
Jaime Masters: Welcome to Eventual Millionaire. I am Jaime Masters and I am so grateful to have the amazing Darryl Lyons back on the show. He runs PAX Financial Group. You can actually check it out at paxfinancialgroup.com. He has a special landing page for all you EM subscribers so make sure you do /em for that. He's also coming out with a brand-new book that you should definitely pick up called *18 to 80*. We'll go into what the heck that's about in just a second. Thanks so much for coming on the show today.

Darryl W. Lyons: Thanks for having me. I love being on this show. It's fun.

Jaime: Thank goodness, whew. I do a good job so far, at least on your side. Hopefully everyone else likes it too. So, tell me about the book because when you told me the name of it, I was like *18 to 80* is that in like 1800? Tell me more about what the book is.

Darryl: Yeah, so it's *18 to 80: Everything You Need to be Doing with Your Money from Age 18 to Age 80*. Just working with thousands of people in the middle class with their money over the years, I just collected all my blogs and then I rooted the content in something called behavioral finance, which is a collision of traditional finance psychology and neuroscience. I thought as I built out the book, I need a chapter, every chapter is designed to help somebody at their specific age. So, there's a chapter for 18 and 19, all the way to age 80. They're very short and sweet, but just enough to get you exactly enough information to help you with your money.

Jaime: I love it. It's a perfect college gift or before college. I wish I had that stuff when I was younger because I was doing all the apparently wrong stuff. Good to know. What made you actually write that book?

Darryl: Well, I just needed to help people. Frankly, I just see an issue with the middle class. In 1975, our savings rate was about 17 percent and today it's at 3.5 percent. So, that presents a problem. We don't have less information today. We have more information. So, there has to be something different that we have to do. What it is, is we have to really start changing the way we behave with money. If not, I really see a problem with down the road retirement issues and Social Security solvency for the middle class.

So, my heart is really with the middle class to help them make better decisions. This was the best way I could help them. If you

look at the content of the book, the way it's designed. If somebody's, let's say 50, and then digest to age 50, maybe 49, 51. Then they can say okay, I need to help my, what would my son or daughter be doing at age 20 or what should my mom be doing at age 70? So it allows them to have a guide for their money.

Jaime: Why are we saving that much less now?

Darryl: Well, it's a good question. I'm going to suggest that it's marketing. Today, if you go into an appliance store, they'll put in fresh apple pie smells and they know that sales will go up 23 percent. Then, if you take away any friction of buying today with one swipe or even optical purchasing or debit cards, we take away the pause and the friction that used to be in our purchasing. So, we don't even think about buying stuff anymore. Then we wake up and we're completely broke.

Jaime: I can't say anything about me. I was \$70,000 in debt. I remember having, I froze my credit cards. I ended up cutting them up. I froze them because they said, then you have to thaw the ice. But now it's in my computer. So, it's saved. It's really easy nowadays.

Darryl: Way too easy. McDonald's makes \$3.50 more per transaction than they did when we had to use cash and break a \$20. These marketing companies, they're just absolutely brilliant. I'm part of this group. We're middle class. My money, I tell my wife, we pass by Target and I go, "That's where our money dies." It's just crazy. You go in there and you're like, I just spent \$175 on what? That's just everyone, all the time. Then we have no money to save, no money to give, and no money to pay down debt.

Jaime: My daughter is obsessed with Target. I don't want to go in there because I know I'll pick something up. So, it reminds me of I made my kids do this a long time ago. Maybe I should do this. The marshmallow test? Do you remember the marshmallow test?

Darryl: Yes.

Jaime: So, what can we – just to explain it to everyone. You get one marshmallow. Either you can eat it now or you can wait a certain period of time and you can have two. So, it's all about that patience side of things. My kids used to do that. But now, even me, I'm going ooh, my tolerance to patience is so much lower

than even what it used to be when I was getting out of debt. So, tell me more about what we can do to make the better choices.

