

---

Jaime: Welcome to Eventual Millionaire. I'm Jaime Masters. And today we have Ray Zinn back on the show. I am so excited. He wrote a book called *Tough Things First*. And we had a great conversation last time. Thank you so much for coming back on the show today.

Ray: It's just wonderful to be with you after a long trip.

Jaime: It's been four years. You were just telling me about your crazy – the fact that you're doing this much work when you don't have to. And this much travel and this much speaking. What makes you still go so hard after all these years?

Ray: I wanna help. I'm just trying to give back. Honestly, that's the reason.

Jaime: That's amazing.

Ray: So, I met with two universities over the last two days and spoke for hours.

Jaime: What was the highlights? Tell me about what you told them.

Ray: Well, the highlight was is that – and these students, and 9 out of 10 companies fail within the first three years. And I said, "You have to have enough air in your tank, because you're gonna be underwater, to survive until you can get to the surface." So, the thing was just to teach them how to form a good team and then how to build a good company as opposed to necessarily having a great idea. A lot of people have great ideas, but they don't have a good team. And so therefore you really can't execute.

And so that was the key was to teach them about developing a good team. Don't worry about the idea. The idea will come because two heads are better than one. And so, if you put together a good team, then you have a better chance of coming up with a great idea with the team. And then you can do a – start your company. But make sure you have enough runway to get back to the surface, as you would, and survive.

Jaime: Okay. We're gonna break this thing all the way down. So, especially for somebody that's just starting out or doesn't have any hardcore employees maybe or they have contractors, who do they hire first? How do we start building a team? Especially if we don't have crazy resources.

---

Ray: Well, that's the problem is you have to find people who are like-minded. People who have the same vision and goal as you do. People you can work with and that you can get along. I was talking with a lead at West Virginia University yesterday and she was telling me on the way to the university campus that she had broke up after six years with her boyfriend and that was not a good partnership. They didn't trust each other. There was no loyalty. And so, here she is. She says, "I'm 30 years old. I'm starting all over again."

And it's kinda like a company, isn't it? Your partnership whether you're in a marriage or whether you're in a – just in a relationship or whatever, the partnership is extremely important. Not just in a marriage, also in business. So, you wanna make sure you're affiliating and you're having a relationship with the right person.

Jaime: How do we figure that out? Because the age-old question is, "Are they right for me? Are they not?" How do we know that?

Ray: Well, have you ever heard of your gut?

Jaime: I have heard of it. Yes.

Ray: Okay. You go by your gut. In other words, you have an intuition, believe it or not, that most of us don't really dig into. We don't really feel it. But we do. It's called intuition. And intuition is that feeling you get. That just you just know when something's right. And so, as you say, "I'm gonna go with my gut." And so, here you have two parts of your body that are important. One is your mind and then your heart. Your heart is kinda like your gut. You go with your heart. And your mind will get confused. Your mind, you think you've got it figured out and you've gone through all the analytics and so forth. But then in the final analysis you kinda go with your heart or your gut. How you feel.

And that's the way you tell if a person's gonna be a good match for you in a partnership. Because in most companies, and you're probably familiar because you talk to a lot of business leaders, a good company has good people. And I've never heard of a good company having bad people or companies that don't have a good culture and a good relationship with their employees.

Jaime: How do we cultivate that? So, let's say we have a couple of the right people on the bus. Or at least we had a gut check. We think they're the right way. And you can do whatever logic hiring

process also. That's totally good also. But when you have people that you've got on your team, how do you actually create a culture though. I feel like especially smaller businesses that have three to 10 or 20 employees, it's all about culture and trying to figure out how to do this. So, what tips do you have for us?

Ray:

Well, it depends upon the kinda business you're gonna run. Whether or not you're gonna be working offline or working at distances. Maybe you're not in the same office. And that's a little more difficult because you're really not getting a face-to-face on a regular basis. So, when you wanna put together a team, whether you're gonna be offline or away from each other, or whether you're gonna be together, it's communicating properly. To have the kind of relationship with them that you can really be yourself. You don't have to hide. You don't have to duck and bob and weave. There's a culture of honesty. We're gonna be honest.

