



STSE Podcast Episode #003

Life Lessons & Entrepreneurial Leadership
with Debbie Ruston & The Success Educator

GERALD: Welcome to the Self Employment Podcast with Gerald Vinci Episode 3

ANNOUNCER: Welcome to stepstoselfemployment.com your online business resource helping future business owners and entrepreneurs build a solid foundation towards financial success and independence. Now your host, owner of a successful marketing and web design firm, writer, blogger, and entrepreneur Gerald D. Vinci.

GERALD: Hey everyone welcome back to another episode of the self-employment podcast and stepstoselfemployment.com. Thanks again for listening. First, I want to say Happy New Year. Welcome to 2014. I am recording this on January 17th and it has been an absolutely phenomenal year for me in my marketing firm, Vinci Designs, so far. I am excited to be in the final stages of getting steps to self-employment up and running, too. That is my main focus during the first part of 2014.

You are listening to this probably after our launch but I thought just giving you a few moments of insight as to what is going on in my life at the time of this recording might be nice too. My wife Amber and I are relocating our family out to Monterrey, California at the end of February. Amber is a master instructor with the United States Air Force and is re-training into an exciting career field which takes us out to beautiful California for at least the next two years.

As you can imagine with only five weeks before our move things are getting pretty crazy, and to top that, this is traditionally the busiest time of the year for my business and so far that has been true yet again in the new year. Even with all this insanity going on I still wanted to get this podcast recorded because I have got a great interview in store for you. It is someone I admire greatly. However, before we get into the Podcast I want to give you all one simple call to action. Please head over to stepstoselfemployment.com. We will be posting new articles by business owners, entrepreneurs, and even some aspiring entrepreneurs every week.

It is all geared toward helping you on your own self-employment journey. In addition to our panel of entrepreneurs at your fingertips, we also offer helpful resources to help you run your business, a weekly newsletter full of actionable advice, and info about the upcoming week's show and website updates. The best part, of course, is it is all free. So what do you have to lose? We will also offer other premium products such as one on one coaching, webinars, and video tutorials further down the road.



STSE Podcast Episode #003

Life Lessons & Entrepreneurial Leadership
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We are in the fledging stages of making stepstoselfemployment.com a powerful resource for you and I hope that you will all help us build this together into a business community that will truly help you on your path to success. So today I have a very special guest with us, Debbie Ruston, who is founder of the success educator and entrepreneurial leadership curriculum that has been awarded a learning 100 award as well as being recognized as the top education program out of 13,000 other entries.

Debbie has been a successful entrepreneur and international trainer since 1986. So she brings a wealth of knowledge and experience to this podcast. I am also fortunate enough to have Debbie as a contributing writer on stepstoselfemployment.com. I wanted to take this opportunity to learn more about Debbie, her leadership curriculum, and get some very sound advice for all of you listening who are just starting out and thinking about starting your own self-employment journey.

This interview hits home for me, first and foremost, because of my own personal self-employment journey. While I successfully owned and operated my own business for over 10 years, it has not been an easy or smooth road without any road bumps or pot holes. It has been a rough, beaten dirt road with many twists, turns, and hazards that needed to be avoided along the way.

I am sure I am not alone in that sentiment. I feel like I have been a business owner and I have only harnessed a true entrepreneurial spirit this past year. I personally feel like if more of us seek out experts like Debbie early on it would help us avoid a lot of the rough patches we experience in our journey and give us better tools to prepare for what essentially is a journey of self-discovery.

So please sit back and enjoy this interview with Debbie Ruston as we learn all about the success educator and why teaching, training, and empowering people with skills and confidence to become entrepreneurs is absolutely vital to find a success in our changing business climate. So without further ado I give you Debbie Ruston and the success educator.

Welcome to the show Debbie and thanks so much for taking the time to be here on the self-employment podcast.

DEBBIE: It is my pleasure to join you today Gerald.

GERALD: Have I given people a good sense of what you and your business are all about?

DEBBIE: I think so, yeah, and you identified something there just in the comments that you



STSE Podcast Episode #003

Life Lessons & Entrepreneurial Leadership
with Debbie Ruston & The Success Educator

made that your own road as an entrepreneur has been rough and it is just something I would like to start with. For people to understand that is part of the process. There is always going to be challenges no matter what we are doing.

Whether we are just working a traditional job, whether we are talking about relationships, or whether we are talking about self-employment and the key is to understand challenge, adversity, bumps in the road are a part of the process. That is how we learn, that is how we grow, and it is just simply part of that journey.

It is something that all of us that have created success in any area of life understand and have just learned to push through. So it is really developing the mindset necessary to equip yourself to do that.

GERALD: Right. I have a lot of questions that I am hoping we can get through them all because I know all these are going to benefit everyone. So the first question – Do you define yourself as a business owner, an entrepreneur, or both and in your opinion, what is the difference?

DEBBIE: Well, I guess, you could say that, I mean, both make investments to start their businesses. I think an entrepreneur is much more visionary. They're willing to take risks, they make bold decisions that support their goals. They are always looking to innovate and take it up a notch. You come across challenge, you know how to find solutions, you are very solution oriented. So, I guess, with this in mind, I am more of an entrepreneur.

GERALD: You would say you have to be both though, I mean, like there is times when being the steady business owner has to kick in over the visionary risk taker or do you just stay in that mode and find other people to worry about the daily operations?

DEBBIE: Well, I am very hands on. I guess you could say a one woman show. So I handle everything so I wear many hats in what I do and, again, that is a key of being. Whether you are defining as business owner or entrepreneur that is the key, to understand that you need to shift gears sometimes, you need to put on a different hat and it is taking full responsibility for what you need to get done and not buying your own excuses with whatever it may be.

