

# REMARKABLE PEOPLE PODCAST

## SEASON 1 EPISODE 4: Gene M. Valentino

- David: [00:00:00](#) Hello friends, this is Dave Pasqualone. with the remarkable people podcast, season one, episode four, and today our very special guest is a great, the powerful, the one and only Gene M Valentino, the remarkable people podcast. Check it out.
- Intro Outro: [00:00:24](#) [inaudible] the remarkable people podcast. Listen, do repeat for life.
- Gene: [00:00:36](#) Whoa, Whoa. Now you've got to convince my wife to say those wonderful things. All right, well thank you for being here today. I appreciate it. Glad to be here. Thank you David. Oh yeah. Um, you and I met a few years ago and we met at Island fights and Pensacola, Florida. And then we kind of saw each other for some just business and political topics cause you were, we'll discuss this, but you were definitely instrumental in local government around here. And then we ran into each other again in a digital currency seminar that you hosted, which was wonderful. And from there we actually started becoming friends. And every time I speak with you and we interact and just hang out, it's always a good time. But also I learn and you truly have remarkable story. So the purpose of the remarkable people podcast, uh, for the listeners is just to hear the stories of other people who have been there, done that, and how they can apply it to their lives.
- David: [00:01:33](#) So, thank you for being here today. Pleasure. It's a, you know, you've, from what I know about you, you've raced cars, you've flown planes, you've raised companies from nothing. You've recovered companies from the ashes. Uh, you've been in local politics and served our men and community. Well, mankind, meaning man. Um, so really everybody wants this kind of outcome. You've done amazing for yourself and family. You have friends, and I can't help but think it wasn't an easy journey. I'm sure there were struggles and trials on the way. So if you want to just take us back to wherever you see fit, where did Gene's journey start and how did you get to where we are today?
- Gene: [00:02:20](#) Well, it was the grace of God and a wonderful wife. And, uh, uh, in fact, a Maureen, my wife I knew in elementary school and high school. And, uh, we ended up marrying 10 years after high school and ended up, uh, moving from Connecticut up North about, um, whatever, 26, 27 years ago, 1992, and, uh, becoming legal residents here in Florida. So the journey was a very interesting one. Our life, our life journey, like everyone else.

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There's uh, uh, chapters within chapters of, um, the, the, the whole journey was, uh, exciting, but I'm glad I ended up in Florida. I met so many wonderful people. Uh, the, uh, the trials and tribulations, the experiences, the good days and the bad days. We're always learning experiences and, uh, at 66 years of age now, uh, I feel very rounded out. I feel very whole. I feel like life has been very good to me and my family.

Gene: [00:03:33](#) And, um, if I was to leave this earth tomorrow, uh, I would feel very complete with everything that's been done. It's not, um, a, it was a ton of [inaudible] my life. Like many of us go through where you're trying to prove something either to yourself or other people. I don't, I'm not there anymore. If you want to know where I am today, I'm okay. I'm, uh, I'm in a very wholesome and safe place and I feel like, um, I've done what I've needed to do for myself, my family, my community. I thank you for, um, uh, picking up on it, I guess, and inviting me onto this show.

David: [00:04:17](#) Oh, absolutely. Whenever we're together, I love to talk to you and learn from you and hear your stories and [inaudible], you know, sometimes they make you laugh and sometimes they make you mad and sometimes they make you emotional. But a, you have a lot of wisdom and you have a lot of things you've learned through the highs and the lows. And again, people would tend to look at the highs and they don't really discuss the lows and, um, but all those moments are what make it's men. So

Gene: [00:04:43](#) regrettably, some of the lows is where the best learning occurs. Uh, the most difficult learning occurs. Um, you know, you, you wonder if you define success in terms of some of the business leaders in this country, uh, on one level. Um, they're lows. Um, gave them the PhD of life that they didn't get in college and made them, um, capable of becoming a successful in their own right. Any of the big business leaders who, uh, who's, who've, uh, who've, uh, attained what they thought was their success plateau in life.

David: [00:05:26](#) Well, let's start with that. Looking back at your life and you said you had a full life, you feel satisfied and thankful and blessed. What's two or three are the highlights of your career,

Gene: [00:05:38](#) uh, on the career side? Um, I think one of the highlights was when I, uh, was in, well that I'd break it up into phases. I, in my

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earlier life, I was an actor in New York and I auditioned and was runner up for John or John boy on the Waltons. Uh, Richard Thomas was, um, got the part. I came in second and there were another 300 guys auditioning. I was in better physical shape than I am now. But, uh, that was 1972 73. But I, um, before I gave up that crazy career, I decided to, um, um, I decided to, uh, uh, get into a few other lines of business, uh, and learn as much as I can from it. But I also did a few TV commercials and those TV commercials paid for four years of college and it came at a good time because, you know, it's what motivates you in life, I guess?

Gene:

[00:06:42](#)

Uh, my parents were going through a divorce. I was the oldest of four children. My dad, um, needed me to stick around, so I had to give up on a scholarship to Syracuse university and stayed home with him and, uh, three other siblings, uh, just to help care for the household, uh, in the absence of my mom. Um, so it was a tough time back then, but the desperation that there wasn't an option I needed to succeed. It reminds me of, uh, the equivalent of, uh, uh, some of these refugees that come in from overseas begging to be Americans. And when they become Americans, they work 10 times harder than many of those pretty lazy around us and their big success stories. I felt very much like that it was a success based on, um, absolute need, not based on, uh, some frivolous, uh, uh, aspiration.

Gene:

[00:07:48](#)

Gotcha. Now where would you say you experienced your first big success? Well, that was the big one when I um, did some national television commercials and um, uh, I realized that I could attain more through, um, my approach, my approach at the time was uh, networking and making contacts with people. I think the next success was when I married Maureen. I had come to the conclusion that that was, you first asked me about something on a very younger, aspiring driven level, but I didn't have a focus. The real, the real focus was when I realized there was so much more in life to enjoy. Um, and um, well, career objectives remained an exciting component in my life through my whole life. Being married to, uh, this woman is some something that I wouldn't have had as many of the successes I had had she not been patient with me over the all those years. Now about, uh, get it straight here, 84 to about 35 years of marriage.

