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1329 - The 6 Pillars Every Dad Must Master to Avoid Catastrophic Failure in Life and Relationship with Dustin Hoog

Hosted by: Joe McCall

Guest: Dustin Hoog

Joe: Hey what's up guys? Joe McCall, the Real Estate Investing Mastery podcast. Glad you're here. We've got a great show today. We're going to be talking with a friend of mine named Dustin. And we're going to be talking about what it is like, some of the challenges, the things to watch out for, with being a dad and being a business owner. And so if you're a lady, just relax. You can still listen to this. I'm sure you'll get something out of this. Or at least you'll listen to a good podcast that you can give to your significant other boyfriend dad, husband to listen to themselves. Right? But we're going to be talking about the importance of being a good dad, because you can have a great business, but if your family life is horrible, then it's just, what's the point, right? That's what we're going to be talking about today. I first want to tell you though, this podcast is brought to you by myself, right? Every Saturday I do a workshop where I go into a brand new market and people ask me all the time, hey, can you do you still do deals today? Or what would I do if I had to start all over again from scratch? Well, every Saturday I do a workshop around 10:00 am eastern. I think 11 a.m. am eastern. I'm not sure I forget, but if you go there and here's a link right here Joe.mccall.com/saturday and it's just seven bucks. I want to go into a brand new market. I'm going to pull back the curtain and show you exactly what I do. You're going to pick the market for me. I'm going to set up all my systems. We're going to start pulling lists of sellers and buyers. We're going to call realtors, talk to sellers, we're going to make offers. It's going to be a lot of fun. You get to see me do it all. And the reason I'm doing this is so that you can have a blueprint, something that you can just copy and paste into your own business or shoot, just give it to your virtual assistant and have them implement it for you. All right. But go to Joe.mccall.com/saturday to check it out. It's just seven bucks and I do it every Saturday. All right cool. Let's bring Dustin Hoog, Dustin how are you?

Dustin: I am fantastic, how are you, Joe?

Joe: I'm doing really good. You have a podcast called the Balanced Business Dad podcast.

Dustin: That's correct.



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Joe: And we we've known each other for a while, but we just kind of talked for the first time just a month ago. Was it right?

Dustin: Yeah, it's about a month ago. We had we're able to have lunch together. It was awesome.

Joe: And you're in the Saint Charles area, which those of you don't know of Saint Louis, it's one of the suburbs. Other counties, of Saint Louis area there. Yep. So, yeah, I was really intrigued in fascinated with your story and kind of your angle on things because why don't you start with telling us a little bit about your story and how you got into real estate and why? Why do you want to talk about the balanced business, dad? Why is that important? Start with your story.

Dustin: Yeah. Yeah, absolutely. So the funny part is, my story of real estate investing begins with you, Joe. The very first REIA I ever went to, you were the speaker. And it was October, November of 2016. And, we lived in Saint Charles at the time. That's where the real was. You were speaking on lease options, and I was hooked. I had been a real estate agent for a long time. I've been a real estate agent for over a decade and helping sellers and buyers. And then I was also coaching new real estate agents for a couple, brokerages here locally and even some nationwide. And I knew that wealth was created to real estate investing. I was invited to this this REIA. And I went, and you spoke and I was hooked. You were actually selling a lease option course. I bought the lease option course. I still had never done a lease option like that, but I was still hot on the idea of investing in real estate, and that's where my journey began since then kind of really started in the 2000 beginning of 2016. We've done well over, 100 flips. We've had up to 75 rentals, all a single family here locally in the Saint Louis area. And to kind of went full time and investing while we were coaching, my wife was able to leave her job, a W2 job while we've done this. And yeah, I mean, it's been a life changing for us. And I coach I coach new real estate investors still coach agents. But what I was seeing in the marketplace, not only in just real estate investors or real estate agents and honestly, just business in general was people were it just wasn't bright. People were a lot of out of balance. And I was a father and by the way, parenting to really hard and yet so rewarding. But being a husband is really hard and so rewarding. And I knew I wanted to be focused so much more on being a father and a husband than I did in my business, but I still had to keep that going because that's what supported us. So that's where the concept came with, co-founder of mine. And we started the balance business, dad. And it's because I believe there's six pillars of life that kind of encompass all of us. And that is our faith. So unapologetic Christian. But our faith is utmost important in the beginning for me. But then it goes to health. And, you know, you kind of follow me around. You feel like I've had this health journey where I've lost 85 pounds. I fought a professional boxer. Don't do that. But, you know, health was a big part. I mean, I



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had to get that under control. And then from there it was, you know, our faith, health, our marriage. I've seen so many marriages upside down because they put everything else first in the marriage on the back burner, then after. Her marriage, she became. Being a parent, being that father. So it was fatherhood. And then it was a brotherhood. And then it was business in that order, where business is the last thing. Everything else above that is so much more important. Yeah, all of those pillars encompass us. And what we realized is you can never have perfect balance or we encourage people to do and coach people to do is be present in the pillar when you're supposed to be in that pillar. So when I'm with my wife, I want to be with my wife when I'm with God and in prayer time and in church, I want to be with God. When I'm focusing on my health at the gym, I don't want to be on my phone scrolling TikTok. Same thing with my kids. And when I'm with my friends. And then when it's time to work, let's get down and let's work. So that's kind of how we balance business that started.

Joe: That's really good. All right. So I want to talk about each one of those again faith, health marriage parenthood brotherhood and business businesses. Last. You know it's real tempting to get business first, you know, always. And it consumes most of our time. But it does. It can cause a lot of problems if it's first in your life. Okay. So you got at the time you went to that real estate club, I think it was called Faster House, wasn't it?

Dustin: It was Faster House Buyers Club. Yep.

Joe: Yes. That was a long time ago. What a cool story. Yeah. All right. So you started that. Just got you more interested in real estate, specifically real estate investing. And, were you working a full time job at that time or not?

Dustin: So I was a full time agent and a full time real estate agent coach. So I've been coaching for a long time as well. I was coaching for two Keller Williams Market centers here locally here in Saint Charles County. And then I would also I was been an agent as well.

