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Jaime: Welcome to Eventual Millionaire. I am Jaime Masters. And today on the show we have Ken Rusk. You can find him at kenrusk.com. He's got tons of successful businesses in the blue-collar space and he's coming out with a brand-new book called *Blue-Collar Cash*. Thanks so much for coming on the show today, Ken.

Ken: Thanks for having me. I appreciate it.

Jaime: I like your philosophy about college. So, why don't you tell us a little bit about sort of the background and where the whole *Blue-Collar Cash* came from.

Ken: Well, I noticed I hire a lot of people. One of the things that I do is I have a construction company and we have a lot of employees. So, I noticed when I was hiring them in over the last five or 10 years that the experience levels were less and less and less. And if you pair up what's happening in today's society with – they're taking a step back to – they got rid of shop class back in the '70s and '80s. And when that went away, it also took a lot of people off the grid who possibly would have been carpenters and plumbers and brick masons and bakers and all those kinds of things.

So, for me, the pendulum swung so far towards, "College is your only way to go." And I thought, "Well, nothing could be further from the truth there."

Jaime: That totally makes sense. And I used to be a business coach for mostly blue-collar plumbing companies. The unsexy work, that actually makes a lot more money than people realize on the backend. That doesn't take a whole lot of – I shouldn't say education. It totally takes a lot of education. But we sort of put it on the side and go, "Well, that's over here." Why do you think we've done that?

Ken: I don't know. There's almost this kind of built in stigma that happened 10 or 15 years ago. I remember being at a party about a year ago and all parents love to talk about their kids, and they love to brag about where they're going and what school they're going to and what they're gonna be. And I heard one gal say to another gal, "Well, what about your son X?" And she said, "Well, he's just gonna be a plumber."

And when I heard that I almost wanted to interrupt their conversation because, little did she know, there is such great opportunity for people who are willing to work with their hands.

And there's never been a better time to start your own business. So, again, some people have some pretty serious stigma about that. But it's a pretty good hidden secret that there's a lot of opportunity in a blue-collar world today.

Jaime: Well, even just the amount of different industries that I've seen. And from windows to – there's just so many different facets of it. And like you said, it doesn't take a lot of debt a lot of the times, especially if they're service-based stuff, to even get into. And we sort of go, "Oh, well. There's so many plumbers out there." Or, "There's so many this out there that where am I gonna sort of fit in the mold?" How do you tell people sort of what industry to start choosing?

Ken: Well, first off, the quickest and easiest answer is to just try some things. You hear a lot about gap years, and you hear a lot about kids going through high school and working part-time jobs. I just think you should try some things. There's lots of kids – I'll never forget I was renting a car from a car rental place and the guy behind the desk, I had the chance to talk to him for about 15 or 20 minutes. And he was really bummed that he got kinda sold this whole college degree thing. And he's like, "I'm \$70,000.00 in debt. I'm sitting here working at this company making \$32,000.00 a year. I don't know how I'm ever gonna pay this off."

And one thing he said to me was, "I really wanted to be a carpenter. And I wish I could've done that, but I listened to everybody else. I listened to my parents. I listened to the school. I listened to the college recruiters. And if you don't go to college, you're nothing. You're never gonna amount to anything." And I just felt so bad for him. So, I think people kinda understand what their true passions are. And I always say, "Who but you knows who you could really be? And who but you knows what you should be doing for a living? So, look inside yourself. Give a couple things a try. And something's gonna present itself, I promise you."

Jaime: I just remember being a junior and senior in high school and going like, "I don't know what I wanna do," because I didn't test anything. You know what I mean?

Ken: Right.

Jaime: When you're in high school – my kids go to an entrepreneur kids' school now. And all of high school is them testing different

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modalities to see what they like to figure out what their strengths are first before you choose. Who knew, right?

