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Jaime Tardy: Welcome to Eventual Millionaire. I'm Jaime Tardy, and I'm so excited to have Darryl Lyons back on the show. He has a book called *Small Business Big Pressure*. You can check it out at [smallbusinessbigpressure.com](http://smallbusinessbigpressure.com) and it comes out this week, January fifth. Make sure to check it out. Thanks so much for coming back on the show today.

Darryl Lyons: I'm excited to be back. I really appreciate the feedback from your viewers and listeners. It's been incredible.

Jaime Tardy: I'm so glad that you're sending me some of them. I don't know what happens after you guys do the show. Don't get me wrong. I sometimes get emails from people saying "Thanks for the guest," but I don't know what it says on the other side. So, what were some of the things that you heard from the interview?

Darryl Lyons: People were inspired. I've done 50 interviews in the last year, and you were right there at the top in terms of feedback of people saying, "You inspire me. You encourage me. You gave me some information that helped me put one foot in front of the other." Frankly, that's why I said I wanted to be back on. There's just something there with your audience, so thanks for having me back.

Jaime Tardy: My people are amazing. I've heard that before. I don't have as big an audience as some people out there, but my people are the best. Of course, I'm allowed to say that, but they're the ones that will actually email you and tell you how amazing you are. So, thanks for coming back on the show. One of the reasons we have you back on the show, and I really wanna dive into this, is you talked about the book before, but now you're relaunching it with a publisher. Can you tell me a little bit about how that happened?

Darryl Lyons: It's a really interesting journey specifically for those who are looking to launch a book. I'll just share my journey. First of all, writing a book is so difficult, as you know. I remember getting strep throat, and I couldn't work or speak, but I could type, so I went to a coffee shop and I just typed. Then, I had about 20 entrepreneurs help me massage the content and make it fluid. I didn't know how to make it fluid. I didn't know where commas go. A lot of people helped me, and I'm really proud of the product.

I met with an agent who is actually Max Lucado's agent. He is the No. 1 Christian author of all time. I sat down with him, and I said, "I want you to pick up my book." He didn't laugh at me, but

inside, I think he laughed. Nobody knows who I am at this point, so he gives me directions, “Consider self-publishing, and you may even consider these hybrid publishers.” The hybrid publishers are these big publishing houses that support self-publishing authors. I thought it was cool because I could kind of be on the bench. Then, they can pull me up to the big leagues. I like that.

The key for me was to find a fair deal. I started to look around. I didn’t need to maximize my deal. I needed a fair deal. That way, they had some skin in the game. I wanted somebody to be interested in me. So, I found an organization called LifeWay, and they had a subsidiary, and I wanted to be their No. 1 author. They said I was their No. 1 author, but they went out of business, so I guess I wasn’t that good. LifeWay didn’t go out of business, but they decided to relinquish the self-publishing arm. When they did, they ripped up the contract, but at this point, I had a little bit of a track record.

So, now, I can go back to this agent and say, “Now, I’ve got a little bit of a track record. I have a few endorsements from Dave Ramsey and John Lee Dumas and Dan Miller.” But rather than working with an agent directly, I decided to continue to explore the marketplace. I actually talked to Dan Miller and Kimanzi Constable and asked them who they would pick. They gave me a list, and I just knew those guys were in the game quite a bit. I figured they would give me some good feedback.

I ended up going with Morgan James. They’re a traditional publisher, but the reason I went with them is because they bought into two parts of my vision, which was small business and my faith. I wanted an organization that can appreciate both of those. So, I ended up signing on with them. They said, “Don’t sell any more books. We wanna relaunch this in a fresh start on January 5, 2016.” So, that’s been the journey.

Jaime Tardy:

So, I wanna dive a little bit deeper into that. When I did it, I wasn’t supposed to have a book when I went to publishers. You went with a book proposal. You get the agent first, then you get the book proposal, then you get the publisher. Yours is a different type of story. So, when did you actually write the book? Was it before you even talked to that very first agent? Did you have the whole thing done and just said, “Hey, I have a book?”

Darryl Lyons:

Yes, I did. The way the book came out is, I was getting phone calls from all across the country from entrepreneurs. Your

listeners may not know that Dave Ramsey has an advisory team, an investment council, that I'm a part of. He's endorsed me and my company for years. So, I had a relationship with his group. So, if people have business questions, they would send them to us or several other large institutions would send entrepreneurs to us to ask questions. So, I was picking up the phone answering questions and in the community.

