

[There Is A Great Disturbance In The Force](#)

Scott A. T.: Cut, cut, stop the music right now Katie, right now. I've got to skip the intro and address this issue right now. Nation, there is a great disturbance in the force and I have to speak out on it. With what is happening in our worldly landscape these days, this issue must be addressed. Now I might lose five, maybe six of my eleven listeners ... Boop, Katie's giving me the hand signals. Oh fifteen, we're up to fifteen listeners now, wow. I can lose half of you, seven or eight but this is so important. It would be a disservice if I didn't speak out on something you may not even be aware of what's going on today. This issue permeates the very fabric of our society. It doesn't matter your sex, your race, your age, your sex, your religious preference, your sex, your socio economic status ... that's a big phrase, who wrote this?

Most importantly it impacts the children. Without them where would we be? They are the future, we have to look out for the children, and our aging cat population. Dogs? Not so much. I wouldn't waste my time speaking on this topic if I didn't think it was going to change everything about the way you live. How you see each day, how you'll live the rest of your days, how you'll treat others, what others will think about you, what you think about you, your very economically livelihood can be affected by this. When I think about the injustice that is being done and carried out by millions of people every weekend it brings a tear to my eye. Today I have to come to you with a heavy heart and finally bring it up. It's necessary for your eternal salvation.

At the risk of losing each and every one of you as a listener we have to discuss grilling the perfect hamburger. I got yeah, this is the April Fools addition of the Scott Allen Turner show but I'm not kidding around when it comes to burgers. First I'm going to share with you the why, and then the how. Now if you're a vegetablierian this still applies to you, don't skip it, don't skip it. If you think you can already grill a burger, my friend you are in for some tips. For the next couple minutes you are listening to the real burger king, and then we'll get into some of your questions right after this.

What are the benefits of a gourmet properly grilled burger? Number one, you'll be known amongst your friends as king of the grill. Or not, they will just know you can cook a mean burger. I for instance can cook a better burger than any one of my neighbors in a two house radius, which is quite a feat. Number two, it leads to job opportunities and promotions. Now this has happened to me recently, I got selected for a speaking engagement recently and I got turned down for another speaking engagement. The one I got selected for, the guy who runs the conference, I had him over to my home and grilled him an amazing burger. The conference I got turned down for, I didn't have that guy over, I didn't get to influence him with a burger.

I'm not saying the burger was the only thing, or I had secondary motives for inviting this person over to my home and enjoy a delicious burger, but it certainly, certainly helped. You invite your boss over, serve up a frozen hockey puck, or you serve up a char grilled mouth watering piece of perfection. That gives your boss' taste buds a sensation they have never felt before. He, or she, they are going to want to come back. They are going to want that recipe, they are going to tell all their friends on Monday what an amazing burger you cooked. You will be cock of the walk around the office. "Hey Bob, I heard you made the boss a great burger. Hey Bob, the burgermerister. Hey Bob, how about coming over to my place this weekend and showing me our grilling secrets? Hey Bob, we're moving you to the corner office. Hey Bob, when are you going to invite me over for that burger?"

Now when I say Bob I'm really talking about you. How can you duplicate this awesome? Well let's walk through the five point burger scale from the worst burger you could possibly serve, to the best. I invented this

scale, but you can reference it free of charge. Number five, the worst you can do is any patty that is frozen. Remember after me, hockey puck. If you cook a frozen burger and try to pass it off as grilling can you even call yourself a man? Or a woman? The only exception here are veggie burgers, you don't have any choice with those. If you're a vegetablian this is the option for you. I still have tips for you coming up for you plant eaters though. I eat veggie burgers all the time, and by all the time I mean never.

Number four, beef from Walmart. Now I love Walmart, but I think Walmart has done away with most of their in store butcher shops. Now the meats get pre-packaged and shipped in from a central plant. It's central gross. As soon as you open the package and touch it you can tell the protein chains are shot, the meat is already hard as a rock. You can make a patty out of it but when you grill it up, well, you've been warned. Don't buy ground beef from Walmart, it makes a terrible burger. Don't even get me started on that beef that comes in the tubes at Walmart. Katie came back home with that stuff one time and I told her never to buy that again. The meat is injected with a bunch of water to retain moisture, they should have injected it with flavor to make it taste good.

Number three, packaged ground beef from anywhere except Walmart. Eighty twenty, eighty five fifteen. Don't waste your time with lean ground beef, ninety three seven, ninety six four, waste of time. You might as well have cooked chicken and looked like a chump. Forget about eating healthy or light when you're eating burgers, you're going to eat half a bag of potato chips and cookies later on anyway, don't kid yourself.