Ken: Well, when my daughter went to high school she came home and it was within her first year, she was a freshman, and I'll never forget she said, "The teachers are asking me what I wanna do for a living and what colleges I wanna go to." And I said, "Nicole, you're 15. How could you possibly know the answers to those questions yet?" What they didn't ask is, "What else could you be good at? What possibly could you do working with your hands or starting your own business or being a – learning from someone else that's already in one of these really lucrative industries?" So, they kinda led them only down one path and I think that's pretty sad.

Jaime: Well, it's also kinda sad that even adults don't even know what we wanna do. We haven't tested enough things to even know what we want.

Ken: Right.

Jaime: I mean going into a job, I remember going into a job and being like, "Oh, this is what I'm supposed to do." And realizing, "Wow, this really sucks. I would never like to continue this for the rest of my life. Now what?"

Ken: Yeah.

Jaime: And I had sort of a quarter life crisis going, "Well, what are my strengths?" Never had I asked that question before. It was always, "What am I automatically good at that would pay me more money." And that's not the right question to ask.

**[Crosstalk]**

Ken: Right.

Jaime: Especially not understanding yourself as well as you could. So, what do you suggest for people though that maybe are out of college, but that are trying to go, "Okay, how do I test this?"

**[Crosstalk]**

Ken: Exactly.

Jaime: "Do I go get a job as a plumber and see if I like it? Or what sort of

skillsets do I need in advance?”

Ken: Well, I think, first off, most kids that I talk to realize when they're in school, “Man, this just isn't for me.” So, there's some soul searching that happens almost right off the bat. Beyond that I think, again, the good news is because of that pendulum swaying so far to the left towards college is the only way, there are so many opportunities available right now. You drive down from my office to the freeway and you pass 50 help wanted signs.

So, you have the option of maybe a gap year kinda thing or maybe taking some time to just look around and take some of these opportunities almost kinda like a Mike Rowe Dirty Jobs kinda thing where you just try things over and over and see what you like.

I mean you'll find it because first off if you have the right vision for what you want your life to look like, sometimes – and this is a little controversial, but sometimes I say, “It maybe isn't so important what you do for a living as it is what you do with what you do for a living.” And I think it all starts with a vision of what do I want my life to look like? And that's kinda what took me from 15 to where I am today.

Jaime: Well, and especially let's talk about your trajectory. Did you always know that you were gonna be a business owner? Was it something that just sort of evolved naturally?

Ken: No, I didn't. The first thing that I realized was I knew how I wanted to live. And I remember watching old shows like Heart to Heart and those kinda shows where you get to see how different people live. And I always thought there are certain things that I'd like to surround myself with as I get older and as I grow into my envisioned life. My perfect version of comfort, peace, and freedom.

And along the path I just – I started out with, “What do I want my life to look like,” first. And then, “What type of jobs would help support that?” I mean it started with just buying enough gas for my car to go out with my friends on a Friday night. But then it just kind of blossomed into, “What could I do to control my own income so that I could get the things that I wanted?”

And fortunately, right next to my high school, there was a company that was hiring both ditch diggers and marketing

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personnel. So, I was able to do the ditch digging during the summer and the marketing during the winter. And I just kinda kept going and kind of felt my way through the company and then just kept rising in the ranks there.

Jaime: That's funny. I just thought I was a road sweeper in the – for summer.

**[Crosstalk]**

Ken: There you go.

Jaime: So, yeah.

Ken: Yeah.

Jaime: That's fun work.

Ken: Right.

Jaime: Rubbing off all the sand off the road as a little kid. Good labor. But one of the things that you said is sort of learning the marketing piece then too. So, how did you actually evolve into a business owner? Because there's so many facets in business. So, there's the service, of course, that you need to be working on, whether it be ditch digging or plumbing or whatever it is, but then there's the whole business backend. How did you start learning that?

Ken: Well, there's two things I wanna say about that. Back in the day you didn't have a lot of these management software programs that you have now. You didn't have a lot of these bookkeeping software programs that you have now. So, I would say today it's a lot easier because a lot of those paths are already walked for you. Like how to pay the bills and how to do financial statements and how do all – business plans and all that kinda stuff. So, take advantage of all that the technology has to offer.