I had one entrepreneur who came to me and he was an executive for a Fortune 100 company. He said, "Darryl, I need to pick your brain because I'm in board meetings, and I don't know financial stuff. Can you just share with me what a balance sheet, income statement and all that is?" Over a cup of coffee, we exchanged notes. I said all that because I realized I needed to teach a class. I started teaching a class to the community, and the classes would fill up. Then, I looked at the stacks of papers and books and research, and I thought, "Man, I've got a book here."

I wrote the book really just to help people. That was the sole purpose. What was cool about writing a book, and even more important than the transactions that occurred afterwards, was I crystallized what I believed in. You know what I mean? I had to wrestle with "Do I believe this to be true?" That part of the writing process is one of the healthiest for an author. So, to answer your question, I wrote the book just to do something for the community. Then, I realized I could actually take it to market, and I needed to get the message out further. My point in finding a partner in this was not to maximize profit per transaction, but who could get this book out to a ton of people? That was my first priority.

Jaime Tardy:

I love that. There was a pain already in the market. You were trying to solve it one-on-one and that didn't really work, so you just created a better, more leveraged way. It's 101. What's so funny is that it's not the traditional publishing route. You were, "I'm just gonna create this thing." Apparently, people really like it. I love that. What are you doing right now to prep for it? We're a couple weeks before launch with the recording, so tell us what you're doing for the crazy relaunch.

Darryl Lyons:

I've done probably 50 interviews this year. A lot of podcasts, *EntreLeadership*, *Entrepreneur on Fire*, yours. I appreciate y'all's audience. I'll do some television and some print media. I've invested some of my own cash to get the message out. That's okay. And social media and things like that. It'll be an aggressive launch. I'm sure people will see it across their Twitter or

Facebook feed. I hope people see it because that means I'm getting a return on my investment, right?

Jaime Tardy: Heck, yes. Book launches are insane. I have friends that just did a smoothie book that just launched. It's so amazing how it all cumulates to one day in one week. You know what I mean? It's so much planning. It's utterly insane. That's such a big process. How did you start planning all that? I wanna talk about planning in general just for the New Year and all that fun stuff too.

Darryl Lyons: I had an initial book launch, which was the self-published version.

Jaime Tardy: How did that go?

Darryl Lyons: It went good. The challenge for me was I don't know how well it went because when the self-publishing arm went under, I didn't have all the data I needed. I will tell you that there's a bit of humility in launching a book. "What do you mean not everyone's buying it today? How is it not No. 1?" You get into that stuff. My attitude this time is I'm putting in best efforts, but I really am gonna let God take care of the results. Some people say, "That sounds good," but I really mean that. I'm gonna put in my best efforts.

Last time, I literally would watch it all the time. "It's going up." That's okay. The problem is, I would emotionally tie myself to those numbers. This year, I'm not worried about that. I laid out a plan of different resources that I've identified. It's amazing how many different resources there are out there. I look for radio and endorsements as a key driver. Endorsements are some of the most powerful ways to get the book message out. I just got Dr. Rabbi Lapin to endorse the book and a handful of others. I'm really trying to leverage endorsements more than anything.

Jaime Tardy: How did you get those? When we start naming names, everyone's, "I want that too."

Darryl Lyons: I know. I wish that was a duplicatable process. It's years of building relationships and giving and giving over years. When you finally say you need some help, these people have seen you along the way and say, "I'm willing to help you." To say you want an endorsement, I would suggest to your audience to start building relationships and giving to those people over time very authentically and regularly. Eventually, those doors open because they see that you're for real. To expect an endorsement right off

the bat, forget about it.

Jaime Tardy: I totally agree with you. When the endorsement piece comes up, it's hard to ask people, especially super high-level people. I asked Seth Godin. When I sent the email, I was scared as all heck. I had known him for a while, and I'd interviewed him and met him in person. He said yes within minutes in an email. I asked T. Harv Eker for an endorsement, and I'd never met him or interviewed him. I just emailed his team. He said that as long as we put it on the cover of the book, he would do it because it was a published book and it was gonna be in stores. It had already gone to print. Well, not to print, but we couldn't put it on the front cover. He still gave it to me.

Normally, you do have to build up relationships like crazy. This was just a random email. I didn't know him, so it wasn't gonna hurt anything if he didn't say yes, but normally, it takes years. How did you get Dan Miller? Dan Miller write my book forward, which was amazing, but how did you get Dan? How long did you know him before and what did that look like?