Number two best burger, natural grass fed beef from Costco. It comes in three one and a half pound packages all connected. It's amazing. Despite being packaged meat it makes a phenomenal burger. You form your patties, you take a tablespoon of butter, you put it in the middle. You think of it like a jelly doughnut, you want that meat all around the butter, it adds flavor. Don't worry about the fat, butter is fat free.

Number one, the cream of the crop, the be all end all burger, the caviar of cows, this next one requires a meat grinder and a toy or a real gun to rob a bank with because it ain't cheap. I've only done this once because it ain't cheap. You buy some filet, you buy some rib eye, and you're going to be making a fifty, fifty blend in the grinder. Cut up in one inch cubes, run as the meat grinder, boom, form the patties. I know I should be YouTubing this, bare with me. Now when you're forming your patties you do it gently, as if you're handling a newborn kitten. Half inch thick, little bigger in diameter than your buns, half inch people, half inch burgers. You start with a one inch burger you get char on the outside and raw on the inside. Like Gordon Ramsey says, "It's raw." Again, one pad of butter in the center covering a baking sheet with parchment paper, or wax paper. You put the patties on the baking sheet, throw them in the freezer for thirty minutes. That firms up the meat so when you put it on the grill the patty doesn't fall apart down your grates. There, you have the patty.

Today I'm sticking all the gourmet flavoring I normally add in the meat mixture. Depending on the burger and the recipe, there's lots of variations. There are some on my website, already got the Rock Star Burger up there, it's amazing. Sometimes you put cheese into the meat mixture, grilled onions, different seasoning, barbecue sauce in the mix. Keep it simple for now, a neat patty, butter in the middle, salt and pepper both sides. Here is the key, here is the key, here is the key, you may have never heard about what I'm going to share but it is what makes a grill master a grill master. It's a product I've been using with great success for three years now. It is called the grill grate, grill grate. Get them on Amazon, you can get them cut to size for your grill.

Throw away whatever grates you have on your grill right now, the grill grates heat evenly and they leave perfect char lines. It even comes with a special spatula that holds everything together when you flip it. The best part is they don't rust or fall apart. My grill which is seven years old, everything is rusting and falling apart, completely. The only thing that is working is the grill grates. Other than being black they are perfectly great. I've cooked on a lot of grills, a lot of grates, a lot of spatulas, nothing can compare to the grill grate. It turns a mediocre chef into Rachael Ray. Medium high heat, four to five minutes a side, turn once and once only. Using an instant rate thermometer pull the burgers off at one fifty five. They'll continue to cook up to one sixty after you get them off the heat, that is the perfect burger.

For goodness sake don't press down on it with a spatula, you're squeezing out the juices. Try out any of my recipes on the website, send me an email telling me what you think, and if you have a secret burger recipe you want to share I might add it to the website and give you credit. You'll be famous along with my cats. Happy grilling and April Fools.

If you're a first time listener my name is Scott Allen Turner, this is the Financial Rockstar Show, Producer Katie is in the studio broadcasting from One Dallas Tower. Let's answer your questions you asked about money, business, and life.

Jordan writes.

Jordan: I graduated school back in August with a significant amount of debt, about thirty four thousand dollars, eight thousand in credit cards, and twenty six thousand in student loans. I've got my credit card debt down to a thirty five hundred, and just made my first payment on student loans. I have a good paying job making about sixty grand a year, but I want to pick up a weekend job to make some extra money. I'm not married, I want to make the most of the season of singleness to kill this debt and invest as much money as possible. Any advice you can give on getting part time weekend jobs? It seemed like the majority of other jobs aren't just looking for a weekend employee. I'm a hard worker, willing to do just about anything in any capacity on the weekends to make some extra money so I can become a Financial Rockstar.

Scott A. T.: All right well with your income and your desire you should have that debt knocked out in probably eighteen to twenty four months if you go hardcore, or if you go almost hardcore because you've got a good amount of income coming in. It can be very hard to find part time work in your chosen field no matter where you live, especially on the evenings and the weekends because people are, they're looking for full time help. Especially people who have college degrees and they're looking to work in that field.

I'll tell you a story about a guy I read about, he was in the documentary Broke Busted and Disgusted about the student loan crisis. He paid off thirty thousand dollars in student loan debt in twelve months. He did it by picking up odd jobs on a website called Taskrabbit, Taskrabbitt. I believe he lived in, he did, he lived in New York City so there was a lot more jobs available for him to pick and choose from. Taskrabbitt is just odd jobs, you scroll through there, pick something that you want to do. People post just all kinds of things, any type of small tasks that you would imagine, and they give a dollar amount and you can work for them.