But, for me, I just knew that if I got into a company, I wanted to learn everything I could about all aspects of it. And what's really great about that is as a boss I couldn't wait to have an employee like that because if I have somebody that comes in and just wants to absorb everything that I had got, I can't wait to teach them what – everything that I know because, first off, that employee's gonna be much better off for me while they're there. And secondly, if there's a chance that I can keep him or her within my fold and then

to help them get the life that they want, I'm gonna have an amazingly loyal employee and a very smart one in the end.

Jaime: What do you suggest to people, especially that might have a business already or parts of a business that maybe wanna think about doing something else to go into sort of the blue-collar side of things. Or maybe they know business. Quote-unquote business MBA. Now, having an MBA and knowing business are two different things potentially.

Ken: Right.

Jaime: But going into sort of more of a blue-collar side of things because, like you said, there's a lot of opportunity there.

Ken: I think the biggest thing, if you're already business-oriented, and you're trying to find what blue-collar company might match that, it's real simple. Just look around at the supply and demand within your region. I'll give you an example. I had a stone fence built outside my house with a little wrought iron gate on top. And I had to wait six months for this guy to come to my house. And I knew some of the other people he was working with and he was fantastic at it.

But I also knew one other thing. I knew that he was just about ready to retire. And he had this amazing company with five or six employees. He got to come to work every day with his brand-new pickup truck. He'd jump out of the truck with his t-shirt and his jeans and his cup of coffee, put on some Led Zeppelin, and him and the crew would build these amazing outdoor kitchens and this beautiful artwork.

Well, he had nobody to leave this company to. He was literally gonna take a thriving enterprise and just kinda shut it down. And so, when I think about that, if you already have a sense of what business is like, look around and see where the demand is highest, and the supply is the smallest, and jump into something like that.

Jaime: I love that. I had a client hardscaping. Hardscaping is amazing and very lucrative.

**[Crosstalk]**

Ken: Yes. I think it's awesome. Yeah. It's fantastic to watch. Oh, my gosh. Yeah.

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Jaime: Yeah. Yeah. And not something that, no offence to all the people listening, the internet entrepreneurs don't talk about hardscaping or landscaping businesses or anything like that. Because it's not as sexy quote-unquote.

**[Crosstalk]**

Ken: Right.

Jaime: But again, the margins are pretty good on those.

**[Crosstalk]**

Ken: Correct. Well, if you think about any time – I mean if you know anything about supply and demand, any time the pendulum swings one way, it's almost like they say, "If everybody's betting on that team, you should probably bet on the other one." And the reason they say that is because if you take that type of attitude, you're gonna be there to get deep into that opportunity. And I look at it this way. If everybody's going that way and no one's willing to work with their hands anymore, the money has to go there. It has to go to those industries because there's not enough people willing to do those things anymore.

Jaime: I love it. I love it. Good reminder for everybody. Unsexy makes money people.

**[Crosstalk]**

Ken: Yeah.

Jaime: You said earlier, comfort, peace, and freedom, and I think that's really, really important.

**[Crosstalk]**

Ken: Oh, for sure.

Jaime: How did you sort of pick out those core values for yourself?

Ken: It's funny because I was writing a letter to my daughter. She was sick at the time and she was battling a pretty serious disease. And I just wanted to write her a letter to talk to her about what I thought was important in life. You can chase dollars all you want, and I know people that are wealthy that are miserable, and I know

people that have these amazing middle-class lives that are – they’re just so fulfilled. So, I kind of started analyzing all those people and I came up with three words that just wouldn’t go away: comfort, peace, and freedom. And I kinda use them in a triangle, if you will, where one is kind of interdependent on the other.

So, I started writing this letter to Nicole about what I thought was important in life. And living a life of anticipation and going towards those three concepts. And 80,000 words later, all of a sudden, I had a book. So, it was pretty amazing that I even got this far with it.

Jaime: That’s really awesome. What was that inspiration to continue to do 80,000 words? Because I’ve written a book. It takes a lot to write a book.