David:

[00:09:06](#)

That's awesome. And yeah, you hit the nail on the head. One thing that a lot of people think is if I get my career in place, life

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falls into place. But really career is only one piece of the picture. And it's one of the, it's a tool. Money is a tool, but it's not the most important. So

- Gene: [00:09:22](#) yeah. You know, I think it's crazy. I remember much younger in life driving and driving and pushing and pushing, but inside me was an element of piece that was missing. It wasn't completely there. Uh, the old saying to the unknown self be true. I didn't know who Gene was yet. I hadn't discovered gene. I was still, I thought I knew who it was. I was living in the shadows of other ideas of what I think I should be. But I, but I didn't know myself. I knew I was angry because of my parents being separated and missing out on a career opportunity with Syracuse university educational scholarship with Syracuse university and, and that, but so I had a lot of things that angered me. Um,
- David: [00:10:11](#) now how old were you when your parents separate
- Gene: [00:10:13](#) and it'd be, it's a 16, 16.
- David: [00:10:16](#) Yeah. So when you're going through pry the most volatile time and a child and teenagers life, that's when everything got more complex and messy.
- Gene: [00:10:24](#) Yeah. I, um, you know, uh, I look back today at 66 years of age and I see a lot of people who don't know who their blood father is, their natural father is. They, they have a, a whole different, uh, framework of thinking in terms what a family unit is and, and in the family unit today and the way people are dealing with all of those, uh, stresses, um, it doesn't make me able to, uh, deal any differently with what I was going through back then. It just makes me understand it better. And so, uh, that w but I'm glad, you know, it made me work harder at surviving and there was no silver spoon. No one gave me nothing. I had a paper route when I got finished with my paper route. I was off to school and if there was no school, it was mowing lawns. And so every now and then I gave my money over to my mom and dad to, uh, help take care of the, the house. I never really kept my, I kept some of my money for savings, but I would turn over \$28 or \$35 on a good week to give to my mom and dad just to help support the family.
- David: [00:11:46](#) Yeah. And then today, that's actually for a teenager. Good. But back then, that's even more substantial. Yeah. Well, yeah, that's what you're adults four week wage, \$35.

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- Gene: [00:11:54](#) Yeah. I mean, not today, but back then. What was that? Oh golly. Uh, I would say back that, and that was, um, equivalent to what you'd think of maybe \$140 is today \$150? Sure. That's significant. Yeah. It helped out a at the time too. And it's funny though, how life has changed and we, we don't even think of paper boys anymore. No more than we think of milkman. Exactly. If I'm up any other day, they were all at the restaurant. I know, I knew I was talking about. It's funny. So now how would you say those life skills, how were you able to take those lessons and translate them and tell them other aspects of life? I knew when I graduated, as with my bachelor of science degree from the university, Connecticut in business administration with a minor in journalism, I knew, I still didn't know where I was going to end up.
- Gene: [00:12:44](#) I thought I was going to be a television reporter at the local TV station and I was for awhile until I joined my dad for a while in his business. That was very short lived. And then the guy, well he had a, he had a, I learned a lot from him about the concept of um, uh, recurring revenue versus doing things one time. Um, uh, his business was a point of purchase advertising and marketing business where, uh, uh, audio tapes were recorded weekly and installed and it ups into the stores chain stores. Uh, uh, the old, the, the local, uh, food stores say shoppers in the frozen foods department we're featuring this week. Sunkissed orange juice said 39 cents a Canon or whatever it was. Those were the kinds of things that we broadcast through the PA system. And they're on a continuous loop tape interspersed with music that ran continuously.
- Gene: [00:13:48](#) Well, this new concept was something I realized, uh, was going to fail if it didn't evolve. And by the time I was about 18 years of age, I watched my dad's business fail because Y Y, uh, uh, ship tapes, uh, two, a continuous playing tapes weekly to stores when you can just do it online with a modem and do it electronically. A similar to the way music broadcasts into stores in public facilities these days. So, uh, there's a book out by a, uh, a gentleman out of the Harvard business school. I, uh, Clayton Christianson is books entitled the innovator's dilemma. And I learned from my father that you needed to stay ahead of the curve. He didn't tell me this from what he knew. He told me, this taught me this from his mistake, that you need to be prepared to move on to another level of thinking before other people are having that level of thinking that asks pattern of innovation.

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- Gene: [00:15:07](#) And and so on that front end of thinking you're an idiot because you're thinking about something that would never happen. To jump ahead. Just I guess 15 years further now, 1981, 82, uh, this concept was coming out called cellular telephone. Uh, it actually started very early in the early 1980s and cellular telephone was, um, uh, basically done under a college grant in the Chicago area where the school systems actually figured out their engineering schools, figured out a way of having multiple towers in a given geographic area, be able to handle a telephone call. Uh, that concept, um, was started in a very few special markets. The government did something good, believe it or not, and created a lottery system and were very anti big monopolies like a T and T judge green in the United States federal district court system broke up the at T and T huge phone networks into and dispersed 18 and T back into the baby bells.
- Gene: [00:16:30](#) It's clear, uh, Pam about PAC bell, Southern new England telephone Bellsouth, uh, the Cantell, they're all over the country. Different names. Well, they, um, they got bigger and bigger. And then at that time, in about 1980, 83, the government came out with this lottery process and the lottery process was in place for, um, for individual businessmen to invest in, uh, ed to apply for the license for a given, uh, geographic area. They called a metropolitan service area, uh, which was the first five to six years of, of, uh, license assignments or the lottery process, which continued after that in the rural service areas, the RSAs and uh, I'll never forget it. I was in the insurance business at the time and angry as all get go that um, some of the other salesman in the office wouldn't handle. Uh, this guy down at the end of the street.
- Gene: [00:17:41](#) It was in a rough area. And then the other salesman didn't want to go visit the guy. Well he had an auto body shop and I'm in the insurance business, so I'm going down there and he needed the insurance, but none of the other agents would, would go visit them. They didn't want that class of business. This isn't a good example of, you never know where the opportunity comes from. So this person and his auto shop says, Hey, I really appreciate you sending the claims by way ends up buying insurance from our insurance agency. We hit it off and become friends. One thing leads to another and he says, Hey, I'm going to put an antenna in your car, big 25 watt w monstrosity hanging off the back of the car and we'll put a S a little tower up at your house. And this way we'll connect it to the phone system.

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- Gene: [00:18:38](#) So, but that's a 25 watt tower. I mean your cell phone now as a fraction of one watt. But that's, that's why they sit in the early days is cellular, that people getting cancer because of the, was sure there were in the early days, there was a lot of energy emanating off the earlier cell phones. There isn't anymore. It's virtually harmless. Uh, the, anyway, the, um, uh, so, uh, I got involved in a partnership, craziest damn thing he ever saw, uh, spent about \$20,000 of money, uh, from money. Maureen and I had saved and borrowed another 20,000 from something the banks had just come out with, called a line of credit. We take it for granted now it's on every house and you don't think twice about it. Well, so we put together \$40,000 and applied several hundreds of times in partnerships. We became part of different partnerships and then applied hundreds of times to the United States government in a lottery process for the opportunity to win the license to build a cellular telephone company.
- Gene: [00:19:54](#) So hun, you didn't just apply wines. We plied hundreds of times when the audience that, yeah, it's not once. Okay. Sticks statistics class one Oh one. Uh, you know, um, if you're applying it, which turned out to be about, um, uh, 480 500 different times and there's less than 480 500 applicants per, uh, per area per lottery. Then the statistics one Oh one tells you the likelihood or probability of winning one of the licenses is one. Yeah. Well, when a big word, persistence and determination and yeah, the flashes before people's eyes. Right. Right. Well, the craziness was that, uh, the license we won had over 700 applicants in it. Wow. Because it was such a popular area. A, so on my birthday back in 1984, we find out from the federal note was the 86, no, I take it back. It was 1984. April fool's day.
- Gene: [00:21:04](#) Andrew birthday. April fools. No, no. We, we, um, we, that's when we, that's when we won the license. And, uh, so I was a contact person on the application paperwork and the FCC person says, congratulations, you just won the license for RSA number three, three nine California four for central California. And I said, well, great. Where do I cash in the ticket thinking have all the Institute. Oh no sir, you don't understand. Your group needs to come together, find about \$12 million and build the telephone company and turn it on within 18 months. So you lose the license. No pressure, no pressure at all. So we ended up, um, we ended up, uh, uh, coming together as a group. I'll never forget it. We all got together on the phone and it is the craziest thing, David. There were 20 people in this partnership.