That might not necessarily work for you, it depends on which part of the country that you live in, whether there are going to be jobs listed there. If you live in a small town there's probably not going to be a lot of listings. If you live in a large town you have a much better chance of finding stuff like that, especially on the weekends. Uber is another option for you if you have a decent car, I'm not quite sure how stringent they are

on the vehicle that you drive. Again if you live in a small ... or a midsize to large city that's something that you can do on the weekends, that's a flexible job. Tutoring is something that you can do since you have a college degree, that's something you can also do online from your home in the evenings and weekends. Since you're willing to do anything in any capacity delivering pizza, there's always an open job. People do that, you can pick up a thousand bucks extra a month.

My debt to income ratio was about the same as yours when I got out of college, half as much debt as my income, I made the fool mistake of buying a car, a jeep in there as well. It took me two and a half years to get out from my student loans. If you stay away from the new car, and you're making a lot of money by the way, I did not make anywhere near that right out of school. If you keep your expenses low, your living arrangements low wherever you're renting and you're picking up the odd job like you want to on the weekends there's no reason you can't have that money paid off in eighteen months. No reason at all. Jordan, working hard to make the money to be debt free as soon as possible. He's going to be in the band, thanks for the question Jordan.

Kian from Thaisu City, Jengsu Providence China, my apologies if I mispronounced any of that, thanks for subscribing. Andy Hill, thank you for subscribing. Roddy and Mark, thank you for subscribing. Shout out to you guys, I appreciate you listening. If you're going to get your shout out on the show all you gotta do is email me a screenshot showing you subscribed, and you'll be heard by five, sometimes six people, and my cats. If you have a question you'd like answered on the show the website is GoAskScott.com, that's how you can get in touch with me. The show is all for about you, so email me or leave me a voice mail and I'll answer your question.

If you are a homeowner, condo owner, apartment dweller, or know someone who is, so this is for everyone. I'm going to give you yet another way you might be able to save some coin. You might have compared prices for your cellphone, internet, TV, insurance, what about your electricity? Natural gas? Oil? The power that comes in your home comes from a single source but there might be several companies selling that same electricity, or natural gas, or oil. The only thing that changes is who you get your bill from. Now why are these services cheaper? It's the marketing advertisement cost and the markup between different companies. One company may pay for a bunch of advertising which means they have to pass along those costs to you. Another company may work on referrals, or be a co-op, which means they pass those savings onto you.

I want you to Google the following, electricity providers in, and whatever your state is. For example electricity providers in Washington. Check each provider's website for their rates to see if you can get a better deal on your energy. Here's another option, there's a service called MyStream.com, it's available in Texas, Georgia, Pennsylvania, Maryland, New Jersey, New York, and Washington DC. Stream energy is a multi level marketing provider of energy. There's a component to it where you can go out and recruit people to sell energy, but we're not talking about that, I'm just talking about getting the energy itself, the end product. Everybody needs energy for where they live. Through Stream service it's about twenty five percent cheaper in those states that what you may be paying already for whatever provider you currently have. Again that's MyStream.com and I'm not saying go join the multi level marketing, no. I'm saying check out the product that is available to you, energy at twenty five percent less than what you might be paying.

What happens if you change providers and the power goes out? Well the company that maintains the lines or whatever, they fix it, same thing happens now, there's no worries there. In my neighborhood we have a co-op, I don't have any choice where I get my energy from. Co-ops for energy, it's kind of like a credit union where they're out to make a profit, or at least not as much of a one. Shop for your electricity, shop for your

natural gas, shop around for your oil if that's what's powering your energy. Finally even if you can't switch to a new provider if you're a senior citizen, or your parents and grandparents are make sure you call up your current provider, see if they offer senior discounts. You might get five to ten percent knocked off your bill. Now, back to your questions.

Redeemer writes,

Redeemer: Hello Master Scott. I think that was a spell check error there, you should probably say Mr. Scott, not Master Scott. Hello Mr. Scott I'm a secondary school graduate who has just entered the university. My hopes of becoming a computer engineer have been dazzled due to inability to purchase tools needed for the course. I have currently diverted to social studies, which I am not comfortable with. Due to my financial status I have to comply. I have a problem with accommodations and all of the other things going along with education which makes me want to give up sometimes.

Scott A. T.: Redeemer, School is expensive, no doubt about it. There is no law, no rule that says you have to finish school in two years, or four years. If it takes five, six, seven, that's what it takes, it takes what it takes. For me I wish I could have been a professional student and just kept on going because I loved college, I had a great time. Like you the finances didn't work out that way, I had to go get a job. I'd pick a degree that you're going to enjoy and that's also going to provide you with income so you can make a living on it.