Darryl Lyons: I also wanna share the ones that told me no. I don't wanna forget about that. I joined Dan Miller's Mastermind group. I got into the Mastermind group because of relationships. If I could track back events, I had a radio show seven or eight years ago. When I was in the studio, this guy named Chuck Bowen was in the other studio. I was doing personal financial planning. He was doing business coaching. We became friends. The radio show was called "Financial Mythbusters." It kind of fizzled and went away. In fact, I had to tell my mom to stop calling because even when she changed her voice, people knew she was the only caller.

Jaime Tardy: How cute.

Darryl Lyons: I cancelled that show. Sometimes you look back and think, "What a waste of time and money and resources." Then, you trace steps. I met Chuck Bowen. Then, Chuck Bowen told me about this Mastermind group. I get into this group, and Dan Miller and I build a relationship and he's happy to endorse it. So, Dan Miller is obviously a good man and a good friend now. His Mastermind's a great organization for me. It's a good fit. I consider his Mastermind my R&D, research and development, because I get ideas. I bring it back and I try it and see if stuff works.

The ones that said no. Not a lot of people know the chairman of

C12. His name is Buck Jacobs. He's an amazing man. He's 70 years old and has an incredible story. He wrote a story called "I Radical," really incredible. Again, not a mainstream name, but he does have influence over a lot of influencers. So, he leads an organization that really touches hundreds of thousands of people. I sent him an email for an endorsement, and I don't hear back from him. He read the book, and I called him, and he said, "I can't endorse this." "What did I say?" He starts telling me, and I said, "Will you reconsider?" He says, "Yes," and he endorsed it.

Jaime Tardy: That's so funny. Why do you think he did that?

Darryl Lyons: My book has a faith component, but I'm also sensitive to everyone's degree of faith. This man has radical faith, and he wanted me to be a little bit more radical in the book. I said, "The way I'm trying to approach is a little bit more gentle." When I shared that with him, he said, "I get it."

Jaime Tardy: I'm trying to get out to the masses. It's amazing. It's so important to highlight the fact that if you just ask again. When I asked Pat Flynn, he said no at first too. Who likes to take no for an answer? Did anyone else say no to you?

Darryl Lyons: Max Lucado did. I didn't speak to him directly. He knows me and I know him, but I spoke to his agent who's a good friend. He said, "Max will not endorse books he hasn't read, and he is in the midst of marrying off his daughter and writing his own book. So, he's saying no to everything right now." I respected that.

His co-pastor, Randy Frazee, wrote an incredible book, one of my favorite books called *Making Room for Life*. He did an amazing, wonderful endorsement. Randy Frazee is a good man. A quick endorsement of this book, *Making Room for Life*. It helps me as a busy father who's on the football and soccer fields one day and in the gymnastics room another and in church on Sunday and working and trying to live life. He shook me up a little bit and helped me not get overwhelmed by life. His book is very inspirational to me and my family.

Jaime Tardy: How do you do that? Tell us the meat of how we do that. I'm sure everybody wants to know too.

Darryl Lyons: My family implements it. We focus our relationships and our priority of time on our neighborhood. That sounds overly simplistic, but let me tell you. We live in San Antonio, and we had

pockets of relationships that were 20 minutes here and 30 minutes there. In traffic, that turns into 45 minutes. If you have pockets of relationships you're trying to manage all over the city, it becomes really impossible and creates more anxiety than it's worth.

We made a commitment to get to our neighbors in our community. So, my wife would make a commitment over several years that whenever she went to the park and the kids played, she would meet moms and get their cell phone, and she created a Facebook group. Then, we started doing an annual fall party where we would invite all these younger couples over. We would cater it and have everyone over. We just started pouring into our neighbors. Those have become our relationships now. Now, it's not managing pockets everywhere. We had to let go of some relationships, which has been healthy and professional. Not "We don't like you anymore." Now that we're not driving across town and we're focused on our backyard, it makes it a lot easier to do life that way.

Jaime Tardy: I never would have thought. I just had a housewarming party and everybody's from ridiculously far away. I haven't met my neighbors yet. I just moved in. That's amazing. Usually, you've had relationships with friends for a really long time, so why would you make a bunch of new ones just because they're close?