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I'm gonna write a book someday and the book's gonna be entitled from 20 walks of life.

Gene: [00:22:13](#) 20 people from 20 walks of life followed what the government intended to be, the opportunity for them to enjoy as a citizen, to take the power away from the big monopolies and allowed Jane Q and John Q public to come in and own a utility, a foam company. And this opportunity pro. And we looked at each other well, we looked at each other, we were all on the phone talking to each other. And in the group of us, we, five of the 20 of us came together as the principal partner on a managing managing partners. And we all agreed we'd um, get together. And so we met at the Weston hotel in Washington DC, uh, around 1986. Um, and what were you doing professionally during this time? I was an insurance agent, insurance agents that she went from college to your dad's business to insurance. And then this partners went to college, college to, um, dad's business for a short while.

Gene: [00:23:22](#) And then two a D T American district Telegraph, the alarm company, and then ADP, the payment, uh, payroll processing company. Interesting story because it circles back to where I ended up with jet Paley years later. Yeah. Um, so we, um, so happened was, is uh, uh, we all got together and we said, let's see what we've got here. Now, 20 people from 20 walks of life came together. They didn't know, they couldn't spell cellular, let alone understand how technology worked. And everyone thought it was just a, a good, bonafide investment. Most of the people in the group were older than me, but, uh, I looked at this as a new opportunity and a new technology and it was, so we formed an advisory committee and we had a conference and we asked for speakers to educate us. And all of a sudden in the room at the Westin hotel conference room where the sharks, uh, Craig McCall from a cost cellular, uh, uh, other major cellular carriers around the nation, they were trying to come in and buy us out.

Gene: [00:24:45](#) And before you even get started, before we even got started at 2 cents, 5 cents on the dollar and [inaudible] and some of them sold, some of the people gave up about 25% worth. They sold to the biggest shark in the tank. Craig McCall from Seattle, Washington. He had a hundred cellular one operations around the country. And on his map in California, he had all of California covered except for this big hole in the donut in the middle. And it was our our area and he wanted to hit pull that



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yellow highlighter out and highlight that big hole in the doughnut of California. And we looked at each other and he says, well, we just lost 25% of our partners to this big shark. So some of us met together later that evening and we looked at each other square in the eye and said, guys, this is our once in a lifetime opportunity for huge success.

Gene: [00:25:48](#) I don't know you, you don't know me. And I pointed over towards where they were, but over there is the enemy. Why don't you and I sign a blood brother agreement and agree that I won't sell unless you sell, you don't sell unless I sell. We all sell together or we're not selling at all. Son of a gun at worked the remaining 75% of us signed a blood brother pack that said we were all in this together and this prevents McCaw from continuing to chip away. That shift, shifting the way, get up to 51 and then if, so, if they get up to 80, 48% and the next purchaser, they pay a ransom for the guy with the next 3% to take them up to 51% is how a hostile takeover. It's a, it's a, it's a way of dilute taking control away from the majority.

Gene: [00:26:51](#) Well, we prevented that and sold the company 10 years later for \$125 million. Not man, the story gets longer. I mean there's a lot of little stories in there. How we built the towers, how we, I came to Pensacola because the contractor from Connecticut had just moved to Pensacola and the advisory team and the, I was on the board of the company and they um, asked me to go down and audit the books of the contractor who was building that we called ourselves cellular one at the time. That was the national name for a soul timers who've been around in cellular 25 years. You remember in the early days there was a frame, there was a network nationwide called cellular one. And this was them anyway. Uh, so the partnership became a subchapter S corporation and Greg McCall was, um, was 25% owner and he's no longer the enemy.

Gene: [00:27:51](#) He's now a good partner. And when we sold the company that 10 years later, he wasn't the buyer. That's what surprised us most of all because two years earlier, uh, 1990, what was it? 1994, 95, uh, uh, a group, uh, a small company called 18 T comes back in and buys out Craig McCall nationwide for 12 point \$6 billion. So gene Valentino's, president of a small little company and my minority partners, a company by the name of [inaudible] small company and [inaudible], but it's funny, the board of directors. So I was the president of cellular one for central California. My, I was an insurance agent. They didn't

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change in the insurance business the whole time. Yeah, well then that's how it got me to Pensacola. We moved to Pensacola by the year 1992 and again, we sold it at night, the company in '96. So we'd moved our insurance business down from Connecticut to Pensacola.

Gene: [00:29:02](#) Okay. And, um, I had gotten out of the insurance individual personal insurance business and did a deal on the side with travelers insurance company. And I actually used to teach the licensing courses in insurance. So I wrote a policy for insurance insuring cellular phone companies. I became an expert on lightning strikes on the towers and how to rate the, the towers for insurance premium. And the entire operation got folded into a master policy for a cellular telephone company. So it didn't where I was, I was selling these policies to cellular phone companies all over the country. And so I didn't have to stay in Connecticut anymore. The governor in Connecticut on one of my audits, I was coming down to Florida before we moved here to audit the books of the contractor who happened to be in Pensacola. He was pushing me hard to move to Pensacola and leave Connecticut.

Gene: [00:30:07](#) Uh, I don't know, Jack. I said, if I moved down here, I don't know if we'll fit in. Where's that? We're not southerners, you know, and were those days, those damn Yankees. Oh my God. It was silliness. It was just a early misconception of mine. But, uh, in fact, some of my best friends in life are here now, but at the time, uh, I wasn't sure what I wanted to do. I headed home back to, uh, Connecticut landed in Bradley field on a snowy night. My wife was waiting up for me for a late dinner on TV, the 11 o'clock news up North. The governor announces the new state income tax. I slammed my hand out on the table and I say, that's it. We're out of here. Off we go to Florida. Long and short of it, 1992, we become legal residents of Florida. And, um, ah, uh, the, the, what we did, it was amazing.