So, as an example, I remember when - I am not....technology is not my strongest suit, and I



STSE Podcast Episode #003

Life Lessons & Entrepreneurial Leadership
with Debbie Ruston & The Success Educator

remember doing a training that I was putting out and I was recording it on Camtasia and it just it did not record. I took an hour to record it and it did not record. I did that twice and I was feeling pretty frustrated and that is where a lot of people in life give up. You come across these challenges and you think, 'oh it is too hard I can't do it.' I just decided to take a little bit of a breather go have some dinner with my family, came back and thought, 'you know what; I am going to get done. I do not know how but I am going to figure it out.'

Broke it down into bite size pieces recorded, I think, 15 minutes at a time. Spliced it all together, which I knew nothing about, but it is going back to what I said, it is just really being solution oriented and not willing to give into excuses. I think just as an overall perspective that defines somebody that is not just visionary but a business owner that takes full responsibility for what needs to get done. Whether you have the expertise or not you are either going to find people that can do it or you are going to take that responsibility to learn yourself.

GERALD: Being hands on with everything you end up wearing about 50 different hats at the end of the day.

DEBBIE: That's right. It is exciting though.

GERALD: Tell us about your business and why you chose this idea?

DEBBIE: Sure! Well I market an entrepreneurial leadership program. We market this to individuals, the corporate sector, and the educational sector. The reason I chose this is because I am very committed to continue learning myself. I have been an entrepreneur most of my working life, I am dating myself a bit, almost 30 years now.

It was just really a way to align my passion with what I do for a living, which actually is the key starting point of any successful business. So for me I want to leave my mark. I am at that age where I am thinking a little bit differently than when I was a brand new business owner. I just want to leave my mark and I want to make the difference in the lives of millions. That is a pretty big goal but there is so much change needed in our educational sector. I want to be instrumental in bringing about positive change. So because I have been an entrepreneur for such a long time I cannot think of a better way to give back than providing education that actually helps people learn the mindset of a successful entrepreneur.



STSE Podcast Episode #003

Life Lessons & Entrepreneurial Leadership
with Debbie Ruston & The Success Educator

I am not sure if you are really aware and maybe our listeners are aware of what is really happening in education. It has been stated that over 65% of the work that will be done by today's youth has not been invented yet. So with this in mind and the tremendous level of outstanding student debt that is being carried by our young people and the high rate of under employment of today's youth, it has never been more important to educate our youth to be self-reliant entrepreneurs. So it has really become my mission, my passion, and just so in line with everything that I have done up until this point and what I believe in. So it just all comes together in that way.

GERALD: Right. Does the program itself differ for the individuals, or the corporate and educational sectors, or is it, kind of, the same for everyone?

DEBBIE: It is the same program and what it does it is basically introduces you to principles each step of the way that build on each other. Now having said that, we can customize for groups. So if there was a business that, for instance, if there was a pharmaceutical business and a manufacturing business they may have some slightly different terminology and needs that they would like to see implemented into the program and we can customize that. We have actually just been doing a project where we have done some pretty big customization based on the user group. So we do that all in host. So we can definitely accommodate that.

GERALD: Okay. This is bit off topic but you mentioned the 65% of work by today's youth has not been invented yet. That made me think of a few other statics I came across in the past few months. I was actually writing the business plan Four Steps to Employment when I can across these but it said that only 13% of all Americans started or were running a business in 2012 and nearly 60% of individuals between the ages of 18 and 34 saw entrepreneurship as the path to success in today's economy. So it sounds like there is a connection between the percentages of people seeing entrepreneurship as the way to go. Especially, since innovation seems to be at the core of the future job market. So what do you think about that?

DEBBIE: Absolutely. I do not think it is just 18 to 34 year olds. I think there has been so much change in the economy in the last few years. There is so much downsizing, so many lay-offs. I talk to people every day that have been through two, three downsizing experiences in the last eight to ten years, and yet they are still buying into the concept that it is safe, that it is secure, to work for an employer. There is no such thing as job security now days and we have got to educate people that we need to become more self-responsible for our work.



STSE Podcast Episode #003

Life Lessons & Entrepreneurial Leadership
with Debbie Ruston & The Success Educator

What am I going to do to reinvent myself to be prepared for when that time comes? So it is learning to stop on relying on corporations and government to provide solution in becoming more self-responsible for what we can achieve in our life and providing for ourselves and our families, and teachers. Teachers thought they would be there until they retired. Teachers – schools are being closed, teachers are finding they are having to reinvent themselves.

Online learning is becoming more prevalent. There is a huge, huge change happening within the educational sector. Those folks that thought they would be there for 45 years of their work life cannot believe they are being let go, schools closed, all the rest of it. So it is happening in every sector.

GERALD: Right, you also mentioned being an entrepreneur for nearly 30 years how has this type of program changed over that time?

DEBBIE: Well I think of when I started out as an entrepreneur I made a lot of those same mistakes that everybody does. When you are very determined and you have got a very big why as to why you are doing it. For me it was being with my kids. You are in that stage now, you mentioned. You will find a way to push through those adversities but not everybody has that stick-to-it-ness, I guess.

So, as I said, everything that you and I perhaps have pushed through a lot of people just do not have the strength to push through. They listen to outside people around them, giving them advice, and they really do not know what they should be doing and they give up in a lot of cases. So this is where the change has happened for me, personally. I push through a lot of that stuff initially but then aligning myself with a program that actually teaches you this right out of the gate. Absolutely brilliant it saves you a lot of grief.

GERALD: Right, yeah, and the whole giving up aspect you hear that statics like eight out of ten businesses fail within the first year, or 18 months, or whatever it is. It is just like I attribute so much of that to people just not knowing where to turn when they hit a road bump.

DEBBIE: Absolutely, absolutely, and that comes back to mindset. So it is not that they do not have the knowledge or the skill. There could be, for instance, a, I don't know, let's just say a hairdresser, an accountant, an electrician, any field that you could think of that have worked for somebody for many years, they decide to go out on their own and start their own business.



STSE Podcast Episode #003

Life Lessons & Entrepreneurial Leadership
with Debbie Ruston & The Success Educator

They have all the knowledge. They have got the skill. They have done the work for someone else but what they don't have is, they don't have the mindset of an entrepreneur which is very different than that of an employee. That is why they fail. It is not that they are not capable. They do not know how to push through these mindset issues that they come up against.

