

**Ep #334: Justin Donald - Investing in Assets to Create
Your Freedom Lifestyle**



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Dr. David Phelps

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David Phelps: Well, good day, everyone. This is Dr. David Phelps of the Freedom Founders Mastermind community, Dentist Freedom Blueprint podcast.

Today, I'm back with a gentleman that I had the privilege of meeting through... I always talk about your network's your net worth... through my network. Highly advanced in his thinking at a relatively young age. I would say anybody who's younger than I am is a relatively young age, so I'm going to give that to you.

Mr. Justin Donald, how are you, sir?

Justin Donald: Ah, great, David. It's so awesome to be here. I'm excited to hang out. I love the name of your podcast, it just resonates with me so well. I love what you're doing for people in the professional space. So it's a pleasure to be on.

David Phelps: Well, you and I had the opportunity to connect, it's been some weeks ago. Again, because several people that knew both of us said, "Hey, you guys should connect." It's like, "Well, no wonder because while our stories and experience are dissimilar, there's so many similarities in what we've done in our life."

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Justin Donald: That's right.

David Phelps: We both came from backgrounds where we had training and we're in a course career that was working out fine. But I think I could say, well, that both of us always have a curiosity for more, something different. We're always looking at different ways the world works. And I think that's the way my mind works, that's about your, which we'll dig into today a little bit and talk about.

But first, let me just frame it up here on the front end, so the book that we're going to talk about today, which is awesome, The Lifestyle Investor. It came out, launched... Was it December or January of this year? Or, was it was earlier.

Justin Donald: Yeah, January., January 12th.

David Phelps: Yeah, January. So Lifestyle Investor, and reading through it, then having a chance to visit with you a few weeks back and just learn more about you, again, so many similarities in what we've done. So, I know just enough about you to be dangerous, so I'm going to just be very tight and I'm going to let you through your story. You tell them the story with more elaborateness and more detail, which people love to hear.

But, I believe you're like... Are you barely 40 years old? Are you somewhere in that just barely tipped over the decade?

Justin Donald: That's right.

David Phelps: That's what I thought.

Justin Donald: That's right.

David Phelps: So you're just a little over 40. I know that you were a Division Manager with Cutco. And I said this to you back a few

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weeks ago, but it's funny... Not funny. It's not coincidental... A lot of entrepreneurs come out of Cutco. There's just something about Cutco and the thinking process, the culture that seems to push out a lot of people like you. So could you take us back a little bit there, and talk about how you got to Cutco, and really what you learned there which helped you for taking the next steps? And then what you were doing while you were there aside from Cutco, which I think is what took you to your next? So give us a little bit of that backstory, Justin.

Justin Donald: Yeah. Great question, great series of questions. So, when I was with Cutco, it was just a great experience overall. It was wonderful to learn the things that I learned. And basically, I started out as a sales representative with them, and that's how I paid for college. So I went to University of Illinois and I worked really hard in the summers to be able to pay for my education. I knew early on that my parents weren't going to be able to send me to school. So, I knew that I was going to need to pay for it. I'm proud to say and pleased to say that I'm the first person in my family to actually graduate from college, and I really give a lot of the credit to Cutco for giving me the vehicle to be able to make the money I needed to pay \$15,000 a year in tuition. So, that has been just a real blessing, and I learned a lot during my time there. The-

David Phelps: Could I ask you... Just real quick interject... was getting the job with Cutco... Obviously, it's to pay for your education, so you're not going deeper into debt, or thinking your parents will pay for it. Got that. But why Cutco? I mean, you could have chosen any different things to do. Was there a connection to Cutco? Was it you just kind of fell into it? Why sales? Flexibility? I mean, just give me a little of those pieces, and then tell me what you learned in Cutco.

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Justin Donald: Well, I fell into it. And more than anything, I just liked that I could be rewarded for the work that I put in because when I do something that I am committed to or enjoy, I'm really all in. That's how I showed up in sports, just at an early age, I'm very competitive. And really, I'm competitive with myself. I want to show up as the best version of who I can be. And so that was a great vehicle for me to know that I can earn more than hourly income. So, I learned a lot of soft skills there. I learned how to not be put out by rejection, the word no became much easier to handle, and to learn how to handle these objections, and have things to say, and have confidence, and reach out to people over the phone, reach out to people one-on-one in-person.

