

Jerry: Hey Gino, how are you?

Gino: I'm doing well. How are you Jerry?

Jerry: I'm good. I'm good. Um, well, let's start off with just, let's take a minute and just identify yourself.

Gino: That's a good question. And I think it's something that I'm trying to figure out. Uh, for twenty-five years, I was in tech, uh, first as a product designer and a UX guy. And then as a founder and CEO of two companies, one was a user experience consulting firm and the other was a company called Cozy.

Jerry: And that's where we met? That's that's the context in which we met.

Gino: Yeah. Uh, it was about five years ago at CEO bootcamp.

Jerry: Mm-hmm (affirmative). it's good to have you on the show and I'll say at the outset, you're a recent neighbor. Your better half wife Starla have moved, uh, from Washington to Colorado. And occasionally we run into each other on some trails, uh, biking. And, uh, you've given me the gift of rediscovering the joy riding a bike. And so I wanna thank you for that.

Gino: That's great to hear. And, and, because, you know, as you know, I've had some health issues, uh, and being near being back and post Cozy has also been the opportunity for me to rediscover the joy of riding because the health stuff, which we'll probably touch on at some point, uh, was preventing me from doing that.

Jerry: Yeah.

Gino: Something that I loved. So.

Jerry: Yeah. Yeah, but let's go back in time. Let's time travel a little bit. And I remember, so you came to the very, the second boot camp in Italy that reboot ever did. And I remember it was a small Italian Villa. It was kind of gorgeous. And I remember that experience and you were, if I remember correctly Cozy was about to do a fundraising. Um, and, uh, how many employees did you have at that time?

Gino: We were probably about 20 folks at that time.

Jerry: And, and Cozy, correct me if I've got this wrong, Cozy made, makes, uh, managing rental apartments easier for both the landlord and the tenant, do I have that right?

Gino: That's right. And it's for independent landlords. So, you know, somebody who typically has a day job and they also own a few passive income properties. So

they're not doing this professionally, but, but it's something that can take up, uh, an inordinate amount of time if, if, uh, they're doing it the old school way.

Jerry: Yeah. And, and, you know, I think if I remember correctly, the design firm that you mentioned, you were in Colorado, and then you moved to San Francisco.

Gino: So, yeah. So the history there, uh, Seabright was the name of the design firm that was founded in San Francisco. I was in San Francisco for almost 20 years, uh, started Seabright there. And, uh, the, the idea with Seabright was actually to build our own capital engine so that we never had to deal with VCs and we could build our own products. Uh, and we, we learned that, that, uh, that, that was harder to do than it, than it seemed. Um, but Cozy did start as a product out of Seabright and ended up consuming the company.

Jerry: I see. And then you did raise venture capital at some point?

Gino: Yes. I swallowed my pride, (laughs) and rai- rai- raise money. And, uh, to your point on the Italy, uh, timeframe...a lot was going on then.

Jerry: Yeah.

Gino: I was, I'm all deep in a fundraise. Uh, I was in an M&A process and I still came to see you on the other side of the world.

Jerry: Let's go back and tell me about the first night. 'Cause if I remember correctly, I think I said something to you- to you about a story and, in that first night and something happened, am I remembering correctly? Something about who would you be without your story?

Gino: Uh, actually, you know, it's, I'm sitting here with this book in front of me of notes from that time period. And this is what you said, and this is the first page of the book. It says, "who are you without the pain?"

Jerry: Who are you without the pain?

Gino: Still don't know the answer to the question, but that's the first page of the book.

Jerry: What did, what did that question do to you?

Gino: It made me pause during a time when, you know, as any founder knows it's hard to pause for, for much, uh, and, and be introspective. Uh, 'cause I was in, on top of building a company and building a culture and a team. Uh, I was also dealing with a bunch of personal health issues that at that point in time were completely secret to everyone except for my wife and a, you know, handful of close friends. Uh, and my recollection is hearing that question and going, huh. And then I don't remember exactly what we did that first night, but it felt very woo-hoo.

Jerry: Right.