Gene: [00:31:02](#) We had the 18 months to turn on the phone company and within 18 months, uh, I think seven to 10, 10 days shy of 18 months, we got it turned on within our timeline. Wow. I'll never forget the checks. Uh, begin to come in and we didn't sell. We didn't have an office yet. All we had was roaming service just to cover people moving through. Um, and the checks started going. Twelve thousand fourteen thousand dollars was the first revenue check for a portion of one month from one tower. We immediately started using, um, the, the line of credit. We had to

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build the other towers out. Well before we sold the company, 10 years later, we had about 160 towers, monopole, Guidewire tower, open lattice construction towers, towers that, uh, re-read [inaudible] they called them in antenna gear that went on top of water tanks, antennas that looked like pine trees, uh, antennas that got on top of high intention, uh, major utility power, power, uh, poles. Um, it, that, that was the most wonderful education for me. Let me tell you, within those 10 years we learned how to spell cellular, but, uh, that I could go on with many smaller stories that the chairman of the board was a, um, um, a laid off employee from Eastern airlines, uh,

Speaker 4: [00:32:40](#) uh, a baggage handler. And that was the chairman of the board of the co of my, of my, uh, the phone company. I reported to him as president. I was president and insurance agent. The vice president was a Apple farmer from Wrentham, Massachusetts. Oh wow. Is it one from, no friend mass but okay. That's right. And the treasurer was a Jewish orchestra leader from Bloomfield Hills, Michigan. And then the, um, uh, the secretary reminded me of that old TV series, Mel's diner. And he used to be on, the guy had sort of a white chef's outfit on with a Navy white cap on. And that was, that was him and everyone and all the other people in the company were just as diverse in culture, in ethnicity, in, uh, in so many ways. And keeping the family together was like hurting cats cause we were so different. That's why I said I'd like to write a book someday entitled from 20 walks of life.

David: [00:33:53](#) So how would you to not don't give away the book of the future, but to do that, to rise to that challenge, what kind of skills did you learn? You have 20 different walks of life. How did you learn to manage that and bring it together?

Speaker 4: [00:34:06](#) Excellent question. And I think that's the best lesson I got in my life. You asked me what were the key points where, this is the next key point. There were a lot of stories to tell you, but that this key point was, I learned about the human condition and the art of bad behavior and bad behavior. There is the many of the businesses we get into. The concept of the business is not difficult at all. The way you make money. It's not hard to make money. What we do in many cases is we, uh, obstruct our own ability to succeed by walking away from the bad behavior we've, we refuse to, uh, deal with. So when I said we, we were hurting cats or I was hurting cats and I really was, we were keeping everybody glued together and keeping them informed was the

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most important thing. But there were, it's, it's regrettable. I think it's the human condition. We fail not because, um, not because we could do the job or succeed, but we allowed the bad behavior of others or our own bad behavior to obstruct or limit our own ability to be successful.

- David: [00:35:39](#) And how would you define that behavior?
- Speaker 4: [00:35:43](#) Well, um, uh,
- David: [00:35:45](#) because you're going to hear that term and interpret it differently from their own.
- Speaker 4: [00:35:49](#) That's true. So how would you, in this context, it was the, it was when the policy of the group was undermined by the personal intentions of one or two. Oh, okay. The subterfuge, the doing side deals with the enemy, the people who were trying to take down the company.
- David: [00:36:14](#) You're not even seeing, you're in, there might've been greed in there. Right?
- Speaker 4: [00:36:17](#) Oh, in fact, what a great motivator. I learned that too, that greed is both good and bad. I still believe in the economic system we have here in America. It's founded under the concept of greed. Yeah. But, um,
- David: [00:36:34](#) like every scene, the concept is, I think, I don't want to clarify that for the listener, you're not seeing it's good to be greedy, but you're saying it's wise to understand it, to know how to manipulate it. Hey, and you like, I like to make money. Oh yeah. Another one that I'm just not the kind of person that wants to screw you doing it. Exactly. So, um, you're not going to get wealthy at someone else's expense, but you know, other people will. So you were learning to that level.
- Speaker 4: [00:37:05](#) New has come up a dozen more times in my life since 1996 when we sold the company for 125 million. I really regret selling the company because, uh, I was one of the younger people on the team at the time and I, I wanted to go out and buy six or seven more cellular phone companies and merge them together like Greg MOCAD did himself. I wanted to amalgamate or a mass, a bigger network and then sell the network. But you've got to have the right team with you. And, um, uh, uh, I always remembered an expression I learned from the insurance

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industry. Uh, failure to defend the rights of other people may someday result in your rights not being defended. I always tried Dave to worry as much about everyone else's interest. So if you had a 1% of the company and I had 12%, I was just as concerned about your 1% as, uh, I was my 12% it true.

Speaker 4:

[00:38:19](#)

If that theory proved to be true in life when I'm more, when I opened up, um, uh, another business that came after cellular. So w w what does that business after sale. So in 1996, we sell the company and I tried to retire, retire me planting tomatoes and hanging around the house. Is that the, in the gardening at didn't work for me. I got real ornery real quickly. Uh, I ended up looking at this technology. Ironically, Ross Perot was in this technology. EDS, they were the billing company for Texas. Ran for president. Yeah. I like, I think it's electronic data systems. He, um, he had, um, uh, a company with offices around the nation and in the olden days he billed the cellular one customers, our customers, their monthly bills. Big magnetic tape went up toward brain. Massachusetts went through a processing up there. They shipped the bills out of central California to, to build the, um, build the subscribers who had their cellular phones at the time. Well, uh, he ended up, um, he ended up having a very good idea and it caught my attention and the idea was I'm billing a lot one client, but billing a lot of those clients for the one client. And I said, why couldn't internet was just getting off the ground. Uh, right after the Al Gore days of his, his invention of this thing called the internet right now, Howard. Well, right around that 10 hours, here we are in 1996, 1998, I started noodling around with this idea of paying your bills online.

Speaker 4:

[00:40:18](#)

I don't know. Do you think it has? Well, let me tell you, they thought I was nuts at the time. I said I had to get involved with a credit card company and a banking involvement to handle the processing of a payment online by credit card. So I went to the local tax collector in Escambia County, Florida, and she said, look, I'm not paying for your software. I'm not paying for your licensing. I'm not gonna pay pay to heavy install it. He, she said, but if you want to make a fee per transaction for anyone who is crazy enough to do this, I'll let you do it. And she did one mother favor for me. She called the vendor that actually had the software for a tax collector software system. You know, there's restaurant software for the computers, there's accounting software, there's all these new management. It's called management information software systems. Well, the MIS

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system for a tax collector, uh, it was very unique. So they, she called that vendor and said, you're going to connect to Gene's software to so that the people who could want to get online to pay their taxes can do so through you fast forward. Wow. PayPal is the payers solution.

- Speaker 4: [00:41:46](#) My company is called the collector's solution because I didn't worry about having a relationship with you that payer my was relationship was with the collector. And so my software connected into this, the tax collectors software and all of a sudden, so I'm here, I am spending around \$700,000 on this software development to connect into the software. It was July 5th the year 2000 the year 2000 July 5th it was a Tuesday I think, and I at holiday had just gone by and we were back at work and we turn on the software for the tax collector and I'm getting depressed real quickly. I said, Oh my God, I just spent \$700,000 where's the juice for the squeeze on that? There's no, no one's using it. All of a sudden around three o'clock in the afternoon being when transaction pops up on the screen and I'm jumping up and down, a local businessman took the chance of using the internet to pay with his visa card, his occupational license of about \$29 and the fee I made on that at the time was about \$2 and 20 cents and 40 35 40% of that two 20 was my profit.
- Speaker 4: [00:43:14](#) It was about 85 cents or 90 cents of profit. I'm jumping up and down. I just made 90 cents. I'm all excited. I said, wait a minute. I then spent, I just finished spending 700,000 bucks and all I got was 90 cents for the transaction. It was, it was all of a sudden being in other transaction, being another transaction.
- Speaker 4: [00:43:42](#) If a year later, those beings added up to \$150 million a day in transactions. Wow. That \$29 occupational license, those dollars were running through me at the rate of about \$150 million a day. That's insane. And that's just for which territory? Well, it was at that point. That was flora. No, it was nationwide. In fact, it also included the entire state of Missouri, the state contract we got and more recently, uh, the entire contract for the state of Illinois. I'm asking do you mind pausing your for sure. Okay. You went from zero, you developed it, you launched it. Huge success a year later for our listeners,
- David: [00:44:33](#) how did you market the company within that year? How did you bring it to the public? Did it catch on? I'm sure there was some

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organic, some the agencies talking, but what did you do to bring that to market and to make it successful?