And integrity is another important one because that's doing what's right when no one's watching. And that's that trust thing. Do I trust you? And so, that's another really important culture to have is that trust, that loyalty. The third one is not having any condescending language. Don't use abusive, vulgar language toward each other or toward anyone actually. And so, you show respect. And that's not easy to do, especially if you're not a mind to hold your peace and to keep your conscious, as you would, clear. You tend just to let loose. And that's very, very harmful. So, have a culture of honesty – I mean of no condescending language and no vulgarity in your relationship.

And then doing whatever it takes. I mean that means that you're willing to make amends for your mistakes. Because we all make mistakes. And so, if you're willing to correct your mistake so that mistake doesn't hurt the company or hurt the organization, that's doing whatever it takes. And that's really the culture we had at Micrel. And one that I would recommend that if you're a new company or even if you're an older one, just put together a culture that – where there's love and respect for each other.

Jaime:

When you're in a leadership position and you're getting better at leadership, but our – you haven't been in the game all that long enough to really know the nuances of it, especially when it comes to talking about others. I know people have tried to put on a, "Don't talk about each other," or, "No drama." And when you have employees that are sort of going off the rails, how do you, as a leader, get them to swoop back in? Because you're the one that's

the mast head that really makes a big difference. But when it feels like your culture's going off, what do you do?

Ray:

Well, again you have to set the example. And if you're going off the rails, if you're losing it, of course, then that just encourages the rest of the organization to lose it. And so, you have to be the peace maker. Blessed are the peace makers. You've gotta kind of calm down. Get them together. And if you're considered a well-respected what we call an elder statesman.

So, actually let's go through that a little bit because this is an important concept to understand. There's four stages that we go through. First one's called the eagerneofide. The eagerneofide is somebody enthusiastic, comes in, they wanna make changes, and just are just so great. The, "Oh, I'm gonna make a difference. We're gonna kill it." And then you find out that really things don't work that way. Life is not a bowl of cherries and that there are difficulties.

So, then you go through the stage called the – darn it. I forgot the word. But it's like a polyp. Oh, the polyp stage. You go through the polyp stage. A polyp is a little organism that lives in a big ocean mass. And so, you just say, "Okay. I'm gonna spend more time with my family. I'm not gonna get involved so much." And you kinda regress. You kinda go underwater. You just say, "I'm just not gonna kill myself. It's not worth it."

So, then at some point you get tired of that. "Yeah. I'm not gonna just sit around and be nobody and do nothing." So, then you go through the – what we call the baited bull stage. The baited bull is one that says, "I've learned the game. I know how it's played. And I'm gonna take them on head-on and I'm gonna kill them all." So, you write so furious memos and you just become a tiger and a tyrant. And then you find out that they fight back and that you're not the only one that's out there writing so furious memos. And so, you say, "This is getting me nowhere being this baited bull."

And the last stage is the elder statesman. The elder statesman is the one that's, "Figure it all out." He says, "I'm not gonna do the fighting. I'll let these other guys fight. But I'm gonna stay out of the fray. But I've learned how to get these people to work together." So, that elder statesman stage is really what the true entrepreneur, the true leader, needs to get to. Go quickly through the first three stages and get to the elder statesman stage where you are the one who can bring people together, get them to work

together, and get them to get – be kind and respectful.

Jaime: Oh, I love this. Okay. So, I recommend everybody pausing and determining what stage they're in. And be radically honest with yourself please because this might be why you're having some issues.

So, can you describe what the elder statesman arena really looks like? What on a daily basis does it feel like to be in that level?

Ray: Well, because you already know who the rest of them are. You know who the egoneofides are, who the polyps are, and who the baited bulls are. You know them. You see them. You categorize them. And you try to bring them up. In other words, you try to get them through the first three stages to get to that stage of the elder statesman.

And so, that's what you do. You wanna get them all to the point where they work together. They're gonna go through the three stages anyway. But get them through quickly. Get them out of that egoneofide, polyp and baited bull. Get them out of that. Get them to the elder statesman where they work together, and they see the value in cooperation and collaboration. And so, that's what you do if you're gonna have a successful team.

Jaime: It's funny. I was actually just chatting with one of my clients about this. And we made a list of everybody and where they're at in terms of recalibrating them to get on a higher level. I didn't even know about your four stages, but I think that's absolutely amazing.

Ray: Now you do though.