Joe: Oh that's right. And I remember talking about this, I rented an office space at one of your offices.

Dustin: Yes, yes, that is correct.

Joe: That was in Lake Saint Louis, I believe.

Dustin: Yep. I was coaching out of that office for a while.



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- Joe:** All right. So then you started actually also working on more on the real estate investing side of things. Is that right?
- Dustin:** That is correct. Yeah. We, went to that area, met you, but we also met a couple local investing coaches, people, you know, Brian Schroeder and Tim Grimmett, and we hired them. And honestly, from that point, we never looked back.
- Joe:** Awesome. Yeah. And so the real estate investing that you've done since then has been more fix and flip, buy and hold rentals, things like that.
- Dustin:** That is correct. Yeah. So we've I like I said, we flipped fix and flip and still do this estate. We probably flip 10, 15 houses a year and then still adding to our rental portfolio today all single families in Saint Louis.
- Joe:** Awesome, I love it. And what do you do on the realtor side of things?
- Dustin:** So I will still list properties for, you know, anyone you know, friends, family, so. I that kind of thing. I'm not an very active agent in the business as a traditional agent. So if people come to me and, you know, it's not my box of expertise, I will refer them to people on my in my organization. I'm a part of EXP Realty. So we have people under us.
- Joe:** I was going to say, wait, wait, let me guess, EXP.
- Dustin:** Yes, yes. So I can refer people out and yeah, to make sure they're taken care of.
- Joe:** All the smart guys are with the EXP now.
- Dustin:** Well, I like to think so.
- Joe:** I just had, the other day yesterday, David O on my show. Do you know David?
- Dustin:** I do, yes. His wife and my wife actually started, STL REI Ladies, it's kind of a mastermind for just for just women in Saint Louis who are doing investing. And now I think they have a book club around it. I don't know, I'm obviously not allowed in it, so I don't really know what they're doing. But yeah, David's wife and my wife started that.
- Joe:** That's so cool. All right. Yeah. All right. So faith, health, marriage, Parenthood, Brotherhood, business. Talk about faith. And this you know, this is a real estate investing mastery podcast. But everybody knows who's been listening to this for a long time, that I



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also am a man of faith. And I love the Lord. And I'm not perfect. And you know, we're not pretending to be. But talk about why faith is so important to you, Justin.

Dustin: So there's a couple things. So we start with, I'm going to say that the big F in faith. Right. And that is my faith towards God. And the reality of it is, is everything that I've had up until this point, everything that I will have in the future. I'm just a steward for God of what he's given me, and I understand that. Right. So that has been such, so crucial to us. And I've always had faith in being a Christian. And yeah, there's been seasons in my life where it's went up and it's went down, but it's never been gone. And when I realize this, God has got me through every part of my life and I would have nothing without him. So I knew I had to put that first, because it is first. It is the most important thing. It allows me to do everything else I want to do. So that's why we started with faith. But then we also joke a little bit it's there's a little f in faith, two or a second word with that. And you got to have faith in yourself sometimes too. So it's kind of a two way street there. If you're going to go out there and be an entrepreneur, which is one of the greatest things in the world to me, you got to have faith. You have to have faith. Obviously, in my youth, in the Lord. You have to have faith in yourself, and a lot of times you have to have faith in others too, because I don't believe you succeed alone. So that's where the faith started and why that was so crucial. And it had to be number one for the balance business that.

Joe: Okay, cool. If you don't mind, talk a little bit about your day to day. What does it faith look like to you every day?

Dustin: Yeah. So, you know, it's an ongoing thing. So, you know, we attend a local church, you know, but I spend a lot of time in thought. I don't necessarily use the word meditation, but that's really what it is. But it's thought and praying about how to get through my day. So I'm talking to God a lot throughout the day. I've also added, I'm doing this thing called Operation Timothy, where I have a mentor, you know, for like a year to two years that we really learn the Bible more and go in depth with the relationship with God. So I'm constantly learning on how to increase my relationship with God. And then I have a weekly Bible study with it's funny, they're all real estate investors, but 3 or 4 real estate investors here locally every Wednesday morning. But we honestly just sit there and we read the Bible together, and then we stop and talk about it. I think, you know, we joke. I think it took like 11 months for us to get through Romans because we stopped and we were talking so much about it. And what I heard, and I think they're probably more, higher on the theology training than I am. And yet that's exactly what I wanted, because I want they have the knowledge and I need the I want and need that knowledge. So I'm constantly growing in my knowledge of God and the Bible, which helps increase my faith.



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- Joe:** Cool. Talk about the Bible. What does the Bible mean to you? Do you read it every day? Do you think it should be read every day or once in a while? How do you read the Bible?
- Dustin:** That is a great question. So I think it probably should be read every day 100%, because you are closer to God when you're reading God's Word. Do I do it every day? I don't. And then I'll I'm going to be honest. You know, I there's things that I not that I necessarily struggle with, but it's not something that's on my mind to read every day. And I've done, you know, the Bible app or I'll read some devotions, like wine for my kids to bed, like right there, like trying to fall asleep. I'll read there, but it's not something that I've done every day, and it's something that I need to create that habit around. But what I believe the Bible is, is it's God's word that the answers are in there. I don't necessarily know where to find them in there yet. I know they're in there. So when I am really struggling with something, I will ask other people or it's interesting, I'll read other things that have the Bible incorporated with them. So that's a lot of ways I get other things, you know, other development, personal development, whatever kind of books that are faith based has helped me really kind of dive more into the Bible. Honestly, it's probably because it's easier reading that than it is, you know, some of the, some of the things right out of the Bible.
- Joe:** Yeah, I get it. You know, when I started reading the New Living Translation, it for me personally became a lot easier to read, a lot easier to understand because it reads very easily. Like almost like a devotion. Yes. So anyway, I don't know what translation, what translation do you use?
- Dustin:** So I just purchased one of those this year. This year actually.
- Joe:** New Living Translation not good for you see, I knew that, I knew I liked you. Okay, so about the Bible, I mean, how what does the Bible have to do? Does the Bible have anything to say about business?
- Dustin:** I think it does, and I don't I can't necessarily quote where it does from, but what I realized is in my studies in the Bible and coaching, in parenthood and marriage and honestly, all of it, there's nothing new. It's all in the Bible. And that's what I've realized from it. Now, I can't I'm not a guy that can quote scripture when you're having a challenge. Yeah, I know it's in there. I've came across it before and, you know, it's not necessarily something I've memorized, but what I've realized is there's nothing new. The challenges that we see in the world today have been here before. The challenge you have as a parent has been here before, and that is one of the most comforting feelings because it's like, all right, I'm going to get through this because it's been done before. I'm not the only one that's having this challenge right now, and it's been around for a lot longer than I've been around.



