

Aaron Walker

Announcer: Welcome to the Eventual Millionaire podcast – with your host, Jaime Tardy. Real talk and real advice from real millionaires, with a sharp focus on you – the Eventual Millionaire.

Jaime: Welcome to Eventual Millionaire. I'm Jaime Tardy and I am really excited to have Aaron Walker on the show. He has a site called ViewFromTheTop.com and he has amazing business experience, he's a serial entrepreneur, and he was actually on Entrepreneur on Fire – everybody knows I'm a big fan of John Dumas – and he was one of the top rate guests over and over and over again. So thank you so much for coming on the show today, Aaron.

Aaron: Thanks, Jaime. I really appreciate you having me on.

Jaime: We ended up chatting for quite a while before this. You're awesome, by the way, and what I wanted to get to is you were telling me how you grew up really, really poor and I think it's huge for people to see that because I think a lot of the times we just assume you have network connections or your family knows people, it's always in the cards for wealthy business owners – but you said you grew up really poor so tell me how that went.

Aaron: I had a great family, great mom and dad that raised us with great ideals and great character and honesty and integrity, all those things – we just didn't have any money, we were just broke. My dad was a general contractor and built houses. I grew up in Nashville – I'm native to this area – and we lived in Madison, which is a little suburb just north of Nashville, about ten miles, and my dad and mom did great, they were great people, but we just didn't have any money and I decided what I didn't want to do really early and I didn't want to work out in the snow, in the rain and the hard weather and it gave me a lot of inspiration to go forward. There were six of us that lived in 800 square feet so it was pretty cramped, pretty tight. My mom used to put canned goods in the pantry and nail a board over it during the summer so that in the winter we'd have something to eat, so I know all about being poor and broke.

Jaime: The communication techniques you must have learned with six people being in 800 feet.

Aaron: One girl and three boys so she called the bathroom, it was terrible.

Jaime: Thankfully now you don't have to do that anymore, so tell me how many businesses you've had? If you could give us a 30,000 foot view of your business acumen, that would be great.

Aaron: I started early because my mom instilled a strong work ethic and my dad did as well. When I was 13 years old I helped my dad on a construction project and we remodeled a pawn shop in Madison. I didn't even know what a pawn shop was and I said to the owner 'When you get open, I go to school just down the street, would you hire me?' He said 'What would you do?' I said 'Man, I'll do anything you want – I'll sweep, clean up, wipe the show cases, whatever you want,' and he hired me on the spot. He said 'Right, yup, you can start.' We opened in August 1974, I was 13 years old. So I started working after school and made \$1.70 an hour. I thought I was lighting it up. So I did that and in the first two weeks I had to ask him what a pawn shop was – I didn't even know – he explained it and I went on to fall in love with that business and when I was 15 years old I made a conscious

decision that I was going to go into that business as a career so I went to summer school and night school for two years – I had enough credits in the tenth grade to graduate. I went back and graduated with my class because I wanted to and I met two guys who were buying a lot of diamonds and things for investments from me and I approached them to go in as partners. They said ‘How old are you?’ and I said ‘I’m 18 years old,’ and he said ‘What would it cost to open a pawn shop?’ and I said ‘I don’t have a clue but I’ll find out.’ It took me two weeks to put together a business plan – of which I knew nothing about – went to him – he was checking on me in the meantime, calling my church and my school and making sure I was okay, I wasn’t Charles Manson or anything. We went to the bank and borrowed \$150,000, we formed a partnership – Dale Garrett, Roger Street, they gave me a check book and said ‘Go open up.’ So here I am, shaking in my boots, I’m 18 years old, I’ve got \$150,000 and, to be honest with you, I didn’t know what to do next and so I prayed a lot, I asked the Lord, ‘I’ve got to have direction here,’ so I went and negotiated a lease with Charlie Wheeler who owned a building in Inglewood and it’s just been amazing. God really blessed that business and we paid off a ten year loan in 36 months. The Jewish community kind of ostracized me because I was the only Christian in the pawn business at that time and I said ‘Man, I can’t have that,’ so I went around and starting befriending all of these guys and trying to show them that I’m for them, I’m not going to hurt you, and when I was 25 years old they made me president of their association and that was really cool, that was a big success for me. I went on to buy three more stores, I was 27 years old, Cash America – they’re based out of Fort Worth, Texas, they’re a Fortune 500 company – approached me. It took me about six months to work through the details but at 27 years old I sold out and I thought I was finished so I took a break but you can’t play golf with 65 year old men when you’re 27 so I took about an 18 month break, went back and bought the pawn shop that I started at when I was a child, we formed a partnership, we did that for ten years – he worked three days a week, I worked three days a week – then I decided I was tired of that. I’m a developer and a creator, I’m not a maintainer and a manager. So I took about a five year break after that and I built a house for myself and enjoyed what I thought was the good life. I was bored out of my mind. Absolutely bored out of my mind. My wife was waking me up in the middle of the day, saying ‘You gotta do something. You just cannot continue to sit around here.’ I gained 50lbs – don’t tell anybody. I had a couple of friends who I met, and I’ll tell you about that in a few minutes. Went into the construction business, had a very successful construction company for ten years. I retired at 50 years old, I thought, and a couple of my buddies encouraged me to coach so now I’m doing life and business coaching. So that’s my story – it’s a little longer than you wanted – but that’s my story.