Gino: Uh, I was like I remember being introspective and also like what kind of hippy bullshit have I gotten myself trapped into in a place where I don't have transportation or any way to communicate with the outside world. (laughs) So that was, that was night one.

Jerry: I'm laughing because a lot of people experienced that first, uh, first night or first connection as, "what kind of hippy bullshit, what kind of hippy woo-hoo bullshit have I encountered," once as they meet me? As soon as they meet Jerry. Um, and then the next day we sent you on a partner walk.

Gino: Yeah.

Jerry: What happened?

Gino: So that was probably one of the heaviest nonmedical related, uh, things that I've ever had to deal with. We're at this Villa in Italy and it's, it's a beautiful place on earth and we were assigned partners I think. I think we were assigned partners. Uh, somebody you'd never met. Right. So everybody there's a founder and CEO of the company and, uh, uh, I partner up with this, uh, woman who we still keep in touch actually, um, because of Reboot and we go out and we are walking around on the, the property. And the task that you had assigned us was basically a listening exercise. And I think we have like 30 minutes each to just sit and listen to someone talk about was there, was there structure around it or whether they just-

Jerry: There was. The first of all, the instruction for the listener was to listen, um, and to ask only clarifying questions. Like, "I'm sorry, I didn't hear that." But to really drop any notion of having to fix the person or having to respond or even compare and relate my own experiences. But to really just stay present with the person. And the other goal was to have, uh, the person who's speaking experience, what it's like to actually be deeply listened to. And when we do that exercise, we typically tell them, I randomly pull a question. And in this case, I think the question we gave you was, "what would I like the people that I work with to know about me that they don't know?"

Gino: (laughs) That's right. That's right. Uh, could there have been a harder question for what I was dealing with there? So I have a rare genetic disorder that's called Fabry disease. And essentially my body lacks a single enzyme that breaks down lipids, which are microscopic fats. And over the course of, you know, 40 or 50 years, um, I'll be 47 in a couple of months. Um, and this was five years ago. So, uh, you know, fifth decade, um, you start to see a lot of health problems, usually starting with kidney disease and, and heart problems. And at that point, I knew that I had kidney disease. My kidney function was something like 20% at that point. And I knew that I was going to have to try to find a kidney donor and I was gonna have to get a kidney transplant.

Gino: And so there have been tons of hospital visits and testing and all of these workups to see if I was even eligible and healthy enough to get a kidney transplant. And so I was carrying all of that in secret on top of building Cozy-

Jerry: And trying to fundraise.

Gino: And fundraise and deal with a string and a string of M&A things I was actually, I had to take some M&A calls while we were in Italy. And so that, that's the context of this question. What would you like people to know? And so I went down the hill and I sat on this rock with, um, the woman that I mentioned before, and I told her everything. Um, and we both sat there and, and cried, uh, you know, as I was telling her all of these details, which, you know, to that point only my wife and closest friends knew.

Gino: And then I listened to her for a half hour and we both thought, oh, well, that was nice. That was, that was cathartic. And gosh, what am I gonna do with that when I get home? So then we go back into the Villa and regroup and, you know, thinking, all right, what's the next exercise gonna be? Uh, little, did we know you then said, okay, the next thing we're gonna do is the listeners are going to tell the group what they heard. And when I heard that my, uh, you know, pick an organ in the body, drops to the floor, uh, thinking there's a group of, you know, 10 people here or whatever it was, uh, that are gonna hear my story, and it's not even gonna be me that is telling it.

Jerry: Mm-hmm (affirmative).

Gino: Um, and so then I think she actually went first and told the group what I had just told her about my health and fundraising and M&A, uh, and all of it. And so the first time, in, in my life that I had ever told anyone else that I was carrying this, uh, this genetic condition that was trying to kill me way too soon, it wasn't even me saying the words. And when I started listening to her say these things that I had been carrying around, uh, it was surreal. It was almost like an out-of-body experience. Um, at least that's what I would assume or imagine that an out-of-body experience to be is someone else telling a group of strangers, your deepest secrets. And that was the first morning of Reboot, and I was bawling. And, you know, a quarter of the other people in the room were crying and then I was still trapped with no way to get out of that Villa or communicate with anyone else. So that, that was a pretty heavy start to what ended up being a really good few days there.