Ken: Well, and this is where it gets worse because I’m not really the best typer in the world. So, I actually handwrote. I filled up 12 legal pads and I just couldn’t stop. Every time I was writing, writing, writing. And more ideas and more concepts. And then friends that I had knew that had overcome unbelievable challenges that are successful business owners, I started writing stories about them and sharing their story with everybody.

And I’ll never forget I was on an airplane and I was writing feverishly, and I kept shaking my hand because I was like, “Okay. I’m getting tired.” And the guy sitting next to me said, “What are you doing?” I said, “Well, I think I’m writing a book.” And he said, “You’re writing a book as in handwriting?” And I said, “Yeah.” And I pulled out the rest of these legal pads. And he just couldn’t believe it. But it was a labor of love, I can tell you. The words flew out as fast as I can put them down.

Jaime: And the amount of hand cramps you must have had must’ve been ridiculous.

**[Crosstalk]**

Ken: Yeah. Yeah. Oh, I had plenty of that too.

Jaime: Well, and that’s one of the reasons why I started this show too because, not to degrade your book, but I feel like everybody that writes a book is like, “Oh, we know all about success.” But then there’s all these business owners that are in the trenches not writing the books yet, but in the trenches and have so many really

wise stories, both about what's working right now, but also of overcoming these obstacles that are pretty intense.

**[Crosstalk]**

Ken: Yeah.

Jaime: Can you share a couple of the stories that are in your book?

Ken: Yeah. One of them was a gentleman who he had a pretty bad childhood. And the only people that loved him were his friends. And unfortunately, his friends were not very supportive. They were on the dark side. And took him way down a bad – into a bad place. And he had several really close call ins with maybe not coming back from it. And he always liked working with wood.

So, he went to a friend and then he went to a relative and he finally got with him and started **[audio cuts out] [00:15:33]**. He relapsed a few times, but then finally said enough. And now he is an award-winning builder. He has his own company. He's been doing it for years. He gives back. He's helped build churches and Habitat for Humanity and he's just an amazing guy. And it takes a long time to tell the story, but to see where he came from it was such a dark place, and to see where he is now it's just – it's totally inspiring.

Jaime: Well, and that's the thing that I always joke – half joke about is the success story to say, "This is the before and this is the after," takes a couple minutes. But the living through the pain of overcoming each of those obstacles, especially for how far he had to bring himself up.

**[Crosstalk]**

Ken: Yeah.

Jaime: Or you from going, "Oh, I was digging ditches for a little while." I don't think we understand what the living of that experience really can be like with all those ups and downs for somebody else when we just sort of story tell some of it. And then it's hard. It's not like business ownership is easy. And I think unfortunately we've got internet people going, "It's so easy."

**[Crosstalk]**

Ken: Right.

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Jaime: “Start your own business and make a ton of money.” And I’m pretty sure you won’t have the same sentiment.

**[Crosstalk]**

Ken: Yeah. Well, you know you own everything. Owning a business is a lot like playing golf. When you’re out on the golf course everything is your fault. You hit a good one, it’s your fault. You hit a bad one, it’s your fault. You dump one in the pond, your fault. Okay? And there’s usually nobody behind you saying, “Well, here. Let me do that for you.” I mean you just can’t. So, owning a business is a lot like that game, which I love, by the way, because there’s just this enormous accountability.

And there are days when I walk out the front door and go, “Oh, my gosh.” I mean all the things I had to do that day. But it’s so totally rewarding. I mean I always talk about the step-back moment where you build something, you fix something, you make somebody happy. And then you get to take that five steps backwards at the end of the day and look at it and go, “Wow. I did that. I did that with my own two hands and my guys.” And there’s just a whole lot of organic happiness that comes from that.

Jaime: I noticed your golf pictures in the background as soon as we started on the call too. Because No. 1, it’s so difficult. And the feeling of your brain as you go into it makes a huge difference. The clarity of thought so that way you can sort of be in flow is huge.

**[Crosstalk]**

Ken: Right.

Jaime: And I find it’s really important in business to do the same thing. Do you feel like on the golf course you bring some of those lessons to the business side of things?