Darryl: Really, it starts with – and, in fact, this is, I think it’s the first chapter or maybe the second, in the entire book because it’s so important. It’s adding a pause to our purchasing. It’s a simple strategy, but just adding a pause. The more zeros involved, the greater the pause. I had a friend who wanted to buy a truck and he didn’t have the money to pay cash and so it was going to be \$700 a month. He was ready. He loved this truck. It was a Ford F-150. It was beautiful. I went to the lot with him. I said, “This is beautiful. Let’s just sleep on it.” He wasn’t ready, of course.

Neither was the salesman, right? So, he slept on it and that was a year and a half ago and he still hasn’t purchased it. So, I don’t know if you’ve ever had a situation where you’ve been able to pause and just say as a result of pausing, I didn’t make a purchase. But that happens once you start to develop that habit. It happens a lot.

Jaime: What goes through his head? So, if he wanted it and was ready to sign on the dotted line, what made that go from one day in a second to a year? Every day he’s making that choice again not to get it or how does that work?

Darryl: I think what he does is at the time, of course, there’s – when I made some mistakes, I bought a very expensive BMW when I couldn’t afford it. The smell of the leather just created some new senses in my body. I had this dopamine burst, right? Like, oh, right, let’s do this transaction. Then once you settle down, then you start to take that information and align it with your values. You can’t do that in the middle of emotion because emotions hijack the brain and you get this amygdala hijack and you’re just focused on that transaction.

But when you step aside and you say it’s really important for me to have, in his case, have the free cash flow to invest money in his little ranch for his family. So, he was able to say it’s more important to align my values with my money than to make a transaction. But we can’t do that in the middle of the chaos of the amygdala hijack.

Jaime: Well, and it’s funny, when you know your values, it’s way easier. But I think it’s tough when it gets squishy. Like, I still have a Honda CR-V. The kids make fun of me. They call it the mom-

mobile. I don't care. The kids' school, they go to an **[inaudible]** **[00:06:46]** kids school. There's yellow Lamborghinis and everyone has a Tesla. I'm like, I don't. I personally don't value cars, so I don't totally care about that. So, it's easy for me to remember that. Other things though, I don't have that. Amazon purchases, click, go. So, how do we really start pulling out our values that aren't really apparent when we're making buying decisions?

Darryl:

Well, it's a good point. There are some value exercises a good coach will help you with. There's some value exercises that I tend to do with my clients. I'm not a coach. I'm a financial advisor. But somebody like yourself may be able to help somebody pull out their values. Then if the decisions are bigger, then I suggest adding a filter to all decision making. I have about ten filters I use. I pull them out as I need them. But one filter that might help a lot of your listeners is this. Did I ask a child, a friend, and a sage before I made this purchase?

The reason that's important to ask all three is a friend certainly should know you better and a sage, somebody with wisdom and experience. But a child, if you're able to articulate it in a way that you can communicate it, then it's oftentimes you've been able to understand it better in your mind. If you can't articulate it to a child, then you don't really know yourself. So, that one filter is a tool that can help you make better decisions.

Jaime:

How do we make ourselves do that though? Because exercises are wonderful when you hire a coach and they make you do it. It's another thing when you're going, I really want this right now.

Darryl:

I know. It is a habit. What's good about, what I do know for sure is we have something in our brain called, it's a transaction that occurs called neuroplasticity and our brain does form new neural pathways and it does change the basal ganglia, the habit-forming part of our brain to where if we do this enough and keep doing it and keep doing it, we develop this as a muscle and it becomes habit-forming. So, it may start out as a hack and you need to create some hacks. Like I have a hack right now in my life because I tend to – I have a company, right? So, I tend to exert myself.

So, my hack right now is to count four seconds before I'm ready to explode. But I told my coach, I said, "I want to turn this hack into a habit." So a part of it is you've got to do it and create a

pause, but once you do this enough, you will create new neural pathways and it will become a habit.

Jaime: Okay, I love, I love the neuroscience behind all this. Now that we're learning so much about the brain and talking about the pathways. Knowing what you want as a pathway is a wonderful thing. Going after it is another. So, how are you specifically bringing up that four seconds? Do you forget often? Do you always remember? Do you have a padlock that shocks you? How do we know to be able to do that every time?