GERALD: How did you get started in the industry?

DEBBIE: Well I was looking for a change and as I said I had been very involved in continued learning in this aspect for many, many years, close to 20 years. I met the developer of the curriculum and I just felt it was so in line with what I had learned and I had been thinking about. I wanted to be a part of changing education for 21st century learners. So it just, it was sort of a no brainer. When I found out what was offered, what it was all about I just wanted to be a part of it.

GERALD: Okay. How did you finance your business when you first started out?

DEBBIE: Well that is a good question and a point I want to make around that is this is, again, mindset, very often people want to go into business and they do not think about the financial capital that is needed to start a business. They think they can start for nothing. My daughter is a web designer and when she made the decision to start her freelance business she did not have the money to buy a computer but she knew she needed that as a tool.

If she did not have a computer how can she design websites and do graphic design. So she went through a computer company, Dell, she financed it on monthly payments and she got the tools she needed. So that is the first thing anybody that is going to take that self-employment route has to understand, there is going to be capital needed - That is part of the mindset. And how are you going to finance it? So that is the question to ask. So, for me, I did what everybody would do that gets that, I figured out okay well I do not have the money, where am I going to get it, looked around my house, wondered what I could sell.

I did not end up doing that but that was definitely part of the options that I was looking at. I ended up taking out a line of credit at the bank. A lot of people do not even know that is an available option because banks do not typically put up a sign in the window that says 'line of credit available.' There are loans, there are car loans, and there are mortgages. So line of credit is a very valuable thing really for anybody to have because when you come across those, even if you are not a business owner, you come across those challenges in life, financially, for whatever reason. It



STSE Podcast Episode #003

Life Lessons & Entrepreneurial Leadership
with Debbie Ruston & The Success Educator

is good to have that in place.

The nice thing about a line of credit is you can pay it off, whatever amount a month, you have got a minimum payment but you can pay as much as you want, pay it down, and reuse it. So even when you pay it off, a line of credit is a very good thing to have even as an individual because you never know when those little life challenges that you may need some extra funds for. It just, you pay it off, you keep your credit good, you can use it again, draw from it again, and you do not have to be pre-approved every single time.

GERALD: Right, what types of costs were associated with starting up your particular business?

DEBBIE: Just time investment is the biggest thing. You work from home as well, so it is really learning to be very, very self-disciplined and be very, very organized. So when I first started out, I had two babies. Well, I have one baby, a little girl and then very shortly after, we had our son. When you work from home, you are going through it right now, my kids are grown, but you are going through it. It is easy to get distracted, the doorbell rings, the dog barks, the kids come in the office, whatever the case may be.

So it is really learning to treat your business the same way that you would give that commitment to an employer if you were going into an office, for instance, every day. So you put things in place. You put action steps in place, you get over the overwhelm. For me, I was a very organized person but I remember I went out, I bought a day timer, I started scheduling everything in my day timer by color code.

So, my family time, my time with my kids, my time with my husband. At that time I was cleaning my own house. So making time to do all the things that you do as a wife and a mother and all the rest of the things we have in our personal life, yet giving that same priority to your business. So it is really creating balance. I found the best way to do that was get organized. So getting out there and just investing in a 20.00 dollar day timer and I am still using the same one today, 20-30 years later.

So it is really, for me, I found it was getting the tools in place, again, coming back to mindset. Getting myself organized, prioritizing what I needed to do and keeping balance within my life, in all aspects, so that you are not burning out. Especially, if you are working from home like you are, Gerald. You can spend a tremendous amount of time on your work when you love it.



STSE Podcast Episode #003

Life Lessons & Entrepreneurial Leadership
with Debbie Ruston & The Success Educator

Then your family suffers. Then you feel guilty. So you change hats and you start to spend a tremendous amount of time with your family. Then your business suffers. So it is understanding that balance. When you are working you work. When you are playing, you are playing. Really giving both priority and taking responsibility for that.

GERALD: That has been one of my challenges is letting go. If I am not sitting at my desk I am not thinking about work, I am trying to focus on spending time with my family and vice versa. Otherwise, you get stuck in that middle area. It is like a gray area and you just end up thinking about both. Then you do not feel like you are getting anything done or you feel guilty because you are thinking about work when you are supposed to be enjoying time with your family.

So the day timer advice is really good. I would suggest that to anybody out there. Day timer or even like my wife and I, we share our Google calendars. We have those synced up. So every day we are, literally, living on that calendar making sure that if one of the kids have to be picked up somewhere, we both know about it, or if our schedules change at all, we are in constant communication.

DEBBIE: Absolutely and I think that is really important as a couple. My husband and I did the same thing. We had, in those days, there was not Google calendar. It was everything paper, pen, and communication. There was not even cell phones when I first started as an entrepreneur but we were so in sync, always put the kids first. At the same time put the same amount of support into what we were doing for a living because at the end of the day that allows you live the life you want to be living with your family. So I have a belief that, 'we work to live, we do not live to work.' I think that is something that people miss.

GERALD: What would you say are the top three skills needed to be successful with self-employment?

DEBBIE: Well I have a hard time fitting in a box like that. I have to say I do not think you can narrow it down to three. You need desire, you need vision, you need belief in what you are doing and what you are offering, you have to take action. You have to have a positive attitude. You have got to be a leader and you have got to be willing to walk the walk, not just talk the words and say what you expect others to do but you have got to be that person that leads from the front, walking the walk every single time with integrity, with high level of ethics.



STSE Podcast Episode #003

Life Lessons & Entrepreneurial Leadership
with Debbie Ruston & The Success Educator

You have got to tap into your creativity, you have got to be innovative, and you have to be solution oriented. If I had to narrow it down to three, I would have to say you have got to really be willing to depart from the masses thinking because there is a lot of limiting beliefs past conditioning and fear that is within the masses thinking. So you have got to be willing to depart from that masses thinking.

