

# Selling Disruption<sup>TM</sup> Show

**With Mark S. A. Smith**

*The Disruptive Mindset:  
Adjust Your Vision for Disruption*

*Nick Ruiz*

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Mark S A Smith: Today's guest, Nick Ruiz, is a disruptor and a survivor of disruption. The "Selling Disruption Show" is all about serving up and surviving disruption, which is why I invited him to be on the show.

He first invested in real estate in 1999 when he just 18 years old. Then he developed creative ways to finance and do deals because he didn't have any money for down payments or repairs. Then 2008 came along; the big housing collapse and the economic crisis crushed him and eventually forced him into bankruptcy. I got close, but didn't get there myself.

After being completely down and out, he applied the psychological strategies and wisdom he had gained from his years of business experience, bounced back. Now he shares his experiences and methods with other business owners.

Nick is a contributor to Entrepreneur Magazine, he's the author of the book "Flip: An Unconventional Guide to Becoming a Real Estate Entrepreneur and Building Your Dream Lifestyle." And Nick's second published book, "Success From Scratch: Mental Strategies for Success in a Survival of the Fittest Environment" is released July 18th, the week this show posts.

Welcome, Nick.

Nick Ruiz: Mark. Beautiful intro. Thank you, man. It's a super pleasure to be here. I can't wait to talk to you and your audience. Thank you. Seriously, killer intro, man.

Mark S A Smith: You're welcome, my friend. It's a delight to have this conversation. "Success From Scratch" has some interesting ideas which really grabbed my attention because you talk about how the tactics of becoming a successful entrepreneur, and you also share ideas on how to bounce back from financial setbacks.

Nick Ruiz: For sure.

Mark S A Smith: And I'd like to talk about both of those topics, but first I want to talk about a topic that grabbed my brain, how schools teach success out of us. I absolutely agree with that. Tell me about your viewpoints of how school is screwing us up as entrepreneurs.

Nick Ruiz: Not just school. And if you notice chapter two of my book - I'm looking right at it - "Success is Taught Out of Us," it's even over and above school. The scary part is it's not just school. There's external environments, people and events - and school is in that umbrella - that teach success out of us.

We are hardwired to success. I genuine believe that. And you look at little kids, like raw human nature is wired for success. Simple things like falling down and getting up, falling down and getting up. Kids stand up until they freaking can stand up permanently and walk, and then crawl and run. They see the thing on the counter - and I see this; I have three kids and I see raw human nature coming out of the womb and experiencing the world as a human species.

I like to peel everything back to raw human nature, primitive physiology which we are still wired as. Just because we have technology and computers and nice clothes and fancy cars, we are physiologically the same as we were 10,000 years ago. So, I think it's important to correlate that.

And I think we always forget we're a species, and I see the things on the counter; my daughter, reach it, cry, cry, cry, can't get it. Put something there, stand on it to get it. We are hardwired to get everything we want and to succeed.

And what happens is as we get older, quote-unquote, "danger" arises. The kid's outside when he's outside when he's four years old, playing in the mud, playing in worms. He's getting dirty, it's a problem, "Oh Johnny, no, no, no, no. We don't want you to get dirty. You're going to come in the house and make a mess." And this is a very off the wall example, but I want it really highlighted that what happens is eventually maybe that natural attraction to the outdoors that could have evolved into some unbelievable career with nature or science or whatever, gets slowly extinguished and the parents don't even have ill intent.

And I'm not saying teachers in school have ill intent. I'm saying there's a general opposing force against raw human nature to succeed. And what happens is, when the brain starts picking up on things that playing in mud and worms equals pain; playing in the mud equals pain; playing in the mud equals pain. It slowly gets extinguished to the point where now they're in another direction when their raw DNA and nature attracted them to some ...

This is reality, and that worm example applies to adults. I want to be clear on something. Your childhood is important and you need to consciously, when you're an adult, dissect things in your childhood. I mean, there's people who are 60 years old that are in counseling because of what happened to them when they were seven. It's the beginning of our operating system. So, most people's true nature of succeeding gets extinguished in places like school.

Mark S A Smith: The reason why is because, what you just explained was people get punished for exploring. They'll get bashed for trying something new, and of course, that squashes the entrepreneur spirit out of us. We're designed to win. You're absolutely right.

And the worst thing we can do is tell a person, "No, don't do that. Stop exploring. Stop trying things out."