So, from a sales standpoint, I learned a tremendous amount, but it pales in comparison to what I learned when I became a manager with the organization. And as a junior in college, I decided to open up an office in my hometown Elgin, Illinois, which is a suburb of Chicago. I ran an office in that summer, in between my junior and senior year, and it was an incredible experience. I just really learned how to lead people, and encourage people, and develop people, and really dig in, and have these one-on-one conversations, and take the relationship aspect of running a business to the highest level that I could, or that I knew how at that time.

So, I feel like I learned leadership at a high level, I learned how to manage employees, I learned how to manage independent contractors, I learned how to lead by example, and I was able to teach people how to become managers in my organization. So, I ended up graduating college and continuing on with them in a full-time capacity, because it was so fun, and I did excel. I wasn't great at it, but I was pretty good at it. Then, in time, I ended up becoming one of the top managers in the company, and it just gave me a place where I could learn to become who I

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had the potential to be, that I could be a top performing person, that I could run an organization that produced millions of dollars in sales for Cutco, and develop hundreds of people.

So, I learned skills of building out recruiting systems and how to, instead of having me do everything, build a system so that other people could do it. And that really was my strength, was figuring out those processes, and working through people, and eventually removing myself, and having an organization really run at a high rate.

David Phelps: What great insights to be able to have at such a young age, which most of us don't get, because we either don't find that opportunity, or even if we found that we wouldn't see it for what it was.

So, now tell me, you graduated from college and what was your degree in? What did you study?

Justin Donald: So I had a finance degree and I took every investment course, every real estate course, anything that had to do with building wealth. There is actually a course called Wealth Building. So, I took everything I could. University of Illinois was great because they had a business program that really focused on adjunct professors that were entrepreneurs, and were investors, and lived the life. Therefore, they taught from a place that was real. It wasn't subjective, it wasn't theory-based. It was true application, and so I feel like I walked away a much more sophisticated person in that standpoint.

David Phelps: Yeah, that's so good. I was going to ask you about that, but you already gave the answer to what I was looking for is that, most of the time, in the academic institutions what's taught in terms of business, marketing, sales, it's all theory. I mean, unfortunately, the people that teach it, usually haven't done it.

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They've they read books and they've written dissertations about it, but they actually haven't done it. And to actually get to work with people who live that every day, well, it's fun for them because they see someone like you and other people that were in the program, I'm sure, and it's so much fun to feedback, seedback into younger people who are just looking at the world and saying, "Wow, what's really out there?" And you can just start to open the doors, and obviously that's exactly what you were doing.

So, then how long did you stay with Cutco past graduation?

Justin Donald: So, I was there all four years of college. And then, so I started my senior year of high school there, and then I just kept growing and progressing. So, I would have been there 14 more years after college. So, I mean, that's where I grew up, so to say, in the professional world. And what's neat is... You asked the question early on, "Why does Cutco develop or attract so many successful entrepreneurs and high level salespeople?" And I really think a lot of it is that, when someone can stay in that business long enough and figure out how to succeed, they can weather the storm of rejection and weather the storm of not being good at it until they have time to become good at it. I just think that there's a resilience that is built, and then you have this foundation of, "I can do it." And then you have a skillset to back it up.

Then also, with a lot of the people I would hang out with, as I moved up and became a top performer, I would hang out with the other top performers. And we would all just spend time together, sharing best practices. And then whenever we would move on to do our own thing, so many of us have had a good, I guess, a level of success beyond Cutco. So, that's been really fun to see.

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David Phelps: You laid out really some golden nuggets there, resilience, the skillsets that you learned that are so applicable to anything in life. It's what I find is not done in my profession, which is healthcare and specifically dentistry, where we go to school to learn this very specific skillset. And it's great, I mean, it certainly is... It's something that helps people in a big, big way. It's necessary. Get it. But all the skillsets you just talked about that you learned and other people learn at Cutco, it's not there. It's not taught. You don't even see the window open for those kinds of skill sets. It's not even offered.