You have got to learn to make powerful, bold decisions that support your goals and only make decisions that take you towards your goals. You have got to be willing to take consistent and persistent action no matter what. Whether you feel like it, it does not matter. You need to learn to continue to take that persistent action every single day towards what you are working towards.

GERALD: Right, one of my favorite podcasts is Pat Flynn's the Smart Passive Income Podcast in episode 64 he talks more specifically about the top three traits of a successful podcast. I think they are relevant to anyone trying to make a business successful in today's multi-dimensional, multi-media based world where you really have to be in many places at once to maximize the reach of your business.

So Pat's three temples of success narrowed down to discover ability, stick ability, and share ability. So discover ability simply means that your business products or service are easy to find for those who are looking for it. Stick ability means that what you put out into the world has staying power and that includes the content you provide, the platform you deliver your business information on, and even that the products and service that you provide at the core have relevancy and will stick around for a while.

Then finally share ability that just simply means you give people many avenues to take what you have put out into the world and share it with others. What are your thoughts on these three skills or qualities of making a modern day business a success?

DEBBIE: Well, I absolutely agree and that is why I said I do not think we can stick to three. You talk about discoverability. If people cannot what you are offering, you could have the best product in the world or the best service in the world and nobody knows about it. Now, fortunately, social media is a great platform for us to get that message out on a global scale.

So nobody has to thing geographically in their own backyard anymore. We have an opportunity in many, many different ways to get that message out so it is discoverable. As far as stick ability,



STSE Podcast Episode #003

Life Lessons & Entrepreneurial Leadership
with Debbie Ruston & The Success Educator

again, you may think you have the best product but if it not going to provide value and be something of value to people. Long-term you are going to be here today and gone tomorrow. As far as share ability, yeah, there has got to be a lot of ways to share what you have got and positive word of mouth.

GERALD: In terms of stick ability too, I think, one of the biggest concepts and, kind of like, with your educationable program, you want to have evergreen content. You want to have something that, no matter what the latest trend is, or what habits are within society, or whatever that your product or service is going to stand the test of time. So that is, kind of, where I try to focus my business and some of the marketing information I give to my customers so they can, kind of, utilize that in their own business.

DEBBIE: Absolutely, yeah, and that relevance is important. Asking yourself is this going to be a valuable service or product in 10 years, in 20 years, in 30 years will this still be important to people. If you have got something like that, you know you have really got something.

GERALD: Well, that is the thing, is you see a lot of entrepreneurs now or they are building a product or service base around something that is not going to be around that long. For instance, I do not write blog posts that talk about how to tweak out your Facebook business page because every three months they end up changing the way that Facebook works. So what would be the point of that? I would just have to go back and constantly monitor that and it would just create a whole lot of work to try to keep that point fresh in people's minds.

DEBBIE: Now, there are businesses, you mentioned that, and, of course, social media changes every single day. So it is pretty hard to keep up to date and current. That is why it is important to take that on yourself, so that you are really staying on top of things. You think about little innovations that have come up throughout the years, I do not know why this popped into my head. Do you remember the pet rocks?

GERALD: Yeah.

DEBBIE: I did not know if you were too young to remember that.

GERALD: No I remember that, yeah.

DEBBIE: Pet rocks people made a fortune off those and it was a trend and there are trends



STSE Podcast Episode #003

Life Lessons & Entrepreneurial Leadership
with Debbie Ruston & The Success Educator

that a business owner can, if that is the kind of business you are running, where you are thinking, 'this is going to be a fun little trend, we will see how it goes.' It is going to provide a bit of fun for people for a while but knowing is going to die out.

If that is the kind of business model that you are in you have got to be always thinking forward. You have got to innovate and say, 'okay, what else can I do, what else is going to be hot?' That would be a totally different way of thinking than the person that is going to have a product that is going to be around for 20, 30 years.

GERALD: What were your biggest fears that held you back from starting your own business?

DEBBIE: Well this is going to sound, sort of, odd I suppose to some but I didn't really have any fears. When I first started to think about being an entrepreneur fear was not really something that entered my mind. I guess, probably, the reason for that is that it was my 'why' that drove me to become an entrepreneur and that was my kids.

I had worked in corporate and I was home with our daughter on a maternity leave, went back to work, and just could not stand leaving her. So I was back to work about six months and then I came back home and after a few months of being home reality hit where, 'okay, well now I am not getting that paycheck. I need to do something,' so although I loved being home with the children I am very career minded and I needed to do something to keep my brain active and to feel like I was contributing.

So the reason I started was to be with our kids and because that 'why' was so powerful, really, fear never came up for me. If I had to think about some of the things I dealt with, as I was getting going, public speaking was a very big one for me. I was always the kid that ended up almost crying when I had to get up and do my speech in front of the class going through school. I was just a nervous wreck for those three or four weeks that we did the one hour or the half hour speech, I cannot remember what they were back in the day that I was in school.

Hated it, absolutely hated it and never in a million years would have thought I would end up doing something in my life where I would be doing so much speaking. So as I got started in my first business I had to do a lot of speaking and that, I guess, was the biggest thing I had to push through because I do a lot of it. I did a lot of it in that business and I do a lot it in my business now. So the way I got through that, really, was just to face it. To push through it time and time and



STSE Podcast Episode #003

Life Lessons & Entrepreneurial Leadership
with Debbie Ruston & The Success Educator

time again.

What I learned is you can overcome any fear, if you are willing to face it because, really, it is not real. We build it up in our mind being real but it is really not real. The very first time I, actually, spoke was at a conference to a big group. I was speaking to small groups but I had to speak to, I think, it was about 500 people. I was asked to speak at this particular conference and I remember the first thing I said, although, I had a prepared speech, the first thing I said was, "I am so nervous, I feel like I am going to throw up." That is all I could think to say and that, literally, was the truth.

GERALD: That is an ice breaker.