Darryl Lyons: It's huge, but it's so helpful. We get invited to stuff all the time, and we have to filter. What's our filter as a family? Or for any family? Usually, it's based on emotions or who they like. When we get invited to three or four events in a weekend, we say, "Our priority is to go to those that are in our community." That doesn't mean we don't like those people. In fact, we tell them very candidly, "We're trying to make a priority of our neighborhood."

We're gonna walk life with these people. If we see a bad guy in the neighborhood, all the moms text each other. It becomes a beautiful network of people who don't all have the same values of us, but we get to walk life together and it's convenient. In college, all my friends came from the dorms because we lived next to each other. There's something to be said about proximity, and in suburban America now, we have all these relationships we're trying to manage, and it just gets overwhelming. So, we've simplified that.

Jaime Tardy: It's so interesting. I have never heard anything like that. That is great. I do wanna make sure we touch on planning. This is coming out on December 28<sup>th</sup>. It's the new year. The holidays are

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somewhat over. This year's gonna be better than the last or so everybody hopes. What can we do to make 2016 utterly amazing?

Darryl Lyons:

I really look forward to 2016. I've been doing goal planning for a long time, every year since 1997. I like to keep them to see if there's stuff I missed. There has been. I looked back and about five years ago, my goal was to shoot under 90 in golf. I still haven't done that. I just can't get into it. I did it for the wrong reasons maybe. I thought it was the necessary evil to be a successful businessperson. When I took inventory of my skillsets and interests, that really didn't work. I like to look back and laugh at some of the goals I set.

In terms of really killing it in 2016, I think it takes a necessary thought process. For me, it's sitting down once, but not tying a bow on it. What I mean by that is, I sit down and write down all my goals, and I cover ground that you might not always think of. For example, I will definitely have professional goals. I'll have financial goals. I'll have goals physically, spiritually, with friends and family, and altruistically, giving back in some capacity. I'll have all that.

As I write down my goals, I recognize that my goals may not be goals. They may be desires. I did talk about this a little bit in the last show where they may be things that are not in my control. So, my desire may be to have a happy wife. That's a desire, not a goal. So, I'll have a desire and right next to it, I'll have a goal. If it's happy wife, then my goal would be something that I can do that can increase the probability that desire occurs.

Just to let you know, my 2016 plan with my wife is to pray with her every night. That sounds simple, but let me tell you how hard that is. When every husband and wife has times when they're frustrated with each other, it's hard to pray. That's really hard to do. My goal is to pray with her every night. No. 2, I'm gonna take her on a date once a month, just her and I. No. 3, I'm gonna do a staycation with her. She has four kids and a busy life, and she needs a staycation. So, we'll go somewhere here in the near area and stay the night somewhere. Those things are things I'm gonna commit to and that'll increase the probability that she'll be a happy wife.

I do that for everything. Let's say I wanna pay down my home in five years. I have to have a specific financial commitment monthly or quarterly to do that. So, to really kill it, I think you have to put

this down. I put all this down on Excel and I let it settle for a day or two. I tell my wife what I'm thinking about and I sleep on it, and I make changes because some things come to me differently. Then, once I tie a bow on that thing, I'm all in. This is what I'm committed to. Typically, it works really well, especially when you laminate it and put it in your shower.

Jaime Tardy: The one tip from the last interview that everybody adored and loved. How do you not get overwhelmed with that many pieces? You just listed six different things. You said three for just happy wife. How do you keep that in check without getting overwhelmed with all the things that you have to do now?

Darryl Lyons: To me, it's less overwhelming because I have a plan now. I'm not reacting to life necessarily. I don't show up one day and realize my wife is completely miserable. Then, life's chaotic. Or imagine that she comes to me one day and says that she's not happy. Now, life is out of control. I basically take life by the horns. Of course, God is completely involved because I prayerfully consider everything that I do, but I don't have to respond to life. I'm being more proactive.

Even with my finances, there's specific things I wanna do. I'm not just waking up and saying, "What do I do with all this money?" People talk about S.M.A.R.T. goals. I prefer S.M.A.C.C. It's specific, measurable, achievable, consistent and compatible. So, I make sure that all my goals are compatible, so they don't overwhelm me. If, for example, I wanted to golf under 90 or master the guitar or learn Spanish and write another book, these are not compatible goals. I do take a bird's eye view and say, "Can I do all these things? Is this really compatible?" That's why I think I've been able to massage it to where it is compatible.

