

[How To Live A Life of Success and Significance with Aaron Walker](#)

SCOTT: Welcome rockstar nation to The Financial Rockstar Show. I'm your host Scott Alan Turner, ready to help you get out of debts, save more money and retire early. Today we have a special guest for you nation.

My guest today is Aaron Walker who without question is a veteran entrepreneur starting his first business at 18, and selling to a Fortune 500 Company nine short years later demonstrates Aaron's passion for success. Unwilling to rest on past success alone, Aaron started, bought and sold 8 successful companies over the past 36 years. Having a strong desire for personal development has kept Aaron in a weekly mastermind group for more than a decade with Dave Ramsey, Dan Miller, Ken Abraham and seven other notable Nashvillians.

Aaron has enjoyed a 35 year marriage with his beautiful wife Robin and today Aaron spends the majority of his time helping [01:00 – inaudible] and success and significance as president and founder of View from the Top, a premiere life and business coaching resource. Welcome to the show Aaron.

AARON: Thanks Scott, I appreciate you having me on.

SCOTT: So you've been a very successful businessman. Take us back to when you were younger and set the stage for us when you were growing up. What was your life like?

AARON: Well, I'll take you way back. I'll be 55 my next birthday and let's go back to when I was 13 years old. My dad asked me to help him in the construction industry, which I didn't want any part of, but I needed the money, so I volunteered to help him during the summer. We remodeled a pawn shop and then I fell in love with that business, just seeing it, just being around it.

I asked the guy that owned it, I said, "Man, I need to work here. I go to school just down the street and I live a couple of miles from here." And he said, "What will you do?" I said, "I'll clean up. I'll walk these show cases, whatever you want me to do." And he said, "You're hired." Scott, it was the shortest interview in history, it lasted about 15 seconds and he hired me. I loved the business.

I opened my first pawn shop after that; well, fast forward five years when I was 18 years old, I met a couple of guys that had a lot of money. I approached them, asked them to go in partners with me; they did, very successful business. When I was 21 we paid for the business, 36 months it was a 10 year loan, we saved our money, delayed the gratification; instead of getting something bigger, we put the money back into the company. And I repeated that four times.

When I was 27 we sold out to a Fortune 500 company. The company based in Fort Worth called Cash America brought me out. I took a little break, went back into business. 10 years later we build the company that I'd started with as a child. I went back and bought half of it, we build it to be successful. I had a very, very tragic accident, and if you'd like, we'll go back and talk about that in a little while; went into the construction industry for 8 years and then at 50 I retired. I started coaching men about 4 years ago, and now I'm almost 55 and I'm having the time of my life. So there's your 37 years in less than a minute.

SCOTT: You guys started in business at a very early age. What are some of the money lessons you picked up from your family early on?

AARON: I didn't learn anything from my family about money, because they didn't have any. My dad never made over \$15,000 a year in his life. He was a general contractor, and when I say a general contractor, he's the guy that swung the hammer. I mean, he built the houses, hard work, I learned early what I didn't want to do for a living, I did not want to do that. Nothing wrong with it, I just didn't want to do it. And I started working at that pawn shop and Herb Barry was the guy's name. He was Jewish and my mom said, "You pay attention, those guys know what they're doing. You need to watch and pay attention, they're very shrewd business people, they're very smart, they're honorable, they're very credible." And from that point is where I started learning about money.

SCOTT: Tell us a story of starting your first business and how that came about?

AARON: When I was 15 years old I was working there, I'd already been there two years by this time, and as I said earlier, I felt in love with that business; and I wanted to get out and work. I didn't want to further my education in college, I didn't want to do that. I wanted to work. I knew what I wanted to do, I wanted to be in the pawn business, I wanted to work.

There was a girl in my class, named Lorry Sanders, sat in front of me and I said, "Lorry, I got to figure out how to get out of here." I made it sound like it was prison or something, and she started laughing. She said, "You need to go to the Godden's Canceled, my brother got out early, they can help you." I did. I went to summer school and night school, and at the beginning of my 11th grade year I had enough credits to graduate, and so I didn't have to go the majority of my junior year or senior year at all.

There were two men buying diamonds and gold for me, and big purchases. And I went to them one day and said, "What are you doing with all these diamonds and gold?" And they said, "We're saving it, we're hedging against inflation and we're in the insurance business." I found out later they were the 21st largest insurance company in the country at that time. And I approached them one day and said, "Listen, I don't have any money, I'll just tell you right out of the gate, but I have a lot of perseverance, determination and if you're willing to put your money with that, let's form a partnership and go in business."

