

CHAPTER 13

THE CONNECTIONS WE MAKE

BY KEVIN HODES

“So, do you need a stunt double?” I asked Bruce Willis because of our similar hair styles. He smiled. How many people ever get to ask Bruce Willis that question?

The motor yacht ‘Mariner III’ was floating in the New York harbor near the Statue of Liberty. The yacht was hosting the premier of the latest Die Hard movie, and I’d just finished cooking for the guests. Bruce Willis had popped his head into the galley to say he’d enjoyed his meal.

He was one of many famous people I’ve had the honor of cooking for during my years as a chef on private motor yachts. I don’t use their names to borrow their fame. I’ve actually managed to successfully navigate the waters of the credit card processing business, not because of who I know, but because of who I am.

I am a regular guy. I didn’t have the privilege of an elite education; I wasn’t born into a wealthy or famous family. The truth is, my childhood, like most people’s, had some rough years. My parents divorced when I was one, I bounced between Brooklyn, Long Island, Kansas City, and back to New York, all before graduating high school.

But from those early years into adulthood, through starting my career ...to then being let go and sleeping in my car...to now having a beautiful home and family, I’ve been driven by one core personality trait: the

desire to help people. I put myself in their shoes and ask what would be most helpful, and then I try to make it happen.

THE YACHTING YEARS

After high school, I went to culinary school. I worked for a stint as a chef at the Great Gorge Mountain View Resort in McAfee, New Jersey, hailed as one of the last playboy clubs. After the hotel closed, I did some couch-surfing and then headed to NYC to be the Assistant Director of Food Service at the Chapin School, an all-girls private school where people like Donald Trump sent their daughters.

Then one day I met Frances Pavlov, manager of five private motor yachts. He offered me a part-time chef job, since working at a school gave me weekends, holidays, and summers off.

I cooked on several high-profile yachts including ‘The Cajun Princess,’ owned by Al Copeland, the owner of Popeye’s Famous Fried Chicken; Malcolm Forbes’ boat ‘The Highlander,’ President Kennedy’s boat ‘The Honey Fitz,’ ‘The Mariner III,’ used in several movies, TV shows, and commercial shoots; and the lovely ‘Aegean Princess.’

After a time, Frances Pavlov invited me and fellow crewman, Captain Mark, to take the ‘Aegean Princess’ down to Biloxi, Mississippi for an opportunity, so I turned in my notice at the Chapin School. The Biloxi opportunity didn’t pan out, but I heard that Mr. Thomson, whose family was the original distributors of Coca Cola, was looking for a chef on his motor yacht, the ‘Christina.’ Looking back on the timing of all this, I see how critical the timing was for each of these events to line up so I could have the life I live today.

While working on the ‘Christina,’ I met my future-wife Sarah, who was working as a crew member. I’d never thought about having a woman in my life before, so when Sarah and I started dating, my thought process about the future of my career of being an executive chef on yachts began to change.

When I worked for Mr. Thomson, we had many discussions. Once, he told me that every time someone opens a coke, he makes money. He

encouraged me to find something I could make money at while I slept. I never forgot that little piece of information. Today, I have grown a successful company utilizing that very piece of advice.

SUCCESS IS FOUND IN THE DETAILS

Sarah and I wanted to plant roots so we jumped ship with nothing but the clothes on our backs. We got engaged and we were married in 1997 (and now have two wonderful children). I briefly served as the Director of Food Services at a Nuclear Power Plant, but I didn't like the restrictive budget, and I missed the ocean views. It was time for me to leave the food industry.

Even though it lacked the ocean views, we moved to Sarah's home state of Colorado, where I got into sales. I did some business consulting until I watched an exposé on *60 Minutes* about the company I was working for. I have always tried to maintain a high level of integrity, so I struck out on my own and found a niche. My company, Swypit, now brings honesty and integrity to the world of credit card processing. Connecting with people in authentic ways and conducting myself with integrity seems to always lead to new and greater opportunities.

The electronic payment industry has a reputation for being slimy. People in credit card processing will make an appointment to see a potential client, then pull a bait-and-switch and require the purchase of products the client doesn't need or want simply to land a higher commission.

