

**Darryl Lyons on Eventual Millionaire With Jaime Tardy**

Welcome to Eventual Millionaire. I'm Jaime Tardy and today on the show we have Darryl Lyons. Darryl is awesome. He owns a site called Small Business/Big Pressure. He's also a financial advisor and does a lot of things in faith-based, so I'm really excited to have you on the show today. Thanks so much for coming on, Darryl.

Darryl Lyons: Thank you for having me. I'm excited to be here.

Jaime Tardy: Me, too. So why don't we first jump in really quickly to just go over an overview of how you became a small business owner in an overview type of way so that way we don't dive in too, too deep but I want to know like, how did you get into financial advising and even this crazy road?

Darryl Lyons: Yes, really I started real young. I knew I was going to be a business owner. I had seen my dad – it sounds like a sad story but it turned out okay – but I had seen my dad get laid off in the 80s when they had the S&L crisis. I was young at the time and I had made a commitment at that point, when I saw him get laid off by corporate America that I didn't want that to happen to me. That was actually a real driver my whole life and then it was a matter of, how do I do it?

So then I had to really figure out what the character qualities and the skills that I had and how I was wired and that was in finance. So really, right after undergraduate I jumped into the financial services industry. This industry is really interesting because it provides a springboard to entrepreneurial endeavors really quickly versus others and so that was attractive to me.

Jaime Tardy: Mm, that makes a lot sense. A lot of people that are going that route sort of don't have to be, but that's usually the best route. Did you already know like, I'm going to do this on my own and what was that first jump into it? What was that like?

Darryl Lyons: I definitely knew I was going to do it on my own. I mean, the idea of having corporate layoffs really affected me. It just impacts lives. We had struggled financially so I didn't want that to happen and so I definitely knew I was going to start my own business, but I didn't know finance so I had to work for a couple of Fortune 100 companies, right, and learn.

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Actually I will say I was authentic in giving them a fair shot at a career path for me, but once they started saying; you're going to move to New York or Chicago and you're going to be a corporate guy – maybe on Wall Street – those things just didn't align, my entrepreneurial aspirations and corporate guide. It wasn't about money. It really wasn't about money for me. So I did at one point – it was about 10 years ago – I just severed and walked away and decided to start my own business in San Antonio.

Jaime Tardy: And so what's that like, though because I know it's very different from corporate. I know a lot of people are quitting their jobs and moving over. Were you able to clients with you? Did you have to start from scratch? What was that transition like?

Darryl Lyons: Well, so what happened is I started out in sales and then I'd worked my way up as Rookie of the Year and then I became a partner, senior partner, for the company so then I didn't have clients at that point because I had changed roles. So, for several years I was recruiting, developing, training and I didn't have much to transition over except experience. So, when I quit it was very difficult. In fact, we had to make serious adjustments. At that time my wife had our firstborn, so we had Luke and I had to make an adjustment of life.

So, we sold my BMW convertible and we went down to one car. This is when I really started to buy into what Dave Ramsey was preaching, because before that I had some extra degrees and so financial stuff, Dave Ramsey was for people who didn't know. But this time, when I'm in the heat of battle trying to make ends meet I turned to Dave Ramsey and started reading his stuff and we still do envelopes to this day, but we sold the car. My wife would drop me off in the morning and then pick me up and we did everything we could to make ends meet. It took us about a year to just kind of scrap things together.

My mortgage payment was – I didn't know if we were going to make it or not – but we did it and it was a commitment. I'd burned the bridges and I was just very focused and my wife supported me, which is great because I quit 20 times. She just kept telling me; you have a dream; keep doing it. That was really an important catalyst.

Jaime Tardy: Did she work or was it all on you? What did that look like?

Darryl Lyons: Yes. She stayed at home, so not very bright for a financial guy, but I quit my job. I was making great money. She quit teaching to be

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with our one-year-old so we had zero income. I had gone from this high income and our standard of living was pushing up to that income, so we had to make cutbacks. It was just – I mean we just did it and I always had in my mind; you know we lived in a trailer park before so I could probably go back. It wasn't that bad.