Jaime: It’s a perfect length. I absolutely love that. I want to get into a bunch but let me ask you this – how did you convince somebody to partner with an 18 year old and give you \$150,000? Especially then, when it was a lot of money, and you had no business experience. Did the guy just want to do this anyway and you approached him? How does somebody convince somebody to give them \$150,000?

Aaron: I think it was a combination of a couple of things. One being, first and foremost, that I had done what I was supposed to as a student and as a teenager and my ethic in working was very strong, I didn’t get into any trouble, I had some pretty good grades at school, and they checked that out, called my school, talked to the pastor of my church and I think they had a good feel from that. I also think it didn’t hurt that they were the 21st largest insurance company in the country at the time, so they had plenty of money, it was like ‘Hey, we may lose but it’s not going to knock us out of the saddle too bad,’ and so we just went after it and I don’t know that it took a lot of convincing. My

mom said 'Go for it!' and my dad said 'Don't do it,' and so my mom said 'Hey, you need to jump out there and try – you have nothing to lose,' I mean I didn't have anything so I said 'I'll sign any note you want. What have I got to lose?' So I signed a note at the bank. They just wanted me to do that because I'd feel like I had skin in the game. So we just took it from there and Robin and I – my wife of 35 years now – we got married two weeks out of high school, can you believe that? We worked there night and day and did well with the business. We elected to delay gratification and we put all the money back into the business. We lived in \$18,000 a year for ten years while we grew our business and I think a real important think for everybody is don't increase your lifestyle as you're growing your business. What you want to do is pour the money back into yourself because you're your best investment. And so we continued to pay off the businesses at an accelerated rate. It gave us more capital to buy the next store and then the next store and then the next store and it just went on for four times here in Nashville. Then I had something that a Fortune 500 company wanted so the delaying gratification paid great rewards later so for that I'm grateful. I don't know how I talked him into it, I guess it was just divine intervention.

Jaime: Delay gratification – do you think that's something that was innate to you? Are you not the type of person who wants a whole bunch of material stuff? We were chatting about Dave Ramsey earlier – do it now so later you can enjoy what you want.

Aaron: I don't know, I guess I was just raised that way. We didn't have much to begin with so I didn't know really what having a lot meant anyway and when I started making money I didn't want to do something frivolous. I'm actually real conservative. I'm not stingy, I'm very generous – I'll give money away – but as far as taking a lot of tangible possessions to make me happy, it just doesn't. I enjoy growing things – like I said, I'm a developer, I want to grow things – and you can't grow things without money, so we just continued to pour the money back in and grew the business.

Jaime: I love that. I want to talk a little bit about those five years. We were talking about significance and it's funny because when you see somebody who's never had a job and they're lying in bed all day you're like 'Oh, well they're not successful,' but you were successful and still were doing the same thing because you didn't really have a purpose, there wasn't anything to get you up every morning, and five years, that's a long time.

Aaron: Well I didn't lie in bed the whole five years, I was getting up occasionally! But we're created to do and to grow and to build, that's just who we are. We're entrepreneurs, we're Eventual Millionaires, and we can't lie in bed and sit on the couch and watch re-runs of Andy Griffiths and be successful. Robin got me up and she said 'This is unlike you,' because I get up so early, I'm very regimented, but I was bored, I didn't have a purpose, I didn't have a reason to get up. That's the reason now my tagline is 'Live on purpose.' See, everything I do now is intentional – it's not by accident, I don't get up in the middle of the day and just put out fires, I get up every day with a plan – who I'm going to call, what I'm going to do. I've even got a document and I'd like to give this document to your listeners – it's called Steps to a Productive Day and I created this document to help people stay on task. They can come to my website and I'll put up a landing page for your audience and they can get that for free. It helps you to stay on task and that's what I needed to do, I needed to have purpose, so once I decided that I wanted to help people and go forward, that's what I elected to do.