One last example. I date my wife once a month, but I also date my kids every Wednesday. I've got four children. That's pretty compatible. That's doable. But if I say that I'm gonna date them and take them to a theme park, that may be inconsistent and incompatible with my financial goals. The other day, my daughter and I had muffins together. That cost us \$7.00. That was a date. So, I make sure they're all compatible and it's not overwhelming.

Jaime Tardy: So, tell me some tactics you use. Every Wednesday is awesome, but do you pre-plan your dates for the year? When you have that many things to do, do you do it in a systemized way? "Every day, in my Google calendar, it says 'Pray with wife.'" What do you do

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in regards to all that?

Darryl Lyons: That's a good point. Some of them are in my calendar. For example, on Wednesday on my calendar, it says "Date with kids." That way, I don't work late on Wednesdays. There is some stuff in there that is very specific. I do not put what we're gonna do. I just don't wanna systematize life that much. For example, I didn't have a clue what to do with my son. So, we rode around in my car, and we stopped in places that looked cool. We stopped at a pawn shop.

Jaime Tardy: That's what I did this weekend with my son. That's hilarious. We stopped at a comic book store though.

Darryl Lyons: That was the second stop. Then, we bought ice cream. It's just doing life with my kids and giving them that one-on-one attention and listening to them. My son told me in the midst of that, "Dad, I'm sad I don't have any friends. Kids think I'm weird." He doesn't say those types of things around other kids, but he says it one-on-one with Dad. We wrestled with that. My son's a unique kid. He's a brilliant kid, so it's a challenge when he's working with kids that are different from him. You get those one-on-one conversations. I don't wanna miss out on that.

I was talking with a lady the other day, and she was running for political office here in town. I didn't correct her, but I said, "It's difficult because you've got kids and you're gonna run for political office. I know you wanna do a lot of good in the community, and I appreciate that. But what about your kids?" She said, "I just need to be there for the big events." I thought, "It's the little events that matter." It's that little one-on-one time when kids say that kind of stuff. I don't wanna be there for just the big events. I wanna be there for the little things and that allows me to do that.

Jaime Tardy: That's amazing. How do you do all that and run a really successful business because I'm assuming that takes a lot of your focus also?

Darryl Lyons: There are seasons in life, and there are seasons when a business starts that it's difficult to accomplish other things. You've got this ramp-up mode. Frankly, in January, I'm gonna be launching the book, so I'll be a little out of balance for a little while. I don't wanna stay there long. A couple ways that I try to stay balanced is I have a coach and he keeps me focused. I had to tell him, "Your goal is to keep me focused." So, he keeps me focused and that's very helpful.

I have a peer advisory group that holds me accountable to my goals and desires. I have a team of 18 people that do a lot for me. This is just a position I've had over the years. I'm at that position where a lot of stuff just gets done. That's a blessing.

Jaime Tardy: But you worked your butt off to get there though.

Darryl Lyons: Absolutely. Sometimes I'm able to do things that other people can't because I have that flexibility.

Jaime Tardy: A lot of people who are listening are in the start-up period or season of their life. How long can they expect that to last? A lot of people who are listening feel like, "This time will never end, and I'll never have 18 people or even three people on my team to help me out."

Darryl Lyons: I think one thing a lot of people struggle with is just trying to stay in shape in the midst of the start-up phase. If they do research, they'll find most successful people stay active and physically fit. I'm not talking about comparing to other people. That's dangerous. I'm talking about the body that God gave you and are you a steward of it? Are you taking care of it? When I started looking at research of very successful people and realized that they stay in shape, I just made that a part of my program.

Some people say they don't have time to work out because they're trying to start this thing. I think they have to consider that working out and taking care of their body has to be a part of that start-up phase. You're just gonna have to carve that time out to do that. It has to be done. It's just a necessary thing.

The other thing is that start-up people have to get that correct amount of sleep. It's hard to focus and do things well when you're not getting the right amount of sleep. I ask all my employees all the time how much sleep they get. Everyone's different. The book called *Power Sleep* is incredible, by the way. So, I say all that because I typically find that start-up entrepreneurs say they're too busy, but most of the time, they're just out of whack with their physical body.

Jaime Tardy: Don't get me wrong I did this too. "I'm so busy. I've got so many things going on in general." Let me ask you this. I've had people in my Millionaire Hustlers group who have two, three, four kids. They have a full-time job, a wife they need to keep happy, and they're trying to do something on the side. They're the

breadwinner too, so they're trying to make that transition. That's not everybody listening. That's an extreme position. I've had a bunch of people in Hustlers in that position quit, but it's not easy and they've had to wake up at 3:00 or 4:00 in the morning to work. How does somebody like that balance?