Jaime Tardy: I love that you say that, though. I mean, I have clients that are sort of – especially transitioning from a high standard living, right – I mean, that's what I did too. I made six figures and I was like; oh, I'm awesome. And then I'm like; oh crap – I have to do this myself? How the heck do I do that? It took a long time of going; okay, but I did the exact same thing. I don't think a lot of people are willing to do that. They're not willing to go; I'm willing to live in a trailer park. I'm like; were you really willing to sell absolutely everything and do whatever it took, like living in a trailer park or doing that?

Darryl Lyons: Oh sure, yes. Absolutely, and I'd do it again today. There's nothing wrong with that. In fact, today I have a nice house in a nice suburb and have really whatever I want, pretty much – within reason. But when you have this idea of frugality – and I see families that are frugal and in trailer parks or apartments – that's a season of life where a lot of growth takes place for the kids. So there's some inherent good things that happen in that environment. For me, I look back and I see that we pinched pennies and we squeezed Abraham Lincoln to where he was crying.

That developed the character that I have today so I almost get a little disappointed with my kids not to have that same frugal experience that I had. I feel like I'm robbing them from it. Now, I try to teach them in other ways, but there's some real good that comes out of that environment if you embrace it the right way.

Jaime Tardy: Thank you so much for saying that because I really agree with you 1,000 percent. We were in an apartment for five months because it was the only thing that could give us a short-term lease. I hadn't been in an apartment since I was 19. I've only owned houses, right and so I'm like; no, but I think this is really, really – like we have a personal assistant that cooks and cleans for us because I don't have enough time – and they're getting, not spoiled but they're like; oh, we'll just have Barbara do it. I'm like; no, no, no. You're cleaning your own room. Do you know what I mean?

Darryl Lyons: Yes.

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Jaime Tardy: I really feel like we don't want them to adjust up because you have worked your butt off in order to get them all this stuff. How do you work with your kids to be able to show them that? So, some people that are seeing some success – or maybe they're in a successful corporate job and want to quit – what do we show our children to make it so that that way they really want to push farther and aren't entitled kids, because you've probably read *The Millionaire Next Door*, too. The next generation could be really entitled for what they expect.

Darryl Lyons: Yes. You've got to wonder why only one-third of all businesses make it to the third generation and *The Millionaire Next Door* did some really great research. We researched billionaires. Millionaire by definition is assets minus liabilities equals net worth and that's a millionaire, right? And so we have thousands of clients. We measure their ability to get to \$1 million and measure and maximize that process. So that's really important research to us, to just have an idea of what makes millionaires tick.

It's so critical. I really am disappointed – and I think millionaires are, too – when they get to the top of the ladder and they realize they omitted one of the greatest gifts and that was their children. So, just some practical advice – and I think this is overly practical – but really it needs to happen more often with us busy people is just breaking bread with our kids, having dinner with them, is more important than we take. I mean, we take that for granted.

So, having dinner with the kids, getting around the table – one of the things that we do at our table when I get home from work is we sit down and yes, we fight because we're a family and we have four kids – but one of the things I ask them is; what's the best part and worst part of your day. That way we can celebrate the best part but wrestle with the tough parts. I think when you establish that framework of really caring and getting eye-to-eye with them, and then you can start teaching them about money. But trying to teach them about money without having that interaction is really futile. It's like beating them over the head with a bible. It just doesn't work. You have to have that relationship.

Jaime Tardy: I ask the exact same – I ask; what's the favorite part of your day every single time. That's so awesome. It's really good to know that you're doing the exact same thing and seeing the fruits of your labor. Your kids are older than mine, which I really appreciate. So tell me about this because you just said you research millionaires and

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everybody I know that's listening right now does sort of have an affinity to learn about this stuff. So what have you learned from the millionaires that you've helped and seen grow?