And they started laughing, they said, "How old are you?" And I said, "I'm 18." They started laughing and they said, "We've never had anybody 18 years old approach us." I said, "Well Scott, you know, there's a first time for everything." And they started laughing and they started talking about it more seriously, and they found that I was very serious about it. I put together a business plan and proposed it to them.

It was rough too, Scotty. It wasn't a great business plan. It was the best I knew how to do. They checked on me at my church and in the community, and with other business people and found out that I was really a hard worker, and that I was honest and came from a honest, credible family. They said, "Let's do it." And so we did.

My lesson from that was: if you don't ask, you don't get. All they could say was no. They can't eat me up. I approached them and they did it. And I've kind of lived my whole life that way. I'm not afraid to ask, because 100% of the time when you don't ask the answer is always no.

SCOTT: Sure.

AARON: And so I reached out, it paid off and I've done that through my entire career. I've gone on interviews that people said, "Maybe you'll never get on." Well, it's because I asked. So, I would just encourage the young people today fear missing an opportunity more than you fear failure, don't be afraid they're going to say no. Go out there and ask.

SCOTT: Other than asking, what are some of the key tips you found that made your business successful and allowed you to be able to sell it?

AARON: Well, building relationships intentionally has been the number one key for me to being successful in business and I do that very intentional. It's not by accident, I don't wait for somebody to come to me, I'm always reaching out to other people, it's investing in other people.

Gary Vaynerchuk wrote a great book called *Jab, Jab, Jab, Right Hook* and it's the premise – it's a boxing analogy. And what that means is we need to give, we need to give and we need to give, and then you've the right to ask. So I use the analogy of dating, you don't walk up and meet somebody, and grab them and kiss them, right? You go through a process. It's like, you take them out on a date, and you go have dinner, etc.

And it's the same way in business. You can't just go right in and say, "Hey, I'm Aaron, I want to sell you this product." You go and you say, "Hey Scott, how can I help you build your business? What are your needs? What can I help you do? Can I give you a testimonial, can I reach out and help you, can I promote you on Twitter and Facebook? Can I do a video endorsement? You put it on your website, maybe to further your business and you're like, 'Who is this guy?'" And then the reciprocity out of that, naturally, "What do you want to do? Do you want to help me?"

SCOTT: Sure, absolutely.

AARON: Okay, but we've got it backwards because we think that everything that we should be doing is about ourselves, and it's the exact opposite to a successful company. The most successful companies out there are giving value, and you continue to give value over and over and over and let people realize that you're really in this for me as well. And when you do, you build such a base and a team of people around you, they want to help you and success will come your way pretty quickly as a direct result to that analogy.

SCOTT: It's funny you mentioned that book by Gary Vaynerchuk *Jab, Jab, Jab, Right Hook*. I was in an interview Monday, with my wife being interviewed about couples who work together; and they asked what book am I reading right now or what book do you like, and that was my answer, the Gary Vaynerchuk book.

AARON: Well, it's a very good analogy. We're using it right now, today in our business on LinkedIn. And I'm a huge advocate and a proponent of LinkedIn. There are 400 million active users on LinkedIn that want to do business, and if you want to know more about that, contact me and I'll tell you. But we give documents away, couple of weeks later we will give more documents away, couple of weeks later we will say, "Hey, if you want to know more about me," and the response has been overwhelming of the people, because they're like, "Man, this is great content, it's very helpful, it's useful."

Well, you can do that in any business, I don't care if you're in a service business, or you're selling widgets, just give more than the minimal requirements. Just continue to focus on other people and it will come back twofold.

SCOTT: Yes, that's exactly true. You were able to retire earlier. How have you managed your money to keep from losing it all and starting over?

AARON: Well, you've got to be careful, you know, be diversified; I'm a huge real estate fan, I love property, they're not making any more of it, people have said that forever and it's true. And so I'm a huge proponent of that.

I'm not a big stock market guy. It's Okay, but I don't like being invested in something I don't have any control over. I can lose my own money, I don't need somebody else losing it for me, so that's just personal. I'm not suggesting that's for you, but I'm just saying property, I like to make the decisions when I buy it, when I sell it.

Investing in yourself is the best investment, because you're in control of the daily activity, so I'm a big believer in reinvesting in myself, I'm a big believer in conferences, I read, I'm a very active reader, so I invest a lot into books, and curriculum, and courses, things to further my mind; development, you know, personal development, I'm big on. And so, if you want to really invest your money in good places, buy good real estate, invest it in your own business.