Jaime: So, I know. Now I'm gonna totally use this and recommend this video. Because I think what's – when we're completely unconscious and we just see people for people and not realize that we're here to help them evolve also. Because none of us are perfect yet. So, as we move through that, how do we move them through faster? You said move them through faster. I would love to know how do you move them through faster, especially depending on how receptive they are?

Ray: Well, essentially you bring up – you said, “None of us are perfect.” Okay. Well, see already we've already given ourselves an excuse. “Well, I'm human.” Don't give yourself an excuse. Try to be perfect.

So, how do you try to be perfect? Because you care. In other words, you want to be. So, rather than saying, "I can't be perfect. I'm human." You just say, "You know something? We all make mistakes because that's just the nature of being on earth and being a human being is that we don't have perfect knowledge." So, let's talk about that just for a minute. So, 50 percent of the decisions we make are wrong. So, that's flipping a coin. If you flip a coin, it's 50/50. As far as whether or not you make a good decision. So, 50/50 is a challenge for just the average person because half their decisions are gonna be wrong.

So, now let's look at the – at a person who's trying to perfect. Or a person who wants to be the decisionmaker. So, if you're good – if you have good intuition, if you can take that wisdom you have and then implement that, then you're gonna make decisions that are – be 70 to 80 percent correct. So, that's the key is to go from 50/50 to more like 70 to 80 percent of the decisions you make are right.

And so, that's the key. And so, you say, "Well, how do I do that?" Well, we talked about the four cultures, honesty, integrity, [inaudible] [00:13:32] respect and doing whatever it takes. If you have that as an individual, that'll permeate your organization. And so, doing whatever it takes is trying to be perfect, isn't it? Think about that. Doing whatever it takes is trying to be perfect. Because now you're not gonna let those mistakes permeate your life. You're gonna correct them. You're gonna fix them. And so, that's the key to do that.

Jaime: Okay. Let's dive into that a little bit. So, I'm a recovering perfectionist. So, I think the nuance that you're talking about is still striving for the betterment, but not being so self-critical that we almost shoot ourselves in the foot based on it.

Ray: Do you mean to be overly critical of ourselves?

Jaime: Yeah. So, for me and the perfectionist tendency I can be as close to perfect as humanly possible. So, that's where striving and trying to be perfect made me a little crazy because I was so self-critical of absolutely everything because I can technically do everything better. So, trying to do everything better, but then the weight of what that is of trying to do absolutely everything in your life to the nth degree because a value of mine is excellence. Where is that line of, "Now I'm just making myself crazy trying to be perfect at absolutely everything?"

- 
- Ray: Well, you can step back and just say, “What am I doing that’s causing me then to lose perspective?”
- Jaime: Perspective.
- Ray: Okay? And so, stepping back and saying, “Okay. What is it? What is it that I’m doing where I’m not seeing it and I’m not getting it?” And that’ll help you then see how far you’re pushing. So, for example, if being critical with yourself means you’re gonna be critical of others, that’s the problem. Being critical of yourself is not so bad providing it doesn’t extrapolate over to being critical of everyone else. And I think that may be the struggle that you’re having is your criticality, as you would, is extending out to everyone because you want everyone to be perfect. And not everybody has the same mindset you do about that.
- Jaime: But it’s still a valid thing to be pushing for, as long as I’m not overly critical of other people?
- Ray: Exactly. When you point your finger, four of them are pointing back. Or three of them, I should say, are pointing back. So, make sure that you’re not being critical of them in order to improve yourself as you would.
- Jaime: Self-responsibility on that through too. Like, “Okay. Yes. I can get better and I can keep moving forward on that.” One of the things that I love that you said though is 50/50 or even 70 or 80 percent, that still means that 30 to 50 percent, even when we’re going by our gut, of our decisions are wrong. And I know its perfectionist tendencies in me, but also in most entrepreneurs, making wrong decisions is difficult because then there’s usually an aftermath. So, what do you tell people about making wrong decisions knowing that they’re gonna do it anyway?
- Ray: Well so, there’s a saying that goes, “Yesterday is history. Tomorrow is a mystery. Today is the present. That’s why they call it a gift.” So, you can only change what you can do today. You can’t change yesterday. You can’t change tomorrow. So, you just move on. And so, if we had perfect hindsight then we wouldn’t – we’d be 100 percent decisions are correct. So, you say, “Well, why is it then we can’t have 100 percent perfect decisions?” Well, you can, it’s just you’re gonna have to go to a level that only God can become, as you would.
-

And because we don't have that perfect hindsight, that perfect 20/20 vision. It's like going back to the future, as that movie goes. You can't go back and change it because yesterday's history. You have to move on. And so, but by moving on and learning from the mistakes you make means you make fewer and fewer and fewer. You can get to that point where you move up to 70 or 80 percent.