Darryl Lyons:

Yes, I'm really excited about this because prior to us connecting this way I was on your website and I was like; man, what she's doing is what we're trying to do. We're going to spend the next year and a half really researching a lot of our clients who are millionaires. And it's cool; I've got two screens – you can't see it – but I've got two screens and I'll do a data analysis for somebody's net worth and I'll pull it around and I'll imagine a middle-of-America F-150 1994, imagine that kind of family, salt of the earth. I'll pull it around and I go; you're worth \$1.5 million and they go holy cow. I didn't know. I go; you're millionaires.

And so, I'm sharing that all the time and I just love them seeing hope in life because they're struggling. I have some millionaire clients that are afraid to spend money. So let me share with you just what I've observed. There's so much, but maybe one little nugget: I remember one millionaire that I was sitting down with and this guy was worth millions and he had lots of cash and ranches and trucks and toys and golf clubs that are more expensive than my car. I'm not kidding; that's kind of funny both ways. It says something about my car.

But he was wealthy and he had it all, but he and his wife were on the verge of divorce and he was very unhappy, both he and his wife, and they lived in perpetual fear. I'm not kidding. It was perpetual fear and anxiety. They left that meeting and I really, really cared for this couple, but the next meeting was very interesting and a contrast to that.

That's when I really started to have some revelation. It was a couple in their 60s, mid to late 60s and they were only living off of Social Security, which most of America – believe it or not – does and that was all they had and they were holding hands and they were smiling and they were happy. I thought that that contrast and that illustration was very important for me to understand that even when we get to the top, that's not going to solve all anxiety and worry. That was one of the things that led me to write the book. That's a revelation, I think and I think people need to recognize that.

Jaime Tardy:

Yes, and seriously that's what this show is about. It's not about the

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money. No offense – its okay, money is good and all that, but it's really not. As you've been progressing you know this anyway, but as you've been progressing do you see people going after the money too hard or does that affect them negatively? Tell me what you think as far as that goes, because a lot of people have big goals and dreams, which is great, but like you said sometimes it can end not where we want it to be.

Darryl Lyons:

Yes. I think we kind of overestimate money. I've been rich and poor, so I'd rather have money than not, but we overestimate what it does in terms of our happiness and joy. I know people are hearing this and they've heard it before, but I see it. I live it every day. I've got thousands of clients and money is just not going to replace and provide the joy that people are looking for that in that piece. It just doesn't and so I think just having examples over and over again over the last 20 years really solidified that for me.

I think that ultimately what people find is enjoyment through other things and that's typically not complacency but appreciation for what they have. Those that are givers tend to be some of the happiest people that I come across so those that have a plan of giving, not just an idea of giving, but actually an intentional giving while you're living and then also giving when you pass away, those people are happy. The people who are satisfied and appreciate what they have, and then also those people who do things with a purpose in mind: let's say an attorney who does oil and gas work. If he does it with a purpose of transforming lives through his occupation, those people are happy.

So those are some of the character qualities that I see of millionaires that make them happy.

Jaime Tardy:

That's amazing. That's what we want to hear, too because again it's not money. Money just sort of exacerbates whatever the issue or the wonderfulness is, right? If you can give, you can give more. I actually asked a bunch of my listeners what's the reason why they wanted to be millionaires and they said they wanted to give. I'm like; that's amazing and awesome. Are you giving now?

Darryl Lyons:

Well, it's a great question. Rockefeller was giving when he was a little kid. His mom made him and he never stopped and he owned islands. I've given since I was completely broke and I almost lost everything. I started my giving and I give 10 percent out of everything that I make and that hasn't stopped either. I teach my

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children that. Its way, way underappreciated. I say this because in America on average we give 1.5 percent of our gross income and we're the richest nation in the history of the world.

That's kind of disappointing to me and that's one of the things that motivates me is to encourage the habit of giving among my community. I think we've made a lot of progress there, but we have a lot of work to do.