Darryl Lyons: I don't know. Here's why. I just quit. I was working for a Fortune 100 company making good money, and I just woke up one day and said "I quit. I'll go start a business." I never did the transition thing. So, God bless some of those people making that transition. That is hard. Can you imagine having all those jobs and trying to manage your family? I would suggest to those people to just put a timeframe to go do it. Just stop messing around, go do your business and get it going. I don't know the timeframe. Obviously, if they're engaged with you, they have a great coach. I can't image. That transition's just too difficult.

Jaime Tardy: How did you just quit? You were the breadwinner, I'm assuming. Just quitting is really scary. Tell me how you did that.

Darryl Lyons: I'm a financial guy, but the math didn't make any sense. I quit and my wife quit at the same time when we had our newborn.

Jaime Tardy: You both quit your job with a newborn baby? Keep talking.

Darryl Lyons: Prior to this, I had a pretty good paying job. We had whatever we wanted typically. I had a BMW convertible. I just had a lot of stuff. In order to make this work, I had to sell everything that I could possibly sell. I sold my BMW. For a year, my wife would drop my off at work in the morning and pick me up. We went to one car. It was peanut butter and jelly. It was very difficult.

I will never forget going to the office at 4:00 in the morning and this time she didn't drop me off. I decided to go there in her car, but I left my office keys at the house, so when I went to open the door at 4:00 in the morning, no one was there. I get in my car, and at this point, I had given up. The night before, in tears, I told my wife I couldn't do it anymore. There was no way we could pay the mortgage. Keep in mind that my life growing up was in a trailer park. There were some very difficult times. My dad actually went to the door once and it didn't work. He got fired. This was in the 80s, and that was the beginning of our financial challenges.

So, I was feeling that same anxiety that my father before me had felt. My wife was so encouraging, "I believe you can do this."

The power of an encouraging spouse and a praying mom is one of the most powerful things. In the car, I was just done. I remember praying, “God, I am completely wiped out. I have no idea what to do. I am scared.” It’s anxiety and a fear as a father, as a failure. I remember saying, “God, I trust you,” and made a commitment to give the first fruits of everything I made. I haven’t changed from that ever since. That was one of the more difficult seasons. It took about a year to get through those difficult seasons. But I’ll tell you this. On the other side, beautiful, happy, love it. I’ve got, obviously, an ideal situation where I can do a lot of things, but that was difficult.

Jaime Tardy: You could have given up and just gone back to a corporate job. You could have done that.

Darryl Lyons: Easily. Anybody could have hired me for several hundred thousand dollars. That wasn’t an issue. I was committed to starting a business, and I had a vision of what it meant to be in my industry, how to serve people, the type of lifestyle I wanted for my family. I just had a vision. The vision was so big and grand that nothing was gonna stop it. I was absolutely committed.

In fact, I was so committed that my mother, who didn’t have much money, bought me a class ring when I graduated from college. It was a very kind thing to do, and I don’t know where she got the money to buy me a class ring. I cherish it. It’s in a safe at my house. I hardly wear it. But in order to pay for gas, I had to pawn my ring and get \$50.00 to get gas. Hopefully, I was able to close some deals and make ends meet. I was that focused. It was an incredible focus and passion and God’s relentless pursuit along the way that I was able to push through that.

Jaime Tardy: I don’t think enough people have the “do whatever it takes to succeed” attitude. I think that’s exactly what your story exemplifies. “I was willing to hock a ring that meant so much to me in order to live this dream.” When you show that much focus, like you said, it’s insane what can happen. Do you think that was innate in you because you believed in this dream so much or do you think somebody can cultivate that? There’s probably a lot of people who’ve had nice cars who are “I don’t wanna hock this. It’s really important to me.” Even when it gets stuff.

Darryl Lyons: We suffer in America from the affluenza disease, the comfortable lifestyle. My point of reference was, I’ve lived in a trailer park. It’s really not that bad, and I’ve gone without. I think it is difficult.

I think what happens ultimately is we just get really comfortable and complacent.