Jerry: Yeah. And so I'm sorry that it was a surprise to you...listening to your story. We should have told you that the story was gonna be shared.

Gino: Yeah. But think about how much better the story to tell now is. Don't be sorry.

Jerry: But, but, I'm not that sorry, because you're alive and you got a kidney.

Gino: Yep. Which is a story in and of itself.

Jerry: In my heart watching you weep in that moment, I think back to the question that you carrying from the night before, and I think about the pain of keeping that secret and, you know, rather than me projecting a story as to why it was a secret. I'm curious as to why was it that you chose at the time not to share that with say colleagues at work or even your existing investors?

Gino: As a CEO and just generally as a person, I try to be vulnerable. But, uh, to that point, I did not think that it was relevant to, uh, the things that were going on at the company. Um, and I felt like when the time was right, I would be fine telling everyone. Um, but to that point, to that point in time, uh, I hadn't felt like there was a real reason to bring it up with the, the larger group. And it's, you know, it's that simple.

Jerry: Mm-hmm (affirmative). The story I told myself was, and I could be wrong here, but, uh, that the burden of fundraising, the burden of handling the M&A inquiries and conversations, and the burden of just simply being the CEO was heavy. Shit was hard to turn around to them and say, oh, by the way, I'm, I'm dealing with this. Right. And I, I need a functioning kidney and I need that soon. Does that resonate with you?

Gino: I think there were two things. I mean, when I think about being a founder and a CEO is absolutely a burden and, uh, you know, a lot of the people listening to this know exactly what that feels like. Um, this was, it was almost a separate thing. When I think about the question, who are you without the pain that they're carrying the secret was actually never, it never felt like the pain to me. Um, the way that I internalize "the pain" is dealing with the fact that I know, uh, that I will die sooner than most people, right. Average age for men that have what I have 58. That was the pain for me. And so carrying that secret was, uh, you know, I'm sure there was some amount of burden there, but it was never something that, um, that I kept on, on the same kind of weight scale as all the CEO duties. It was just a fundamentally different thing to, to deal with and internalize.

Gino: When you're running a company, uh, you have tons of information coming at you. And a big part of the job is knowing when to communicate what and how to communicate it. And this was just kind of one of those messages in my head. So it wasn't, it wasn't so much carrying the secret of this health thing as it was. Am I spending the time that I have in a way that when I am lying on my death bed, uh, while I look back and think that I did it the right way, and there's, uh, there's a backstory to why I started Cozy that might heavily influences how I thought about this. And the, the shortest version is, is that when I was running Seabright my, my dad, uh, four months after he retired, was diagnosed with stage four pancreatic cancer.

Gino: I watched my dad go from this strapping driven, uh, bull of a, of a man to a withering skeleton (because pancreatic cancer is horrific) in a matter of 18 months. And he had all of these dreams to travel and do all of these things that he couldn't do because my parents had four kids and, (laughs) everything that comes with that, and he didn't get to do it. And I- I watched that happen and I thought, um, I can't do this consulting thing. Like I'm gonna swim for the fences and make a bunch of money. I'm gonna get out and do what I wanna do as quickly as I can. And that's what I did. And then over the course of that period, I learned that I had kidney disease and all of these other things. And then my main driver for everything was making sure that I got to the end of that goal of being able to financially, uh, have a secure future for, for Starla.

Gino: And so going back to what I was saying, but with that being the driver, I knew that, uh, everything that I was doing was the right thing, assuming that it worked out. (laughs) That's the backstory of, you know, where my head was at at that point in time.

Jerry: You know, I don't think I remembered that your dad passed that way. But the immediacy in that image of your dad, um, is, is really quite moving. And, and as I remember, um, your dad was a, was a, was a triathlete? Or-

Gino: Well, my, my dad was, I mean, he had a government job. (laughs) But he was also super fit. Run, run marathons a lot. He did, uh, quite a bit of outdoor stuff, which is why I have the, the same affliction.