**Jaime Tardy:** Imagine how many people you could affect though, especially when you're working with people to try and make them more money but also give more money. It just sort of is exponential for what you're doing, isn't it?

**Darryl Lyons:** Well, yes. The math makes sense but also the peace that it gives those people that are making that commitment. So yes, what we do is we actually celebrate when we are able to take somebody from an attitude of not giving and then they start making that commitment to giving. We actually celebrate that. We have a little gong that we gong and then everyone claps. It's just that we know we're making progress. That's our purpose and that's what gets us up in the morning.

**Jaime Tardy:** Ah, okay. So what made you really focus on that – yes you can give yourself, but you actually working with your clients to give more is something that most financial planners and most financial services don't really do, I'm assuming. So, what sort of drove that?

**Darryl Lyons:** Well, I think it's that I just look at money a little differently maybe. I don't know if the market is going to go up or down. I just don't and I'm not going to tell people that that's something that I can predict. In all reality my investment plan is pretty much going to be the same as everyone else's. There's just not a lot of creativity there. There's things that I can do to help a little bit and tweak, but the real value, I think, is providing leadership. That's missing and what we have is that we have the internet, which is information, we have blogs that are opinions, but we don't have boots on the ground of people that are standing up and saying; this is really what you need to be doing with your money.

We want to provide that leadership. We think it's a missing component in the marketplace. That's why we continue to grow. I think people are hungry for that and they come in and just ask questions and know that we're going to push them a little bit. It's

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something that we always have to keep top-of-mind. We not only have to keep it top-of-mind, but we have to have systems in place that remind us of how important that is so we measure things. We measure – if we give people hope, everyone knows around here that last month we gave seven people hope. Well, our goal is to give 10 people hope, right, so what are we doing here? Are we forgetting our job? I think what's important to you, you have to measure and so that's important to us.

Jaime Tardy:

Ah, and we want to work with people that actually care. Like, any consumer wants to work with someone who actually cares about other people and about the work that they do instead of just being like; yep, you're another widget. All right, give me your money. Let's keep going. Like, we actually care about this stuff nowadays. Can you tell me a little bit about how your faith has really affected your business, because one of the things that I surveyed for millionaires was if they were spiritual or religious or what they aligned themselves with? I was surprised, actually. It was about 50/50 that would identify as spiritual or religious and then 50 percent weren't; they either didn't care or were atheists.

I thought there might be like more of a correlation. So tell me how it's really driven you, because I know that's on your site and it's something extremely important to you.

Darryl Lyons:

Yes, it is. So, I've got a couple – I've got three businesses: I've got my insurance company, where we do life and health insurance and then I've got the investment company where we do financial planning and investment, and then I've got my book, which is *Small Business, Big Pressure*. *Small Business, Big Pressure* is the only place where you really see faith. I kind of sprinkle it through the other companies but there's no fishes on those things. We really want to be accepting of anybody that comes here that needs hope with money.

We have plenty of atheist clients. There are plenty of clients of different faiths, but the book here is just sharing with the community how I intersect the two. I'll share with you how that came about. It was probably – let's see, I always think of life in terms of my daughter and my kids' ages, right – so I think it was about six years ago. My daughter at the time was two, yes. I was really just having a rough time. I was getting older, right, so I was playing basketball and football and those things just weren't working anymore. So I decided to take up golf and I'm not good at golf. So I didn't just

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embarrass me; I embarrassed others.

Then I decided to take up jogging, so I'd jog at a conference in California and I decided to go for an early jog. It was dark and I got lost and I had to run 12 miles. I'd never done that before, but I'm late for the conference and so this is all kind of frustrating. My body, golf; no big deal, but I'm just kind of frustrated.

I get back to the office and I pressed the wrong button on a client's account. I lose him \$10,000 and that's gone. I must as well have put a pile of dollar bills and burn it. He had a beard and guns and I thought he was upset at me. He sure was and so I wanted to relax. It was a February day, a beautiful day, and wife is expecting our third child at the time. She stays home with my son and I decided to take my daughter, who's two, up to the grocery store. That's HEB in San Antonio, so I take her up to the grocery store and it's a sunglasses, leather jacket kind of day and she asked to roll down the window.