I don't think anyone living here on earth can make 100 percent correct decisions. Now you said they were called wrong. I'd rather call them they weren't the best decision. There's good, better, best. So, you may have not made the best decision. Not necessarily wrong, just not the best. And best comes to experience.

So, what is wisdom? Wisdom is the proper application of knowledge. You can go to school, get a PhD, but unless you know how to apply that, unless you know how to really use that knowledge to work for you, you're not wise. And so, the more experience you get, the more you try to do whatever it takes. No excuses. The more you try to be a more kind and loving person, you're gonna find the happier you're gonna be and the better your decisions are gonna be.

Jaime: I love all of this. Okay. And it's funny because a pattern that kept coming up over and over from all these millionaire interviews, "There's no excuses." And then, "No matter what." So, there's an intense drive, but recalibration, especially like you're saying, for every decision. What is your decision-making process? Give us the wisdom of how you make a decision.

Ray: Well, of course experience is helping. So, I would say that just having the right culture. Being an honest person. Having high integrity. Respectful of other people. It just comes. It just helps you make the right decisions. It helps you become a better leader. If you will implement the cultures that I talked about. Integrity is so important. Doing what's right when no one's watching is so important because it speaks to what kind of leader you're going to be in your organization.

And we know the companies that have had toxic cultures. And they've lacked what we just talked about. You take this I don't know if it's Henry Weinberg or Weinstein or whatever his name is, he's just got 23 years in prison because he didn't – he had a toxic culture abusing – abuse of others and abuse of his power. And so, you can see what that costs you. So, did he make wise decisions? Absolutely not. He knew better. But he let his carnal desires get in

the way of his judgement. And you're gonna face that. All of us are gonna face overcoming this carnal feeling.

I break it down in two parts. I talk about there's greed and then there's selfish – and there's guilt. So, greed and guilt. Greed is inward, “This is what I want. This is for me.” When you have guilt, it's because you're reaching out, like Mother Theresa. It's that not focusing on yourself, it's focusing other. We call it guilt feelings. That conscience we have. But when it's something we want, when we have to have it, that's greed. And so, criminals, people who are dishonest, have this greed mentality. So, the greed overcomes their guilt feelings, their conscience. They don't have a good conscience.

And so, you wanna be more focused outward rather than inward. And that's what my employees saw in me was I was more concerned about them than I was myself, like a Mother Theresa. And I call it a guilt feeling because that's what our conscience does is it makes us feel guilty. And it makes us wanna do what's right. So, focus outward as opposed to focus inward and you'll find your decisions become much better.

Jaime: Okay. So, as you're going through – because there's different levels too. I'm sure as you started getting more power and more money, that's when it starts to get a little like, “Oh, now I can make – recalibrate and make a new decision that could be horribly bad.” Like you're saying like Weinstein or whatever. The abusive power.

Do you feel like that's a moment in time where you have a recalibration point in your brain? Because I feel like I see a lot of entrepreneurs that when they're at the beginning and they're striving and going it's like, “Oh, okay. They've got massive amounts of integrity.” Then when you start going and getting power and money and ego and it's like, “What's going on over there?” I feel like it's more their desire can become greater and they have to choose one path or another. It's more intense potentially. What do you say about sorta that stuff and sticking to your inner workings?

Ray: Well, that's where humility comes in. So, if you gain power and capability and humility doesn't follow, you're gonna make the Henry Weinstein mistake or the Bill Clinton mistake. You're not gonna make good decisions. And they're gonna come back to haunt you.

---

So, with increased power and increased authority comes increased responsibility. And with that responsibility is humility. Keeping that under control, keep that power and that ability to do things that you shouldn't do. Keep them in control. And that's what we've been talking about in the cultures of honesty and integrity, isn't it? Keeping them in control. Keeping them in perspective. And you say, "Oh, well, that's so hard to do." Well, fine. Then don't become a powerful person. But if you can become a powerful person with honesty and integrity think what that can do for others. You can become a power for good. An influence for good.