Ken: Well, yeah. I mean you definitely have to hold yourself accountable. I mean you have to get up because I mean if you’re leading a group of people, I mean it’s on you to step up and provide a beautiful culture every day. And I think that’s one of the things that I try to do most is create a culture where people want to be here.

For me, my goal is to gather as many people as I can who are very goal-oriented or that I can help create to become goal-oriented.

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Everybody here has a goal. We all write them on the board in the hallway. They all are shared with everybody. If you're not anticipating something or if you're not chasing a goal, you're not gonna fit in around here. So, my goal is that everybody gets what they want first. And if and when that happens, then myself and my company will get what we want. I mean there's just no other way to think about it.

Jaime: I really appreciate you saying that. Because even when I start working or talking to prospects that have blue-collar companies, a lot of the times they're like, "The workforce sucks. At this dollar an hour, we don't get good help." And they like complaining all about their workforce when it's like, "Okay. Well, No. 1, that's not a good sort of culture that you have. Did you feel like you had to start from this ground up or was there ways that you sort of had to tweak your culture, especially for the years that you've been doing it?"

[Crosstalk]

Ken: Right. Well, it used to be in the old days that, "I am boss, you are employee." And it was almost this animosity-type relationship or this, "You're gonna respect me just because of who I am." I think that's gone. I don't think that really serves any purpose. Nowadays it's more like when I have a new employee come in and they almost are of the mindset of, "Hey, what's in it for me to work here?" Okay? Think of that question being asked 20 or 30 years ago, right?

Jaime: Right.

Ken: Well, a lot of employers kind of gristle at that. They're like, "Wow, how dare you **[inaudible] [00:19:59]**?" I love that because if I can show them what's in it for them to work here and how I'm more interested in their personal betterment than I am in anything else, that's a really different approach. And people really gravitate towards a place that interests in them specifically, not just in what they can do for me or do for my company. And that's why, to me, if I help someone who's living a life of anticipation chasing after goals, that is as or more important than how fast **[audio cuts out] [00:20:36]** workwise in our company.

Jaime: Because you care about them as humans also, which is great. Kind of important that nobody really talks about, right?

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Ken: Right.

Jaime: That actual care of the human. And especially as a leader trying to level people up. How can you align that with your goals though? If they're completely misaligned do you say, "Okay. Your goal doesn't align here. We don't have an option for you?" Or is it their goal, somehow, we can figure out a way that it aligns with your goals also?

Ken: Yeah. For me, the first thing that we do is we make sure that we – it's kind of old fashioned, but I'll take a big piece of paper, a big poster board, and a box of Crayola crayons. And I'll just hand them the crayons and the paper, and I'll say, "Draw your life. Just draw what you want your life to look like. What's your version of comfort, peace, and freedom?" And it's amazing how different all of these are. It's so much fun to watch them do that.

And then what we do is once they realize that, "Wow. This company cares about what my future looks like," then we just take one of those goals at a time, chop it up into little pieces, and we just start going after it. Once I'm convinced that they own it, I do everything I can to make sure that they make that goal happen. And then we go after the second one and the third one. And again, I've said it a few times that living a life of anticipation, there's just no other way to live.

Jaime: Okay. Talk about what that is then. Because living a life of anticipation versus being anxious is very counterintuitive. Because some people are – in the culture that we live in right now, it's almost anxiety-producing trying to think of the future instead of anticipation, which has a good connotation.

[Crosstalk]

Ken: Right. Well, think of it this way: Imagine, if you can, the last time you planned a vacation. Most people plan vacations between three and four months out. Well, there's all these things that you imagine, "Okay. If I'm going to the beach, I need a bathing suit. And I need my towel. And I need my stuff I take to the beach with me, whether it's a book or a radio. My suntan lotion." And you can almost smell the salt air and you can kind of feel what the ocean's gonna be like and the sun on your skin. And you're actually anticipating this vacation for three or four months at a time. And then it gets better as you go along and pretty soon, you're there and it's just awesome, right?