Nick Ruiz: "It's too dangerous. You might look stupid. You might sound stupid." The parents take the kids to Europe, and all of a sudden in six weeks they're playing with all the other kids on a long vacation, they're speaking the language. And yes, there are more open neurons that they can receive; they're more spongy. But they're also saying the word wrong, and then the little kid says, "Hey, you don't say it like that. You say it like this." And then they evolve and evolve and evolve. They don't have the filter of self-conscious yet. They don't have the filter of insecurity

that we all, as adults, eventually have this filter where it's like I'm going to do or say something, but it subconsciously runs through this insecurity filter. Even the most confident people, they've worked their way out of it but it's there, and kids don't have that insecurity filter, so they pick up on things and do things in a much quicker manner.

We're hardwired for success. I believe that physiologically, our raw nature is truly to succeed and get what we want. I believe it with my soul.

Mark S A Smith: No doubt about it. So how do we fix this? How do we fix it in ourselves? How do we also enable it in our youngsters so they can grow up to be disruptive entrepreneurs?

Nick Ruiz: First thing is, you have to acknowledge it. If you have a drinking problem but you don't think you have a drinking problem, you can't fix it. You can't fix a problem you don't believe exists.

Mark S A Smith: That's right, yes.

Nick Ruiz: So, on an unconscious level, whether you know it or even want to admit it, you're being shaped by the external world so you'd better get conscious. So, part of this book is like, let's get you conscious of what's happening.

Mark S A Smith: A GPS can't give you instructions until it figures out where the hell you are to start with.

Nick Ruiz: Beautiful. Beautiful, beautiful way of relaying it. That's exactly right.

Mark S A Smith: Where is your starting point?

Nick Ruiz: Where are you? What has been extinguished? So, once you're conscious, I believe then you can start defragmenting and start building the right way.

A lot of people don't know they're in negative environments. A lot of people don't know that the people in their immediate peer group are what's holding them back because no one's ever shaken them and been like, "Dude, do you see what they're doing to you?" It's an unconscious thing, which makes it extra dangerous, and that's why I'm excited about my book. Because it basically lifts the veil on all of those things and says "Here's where you are. Now here's what you can do."

I can say "here's how to create success" to a guy, but the problem is if that guy is in that unconscious environment where people are holding them down, he has the most uphill, unbelievable battle. But if you can lift the veil and take the weights off, you can spike quickly to success.

Mark S A Smith: Well, the first thing you have to do is fire a lot of your friends. Anybody who says, "Dude, are you out of your freaking mind? There's no way that's going to work." Fire them.

Nick Ruiz: Yeah. There's no place for that person because they're interrupting the real you.

Mark S A Smith: You're letting their lack of vision determine your worldview. Bad idea. It's time to disrupt that relationship.

Nick Ruiz: One of the chapters of my book, "There Are No Rules." Does anyone know what a rule is? If you really break down a rule in the universe, in the environment, in the workplace, do you know what a rule is? It's a thing where there was once uncharted territory, whether it was 10 years ago or 100 years ago, that a guy no different than you, Mark, or me said, "That's uncharted territory. That thing or event has never happened before. So, in order to make it consistent, we're going to make a rule so when that thing happens, now this will happen." That's all a rule is. It was uncharted territory that a dude that had no bigger brain than me or you said something should happen.

Mark S A Smith: That's right.

Nick Ruiz: Why are we following these things? These are just people saying things. There are no rules.

Mark S A Smith: It's agreement to the rule that creates the rule installed in your body.

Nick Ruiz: Bingo.

Mark S A Smith: And then within environments such as society, there are consequences to agreeing to rules or disagreeing to rules. But that said, in general, in business there are no rules of what creates success.

Nick Ruiz: Right, in that environment. You've created the context.

Mark S A Smith: Got it.

Nick Ruiz: I'm not saying go a hundred miles an hour on the freeway. I think the listeners know what kind of rules I'm talking about, which are all those general life and career rules that supposedly exist, and they don't, but it's amazing how many people live under them.

Mark S A Smith: It's absolutely true. Let's talk about "Six Strategies to Bounce Back from Financial Setbacks." A lot of people are still recovering from the same thing that you and I have recovered from, 2008-2009. It's been tough. It's been a really hard 10 years. And for the first time in a very long time, the stock market is at a level that a lot of people who wanted to retire in 2008, couldn't, and now they can.