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- Joe:** Yeah, yeah. There's, you know, worldwide technology has their headquarters here in Saint Louis. It's one I think it's one of the largest, if not the largest minority owned tech company in the United States. And the owner of the company, I forget his name. He wrote a book called business by the book. And it's something that's on my guest list of wanting to read. But.
- Dustin:** Just from I've read well, I've read part of it, I have not, and I cannot think of his name. And, you know, soon as we get off here, I'm going to know his name. But yeah, I've read part of it and it's, I don't know, probably first 200 pages I read it. It was really good. Yeah, yeah. So I need to go back and finish that.
- Joe:** So you can, can you be a Christian and have a profitable business?
- Dustin:** Yes. Without a doubt.
- Joe:** Yes. Okay. Can you be a Christian and make a lot of money?
- Dustin:** Yes, I believe so.
- Joe:** Now what should a Christian do? With all that money.
- Dustin:** So, as we know, I think money is just a tool, is a tool to serve, right? The Bible obviously talks about tithing, which, you know, Joe is on my podcast two weeks ago and we talked a lot about that.
- Joe:** Oh, have you got that book yet?
- Dustin:** I have not. No, it's in my well I actually I might have ordered it I don't know, there's things at my house but I don't think I've ordered it yet. I definitely have read it. Yeah.
- Joe:** It's called The Blessed Life. And we were all talking about that. And I remember now, those of you listening to this go get that book. It changed my life. It'll change yours. It's called The Blessed Life by Pastor Robert Morris. He's out of Texas, and it's all about being a charitable giver. And it's about tithing. So don't throw stones at me. But, it's it'll rock your world. It'll change your life for the better. All right. Sorry, Dustin, but you can. You can be a Christian, and.



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Dustin: You can actually be a Christian. I don't believe that God necessarily has says you have to be poor by any means now. But you can give and you can serve, and you can use this money as a tool for what God wants you to do is what I believe. And I believe God does have a purpose for everyone. I believe God has wants me to serve in a coaching capacity to help other people rise up. And so obviously money helps me do that at a better or at a better clip, if you will.

Joe: Yeah. So good. All right. Let's talk about health. You lost 80 pounds. Is that what you said I did?

Dustin: So, I was in a mastermind. Actually, Joe was in the same mastermind, just in different groups, but the leadership boardroom I was. So I've been obese and overweight my entire life. There was never a time I remember that I was not, and I never. What I thought at that time was I never let it bother me. It never. I was never the, you know, shy, fat kid. I was just the fat kid. It never hindered me from jobs. It never hindered my confidence. I was probably overly confident. The reality was I was probably covering up for something. Yeah, I was obese. And the reality of it is health is so important. Because for me to be any good to anyone, I have to have my health right. And so I'm sitting in this mastermind with people, you know, Craig and Chuck were the facilitators of that mastermind, and, Chuck, who was my coach, who passed away. But I honestly said he changed my life and I'll never forget it and probably tear up talking about this. But, you know, I always volunteer to go first in this, in this hot seat thing. And again, I was overly confident and I was like, yeah, life's good for me. I mean, I have an amazing wife, I have amazing children, I make good money. I mean, things are amazing. And Chuck saw right through that B.S. because that's what Chuck does.

Joe: Yeah, Chuck's really good at that, was.

Dustin: Yeah. And he's like, well, for one thing. And then that's when we got on the subject of my weight. But Chuck asked, he's like, what is one thing in your life that you fought for that you bled sweat and tears and absolutely fought for something you're proud? And at that time, I, I didn't have anything, I didn't know what to say, and I didn't have anything. And he looked at me and said, that seems like a pretty boring, mundane life. And that me, it did, because I thought I had this great life. And again, for those of you who know, Chuck, it was not this kind of being an asshole kind of thing. It's just this issue. Chuck was and he was an amazing coach because he could get to the root of things. So through that, you know, you're on 45 minute hot seat. An hour and a half later, I said, I'm changing my life this year. And of right, she's like, all right, how are we doing it? You know, it's like, all right, you want to run a marathon at the end of this year? I'm like, that sounds horrible. There's nothing that sounds enjoyable about running a marathon. And then there was other things. And a



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couple of the other people in different masterminds that they ran were doing a physique contest, you know, like, how great would it be to walk off, you know, down the hotel room with your shirt off? I'm like, I would do that now. So that didn't sound great to me. Pipe it. The joke is, I, I was a product of the 80s. I was born in 83, and Rocky movies always motivated me. To this day, I'll watch every Rocky movie that's ever playing, and I love that. The training, other than just that, that feeling that I got from it. So I said, I'm going to box. And everybody was real silent first because I'm not a fighter. And so through that, I was kind of making a long story short here. I decided to, ten months later, put on a boxing event where I was going to fight a professional boxer, an aspiring match. And to do that, I had to get healthy because, well, that's hard. So that's how I watched the 85 pounds. Ten months later, I did fight a professional boxer. Of course, got one. Now he knew he wasn't going to hurt me, but I did it for three rounds still, and I, we raised over \$11,000 for charity. But through all of that, I realized my health was so important because I want to be around for my kids. I want to be able to walk my daughter down the aisle when it's time to walk her down the aisle. I want to be able to play with my son. I want to be able to shoot hoops with my son, whatever it is. And my health was so important. I want to be able to speak on stage somewhere and motivate others. I can't do that without my health or the. Are going to look at me as like I'm a complete imposter. You say all this performance in this motivation and things like that, and then you're look like that. So that's why health is number two for us.