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Why can't you do that with your life? Whether it's, "I'm gonna pay my Visa bill off." Or, "I'm gonna get a new motorcycle." Or, "I wanna take that photography class." Or, "Be a better parent." Or, "I wanna exercise." Or whatever it might be. "Learn Spanish." Why can't you anticipate several things at a time and feel that same feeling that you feel like when you make a vacation happen? That's really the goal of having a really fulfilling life without, like you said, becoming anxious about it.

Jaime: That's a really good way to put it. I've interviewed almost 500 millionaires. And what's so interesting is visioning comes up over and over and over again. But we have sort of this, I don't know, resistance to visioning sometimes because it's too woo-woo or too whatever.

[Crosstalk]

Ken: Right.

Jaime: But your explanation, we do it for vacations and we enjoy the entire way of getting excited over it.

[Crosstalk]

Ken: Yeah.

Jaime: Why would we not do that? And it helps us just propel the momentum forward anyway. So, how do you actually do that? What do you do in your daily life to actually anticipate this fun stuff? Do you just bring it up mentally? Do you put things around you? What do you do to tangibly do it?

Ken: Well, if I spun this computer in a circle, you'd see pictures of golf courses and my dogs and my family and you'd see pictures of trips that I've been on and things that I still have yet to do. Behind me over here I have building plans for my next building. So, I'm constantly putting things in front of me. And I think that's why I'm so – it's so important that not only when you draw this, but you keep it in front of you.

Real interesting statistic, I'll tell you real quick, it was done by Virginia Tech. They said 80% of people don't have any goals. They said of the 20 that's left, 16% have a goal, but have never really written it down, documented it, drawn it in any way, shape, or form. Of the four that are left, three of those people actually

document their goals. But then they take them and just stick them in a drawer somewhere. Only one percent of people write down the goal, keep it in front of them, and review it on a regular basis. Those same people also happen to earn nine times more during their lifetime than the other people in that study.

And I just think to myself it's such an easy thing to do if you just become aware of it. Put things in front of you, the Law of Attraction brings them to you. I'm telling you, it's the most powerful thing I've ever encountered when it comes to visualizing the future.

Jaime: I love you saying this too, especially in the day and age that we live in right now. Because I feel like people are a little – there's so much uncertainty at this time in 2020. 2020's just been crazy.

Ken: It's been crazy.

Jaime: Right? So, then we sort of pull back and go, "Oh, well, I don't wanna put any dates because nobody knows anything. Do you put dates on some of your stuff? Or are we just sort of trying to get the juices flowing for something that you're excited about?"

Ken: Well, one of the things that I say in the book when I talk about the five different ways to set a goal, one of the most important things is to set it with certainty. And when you're building a goal, and you really actually have to build it, let's assume you want something that's gonna cost you \$5,000.00. Maybe it's a trip to Europe or something. Well, if you're gonna do that in two years you need to save \$50.00 a week for 52 weeks times two, 104 weeks. So, there's a beginning date, there's an end date, and there's a series of 104 steps on your path to going to wherever you're going. Scotland, wherever it might be.

So, you have to put that down in a crystal-clear way not only for yourself, but so that when you share that with others, they also know what you're up to. And just like when you were jumping off the high board for the first time when you were a little kid, your buddies are the ones that helped you get up on that ladder and help you walk down that diving board and to help you jump off. If they weren't there, you wouldn't be jumping off that board that day. So, it's really important to not only set it with absolute complete clarity, but then to be able to share that in public and then people will – I mean again you're gonna make it happen. I promise you that.

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Jaime: I write in my to-do list. I have a friend the other week and he was talking about taking the leap. And I'm like, "Oh, I have to follow up with him because – see if he doesn't do it, I'm gonna" – you know what I mean?

Ken: Right. See that?

Jaime: Good friend, right? I mostly just wanna shame him for – no, I'm kidding. For not doing it.

Ken: Yeah. Hey, as long as it gets it done, that's what matters.

Jaime: Yeah. Right? Just match the energy.

Ken: Right.

Jaime: He knows what's up.