SCOTT: For an individual who may not have a lot of funds, maybe they're living paycheck to paycheck, what are some ways that you can suggest to them to allow them to invest in themselves? What can they be doing?

AARON: Well, here's the thing. I didn't have any money either. I just told you the story about how I got started. I came from a family that my mom used to put can goods in the pantry during the summer and nail a board over a part of it, so in the winter we would have something to eat. Now, I'm not trying to give you a sob story, I'm just telling you the truth. I mean, that's the kind of background I grew up in. So people say, "Well, you've got money now and all that. I don't have money." Well, I didn't have money then either. And nothing has changed from then to now, it's just seeking out the opportunities.

And I'll tell you something else from the other side of the track. There are people out there right now with money, there's more investable capital right now than it has ever been in the history. Money is on the sidelines right now. There's people that have money that want to invest and you know what their biggest lack is? People. The people don't want to work today. A lot of the people out there, they're lazy, just to be quite honest. I mean, I don't mean to call it what it is, but it is.

Invest in yourself and learn, and go out there with the attitude of, "I've got the grit. I've got the determination. I've got the perseverance. I'm willing to do whatever it takes. I'll invest the time, the energy and the resources to make this thing go." There's guys waiting to invest in guys like that, but here's what the truth happens, "I want a job where I go in at 9, I get off at 4:30 and I have an hour and a half lunch and two brakes a day." That's the kind of people that, quite honestly, are not going to get ahead.

And I know that this may sound brash and harsh, and all that, but people like me that have a little bit of money, or people that have invested in companies, are looking for people to partner with. Maybe you don't own it all initially, maybe you own a percentage of it. I had a guy came to me recently and he said, "I don't have any money, but I've got a great idea. And the guy that has the money wants 40% of my business and I'm not going to give it to him." And I started laughing. And he said, "What?" I said, "So you're going to take a 100% of nothing, versus 60% of something." And he started laughing and he said, "I didn't look at it like that." I said, "That's insane. That makes no sense whatsoever to me. So do the deal, that guy's got the money and you gotta have it to do your deal, and then later on maybe work through an option purchase plan to buy him out."

That's what I did. I ended buying my partners out, over time. So I went from nothing to buying my partners out. And it was just showing that I'm willing to do whatever it takes. You've got to have that kind of grit and determination. They did a study years ago and the leading ingredient in highly successful people, you know what it was? It wasn't education. It wasn't experience, it was grit, and we're really missing that today, people that really are willing to say, "I'm willing to invest the energy and effort long term."

Listen, my wife would come down to my stores when I was 18, 19 years old, and we would go out at night and distribute flyers in the community. A lot of people don't even know what that is. We would put little advertisements on the windshield of cars, in mailboxes. You can't do that now, the Federal Government won't allow you to put stuff in mailboxes. You can tape it to the mailbox. We would knock on doors, we would introduce our company. We did that year after year. There's times where I didn't leave the store. I literally washed up in the sink and I spent the next day working, because I didn't have any help. I worked the first 18 months by myself.

And people say, "I'm not willing to work that hard." Well, that's up to you. But I'm saying that you've got to work hard, you gotta have that kind of perseverance in order to succeed often time. And when you develop that mindset, you can make it work. You can't make it work from 9 in the morning to 4 in the afternoon. You just can't do it. It takes a portion of your time to really pour into it and then work like Dave Ramsey says today like no one else, so later you'll be able to live like no one else. And it's the same thing.

SCOTT: My wife early this year she wanted a whole day, a five K race and a 30 mile bike run. One of the things that she had to do to get people to sign up, is she had to go out and drive for three or four hours to put flyers on windshields and parking lots of Walmart's and Gyms to get the word out, so she had to go through that in order to have that business work.

AARON: I do it now in my business. It's very, very monotonous, some of the things that you've got to do in order to be successful, but it's those people that get ahead, it's the mundane activities that you do that don't show immediate results, is constantly throwing grass seed out there; and if you throw enough seed out and you water it, something's going to grow. But if you don't throw the seed, if you don't constantly do it, if you don't stay with the activity, the mundaneness of the things that are not very fun, you're probably not going to be successful.

SCOTT: Your website View from the Top is "The online place for men to go and grow. To connect and share the answers, insights and inspiration as we all gain success and significance in our business, personal and spiritual life." What's a common issue your community members ask about personal finance and what consult do you give them?