We rolled down the window and I think we were singing or something and she kicks with her foot the electronic up button, puts her finger in the window and it catches between the window and frame. So I swerve over in a McDonald's parking lot and I thought I was going to have to punch the window, but she released it and her finger was severed. It was just hanging by the skin and blood all over her princess dress.

So I darted over to the hospital, which was about a mile away and I get there and they ask my date of birth. I didn't know my date of birth. I didn't know my name. And so the doctor though, not without fear and anxiety and pain, successfully re-attached her finger that night but my wife lost the baby.

Jaime Tardy: Oh my gosh.

Darryl Lyons: Yes. So at this point – I had mentioned to you earlier that I had grown up without a lot of money and lived in a trailer park a little bit and had some struggles there – so my whole motivation in life was mental toughness and extra effort. I hustled and I worked hard. I never did anything wrong. When I say hustler, I was just a hard worker. I had a perpetual fear of failing, so my attitude in life was mental toughness and extra effort, MTXE. I couldn't MTXE myself out of this thing so I call up this guy – his name is Bill Loveless – and he had run a successful construction company. He had done

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well in life and then he got out of that and he decided to be a minister. So he knew the bible a little bit.

So I called him up and I said; Bill, here's what I'm dealing with. Can we just wrestle with this? And so, I bought him a breakfast taco and a cup of coffee or something. I don't remember what he said necessarily – he's a good listener – but I remember that it was as if God spoke through him and said; are you done yet? Are you done living the life I never intended you to live?

And so, at that point I made a commitment to set aside all that anxiety and pressure and worry of just trying to be excellent and became more dependent upon God in everything that I do in my life. So now, instead of having an attitude of MTXE, it's a moment-by-moment dependence on God in everything that I do. A by-product of that is that I really get to enjoy the people that are around me.

This isn't prosperity theology, but since that commitment my business has taken off and here's why: because now there's a business leader who no longer leads in fear and insecurity. There's a business leader who trusts God and is living that out and is experiencing peace and enjoying the people that he works with and the people that he serves. That's a challenge every day, so that's why I say it's a moment-by-moment dependence and there's some serious scripture that really – I think about John 15:5. I can't stop thinking about that, or Galatians 2:25; I can't stop thinking about that.

They drive me, but our company has grown since that commitment and we've been one of the best places to work in San Antonio, the seventh largest city in the country, for several years in a row now and things just keep happening, which is really cool. That's again, not prosperity theology but simply I think it just makes sense. When we have that peace as a leader and we're not insecure and living in fear I think people are just attracted to that type of leadership. So that's what we've been seeing.

Jaime Tardy:

Wow, that is an utterly insane story and I think it's going to help so many people because so many people right now are pushing. Like you said, they're just pushing as hard as they possibly can to achieve, which – don't get me wrong; I'm not saying anything bad about achievement. I am an overachiever also, but when you restrict the rest of you and you really don't feel that faith inside of you or whatever it is that anyone calls upon – you can call it whatever you

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want – I know everybody of different faiths are listening to this right now, but it's insane what happens. So that was a huge, pivotal moment in your entire life?

Darryl Lyons:

Absolutely, and that really became defining for me as a man. Certainly not perfect, right, so not setting up that expectation, but one that just trusts God. It's interesting how prior to that I had a faith but more like a Pharisee where I was quick to point out other people's problems rather than actually trusting God, which is really the essence of what Jesus had come to share with us. So, yeah that moment-by-moment independence is really critical now. I just live it out. I don't try to necessarily – again, like I say I don't have any fishes on my cards – I go out and share that story from time to time. I have churches that ask me to speak every now and again so I just share who I am and what I'm just trying to do.