Jaime: Thank you so much. We'll give the link towards the end. What I want you to tell me is how do you find that purpose? People come to me all the time and they're like 'What's my purpose?' and they assume it has to be this huge, overarching life purpose, and what you're saying is that just waking up and knowing what you're doing that day helps. So tell me, how did you find your purpose to begin with?

Aaron: First of all, I just enjoy helping people. I really built all of my business from the very beginning – I've had about eight businesses now – and I always built them with the person in mind, not the commodity. If you focus on the person, people stand in line to hand you money because you're satisfying their need, you're meeting what they want, the objective is being overcome because you're satisfying and you're providing for them and their needs. So my purposes has always been to over serve – I'd rather under promise and over perform. I want to give to people more than they're expecting. It's always a bonus when you're like 'Man, I got more than I really thought I was getting!' It always leaves that good taste in the client's mouth, so you always want to give more than you're promising, and so my purpose was helping people. It didn't matter what the tool was – a pawn shop, a construction company, life coaching – it doesn't matter what it is, we can do it in any industry if you focus on the customer.

Jaime: I love that. It makes it so that you have purpose to get up in the morning and then you get to help more people every day and who doesn't want that?

Aaron: Right. I told my wife the other day I had to go to my doctor because I have to get something to help me sleep. I lay down every night and go 'I can't wait to get up because there's so many exciting things.' We've got more opportunities right now, ahead of us, than we've ever had in the history of mankind. There's more opportunities out there. We were just talking about the internet and the opportunities that that affords us – I can talk to somebody in Australia or Ireland at the click of a mouse and I wish I'd had that 25 years ago, I would have built my businesses faster and maybe even better. The opportunities that we have now are just endless.

Jaime: Which I adore and I think people need to recognize that, especially younger people. You don't know what it's like to have to do it on your own! Come on, this is easy!

Aaron: A stamp? What is that? Snail mail? My grandchildren don't even know what a stamp is. Which is awesome.

Jaime: And sad.

Aaron: I know.

Jaime: You're writing a book right now – we were talking about this a little bit – the story of how you've had some amazing people in your life help you along. Can you tell us a little bit about that? Because relationships are huge for you.

Aaron: Yes, it's everything. Relationships are number one to me. I'll tell you a funny little story – back in 1995 I was a member of the Chamber of Commerce in Madison. I went to a breakfast, it was at Lubie's Cafeteria in Madison, there were 25 people there and there was this guest speaker speaking and after it was over, he was kind of interesting, and I went up to him and introduced myself and told him what I did and he said 'I want to see your store.' HE came and saw the store –

we'd just built a brand new pawn shop, it was beautiful, a great store – he came in, looked around and said 'Man, this place is awesome.' He said 'Listen, I've just started a little radio show and I would like for you to advertise with me on the show,' and I said 'No thank you. I'm not interested,' and he said 'No, seriously, I really would. This would be perfect. I'd love to advertise what great deals you have,' and I said 'No, no, no. I'm not interested.' He said 'Listen, I'll give you airtime if you just try me one week,' and I thought 'That's a no-brainer. How can I lose on that?' so we consummated the deal and I gave him the script and I stuck out my hand and shook his hand and he said thanks. That was my first encounter with Dave Ramsey. It was Dave Ramsey himself – he was the whole show. Dave's not giving away spots anymore, I can promise you. Dave and I formed a tremendous relationship. Quite honestly, we've been on his show now, with one of our businesses, since he started in 1995. We've been on every show, every day now for two decades.

Jaime: That's crazy that it's two decades since 1995.

Aaron: Isn't that crazy? You were only four or five years old at the time probably.

Jaime: Yeah, thanks!

Aaron: Dave and I just formed a great relationship through that and we went on vacation together – Sharon and Robin and Dave and myself – we went down to Amelia Island about a year, year and a half, after that, and there was a speaker, Bob Buford, speaking there and he just absolutely intrigued me. I thought 'Man, what a great guy and what a great story he has.' I read a book called 'Halftime' and it was about how to go from success to significance and that has so resonated with me – I applied those principles from that point forward. Fast forwarding a couple of years, I had an automobile accident in 2001. I had left our church early that morning on a Wednesday, meeting with a men's group, and I was driving to the office and a pedestrian was crossing the street to catch a bus and he didn't see me and tragically he passed away – he lived three days in the Vanderbilt trauma unit – and at that moment my life changed. No kidding, it changed. I thought back about how to live your life from success to significance and I'm out here chasing the buck, building more stores and gaining more wealth and then, at that moment, I thought 'Is this all there is? Could there not be more to life than just making another \$100,000 or another \$500,000?' and I really started thinking back on that trip that Dave and I went on to hear Bob Buford and I thought 'My life could be taken out in a nanosecond,' so from that point in 2001 I really did a switch in my thinking as to how I could become more significant, along with being successful – because I like to make money, I don't want to make any apologies, anyone who tells you money is not fun is wrong. It is important, just don't make it your primary goal. Just make it something that is a part of your portfolio and the significance part has just so resonated with me since 2001. I went on and joined a group – Dave Ramsey asked me to join the Eagles, which was a group that met in his office – we met every Wednesday morning for over a decade. And that's where the book's coming from – 'An Eagle's View' is going to be the name of the book and it's kind of a peak behind the curtain of my ten years with Dave Ramsey, Dan Miller – Dan Miller is one of the primary reasons that I'm even a coach today, he's one of my best friends – Ken Abraham, who is a national known New York Times bestseller, he's got over a hundred books in print, Jeff Moseley from INO Records – just some great guys and we got to do life together. We got to share trials and tribulations and joys and successes and then we went through tests and trials. So those guys are part of my life, they're my trusted advisors, and that's the reason I started Iron Sharpens Iron, which is a mastermind group, because we all need trusted advisors. So that's