We've got some interesting opportunities coming online. What are your strategies for bouncing back from financial setbacks?

Nick Ruiz: What happened in 2008, you can't just pull out a handbook and say, "Here's how I'm going to get through this." I mean it was severe, especially for me I guess because I was in the industry that took the whole thing down, housing and mortgages. That was my business, so I was on the front end of that collapse.

And the unbelievable pain involved in that, I can't refer back to a manual on how to get through that kind of situation. That's the tough thing.

Mark S A Smith: Yeah, I agree. And it was tough because I felt like I was doing something wrong and could not get anything right, so I took personally. I'm sure you did as well.

Nick Ruiz: Oh, my God. As entrepreneurs, I think we walk this tightrope of where our personal identity is intertwined in our careers, because entrepreneurship is different than anything else.

What happen was, when my entrepreneurial career collapsed, I had the bigger issue of my pride and ego being intertwined with that. So, I'm like, "Wait. Nick collapsed personally." And that's when I really went into a downward spiral. Fortunately, it didn't last long, but depression, misery, I was a jerk to people, I just wanted to hide in a corner. You couldn't have predicted that I would be like that. That's how bad it got.

Mark S A Smith: Yeah, life sucked.

Nick Ruiz: Without a doubt. In every aspect. Like, being broke financially spilled over into all the other areas. "Wait. Nick was the young, successful, hotshot entrepreneur and now he's bankrupt? How does that look?" And that's the way my mind's looking, like I'm a total idiot. So, I even had poisonous thoughts like, "Is this my shot at entrepreneurship? And I guess I took it and that was it?"

Mark S A Smith: Well, keep in mind that every entrepreneur ... no, I shouldn't say every entrepreneur. But there's a widely quoted statistic that the average entrepreneur's had 17 failures. And I figure I got lucky. I haven't had quite that many, but I have had quite a few failures.

Nick Ruiz: Without a doubt. And that was my biggest collapse. I could name lists of things that have went completely downhill and sideways. Nothing as catastrophic as the bankruptcy.

Let me polarize what I just said about the bankruptcy, which is the bankruptcy was the greatest entrepreneurial event in my entire entrepreneurial career. And I've made millions of dollars in my life. And that's going to make a lot of people's heads spin, but I call it a "super experience" because there's knowledge and intelligence that you learn from books and podcasts like this, and soaking up beautiful information. But then there's wisdom, and I firmly believe that wisdom

is the kind of thing that gets into your bones that can't be assumed from external material. Wisdom is earned, not learned.

I call it a "super experience." We look at people in their 70s and 80s and 90s, and they have that wisdom because they've just been there and done that, and have that raw experience. What I believe - and this is encouraging for people who may be going through something like this - is that bankruptcy was so catastrophic, it could have packed decades' worth of wisdom into a short period of time. Because I came out of that with literally an expanded consciousness. And expanded view that I just don't feel an external resource, like a book or a course or a show or something, could have provided.

Mark S A Smith: It can't. It can't.

Nick Ruiz: So, it's kind of the polarized effect of the bankruptcy. The problem is, when you're in the eye of the storm you never see it that way.

Mark S A Smith: Never.

Nick Ruiz: Hindsight shows you everything.

Mark S A Smith: That's right.

Nick Ruiz: Looking back, I'm like, "Oh my, God. All these dots connected?" This bankruptcy was the ultimate blessing in disguise. Hard to see when you're in it, no doubt. But looking back, God bless the bankruptcy because it put me in directions, it evolved me. Like, it expedited evolution.

Mark S A Smith: What was your biggest insight that you received from your bankruptcy experience?

Nick Ruiz: It really confirmed evolution to me. One of my core thesis is I believe we are in Darwinian capitalism, and the bottom line is what worked yesterday may not or probably won't work tomorrow.

Mark S A Smith: That's right. That's the fundamental basis of disruption. We're evolving, and there's constant and continuing interruption and disruption, and if you don't disrupt, you will be disrupted.

Nick Ruiz: Bingo. That's exactly right. In fact, when you look at the analogy of Darwinian evolution in nature, the economy is nature. Meaning if you evolved and adapt to new environments, you get rewarded. And I use the example of the Brown bear. The Brown bear turned white from genetic mutation in the tundra, in the snow. Nature rewarded that and the Brown bears got eliminated.