AARON: It's always, "How did you get there?" And they think that there's a silver bullet, and there's not. And mine is, is being very methodical, each and every day. The second thing is having a plan. A lot of people say, "I want to accomplish this and that," and if it's not written down, if it's not a smart goal, it's just a dream. And so I suggest that you write down whatever it is you're wanting to accomplish. My wife and I we'll sit in our sunroom, we'll take my iPad and we'll say, "The next 90 days, what are the things we are wanting to accomplish," and we write those things down. Even now, even today we'll still do that and we will work through that, very methodical.

I said earlier that we delay gratification and we did. We could have lived in a much bigger house, had much nicer cars early on, but I couldn't have built something that a Fortune 500 company would've want it. We would've spent all the money and we wouldn't have anything that they would've want it. They wanted to grow their acquisition, so of companies that were succeeding. They didn't want to do a startup.

The bigger problem today is, is when you're 20 or 25, you want to live like your parents when they're 55 and 60 and it can't happen. And so you just want to delay the pleasures of today so that you can have a very solid base for later. So the best advice I can give anybody is delay gratification to a later day.

SCOTT: I was reading through your blog on viewfromthetop.com and there are a lot of great articles there that people should check out and read. Tell us the story behind the lady at Starbucks and give us the one tip that can change her attitude.

AARON: Oh, that was fun. So I'm at Starbucks out on Indian Lake, not far from my house and I meet clients up there often, or meet new people where I told you I've built relationships intentionally. It's kind of a place I go and hang out just to get to know people. So, I'm standing there, there's two people in front of me and then there's this lady. And the lady is taking forever. It's seven o'clock in the morning, I need some coffee, I'm ready to get my day going. This lady is asking four million questions. I'm like, "This is Starbucks. The menu hadn't changed," and I'm getting iller than a hornet. I'm like, "Oh God, please let this lady go away, let her blow up, disintegrate, just get out of here."

And so finally she walks away, gets her coffee and I'm shaking. I'm like, "I got to have some coffee." The guy in front of me standing there, he's ordering his coffee and I'm thinking, "Man, my attitude is the only thing I'm in 100% control of and I'm going to allow a situation like that to ruin my day. I've got to do something quick. I've got to change my attitude." So I'm talking to myself. And so the guy in front of me standing there, and I do this frequently, I just enjoy doing it, but I tapped him on the shoulder and I said, "Get anything you want, it's on me." And he goes, "What?" And I said, "I've got to do something fast, that lady ahead of you is killing me and I've got to change my attitude."

Well, he started laughing. And so I picked him up, I bought whatever he got and then he started this really cool conversation, and he looked at me and he said, "Do you do this often?" And I said, "Quite honestly, I do. I enjoy doing that, little random acts of kindness, I like to do them, it makes me feel better. Like it's \$5 for a cup of coffee, it makes me feel better by doing it." He said, "I'm going to start doing this, I can't believe this."

And so we started talking, just through it, you know, he's very appreciative. By the time I left, my whole attitude was different, I felt better; and he's like he's feeling better and now he wants to pay it forward. He said, "I'm going to do that in the future." Couple of days later I did the same thing, but I got the guy behind me and I paid for his. And as I was leaving, he told the cashier, he said, "Hey, I got the three people behind me." And I thought, "How cool is that?" Just these little random acts of kindness can change our attitude. It's the way we look at things. Don't ever let your glass be half empty. Always let it be half full. And that day, that lady did me a favor, and it helped change my attitude. So yeah, go out there and change your attitude today.

SCOTT: You have two daughters. What financial lessons did you teach them growing up?

AARON: We got them involved pretty early, and of course, Dave Ramsey is a personal friend, he has been for two decades now, and we grew our businesses together, and I watched how he did things. I started a company called Reklaw years ago and that's Walker spelled backwards, that's my last name; it was the best thing I could do at the time Scott, I couldn't think of a different name. We bought property and even in an early age we went and bought this little house once and I got my daughters involved in that. They made a little money on the process, they went and worked, helped clean up, did some things; they made a little money and they're like, "I like this, I like the way this feels," and I'm teaching them to provide for themselves rather than just giving money away.

Another thing that we did was I matched their savings. And so I said, "When you get 16 years old, you're going to want to buy a car and I'm not buying you a car. I'll just tell you now." And this was when they were 12, 13 years old. I said, "You can work in the stores that I owned, you can make some money. For every dollar you make, I'll match it, and whatever you've got when you're 16, you can take that money and go buy your car."