kind of where the book came from – you’re going to get an opportunity to see that in 2015 when we release it. Keep it on your list – ‘An Eagle’s View’, it will be coming out soon. Coming to a book store near you!

Jaime: I love that. I have a question, though – I love relationships, I have a mastermind group too, but did you know, way back when, when you met Dave Ramsey with just one radio show, did you know he was going to be successful? Do you have an inkling about the people around you, about who’s going to be successful and who’s not, or should we just meet everybody and hope that some of them will rise to the top with us?

Aaron: When I first met Dave he knew that I’m a Christian and he invited me to do a devotion at his office and so I drove out to Brentwood and went to his office. It was he and two other employees and we sat at the break table in the kitchen and I did a devotion – it’s a mandatory thing with Dave that all of his employees go to a devotion on Wednesday. From then forward I kind of knew there was something about him that seemed special because he was such a man of integrity and he had a moral compass that was uncompromised and I was really drawn to him. Did I know he was going to be on 700 radio stations? No, nobody knew – he didn’t know that. He’s got 450 employees now – the last devotion I did for his staff was 450 employees. Maybe he’s at the peak, I don’t think so, just to be honest, I don’t think he’s got warmed up yet. Then people like Dan Miller – I’ve watched his grow from also a coffee table to what he’s got now. Those guys were so inspirational to me, it’s like a magnet. Do you think I would invest four hours every week? I drove an 80 miles round trip every Wednesday – 40 miles there, 40 miles back, I’d leave at 6 that morning, get home at 10 that morning, and I did that for over a decade to be around those guys and it was that important because those guys were inspiring and they were motivating and they were unbiased – they had nothing to lose and nothing to gain by telling me the truth and I wanted people to speak into my life and tell me the truth. I’m not a prophet nor the son of one so I didn’t know he was but I knew there was something special about him. You kind of get that innate feeling about people when you can tell they’re trying to make a difference in the world and those guys were trying to make a difference.

Jaime: I talk a lot about mastermind groups. When I first got online I didn’t know what I was doing and I formed a mastermind group of people who are way smarter than me and it’s still active to this day, four and a half, five years later, which is amazing, and the reason I interview millionaires is because someone in my mastermind group told me I should interview millionaires. They were like ‘You should interview millionaires’ and I was like ‘That’s a great idea!’ How many pivotal moments have you had? Tell us about a couple.

Aaron: There have been huge pivotal moments. One of the guys in the mastermind group called me one time – I went through a pretty dark period in my life that’s not relevant to the topic but he called me on a Saturday morning and he said ‘Man, I just got to tell you something,’ and I said ‘Well, sure, James, what is it?’ and he said ‘You’re worrying the hell out of everybody around you,’ and I said ‘What?’ I didn’t even know what to say, it so took me aback. He said ‘Listen, we all make mistakes, there are things that we do in our lives, there are things that if we could redo we would all redo, but what’s important is what’s ahead, not what’s behind. Take the chains from your around your neck and let’s move on, let’s get over it,’ and he hung up the phone. He said ‘Alright, I’ve got to go,’ and hung up and there I stood in Ace Hardware’s parking lot on a Saturday morning at 9 o’clock. That was a pivotal moment for me because we all have baggage. None of us have it all together.

We're all a bunch of knuckleheads, we're just trying to figure it out, we just have different levels of craziness. I thought that moment, 'You know what? He's right, man. I can't undo one thing I've done in the past. Not one thing. All I can do is control my attitude because it's the only thing I'm in complete control over. And so what I want to do today is have a great attitude that's positive and I want to make a difference going forward.' They say that's why the rearview mirror is so small and the windshield is so big – let's go forward, let's go out. So that was a huge pivotal moment for me.