Joe: Have you heard of the guy, Samuel Leeds, out of England? Samuel Leeds is a guy. He's a kind of like an influencer. YouTube guy out of England. I guess you would. He's similar to a Kris Krohn who's got a huge YouTube channel here. Samuel Leeds kind of the same. And he was challenged by somebody to fight and in boxing ring. So what it what if you go to his YouTube channel? It was fast. I mean, it took the whole real estate invest, property investing, as they call it, in England by storm because this was a guru that's out there teaching how to get rich in real estate. And there was another guru there calling him out and saying, hey, you're a fake and all of that. And so they kept on going back and forth, and they challenged each other to box in a for a fight and all the money to go to charity. And Andrew Leeds was overweight that huge. But, you know, it was overweight. And so he documented this whole process over months of him losing weight and training and getting into. And then they had a big boxing match. And Andrew, nobody was knocked out, but Andrew won. Or Samuel. Samuel Leeds won. And it was hilarious. What a challenge. I encourage you to go check it out. You might be inspired by it.

Dustin: Yeah I will. It's. That is something about getting hit, man. Yeah, with Mike Tyson scene. I think it was Mike Tyson. Once you get hit, all your plans go out the window. That's true. That is that is true. And there's such a metaphor of life in that. So I loved everything about it.



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Joe: He's. Yeah. You'd have to just do a search on YouTube for Samuel Leeds Boxing.

Dustin: Yeah, I'll check it out for sure.

Joe: All right. Anyway, yeah, health is important, obviously, right? Yes. I had open heart surgery to replace my aortic valve on my heart. We've talked about this. I've talked about on my podcast. Yeah. Eight, nine, 9 or 10 months ago. Nine months ago. And, it sucks and, you know, but kind of was a wakeup call for me because I, you know, what? Is my family going to be okay if I passed away is what's going to happen to my business? What's going to happen to my employees. And, it's one of those things where it forces you like, they say, somebody who's healthy has a thousand wishes. Somebody who's sick only has one.

Dustin: So true.

Joe: So is you got to think about. And I'm talking to everybody here. If you were to die today, number one, where would you go? All right. Oh, that's the most important question. But then number two is like, what are you in a place financially where your family could survive? Do you have enough insurance? Would they have enough like life insurance? Are you what's going to happen to your family, your house? Are you going to have enough money to pay a mortgage payment? Do you have enough insurance to pay off the mortgage? And then, like I started thinking things about the passwords on all my computers, right? I'm the main guy who does the books and pays the bills. So does my wife. She knows how to get into the bank account. But does she like, does she really or does like what's going to happen with my business? Who does the books? Who's going to pay the bills on the business side of things? And, you know, who's did you have you ever thought about, does your wife have the password to get on to your computer? Does your wife has the password to your main Gmail account and the Yahoo account? You know, because my wife uses Yahoo email and I use Gmail, and so I, I wrote down all of this stuff, like, all right, if I died. So I had this long apple note that I shared with my son, my oldest son and my wife giving them all of my passwords to everything. You know, I have a safe over here with a bunch of life insurance stuff and the wills and all that, and so I had to show them how to get it, and now I'm fine. I did, though, started thinking seriously about losing weight, and I lost 35 pounds. I still have about ten more that I want to lose, but we're all going to die someday. So it's. I would rather die healthy and then sick. All right. Anyway, faith number one, health number two. Marriage number three. How did you meet your wife?

Dustin: So we worked together. We worked out weekends only together on the weekends, as both of us were part time jobs. And we were probably the two, maybe probably one other



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person that just didn't take the job as serious as some of the other people there, because it was careers. For some other people, it was not for us. So it was funny because, you know, we knew each other from there, that kind of thing. And I remember it very well. Obviously it was February, it was Mardi Gras, and all of our friends, this is ten years ago now, 11 years ago now, our friends were all downtown Mardi Gras. So after work, we didn't have anything to do. So we decided to go out after work that night. And that's kind of where it all happened. So.

Joe: Yeah. Yeah.

Dustin: We have been married. It will be nine years this September.

Joe: Nine years. Okay. Cool. Good for you. Yeah. And, do you guys work together still in the business today?

Dustin: 100%. We are married and then we are business partners. So we actually just spoke, a couple times, but we are. I mean, we were you. We've been speaking a lot. This year actually on how to work with your spouse. Because we are both full time entrepreneurs in our businesses. The one business, I would say the two businesses that she's really not a part of, she doesn't necessarily coach with me besides us speaking the other like that. And then I also own a sign company that she's not necessarily a part of, but our real estate business, she's very, very active.

Joe: What is she good at and what are you good at?

Dustin: I am good at relationships. So acquisitions comes naturally to me. Having relationships with wholesalers and all that stuff that takes to buy property, that's me and I'm the agent, but once we own it, I'm kind of hands off. She is going to be able to handle that. She's going to be able to rehab that house so much better than I ever have. Now I can teach you the process of how to do this, and I do that. But the reality of it is, is when I go to a house, I'm like, yeah, just paint the house. That's not how you need to talk to a contractor, right? So she's much more detailed. She's efforts driven where I'm results driven. Just get me to the house where I can list it, or give me the house where I have a tenant in it. She is. She knows the steps they go through, and I obviously know the steps and teach the steps, but she's just much better at those steps than I am. So she handles all that. And we have she has 51% say of all of that stuff, and I have 51% say, of the acquisitions and dispositions, really, because that's my strength.