Darryl: Yeah, so I do a couple things. First of all, I've created habits over the years. For example, I have a checklist every week that I follow. A part of that checklist – it starts on Monday. It's the things that I'm trying to do to improve myself. So, every Monday I go to my checklist and it's just kind of a rhythm. Things that I may have forgotten about, I go oh, yeah, I didn't do that last week. I need to do it this week. I have a Monday morning checklist. I've always had it. From 8:00 to 9:00, I go through my checklist and it's the things that I'm working on.

Jaime: That's awesome. What's on this checklist? I love this idea. Especially if you actually use it. Because a lot of people start a checklist and they're like, you're right. I forgot about that completely.

Darryl: Yeah, it's in this binder here. I actually pray for everyone on my team. That's a part of what I do. I send thank you cards, handwritten thank you cards. Then I have to check our financial status as a company. Check our cash flow. Those are just a handful of things on my checklist.

Jaime: And you do it on Monday morning. So, why Monday morning? Why aren't you like getting into email and get through stuff? Why each Monday morning?

Darryl: It's really important to reflect on what I need to do and I do actually reflect on the prior week. I send an email out to my team and it's called GTD. I tell them what I get to do this week. It's not an obligation. What I get to do. Then I tell them the high of my last week and my low of my last week. That just helps me to improve and communicate and to be vulnerable with my team. Everyone on my team, there's 18 people, they all respond back with their GTD and highs and lows. It's just a rhythm. I get to know them and stay abreast of their lives.

Jaime: Wow. Is that a one-on-one? So you send it out to everyone and then they reply privately or are they replying to everyone?

Darryl: They're welcome to reply privately if it's intimate or they can reply all. Sometimes, there's some stuff that they just need to unpack with me one-on-one. But many times they reply to all and we just walk life together.

Jaime: 18 emails of all the people. But you must get to know each other. Are you virtual as a team or are you all?

Darryl: We have one North Carolina office, but most of us are in San Antonio. We've got some, I should say, we probably have two or three virtual, but mostly in San Antonio. The fruit is, I'll tell you a couple fruits. I'm glad you asked about this, but we've been one of the best places to work in San Antonio for multiple years. And an Inc. 5000 company, one of the fastest growing companies in the country. I only say that not to brag, but only because when you stay engaged, if you have a rhythm of staying engaged as a leader, those are the results.

I'm really proud of that. Not because it's anything that I'm doing. I just really want to stay engaged in their lives. I think that sincere curiosity should be played out by most leaders.

Jaime: Well, and so we've talked about leadership too before. I think we need to highlight it even more because what you just talked about is a tactic that works really well, but I think you've got the whole strategy even more on the leadership side. Can you dive into that a little bit more on how you really – because a lot of the owners that I work with don't have any experience being a leader, so not only are they running a business, they're also trying to learn how to be a leader and they're different.

Darryl: It is. Yeah, I study leadership and one thing that I – and I study leadership maybe from a different angle. I'm infatuated by the biography of leadership. So, I've read about 36 different biographies on presidents. There's an incredible Netflix documentary on Julius Caesar. If you look at it through the lens of leadership, there are moral compass issues, but such neat things there. So, I think what my point of that is if you want to be a leader, I would suggest that you be yourself. I'm just in the midst of learning about leadership. Trying to be anybody else is a foolish exercise.

But be genuinely curious about what makes somebody great and you can siphon through some of the mess. But how do they make decisions under pressure? It's interesting, kind of going back to some of the investment stuff, this is an interesting statistic. When it comes to investment performance, only 13 percent of results is from investment selection, market timing, and asset allocation, how you allocate your money. But 87 percent of investment results is decision making. That's the same thing with leadership too. Even though we may not be the smartest person, we may be the most insecure person.

We not be the best work ethic. But if we've started to create good decisions, then we increase the probability we'll have a good, successful outcome.

Jaime: How do we do that then?