DEBBIE: It was an ice breaker. I did not do it to be an ice breaker. I just spit it out, that was the first thing that came out of my mouth and everybody laughed. I looked at some people in the front row. They were smiling back thinking, 'oh, gosh, I just know how you feel and it is okay, we are listening.' It was in that moment that I just started to relax and realize that you know what, I can do this, I just have to trust myself. That was, kind of, the start of it, of course, the more we do anything, the better we get at it.

I was the kind of person in those days that I would have everything hand written, I would sit down, I would highlight things and everything had to be perfect before I would get up and do any of those kinds of talks. Although, I will have notes today when do any speaking engagements like that I just, usually, talk. I have a little bit of a guide of what I am going to say but, usually, I am just talking. What I learned through the whole process is if we are speaking on something, we know our topic, so do not try to make it perfect, just simply trust yourself and talk about what you know.

So, I think, that example can be applied to anything. Whatever fear we are dealing with, if we just trust yourself to take the first step. We prove to ourselves, you know what, that was not so bad. It was way worse in my mind than I thought it would be. I can push through it and I can do this. The more that a person takes that on in their life the more they are going to be able to accomplish things and push through fears, and not be held back.

GERALD: I definitely have had my fair share of nervous moments in terms of speaking. For me, it has just been repetition. The podcast has helped out a lot with that. I do not have a lot of one on one interaction with people though since I run the business from home, typically, it is a lot of phone conversations and then I might meet with clients to present some stuff but it is, usually,



STSE Podcast Episode #003

Life Lessons & Entrepreneurial Leadership
with Debbie Ruston & The Success Educator

few and far between that happens.

So I am trying to get more into the speaking realm as well. It is an area that I, personally, if you put me in front of a room of people right now I would probably start sweating. So I definitely admire that you have come as far as you have in that sense. I hope to be there someday, too.

DEBBIE: Well, as long as you keep facing it head on you will. A few tips, actually, and this will help you, Gerald, and perhaps anybody else that might in this position. I learned this through the process. When you are speaking anywhere go into a room that you are going to be speaking, before the people get there, and walk around and observe everything. So look at where you are going to be. Are you coming from backstage or are you going to be sitting in the front row, they are calling you up, what is the situation?

Wherever you are coming from after you are introduced, walk that route. So if you are coming up and you are going upstairs, or you are coming from backstage, wherever you are coming from, actually, do it. Physically do it. Then stand where you are going to be speaking from and look out over the crowd as if you are already doing it. What that does is it makes you very comfortable with the process so that when you are, actually, about to do it, you might still feel a little bit butterflies inside, and that is okay.

That disappears in the first 30 seconds. By going through that exercise each time what you do is you familiarize. So you are not worried about, 'oh I hope that I am not going to trip over a cord, or this, that, or the other. The silly things that we worry about in our mind you, actually, feel like, 'okay, I have already been there, I have already done that, I have already been on the stage, I have already looked out. So now it is just going to be some people just like me that probably have the same fears sitting in those seats. I am just going to share what I know with them. That is it.'

GERALD: That is funny that you gave me all that because that was going to be my next question was what advice can you give to those who have a fear of public speaking. While people say that public speaking is by far their greatest fear second only to death. So it is always nice to have some professional advice.

DEBBIE: Exactly, that has helped my immensely. I still do that, whenever I am speaking anywhere I still do that. It is such a simple concept but it is overlooked because we think, 'oh, my, gosh,' and we build all this fear up in our mind. I have learned through the years that fear is, and



STSE Podcast Episode #003

Life Lessons & Entrepreneurial Leadership
with Debbie Ruston & The Success Educator

you have heard this I am sure, false evidence appearing real.

I am sure that is not new for people listening. It really is true. We build it up in our mind far more than anything that, actually, would ever happen to us. So there is little tricks you can do to get around fears and being willing to face them is the very first step.

GERALD: You also talked about the outside fear factors not directly related to the job but other factors. In my line of work a lot of web designers or developers prefer to freelance over starting an actual business because they fear that providing their services as a business can put added pressure to deliver more expertise and advice to customers versus just pumping out designer programming jobs.

So it is definitely a legitimate fear and it was something I was, personally, self-conscious of for the first few years. One of my strategic partners, he is a good friend of mine, from middle school and we talk all the time about how we went from novices to small time business owners to now we are becoming like experts in our field. It just, kind of, was a gradual progression. I guess we just both, kind of, grew in our confidence and our confidence grew along with our experience in the field. So we, kind of, just got over that fear on our own without consciously trying to.

DEBBIE: No, you are right, and that is because you took action. Step by step you were willing to face things that maybe you are unsure of and willing to learn along the way. That is the key. Being willing to learn it is like when I did the Camtasia training that I mentioned to you. The first two times it took me 11 hours that day, Gerald, to record a one hour training because it was just was the first time I used Camtasia.

So it is being willing to face those challenges and those fears, and learn, and figure things out. That is how you get to where you are at. Where you are feeling like you have got some expertise in your field. It does not happen overnight but, it does happen for those that are willing to go that route.

GERALD: Right. What has been your biggest success?

DEBBIE: Well, I think, for a lot of people it can be financial wins. Some people are very money driven, some people it is all about the stuff, and the awards, and the recognition. I have had all of that. It has been fun, it has been great but, again, I mentioned before, I am at a different stage in



STSE Podcast Episode #003

Life Lessons & Entrepreneurial Leadership
with Debbie Ruston & The Success Educator

my life, when I look back over all those things, all those successes that, I would, have considered to be really important before.

The thing that I am really most proud of and I would say is my biggest accomplishment to date is the fact that we had our program accredited through a British University. This has never been done to my knowledge with a program like this. It was an intense 18 month process. When we started with that it was a very, very, new field for us to be working in and it was a huge learning curve. Some of the terminology that was being used, some of the discussions we were having, some of the exercises that we had to go through in order to go through that accreditation process were very, very overwhelming.

It was a big learning curve. So, again, just pushing through that. I think that is what I am most proud of up to this point. It has opened some doors for us that we never had access to before. So if I had to pick something that would be it.