- Speaker 4: [00:44:47](#) The payer paid the fee [inaudible] with the cooperation of my client, the tax collector, we had inserts in the tax bill and printed language on the bill itself. Pay online, go to www dot [inaudible]
- David: [00:45:10](#) okay, perfect. So back it up one more step. How did you get on the bill? Like what were your steps to get it to them?
- Speaker 4: [00:45:16](#) It was a, it was a handshake with the tax collector, the collector. And would you fly around the country to meet these people or no? No, this was, this was the County tax collectors. So all she was concerned about was marketing to the County tax payers. And that's a Scamnia County. But she was part, to answer your question, she was part of the tax collection, a tax collectors association of the state of Florida. So she's like, this is working great. And she, word of mouth refers it to 66 other tax collectors in the state of Florida. Oh, now wait a minute. Those are just County tax collectors. You have, you have well over 350 municipalities and townships. So across the street from Escambia as a tax collector's office, his energy services of Pensacola and ESP says, Hey, what are you doing? A tax collector, how does it work for you?
- Speaker 4: [00:46:17](#) Oh, give Gina call is and give it a try. So next thing you know, we're connecting into the management information software of utility companies, water companies, garbage and refuse companies. And we're so, but the beauty was there were government agencies. The concern in the credit card industry was charge backs. People charging something on their credit card and the merchant getting screwed because of the threat of a charge back. But I'm in the middle of that, liable for it. I, so who's going to charge back the government? You owe the government \$2,500 on a tax payment on your home. Are you gonna put that on your card and then reverse the transaction and cancel one of you for mom. So all of a sudden the credit card companies are saying, Hey, who's this guy over at Pensacola who's got credit card charges building up on his, on this, um, system of his, we haven't gotten one charge back from them.
- Speaker 4: [00:47:26](#) How can his profitability be so good? Well, we'll charge charges back a power bill. Yep. Who charges back a water and sewer bill gas bill and electric bill and uh, and taxes. So your idea and

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concept was solid. You developed it, you launched it. And then from there you didn't have to spend half a million dollars a month on advertising. It was word of mouth and testimony. We were, we couldn't handle the business fast enough. So for me, I was the spokesman and I was marketing effectively, but I was, I was going to have a meltdown if I kept selling the way I was selling because the folks working with me couldn't load it fast enough. In fact, we were growing so fast that I had to slow it down so we could rewrite the software to handle all of the modalities of payment, including just in the more recent years, that capability of taking not only credit card, debit card, not only the ACH electronic check process, but virtual currency, Bitcoin.

Speaker 4: [00:48:31](#)

It's a, and it's not my position to judge the merits of Bitcoin. I'm not investing in Bitcoin. But if you want to use Bitcoin to pay your bill, that's up to you. Yeah. So we, our system became elastic enough to do that \$3 million later, four or five versions of upgrades in the software of our system. We ended up naming it magic because it was magical. It was so darn elastic. It could integrate in connect into any management information software on the, on the collector side. And um, it was so flexible to a, for the payer to pay. They could talk into a voice recognition system. They could, um, uh, uh, pay on the website, pay on text by other phone that was not just limited to internet, it more, it was a different modalities of payment. We even memorized we preauthorized and if you agreed, I'll, I'll, I'll memorize the transact, the, the information and dang your checking account or your credit card account as you've authorized me to do to pay your bills monthly, quarterly and so forth.

Speaker 4: [00:49:45](#)

And that, that's what took off. We ended up merging into the, so we got to a point with 23 employees and we were making about 22, \$23 million a year in revenue. And we had only 20, 23 employees and \$1 million an employee, I guess you'd say. Uh, we were the highest paid employer in this, in this arena, in the panhandle of Florida. All right. And then included mobile County and over toward some lower towards Gulf port. And uh, uh, there was no one paying more for the employees. Me, we, I had the best of the best. We got a lot in our management style was very unique. Um, here's the primary core portion of your job, uh, that we're expecting. But uh, in a sense there's no job description and there's no time clock either. Here's the objective, it's gotta be done by Friday. If you want to golf the three days before, have a ball, just have it done on Friday.



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- Speaker 4: [00:50:52](#) Yeah. And everyone feeling so free like that. And our, in our work environment we've been made, uh, turned one of our offices into um, a daycare room for the, um, single parent or the parent who needed to bring the child into work with them and that a TV room, toys and recreation. Uh, and, and it was that kind of lifestyle in our management style. And so we finally merged with a publicly traded company. I had a decision to make. We were growing so fast and I knew someday I was either going to have to buy a bank or partner with a bank. I was going to have to buy a credit card company or, and merge or merge with a credit card company or, or have some strategic partnering relationship with them. Well, we ended up merging with a credit card company that actually provides merchant accounts, credit card accounts for merchants that company's called jet pay was called jet pay and they were traded on the, uh, on the NASDAQ.
- Speaker 4: [00:52:04](#) Well, we merged our company in with jet pay and um, we and jet pay ended up selling out to national cash register corporation in December of um, NCR. Never heard of the NCR. So we were, we were NASDAQ and then New York stock exchange company, NCR buys out jet pay of which I owned a significant portion of for \$186 million. That happened last December nine. So, uh, it, things happened not because I planned for them but by Cribbet because I created the environment for it to happen. That's an excellent truth. Excellent truth. Let me ask you a question.
- David: [00:53:01](#) People, if you build a shed, if you build a home, if you build a mansion, the building fundamentals are the same. And if you have a small business mowing lawns, a larger business that's local, but you know, doing significant revenue or if you had an international power on us, there's still fundamentals. They're in the same. And over the years I've noticed that there's just as many businesses that go out for hypergrowth because they can't handle the growth and then their quality suffers and they blow apart by the seams. How did you manage practically? So the listener hearing, they may be running a landscaping business, they may be running in a white collar industry. How did you handle that hyper-growth? Like what was the daily thought process and grind that got you through it? Okay, so if I don't answer your question, ask me again in a minute because there's something that has to be understood before that question. All right?