Jaime: That's exactly why I say on this show the people that have integrity need to have the money too and the power. And they need to be self-responsible, but also know their own worth. Because sometimes the people that have the greatest integrity aren't actually – don't have the power to be able to do anything with it. Which I really feel people need to sort of step up into that. Yeah. Go ahead.

Ray: But I still think – I know you say, "Well, all the people with power – all people with integrity and honesty don't have the power to do it, but it's those people who have that honesty and integrity that we want to give that power to.

Jaime: I agree.

Ray: And so, it's if – it's how you gained your power is what's important. If you gained that power and authority honestly, then that integrity and that honesty will flow with it. If, however, you gained that power illegally or dishonestly, Harvey Weinstein as an example, or some of the other people that we will not mention, then of course it's just gonna carry on. That power and authority only gonna amplify this dishonesty that you have in your heart.

Jaime: I just feel like some people hold themselves back for confidence reasons or for also they don't do things no matter what. Or whatever the reasons are that they hold themselves back, even if they have amazing integrity and amazing this or that and the other thing. Sometimes they're too self-critical. They can't get out of their comfort zone. There's just so many reasons as to why some of the people don't have an effect and the power that they could have if they sort of tried to grow faster or took the harder road. It doesn't even have to be harder road. I mean just pushing themselves outside of their comfort zone to something more, do

---

you know what I mean?

Ray: Yeah. So, I wrote this book called *Tough Things First*. And the reason I wrote that book was – people said, “Well, how did you do what you’ve done? How did you accomplish that without kind of falling by the way of the world?” And I tell them because I learned to do the tough things first. Procrastination is something we all suffer. And so, the ability to be able to love the things you hate is the key to becoming that successful you that you wanna be.

That means every morning when you get up you’ve gotta eat that ugly frog first. Take care of the thing you don’t wanna do. Get it out of the way so that you’ll be more effective for the rest of the day. And so, that’s the key to overcoming this, “Well, I can’t do it. I don’t have the knowledge. I don’t wanna take the risk.” And you start coming with all your excuses. That’s just procrastinating. That’s just another form of procrastination.

Jaime: Where is the line? Because I love talking about this stuff, especially because we talk about being in flow and not hating all the work that you have. But you’re saying actually, “Even if you hate it, just do it anyway.” So, where is that line?

**[Crosstalk]**

Ray: Because you’ll learn it. There’s no line. Walter Emerson, he’s a poet, he said, “That which we persist in doing becomes easier.” Not that the nature of the task changes, but our ability to perform it becomes easier. So, the line is – go over the line. Just do that tough thing. Do that. Eat that ugly frog. Learn to love the things you hate. Even if it’s mowing the lawn. And you say, “Oh, how important is it mowing the lawn?” Only to the degrees that you learn to love it, because it flows into other things.

If you have this procrastination trait, if you would, it’s gonna flow into everything. It’s gonna flow into the way you treat your family, the way you treat yourself, the way you treat your employees. Because you’re gonna say, “Well, no one’s perfect.” And that’s something I really don’t need to do. I don’t have to do.” But if you can learn to love the things you don’t like doing, think of how much power that gives you. Think of the ability you’ll have to be able to tackle any task.

Jaime: Like your finances, which most entrepreneurs don’t wanna look at. And you need to. I don’t know what to tell you, but you really do.

---

It's really helpful. How do you change that? Do you have any examples or how you've actually internally changed something? Because hate is a very strong word. And to switch from hate to love is – seems like a big chasm that we need to jump over.

Ray: Well, and back to what Emerson said, "That which we persist." We have to persist in doing it. It's like saying, "Okay. I'm gonna exercise an hour a day." Or, "I'm gonna cut back on my all – my fat foods and the stuff that's gonna cause me problems physically." So, you just have to really be willing to fight that inner desire to procrastinate, to put off. And every year we talk about New Year's resolutions. And New Year's resolutions are – what we say, are rules to be broken. So, people say, "Oh, I'm not gonna make a resolution because then I'll just break it."