GERALD: How does the accreditation change the scope or reach of the program?

DEBBIE: Well now what it means is that people working in business that want to continue their learning. The program is all online. So some people just want the learning simply for the learning, period, and that is great. There are some people who want to obtain a degree. So whether they are in college or university we are opening this up for younger youth as well.

We are going through a process whereby students younger can obtain some, sort of, recognition for the program. It is probably going to be some sort of a certificate. We are in the process now, like we did with the accreditation of having that put into place, as well, for younger students. So, basically, anybody that, actually, wants to use the learning from the program, they can count it towards a master's level degree. So, basically, the way that works is they can have the learning assessed and accredited and count up to four modules towards a master's degree.

They will negotiate with the university that it is accredited through, they will have a private appointment with a professor and they will help them choose to negotiate their title. So, for example, it could be masters in entrepreneurship, masters in leadership, business development, whatever. They will help them determine what their masters will be in. So that has just changed everything.



STSE Podcast Episode #003

Life Lessons & Entrepreneurial Leadership
with Debbie Ruston & The Success Educator

Without that accreditation we would not be able to offer that, so it allows users to work towards a master's, at a much, much, lower cost, much more convenience, and open it up to a huge, big market that we just did not have before. That is the corporate sector and the educational sector.

GERALD: That is great. Why do customers choose you over your competitors?

DEBBIE: It is going to sound strange but I do not really feel we have any competition because nobody is doing exactly what we are doing. We have got a very unique product and it is very, very different than anything out there. We hear this time and time again. So it is not just me saying that we are hearing this. As we went through that accreditation process and as we are going through the new process with the more junior certificate, or whatever it is going to be, discussions that we are having.

From educators we are hearing, 'we have never seen anything like this, this is so unique.' So these are not my words. These are the word of people that are judging the program. So there is not anything like this out there. That is why it works and that is why people choose us, for that reason. It is very unique, it is very different. Most importantly it gets results. So we, actually, did a survey just last fall with our users. We had many, many different categories that we just asked them, "Where do you feel you are in this particular category." I cannot remember, maybe 30 different categories.

Where would you say you were before using the program and where would say you are on a scale of 1-10? They just rated themselves. It was a private survey, no names or anything like that and every single category there was over a 50% increase based on how they felt they had grown using the program. That speaks volumes. For me, I felt that suit too. I think my percentages were closer to an 85% growth, even though I had studied this area of learning long before I ever used the program myself.

So, I guess, the bottom line is, this program gets results. It changes people's lives in a very positive direction in every single aspect of life. The reason for that is that you cannot learn a new concept that benefits you in one particular area of your life without it helping you improve in other areas as well. That is what people love about it.

They might be applying the learning to something in their career, or they might be applying it to their personal life, but when you get it straight in one area it just makes sense that is going



STSE Podcast Episode #003

Life Lessons & Entrepreneurial Leadership
with Debbie Ruston & The Success Educator

to work in another area as well. So it helps you in your health, your fitness, your career, your relationships, everything improves as a result of what you are learning. Again, that is why it works, that is what makes it work.

GERALD: Wow, yeah, those are impressive numbers. That is really great. Do you have formal marketing strategies for your business and if so what has been most successful?

DEBBIE: Absolutely, in today's age of social media that is something that we, actually, utilize extensively and are always looking for new things, how to grow in that area. As you know, in the industry you are in there is just so much out there and there is new things coming up every day. So the beautiful thing is, it really allows to dial in our niche markets. Who do we want to put our message in front of and connect with those like-minded that are looking exactly for what we have to offer?

It also, more importantly, it allows us to provide ongoing added value. I think that is so important for any business owner, no matter what it is you are doing. Any business can provide ongoing extra value after the sale is made, basically. As an example, an appliance store could be posting on their Facebook page about how to clean out their dryer vent, or a car dealership could be posting on their Facebook page on it is time to put on your winter tires, or it is time to, you should have your oil changed every so many kilometers, or whatever the case may be.

Every business can add value and teach people things past that sell. Those that provide more value, create more loyalty in their client base, so social media is brilliant for that. First of all, it is free to market, for the most part, there are some paid forms, of course, but for the most part there is ways to get your message out that are absolutely free. And great ways to provide value, and knowledge, and training to the people that you are serving as your client base. So, as you know, there has never been anything like social media from a marketing and add value perspective.

GERALD: Right. How specifically do you use social media and what sites do you spend your time focusing on and how do you use each to connect with others?

DEBBIE: I use, of course, Facebook personal and business pages, I really use that, I am not going to play the Facebook game where I have done a lot of work to get people to my business page and now they have changed the algorithm where you have to pay more to get your



STSE Podcast Episode #003

Life Lessons & Entrepreneurial Leadership
with Debbie Ruston & The Success Educator

messages that you post in front of those people that you have paid to get there. I am not going to play that game.

So what I use my business Facebook page for is I, actually, just use it to teach, add value, post my blog comments, post quotes, anything that I can do to help people develop the mindset for success. So I just use it as a spot I can send people there. I am not necessarily getting people liking my posts and getting them to share it all the time, I just use it as another spot they can go, and visit, and see the value that I am giving every day. So Facebook, both personal and business pages I use linked in very extensively because that is where a lot of my market is.

It allows me connect with people globally and, again, dial in the niches that you want to be working with. So the people that you want to be talking too are reaching out to you and, again, that is how you and I got together, Gerald. So perfect example of how that works. Joining in discussions, there are so many great discussions on LinkedIn. It is really getting engaged, adding value to those discussions.

They are just little bread crumbs and stepping stones that lead you to the people that you want to end up doing business with in one way or another. So it depends, the kind of business a person is Pinterest, of course, Instagram, Tumbler. These are all great platforms.

GERALD: LinkedIn in has been huge for me with Steps to Self-Employment. I have connected with several business owners and entrepreneurs. I have also, not co-authoring, but contributing to a fellow author's book right now, several chapters of the book, actually, I will be featured in, which is someone I met through a discussion group in LinkedIn. So there is definitely opportunities out there to network with people and make it work out for you.