Ken: Right.

Jaime: Tell me about the people that don't know, or they're confused. Because I think that's the other thing is that we just assume that everybody should be able to write their goals down in a definitive manner very easily. And it's not really that easy. I've worked with a lot of clients and it's like I don't – there's either too many choices or I don't know what to put first. Or how do you help people with that?

Ken: Well, again, I think the first thing you need to make sure is that you have something that you really, really want. As you're building your picture – and sometimes the pictures are built slower. I've had people that have built this picture with their crayons and their paper in a weekend.

I've had people say, "You know, Ken, I had to put it down on a table like a puzzle. And I had to work on it and walk away. And then work on it some more and walk away." And what they're really doing is they're trying to own it. So, they draw a little bit and then they put their pencil down and they walk away. Then they come back a couple days later, pick up their crayons, then they draw it some more. And what they're really doing is they're saying, "Is that really what I want?"

So, the first step is to get you to own it. And I mean you wake up thinking about it. It's in front of you in some fashion and it's

something you have to do. And I think that quote's really important because if you can't visualize it like a brochure in your mind, "I want a pet. Okay. Dog or cat? What kind of dog? How big is this dog? Are you gonna get it from a pound or are you gonna get it from a rescue or you gonna – I mean where are you gonna find – you gonna from a breeder? What are you gonna name this?" I mean you have to get down to the absolute minute detail. And you have to own that goal before you can even attempt to go after it.

Jaime: I love that you said that with that specific story because I just got a puppy. And it was been – it had been in my vision board and on my – I have a mind movie. So, it's like a movie version of what you're talking about.

Ken: Right.

Jaime: And I've been wanting a dog. But with the pandemic and not wanting to be around anybody, I'm not – I'm like, "I'm not going to a pound. I'm not gonna go find a breeder or anything like that." And one just fell in my lap and she's so perfect. She's the brother of – or she's the sister of my ex-husband's dog. So, we have two little matching dogs that just sort of came out of nowhere and I didn't even have to go after it.

[Crosstalk]

Ken: Yeah.

Jaime: So, it is. It's really interesting. It was on my list, but never sort of – I didn't really put a lot of action behind it.

[Crosstalk]

Ken: Yeah.

Jaime: So, it was really kind of interesting that you used that story.

Ken: But it was in your subconscious though. And your subconscious is pretty powerful. So, you attracted yourself to that for sure just by thinking about it.

Jaime: Though I didn't realize how much puppy training there would be. I mean I've had many puppies before, but oh, my goodness.

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[Crosstalk]

Ken: Oh, yeah? Yeah.

Jaime: Yeah. She's from a pound. Yeah. Okay.

Ken: They call it puppy bill for a reason. Yeah. There's no doubt.

Jaime: Cute though. Very, very cute.

Ken: Yeah.

Jaime: So, how do we start getting people into dealing with visioning? Because I feel like it's one of those things, like you said, is we'll put it on – even if we write that crayon thing, then we sort of put it away and don't really think about it. Or people write goals on their computer and then it'll go away for a really long period of time. What's your system to actually look at it consistently so you keep it present?

Ken: Okay. The first step you have to do is you have to congratulate yourself. And I know that seems a little bit backwards, but you know how when you wanna quit smoking, for example, people will say, "I couldn't quit until I told myself I'm not a smoker anymore." Okay? Or if you wanna lose weight or if you wanna do this or that you have to tell yourself, "I am that person now." So, you put yourself in that position, you congratulate yourself, and there you are.

And once that step is done, again you have to own it. You have to visualize it. You have to see exactly what you want it to be. You have to draw it. You have to keep it in front of you. But then there's some things that people miss. And that is the most important part. You have to make sure that this is going to happen for sure. And the way to do that is to build it with certainty like the steps I talked about earlier. 104 steps, \$50.00 a week, beginning date, end date.