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- Joe:** What does she like to do in the business? What would she really do? She would enjoy doing even if she didn't have to?
- Dustin:** Yeah. Great question. Everything she's doing is what she wants to do. She likes that part. I mean, our one of our full time contractors is actually my stepfather and him and her, they, like, work together, and they love it like they're both painting the house together some times and things like that. And I'm like, that sounds horrible. And she loves it because she can't. It's it's that hard work mentality, I guess, you know, and they like seeing the finished product. And I'm like, okay, you guys go do you? Because if she didn't like it, she wouldn't do it. We we've set up our lives where, you know, we went we don't necessarily have to do things that we don't want to per se. So but no, she absolutely loves that stuff. We actually had a property management company for a long time, and we took that back because she wanted to manage it. Like, you go girl.
- Joe:** What do you think she's doing now that she doesn't like doing.
- Dustin:** Meetings with me? That, you know, so I, you know, very the work on the business side in the business. So we, you know, we have level ten meetings, which is based off traction. And we kind of teach why we have a level ten meeting. And she hates that kind of stuff, you know. But I'm like, all right, what is the plan how we're going to move forward, that kind of thing. And she would much rather be demoing a house than having to work on the business kind of thing. Okay, so we always joke that meetings are triggers for.
- Joe:** So do you have is there a way around that? Is there a way that she could do something like, do you need somebody else in your business too, who likes doing that kind of stuff, administrating that, that kind of thing?
- Dustin:** Yeah and, you know, maybe someday it is. I mean, the reality of it is, is because we don't make really decisions without each other. We just have to talk through the things. And in a growing business where we are growing, not maintaining, there's a lot of new things that are happening. And, you know, it's funny. On our, my podcast, we talked to our profit first. So now we're both reading that we want to look at implementing that. That's not something that she enjoys doing yet is something that we need to do.
- Joe:** So who does your books?
- Dustin:** So oh so we have a bookkeeper. She does the bookkeeping, you know, and then we have a bookkeeper on top of that with an accountant. And she's is okay with that. And she, she actually says she likes it because I've talked about let's getting that away from you and



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someone else. And she wants the control of that still. But it's when we change things up. And even though we're changing things up for the better, she doesn't like that process of changing it up down the road. Wants it better. She's okay with it. But it's that shake up, that change that she likes more consistency where I don't. If you if you see our predicted indexes which you know what that is, it's you can see where I am. Let's go. Let's just change. Yeah. And she's like no let's be consistent. So we balance each other well.

Joe: So good. You guys are implementing profit. You guys are implementing profit first.

Dustin: We are really we are starting to read. We will have it read in a month. And then we were going to talk about it every week and then figure it out. We'd like to actually talk to a few people, so I might have to reach out to you of seeing how this is implemented, because she wants to talk to someone who's actually really using it. And I'm like, well, I know someone.

Joe: So yeah, it's important. Profit first will change your business and I recommend it to everybody. I know we talked about it on our last podcast. Okay. So another question about because I don't work because my wife, I don't know if I could she is amazing. I just I don't know, I think about it, she would be a huge benefit and I know. Oh, anyway, let me ask you this question. How about this? I'm sure you guys never have conflict. You never argue everything you get along with. Great. And yeah, I agree with everything you've built. So how do you handle a conflict when it comes up?

Dustin: So, you know, a lot of this started with, traction. So I was working for a company that had implemented the EOS system, the book traction. And what they have on there is a level ten meeting. And you have a scorecard on that level ten meeting. But what you have on that is what's called an IDS list, which stands for identify, discuss and solve. And what we realized early on when we started working together because I was self-employed, an entrepreneur, well before she came over and quit her job. It's we had to have this list and a dedicated time to talk through things. That is crucial if you're going to be working with your spouse, because apparently it is not a good idea to start talking about something while she's making dinner and the kids are running around they dads. That is my tip. Don't try to start talking about business and wanting an answer why that's going on. They have a lot going on, nor when I was done for the day. I didn't want to talk about business anymore and maybe she would bring it up. So we figured out very quickly and we have a scene in her house, put it on the list. And so that dedicated time to talk through the business things has to be on there. But the other part is we put our marriage first before being parents. So obviously we're very, very close to our kids. But, you know, we travel alone a lot with it's just us. So there's a difference between a trip and a vacation. I don't know if you guys knew that a trip is with your kids. A vacation is without your kids. Because even if it's those



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beautiful place in the world, kids, especially our, you know, the younger the kids are, there's a different stress level there. So we'll do a trip and then real quick, we're planning a vacation. Right. So I think that still that creating that bond between husband and wife is how we get through these conflicts, because we are married first before we're business partners and before we're parents, because she's going to be around after the kids move out. Yeah. And that's why we put marriage in that order of the pillars.

Joe: That's really good. Well, the next pillar is parenthood, being a dad. How many kids do you have?

Dustin: So I have two kids. I have a seven year old son and a three and a half year old daughter. And, you know, they're everything to us. My son, I is 100% my best friend. He's the person I want to talk to you. I just we bond so much and it's just awesome. My daughter is lights on my life and honestly scares the living heck out of me. I think the whole girl thing and the second child thing is real, you know? But it's funny. My son has the most empathy of anyone I've ever met. My daughter will run you over and then back up over you and then laugh. So the two different personalities is seen as a parent that you have to deal with is is pretty incredible.

Joe: Do you mind if I ask, are you planning on having more? Do you want to have more?

Dustin: We are not. Nope, no, we took care of that. So we are not having any more children.

Joe: All right. Cool. So the three year old, I can never remember what age they start kindergarten and first grade and all that. But what, are you kids at school yet?

Dustin: Yes. So we go to a Lutheran school in Saint Charles. So my son is in first grade and then my daughter is mp3's three year old preschool, and she'll have one more year of preschool and then kindergarten. And we're. Yeah, I love everything. We are so blessed with that school in Saint Charles. It's Emmanuel Lutheran School and Church where we go, and that is one of the biggest blessings in our lives. So because it does take a village and they are our village. So yeah.

Joe: How would you guys work? How did you guys work together? Where did you find the time to work together when the kids were at home or they're not at school? How do you how do you do that?

