend many, many classes but from everything I'm hearing, if you have the desire to learn, you can teach yourself. I also learned that people investing in Bitcoin and cryptocurrency are not these seedy dark internet types that many media and news outlet would want you to believe. I've also learned that Bitcoin's accessible and it doing a lot of great work to people in developing nation and once again, I learned that if you want to learn a lot about somebody or make new friends or reconnect with old ones, podcasting is a great way to do that. Thank you so much again for joining us, Brad, I mean this from the bottom of my heart, I really had a good time chatting with you, I learned a lot.

Bradley Fink:

Well, equally.

Zach Ireland:

Do you have any advice or any tidbits that you would like to send to folks at home?

Bradley Fink:

Yeah, if you're not into Bitcoin or the cryptocurrency space, just consider the fact that—okay, maybe it's not a fact—but consider that what it is is a revolution and think of Bitcoin as the constitution of the United States of America. This thing was created to overthrow an oppressive power and really write our own future and I truly believe if you don't get

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educated and involved in it now, you will be forced to within the next 5 to 10 years because you won't have a choice so I would say start learning about it, start dabbling, buy a little. Learn how to buy it, learn how to hold it safely in your own digital wallet. Start learning about other cryptocurrencies and as far as, travelling and seeing the world and being an expat, if that's what you want to do, don't wait. If your dream is to travel and see the world, just do it. Don't be afraid of what anybody tells you. Don't be afraid of where you might end up and I'm not saying you're always going to end up in a good place, you can always end up in a jail in Malawi and that happened to me, that's for another podcast but—

Zach Ireland:

Oh man! Man! I want to go for another hour now. Yeah, that's for another podcast.

Bradley Fink:

Yeah, just grow some balls and be brave and do what you want to do. That's it. If you have a dream, just take a chance and follow that dream.