There's two ways to go here. Adapt and evolve through disruption, and 2008 was the definition of disruption. Disruption on such a mass scale. Do you know how

many people I know that got washed out of the game completely, and never bounced back?

Mark S A Smith: Oh, most of them.

Nick Ruiz: Most of them. And reason is because they're like, "Well, I was doing X, Y and Z and made a lot of money." But then they point their finger at the economy, they point their finger at the 2008 crisis and say, "It's 2008's fault, so I guess I just can do that anymore."

No, no, no, no. You can do the business. You can be the entrepreneur. You have to evolve and adapt, so I did that. Going back to your question of what insight did it teach you. I always knew evolving and adapting was important, but it confirmed and solidified so this never happens to me again.

You to always be adapting and evolving because the economy will reward you for it. And if you don't, it's serious. You will get eliminated.

Mark S A Smith: That's right. And it's happening right now. You even walk into any mall in the United States, and a third of the stores are shuttered.

Nick Ruiz: Yeah.

Mark S A Smith: And how are we going to survive this disruption? It ends up that I've recently interviewed somebody that shares with us how we can do that. We'll save that for another show.

Let's get back to your "Six Strategies for Bouncing Back with Financial Success." Let's run through those six just quickly to share them with the listener. They can get details by buying the book.

Nick Ruiz: There's no exact six strategies. Most events are neutral. Let's start there.

Mark S A Smith: Let's just say all events are neutral. It's how we package them that makes them either personal or impersonal.

Nick Ruiz: Right. I did say "most" in the book on purpose because if someone all of a sudden gets whacked with stage four cancer, it's hard to see the neutrality in that. I was trying to blanket it.

But right, if we keep the context on business and success ...

Mark S A Smith: My point is that cancer isn't personal. We take it personally. But it's not going and saying, "You know, Mark. You're the target."

Just for the sake of argument that if we say that all circumstances are neutral.



Nick Ruiz: What it does is, it allows you to make logical decisions based on logic and not piss-poor emotional traits at the moment; knee-jerk. It eliminates the knee-jerk and, hey, knee-jerk has a polar affect, too. Meaning sometimes I have to go knee-jerk and it's beautiful things that come out of it in business. But in general, in business you have to think on your feet logically, and if you get offended by people or you don't like the guy that you're doing business with so you let the deal go sour, who cares if the guy's a schmuck. The bottom line is, the event you're trying to achieve in this particular partnership, there's an upside to it and you have to remove the fact that you may not personally like the guy and let emotions make decisions. The events are neutral. How are you receiving and perceiving it? And that goes into what lens are you wearing?

I like analogies, Mark. I love analogies because that's just the way my mind thinks and learns and assimilates quick. So, here's an example, lenses. Success and opportunity is happening all around everyone, not just the quote-unquote "lucky few." It's just most people don't know how to speak the language. We just don't see and hear it because don't speak the language. Success and opportunity is in a foreign language and you don't speak it.

It's based on the fact that you're not wearing the opportunistic and success lens. And I use the example of this. Comedians. They see funny.

Mark S A Smith: That's right.

Nick Ruiz: They go into a grocery store. They pick up some eggs, a couple of steaks. They have to ask the worker where the restrooms are. You and I walk in there, we do those interactions, we check out, we have a little chit chat with the cashier, and we walk to our car.

A comic has the comedic lens over his eyes, and he may pick up five to seven minutes worth of solid comedic material from those identical events in the universe.

Mark S A Smith: Absolutely true. One of my friends, Tim Gard, calls it "the comic vision."

Nick Ruiz: Right. They just see funny. And we're like ...

Mark S A Smith: He just sees funny.

Nick Ruiz: What I want that analogy to do is to instill in you and spill over you and make you realize successful people, people who quote-unquote "have opportunities" constantly coming across them, see opportunity just like a comic sees funny.

Mark S A Smith: That's right.

Nick Ruiz: I mean, it's very, very important to understand because finger pointing is built in a lot of people now. They're not successful because of that.

Mark S A Smith: Finger pointing is just part of the fundamental nature of media today. Watch any news show, it's all about finger pointing, blame, shame and outrage. And if that's what you're feeding your brain, you're not going to be a success.

Nick Ruiz: Correct. Yep. Because it's never your fault. Well if it's never your fault, that means that you don't have the actual power to create success. So, when you point the finger and say, "I'm not successful because of Jim and John," or "My boss treats me this way so I won't be able to break out," you're giving up all control of your own personal life, which is actually scary. And if you're doing that, you need to stop immediately.