Darryl: I know. That goes back to creating some of those habits, changing the neural pathways. I think having a rhythm. Like, I said, starting Monday morning. Monday morning, 8:00, that's what I do here. Now, 6:00, that's my quiet time. I spend time in solitude. You can look at the track records of successful leaders. They do things. There's some stuff that they do. They work out and there are some habits they have. Trying to pick those things and add them to your inventory, but in an authentic way.

Jaime: So, when we talk about decisions, and I find this fascinating also because we are, especially in this day and age, bombarded by even more decisions. Same thing with the financial side. Like, what do we buy versus what do we not? But as a business owner, it's times a million it feels like. So, how do you feel like decision making is an individualistic piece? Do some people listen to intuition? What do you do to get better at making decisions?

Darryl: Yeah. Gosh, that's a good one because there's the intuition piece. I'm not making a political statement here, but I did read Trump's biography. He said, "I don't like committees because committees are for people who can't make decisions." I go, you know, sometimes committees have helped me not make a bad decision. Now, I will tell you, in terms of really creating that, I can't stress enough having, I have coaches and I have a community of people that I just say I don't know. I try to lean on intuition as much as possible. But I also try to lean on research.

Then you have to make some judgment calls. Now, good business people, I will tell you always assess the downside exposure and quantify it. As a result, I've done that for years. I think it's a model that people can duplicate. When you quantify the downside exposure and accept that's a possibility, I then think you can move into making a decision.

Jaime: See, it's also depending on what type of personality you are, right? So, I'm a researcher and one of my Mastermind members, he's a risk guy. He will go through all the downsides and those pieces, which I think is an amazing, wonderful thing, but how do you not get stuck in the oh, crap, there's so many reasons why not to do this. And then if you make a decision, the second guessing. There's just so much involved in it.

Darryl: There is. I think the wisdom and the council of advisors. So, having a Mastermind group is really important.

Jaime: Well, what if your coach says one thing, our Mastermind says another? I'm putting you on the spot here, but I think it's really important because nobody has the answers to this, right?

Darryl: Right, you're right. I've been stuck in some of those decisions before. When we're actually – we're having conversations now with zeroes on them like, do we merge with this company? Do we acquire this company? Somebody told me the other day, "Why would you mess up a good thing?" Like, just don't mess it up. And then I have another group going, "It's a great opportunity." And you do, you spend some time going crazy. And then you have to make a decision. You just have to make a decision.

You don't know if it's the right one or not. I've done that so many times and I've made some bad ones and I've made some great ones. But you end up saying, okay, I've assessed it. I've done the best I can and now it's time to make a decision.

Jaime: When you make that decision, what's the level of commitment? Because it's like do you put a timeline on it? Like, I'm going to make a decision by this date and time? Or I'm going to try and test it for this long. We're going to see if I like it. How do you figure that piece out?

Darryl: Usually I have a timeframe on it. A lot of times when I'm doing my planning for next year, I'm already doing my 2019 planning.

Jaime: I'm sorry.

Darryl: My 2019 planning I have on my task list ideas that okay, this goes on my 2019. What that means is that 2019, I'm going to be thinking about some strategic decisions on how we grow as an organization. So, 2019 will be my year of just kind of gathering information. This year, 2018 was implementations of decisions that I'd thought about the previous year. So, it's always, I'm kind of thinking ahead in terms of what we're going to do and not reacting to stuff that comes at me.

Jaime: Wow. Is it a cycle? Because I know notice even in my clients, there's some in August we're planning 2019. I know the ones that are pre-planners. I love it, right? Other people are like, and this is "late" to some people, but December, like, oh, shoot. Now I get to go do this, right? Do you do it is a cycle where you have a year of this is what we research and plan and then we have a year of implementation? That sounds amazing.

Darryl: Yeah, so it's usually a year of, well, let me say it this way. I usually gather enough information to then be able to make a decision. Then I have an implementation strategy. Now, the key to the implementation strategy is that if I get new ideas that will interrupt what we're trying to accomplish, I put those as a future idea. So, I'm very focused. I think one of the keys – Bruce Lee said, "A successful person or a great warrior is an average man with incredible, laser-like focus." So, if I am implementing anything, then it's always done with extreme focus. So new ideas that come my way, they go in planning of next year.