So, if you look at really you shouldn't be making resolutions in the sense of the word that they're to be broken. Habits are easy to form and hard to break. Good habits are very hard to start but are easy to break. So, you've just gotta remember that a good habit is not easy to start but is very easy to break.

And so, you wanna make sure that you get on the side of starting a good habit and keeping it. And so, that's what I say loving the things you hate. And it sounds difficult. It sounds, "How could I possibly love to do something that I hate doing?" Because I'm gonna keep trying, I'm gonna keep persisting at it until I'm good at it. Then I won't hate it. I swear to you there's virtually nothing that I hate to do.

Jaime: That's amazing.

Ray: And that's why I get so much done is because it doesn't bother me. Don't worry about loving the things you love because that's easy. Find the things you don't like.

Jaime: Wow.

Ray: Go after the ones – the things you say, "I hate – oh, I hate that." Then you say, "Okay. I'm gonna fix that. I'm gonna go at that full bore." And so, we're all the same in the sense of the word that we would rather take the easy path. But the easy path is not the most productive and the most worthwhile. In fact, I gave a talk Monday just a couple days ago on tough things aren't free. That was the talk I gave. So, you know the saying, "The best things in life are not free?" Yeah?

---

Jaime: Yeah.

Ray: So, I said, “Tough things aren’t free.” And so, we know that if we’re gonna do the tough things, that’s not gonna be easy to do. And so, you’ve gotta work at it.

Jaime: I love that you said that you love everything. That’s an amazing gift that you have given yourself to be able to love everything. And I didn’t know that it was totally possible. So, I really appreciate you saying that you are a shining example of it. How do we actually help empower our employees to feel that same way?

Ray: Because you set the example. In other words, you’re willing to pick up a piece of paper that’s on the floor. You’re willing to wipe off the counter in the bathroom that’s got water all over it. You’re willing to do things. Take a can of trash out and dump it in the trash container. You just show it. You show it the way you dress. You’re dressed impeccably. You’re not sloppy. You’re well kept. And you speak with good English. You use proper English. Your memos are good memos. Your phone calls are good phone calls. You do good podcasts. You just do things right. And so, people relate to that. They admire that. And they just wanna follow. They wanna follow that leadership.

We had the lowest turnover in the entire industry. And half the turnover everybody else had. And so, our employees loved to be there. They wanted to come back. Half the employees that left our company wanted to come back because they love the feeling. You know what it’s like when you had the – you go to a restaurant and the food’s good and you wanna come back. It’s the same thing with a company. If the environment’s good, they kinda wanna come back. They won’t wanna leave. And so, just have that kind of environment. And you set the example. Dress properly. Act properly. Speak properly. Treat your people properly.

Jaime: What if we screw up on the properly part? We have leeway in not always being proper every – because when we move through – and especially I know for me when things get stressful or when things – when I’m unaligned, it’s way easier to not take the right action or do the hard stuff or all those things when I’m feeling off. Do you have to feel like you’re in alignment? Or even when you have really, really bad days you go, “I’m just gonna grit and bear it,” and how do you not show that to your employees and all that fun stuff too?

---

Ray: Well, you don't wanna show it. If you're not doing well, you don't wanna come across as not doing well. You don't wanna become a victim. And so, the last thing we want is to have a victim mentality. And so, you sound a little more like a victim in that case. And so, you wanna stay aligned. You wanna stay in form, as you would. And if you find yourself drifting, you pull back. You get yourself back in line again. It's not easy. These things are not simple.

Jaime: I appreciate that.

Ray: Well, I mean that's why in this – in that thing that Emerson wrote, persist. You have to persist, persist, persist. And if you don't persist, then you're gonna become a lager and you're gonna drift off.

And so, if you wanna stay on the straight and narrow you have to keep yourself in alignment. And you say, "Well, that's a lot of work. And I don't know." And you get discouraged. And you're saying, "Well, this is killing me to stay in alignment because I'm having to always make sure I'm prim and proper and I'm always that. And I just like to be able to kick back. I like to have a – what they call a dress-down Friday. I like to just kinda let me hair down. Just kinda let me kinda go off and just kinda relax."

Well, make sure if you wanna do that you're not around others that do it. If you're gonna go off the deep end or realign yourself make sure you go off so that you're not exposing that to others. It's kinda like having the coronavirus. You just don't expose other people to it.