Jerry: Yeah, yeah, yeah. I remember seeing a picture of him he had, if I remember correctly, the great, uh, uh, 1970s style socks on that went up to like his knees.

Gino: Yeah, yeah. The socks were too long and the shorts were too short. (laughs)

Jerry: You're right. What, what was dad's first name?

Gino: Phil.

Jerry: Phil.

Gino: Yeah.

Jerry: Yeah. And so Phil passed too young too.

Gino: Yeah. He was 64 and I saw that happen and I thought, there's no way that I'm going to work for the next, you know, 20 years or 25 years, I guess, and watch my dreams of doing all of these other things that aren't tech die. And so I just completely shifted gears. Like I walked away from Seabright, which was, you know, it was, it was making, uh, you know, two or three million dollar a year cash business with basically no overhead to, um, do something that was incredibly high risk with no guarantees. It brings into very sharp focus what is important.

Jerry: And what was important, I think I heard you say it was that Starla would be safe.

Gino: Yep. she has, has her own difficult, uh, history and, uh, you know, we've, we've both worked as hard as we can to, to get to this point and I just wanted to make sure that she never to go, go backwards.

Jerry: And so, so tell us the rest of the story. You did manage to get a kidney.

Gino: Yeah.

Jerry: And what happened with Cozy? So tell, tell us about the kidney.

Gino: When I found this out, uh, when I found out the news that, I needed a kidney transplant, there was a ton of testing to see if I could even do it. And it turned out that after a lifetime of exercise and running and cycling and that kind of thing, um, that my, my body could take, it could take the stress of a kidney transplant. And at that point I told my executive team, and I told my EA, uh, who at that point in time, but quite literally ran my life on, in 15 minute increments. And I told her, you know, I found this thing out. I'm gonna be out of the office quite a bit to deal with testing and all these other things. And, and then I told some more of, uh, of my friend group, a little wider out, uh, and about a dozen people stepped forward to give me a kidney. This is the part where I start choking up. (laughs)

Jerry: I got you buddy.

Gino: I appreciate it. You always do.

Gino: So what people don't realize is that, uh, testing for, for something like donating a kidney is extremely stringent. And most oftentimes what happens is people are not eligible because going through the testing process, they find out things that are wrong with their body. And so, um, Starla was out because she has an autoimmune disorder. Uh, some of my best friends were out because of hypertension that they didn't know about whatever. And my EA, uh, when I told her just on the spot and she just said, oh, where do I sign up? How do I get tested? And this is somebody that I work with day in and day out. I couldn't accept that, that idea that she would be willing to do that but eventually she was like, "no, dude, like, where do I, where do I go get tested?"

Gino: And so she got tested and it's a series of tests that take weeks and weeks. And we got to the last stage where they're, um, I'm going to mess up my medical terminology. They're testing for six, either antibodies, antigens. It feels like ancient history and probably pushed it down a bit. (laughs) Uh, one of those two things antigens, um, and they basically put your blood together, put my blood with her blood and see if I attack it. We both had the same blood type and all the other things were in line. And, um, so we did that test and a couple of weeks

went by and we hadn't heard anything notice at this point, I had closed our Series B round, and I was kind of doing the dog and pony show for that.

Gino: I was at home for some reason, and it was right before Christmas later that later the same year that I met you and she texted me and she said, hey, can I swing by your house? I have something that's perishable for you. She came by and we hadn't heard any results from the test or anything like that. And she came by the house and she had a bag, a brown paper bag with green tissue paper in it. And she said, here you go. And I took it. I said, thanks. And she's still, are you gonna open it? And I said, yeah, sure. If I stick my hand down in the bag and I can feel like something hard and heavy, and my head I'm thinking perishable, like what, what is it? And I pull it out. And it's a can of organic kidney beans.

Jerry: (laughs) Oh, no.

Gino: And, and I'm looking at it. And I was like, thanks. That's a pretty fucked up Christmas gift. And she kind of laughed. And then she said, I got the news, we're a match. And I'm so glad that you weren't in the office today because I could not have possibly kept it together. and then she said, you have to verbally say that you will accept my kidney. Like legally you have to do that. And I was stunned, just speechless and Starla was standing there in our living room and I couldn't get the words out. And I, and I finally was able to talk and I said, "you can't do this." Like, and she was like, "dude, I'm in." You have to say, okay though. And I just kept asking, are you sure? Are you sure? And, you know, finally I said, okay.