So, we get out in the world... I say we, I'm talking about my profession, Justin... And it's like, "Yeah, I can do great dental work. I can make smiles over. I can fix people's pain." I mean, awesome. But I know nothing about these, what you call soft skills sets, I call them transferable skill sets, skill sets that are adaptable and flexible, and can let you pivot on a dime to other opportunities that allow you to grow and take the opportunities in front of you, and not just feel like you're chisel in this one path. And it's like you have straight jacket on. And if you can't, in our case, do dentistry, you got nothing. That's a little scary. It's like being very vulnerable. And you have like the world's your oyster.

So you took these skills, and then at the same time you were with Cutco, obviously you were... Well, you took the information and studies that you did while in college about wealth building and real estate and finance, so tell us a little bit about how you were building up that side of your platform beyond the active income that you were making and doing a great job at Cutco.

Justin Donald: Yeah. Great question. And for me, my education did not end when college ended. I just kept going and I would find authors that I found interesting and thought provoking, and I

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would just keep reading books. And so I had a foundation of some financial principles, and ways of doing business, and success patterns from my professors. And then I had my own experience that I had gained through hard work and through working smart.

Then what I wanted to do is I wanted to get my money to work for me instead of having my time always work for me. I knew long-term, that's what I wanted to do. It's just something I learned in college, this is something that I learned reading Robert Kiyosaki, and many other authors. I would just learn that there's a different way, a better way, a more sustainable way that doesn't require your time. Or, if it does require time, maybe it's time that's just on the front end. Then after that, it's cashflow in perpetuity. So, I just worked hard to educate myself and put myself around other smart, sophisticated investors and entrepreneurs, because I figured if I'm around them, I'm probably going to start thinking like them, I'm probably going to see opportunities like they see.

So, I did a really good job of being intentional with my peer group, and pulling people in, and befriending people, and having mentors, and just finding people that would take me under their wing. And so that was really a huge level of... It allowed me to level up and just see a bigger world, just play the game of life at a bigger level, play the game of investing at a higher level.

And I knew what my numbers were, I was one of the top income earners when I was with Cutco. And I knew that if I replaced that income, I wouldn't need to do it. So, I just spent time being really aggressive with investing. And at first, when I first started working there, I knew... I'd always read from a bunch of places, invest 20% of what you make, and so I was

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really good at that. Then I started investing 30% ,and then eventually I got to investing 50% of what I made. And every time my income grew, I just didn't grow my lifestyle. I would grow my investing instead. And then it got to a point where I started investing in real estate, specifically mobile home parks, but I've invested in every type of real estate that you can probably think of at some point now.

But mobile home parks are where I got my start and they had a great cash flow. I bought my first one and that replaced my wife's income as a teacher. Then I bought another one and that replaced our bare minimum living expenses, just survival expenses. Then I bought another one and that replaced our cost of living, so what it actually cost us financially per month to live, what I would say was a really good lifestyle. And then we got a couple more and that replaced my income that I was earning with Cutco.

So, I had a lot of friends that were like, "Hey, you just doubled up your income. This is the coolest thing." But they knew that I was on my way out. And they're like, "Why? You can make twice as much." And it was so hard to get through to so many of my friends that I'm not looking to make more money. I'm looking to buy my time back.

David Phelps: Yes. Yes, exactly.

Justin Donald: I'd be happy to make less money if I own my time. I don't need more money. I just need enough to live the life that I aspire to live.

David Phelps: That's right.

Yeah. That's so good, and that's where some of the smartest, most highly educated, most talented people in the world, and

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we know them. But they're fighting for that very thing. They believe, unfortunately, that higher levels of active income is what's going to set them free. And actually, I see it as a trap because the trap is only built on their time, and more efficiency, and maybe a higher level of solving problems for people. Okay, that's fine. That's great. But you're in a trap now because we know what happens, lifestyles elevate, they escalate, it just happens. It's almost a natural, a law of the universe. You know it's going to happen. And you do what I do, as you said, "How can I replace the dollars that I need/want for my family security, the lifestyle, whatever other perks..." And you had milestones benchmarks.

You talked about the first asset, replaced your wife's income and then replaced yours. And you have these benchmarks. The problem, as we both know it, with the traditional Wall Street financial retirement planning model is, it has no benchmarks like that at all, no metrics. It's all about, "Well, just pile it up as much as you can and put money in the vehicles they have with our products, and fingers crossed, we're running a lot of algorithms and spreadsheets, but fingers crossed you'll have a big enough pile, so hopefully you won't run out but by the time you expire, your expiration date."