Jaime: Containments. Well, I appreciate that you're saying – because everybody has off days. And to be able to not have that off day effect everybody else, because it doesn't have to, and to make that choice internally. Where does self-care come into all this though? Do you do a lot of self-care? Or do you feel like that really matters so that way you can prevent burnout or how does that work for you?

Ray: Well, I mean I make sure I have enough gas in my tank, so I don't burn myself out. And so, there's times when I will relax and, as they say, kick back. But I don't do it in a way so that I influence others. So, I mean we have a certain amount of modesty. I dress properly. And so, I don't wanna become immodest and walk

---

around the house naked, as you would. And so, we keep ourselves in proper alignment so that if we are gonna kick back, make sure we do it properly. And that we don't just expose others to it.

Jaime: How do you keep air in your tank?

Ray: Well, because I fill it every minute of the day. In other words, I reenergize myself.

Jaime: How? Tell me more.

Ray: Well, in this podcast I was excited and looking forward to it. As opposed to saying, "Oh, man. I've gotta do this podcast. And I've gotta get up early and get ready and then I've gotta start thinking about what I'm gonna say and how I'm gonna say it." I don't do that. I look forward to it. I'm energetic. I'm enthused. I'm just excited. I taught, what, four classes in the last – no, five classes in the last two days. And I look forward to it. I was enthusiastic and energetic. And the students can tell. They could see that I was. And they really related to it. I didn't act like this was a burden. I didn't act like it was a challenge. So anyway, that's how I do it.

Jaime: That's what I was saying. It's very impressive.

Ray: Well, I just keep myself pumped up.

Jaime: How? Was that innate? Have you always sort of been an optimist? Or is it something that you've cultivated over time?

Ray: I cultivated it. I energize myself. I eat the right foods. I exercise every morning. I get a good night's rest. I never let my hair down. Honestly.

Jaime: So, no matter what? Even if you're on vacation do you do all the things?

Ray: Exactly. Even on vacation I do. Because good habits are easy to break and they're hard to start. And I don't want to get into bad habits.

Jaime: That's amazing. Yeah.

Ray: So, it's an everyday thing. Remember I said earlier, "Yesterday is history. Tomorrow's a mystery. Today's the present. That's why they call it a gift." I have to do the very best I can every single day.

---

Then I have no regrets. I honestly have no regrets at all.

Jaime: That's amazing. Well, that's how everybody wants to live, right? That's the biggest regret when you're dying. It's like, "Oh, I wish I would have done this, that, and the other thing." You're a shining example of not doing that, which is amazing. Do you feel like it's rigid sometimes though? Do you feel like sometimes you do want to not be as rigid?

Ray: Okay. When you say rigid, you mean stiff?

Jaime: Kinda. Yeah. Like always doing the right thing no matter what.

Ray: Well, I mean what's wrong with doing the right thing no matter what? I mean there's nothing wrong with it. People may criticize you. They say, "Hey, you need to smell the roses."

And it reminds me of the story of these two young men that were always late home from school, and they didn't get their chores. These were farm kids. And their mother was saying, "You stop staying around and playing basketball. Come home. You've gotta milk the cows. You've gotta take care of the animals." And so, the mother said, "If you do this again, you're gonna get a severe punishment."

So, on the way home they were late, and they thought, "Well, we'll just hurry along." And they said, "Well, we're gonna miss the time deadline to get home." And they said, "Let's cross this field, but there's a big bull over there. And he'll charge and he'll injure us." And the boy said, "Well, let's sneak across so the bull won't wake – he won't wake up." And so, they began sneaking across the field. And sure enough, the bull woke up. And the bull started charging at the boys. And the boys said, "Well, let's kneel and pray." The one boy said, "Let's kneel and pray." And the other boy says, "Well, let's pray and run."

So, you've just gotta keep going even when you make a mistake you just pray on the run as you would and not let that be a deterrent. And I know that some of your listeners are gonna think, "Oh, man. That sounds too hard." Well, anything in life worth while is gonna be difficult. That's why I said earlier I taught this one class on tough things aren't free. And so, doing what's right at all times is not free. It's not easy. But it pays off. You'll have a happier life.