Jaime: That's amazing and I really appreciate you saying that because people listen to interviews like this and they're like 'Oh, you're successful, you did this many pawn shops, you're playing golf with people, it sounds amazing and wonderful,' and we forget that not only before you're successful but even after you're successful there are ups and downs and ebbs and flows and it's just the way that things go and it's how we handle those that determines that shape of what our life is.

Aaron: Absolutely because, as we said earlier when we were talking, there are ebbs and flows, there are just more zeroes on it, maybe, or people that it affects. We all go through that – we hear these voices in our heads 'You can't do it, nobody's going to call you.' I lie in bed sometimes thinking 'Is anybody else going to call and get me to coach them? Is any business going to call?' and my wife will say 'Shut up. Just go to sleep,' so I go to sleep. We all have that – we just can't listen to that stuff. We've got to get that out of our mind, we've got to fill our minds with positive podcasts, blogs, reading material. I'm an avid reader – I like to read two or three hours a day, every day, it keeps you motivated. I like to listen to great podcasts, like *Eventual Millionaire*, I listen to John Lee Dumas. I want things that are going to lift me up, that are going to get me to a point where I feel like I can make a difference – and you can. If you're willing to work hard enough and you're willing to be intentional and you're willing to live on purpose, you can make a difference.

Jaime: What do you tell your clients if they're working with negative patterns in their head? Maybe they don't have a wife to say 'Shut up!' They're listening to podcasts and they can't seem to get their mind to shift so that they can take some action and actually see some results. What would you tell someone like that?

Aaron: It's incremental steps. You used to think you could eat the whole elephant in one sitting and it can't happen – it's one bite at a time, that's the way you've got to do it. It's the same way with your progress. I'll give you this document too, it's called *What Do I Want?* I'll just give you all of my documents. We'll put them on a landing page and your listeners can have them all. Most of us don't take the time to discover what we want our life to look like. We spend all of our time just putting our fires and living reactively. I've got this document called *What Do I Want?* And there's 25 questions on it and it just goes through you being intentional about what you want your life to look like. When Robin and I sat on the front porch of our house about three years ago we said 'Okay, we're at that big 5-0 now, what do we want to do going forward? What do we want to look like?' I read a great book called '*Essentialism*', Greg McKeown wrote it.

Jaime: I have that book too somewhere.

Aaron: If you haven't finished it, you need to finish it. I'm on my third time going through it. I've been coaching guys and it's getting the non-essentials out of our lives and focusing on the vital few things that really matter, the things that are really important, and when you do that it gets the noise out and then we can focus on things that are important. So incremental steps – don't try to do it all

at one time, just focus on one thing at a time. We do a thing called a personal assessment and it talks about how to discover your identity, it talks about how to discover your ideals, your needs, your career, your relationships. I've already given you everything else, I'll give you that one too, so that's three documents I'm going to put on the landing page. Go through that and decide who you are, what you want, what your ideals are, what your relationships are and then start implementing slowly. Just do it slowly – go one step at a time. When I'm coaching guys I find out that they're trying to do the whole thing at one time and it becomes overwhelming. It's like drinking out of a fire hose – you just can't do it. So slow down, take your time, focus on one thing at a time.

Jaime: Do you have any examples of that from your clients? I work with a lot of people and I say this too. I've noticed that people who are voracious podcast listeners – don't get me wrong, I have a podcast and I want everyone to listen to my podcast – but I tell them to stop listening because they're taking so much from a fire hose because they can't implement. When you get ideas after ideas after ideas how do you pick the right one that will work the best?

Aaron: It's trial and error. There are so many things. People say 'You haven't failed.' Well, you haven't been around me long enough because there have been a lot of failures. It's just do it fast – fail forward, get it over with, let's figure out what doesn't work and then tweak it, do it better and go forward. I listen to podcasts every day as part of my ritual. I'm a very regimented person – I get up at the same time, I read the same time, I go through my lists, I have a quiet time and I pray, I meditate, then I open up my e-mail and go through my day. So just do it incrementally, do it intentionally. 'The Power of Habit' is a great book - Charles Duhigg wrote that book and if you haven't read it, it will help you implement these habits to get you on that path where you can do it incrementally, one bite at a time.

Jaime: I love that. So that clarity of focus. Tell me a little bit more about that personal assessment, because when we start personal growth, especially people who are newer to the personal growth side – half of the Eventual Millionaires have been in this for a long time and they're gung-ho and ready to go – but going back and reading and learning about your ideals again and again and again and that personal assessment stuff, even if you feel like you've done it before, I think is really important. What do you think people get out of it? Let's say they do the personal assessments right now – what can they expect to move forward with and get out of it once they do that?