And they started working in the store, they started saving money, I started matching it. My youngest daughter came home one day and she had a pair of jeans and she said, "Do you like this jeans?" And I said, "Yes." She said, "Mom and I went shopping and I bought these jeans with some of my own money. And she said they were 50 bucks. And I said, "Wow. But they weren't \$50, they were \$100." She said, "No, here's the receipt right here, look. They were 50 bucks." And I said, "No,

they were \$100, because if you had to put that money in the bank, I would've put \$50 in there with it and you've had \$100." She took the jeans back. She got a refund, brought them back and she goes, "You're right, I didn't look at it that way."

And they went on to buy a decent car, they were very much appreciative of that lesson later in years, because they took care of it, they washed it, they cleaned it up, they really maintained it. We went on later and when they graduated from high school we bought them a car as a present. But I wanted them to experience buying their first car, it taught them to save, it taught them responsibility.

SCOTT: What are some life advice that you have for those of us that are working as employees and we don't want to be entrepreneurs? How can we make the most of it?

AARON: Well, there's nothing wrong with that. Everyone's not an entrepreneur. There are a lot of people that don't want the responsibility that goes with that. And I get that, because there's a lot of responsibilities that come with that. Here's the other thing: success is not just in making a lot of money or having your own schedule. Success can be deferring your responsibilities to others if you want to live, but don't be complaining about you don't make as much money, because there's tradeoffs for that too. So if you want to just work for someone else, you can do the same application to your personal life. You can save, you can invest, you can do all those same things, you may just not achieve it quite as fast.

The other thing I would do is I would make myself to be the person that was the most sought after. If I worked for someone else, I would know everything about the position I was doing and my boss's. I would know everything there was to learn. I would want to advance in that company. I would want my boss's job, whatever I was doing. I wouldn't make it a threat to him, but I would let it be known that I want to advance in the company. And you can do that through education and courses that you could take.

I'm an avid reader, I love to read, I'll keep two or three books going at all times; I'm an avid reader. We don't get up, Scott, smarter than the day before; we have to put something in our minds, fresh. I love to listen to Ted talks, I love to read blogs, I love to listen to podcasts, I'm an information junky, I really love to do that. You can advance in the current position you're in if you'll put out that same perseverance and grit.

SCOTT: And that's an excellent way for those of us that want to be a rock star employees. Aaron, thank you so much for this conversation. I really enjoyed it. I know my listeners have got some awesome information too. You have a special gift for our listeners, but where can we go and find out more about you?

AARON: What I would like for you to do is to go to viewfromthetop.com/Scott and I want you to get a gift I'm going to give you. It's a personal assessment to help you understand exactly who you are, it talks about your identity, your ideals, your needs, your relationships, your career, your faith, your family. It talks about all these things in this personal assessment. Once you discover who you are, I want you to discover what you want.

And Scott, most people don't live their life proactively, they live reactively; and in this process you can find out exactly what you want in 30 days, 60 days, 90 days, maybe even when you retire. It's living a life intentionally, living on purpose. Most people say, "I get it, now I know who I am, now I know what I want, but I don't have a clue what to do next."

I wrote what's called *Steps To A Productive Day*, it's kind of like a to-do list on steroids, it works you from the very beginning, when you first wake up and through your entire day. It's a three page document that helps you be very productive each and every day. I've taken the prices off these, there's no charge, I want to give them to your listeners, so if you'll go to viewfromthetop.com/Scott those documents are there. I hope it is a catalyst to move your life forward.

SCOTT: Awesome gift. And we will include that link in the show notes as well, so that people that are out running or driving their car, listening to this podcast can find that easily. Aaron, again, thank you so much for taking your time today and sharing your wealth of knowledge with our listeners.

AARON: Thank Scott. I enjoyed it.

SCOTT: Aaron Walker there nation. I hope you enjoyed that interview. I really did. A mine of golden nuggets there that he has, a wealth of knowledge. That is it for this episode. I'm your host Scott Alan Turner, rock star Katy is my producer. All the links we mentioned in the show are going to be available in the show notes on scottalanturner.com.

Today's episode is powered by Ben & Jerry's Ice Cream, we won't quit until we get a flavor named after the show. Thanks for listening.

Presenter: You're not alone on your journey. To live a financial, rock star life, that's why we put together a FREE eBook just for you. Go to financialrockstar.club to receive your free guide on How to Save \$1,000 In One Week and start getting out of debt, saving more money and retiring early. See you next time.