Mark S A Smith: Nobody listening to this show does that. I guarantee you.

Nick Ruiz: Yeah, right, right.

Mark S A Smith: We have winners that listen to this show. Otherwise, they're going to be off listening to something that's trivial and nonsense and meaningless.

Nick Ruiz: Right, right.

Mark S A Smith: The listener gives a damn about their success. That's why they listen to the show. Thank you. But you're right on.

Nick Ruiz: Yep, wear the right lens. You need to get aligned with you and your own personal evolution. Comparison is poisonous. "Well, these guys have Ferraris and they live in a beach house in Maui, and X, Y, and Z. And well that's what I want to be, so I guess I'm just going to, like, do what they did." And it closed so many doors for you. You have doors. We all have doors that can open, that even your most biggest success hero doesn't have. Because you have your own unique DNA and your unique life experience.

Mark S A Smith: Right.

Nick Ruiz: And if you focus on what this big hero, and how you're going to create success just like them, it's going to turn you into a direction that's going to extinguish your own personal evolutionary success path.

Mark S A Smith: I really like where you're going with this, Nick. The reason why is, a lot of success books are about how "I" was successful, so you can be successful, too. The reality is each of us, because of our own personal evolution, have a success path that is unique to everybody else's on the planet.

My success path is different than yours. While we share some similar parallels to our path, they're different. And if I don't source my success from me, I have a limited span of experience that's going to make me a success.

I really like that insight. Thank you for pulling that out of me.

Nick Ruiz: The way you expanded on that was perfect because that's exactly right; couldn't have said it better.

Mark S A Smith: Well that's why we do the show, my friend. We do it because we're both better after we've had the conversation.

Nick Ruiz: Right. And I want to highlight one more thing, and I'm going to ask you this and I'm sure you'll agree. Get financially free using sales and disruption methods and marketing methods, but be open in your approach. If I wrote down a plan 20 years ago in my exact success path and say, "I'm going to stay within this path, period. No matter what." It would have been a sin if I stayed that way because you have to open the possibility, like you said, for your own personal evolution because doors exist in front of you that you don't know exist yet.

In fact, the beauty of challenges and uphill battles and failures and all those other things, those are the actual events that force you to evolve quicker. When you're succeeding and riding high, you're less likely to ponder and question things. It's a problem, because you're riding high, you're making money.

Mark S A Smith: It is a problem.

Nick Ruiz: The bank account keeps filling up.

Mark S A Smith: As my accountant pointed out to me back in the mid-oughties, I made too much money.

Nick Ruiz: Yeah. And believe it or not, that alone can poison you, and that's the reason for a lot of big shots' demise because they think they're too great. So, the challenges and battles and the bankruptcies in my case, they whack you so hard where you have no choice but to question things. Improve and optimize what you're doing, change things completely, and also go in different directions where it's like, "Oh my God. There's eight doors over there that I never would be looking at if I didn't just get pounded over the head with this bankruptcy."

Writing books wasn't on my 20-year list. I mean seriously, 20 years ago, I mean, probably if someone said, "Hey, you want to write a book?" I'd have been like, "Yeah." But writing books, teaching people all over the world how to gain entrepreneurial success, and talking to cool people like you on shows. That wasn't on my task list for success.

But when we get whacked. Damn! Look at that vein of opportunity. And that could expand in such an exponential way, so the rigidity is important to refrain from.

Mark S A Smith: I love that. The really great thing about where this conversation is going, I never know where these podcast conversations are going to go. They just go someplace magnificent. They really do.

Nick Ruiz: Those are the best. Those are the best, when you don't know. It's evolution. This conversation, Mark, is evolving by the second, literally.

Mark S A Smith: That's right. What I love about what's come out of this is “bless your disruptions because it makes you a better disruptor.”

Nick Ruiz: I would say a hundred percent, hundred percent.

Mark S A Smith: I love it.

Nick Ruiz: That's like a quote, by the way. Like, put that out there.

Mark S A Smith: Well, yeah. It's the fourth one that I've written down from today's show. We always extract them. There's always at least one and as many as five, and I've gone as big as six for some of these shows. We're at four right now. Well, let's do another one here. Go for it.