Aaron: You've got to discover who you are and most people don't want to really own up to who they are sometimes and that's the reason I intentionally write questions out sometimes and give it to guys who are really close to me, guys who are in my accountability group or my mastermind group – I say 'How do you see me in this light? What do you see my identity being? Am I stubborn or selfish or stingy? Am I treating my wife good? Am I treating my grandchildren good? My children? How do I spend my time? Am I at the office more than I'm at home?' My whole thing is not just winning at work, because if you lose at home, at the end of the day you're a loser. I don't want you to lose at home; I want you to be balanced. A lot of people say 'I struggle with balance,' – well, good, embrace that tension, because if you have that tension, that means you're trying to do the right thing. Pray that tension never goes away. You want that tension – that way you're paying attention. So you discover what your intention is and then you go 'What do I stand on?' Like I told you before, I'm a Christ follower, that's my moral compass, so I formulate all of my ideals based on that belief. So those are my ideals, that's how I make decisions – I've predetermined a lot of things in my life and we go

through that, then we said 'Well, what do I need?' There are certain things that all of us need – my acts of affirmation to my wife and then time spent, so it just depends on what your needs are, discover that, and then tangibly – we want things, I'd like to have this boat or whatever, there are things that we want to get, so discover what your needs are. Then, the big thing for me, as I've already pointed out, is that relationships are paramount. I intentionally build relationships on a daily basis with people I've never met. I do it daily, all the time, two or three people a day – I've done that since I was 18, I intentionally go out to meet new people, because then, when you do go out to do something, you have a resource, you have a connection. The only time people get called when they're needed, that's kind of a black eye. I told someone the other day, when your telephone rings and you look at it and it's Billy, something comes to your mind. He wants something, he sucks the life out of me, he encourages me. Well, when you call somebody they have the same feeling and what I want people to think is 'This guy's going to encourage me, life me up and empower me. He's going to be a great resource, he's going to be a good friend, he's going to be a trusted advisor.' So we have to intentionally do that – it doesn't happen by accident. Everything that we do is intentional. Then we talk about the career because it's important. We can make money, we can figure out ways to make money, but you only have one opportunity to go through with that family and with the wife and the children and we don't want to blow that. We only have them until they're 15 or 16 and they get their driver's license and they're gone so we've got to do a great job with those children while we have them at home. So my coaching is all-compassing. I want you to be successful financially but I want you to succeed at home also and that's why we do the personal assessment.

Jaime: That makes perfect sense. I want to dive a little bit deeper into the relationship piece because I think that's really, really huge. Do you have any tips for us on being that person, where they pick up their phone and they're like 'I really want to talk to them!' and they answer your calls. Do you have any tips? Since you are that guy, I can tell.

Aaron: I do a lot of it on LinkedIn because it's a great place to form new relationships and people in LinkedIn want to do business. People on Facebook are good – they're not as intentional as people on LinkedIn or Twitter – businessmen are fast, they want to get to the point, so I'll make introductions to myself. I was invited to be on four different podcasts last week through intentionality – just through reaching out – and so it pays great dividends. When you reach out it pays great dividends but not only that, you develop a great friendship with people. I text. If I'm sitting at a traffic light and I've got a minute – don't tell anybody I'm doing it while driving – but I'll text and say 'Hey, Billy, just thinking about you today, great talking to you, hit me up and let's go and have some coffee,' and they go 'Wow, he didn't want anything.' People are always waiting on the question – you call them and you say 'Hey, Jaime, how are you? I'm doing great,' and you're waiting on the question but when the question doesn't come, you go 'Man, Aaron really was interested in hearing how my day was.' It makes an indelible impression on us, the same way you get a handwritten note. Anybody can write an e-mail but you take the time to write a handwritten note – I bet you remember all the handwritten notes you get.

Jaime: I have a ton of them, yes. They're displayed because I like them, they make me feel good.

Aaron: You get e-mails, and that's important, but it doesn't make the same impression as the personal touch. So just do it your way, however that is. I don't ever eat alone, I don't ever go to Starbucks alone, I meet people there, I do it intentionally.

Jaime: How do you deal with the ROI on that? Even my mentor, at the very beginning, he was like 'When you go out, go out with a plan. We're looking for sales,' and all that sort of stuff. For me, I just like meeting people, so half the time I'll go to a conference and I just love hanging out and meeting new people and I have a crazy network but a lot of the times, especially for business owners who don't have a lot of financial success yet, it's hard to put the time that you need to invest in a relationship upfront for later because you have to eat this week. So do you have any advice on how we can mitigate both? You've done this the entire time, since you were 18 when you were completely broke.