I'm just a business owner pretty much like everyone else who wants to work hard, wants to do things with excellence. The only difference is that along the journey I have found that my dependence upon God allows me to deal with this entrepreneurial anxiety – which is very real with regulation and high taxes and expectations in our comparison society and the cash flow worries – that entrepreneurial dilemma of that pressure, worry and confusion as I've seen over the years has driven very successful men to alcohol abuse, divorce, exiting a business in a very foolish strategy and having a journey along the way that they built a business and made a decent living but with no purpose.

And so I reflect on some of these entrepreneurs that I've walked life with and I realize that I don't need to do that, but I can't figure out how to not do it independent of God. So, my idea behind avoiding all those problems is I don't know when they're going to come. I'm just going to trust God in this moment. Rather than dealing with an issue, which happens all the time, rather than finding other sources of satisfaction I turn to God.

Jaime Tardy:

You see, and that's what I find so interesting because normally we don't talk about faith or religion on the show very much at all and I've wanted to bring it out a little more. We've had a couple of guests sort of bring out some pieces because I really feel like this is sort of a theme that we don't talk about that runs to deal with these ups and down. Entrepreneurship is insane. You know that. That's why your book is called *Small Business/Big Pressure*, right? There's a lot of pressure, especially like for consistency and to

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protect your family and this, that, and the other. It can feel crappy. Self-worth can come into it, like it's a whole-body thing.

That's the funny thing about entrepreneurship. Like, it will put you through the wringer like almost nothing else will, almost nothing else, but each person sort of deals with it a little bit differently. So have you – you've said you haven't seen anybody else go through similar things but when we think about your clients and stuff like that, do you think that they have something to rely on, whether it be God or something else or spirituality or whatever it is, do you think all the people that are successful have that? Or does it seem sort of up-in-the-air, like I'm thinking of you surveying your people too.

Darryl Lyons:

Yes. I think really you ask a great question, one that we all ask ourselves which is what's the definition of success, right? And so the definition of success, I just kind of use the world's definition which is whoever has the most toys wins. If I look at my clients who have the most toys, some of them are happy and some of them are not. I haven't identified a common theme among those that have the most toys, but I believe the definition of success really if we get down to it is here's what you're given and you made the most of it.

So the unique character qualities, the cards you were dealt in life – because if I were to compare my success with Paris Hilton, she would outdo me, right? And I don't know her, but she started on third base and I started in the dugout. So it's not fair, necessarily to make these comparisons of success. It's very difficult for me to get excited about success but when I see the story behind this is what somebody was given and this is the hand they were dealt in life: they may not ever make it to the Forbes' magazine list, but man they inspire me.

There's a lady I think of off the top of my head who had a very difficult childhood and she's the executive director of a very important organization today. She made the most of life. She's serving thousands of families that are hungry and she started out hungry. That's what her passion was, so she's feeding people. She's successful and not very many people know about her. Those are the things I look for in success.

I also look for families with success. I think of another guy named Doug and he had a business and his business failed. He had a very successful business and he was shaking hands with billionaires in the city, but his business utterly failed, but I consider him really

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successful. I tell him this man-to-man. He's about 70 years old. His children are incredible and his wife loves him. He stays in shape. He's smiling. He's happy. He doesn't have a lot of money but he's successful in my eyes and so sometimes I really try to wrestle with what does it mean to be successful. I'm less concerned about the ones that have the most toys.

Jaime Tardy: Which is really important to know, especially as people are listening and growing as they go because – no offense – usually it's like; oh, I have a vision for it and it's got the Lamborghini on it. It's got the whatever, because it's easy for us to see that physical form of stuff, right? When we feel that way and it can make us feel really good to have that stuff, which I think is – don't get me wrong – stuff is good, too and everything else, right?

Darryl Lyons: Yes. I mean, I definitely have stuff. I try not to worship it, because I really want to look back and say that I made the most of what I was given and I treated people fairly. So there's some other things that are more important to me, but yes I like stuff. I bought myself shoes the other day and they cost \$120. It was like; yeah, good running shoes. I still struggle with spending that kind of money, but I really did appreciate when I had those shoes so I do like stuff, but I've got to be careful not to worship that or make that my end game.