Nick Ruiz: Here's another thing. The key success muscles, and I write about them, a specific muscle/skill, however you want to call it, that can be developed. By the way, I believe any skill set is developable except jumping eight feet like some of these basketball players and stuff; like physical, leave physical out. But other than that, your brain is an unbelievable machine that could be trained to do anything. I firmly believe it.

A success muscle is reacting to uncharted territory, positive or negative. A lot of times uncharted can be negative, or we look at it as negative, it's a challenge, a setback, a failure, et cetera. We talked about it, they're neutral. But to make the point here, I'm very good at reacting on the fly to uncharted territory. And by the way, as people listening know, part of being successful is constantly entering uncharted territory. And the second you don't, you're actually going to be disrupted.

Let's make that clear. If you're not stepping into uncharted territory regularly, you will be disrupted. Constantly stepping into uncharted territory does make you the disruptor, which makes you the winner, in alignment with what this whole show is about.

So, the reason you can get good at stepping into uncharted territory itself. Now, I'm not talking about the specific uncharted thing. I could get hit with something tomorrow that I've never gotten hit with in my life. But guess what? I'm going to react quickly, and I'm 100 percent certain the problem's going to get solved and I'm going to move on from it. Not because I ran into that before, but because I make it a skill and muscle to go into uncharted territories. So again, going into uncharted territory and succeeding through it quickly is a skill set.

Mark S A Smith: It is a skill set. It requires courage, bravery, logic, and knowing that you'll probably be safe. You'll probably live.

Nick Ruiz: Yeah. Tomorrow at 5 p.m. Mark, something could hit you that's never hit you in your life, business wise. You're going to get through it. It's going to work out, and you're going to react quickly. And the more you jump into uncharted territory, the faster you get at responding to it. It's just straight up muscle memory in the brain. And that's what we're talking about here. It's a skill that I believe is highly valued because as we know, in entrepreneurship, you can go in infinite directions and success paths, getting uncomfortable is a beautiful thing. Keep doing it.

Mark S A Smith: That it is. I love it. What was the most surprising aspect of writing this book? What surprised you?

Nick Ruiz: What surprised me in writing this book?

Mark S A Smith: Yes, since you jumped into uncharted territory writing your book, what surprised you from that experience?

Nick Ruiz: I wrote this book in a unique way. I don't type, so I talk a lot and I actually recorded it. See, that's my own personal evolution. If I read a book on how to write a book, they're all going to tell me for the most part, you come up with an outline, you go into Word and you start typing, and then you edit later.

Guess what? I'm a unique person and I have a unique scenario, and I just don't love doing that. So I'm like, I talk a lot. Why don't I talk, and boom! That's my own personal evolution. I hit a couple of bumps and bruises, and experienced some pain with typing. I mean, I look at a blank page and I'm paralyzed. Like, I just shut down.

Mark S A Smith: They call it writer's block but very few people have verbal block.

Nick Ruiz: Correct. So, I'm like, I can keep talking. That's what I ended up doing. And surprisingly enough, it went a lot smoother that way. So, there was a lot of upside to getting whacked in the face with a blank page. The blank page challenge, where someone's like "Dang, I can't do this." And they keep putting it off and then never actually write the book. The book's going to happen. The endgame is in play, but I wasn't rigid in my approach. So, I play by my own rules. I don't just preach this stuff and that's a perfect example you brought up.

I knew the endgame was, I will hold a book in my hand based on success from scratch. How I got there, I let evolve.

Mark S A Smith: That's a really important element. And it's part of the truce behind selling disruption, which is stop worrying about how, focus on what you wish to accomplish and why you wish to accomplish it, and the "how" shows up.

Nick Ruiz: Yeah. The "why" is the fuel. If you've got enough fuel in the tank it's going to work.

Okay. I want to hit on this, and this is I think number six: rough draft moves. I coined the term; it's one of the bullets on my cover. It's one of my core beliefs and thesis points of my entire success career. And this is probably the most important; I'm glad we're saving it for last. We've got six, right?

Mark S A Smith: Yes, this is the sixth bulletized idea.

Nick Ruiz: "Rough draft moves" is my term. I really needed to dissect success. I've done it twice, and by the way, when you do it twice and once after financial disaster, you can't call it a fluke. You can't say, "Nick's lucky" or "He's got magic fairy dust." When you do it once, who knows? Maybe a little wind was at your back, and God bless you if it was. I'll always take luck.