And what I see so sad is that people who, if they only knew the "secrets"... I call them secrets, but not really secrets. I mean, there's out there... I'm actually using assets that produce the passive annuity income. Now, you've got something that allows you to start having that time, which is what we all want. We all want the time, but most people don't get that.

Put more into that because I know we think the same way on this.

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Justin Donald: Yeah, we're so in alignment here, and this is one of the things that I feel like where we both resonated when we connected originally is, just that we really believe in the same financial fundamentals of not this nest egg approach, but rather this approach of buying assets that produce a certain amount of income that covers your needs, and then covers your wants, and eventually can be used for a lot more than even just that. You can continue to grow your income and it doesn't have to be from a selfish consuming, like I want to be a greater consumer and buy more stuff. But it can be from a giving place, a giving of information and education to help others get there, but a giving of the actual dollars to organizations that matter, and helping out people, families in need.

And so, yeah, I'm a huge fan of this shift. I feel like your conventional wisdom, your Wall Street... I mean, think about it this way. Wall Street wants your money because they're going to make money on your money, and they're going to make money whether you make money or not. That's the big thing. I feel like there's not alignment with those results, like someone wins and someone loses often, and I don't like that. There a miss-incentivizing of capturing those funds from your average retail investor. And the whole approach of building a nest egg, it's very subjective, like how much is enough and how will you know when you get there, and will you be able to earn the interest off of those dollars? Or, are you going to dip into the principal, which most people are going to eventually dip into the principal and spend it all down.

So, instead of doing that, which is subjective, and you have to wait until a way further period in time, why not buy assets where it's predictable cashflow and you have actual numbers of what it costs you to live, so you can have that lifestyle today. You don't have to wait until you're retired and hope that you've

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accumulated enough capital, but you instead can have assets that will appreciate while they put off cashflow. So, to me, I see this as the better way, and I see it as a way that can save people, because most people are a slave to the job that they have. They're slave to... Maybe it's not the job, maybe it's the security of what the job provides, or maybe they started their own business. Maybe it's a dentist who worked for someone that said, "Hey, I want financial freedom. I want autonomy. I want all these things, so I'm going to start my own practice."

So it's their own business, but it's easy to become a slave to your business, and for you to be the bottleneck, and for everything to run through you. It takes time to figure out how to scale it. So, most of the time, I find that entrepreneurs work more, and harder, and are a bigger slave than they were to their job, but to their business. But it feels better because it's theirs, and they can make more, and so there's some upgrades that go along with it. But at the end of the day, you're still on a treadmill trying to produce and having the golden handcuffs to the lifestyle you've built or to the business that you are entrusted to run.

David Phelps: Yes. Well, there's considerable risk of opening a business. And if one's going to do that, then I think you wouldn't have to understand that your return... Again, I don't mean just the money or the equity you might build, which is part of it, but you better buy yourself some peace of mind and be able to trade the effort and the risk you put into that business for the time you want back. If you don't have a model set to do that, you might as well just stay working under the shell of a company that provides the umbrella to let you do what you do. Now, I'm not advocating for that. We're talking to a group of people who are very entrepreneurial oriented. It's just, they haven't had the opportunity, or I guess it's really permission. It's

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permission to do it a different way because, let's face it, Justin, most educational models, yours being an exception because of where you went to school and because they have this program with adjunct professors, but most don't.

Most of the education system today, at any level, teaches us to do what? To be workers, workers go trade your time for money. And the more education you get, the higher the income. But as you said, golden handcuffs, slave to the jobs, slave to the career, slave to this construct that just doesn't work. So let's talk about-

Justin Donald: Something else?

David Phelps: Yeah.

Justin Donald: Another thing that I feel like, there's a disservice in most of the education is, let's say for dentists for example, you learn these great skills on how to do the job of being a dentist. But to my knowledge, there are not many places that teach you how to run a business as a dentist. So, you learn the fundamentals being a dentist, you learn how to become an expert, and you have the skills, but to transition from a trade to a business is a big leap. So, not only do most people not have the skillset of being an entrepreneur... And by the way, most entrepreneurs when they first start, they don't either.

David Phelps: That's right.