Aaron: That's the reason I worked 16-18 hour days for years when I first started and, quite honestly, a lot of people don't want to put that kind of effort out, they just don't. Robin and I had the understanding early on – like Dave Ramsey says, 'We're going to live like no one else today so later we can live like no one else.' Well, fast forward, I'm 54 and we're a product of what we said we wanted to do when we were 18. But it takes hard work – there's no silver bullet, there's no magic wand, it's hard work. I work hard now – I still get up early. I don't have to work as hard as I used to but I still do because I want to impact people. I'm going to be honest and some of your guests are going to disagree with this and that's okay but I don't look at people as ROI. I'm a big fan of 'How to Win Friends and Influence People.' If you haven't read that book, it's a classic, it's a must-read, and if you pour yourself into other people and you find out what their interests are and try to help them, you will never have a problem getting clients ever. It's just that you've got to meet the other person's needs. So I don't look at them as a dollar amount or at the ROI in this relationship, I just don't do that, I say 'How can I serve you the best? What can I do for you to make you successful?' and, as a result of it, the reciprocity, they want to do something for you. They want to help you. So get the ROI out of mind when it comes to relationships and go love on people and pour into them and try to meet their needs.

Jaime: That's me to a T – I love giving, I love meeting people and I am horrible at asking for things in general but being able to give as much as I can, I get so much out of that anyway it doesn't really matter. But the question out of that is how do I mitigate? I have two small children and when I first started Eventual Millionaire I was only willing to work 20 hours a week because of balance – I cared about family first. But if you can't work 16-18 hours a week and you want to live like no one else so that later you can live like no one else but you have to spend time with your kids – how do you deal with all of that?

Aaron: That's easy for me – you need to be a mom first and foremost. You've got a successful podcast, obviously, but you've got two little children who are depending on your 100% and I can promise you I would set that business aside in a nanosecond if it came to meeting the needs of my children. You can always grow that business, you can always have more money, but then you say for what? What is the reason to have the moment? You say 'So I can spend more time with family,' well if you're not careful you'll blink and they'll be gone and you'll be a rich old woman sitting there alone with a lot of money with no relationships with your children. It wasn't long ago, my daughters are 32 and 29, and one of them came and sat on the couch beside me, I was alone in the den – she's

married, got two children, they've been gone 12 years – I have four wonderful grandchildren by the way, they're 5, 6, 7 and 12 – but anyway, my daughter's sitting there beside me when she could sit anywhere in the den and I said 'What are you doing?' and she said 'Dad, I just want to be near you.' That's a homerun right there – if I hadn't invested time in her when she was little, she wouldn't have been sitting on the couch saying 'Dad, I just want to be near you.' So, Jaime, invest your time in your children and incrementally balance that with growing your business. Maybe you don't grow it as fast as you want to – that's okay, keep the priority and do it in that order – do your family first, then do your business. You know what will happen? You'll be more successful because you'll be more relaxed, you'll know you're doing the right thing and you'll work harder and you know what else? You'll work more diligently in the time allotted to do that task because you know you don't have 16 hours to do it, you've only got four hours, and you'll be better as a result of it.

Jaime: That's the premise of Eventual Millionaire. My whole thing was to give up the goal of money completely, make it lifestyle and family first while growing the business really slowly, so I needed patience – that was the biggest thing that I needed to work on, because I'm an overachiever and want to achieve everything right now if humanly possible.

Aaron: I fight it every day, I'm with you. I still fight it. My wife will look over her glasses and she'll say 'It's time to stop,' and I'm like 'Okay, okay, I'm done.'

Jaime: I love your wife already.

Aaron: She's fabulous. Let me tell you something – she's been my rock through this whole process. She's given up time, she's given up tangible things, she's been my supporter, my encourager, she has absolutely been my rock through this whole thing, she's been awesome.

Jaime: What do you suggest for people who don't have that? I also get e-mails from people who say 'My significant other doesn't want me to start a business.'