But I know what I'm doing. I know how to create success from scratch. And not only have I done it twice, I've showed other people now and taught other people and molded other people to do it. So, one of the core things was rough draft moves.

Rough draft moves will exponentially expedite your success. You make a move with a little limited knowledge. I never tell people to dive in head first, bet the farm, bet it all. I'm not that kind of guy. I don't believe in it.

What I'm saying is, have a little knowledge, make a rough draft move. You take what worked in that rough draft move, which may be very little. Give yourself permission to allow that very little; maybe only 10 percent of it was good. Here's the worst case. Only one percent of that move had validity, worked, was good. And 99 percent of it was garbage?

Mark S A Smith: It doesn't matter.

Nick Ruiz: Weed out the other 99; that one percent is a real-world item that can actually be analyzed. And here's where this rolls into.

There's two types of analysis in this world: pre-action analysis and post-action analysis. So, here's the problem. Most people are stuck in pre-action analysis. They're doing everything on the whiteboard.

Mark S A Smith: Reality is pre-action analysis isn't analysis. It's pre-action prediction.

Nick Ruiz: Right. It's all just imaginary thoughts and neurons in a human brain with no grounds of anything valid or real. They can whiteboard their brains out, they can spreadsheet their brains out, but none of its real.

A rough draft move pierces through that, and now you have an actual event in the universe. It's real. And you have actual data. I want to analyze the data I just did. The market's the boss, not my thoughts or assumptions. And it pierces the veil through assumptions and into reality in the market, because the market may like or hate things that I oppose. Doesn't matter. Now I can analyze the data and

be like, "Well, one percent worked, 99 percent of this was junk. Now I take that one percent, I build off it, I make the next rough draft move, confidence builds, and it's an exponential upward spiral.

Mark S A Smith: I love it. Scott Adams calls that "failing forward."

Nick Ruiz: There you go. Right, right.

Mark S A Smith: We're talking about the same thing. Take what you learned, move forward with it, and continue to fail forward, and you will continue to succeed. It's a success system.

Nick Ruiz: It just works. And if you don't believe me, try it. The problem is 90 percent of people are still stuck in this whiteboard phase and idea phase, and business plan phase and executive summary phase.

Mark S A Smith: This goes back to the very first thing we talked about on this show, which is stop playing with the worms in the dirt. You're going to get dirty. So, a lot of us are stuck, unable to try things new because we were programmed that taking risks like that's not going to work.

Nick Ruiz: Bingo.

Mark S A Smith: The rough draft move is the antidote to the issue we started the conversation with today.

Nick Ruiz: You said it succinctly. It is the antidote to the first thing we discussed. I can't believe how this looped into a perfect crescendo scenario, but it did. This conversation rocks!

Mark S A Smith: We're just geniuses and just ...

Nick Ruiz: I know, what the hell.

Mark S A Smith: I love this. This has been such a great conversation, Nick. Thank you for being my guest. I really am excited about your "Success From Scratch: Mental Strategies for Success in a Survival of the Fittest Environment." I can't wait to get my hands on a copy when it's released. And thank you for being on this "Selling Disruption Show." How do people get ahold of you?

Nick Ruiz: One of my hubs is alphahomeflipping.com, where I show people success from scratch and real estate entrepreneurship using zero cash and credit. But successfromscratch.net, which is the book page, and there'll be other kind of bonuses and opportunities you can get with the book, too, there. Facebook.com/alphahomeflipping and Youtube.com/nickruizentrepreneur. I record a reality show. I am an entrepreneur in the trenches actually doing deals, making things happen. I'm not just a theorizer or a preacher like many people. I have a videographer following me around while I'm actually engaging in

persuasion, sales, disruption, entrepreneurship, all those things, on a regular basis. It's a homemade reality show. People get value from it.

Mark S A Smith: Yes, share with us everything you've got that can help us tap into the success that you are so passionate about sharing.

Nick Ruiz: And then if you want to stop in on one of those sites and drop me a line and say Mark sent you, cool. I'm very active and engaging on social with my people, so I will respond if you reach out.

Mark S A Smith: We are givers. Everybody on these shows are here to give.

Nick Ruiz: Bingo.

Mark S A Smith: Not to take.

Nick Ruiz: A real delight. Thank you, Nick. Can't wait to see your book become a best seller.

Mark S A Smith: Awesome. Appreciate it, Mark. Thanks again, man.