Gino: And you know, it- it's a touching thing to recall. And I think it's also very important to realize how absolutely fortunate I was to, you know, from the time we said go, I've got to get a kidney transplant to the time that we found out that, and her name is Patricia. I call her PJ.

Gino: From the time that we said go, we've got to find a donor and also be on a waiting list to the time that we found out that she was a match, it only took three months.

Jerry: Right.

Gino: Which is really rare. And we also matched, uh, two, two of the antigens would be good, uh, four is on the level of twins and that's, that's where we were on that match. So it was as good as it could possibly be. And it, it, uh, it only took three months and know a lot of people will stay on those donation lists for, for years. And, uh, there's not a day that goes by, there's not a morning that I wake up where I don't think about the fact that I'm a lucky bastard-

Jerry: And deserving.

Gino: (laughs) No thanks.



Jerry: I know that's hard for you to hear. Um, but, uh, I am so grateful to PJ and I know that I'm far from alone in being grateful to her, um, for having the courage and a big heart to help her virtual twin brother in the way that she did.

Gino: I think one other thing that's worth mentioning is that two weeks before the kidney transplant, that's when I told my team and my investors. That's when I felt like that was the appropriate time. And, uh, I have since learned that directly from other founders and CEOs that have carried things like this, there are far more people like me that had some horrible health thing that they're dealing with. And for whatever reasons, people all have different reasons to, uh, to keep things from their, their investors or their, their team. Um, but it's really common. And as I started to tell the story more widely, and I, you know, I shared some things on social media and other places, people started reaching out to me because they felt like not alone, like holy crap, there's somebody else who had to go through something similar and, um, for what it's worth, uh, I may regret this later, but if anybody does hear this and you're dealing with something like what I've been through, I'd be happy to talk to you.

Jerry: You know, just before we, we shifted to this, I made the point about you deserving it. Okay. And, and, you know, making a statement like that can feel kind of gratuitous and light and light, but this is what I'm talking about. This is the point, Gino, this is your pain. And yet do your first impulse was to think of other people who are in pain. It's not to say that you didn't have your own fears and your own worry about Starla and your own maybe even lamentations against God. It's like, what the fuck? Why would you, you know, burden me with this, all of which you're allowed to feel.

Jerry: And yet in a quiet moment, talking with a friend, this is what pops into your head. This is what I'm talking about. Do you know? I saw that from the minute we started talking in Italy, outside of Pisa, overlooking, you know, the Tuscan house. That's what all, that's what PJ sees. Is that part of you, that heart of you. And so I'm grateful that you made that offer because you're right. Whether it's, whether it's a physical ailment, whether it's a disease, whether it's life-threatening or not we're all carrying something. We're all carrying the pain. You know, death was before you-

Gino: It still is everyday.

Jerry: It still is every day.

Gino: And it, it still brings sharp focus into how I wanna spend my time every day.

Jerry: So you're not CEO of Cozy anymore, are you?

Gino: I left at the very end of 2019.

Jerry: And what happened to Cozy?

Gino: We were acquired for the payment technology that we built and that, uh, the, the plan was to integrate that into apartments.com. Uh, the company called CoStar acquired us and Apartments is one of their brands, uh, from, I hear at the time we were recording this that has been done and Cozy will be sunsetted in the near future. Some of the team is staying on and other people are going to do other things and I feel really good about where we landed the plane and it was certainly the right time.

Jerry: What's it been like for you? 'Cause I do have a little insight, but what's it been like from 2019 until today is 2021, April.