I take a different approach. I believe the character of a man is based upon a lot of factors, including what he does when no one's looking. I built Swypit strictly on referrals. The relationship begins when I ask the client, "What problems are you having?" Ultimately, I want to help people fix their problems if I can and do it without causing more conflict. This approach isn't the norm, but it has enabled me to grow a multi-million-dollar operation with billions and billions of dollars of credit card transactions processed over the past 25 years from clients all over the United States.

I serve my clients the way I want to be served. This often comes down

to paying attention to the details. When details get missed, it costs something and could result in losing a client, but more than that, it could injure a person's reputation.

PASSION PROJECTS

As proud as I am of Swypit, it is thanks to its success that I've been able to help support programs near to my heart. I was never in the military, but my father served in the Navy. After being discharged, he worked as a corrections officer. The only conversation we ever had about my enlisting occurred when I was 18. I was attending culinary school and crashed my car. My father sat me down and said, "You have no wheels. You've got no future with no wheels; you're joining the service. Which branch?" I'm not exactly proud of my response, but I told him I'd begun my career and I didn't want to start over. If I had to, I would ride my bike to college.

It was after 9/11 that I truly became a patriot. I had a cousin who was in the NYFD, and he helped save a lot of lives. He later passed away of 9/11 cancer. In the aftermath of that tragedy, I gained a deep respect and appreciation for our first responders and veterans.

The year before 9/11, we moved from Colorado to Frisco, Texas. After I'd reached some success in my business, I went on the hunt for an organization I could help support. In 2008, I met Phil and Lisa Taylor. Their organization, the American Fallen Soldiers Project, honors fallen military members. I'm proud to say Swypit has been given the honor of presenting many portraits to military families who've lost a loved one.

Through my involvement in AFSP, I was introduced to the Air Power Foundation where Swypit, as their credit card processor, now presents a portrait at their annual Skyball Event, which helps support hundreds of programs that impact veterans and their families. Thousands of veterans are invited to a massive party thrown in their honor.

Presenting portraits gave me a great sense of satisfaction. Donnie Nelson, former general manager of the Mavericks, and Malcom Farmer, president of the Texas Legends, reeled me in to be the Military Appreciation Night sponsor of the G League team for many years,

which benefits the American Fallen Soldier Project and Folds of Honor. I said yes to them on one condition. “I’d like to present a portrait to the family of a fallen soldier.” They agreed, and I’ve done this a number of times. ‘Taps’ is played, motorcycles come through – it’s a big ceremony. One of the highlights of my career was when we presented a portrait of Chris Kyle, the American Sniper, to his loved ones. There wasn’t a dry eye in the house.

If it hadn’t been for my work with Donnie and Malcolm on Military Appreciation Nights, I wouldn’t have met Major Andrew White, the liaison at these events for anything military. If I needed a tank for the presentation, he’d get me one. If I wanted a bazooka, I’d ask Andrew. Andrew and I became close friends and that friendship led me to offering a new and unique way to thank the veterans.

MILITARY CHALLENGE COINS

Major Andrew White is the one who introduced me to Challenge Coins. They are perhaps the best way to explore the idea of empathy. These coins are crafted to tell a story, usually tied to a mission or unit. The history of the ‘challenge’ is to present the coin among fellow veterans, who then pull out their own coins. Legend has it that the last to pull out his or her coin has to buy the next round of drinks. But the spirit of the Challenge Coin goes much deeper than that. Challenge Coins have now extended into the civilian space as a way of showing appreciation to the military. Anyone can design and make a Challenge Coin.

Andrew helped me make my own custom Swypit Challenge Coins. He taught me a lot about the military and we were good friends while he transitioned out of the military into civilian life. The day a person signs up for service, their life is on pause. When their service is complete and they leave, regular life starts back up. That may be five years or twenty years. Reentry into civilian life is tough. Service men and women learn incredible skills from the government. They can fly Black Hawks, load, fire, and dismantle weapons, and protect entire communities, but that doesn’t always transfer to civilian life. Employers may not immediately hire the newly discharged. Part of the reason people do multiple tours of duty is because they’ve tried to assimilate into society, but society didn’t assimilate into them.

