

CHAPTER ONE

WHO DO YOU THINK YOU ARE?

The conference hall at the Four Seasons in Scottsdale was packed—hundreds of hedge fund executives, wealth practically humming in the air. They'd come for a convention, which in their world meant a little business, a little networking, and plenty of golf. It was almost time for the main event, and if the programs on their tables were any indication, they were in for a show.

Speakers included Michael Phelps, the most decorated Olympian in history; Chris Voss, the former FBI hostage negotiator and bestselling author; and Senator George Mitchell, who had helped broker peace in Northern Ireland.

And then there was me.

By now, I was used to these talks—this was my sixtieth as a professional speaker. Still, as showtime neared, a voice in my head kept getting louder: *Who exactly do you think you are?*

The others were there to talk about winning, about glory and greatness. Me? I was there to talk about what I'd lost. A cautionary tale.

But I'd come to understand that telling my story was its own kind of calling. A way to own what I'd done, to offer something useful, to be someone my daughters could respect. If I wanted them to live with integrity, I had to try to do the same.

So, not for the first time and certainly not for the last, I resolved to ignore the voice in my head and do what I had to do. Sure, sometimes I feel like a fraud. But that's no excuse for inaction. There's work to do. I took a deep breath as the hedge funders found their seats.

Who do you think you are?

I'm a guy who spent his life chasing more—more money, more status, more proof that I mattered. A middle-class kid from Georgia who clawed his way into the Ivy League and then into the upper tiers of finance. And in my scramble for an edge, I crossed a line: four insider trades that changed everything.

The FBI caught me, then flipped me. I became "Tipper X," an informant in Operation Perfect Hedge, the biggest insider trading case in a generation. More than 40 times I wore a wire, helping agents nail some of finance's biggest targets. I lived in fear of being exposed and in shame over what I'd become. I'd look at my wife, Sue, and wonder if she felt cheated—the man she married wasn't supposed to be a felon.

By the end, 81 people were charged. I pled guilty and got time served, but my reputation was scorched. I tried launching new ventures—no luck. Investors tend to balk when your pitch ends with, "Oh, by the way, don't google me."

This FBI operation, and the convictions it produced, scratched a public itch: to see someone, anyone, pay for the 2008 crash and the wreckage it left behind. People already suspected the game was rigged—one set of rules for Wall Street’s bigwigs, another for everyone else. And they weren’t wrong.

I was in that world, yet I always felt oddly apart from it, like I was watching through a window, forehead pressed to the glass. I’ve often wondered how much of my downfall came from that ache to be inside the circle—to prove I belonged, to show I mattered. Always chasing more.

Sometimes the only way to learn humility is through humiliation. At least, that’s how it worked for me.

I became addicted to running—logging 100 miles a week like it might save me. Sure, there are worse addictions. But it wasn’t really about fitness. It was about trying to outrun my shame.

Spoiler alert: you can’t.

Then, seven years after pleading guilty—seven long years of trying to rebuild trust and claw my way back financially—I got another call from the FBI. This time they weren’t trying to flip me; they wanted me to speak to a rookie class of agents. That talk became my first public speaking gig, the first step in a long journey of turning my failures into something that might help someone else. A journey I don’t expect will ever really end.

So, as the program got underway, I did what I always do before a talk: I said a silent prayer that my good works might be enough. And then I remembered a moment from one of my earliest events, when a woman in the audience offered a piece of wisdom: *Shame is believing you’re a bad person. Guilt is knowing you’re a good person who did a bad thing.*

Who do you think you are?

Maybe I’m that—a man who did a bad thing and is still learning from it. Someone who’s been knocked down and found lessons in the wreckage: about the gray areas we slide into, about the choices that spiral, about how

you can wake up somewhere you never meant to be and not know how to get out.

Most of all, I've learned about the possibility of grace. It's always there. I just have to keep showing up.

I heard my name. Showtime.

Fuck it, I thought.

I stepped to the podium and told my story.