Some of the things that motivate me – and I still have a framework of setting goals that is very specific that I've done since I was 18 – so that hasn't changed. It's my attitude towards that framework, but I put this list on my shower wall. I tape it up there and I call it Shower Power and it's all my goals. My wife can see it.

Jaime Tardy: Good idea!

Darryl Lyons: Well, it's important because she can see it. The other day my son came in there and he took a shower in there and he goes; dad, you haven't achieved all your goals. I thought, well that's kind of cool that he's getting to see that. Some of those goals have rewards so if I do a couple of things – there's some president books – I like to read bios on presidents. I'll reward myself with a trip to the coast and go fishing. So, I like to use stuff and material things as a reward for certain behavior and disciplines.

Jaime Tardy: Tell me more about this goal-setting system, because that's awesome. I want to know – you said since you've been 18, so walk me through what that looks like really quick.

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Darryl Lyons: Yes, I've massaged it over the years, but what I've identified is that what we consider to be a goal is simply a desire. It's not necessarily a goal. Let me give you an example. When I met my wife for the first time, when I first saw my wife I said I'm going to marry her. It was the first time I saw her. I love God and I'm a big spiritual guy, but I met and wow!

Jaime Tardy: You're like; I'm going to marry her, some girl at a bar.

Darryl Lyons: I knew I was going to marry her right away and there was nothing stopping me from marrying this lady. So that was ultimately my desire, was to marry her but my goal was – and this is kind of weird – my goal was when I picked her up on the first date I was going to take her to the nicest restaurant I knew, I was going to wear the right shirt, I was going to have the right amount of cologne, I had the right music; I mean everything within my control was a goal.

That's how it is, too, with me today. If I want to sell a product, then that's my desire, not my goal. My goal is what are the things I can do? Well, I need to make three phone calls a day. I used to say three a day makes the creditors go away. That was my goal that increased the probability that the desire would occur. So I set a desire and the activity that's necessary to achieve that desire, that increases the probability and so that's the framework. I'll do that financially, physically, altruistically; so there's things I want to do for the community, for my family, for my wife. My desire is to have a happy wife so I date her. I want to make sure I date her periodically. I date my kids.

All this is done in the context of again, my original comment of abiding in God and Christ so I don't overwhelm myself and beat myself up if I don't meet those goals, right? That's kind of the difference of attitude that I have today versus before when I had all these goals and desires: I'd beat myself up and push myself to the point of frustration. Now, it's that I'm in the context of God. I trust God. If these happen I'm going to do my best, but if they don't happen, God's in control. So, that's my framework today, goals and desires in all facets of my life.

Jaime Tardy: What are some of the goals you have on your shower wall? Now I want to know. Like, what are you looking at every day, because I think everybody should look at their goals every single day; desires or whatever you want to call them. Well no, I think they should look

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at their actions. Like, what am I supposed to be doing today? How many people am I supposed to be talking to in order to hit that? I love the way that you did that, but what are some of yours that you're working on?

Darryl Lyons: I want to increase the referrals that we have in our company. I think referrals are a good pulse of how we're doing a good job in the community, so those are some. I have a desire every quarter of reading a book on the presidents. I have a desire to know history better, so every quarter I read a bio on one of the presidents. I've got two more. I've got Eisenhower and then I'm going to go back to Washington. I haven't read those yet, but 26 of them now. So I'm getting progress, right?

I have a desire for my family to have a close-knit relationship so once a week we try to do popcorn and pallets, where we lay out the pallets and blankets on the floor make popcorn and we watch movies and play games. So those are all of the things that we do.

Jaime Tardy: Oh, I love that. Well, it's funny how small they are and yet how much they add up as the consistency of that. It's not going; hey, we're going to do this for a week. We're just going to watch movies and play and then we're not going to do that again for another six months. But you remember that way back then. It's the consistency of referrals, it's the consistency of everything that really adds up and makes the life.