Jaime: So, how do you know when to pivot then? So, let's say you're going down the path and you're like, I'm committed, but then you get new information. Do you change things? Do you not? How do you make that decision?

Darryl: Very rarely do I change.

Jaime: Okay.

Darryl: I know sometimes, and I tell you what, it's so easy to get new information that will shake you up. That's not uncommon. You have to anticipate uncertainty and embrace it in the middle of making decisions because it comes at you and you've got to be committed to go through that. The people that push through that

are the ones that accomplish great things. Those that stop at that uncertainty because of some type of information, they actually never accomplish great things. So, the great leaders push through that.

Jaime: Thank you for saying that. So, bringing that up. I chat with many, many business owners, right? What's interesting is the stuff that is more comfortable, this is what I've found anyway, the stuff that's more comfortable, they can jump over those walls because the walls aren't that tall. But as soon as they run into a wall that's really tall, they're like, oh, I need to go over here, right? But there are walls everywhere, people. All right? No matter where you go, there are walls everywhere. And so trying to figure out how to stay committed instead of switching is huge. So, the fact that you do that – have you always been that kind of guy or is it something that you learned?

Darryl: There may be something inside of me, but a long time ago a guy told me if there was a wall, he said, "Go ahead and buckle your chinstrap and put your head down and just bust through it." I go, "Okay." And so that became my attitude. And the other thing he said, as I waffled a lot, trying to develop this skillset, he also mentioned, "Just burn the boats to your alternatives. Just burn them." I found that those two were relieving and I just committed to I'm going to bust down that wall or I'm going to burn the boat. I'm kind of phraseology I use in my head.

Jaime: So, you actually do that? Because that's the other piece. It's like well, okay, I'm supposed to focus on a positive. Yay, right? But you're like, I've got to burn the boats. Right? There's nothing else we can possibly do. I can't go back. I'm stuck and sitting in potentially a puddle of mud or whatever it is, waiting for that push-through. In your head, how do you get through that? Because it's tough in your own head when you're sitting there.

Darryl: Gosh. I mean, it's not, I mean, it's scary. Did I make the right decision? I'm going back and forth. I'm waffling. But you really do, again, I know some people they're just incredible at their intuition. They just go, right? Then no regard. But what I like to do and Genworth did a good study on this. They just recognize that those that do planning, that actually sit down and critically think through and plan, they're much more confident in the execution of that plan. And so, all I can tell you is that I would be pretty poor at overcoming these walls if I didn't have a good amount of preparation. Does that make sense?

Jaime: Oh, a million times over. Awesome. So, then how do you prepare? What do you specifically do to do that?

Darryl: Yeah, so I'm just gathering information a lot of times. So, some decisions that we are looking at next year, whether or not mergers and acquisitions make sense for our organization. We're identifying that. I'll be spending some time identifying people who have done that and I'll start hanging out with those people. I'll take inventory of the people I'm around and start spending time with people who've done it. I'll find myself joining organizations so I can learn more. So, it's a sincere curiosity. And I'll spend a ton of time doing that. I did that about three or four years ago.

How do you grow an organization at a reasonable rate of return? And so everything associated with Jim Collins I was eating up for an entire year. I could not get enough. That helped me prepare. So, it was surrounding myself with people, reading stuff. Podcasts. Digesting everything I could to then have enough information.

Jaime: See? That's awesome. Putting it as a priority to start putting your time and focus and attention on that before it's necessary. Because that's the other piece. People are like well, I need to know now. And they make decisions fast, right? They're like I think it's good. But the planning, like you said, that's where they go, did I make the right decision? Maybe I didn't have enough information. Then that's where the waffling can throw you for a loop, right?

Darryl: That's exactly right. Going back to that study, I don't want to stress that enough. Those that did good planning were more confident in the execution. Imagine being lack of execution in the execution. Then you're going to waffle and you're going to lose a lot of money, time, and resources just waffling. I think, for me, maybe I'm just scared of getting in the middle of it and waffling and I wouldn't be able to handle that very well. That's why I prepare. But anyway, I do it and it works for me.