You said it, social studies is not something that you're interested in, you're not going to be happy doing that. I'd certainly focus on trying to get out of that if you're really not going to be happy doing it. Social studies, that kind of sounds like being a teacher to me, if you're going to get into that field that's great for some people if they want to teach. If you want to get into that field and you think you're going to enjoy it, awesome, go for it. Nothing wrong with teaching if you want to be a teacher, teachers are great.

If you love computers and technology then that has to be your goal. A Cheviot of that with that though is don't choose computers just because you want to make a lot of money at it. While you can do that a lot of people get into the IT field for the wrong reasons, they get into it because they see people making large salaries, being successful, they go off and become gazillionaires. You can do that all of that without the degree, but you have to actually enjoy your work first and then you'll succeed in it.

In school you're going to have to buckle down during those years you're there or if you extend your school where you're working between semesters, you're going to have to work, going to have to work. Here are some of the jobs I did while I was in school. I was a resident advisor, that's one of those guys that lives in the dormitory and makes sure everybody is doing good, doing well, doing the things they're supposed to be doing. I did that for a couple years, that's an easy job, there's not a whole lot of work involved. I worked in the computer lab, that was one of the coolest jobs I ever had because I got to drive the computer truck around campus. Man was I somebody then, I could drive the truck around the sidewalks on the campus. I wasn't an important person.

Senior year I found an off campus job on an Air Force base working in a computer lab, and every summer when I was out of school I went back home, mowed for laws, I painted from the day I arrived home until the day I went back to school. In the evenings every week I mowed a couple lawns as well, so I worked, I worked at it. If you want it you have to work at it, you gotta do whatever it takes. Wash some dishes, waking up at five AM and doing whatever people do at five AM for work, I don't know. Sleep less, don't goof off, don't have a social life. Most people will not do these things, they will not make the short term sacrifices for the long term happiness. That's really what you've got to do in this case, or you just go to school a little bit longer which is perfectly fine too. In either case you can do it. Thanks Redeemer for the question.

Quick break, back in thirty seconds, you're listening to Scott Allen Turner.

Hey Nation, Scott Allen Turner here, now for those of you that are my long time listeners you know I'm not one of those guys on the radio who promotes every product that shows up on their desk. You're never going to hear me trying to get you to buy Wine from Texas, Bleh. Or recommending you buy an air conditioning service from some company in a city I've never lived in, no. I have a name to uphold to you, my valued and awesome listeners. If I were, if I were to recommend something to you I would tell you about Public Bread. You need to make a sandwich, bread pudding, stuffing for a turkey, bread crumbs for your Parmesan chicken, what else do you use bread for? Toast, feeding the ducks, you can't go wrong with Public Bread, twice the yeast and half the sugar of normal bread, you can taste the difference. Public Bread is made by the brotherhood of Millers, and the brotherhood uses only the finest flour. True Roman bread for true Romans, available in the bread section of select grocery stores. Tell them Scott Allen Turner sent you.

Karen asks,

Karen: One thing I am totally in the dark about is investments, investment clubs, and retirement. I know I have to continue on my plan to be debt free first, but I am forty seven and feel it may already be too late.

Scott A. T.: Now if you're not familiar with investment clubs they are groups of individuals who meet for the purpose of putting their money together, and investing, usually in individual stocks. Members meet periodically, they discuss what's going on in the market, review financial reports, and they make decisions through a voting process. Now they've grown in popularity in recent years because of this group of ladies called the Beardstown Ladies, a very famous group of older ladies who have done well picking individual stocks, they've become super stars, written books, so people think well we need to form an investment club and do what they did so we can achieve that same level of success.

When you're getting into an investment club you're pooling not only your money, but also your brain power. Each person can go in and contribute their knowledge and research that they've come up with. Now when you're hearing about the Beardstown ladies you're hearing about a winner, you don't hear about all the losers in investment clubs, the clubs out there that don't do well. If you get into one of these clubs you've got to realize you've got other members who are voting and going to be deciding what to do with your money that you're putting in.

What if everyone wants to sell a particular stock and you don't? Well you're stuck because you're in the club. What if they want to buy a stock from a company that doesn't share the values that you do? Maybe it's a company that doesn't emphasize doing good things for the environment and you're really a hardcore environmentalist, or you've read some reports on X company over here, they're doing this, it's bad over in another country. You don't want to invest in them, it goes against your values, that's another issue.