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- Speaker 4: [00:53:55](#) What do you want to do if you're talking about someone to someone about their level of interest in growth? The question is, what is it you want to be or become? You know, some people are happy with their own little mom and pop shop and they don't value hypergrowth as something that's considered, um, a success. So the fundamental question before you start is, what is your definition of success? However, if you don't plan, if you don't, uh, the dilemma for the successful person or the innovator is that they did not ensure success. They ensured failure by doing nothing. If you're making more money than you ever expected to make in your life per week, per day, per month, per year, what's your natural reaction? And leave it alone. Don't mess with it. It's making money. Leave the damn thing alone. Don't screw with it. What have you done? You've allowed someone who sees your success to become smarter than you and to find a way of circumventing your success. Not, not taking you out, but just inventing a better mousetrap.
- David: [00:55:32](#) You know what images come into my mind, wa and listeners are going to hate me, that I love the new England Patriots, and you're talking about one of the greatest football franchises of all time, and they're always not just, Hey, we're the best. They're like, what can we do better? Our defense is number one this year, but we've got to work on it. Our offices, you know, yeah, we're winning, but we need to make it better at the top. They're still making themselves better. And that's exactly what you do.
- Speaker 4: [00:55:58](#) You, you have to insure. So now back to the individual. If he says to you, I want to remain successful for the rest of my life in this context of calling, defining success the way you just did, would you agree? Everybody's gonna define it differently? Yeah. There's emotional success, success, spiritual success, physical success. In this case you're talking about business success and uh, and in that context, uh, you re your ability to be successful will be defined by your ability to walk away and let it be successful without you. What have you done to structure and perpetuate to perpetuate that success? So back to your question, the way it became successful is that you prepare you, even though you're successful today, you're looking at innovations that don't take you out tomorrow. Just like my payment engine. When I started the company 20 years earlier in the year 2000, no one knew what Bitcoin meant.
- Speaker 4: [00:57:16](#) Some people don't still today, but the idea is the payment engine can handle it if it needs to. And I think it's going to

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happen. And that came through a Genesis of revisions in the system. So the offering to the public grew and expanded and also ensured that it became more difficult for them to leave us because we were one stop shopping you, you didn't have to go elsewhere. We were pure, totally integrated and providing all the elasticity of payment and functionality that of a merchant would want for a conveniences to his, uh, for his payers, whether it's face to face, at the counter or abstractly on the internet, on the phone, texting process, whatever it was, it became a multiple, a series of avenues for people to succeed.

- David: [00:58:13](#) So you're always looking at the industry, always looking at the global environment. You are always growing and learning and not
- Speaker 4: [00:58:21](#) satisfied with the standard status quo. Don't ever be satisfied with the status quo. That's exactly correct. That's exactly correct. In fact, uh, now that we've sold our company, I could retire. I just don't want it to,
- David: [00:58:37](#) yeah, that's right. That was my next question for you. So you've been through this amazing journey and then there's a lot of things maybe we'll talk about in another episode that made me the challenges, even personal challenges, but you've got through it. So where are you today? What's going on in Gene's life today?
- Speaker 4: [00:58:55](#) Wow. Today I'm having more time traveling with my wife and my family. I'm having a broken by life up into three areas, more attentive time. They were strong supporters of me during my time of aggressive success oriented thinking. It's my turn to read my time to return the, the the attention. And that's one third. The other third is I'm a, I love
- Gene: [00:59:22](#) flying. And so my personal airplane I just purchased as an amphibious aircraft and we're modifying the home to put an airplane hanger here, land on the water in the Bay and the backyard. Taxi the plane into the hangar, AKA the bat cave.
- David: [00:59:41](#) I said the man cave above it and a smoke a cigar, watch a good TV show and pretend I'm important, eh, I saw the mini documentary and I'll put that link for the viewers if they want to check it out in the show notes. So we'll have only two. Okay, good for that. Sweet. I mean when you say that to you, it's a literal Cape right off the water, actually

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- Gene: [01:00:03](#) the, it's being built into a cliff, uh, the hanger and then we'll have a little elevator in it to take you up, up to the next level above, uh, which puts you about 30 feet above the first level. And that's the man-cave and that's all.
- David: [01:00:20](#) Oh, you mean now as a Butler named Malik or just don't call me bad. Bad. All right, well, so it sounds like we got the personal, the relational, uh, we talked about a lot of the professional, what else you have going on. Cause I know you told me about an exciting project. We've got a lot of growth going on in North pencils.
- Gene: [01:00:40](#) Okay. And the third part of that third component of the pie, uh, formed basically a holding company and, uh, I welcome investors to come in and many just rely on my investment strategy in various opportunities. We're looking at a new concept in aviation now with autonomous aircraft, that aircraft actually can land themselves, single engine jet aircraft that um, if the passenger sees that the pilots incapacitated, believe it or not, it hits a button in the plane, can land itself safely back at a qualified airport. Um, uh, this concept will be coming out in the, in the years ahead. Uh, it's materially impacted the way aviation will be looked at in terms of commercial flying. Um, that's just one of about seven projects we have. Um, we have a
- David: [01:01:41](#) no, before you go on, I want to talk a holding company for listeners who don't understand that concept, is this something that only big corporations get involved in or anybody can,
- Gene: [01:01:50](#) anybody can form a holding company. It's just a name and an a filing. But what it is, is it's a structure where other people can come in and participate with me on some of these new technologies or innovations.
- David: [01:02:07](#) So we'll put a link to that in the show notes as well and send that one and get more information. Yeah, absolutely. Thank you. That's right. You've been successful a couple of times in your life. I think you might have a Hanker for this.
- Gene: [01:02:18](#) Oh, I, you
- Speaker 4: [01:02:20](#) know, I know I have, I have a little trouble when you say that because it wasn't the money that turned me on. Oh no. It was always the journey. You know, it's, what is success for me? If you said, what is success for you? Success for me was the

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journey has been the journey, not the check I got at the end of the journey. It was the, it was the path I took. And I can honestly say to you, I, I took the high road, uh, along the way and I think I missed out on some opportunity because I stayed on the high road. But it's okay. I stayed on the high road and I met so many wonderful people I've made, you know, not everything in business is bad. I mean my God, I met so many wonderful new friends and it for me and the family and it's changed our lives. So the journey was the was uh, as, as important as success story, as the success at the end of the, at the end of the road.

- David: [01:03:26](#) Yeah. Answer your question then because you brought up a great point. Like I'm thinking back to the beginning of this interview and you talked about how you went where nobody wanted to go and your insurance agent met a great guy, cell phone antenna that literally was a catalyst to your future. And there's people that when they look at opportunity and they look at life, they kind of assume things and they think, you know, well, I don't need this person or I do need this person and they'll give somebody less attention or more attention. But when I have always respected about you is you love people and that's great. And you form relationships. You're not just trying to sell someone, you're not trying to sell someone. You're trying to serve someone and that's an awesome, godly characteristic. But let's talk again for the listeners. There's a lot of people listening that have that heart, but they've been beat down in life because when you try to serve people, you also have the people that are critics and enemies. How do you deal with the criticism? How do you deal with the enemies? Because I know you've had adversity in that area.
- Speaker 4: [01:04:37](#) Oh boy, that's a big one. Um,
- David: [01:04:39](#) take a small Sean DD off in one bite at a time. Right?
- Speaker 4: [01:04:42](#) Well, um, you compete by differentiating if there's six real estate offices on main street, within a mile from each other, why did you go to the second one and bypass the others? What did they offer differently from your point of view that the others couldn't provide? So some people, it might be price. Other people, the price or the rate didn't matter. They wanted quality. The way it was handled, they had their own criteria. The message for the public to answer your question is you compete by differentiating. They laughed at me when I put that \$40,000

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into a lottery for cellular telephone. Well, that guy's crazy. He G he laughed at me. Some of the people in the insurance agency I worked with thought I was nuts. He just spent 40 grand on a lottery for something called cellular telephone. Eh, that'll never make it my God.