Aaron: You guys have got to get on the same page. That's difficult and it's one of the most difficult things to work through in relationships because he's an overachiever and she wants security and safety and there's a balance. What I tell everybody is sit down at the kitchen table and fight it out. Let's just get some balance. The same with the budget – if you're not doing a budget, sit down, argue about it, fight about it, but once you agree we've got a plan now. People say 'I need to get motivated,' – I wrote a blog the other day that said motivation doesn't work. It doesn't work because it's an exhaustible resource. What works is a plan. I don't have to get motivated to go to the mailbox, I've got to put my left foot in front of my right foot 30 times. It's a plan; it's strategic. Do the same thing with your wife – sit down and say 'Okay, we want this. In order to get that we've got to give up what? We can't have it all.' You can't have everything – you can't have all the money, all the things, all the time. It's just not designed that way, so you've got to decide, get rid of the non-essentials and focus on the vital few. Go and get that book – Greg McKeown's book is awesome, 'Essentialism' – get that book and it will help you separate those things in order to accomplish your goals. There are trusted advisors, there's accountability groups, there's mastermind groups, there are people, if you allow them to ask you the tough questions, they will, if you allow it. A lot of people don't want to go there – they don't want to hear what people have to say. You've got to be vulnerable, transparent, you've got to open yourself up and you've got to invite it in. I'm all about it

– give me the constructive criticism because I want to be better. I don't want to be worse; tomorrow I want to be better than I was today.

Jaime: You seem like you really embrace getting outside of your comfort zone. If you can ask people what they really think and you can start doing these things, \$150,000 check not knowing what to do, you are pretty darn good at that. Do you have any tips on people?

Aaron: It was crazy. I look back now and I bite my fingernails off. I didn't know any better, though; I didn't know any different.

Jaime: Help us. Help the people who maybe have a little bit of a harder time getting outside of their comfort zone.

Aaron: That's a tough place to go. What happens is the fear of the unknown is really more paralyzing than the fear that you're familiar with. I know that's bad, but I know how bad it is so I'm going to stay there, and so when you don't know what's going to happen, that fear is what paralyzes people. There was a dog laying on a nail and he was grumbling and groaning and a guy said 'What's wrong with that dog?' he said 'He's lying on a nail,' he said 'Well why don't he move?' he said 'The pain is not great enough yet. When the pain becomes great enough he'll move.' Well that's the way it is in our lives – when the pain is great enough, when you're sick and tired of being sick and tired and you're like 'I've got to do something different,' then you'll change. I say always – fear missing an opportunity more than you fear failure. I don't want to go to bed at night thinking 'Could I have done it?' You think 'I could have done it' and I would live with that agony. If I did it and it didn't work, okay, I'll do something else, we'll change gears. Don't put your family in jeopardy – I'm not talking about betting the farm – I mean incrementally, do it slowly. People say it every day 'I want to start this business', well do it slowly, just a couple of hours a day, do it out of your home. There's more opportunities on the internet now – I've got clients making \$150-200,000 and more working out of the basement of their house six hours a day. There's tons of opportunity out there now to do it slowly and so I would just encourage those people to do it slowly and don't put their family in jeopardy.

Jaime: Thankfully now we don't need a storefront and \$150,000 in order to start a business – you can start with a website and a domain name that costs \$10. Thankfully we live in the world that we do now. I know we have to start wrapping up. I'm going to have to have you on again because we can't cover all of the stuff that we were going to talk about. Of course I'll have you back on again, Aaron, because you're awesome, but I'm going to ask you the last question which is what's one action listeners can take this week to help move them forward towards their goal of \$1 million?

Aaron: What I would do is take that document that I offered you earlier – Steps to a Productive Day – I would start with that and filling it out but the number one priority on that list for me would be to name three people every day that I'm going to reach out to, I'm going to get out of my comfort zone, I'm going to introduce myself, I'm going to see how I can serve them and do that every day for a week and just see what happens, just see the interaction that happens. I've built what little bit of success I've had strictly on building relationships and pouring myself into other people. The other fundamentals will happen, the other action steps will take place, but if you don't have the people, none of it is going to work. We've got to have people for our action steps to be implemented and to

work. So if you want to build and you want to have \$1 million sooner rather than later, start building your relationships.

Jaime: I love that. Someone told me a long time ago that, if you start building a business, as long as you have an amazing network, if the business fails you still have the amazing network to build another business with. That's capital that doesn't go away – it's not like money that can ebb and flow, those are your people. As long as you continue to be true to them, they're there for you.

Aaron: They're your tribe. We all need a tribe, right? Seth Godin.

Jaime: Exactly. I love Seth. Thank you. Tell us where we can find all of those worksheets so that everyone can go download them right now and start in.

Aaron: Go to ViewFromTheTop.com/EM and we'll have all of those documents there. Help yourself. I'm going to make them all free, just take them and I hope they do a good job for you. Jaime, what a pleasure it's been. It's been a blast being on your show. Thank you very much and I hope I do get invited back because I'd love to talk to you more.

Jaime: Heck, yeah! When you have that book come out make sure and we'll put you on the show so you can talk about that too. Thank you so much for coming on, Aaron. I really appreciate it and I hope you have an awesome day.

Aaron: You too.

Announcer: Thanks for listening. You can find out more great information like this on EventualMillionaire.com.