Dustin: This is a great question. I talk a lot about this in the balance business. That is, I don't believe there is separation between, you know, life and business. I believe you are who you are



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when you're in business and when you're in life. So we believe in work life integration versus work life balance. So there's a lot of times to this day our kids will walk houses with us. Our kids have been at the office with us like we work with our kids. And I believe that's one of the things. That's how you find time now. There's time where we're not working and we're completely with the kids, but there's time. We're not trying to be like, oh, you know, we integrate them. And I think that's what really helps with that, to build our businesses and to build our lives together because we're the same person. So I believe in work life integration more so than work life separation, if that makes sense.

Joe: All right. So is your do you have a home office or outside office. Where do you guys work.

Dustin: So we have both. We have a home office, but we also have locations like I'm in my sign company right now, which I have an office. My wife runs a kids play place in Saint Charles where our property management office is at, because we have an admin there. So we have a few different places.

Joe: So you guys have real estate business for more like more listings side of things. You have an investing side of business. You have a, coaching business, right? Yes. And you have a sign business. Yes. And she runs a would you say that business was like a plaything or something?

Dustin: Yeah. It's a kids play place. It's called Wild Sprouts in Saint Charles. And there's actually one more on top of that. We also own a campground. Now we're selling that. But, for the last, yes, it's been six businesses. Yes.

Joe: Wow. Yeah, that. How's that going for you?

Dustin: Well, but we're selling certain things because we want a simple. Fly some things. So, the campground is I think we're about 95% sold. We're going to lease option it, actually, and do a contract for eating wild sprouts. You know, we have employees there. We have an amazing admin and the coaching business in the sign business. And I have somebody who runs the same business for me, which is amazing. The coaching business is really what I do. Jenna, kind of, I would say manages most of our real estate stuff. So it's separated. But like everybody, when they say all that out loud, everybody's like, oh, that's so busy and like, but it's not like, I feel like there's people who work a lot harder than we do. We just manage it very well. I think it's the best way to say that.

Joe: All right, well, good for you. I'm impressed. Yeah. All right, so I started doing real estate deals with my kids. That is now your kids. My kids are 20, 18, oh, 20. Yeah. 20 and 18, 15



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and 13, two boys, two girls. And, they are, they're amazing. They're awesome. And I've always wanted to teach them the real estate business, but they haven't had much interest in it. And my boys and I, we did about 150 grand in profits doing flipping vacant land deals. That's awesome. But they don't have much interest in it. I mean, like, I don't I don't know if they understand the value of a dollar yet. Right, right. And I think once they get out into the real world and start trying to make a dollar and have more month at the end of the check, then they'll realize I dad made, you know, I want to do that real estate thing again. Maybe. Maybe not, I don't know, I don't push on them. Yeah. So but do you have any desires or prayers or hopes that, you know, your kids will kind of grow up in the real estate doing real estate like you do? And do you get to take them out to projects and show them things?

Dustin:

Yeah. Great question. So yes, but we're also setting them up kind of a little bit differently. So right when our daughter was born so what, three years ago, you know, almost four years ago now, we, you started thinking about, you know, are we have start investing like in college and stuff like that. And I don't know nothin' about that world. I don't invest outside of real estate, really. And, you know, we're like our 529 thing. And I'm just like, why don't we start buying them their own rentals? And that's where it started. So my seven year old actually has four of his own rentals. Our daughter will get her first rental this year and the plan is from ages 3 to 18. We will buy them a rental property every year and we'll burn it out, you know, so it's the same thing we're doing. Those two portfolios are just earmarked for them. The cash flow grows for them. They, we're doing different life insurance policies out of there for them, and they know which ones are theirs. So my son has walked every one of his properties. When it's vacant and there's a turn, he goes through them every single one. I actually posted something on Facebook last week. I go over, I just started going over his rental owner's statement with him every month. This is how much money is left over after all the bills were paid. Now is he gonna want to do that when he's 18? I don't know, but is he going to be set up for success when he's 18? 100% so. And he's been walking houses with me for six and a half years. Actually, this past weekend, he had to run along with me because we were going out of town and I was walking a house with a student that he wanted to buy, and the wholesaler was there too. And the reality it is, is my son had more experience walking houses than this wholesaler in my new student pass, because he's just been a part of it, because we've just been here now. We started at a much earlier age, you know, when he didn't have a choice, he had to walk the houses with me. But it's just kind of been there with us. So. Yeah.

Joe:

That is cool. Good for you. All right. Brotherhood. That's, 1234 fifth one. Talk about brotherhood. What does that mean?



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Dustin: So brotherhood is I didn't realize how blessed I had it in life with friends and I mean close, close friends. And my, co-founder in the balance business dad just didn't like. I mean, I have two of the best friends that I've had literally since, like, third grade. We talk every day. They know everything about us. We know how we're going to grow in life and what our goals are and all this stuff that if I'm having a challenge, I'm going to go to these brothers about. And if I'm being a moron, they're going to say, hey, you're being a moron, right? And I didn't even realize not everybody had that, because that is so crucial in my life. That has got me where I am. So talking to all the other men that we work with, a lot of them didn't have that. And I'm like, whoa, this has got to be a pillar that you have to put up there. And that we have to make sure is so crucial because it's I don't believe you succeed alone. I want you to succeed with others and you move a lot quicker with others. So that's why brotherhood is there. We actually have the balance business that host two retreats every year for the next one's coming up 1st of May, where, you know, it's 10 to 15 of us. Kind of like a mastermind, but more of an outdoor campground. This surround a lake, setting bonfires and things like that. And I didn't realize how many men were craving this type of brotherhood because they didn't have it. So I'm just standing back watching it all unfold. And then that was the first sign in the second night. Now we're opening up. And seeing what's going on with our challenges and the challenges they're having in their marriage or the challenges they're having. And with her as a father, that I don't think they would have done with the people they call friends back home because they need to have that true brotherhood. So it's so, so crucial to have that interest.

Joe: Yeah. So how do you find those guys?