At the end of the day what are these clubs trying to do? They're trying to beat the market, they're trying to beat the market. What is the market? It is the benchmark we use to measure how well other stocks and other mutual funds are doing. Typically we use what's called the SNP five hundred, you see it on the news everyday for thirty seconds. The SNP five hundred has historically returned ten percent over time, over the past eighty years on average. Some years it's up twenty percent, some years it's down twenty percent but ten percent on average over the past eighty years. That is the benchmark everyone measures against. These investment clubs are trying to get a return by picking individual stocks that do better than ten percent.

Now research shows from Nobel Prize winning economics people with PHD's in economics, universities, they show it's very difficult, almost impossible over time to continuously beat the market, to do better than ten

percent. What I teach and what I recommend people do and what a guy named John Vogel found out in 1970's, he's the founder of a company called Vanguard Group was rather than trying to beat the market, to beat that ten percent, why don't we just try to be the market, let's just get the ten percent. Well how do you get ten percent? Well for our benchmark as the SNP five hundred we would just buy all the stocks that are in the SNP five hundred, right? Does that make sense? If the SNP five hundred gets ten percent over time and I buy that I'm going to get ten percent over the time, I'm going to be the market.

John Vogel at Vanguard, he created some funds, they're called index funds which represent those stocks that are in the SNP five hundred benchmark. The great thing about them, they're called what's passively managed so they have very low fees meaning there's not a guy out there like an investment club trying to beat the market. If there's nobody out there trying to beat the market you don't have to pay somebody to try to figure out what all the next hot stocks are. If you don't have to pay somebody to do that, you don't have to pay them millions of dollars like these guys on Wall Street get paid, then that saves you as an investor money. That's why they have low fees, so they're cheaper to buy.

Now before you invest Karen it's important that you get rid of the credit cards, car loans, medical bills, all your high interest date obligations, that's important. Then you turn your focus towards investing, you're going to have to get more aggressive. If you've got a 401k, invest in that and get the company match, up until the company match. Then you want to switch gears and get into what's called a Roth IRA, you can get one of those through Vanguard. Roth IRA will allow your investments to grow tax free until you withdraw all them. Once you get the maximum Roth IRA, there are certain limits each year which you can invest up to, then you go back and you put more money into your 401k until you max that out.

Every spare dollar that you can, if you can do both of those you're going to be saving a lot of money. Beyond that you can get into an individual brokerage account, also buying some of those similar index funds. Forty seven? It's not too late, it is never too late to start saving and start investing. It is only too late if you give up and accept your circumstances. If you have the will, if you have the desire to change, if you make a plan and work towards it, who can stop you? No one, the only losers are the quitters. I know you're not a quitter because you asked for help. Get the debt knocked out first, when you're ready to do more investing if you have more questions shoot me another email, I'll be more than happy to help you out. Thank you Karen for the question.

One final note on the Beardstown ladies, I was reading something recently, it turns out they were doing their accounting wrong, they in fact didn't beat the market during all those years. Interesting, interesting. Their investment club, even all their popularity and all their books sold, they were wrong.

Over in the Facebook community Jessica opened a capital on three sixty savings account and is in the process of moving her emergency fund there to earn some free bonus money, nice work Jessica. Real people with real results, [ScottAllenTurner.com/community](http://scottallanturner.com/community) if you want to join and get inspired. Hey, it's free.

In The dot com bubble burst I lost forty thousand dollars in the stock market, picking individual stocks. This was through investing as a stupid investor, not teaching you what I've learned since than to help you become a smart investor. My loss was a result of bad judgement, not bad timing. I would have a lot more money today if I hadn't made this mistake. I use that mistake as a learning experience, both for myself and for you. If you dwell on the mistakes of your past you can do one of two things. One, use them as an excuse to keep you from getting where you want to go. Or two, using them as inspiration to help avoid repeating them in the

future.

If you use your mistakes as an excuse you'll end up missing out on the important stuff. If you stay out of the stock market you won't build as much wealth. If you ignore what you're spending money on you will never break the paycheck to paycheck cycle. If you don't discuss your finances with your partner you can't work together to achieve your individual income bind goals as quickly as you could if you joined your powers together. You might never get there and could ultimately end up in a bad relationship you want to get out. If you set aside the blame, the guilty feelings, the regrets, the loss, the shoulda, woulda's, I shoulda, we shoulda, if we woulda, you can say, "Over and done what would have been the better choice?" A mistake is just a learning experience, learn from it, put it behind you, keep moving forward. Your past is not your future. Those are the words.

That's it for this episode, I'm your host Scott Allen Turner, Rock Star Katie is my producer. All the links mentioned in the show are available on the show notes on ScottAllenTurner.com. If you have a question you'd like answered by me visit GoAskScott.com. Thanks for listening.

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