Darryl Lyons: Yes, it does and I think that's – I feel bad patting myself on the back, but I want to tell you that this habit of setting goals and just thinking through this is where I want to go and how do I get there has really been one of the key factors of my ability to have accomplished things over time. It's saying; okay, here's where I want to go and here's where I'm at. How do I connect the two and then have a consistent action plan to get there.

Jaime Tardy: Is it just the shower where you keep your goals or do you have them written down too at your desk?

Darryl Lyons: No, they're just in the shower.

Jaime Tardy: That's so awesome.

Darryl Lyons: Shower Power –

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Jaime Tardy: That's it, Shower Power – it's all you need. One thing I learned from this interview: Shower Power.

Darryl Lyons: That's right.

Jaime Tardy: Awesome. I know we have to start wrapping up soon, so I'm going to ask you the same last question I always ask and that's what's one action listeners can take this week to help move them forward toward their goal of \$1 million?

Darryl Lyons: Oh man, yeah. There's so much I could unpack because I work with people all the time. I was told early in life that there's only two ways to be a millionaire. I decided to do both because – well, I wanted to do both – but two ways to be a millionaire: to save early and often, or start a business.

Jaime Tardy: Yes – so smart. And it worked because you're on this show. That's amazing. So what can somebody do – because you're the financial guy – what can they do on both of those? What's their first step in both of those? Let's say they wanted to do both. We know they're starting a business so hopefully I've got some of that piece covered for you, but what about the first one?

Darryl Lyons: So, on the financial side I am still a huge fan of Dave Ramsey. I do believe that you've got to – remember, the definition of a millionaire is assets minus liabilities equals net worth – so if we don't get those liabilities down then our net worth is going to be lower. So we focus first on that second part of the equation: decreasing liabilities through Dave Ramsey's financial programs, reducing credit card debt, and then when we've completed that consumer debt pay-down then we aggressively say; I believe that millionaires, the really successful ones, don't try to be sexy with the savings. They just save. They don't try to time the market. I've never known a day trader on the Fortune 100 list.

They just save. They just pound it away and they do what they do well. And so, increasing assets, decreasing liabilities equals a millionaire. Now, on the business owner side I believe that one practical item is that before you leave the office or work every day what I do and have done for years is that I write down the six most important things that I need to do for the following day. Those are the things that I do first thing in the morning. It has a date with a cup of coffee, those six things, so that's a practical strategy.

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Jaime Tardy: Awesome. I love that, because that, doing that every day – the six things – is what increases the asset side. Hopefully anyway – that’s the point – and then if you go on the other side to decrease the liability side then that’s what we’re looking for, too. And we don’t talk about decreasing the liability side enough on this show. We’re usually like; ooh, increase, increase, but for both the gap is important. You can make a million and spend a million and have nothing, so thank you so much for coming on this show today, Darryl. I really appreciate it.

Where can we find out more about all of your businesses that you have besides just the book, which is *Small Business/Big Pressure.com*, but I know you have the other two companies too?

Darryl Lyons: Yes. You know, also I forgot to tell you on *Small Business/Big Pressure.com* if your listeners put mistakes, slash mistakes, there’s an eBook in there of 30 small business mistakes. They can get that for free if they put in “millionaire.”

Jaime Tardy: Perfect – awesome, so I’ll make sure that everybody checks that out. And what are the other places, too?

Darryl Lyons: PAX Financial Group is my main company and then PAX, yes P-A-X, that’s Latin for peace, and then PAX Insurance Services is for all the Obamacare that’s coming around the corner that people have got to figure out how to get. They can get it there.

Jaime Tardy: Crazy. Thank you so much for coming on the show. We’ll definitely link everything up for everybody so they can take a look. Thanks so much. I hope you have an awesome, awesome day.

Darryl Lyons: Thanks.