I think that there's something really great in each of us, and I get disappointed when that greatness is suppressed because of complacency, but more so fear. We don't really tap into the potential that we have, so when we can take inventory of our unique gifts and the way we can serve others, we can realize the money will work it itself out. Frankly, one of the things about having money that's tricky is how do I teach my kids some of the same values. I guess my point is if we could let go of that fear, we could experience what life was meant to be. But we're fearful, and I get that.

Jaime Tardy: I quit my job when my son was born. I was willing to sell the house if I had to. I was willing to work at Home Depot, if I had to. Whatever it took to do this one thing. It was still really scary. The day I quit, I was, "I can come back whenever, right? Just in case." How did you deal with that fear? It does come up like crazy. I know you pray, but tell me a little bit about day to day because you can't pray constantly forever. So, how do you deal with that day to day?

Darryl Lyons: That's always a challenge. I would watch the numbers quite a bit. I had Excel spreadsheets of how many clients I had. One of the things that was challenging was looking at the cash flow. If I ever looked at the cash flow, that was very fearful. That was bad. I had to start watching things that I could control on a daily basis. If I asked ten people to buy and I watched how it yields a sale, I started paying attention to that sales funnel. I started only to drive the one thing I could control, which was "see the people and solve their problems."

If I did not have people to call, then I would leave the office and I would knock on doors. I think I knocked on every door in San Antonio. I knocked on one door. This guy happened to need some life insurance. At the time I was selling a lot of life insurance. That was enough to hold me over. He gave me a shot. I always thought that I needed to be in front of people. If I get in front of people, the sales funnel will work itself out. I would track the number of people I was in front of. I would get scared at times, and I would have a list of people to call.

Anytime I saw someone, I'd say, "Who else do you know that I can talk to?" I would get referrals. I put a sticky note on my

phone that said “coward” because I would get scared of calling. I knew the one thing I could control was getting in front of people, so I would start tracking that more than the cash flow. I would still watch the cash flow, but I wouldn’t worry about it because I was focused on what I could control. Does that make sense?

Jaime Tardy: It makes perfect sense. I tell clients all the time, “If you’re just looking at stuff that you have no actual control over, not actionable items, you just freak yourself out. There’s nothing else you can do about it.” I love hearing the story that you just paid attention to the stuff that you could take action on, and it all worked itself out. Don’t get me wrong. You pounded on doors. You did whatever it takes too to get the results that you wanted. I love hearing that. We have to start wrapping up in just a second. I’m gonna ask you the last question and then I’m gonna ask you all about your book and where to find it. What’s one action that listeners can take this week, especially because 2016 is coming right up, to move them towards their goal of \$1 million?

Darryl Lyons: I would take a Friday afternoon and start working on your goals for next year. Just take an hour. It doesn’t have to be that long, but focus on all those categories I mentioned. Let it sit and marinate a little bit. Let your spouse or significant other bounce it off you a little bit. Then, go for it. Start pounding away those goals. Again, take it to Kinko’s, laminate it, and tape it on your shower. Trust me, it’s an incredible motivator. It all depends on how often you shower, but you’ll see it written.

Jaime Tardy: I’m writing that down as an action item. I think I wrote it down last time and I did it, but I have new goals. They’re in my new book. I’m gonna take it, laminate it and put it in my shower. We’ll see how well that goes. I’ll report back and let you know. So, tell us where we can find the book and who the book is for specifically, so they know what they’re gonna get out of it.

Darryl Lyons: So, you can find it on Amazon. It’s at [smallbusinessbigpressure.com](http://smallbusinessbigpressure.com). Any of the book stores will carry it. Also, on the Web site, if you have this message before January fifth, it’s still a pre-order, which is free shipping, so that’s kind of cool. Then, that will only be at [smallbusinessbigpressure.com](http://smallbusinessbigpressure.com). There’s a big pre-order thing right on the Web site. I would say, Amazon or the Web site.

Jaime Tardy: Who should read this book? New business owners? Old business owners?

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Darryl Lyons: I've had all entrepreneurs or leaders read it. I've gotten incredible feedback from somebody who was afraid to start a business. They started their business from reading this book. It gave them enough confidence. I had a big automotive company read it, and they changed the way they did business. I had a pastor read this book. It changed the way he led. So, I just wanna suggest that if you're a leader in any capacity, there's some sections of the book that will resonate more than others, but I would grab it.

Jaime Tardy: I love that. Make sure to check that out. Thank you so much for coming back on the show. I really appreciate it.

Darryl Lyons: Thanks for having me.

**[End of Audio]**

**Duration: 54 minutes**