---

And so, “Oh, that sounds like a boring – that sounds like a – that doesn’t sound like a fun life.” Well, remember the story of Pinocchio, right? I mean you obviously – you can have the fun time, but you’re gonna pay a price for it. And so, I think that it’s important for us to – even though to some people this will sound very boring and very difficult and not fun to them. Fine. Then let them live their life the way they are. But those who wanna change, those who want to become happier and more accomplished, listen to what we’re saying.

Jaime: I know most people at the end of their lives wanna have no regrets and be happy. And like I said, you’re a shining example of that. So, people can totally take what they will and keep moving forward no matter what. I so appreciate this. I know we have to start wrapping up. So, what’s one action listeners can take this week to help move them forward towards their goal of a million?

Ray: Do the tough things first. Honestly. That’s the thing that – one thing I think they should do. They should persist in doing what’s right. Persist in doing what’s right. Don’t fall into the worldly view of, “Well, live and let live. Drink and be merry, for tomorrow we die.” Forget about that. Just try your best to be the best every day and have no regrets. Make a resolution not to have a regret. Not to regret anything. And then the way you do that is just try everyday to do your best. And then you’ll end up with a happy – a very happy life. I’m celebrating my 59<sup>th</sup> marriage this year to my wife.

Jaime: Wow.

Ray: So, 59 years we’ve been together and that took a lot of effort. And that means I had to make her more important than I was – felt all myself. In other words, I try to make her happier and make her life more fulfilling. And she does the same for me. So, here we are. 59 years. That’s a long time. And we did it because we cared about each other. And we work every day to do our best. As an example, this may sound strange because I’ve been a CEO and executive for years, I help her make the bed. I clean up the dishes off the table.

Jaime: Good.

Ray: I help wash the dishes.

Jaime: Yay. I’m excited. Good.

Ray: I do. I help clean the house. I do things that other people look at,

---

“Well, that’s not – that’s below my dignity. I don’t wanna do that.” But I don’t want her to feel that way. I don’t want her to feel that what she’s doing is less important. So, by my doing it shows how important I think it is. So, I even take her clothes shopping. Can you imagine that? Taking a woman clothes shopping, that’s not easy for a man to take their wife clothes shopping.

Jaime: That’s amazing. That should be on everybody’s list right now too. Yeah. It means the world to them surprisingly. As long as you don’t complain while you’re doing it. Yeah.

Ray: I know. No, I don’t. I mean I actually sit there, and I have to kinda keep smiling and not acting distressed. And she’s trying on one thing after another thing after another thing after another thing after another thing. And I just say, “Love it.”

**[Crosstalk]**

Jaime: That’s amazing. Love what you hate. Yes.

Ray: Well, yeah. So, I say, “Come what may and love it. Come what may and love it.” That’s something that you can take away also. We’ve said several things but come what may and love it.

Jaime: I love it. You should write a book about marriage after. Doing the tough things first in marriage. Good job. Thank you for sharing that. I love it. Where can we find more about you online and pick up your book?

Ray: Well, we have a website. It’s called ToughThingsFirst.com. And we have a podcast that we do. Every week we share a podcast. Also wrote my second book *Zen of Zen*, which is a marriage book, if you would. It’s on how to live your life. And what you can do to improve your life every day on different subjects and different topics. So, that’s another book that they can read. So, what I like to do is I like to write things about how do people help people become better people.

In fact, I told my employees, I said, “I’m not here to make you rich. That’s your job. I’m here to help you become a better person.” Honestly. You may not believe this, but that’s exactly what I promised them. “I promise to help you become a better person. What’s that worth to you?” And I said, “Within two or three years you’ll come and tell me that being here, working for the company, you have become a better person.”

And I have stories about that. I have examples that – where people have come to me that I didn't even know. Employees. Because we had over 1,000 people, that – and didn't even know, but I had them come say, "You saved my marriage. You helped me become a better person." I became a better wife or a better husband, a better spouse, whatever. And see, to me, that's the win. That's how I feel I win is when I can help somebody become a better person. Not necessarily more wealthy, but how can I help you become better? And that's the purpose of this podcast today is how can I help your listeners become better.

Jaime: I think you already have. This is amazing. Thank you so much for sharing your gift of helping everybody else on the show today. I really appreciate it. And, of course, we'd love to have you back sometime.

Ray: You bet. Love to do it.

**[End of Audio]**

**Duration: 47 minutes**