Justin Donald: They learn it on the go, but you have so much education in one area and not in this other area that you see a lot of business owners not make it, specifically business owners with a specific craft or trade. And most of them keep all their assets tied up in their business, which we both know the likelihood, everyone listening knows the likelihood of a business making it

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long-term, it's not really good. I mean, I believe you're at like 5% of businesses make it past 10 years.

David Phelps: Yeah. Now, dental practices do pretty darn well. However, you're absolutely right, all of the focus goes on the doing of the thing. And that means that all their assets, and including themselves, which is a great asset, I mean, as far as trading time, I mean, it's there. So, the focus is adding to the business infrastructure. It's adding more technology. Okay, that's awesome. I have no problem with that. It's getting more continuing education in what? The specialized skillset, instead of... Well, you said it earlier, let's just go this direction because here's the key, you and I both know it, but I find so many hardworking, well-educated people don't get this.

And you talked about it earlier, about mentors being part of groups. Finding your own group, forming a group, having a board of advisors, being around top or peak performers, best practices. Now, when you and I talk about this, we're talking about a diverse group. Now, dentists by themselves will go do this. They'll form their study clubs. But again, what are they focused on? The last procedure they day, they show the pictures of their awesome crowns. I mean, I get it but it's not getting what they want.

So, you talked about you and I both love to do the same thing today because we do have our freedom. We are passionate about helping other people. So, Lifestyle Investing, who's this for in your world, Justin, and how do you help them with the transference of where they are today in some kind of a business that we're talking about, and how do they start to make the transfers? Because there are additional skillsets you talked about, and if you're going to be... I call it maybe semi-active. I know you don't go do startups, and you're not the

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operator putting all these things together. You're invested like I am across the board. I take participations, but there's still a work effort or a network connection. There's work to be done to get to that level. What do you say to your people that are listening, and they want to be a lifestyle investor? What are the steps that they have to start taking to break the chains from the current TimeTrade?

Justin Donald: Yeah, I think that's a really interesting question, David. It's a fun question because it's about getting clarity on what you want in life. And when I say you, anyone, what someone wants their life to look like. Most people, my experience has been, go through life on autopilot, and they just show up, and they just react. It's very reactionary. It's very methodical. It's an autopilot. And I think one of the first commandments in my book is lifestyle first, because it's important to me to have this compelling... I call it a freedom vision... this compelling vision of what you want your life to look like. And I give a lot of cues on how to come up with it. And when you have clarity on where you want to go, it becomes a lot easier to move forward and take that first step.

So, you had asked originally, who's this book for, who's being a lifestyle investor for? And I think it's for anyone that wants to move from reactionary to proactive and a life default to a life by design, and that you really can have this killer life. And I feel like dentists in general, and you probably have other people in your audience that aren't dentists, but I'm sure you've got a ton of dentists, there is an advantage to a dentist. And there's such an advantage because there's good income, there's this solid base. You have this ability to scale, you've got cash that you can put somewhere else. You have an exit with so much PE coming in and buying up these dental practices. There's tons of opportunity if you position it right and if you surround yourself

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with people, not just dentists, but maybe entrepreneurial dentists, or maybe just entrepreneurs in general, the people that have the skillset that you don't have.

It's one thing to move a couple degrees and get better at your dental practice. Maybe you are a 90% expert at being a dentist, and two more percent makes you a 92%, which probably doesn't move the needle a whole lot, versus maybe you're at 30% experience and expertise in entrepreneurship and scaling a business. And you can take that to 50 or to 70 with the same amount of time. I think it's important to look at where can you grow, and how can you surround yourself with people that really can help amplify the areas of life and business that you could use personally.

David Phelps: I love that. It's so much what I learned in my life and what I see through the people who are part of our Freedom Founders group is that getting clarity about where are those inflection points, because you nailed it. And too many of us and myself included... I mean, I have to have outside eyes look at what I'm doing just as you do, because we all have ideas. I mean, the ideas just run rampant, and we feel like we can do everything, but it's like... Well, as you said, like... Justin, if I was asking you, "What are you looking for right now in your life?" And you would come back and maybe ponder for a minute and go, "Yeah, I'd like my family to be able to do this, that, or the other." Okay, and you have this idea to do this thing over here. Let's get real, could you go do that? Absolutely you could do.