Gino: Yeah. So, December 31st was my last day of 2019 and heading into my first break since I was 15 years old, uh, I knew that I was having a double bypass, uh, two weeks after I left CoStar because Fabry disease never, never quit. And so on January 13th of 2020, I had a double bypass that went as smoothly as it possibly could. Um, then as I started feeling human again, COVID hit. (laughs) And we were still in Washington in the Portland, Oregon area. And, uh, this past summer, uh, we were fairly tired of the weather in the Northwest. And, uh, you, you jokingly said in passing as we were either on a phone call or FaceTiming or texting or something that you can just come camp on my property. (laughs) And I, I think I said something like we're packing the van I'll see you in three days. (laughs) And, uh, and we did. And we- we stayed next to a little shed there at your place in our van. You were kind enough to provide an electrical outlet for us.

Jerry: But no water. I didn't get you let you shower or anything.

Gino: Yeah, yeah. But yeah. And during the two weeks that we've camped in our van, um, by your shed, we've decided to sell our place and move to Colorado. And, uh, six weeks later we moved to Colorado. And since then, you know, we've been, uh, you know, as much as one can during a pandemic, just doing a lot of exploring on, on bicycles, backpacking and camping and that kind of thing. And, uh, along the way, have been advising a few CEO's, uh, on, you know, everything that is involved in building companies. I've also been, in the past few months working with a brand new VC fund of all things. I've been supporting two women who have started a fund called Hannah Gray. And that's been super fun, a lot of the same kind of work that I do with, with founders on my own. It looks like maybe there's a light at the end of the tunnel now, uh, with the pandemic. Although we're certainly not interested to change anything, but things are looking up and health is stable. And I wake up everyday just stoked.

Jerry: I know that the heart surgery was hard. I can't even imagine what it was like to be in quarantine for heart surgery only to go into quarantine for this damn pandemic.

Gino: Yeah. We've been in quarantine since December of 2019.

Jerry: Right, right. But you're, but you're here and there is light. And, uh, you know, if, I think back to, to the commitment that you were sharing about wanting to take care and make sure that Starla was okay and wanting to spend, not spend your remaining years, however long they are, um, living a life, that wasn't, that isn't you. Anybody who sees you covered with mud knows as you once called me that you're a dirt bag at heart. And that you're just happiest out on a trail with, especially with Starla and maybe with two little dogs yapping at you, you know?

Gino: Yeah. That sounds like a good day.

Jerry: Sounds like a good day. It sounds like a good life, you know? And, uh, so, so maybe we know a little bit, a little bit of what you're like, who you are with a little bit less of that pain.

Gino: Yeah. Yeah. I think so. And I think when I go back and look at that question, there's a part of me that pain's never going away, right. When you have a, a terminal illness, I mean, we all have a terminal illness, but we're on different timelines.

Jerry: Yeah. And yours is a little bit more sharp in what we commonly think of. You're more aware of it.

Gino: Yeah. But I've been able to take that pain and channel it in ways that maximize what I get out of every day. And it has also really amplified the desire and deep satisfaction that I get from helping other people.

Jerry: Mm-hmm (affirmative). Mm-hmm (affirmative). You know, um, I'm gonna go all Buddhist on your head again, um, as I tend to, but one of the most important lessons I've ever internalized is that the way to deal with the pain is actually to focus on other people. And that's the compassion. You know, I'm with you. I always think of in terms of, uh, of death. Um, I always think of that Dylan Thomas poem, rage, "Rage against the dying of the light, do not go gentle into that good night." And I'm with you about pushing back against the dying of the light. You know, I don't wanna rage, but I don't wanna go gentle into dark of the night. They're gonna have to grab it from me and take it from my hands this life.

Gino: Yep.

Jerry: And I see that in my friend. Um, but I also see the gentleness, uh, thinking about other people and, uh, and my wish is that it, it provides for you the comfort that being there for other people has provided for me, you know, um, it doesn't make it fair 'cause it's not fucking fair. But, um, it's not about fair in that way.

Gino: Things could be a lot worse.

Jerry: Things could be a lot worse. Yeah. You're such a kind man. And, uh, what an incredible story. I wanna thank you coming on the show.

Gino: And thank you so much for having me on, uh, five years ago when we met, I would have never imagined that we would be doing this, and this is the first time that I have spoken publicly since I left Cozy. And my frame of mind to help people, uh, is a big driver for why I wanted to do this. So thanks so much.

Jerry: You're welcome. Be well.