DEBBIE: Absolutely, I do a lot of that as well. So doing things like we are doing today, I am doing these for other people. Articles – did a section in a book for someone as well. So yeah, same thing, the opportunities are just massive.

GERALD: Definitely. Do you believe there is a formula for success or a formula to success I should say?

DEBBIE: Definitely and it is pretty simple. Follow what successful people do. Step to success.

GERALD: I do not know if you can it any simpler than that. It is amazing how many people



STSE Podcast Episode #003

Life Lessons & Entrepreneurial Leadership
with Debbie Ruston & The Success Educator

do not pay attention to what other people are up too and a lot of my clients, in particular, I know there are so wrapped up in their day to day operations that they do not dedicate the time to expanding their horizons and just looking behind the curtain and seeing what other people are up too.

DEBBIE: Yeah, you have got to continue to learn and grow. You have got to see, what are people that are having success, what are they doing? The mistake that a lot of people make is that they ask for advice or they talk to people that are not having success in that area, and that is who they take advice from, family, friends, co-workers, whatever the case may be.

Those are the people they are taking their advice from and because these people are in our circles and they are people we love, or are friends with or whatever, have some sort of a relationship with, these are the people that most take advice from and they are not qualified to give advice, period. So you have got to learn to take advice and learn from people that have had success in the area you want success in.

So very basically if you want to build a great marriage you do not take advice from people that have been divorced, you take advice from people that have the best relationship you know. You are raising kids, who do you take advice from? You take advice from people that have great kids. What are some things that you think have attributed to this? Those are the kinds of conversations to have. Take advice from people that are qualified to give you advice in that area.

GERALD: Do you think following success is the same as learning from other people's mistakes? I am not so sure. I know a lot of people do that or say that but I am not so sure that the opposite of mistake is success.

DEBBIE: We can learn from our own mistakes but we also learn from other people's mistakes. That is something we, actually, teach in our program. So these are some pitfalls you can avoid. These are areas that people can get off track with this sort of thing, so, for instance, talking about people that are not qualified to give us advice. These people, let us say, for instance, you are working in a corporation, you decide that you are going to go out and do what you are doing, start your own business.

You talk to somebody, a co-worker perhaps, about your idea, 'this is what I want to do and I am going to be leaving at the end of the month,' and that co-worker says to you, 'you know what, you



STSE Podcast Episode #003

Life Lessons & Entrepreneurial Leadership
with Debbie Ruston & The Success Educator

are crazy you are a senior person here, Gerald, you have got a great benefit plan, blah, blah, blah, blah, blah, all these great things, do not do it, people fail, nine out of ten businesses fail.' They are giving you that kind of advice. That is the mistake most people make and that is a pitfall that people fall into.

So instead, understanding, that oh yeah. If you understand that is where people steer wrong. You can learn from that and say, 'oh, yeah, that is something, I have got to be aware of that, that is a pitfall I can make sure I do not fall into', while at the same time I can take advice from people that have done it. How other people succeed at leaving their corporate career to do what I am about to do. So it is, kind of, two fold, we learn from both.

GERALD: What will be the biggest challenges you will face in the future with this type of business?

DEBBIE: Well, I do not think we can ever really know what challenges are ahead of us and this applies to anything in life, of course, whether it is person, whether it is business. I think, I guess, what you really want to understand is to just know in every aspect of life there is going to be pitfalls, there is going to be challenge, there is going to be adversity and to think that you are going to sail through without it is just not correct.

There will be those things that happen along the way. They are just detours in the road, they are not stop signs. So just really understanding is part of the process and you do not have to know what they are, you do not have to worry about them in advance. You simply have to know that you will do whatever it takes to push through them because that is who you are. Knowing that you are going to pull out that strength, and you are self-reliant, and you are responsible, and you are a leader, and you will find solutions where there does not seem to be a solution, somehow, some way.

It does not really matter what the challenge is because you know you will be able to push through it. So you can spend a lot of time worrying about those challenges and what if this happens, what if that happens, they are saying this could happen. Who are they? Basically, just know that there will be challenges, it doesn't matter. Just know that you will be able to find a way to push through it because you are the person willing to do that,

GERALD: With certain older methods and technologies falling off the map or new ones



STSE Podcast Episode #003

Life Lessons & Entrepreneurial Leadership
with Debbie Ruston & The Success Educator

becoming bigger players. I was, kind of, trying to find a particular challenge surrounding that whole aspect of your business. For example, you mentioned social media being a major component to your marketing. One of the big problems I find investing in social media, too heavily, is it is ever changing and, essentially, out of your control. So who and how you can interact with is not up to you and can change at any time, especially, for businesses we see certain platforms changing all the time.

We already talked about Facebook a little bit. Sometimes, it can really kill our businesses' ability to use that platform to reach new customers. I know I just read something, I think, last week about how Facebook in April is planning on removing the sponsored stories advertising from the news feed because they were getting a lot of negative feedback. So with that scenario in mind can you identify a specific challenge, you think, you might have to prepare to overcome now.

DEBBIE: Yes, I was thinking about that, actually, as I was explaining that to you. Years ago I used to use Google Ad Words very extensively, that was where a lot of my focus, yahoo, all those paid paper click ads. That really became like trying to learn another language, it just became so complicated. That is a time when social media came on and that was a major shift, stopping using those forms of marketing, learning something new. We all know that it will change, social media may not be around, there may be something new come out, and there probably will be.

That is just part of being a business owner, knowing those things will change, there will be challenges, we do not know, specifically, what they will be. It is being willing to embrace it. Change is constant is every aspect of life, embrace it, and always be thinking forward of adding things. So in terms of marketing you cannot just have one leg in you marketing table. You have got to be forward thinking, you have got to be doing other things that build lots of legs. So if one falls off you have always something else that is going to pick up, right?