I encouraged Andrew and coached him on ways to jump back into life here at home. I spent time training him on how to sell my product, not for the purpose of him doing sales for me, but to teach him the principles of how we sell, which he could then utilize across any industry and become invaluable for any company he worked for.

I'm happy to say he's had great success in the civilian world, not just thanks to what I showed him, but because he figured out how to translate his time as an Army recruiter into recruiting for the Census, and now he's doing talent acquisitions for the U.S. Corp of Engineers. He just keeps leveling up and headhunters seek out his expertise. He succeeded because he was able to recognize his positive attributes and the value he brings to a company.

A few years ago, he helped me design my 'forever' Challenge Coin. I do a great deal of traveling, and I always bring coins with me to give out because I never know when I'll spot a veteran. For example, while out of town recently, I was waiting for an Uber and saw a guy nearby wearing a Vietnam Veteran hat. I approached and asked him what branch he'd served in and he told me "Navy." I shook his hand with a coin in my palm. He looked at me dumbfounded. "Do you know what that is?" I asked him. Amazingly, he was 70 years old and had never seen one. I told him, "I have family who are Vietnam Veterans, and I know how you guys were treated. I appreciate what you do, and I hope this makes your day brighter." The coin has the Swypit logo on it and many times a person will Google the name and send me a message. A few days later, I received the following message from him: "You gave me a coin. I can't tell you how much that meant to me."

Another time, I was at the airport going through security. I saw a Homeland Security guy with his dog. I walked up and asked his name; he told me it was David. "Thank you so much, David, for your service. I appreciate everything you've done and especially for keeping me safe here at the airport." I shook his hand and left him a coin. He immediately pulled out a coin of his own, and I could tell this guy had been carrying it around for a long time because it was all scratched up. The coin had a dog's paw on it.

I got on my flight and as I was deplaning a couple hours later, I received a message from my executive assistant. "You gave some guy named

David a coin in the airport and he wants you to call him.” When I called him back, he said, “What an honor it was to receive this from you. This is the best challenge coin I’ve ever received, and I have upwards of over 400 coins.”

I’ve been giving out coins for many years now. I enjoy it because it reminds America’s heroes that many people out there are still so grateful for their sacrifice.



Whether on a yacht, in front of thousands at center court presenting a portrait, or at the airport handing out a Challenge Coin, I try never to miss the chance to talk to people. Never with the intention of selling them something, but to find out what makes them tick and to hear what they care about. People are the most valuable gift in our companies and in our lives. Taking the time to get to know others, and telling them how appreciated they are, is how we connect and make a better, more empathetic world.



About Kevin

Since 1999, owner and founder of Swypit, Kevin Hodes, prides himself on bringing honesty and integrity to the world of credit card processing. Swypit provides much more than just a service. Swypit takes great pride in assisting their clients with growing and managing their business, while directly and successfully contributing to their client's profitability. His expertise in the merchant service industry is sought out, and he has been seen on ABC, NBC, CBS, A&E, E! and Bravo networks.

In an industry that is rife with third party providers who are often more intent upon selling equipment than providing an effective solution for your business, Swypit ensures that their clients feel like more than just a number and receive an unparalleled level of communication and customer support.

Swypit provides world-class service, rates, and leading edge technology. In addition, they offer businesses free credit card terminals as well as assistance with point-of-sale systems capable of managing inventory, payroll, gift cards, as well as cash advance services. They also offer surcharging with no-cost credit card processing.

Kevin Hodes is a four-time Best-Selling Author and Executive Producer of the following documentaries: *Maximum Achievement: The Brian Tracy Story* – 2017; *The Jay Abraham Story: Getting Everything You Can Out Of All You've Got* – 2018; *The Truth About Reading* – 2021; *Dickie V* – 2022; *It's Happening Right Here* – 2022; *Tactical Empathy* – 2022; and *Folds of Honor: A Fighter Pilot's Mission to Deliver Healing and Hope to America* – 2020. Kevin has received numerous Telly awards and *Folds of Honor* received two Emmys.

Staying active in the community and giving back is important to Kevin, which is why direct profits from Swypit go back into many community organizations, with his primary focus being 'The American Fallen Soldiers Project' and 'The Folds of Honor.'