Dustin: So I think it's an effort. Right. And I think it's being purposeful about the conversations. You know, hey do you have those guys in your life now that you're just not utilizing them for that? I guess that's why again, RJ, my co-founder, realizes he had these people in his life. They just didn't really go deep. And when they did, the relationships have grown so much. So I think first is look who you have in your life right now for this. The second part is, is joining an organization. I'm not saying you have to join ours by any means, but that's where I realized this. You can find people that are looking for the same thing when you're purposeful. And when I challenge every guy to do is, you know, when you're with your friends and they say, hey, how's it going? And you say, oh, fine. I want you to add another layer to that question is like, is it maybe a race? And I'm not saying people's lives are not fine, but really make sure that they are fine, or how can we take fine and go to great, right? Ask the questions because that's how these relationships are going to be formed.

Joe: Very cool. I found, I had some really good friends for there's five of us that kind of hang out a lot, and we see each other from church specifically. So and we've been really close friends



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for six, seven years now, I think from church or wives or friends or kids or friends. And it's been so important for us to have those kinds of friendships in our lives where, you know, they're they one of them's a teacher. One of them is a, executive. One of them is an engineer, the other one is a, advertising marketing guy. And we're all different. I'm the real estate investor, entrepreneur guy. And but it's I've always had a problem with this thing of you're the you're the average of the five is five closest friends that you've had around you. I've always had a problem with that because does that mean that I'm not I can't hang out with people that make less money than me, that I can't hang out with people that are not as smart as me because they still have a corporate job. You know? I just think that's a bunch of B.S.. Jesus hung out with people who were of all kinds of different walks of life the poor, the rich, fishermen, tax collectors, the people that were really religious and people that were former prostitutes. And like, he hung out with everybody. And if you if that principle's true, Jesus was not the average. Now, I'm not saying that we need to be friends with everybody to kind of lift them up, because sometimes people can bring you down. It's easier to pull somebody down than to lift them up. But, I think there's a certain arrogance sometimes when we look as entrepreneurs, small business owners, real estate investors. And yeah, I'm talking to a lot of people out there. You kind of look down your nose on people that are not maybe at the same financial level you are or whatnot, because I think that they if you look at these, especially brothers in church, I respect these guys that I'm friends with because they're faithful to their wives, they're good fathers. They have ethics and morals and principles. They're generous givers. They're all tithe. I've never asked them if you tithe, but we've talked about it before, right? And that's not why we're friends. But they're all like plugged into the church. It's a big. And we struggle and we still have challenges. But like those guys lift me up and I learn so much from them. And I am encouraged by these guys because I see that the challenges they're going through, and it's not any kind of formal thing that we have together, but it's just especially when I was going through my heart surgery and stuff like that, knowing that I had these brothers that with their families, I knew they would band together to take care of my family if I was gone. And being part of a church that I knew cared about us. Yeah. So I think it's important. And people listening to this are probably thinking, that sounds awesome. Maybe I like, but I don't know where I can find those kinds of guys. I think for me, maybe you can agree with this or not, but I think for me, being plugged in to a local church is kind of a good place to start, right? There are absolutely there that maybe are wealthier than you, maybe are not as wealthy as you are, not as successfully, quote unquote, in business or whatnot. I don't know, but they have something that they can contribute and speak into your life and help you with and encourage you with, and you can be an encouragement to them. Seek them out there, there. And don't be, don't be shy and hide in your own little bubble and be the first one to leave when there's church services done, you know, sign up, volunteer and get



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involved with the community in your local church and you'll find those guys. What do you think about that?

Dustin: I couldn't agree more with that. You know, first of all, I want to say one thing. You know, you said the attributes of your friends. And just because it's not the same business, I would say you are the some of them, because they do have the same attributes you has is the faithfulness. The giver. You know everything like. So I do love that aspect. I do think you are just like them, right? Because we're attracted alike like that. But I understand what you're saying about the business and looking down. That makes complete sense. But yes, plugging into a church. Phenomenal way to do that. I'm blessed that our church has a school with it. So not only are you able to plug into the church, but I was able to plug into my kids classmate's parents, and that's been another whole other world for us. That is one of my. I had no idea how much I was going to enjoy hanging out with the other kids parents. It is just like so much fun to me now. I'm obviously a very extrovert, sociable person, but it is one of the most fun thing. Actually. This Saturday, two days from now, we are going down to the campground. We go with 13 other dads and 13 other first grade boys for just a dads weekend down there, and it is so much fun. So yes, church, your kids is other parents. They all are going through the same thing with you. They send them to the same school for a reason. You're in the same church for the reason you have similarities. Lean into that. Be purposeful about what you're doing.

Joe: That's really good. Yeah, I remember back to that saying I said, because I remember somebody saying your income is the average of the five people that you hang out with the most. Right. And I think that's. Yes.

Dustin: I'll agree with that part. Yeah.

Joe: Okay. Business is the last pillar, you've woven that into all of this. But, anything else you want to say about business? Why is that even a pillar.

Dustin: You know well, first of all, it's it can be your job. I don't care if it's you. You own a business. It can be a job, too. But when I think that because it is a part of our lives. Right. And that's important because we do have to create income like the world we live in. You need income. You need money to pay for things. It's really hard to live without it. We understand that. And I think that's an old Zig Ziglar quote. But what I think a couple things is, remember, is, is the purpose of business is to fund your perfect life. Don't go out. And I know you've had a lot of the same vision training that we've been at, and that's what we were just at. A conference like that don't go out to make money just to make money. What's it going to do for you? What's it going to do for your family? What are you going to



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do for your people, your community? And I found out that that's so important. So that's why business is important because it helps me do so much. But I think the big part is, is don't be in business or don't work just to be working. Go do your thing and then move on. Go back to your family and go back to the other pillars. And if you're purposeful in your business and present in the business pillar, when you're supposed to be, you're going to be able to get a lot more done. Like any entrepreneur knows, I can get a lot done in three hours if I have to get a lot done versus that whole eight hour day thing. Right? So I think that's all I would say about business. Just make sure it's finding that perfect life. And if you're really not happy, look around and ask, why not? Is this where I'm supposed to be?

Joe: What would you sell to somebody who's thinking about creating six different businesses?