- Speaker 4: [01:05:53](#) Talk about a paradigm shift. You've got this, this thing in my hand right here. I'm looking at is the cell phone, right? What is it? The Apple eight. Okay. It has, I'm news bulletins. I can watch TV live. I can do accounting spreadsheets. I can ask for directions. I can ask for questions to be answered through Siri. Uh, look at it. Just lit up. Thinks I'm asking for it now. No, I'm not talking to you. It does everything, right. Oh, by the way, it's a phone. Now. When I had the company back in 1996, I would bet you \$1 million that this phone would never do all of that. And today it's going to be on more than technology. There's a paradigm shift in the socio economic culture of our society that this is in your hand, in the very movement of everything you're doing during the day.
- Speaker 5: [01:06:57](#) [inaudible]
- Speaker 4: [01:06:59](#) this is change. I mean, uh, I can, Oh, I can order Uber
- Speaker 5: [01:07:06](#) [inaudible]
- Speaker 4: [01:07:07](#) Uber can take me to that intelligent aircraft on the tarmac. The airplane can know that I'm coming because Uber told it so and take me to the destination that the major airlines can't get to.
- Speaker 5: [01:07:23](#) Yeah.
- Speaker 4: [01:07:23](#) Directly. Yep. At a fraction of the cost of what you're spending now. I mean, six years ago, eight years ago, I want to call a taxi or do I want to call Uber? I didn't know what Uber was. Yeah. The people who started those companies dared to be different. They were laughed at and that's what you do. You ignore the laughter. I must be onto something good because they think I'm crazy. That's awesome. That's a long way of answering your question, but it's in the context. To answer your question effectively, it's in the context of the socio norms that we live with today. It's our, it's our culture that it's the way we're being. Um, we're being trained. I mean the teachers, uh, would get mad at you if you use the phone to search Google. Now they just let you do it. How about the reader's guide to periodically

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literature inside the, uh, libraries. You would go to this big cart index box in the center of the library somewhere and try to search on topic or title or name or, or whatever it is you're looking for. Now, within a few keystrokes through Google or Bing or some of the others, you've got more a litany of information that equals what it took you a full afternoon or research

David: [01:09:06](#) get in a library. But if you in those companies, they'll listen to the critics. We wouldn't have these tools.

Speaker 4: [01:09:12](#) If we listen to our critics, we wouldn't have the tools cause people want to quit. So our holding company looks for partners to come in with us that says, okay, I'm willing to go along. You dare to be different, Gene. I want to see where this is going. So no promises I've lost. I've lost a little money along the way in my life too. And so I'm not out soliciting as an investor per se, as a broker per se. I'm just, I'm just saying, look, come on along. I'll show you what this is and you're welcome to join me on this if you want. But this is, um, a day and age now where the way things are evolving is happening at lightning speed at Lightspeed faster than a business sales cycle of just 20 years ago, just 10 years ago.

David: [01:10:09](#) So what do you see in the future? We'll start wrapping this up, but when you're looking towards the future, you're in a great place and you're seeing opportunities through a filter that most people aren't going to get to see because you're comfortable and you have those connections established and you have the experience. What excites you for the future? What industries or what technology is out there? You're like, yeah, I think this is going to be the next internet. I think this will be the next Uber, or I think, you know, what's, what's out there that's kind of gets a little [inaudible].

Speaker 4: [01:10:41](#) The industry is a little broader by name and reaches into other industries, but the title is called artificial intelligence. Uh, and you will, you will know AI. Yeah. You'll know whether you're an American citizen because there'll be a chip that you've agreed to insert into the Palm of your hand or the underneath your armpit somewhere that knows that, that shows where you are, who you are. You've provided layers of information into that chip that you're willing to

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- Gene: [01:11:14](#) have available. Uh, it'll become a, um, it'll replace the plastic in your wallet in many cases. Uh, eh, there'll be intelligence backed up by voice recognition, uh, retinal scanning, uh, facial recognition, um, thumbprint finger and biometrics, that kind of thing to ensure to certify or credential the, the validity of people. Uh, a lot of this BS we're seeing about border security, automatically the issue gets resolved if people would just take the leap of and jump and do this. Um, uh, uh, that area is just a small portion of artificial intelligence. Artificial intelligence, um, goes beyond the biometrics to, uh, equipment. Like we were talking about autonomous driving cars, Uber with the nut, with the driver that there is no driver. It's just a car that knows how to go down the road, uh, without a driver in it. Uh, we'll have, um, we'll have, uh, a different, um, uh, um, technologies involving artificial intelligence in the design of a home tying together more completely the concept of communication in the home with, uh, automation, entertainment, security, uh, all of these factors coming together. Um, uh, I see that as the big future opportunity.
- David: [01:13:00](#) Let me man my mind zone so many directions. Right. Let's try it. Go with a couple questions related. I just listened to a podcast with Joe Rogan and Edward Snowden and they were talking about a form of artificial intelligence and how every phone and every basically smart quote unquote device is listening to everything we're saying and it's just feeding this massive beast. Um, do you see there's benefits in the technology, but do you see danger in it too?
- Gene: [01:13:33](#) Okay. First of all, what would, what would you say if I told you, I know it's already here, I would say I agree. What if a satellite, what if you were sitting out in your backyard and a satellite and you were reading the paper and the something in a satellite in outer space could tell you what page you're on, on that paper and what paragraph you were reading? I would not question that. I know that that's, so that is the issue. The, the, the moral and ethical issues prevail then.
- Speaker 4: [01:14:12](#) And um, uh, we have been a society that prides itself on its right to privacy and it's absolute right to free speech and it's absolute right to, um, the protection of information and the things that we hold dear to us. Um, so the challenge will be in a democratic society, uh, the to, to allow for this info, this technology to expand and yet still protect one's into individual, um, privacy.