Jaime: But the highlight, I felt waffling. Yeah, no. Thank you for saying that because I think everybody needs to hear that. Especially if anyone listening is in a waffle state at the moment. Waffles are not always tasty. Let's go back to more of the money side. I know you're talking a lot about retirement. Business owners kind

of go, eh, I mean, I'm working on this though. I'm so focused on my business that they sort of just throw in like a step or just sort of throw it back there hoping that's going to be good enough. What resources do you have for us to help with that?

Darryl: That's a great question. Obviously, I'm an owner of a business here. My dad is, my mom is, my sister is. I just have owner conversations like this all the time. It's so important to save 15 percent of your gross income for socking aside. It could be a 401(k), an IRA, whatever it is. But you just have to do that. I can't stress it too much. You can be the best entrepreneur and the smartest mind and make the best decisions, but if you own a hardware store and Walmart opens up next door, you're toast. So, I have seen, over the years, I've been doing this since 1999.

Smart business people just still focus on their business, but just kind of sock away 15 percent. Wake up at 60 or 65 with options of a business that they can sell, plus cash reserves. I've got to tell you, I'm thinking of a client in particular who did that. She was brilliant. She was in real estate. She's just loving life. She's officially retired, but I would call it, I don't even like to call it retirement. I like to call it pivoting. She's now pivoted to the next chapter where she can do what she wants and actually give back to the community the way that she wants because not only did her business sell, but also her assets and her liquid assets had accumulated to several million dollars.

Jaime: How do you recommend business owners put that away? Should they do it monthly, weekly? Should we only be paying attention at the end of the year? Give us some tactics. Because that's the thing. If someone sees it in there, they're going to be like, oh, I could invest in more Facebook ads or whatever it is. You know what I mean?

Darryl: No doubt, your return on investment is going to be your business. Don't forget this. The best portfolio is an undiversified portfolio when you're right. So, what I mean is that your best – my net worth, my best return on my investment is my business. But what if things turn our regulatory or whatever? So, saving 15 percent is really important, but tactically speaking, the way I encourage entrepreneurs who are still launching their business is to save an amount that they're comfortable committing to monthly. Just minimum. At \$50? I don't care what it is. Just get in the habit.

And then as they get higher distributions, then pop that. Catch up.

Just put some more back in there. Especially in the start-up phase, that's a really good way. Just minimum amount and then every quarter catch up. Then before you know it, you'll get into a good rhythm. It works.

Jaime: So, it's already creating that habit. Like we talked about before.

Darryl: It's a habit thing. Really, it's behavior, habits, behavior, habits. I can't stress it enough. It's not math. It's behavior.

Jaime: Yeah, and sometimes our brain thinks it wants something else, but long-term, people. It's the marshmallow test again. Later, you're going to be very happy that you put 15 percent away. That's awesome. Okay. So, give us, I know we have to start wrapping up in just a little bit, but give us some more on, because one of the things that you wrote in here which I thought was really important. How to handle big things that come up. So, handling aging parents when you're a business owner. How do you handle all these things? Because we're still humans. Running a business and trying to deal with our finances. So, what do we do in regard to some of that stuff?

Darryl: Aging parents is an epidemic right now. I'm seeing it all the time. It's the No. 1 issue that hits my desk. It's the boomerang of bedrooms as well, where a divorced daughter comes in and moves in with a middle-aged woman and this middle-aged woman is running a business dealing with aging parents. It is just so difficult. You're not alone. Anybody that's dealing with this and dealing with aging parents. It really is everyone collectively. That's why it's so important and I can't stress this enough for anybody in your community. I did a lot of research on what happens to retirees when they transition out of retirement.

The reality is there are two things that are absolutely critical to push through some of these challenging times. One is purpose. Having a unique purpose that God has given you as a result of your life story and embracing that. The second one is community. Having people around you that are dealing with the same thing. Even when you touch somebody, the oxytocin that comes to you just by hanging out with people. Purpose and community when you're dealing with all this stuff is critical to push through and get through the other side.