So, as an example, we are already putting together hotel type introductions to the program, or going in and working with businesses, doing more in person things on a local basis as well. Thinking of new things, always looking for new things, and looking for innovation, and saying, 'okay let us learn about that.' So it is not just sitting back in your laurels knowing that you have had success. Kodak is a great example of that. Many of these companies, that have Blockbuster, they have sat back, thought, 'okay we are the biggest, we are the best, we have had success, we are okay.' You are never okay.



STSE Podcast Episode #003

Life Lessons & Entrepreneurial Leadership
with Debbie Ruston & The Success Educator

You have to always be thinking forward on innovating and saying, 'what else can I do.' When you have that kind of mindset, again, it comes back to mindset, Gerald. It is understanding that you have to keep learning, and growing, and being willing to embrace new ideas, find opportunity within change. When you think like that you are never going to be stuck in the situation that some of these companies that have gone out of business are in. You just realize you are ahead of the game.

You are not worrying about but you are really, you are innovative, you are always, for instance Tumblr. I have not had Tumblr before. I see it is one of the biggest, growing social networks. So I have been learning as much as I can about it and I am starting to set up my own Tumblr page. So Facebook used to be something I used a lot more, it is dying off, I am adding new things in. I just started Instagram, I am just starting Tumblr. Do not know where they are going to go yet but these are things that were not on the drawing board a couple of years ago.

Facebook was more dominant and, for me, as I said, I am using it in a different way now. While I am still using it just to add value as a spot people can go and visit I am starting to branch out in other things. Looking at doing things like webinars, and podcasts, and different things like that. So there is just so many other things. It is being forward thinking basically.

GERALD: Yeah, and the core message everybody, kind of, needs to remember is not just with social media but with anything. It is a form of communication. It is not communication itself. So if it goes away there is just going to be something else to take its place.

DEBBIE: Exactly, yeah, exactly.

GERALD: What is your favorite success quote?

DEBBIE: That is an easy one, "Only make decisions that bring you closer to your goal," period. So if you are making a decision that takes you further away from your goal you are making the wrong decision. So as you are making a decision, any decision, and as business owners, of course, we have to make decisions every minute of every day. Just ask yourself that. Will this bring me closer to my goal or further away? If it is bringing you further away it should be like a big, red, flashing light, you are making the wrong decision. That is, usually, based on fear or limiting beliefs, stop right there, course correct, and what do you need to do to take you closer to your goal. That is the right decision.



STSE Podcast Episode #003

Life Lessons & Entrepreneurial Leadership
with Debbie Ruston & The Success Educator

GERALD: Yeah, that is perfect. I found a quote from, Mark Twain, of all people that I thought was applicable here, and it is, "The secret of getting ahead is getting started. The secret of getting started is breaking your complex, overwhelming tasks into small manageable tasks and then starting on the first one." I thought that was perfect.

DEBBIE: Beautiful.

GERALD: If you could give someone looking to start a business one piece of advice what would it be?

DEBBIE: I am looking at my little thing that I put my coffee cup on. What do you call those?

GERALD: Coasters?

DEBBIE: Coaster, thank you. Coaster on my desk says, "Dare to be remarkable." That kind of, at the essence of everything that I do. That takes a lot of courage, it takes risks, it takes belief. So the one piece of advice I would give is really align yourself with something you believe in 100%. Then be willing to do whatever it takes, for as long as it takes. To me, very simply, that is daring to be remarkable.

GERALD: I could not agree with you more. I started Steps to Self-Employment while already running a successful marketing firm and I do not think there is any possible way to do it, or reason to do it unless I was passionate about the cause.

DEBBIE: Absolutely.

GERALD: I do not think my wife would appreciate me spending as much time as I did on it if I did not care so much about it.

DEBBIE: Well that is an important point. You do not get that spousal support unless your passion is way bigger than any fear, concern, worry, or anything else. When they see that passion and you are there for as long as it takes. They cannot help but support you.

GERALD: Yeah, it is funny, because every since I started on Steps to Self-Employment we have been talking about some side projects and side businesses that she wanted to start as well. So it is, kind of, like this little wild fire that has taken off in our household now and we are just,



STSE Podcast Episode #003

Life Lessons & Entrepreneurial Leadership
with Debbie Ruston & The Success Educator

DEBBIE: That is exciting.

GERALD: yeah, every day we are just like brainstorming new ideas and new ways to create passive income, or perpetual income, or something along those lines.

DEBBIE: Fantastic. That is a fun conversation to have.

GERALD: Yeah, yep, so that about wraps up all the time we have for today. Debbie, I cannot thank you enough for spending the last hour with us. You have given us great insight and inspiration to forge ahead. I think anyone listening to this is better off for having done so. Can you tell us where we can go to find out more about you and the success educator?

DEBBIE: Yeah, absolutely, a couple of different ways my 800 number is 1-800-576-2917. Feel free to call me anytime. That is my answering service. So you can leave me a voice mail with your name and number and I will get back to you as quickly as possible. Just mention that you were calling as a result of listening to this podcast.

My email, direct email, is debbie@thesuccesseducator.com, and my website is educationathome.ca so education, the word spelled out, the word at, A-T home.ca. So there is a contact form on there as well, Gerald, if people want to go to the site, visit it, pop their details in, that is a way to connect with me as well.

GERALD: Great and we will put all those links up in the show now so people can access it there on our website, as well, on stepstoselfemployment.com., So thank you again for all your time Debbie, best of luck to you and your career in the future.

DEBBIE: And to you, Gerald, it is fun working together and thank you so much for having me today.

GERALD: Thank you.

Well that is all we have for you today in Episode 3 of the Self-Employment Podcast. I really hope you are all enjoying what you heard and put these life and business lessons to good use. I encourage all of you to visit Debbie's website educationathome.ca where you can learn all about entrepreneurial leadership education from the comfort of home. Debbie is also all over social media and you can find most of her social links through her website as well.



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STSE Podcast Episode #003

Life Lessons & Entrepreneurial Leadership
with Debbie Ruston & The Success Educator

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