Dustin: I would ask them why they want to create six different businesses. You know, and this is we are on a journey of the word of my year. The word of 2024 for us is simplify. So we are getting rid of some of the businesses, you know. And so there's something, you know, we have programming inside of us right. Our programming leads to our thoughts or thoughts lead to our feelings or feelings lead to our actions. And I didn't realize what I was doing. So I kept on buying these businesses. I like business, so that's something that's like a sport to me. But two, I wanted security. Like if I have multiple streams of income coming in and I have security, and I realized I started going back because I've done a lot of this kind of training, the psychology trainings, why am I doing this? And I realized the programming of security came from my father was extremely hard worker, but he was a nurse and it was like she always knew he was going to have a job no matter what the economy was doing, no matter what layoffs were happening. He had a job and that was so ingrained in us. Make sure that you have something. And so when I buying these businesses, I felt like that's what it was doing. I was trying to build this security, if you will. And now I realize there's other ways to do that. I had to have that security.

Joe: I was going to bring that up because I don't know what to how to phrase it. The creativity of God's given you the gifts that you have. You know, those aren't. That's good. Right. And there's are there ways, because this is something I'm asking myself all the time because I see things. I'm like, oh, I want to do that. I want to do that. I want to do that. Yeah. And I keep on adding things to my plate. Now I can handle that. I've got time or I can hire somebody to do this for me. So finding I'm asking God for wisdom all the time, like God, channel my energies and creativity into the things that you want me to do, right? Because I don't want to be overwhelmed and all of a sudden have an eight legged monster in my, you know, and I've had to several times in my business, pare back all of these things that were distracting and whatever. So anyway, and I get that's a whole other podcast. I should talk



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about that some time. Yeah. How can you channel those creativity and the creative stuff in you into the right business? Does that make sense?

Dustin: Yeah, absolutely. And I think, you know, it all started with the vision, the vision work that I've done in the vision work I continue to do. So what do I want to do and what is. What am I really good at? I'm actually reading a book right now called 10X Is Better Than 2X by Doctor Ben Hardy and Dan Sullivan. But when you focus your energy on something, you can ten x it versus that two x thing, right? Where two x is easy, but it's that ten x thing. So you know through this and I'll just say it's what I believe God has put me here to do is serve other people. And so that there's really three main focus right now for us or for me, I guess, and that is coaching 100% coaching and the results coaching, where I have one on one people that I get to coach work with, their mindset, everything that goes into that for the balance business, that it's an organization that I'm working on growing. It's not like it makes me any money right now. Yet I believe the message we have is needed to the world. So I want to make sure I put effort in that. And then three is a real estate investing business. If I just focus on those three things and get the other things out of the way, I think everything's going to be elevated. I think I'm going to be in my unique genius zone, right over my zone of genius, however you want to call it. And I think life is going to be less stressful and more simply simplified.

Joe: Yeah.

Dustin: So that's what I'm working on. And so what am I good at and how can I do that.

Joe: Well that's good. It reminds me of that book, The Pumpkin Plan. Have you read that book?

Dustin: I've not read that one.

Joe: It's by Mike Michalowicz . It's the guy who wrote Profit First. Yeah, and it's called Pumpkin Plan. And, it's a great analogy because he, he talks about how these giant pumpkin farmers and how they grow their giant pumpkins is they it all starts with a little seed in the seeds cost like a couple thousand dollars each for these seeds. And they plant these things and they watch the pumpkin plant grow. And it has many branches that go out. And pretty soon it'll have 5 or 6 branches, and one of the branches will have a real promising pumpkin in it, and the other ones will be a little smaller or, you know, weird shaped or whatever, and they'll cut off all the other branches and feed all of the nutrients from that plant into that one branch, into that one pumpkin. And they, they, he, he writes this business book about that whole analogy of how, we can grow giant pumpkins by being focused on that thing. And he talks about finding your niche genius zone. It's a combination of three things. He



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calls it unique. I forget exactly what he calls it, but it's a combination of are you doing what you love? Are you working, serving the right people, the right customers? And can your business be automated and system? Can you automate it? And there's something maybe profitability in there to or whatever. But such a good book I encourage anybody listening to this, go check it out. I need to read it again. It's been a long time. Yeah.

Dustin: I'll have to check it out.

Joe: The pumpkin plan, Mike Michalowicz . I should get him on my show. He does podcasts. If you're some vendor who I would who and I would talk to get Mike Michalowicz . If anybody watching this or listening to this knows how to get Mike Michalowicz on a podcast. I'd love to see if you'd be open to that.

Dustin: What about David Richter?

Joe: I've had him on my show. He's really good.

Dustin: He probably knows Mike.

Joe: Oh, you know he does because he got the rights to do the prophets for real estate investors. Yeah. Thank you for that. I'm going to message him. David Richter. Mike, Okay. Anyway, Dustin, how can people get ahold of you?

Dustin: So there's a couple different ways. So, you know, we do have the website, The Balanced Business Dad, trying to get that out there. Social media is, you know, Facebook. It's weird. It's actually Dustin Charles because I was hacked a long time ago, and I can't have my last name on there anymore. Or Instagram.

Joe: Oh, are you serious?

Dustin: Oh, yeah. Yeah, they took everything away from me. It was pretty bad.

Joe: I was wondering because your wife is has your last name, and I thought. Yeah, I was wondering like that. So sometimes now these guys are taking their wives last names and I didn't, I didn't know about that.

Dustin: And then Instagram is just Dustin underscore Hoog. So any of those places I answer that kind of thing. Yeah. So I'm always an open book and I'm here to help anyone that I can.



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Joe: I was on your show. Just it was released the other day.

Dustin: Yeah it was released Monday.

Joe: It's the Balanced Business Dad podcast. Is that audio only? Was it on the YouTubes.

Dustin: I did, it's on YouTube as well. Yeah.

Joe: Nice. Well, Dustin, it was good hanging out with you. I appreciate you being on the show.

Dustin: It was awesome, an honor.

Joe: And I hope we can hang out together soon sometime.

Dustin: Absolutely. We'll talk soon. I appreciate it.

Joe: All right. We'll see you guys later. Take care.

Dustin: Thanks, guys.