Jaime: Yeah, so when you say ones that are transitioning from retirement. Which I doesn't – like, my parents just retired, like

just retiring. And I didn't even fathom the fact that yeah, eventually they're not going to be like that anymore and something might happen. My dad goes, "Eh, just put me in the woods and shoot me." That's what my dad says, right? Lovely.

Darryl: Texan.

Jaime: Great. He's not even Texan. He's from Maine. But very similar. Middle of nowhere in the woods. And you know that's not true. But what we do is we also don't want to look at the death thing. And so, therefore, even if you're not dealing with it right now, we all die. We all get old. We all have issues. Especially with what's coming up now. What can we do as business owners to prepare for that? Even if it's not right in front of our face right now.

Darryl: Yeah, I think what you want to do is have this phraseology in your head: prepare for the certainty of uncertainty. It is uncertain. We don't really know what's around the corner. This next breath that I have is a gift from God. So, I really am preparing for the certainty of uncertainty. So, that means you have to protect yourself. Buying the adequate amount of life insurance, disability insurance for business owners, ID theft, umbrella policies. Those are all important components.

For those that are younger, you've got to get that stuff. It's very important. Those that are older have to consider long-term care insurance. You've got to make some business decisions on whether or not that makes sense. So, you have to go through an exercise to think through that.

Jaime: Yeah, and I won't go too deep into that, but long-term care insurance and stuff like that is a whole topic in itself. Do you have a good source of resources for all that so people can take a look into it?

Darryl: Yeah, I have some videos out there. I think you can find them on YouTube. I'm producing more and more because people are hungry for, again, information is one thing. Leadership is another. Information hasn't worked since 1975, so I'm trying to provide some leadership. So, some YouTube videos and some website resources. I'm producing as much as I can as fast as I can, but long-term care is so important to make a business decision on whether the insurance makes sense or it doesn't make sense.

Jaime: Okay. And we'll link everything up and of course they can chat with you or chat with whoever their main person is on some of this stuff to make some of these decisions. Because it's tough to go it alone. I think this is a good idea, but I'm not totally sure, and then they waffle, right?

Darryl: Yeah, yeah. It's hard. I deal with it every day.

Jaime: Go you. Thank you for people that care. Care in the industry, not just about the revenue and the money that you're going to get from the people for selling stuff, but actually care about them as humans enough to make the videos that make a difference, which is really awesome.

Darryl: No, I'm called to do this. I feel very called to really help people make better decisions with their money. Specifically the middle class. I just feel like there's a lot of pressure on our middle class in America. That's creating, it's the leading cause of divorce. It's the leading cause of anxiety and depression. So, if I can move the needle a little bit there, I think I've done my job while I'm here on earth.

Jaime: I love it. All right, we have to start wrapping up. So, I'm going to ask the last question. Now that we went over everything, waffles and all sorts of fun stuff. What's one action listeners can take this week to help move them forward towards their goal of a million?

Darryl: Hey, you know what? I had a different answer, but since you led me down this way, I really think that creating that Monday morning checklist is brilliant. Not because I created it. There was a great book called *The Checklist Manifesto* that talked about physicians who use checklists have less surgical issues than those that don't have checklists. So, I would suggest creating a checklist every week of what you are trying to accomplish and be consistent with that and update it as you go and getting your information. But create that Monday morning checklist.

Jaime: I so appreciate you said that. I read that book, but I did not create a Monday morning checklist from that and now I wish I did. I haven't been doing it until now. That's an amazing, great idea. Thank you so much for coming on the show. Where can we get the new book also for graduation presents or anyone else that needs it?

Darryl: *18 to 80: A Simple and Practical Guide to Money and Retirement for All Ages.* Mr. Gabe Ramsey gave it a great endorsement, so I'm really appreciative of that. You can get it on Amazon, of course. And, of course, you can get it at paxfinancialgroup.com/em. We'll have a link there for your listeners.

Jaime: Thank you so much for coming on today. I really, really appreciate it.

Darryl: Thank you for having me. It's always a pleasure.

[End of Audio]

Duration: 33 minutes