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Uh, I mean the phone right now and in the car is a tracking device as you're going down the street. Absolutely. You know,

David: [01:15:04](#) what do you think about? One thing that really bothers me is that I understand there's certain levels of national security and I understand there are certain levels of, Hmm, I don't know how to phrase it, but there like a company will say we're collecting this data but we're not using it and we just are holding onto it. We don't really even know why, which I don't fully believe. But what really bothers me is when you're talking to your wife or to your friends and then you open your phone and add specifically pop up for that. That to me is crossing a line where they're invading your personal space and the profit making profit. Oh, remember

Speaker 4: [01:15:55](#) it was only 25, 30 years ago that the federal government said that the same sort of, uh, fear was building with the big monopolies. It's why they broke up at T and T and to the baby bells at that time. It was the same sort of concern you're describing here. There is the need for government, the con, the United States Congress in particular to get away from the ridiculous impeachment, um, time that they're spending, uh, laboring over that issue and focus on, uh, uh, privacy concerns, uh, managing the social media, which didn't exist 25 years ago. I was, yeah. The privacy you're talking about isn't necessarily government, uh, the threat from government. It's the threat from, uh, individuals in the artificial intelligence technology that have encroached on your privacy by monitoring, by collecting data that monitors many patterns of your day to day activity. Um, uh, which ties into why you're seeing certain kinds of ads popping up on your phone as if they knew in advance what kind of person you are.

Speaker 4: [01:17:17](#) It's true. We need federal legislation at one extreme that prevents Willy nilly behavior of Congress from, uh, impeaching people just because you don't like them. And at the other extreme, the same Congress needs to get their ass in gear, get to work and write legislation that incurred that uh, that, uh, manages the bad behavior of the big companies in there, illegal, immoral and unethical overreach into the privacy of the American citizen. That is what needs to happen when that is, uh, under better control without turning our country into a socialistic environment. Once those controls are in place, you would find me more willing to put that chip in my arm to allow for the artificial intelligence to manage and store data that I

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want stored. I can, it'll, my car will know me when I come up to it and start automatically my gate open at the entry in my driveway. The door will unlock when they see me coming in, the phone system in the house will know where I am. All these, all these technologies will evolve into a level of thinking. We don't we w w we don't think in terms of today.

David: [01:19:01](#) Yeah. And I know that, I remember reading about human experimentation with this and the 90s, and even before that, I'm sure there was, but I remember reading about case studies that they did. And, um, as a Christian, have you read the book of revelation? Yeah. Of the, in the Bible? Yes. Yeah. And it talks about the Mark of the beast. There'll be in your right hand or your forehead to me and to many people, they interpret this type of chip as the Mark of the beast. You won't be able to, a buyer sell, you won't be able to conduct business. You won't be able to eat unless you accept this. What are your thoughts on that? Yeah, I uh, cause the practical, the practical, pure nature of the detect knowledge you're describing, artificial intelligence sounds amazing. But as a Bible believing Christian, those are my red flag hesitations. I'm not like, it's going to be Terminator time and you know, aliens are gonna affect take over. Um, but I do have some what I feel legitimate concerns based in the scripture. What are your thoughts? Well, I've always believed in the division,

Speaker 4: [01:20:08](#) uh, of church and state for several reasons. And, uh, while I consider myself a Christian and it at the very least a spiritual person, I do recognize that society is changing whether we like it or not. The best we can do is manage it. I'm talking about not the overwhelming, uh, um, uh, uh, encroachment into your privacy by government or form for foreign entity. I'm talking about using it as a managed tool to improve our daily life. So in an environment like that, you just like your tax return, you can pick a few different ways you want to file. Well, um, I'm, if I cooperate with the government and take this chip and to allow me to be more available, uh, for the services that industry and business provide, whether it's the card or the car or the automation in the home, I mentioned earlier, yeah, give me a 10% credit on my income taxes.

Speaker 4: [01:21:20](#) But if I don't want it to the chip, then I may not enjoy that credit. [inaudible] but does that give you any red flags as a Christian that that might be the Mark of the beast? The Mark of the beast to me in terms of the book of revelations has more to

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do with the, uh, failure of the Roman empire, where the all the moral and ethical behaviors, we're back to behavior again. We, we, we behave badly. It's the, it's our behavior that, um, it will affect our society. It's our reliance on too much government. If we, uh, I'm, I'm against big government. And so, uh, it, uh, I, I'm pained when I think about how to describe where I think society is going in the future from an automation or artificial intelligence point of view. I don't see, uh, I see that if we don't behave better and become more efficient in our way of life, that um, other forces in the world will be the will be the, the Mark of the beast will be the adversary that takes out our quality way of life.

Speaker 4: [01:22:44](#)

And, and, but I, I don't, I do respect the concern, but in, in a spiritual sense, I try to practicalize it. And by saying that if we manage our behavior, then it's, it's a balancing act. No one wants to pay taxes, but we do because it's ma we do, because we realize there's a need to fund an entity to manage the common access to roads and bridges and phone systems and, uh, health care. We, it's a con we need some mechanism that cares for us in a broad sense. In Republic did that for American art, our Republic did that and that very well stated. Yes. So I don't want to default to that extreme that it could be a fall of the Roman empire. I would like to believe that our society, at least in the United States, is capable of putting parameters on that. Look what Snowden did to us.

Speaker 4: [01:23:53](#)

Look what, I'm, uh, what's his name in the embassy over there? Um, uh, I forget his name. Uh, Snowden. Who's the other one that, uh, it, transsexual. He changed sexes. Uh, Oh, I don't remember the name right now, but I know who you're referring to. Yes. Yes. Well, they, VI, they, they breached the integrity of our system by, um, conveying information. And, uh, due to unwelcomed third parties. So there's a role for government to protect from that happening even into the future when artificial intelligence intelligence becomes more, more of an issue. All right, well let's tennis up then. We talked a lot about bad behavior. If you're having to reach to our audience right now, if you were to point them in the right direction, a good behavior, what kind of parting thoughts would you leave with them? Oh, boy. Uh, it's more spiritual, uh, to the known self be true.

Speaker 4: [01:24:58](#)

You cannot be a success in life to anybody or anything until you're true to yourself first. It sounds rather hoity toity to say it that way. But you know, it really is true, Dave. It really is true.

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Uh, if I'm true to myself, that in and of itself is a success. If I'm true to myself, I'm likely to have a successful marriage or a successful lifestyle with people I engage with around me. If I'm true to myself, I'm likely to be recognized as a good leader or representative in a, uh, government, uh, sense or in a corporate sense. I've tried to live that way in my life and it's worked. And I must admit, it's not the easiest way. It's painful. Um, because you learn things about yourself and others that, um, isn't always pleasant, but staying on the high roads, the right road, because there's no other road.

- Speaker 4:                    [01:26:09](#)                    That's great advice. Well, Gene, I love you, my friend. You are truly a remarkable man. I think could be the time today. I love you too brother. Um, if someone wants to get a hold of you, I'll put a link in the show notes. Is there any other social media or website you want them to have on Facebook right now? Uh, under my name Gene Valentino. Uh, I have a website which I'm under renovation with. It's uh, www dot gene Valentino, one word, G E N E, valentino.com. All right, excellent. Well, to all the listeners, thank you for being out there. Um, like our slogan says, listen, do, repeat, for life. We thank you for being here, Gene. It's been a true honor and pleasure.
- David:                         [01:26:56](#)                         Thank you my friend. Take care, David.
- David:                         [01:26:59](#)                         The remarkable people podcast, check it out.
- Intro Outro:                [01:27:10](#)                         [inaudible] the remarkable people podcast. Listen, do repeat for life.