But is that getting you what you wanted? And you're going to go, yeah, time out, maybe not a bad idea, but let's put it on the back burner. Let's postpone that because if you're being true to yourself, what you just said is, "What's my real vision. What do I really want?" Instead of, I can do all these things, what's it really

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getting me? It's getting me on that treadmill, and I'm back to being busy, and busy is not the goal here. Because it's about having the time to do life as you wish, it's the lifestyle investor.

And what we're going to have to do, Justin, is we didn't get to get in to the 10 commandments. I think we're going to need to do a follow-up, if you don't mind, because I try to keep these tight.

Justin Donald: Yeah.

David Phelps: I think you gave us the absolute best essence of how you developed and what were some of the keys to making your transition. Your mindset was, was huge. And again, that developed, number one, I would say, because you were already curious about life. You put yourself in a place early on where you wanted to look for where are the opportunities, what are the seeds to allow you to live life you want to. And then you surround yourself or made sure you're within groups of people, mentors that, again, top performers who had already gone down a certain path, and you took the best of the best, and you continue to do that today. I know you do, because I know people that you spend time with, and vice versa. So that's how we connected.

And I think that's one of the keys I would tell people. My docs, they're awesome people, but the problem is their life is focused in an office and they usually rarely get their heads up to look out. I mean, literally, they've got the surgical scopes on, so they're dialed down to looking at a microcosm of somebody's mouth or tooth. That's not a very big picture. And so pulling that back and see there's a different path, there's a different way of doing things, and once they see it... And I know you've seen it with your people as well... once they see it, it changes everything. Boom, it's a game changer.

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Well, Justin, so good. I hope people will go get your book, *The Lifestyle Investor*. It's on Amazon, pick it up because, again, you lay out so much of the similarities that I've found in my life. It's just a pleasure to have you on and just giving your insights, your experience, and just what makes Justin Donald, Justin Donald.

By the way, married and you have one daughter about... What's her age now?

Justin Donald: She's eight now. Yeah.

David Phelps: So it's perfect. I mean, everybody who has kids, a family, children, you want to spend time with them. And when we're in that rut of trying to build up what we think is a path of financial freedom, and it's so far out there because it's the wrong path, it leaves people with regrets. And I just don't want people to live life with regrets because it doesn't have to be that way.

Justin Donald: Yeah. It's so true, and I feel like when you get clarity... I've just had so many experiences when I say, "Well, what do you want out of life?" Nine times out of 10 people say, "Well, I can tell you what I don't want, I don't want this and I don't want that." But very few people actually have clarity for what they do want.

David Phelps: Yes.

Justin Donald: So they're going to move towards the only thing they concentrate on, which is what they don't want. Ironically, that's probably what they're going to manifest as well, because that's what they're focused on. But for your audience, I'd love to give access to my book. If you go to lifestyleinvestorbook.com, I'll give everyone a free copy. They just have to pay for shipping, so it'll be the cheapest way that they can get it. Then also, if you did just get it on Amazon, that's fine too. All the proceeds of the

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book go to an organization, they all go to charity. They go to an organization that is near and dear to my heart called Love Justice International. It's a organization that stops human trafficking, and this particular group is in 17 different countries around the world. And just this last month, this is a exciting yet depressing stat, but they had over 500 child rescues just in the month of April.

David Phelps: Wow.

Justin Donald: That tells you how rampant this is, and so I feel great that, number one, the book can make a difference on education and can teach people things. But number two, the impact that it has financially for these organizations and to create awareness that this stuff's going on is massive. Feel free to check it out.

But it's been wonderful spending time with you, and I'd love to be on again. We can dive deeper into more of the specific strategies, and philosophies, and the actual commandments in the next time we get together.

David Phelps: That'd be perfect.

Well, Justin, thank you. And by the way, can you throw in any Cutco cutlery with that offer?

Justin Donald: Yeah, that's a great ask.

David Phelps: You got any-

Justin Donald: It's been a little while. I used to have a manager discount.

David Phelps: There you go.

Justin Donald: I don't know if I can do that anymore.

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David Phelps: There you go. There you go.

All right. Well, it's been a pleasure. We'll definitely come back and do a round two. So Justin Donald, thank you so much. Appreciate your time today.

Justin Donald: Thank you.

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