But then you need to take it to the next step, which is to make it actionable. Go to your payroll clerk and say, "I want you to take \$50.00 a week out of my check and put it in this account. I don't wanna even see my debit card. I don't want the checks. Lock them up. I don't want to go anywhere near this money, so I don't touch it if something goes wrong." And then you share that goal with someone who really believes in you and they can put their hand on

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your shoulder if you decide to turn sideways a little bit as you're walking this path.

If you do those five things, you only need to do that once and you will become a goal crushing machine. I mean I see it happen all the time. And again, the goals could be big goals. They could be medium goals. Small ones. It doesn't matter. But once you hit your first one, you'll start to anticipate two or three at a time. Maybe one that's three months. Maybe one that's a year. Maybe one that's five years. And there's just so much comfort in knowing that I'm just walking the path. And as long as I breathe, I'm gonna make this thing happen.

Jaime: What about setbacks then too? Especially in the example you're saying, I'm just imagining all the people that just lost their jobs. So, they're like \$50.00 a week trying to get a vacation and then 2020 happened.

Ken: Yeah.

Jaime: What do you say for people that it – are they still keeping the same goal and just pushing it out farther? Or what about setbacks?

Ken: Well, again, if you think about making it with certainty, you just hit it right on the head. When I first went to Scotland, a lot of buddies – we go on these golf trips to Northern Michigan every year and they're fantastic. You get in your car, four hours later you're there, and you have a great time.

I was sitting around the lunch table with them one time and I said, "Why don't we go to St. Andrews, the home of golf in Scotland. Let's do that." And they looked at me like, "Well, how the heck are we gonna do that? That's really expensive." I said, "Yeah. It's expensive now, but if we put this off three years, okay, we can make it happen for sure. Not just maybe, but for sure."

So, to answer your question, that is the answer. If you get a setback, first off, hopefully the person that is sharing – you shared this goal with is gonna keep you on the path. But if you do have a setback, all you do is just move the end date back a little bit. But you don't lose the enthusiasm and you don't lose the hope and you don't lose the anticipation for wanting to get that done because if someone came up to you and said, "Hey, you're still gonna go to that Florida vacation and instead of four months from now it's gonna be eight months from now," you're still gonna anticipate it.

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So, yeah. Just push it back. Make it happen.

Jaime: Yeah. I joke that walls will just come up. And it's like, well, they come up for absolutely everything that you ever want in life. So, you've gotta learn how to get over the wall otherwise you're gonna be stuck in a box for your entire life. And that's not fun either. We're just gonna be stuck.

Ken: That's an absolute fact.

Jaime: I know we have to start wrapping up. So, I'm gonna ask the last question. What is one action listeners can take this week to help move them forward towards their goal of a million?

Ken: I think the first thing I would do is really learn to pay yourself first. When I interview somebody and they say, "What's the pay gonna be?" And I say, "Well, it's gonna be \$40,000.00 a year or \$50,000.00 a year." The first thing I want them to say is, "Okay. Thanks for paying me \$37,000.00 a year." Because you need to take that first \$3,000.00 and forget about it just like you would if you had to pay parking in town. And that money is just vaporized. Okay? You don't ever get to see that again. Take the first \$3,000.00 of your money, put it into a long-term investment. You will guarantee yourself that you'll be a millionaire by the time you retire.

Jaime: I know we forget that often here. It's like, "Wait. There's quick fixes for" – oh, wait. Time actually really compounds just so we remember people.

**[Crosstalk]**

Ken: It does. Time is a friend of money, that's for sure.

Jaime: Yes. Definitely. Thank you so much for coming on the show today, Ken. Where can they find you? Where do they get the book? Tell me more.

Ken: So, they can go to [kenrusk.com](http://kenrusk.com) and find out what we're up to there. I'm also on Ken Rusk Official on Facebook. And you can see what we're doing there. And the book will come out on July 28<sup>th</sup> through Barnes & Noble and Amazon and Indie books and wherever books are sold. So, I'm really pumped for it. I hope it does well.

Jaime:                   Awesome. Everybody check that out. And thanks so much for coming on the show today.

Ken:                     I appreciate it. Thanks. You too.

**[End of Audio]**

**Duration: 36 minutes**