

EPISODE 325

## Take Control of Your Financial Health – With Guest Jemal King

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**Shawn Stevenson:** Welcome to *The Model Health Show*. This is fitness and nutrition expert, Shawn Stevenson, and I'm so grateful for you tuning in with me today.

Listen, model health is about having health in all areas of our lives. Alright? It's a compilation of things. First of all, there's a big difference between fitness and health to begin with, but true health is having health in our relationships, having physical health, having health with our finances, having spiritual health as well.

So all of those things are a compilation of who we are and this life experience that we have. And we cannot have our tank on E in any of these areas and call ourselves truly healthy.

And so it's been a big passion of mine to get the very best people on the planet to help enlighten us into how to have health in these different areas, and also to give us those inside insights and inside strategies to really take our game and our lives to another level.

Alright? Today we're going to be talking about something that I've done a couple of shows in the past, but this is going to be coming from an entirely different perspective, and the story is incredible, and this man is a part of my family now, and it's just going to blow you away.

So put your big boy pants on, your big girl pants, get ready, tune in, lean in a little bit closer, and just be ready. It's going to be really, really enlightening, and here's why, so I wanted to share this with you guys.

A report from the American Psychological Association found that stress about money and finances appears to have a significant impact on the health of many Americans.

Specifically, financial stress has been found to be one of the biggest stressors in our world today. In going back and talking about healthy relationships, about one third of couples report that finances are a major source of conflict in their relationships.

This is essentially saying that struggling with our finances is not a healthful way of being. Now I know many of us even struggle with thinking that money is of value, and personally for me impact is a big driving force of what I do, it's not money.

But making sure that our financial lives are taken care of so we're not cutting corners, we're not sacrificing our work, sacrificing our energy just because we need to get a bill paid.

We've got to really learn, like anything, if you want to get healthy, we have to make health a study. If you want to improve your finances, we have to make it a study, and learning from people who've done it before, especially if they come from a place of struggle like many of us are in currently.

And so what this does when we have a financial stress, that goes into our overall stress load because you hear something like that this is affecting our physical health.

It's because we have this concept that I've been really working to impress upon our consciousness of our overall stress load, right?

Exercise is super good for you, but it's also a stress, and if you put chronic- if you have chronic stress already, and then you say, "I'm going to train for a marathon," you could push yourself over the limit. Right?

And so what goes into your overall stress load is relationship stress, mental stress, emotional stress, work stress, family stress, financial stress. All of it goes into this overall stress load, and here's what could take place.

A study published by the Journal of the American Medical Association Internal Medicine found that upwards of 80% of physician visits today are for stress related illnesses.

Alright? Chronically elevated stress can increase your risk of heart attack, stroke, autoimmune diseases, obesity, cancer, and more.

And so dealing with these different areas of our stress is a huge revelation for us to have today, and to address these things appropriately, because I want you to be able to have the financial health that you really want, to be able to do the things that you want in your life, and not cut corners, to be able to- if there's something that you want to get involved in.

I never want you to use money as a reason that you don't do something that you feel called to do in your heart anymore. And so today, again, we've got an incredible story and some incredible insights to help you in that dimension.

Really quickly, obviously physical health is a big part of this equation too, and so for me, pretty much every day with my breakfast I take a super critical extract of turmeric in a product called Daily Turmeric, and this is because number one, turmeric has been found in isolation curcumin compound found in high concentration in these super critical extracts of turmeric.

It's been found to have something called anti-angiogenesis properties. So what this means is that turmeric literally can cut off the blood supply to cancer cells, alright?

A cancer cell, turmeric, like anything else it has to have a blood supply, it has to have nutrition in order to grow, and so this literally cuts that off. Alright? How powerful is that?

And we see cultures that consume a lot of turmeric or curry, they have very, very low rates of cancer surprisingly, but now we have some clinical evidence of why is that? Why is it working? That's just one thing.

Also turmeric- and this was published in the 2006 issue of Life Enhancement. Scientists found that turmeric concentrate can aid against symptoms of sleep deprivation such as impaired locomotor activity, memory dysfunction, depression, all things kind of associated with that.

And they found that- and here's the key. Taking it before, not after. So test subjects who took it before the sleep deprivation period showed significant decrease in all of those symptoms, alright?

It's great for a lot of things, that's why I take it. Alright? I highly recommend, head over there, check them out. It's Daily Turmeric from Organifi.

Also, this is the main constituent of the Organifi Gold. You know I'm a big fan of the green, the green juice product, the red juice, but the gold is fire as well.

And also in there they've got some rishi, which is great for your sleep as well, and coconut milk, it just tastes really good. Alright? I recommend taking that with a little almond milk.

My guy ET, who's a mutual family member friend of ours, he takes it before bed, I think it does it with hot water and it helps him sleep, you know?

So he's the grind guy. He's the guy you hear about, "I wake up at 3:00 AM." That's him, right? But here's the thing, people don't ask, "When does he go to bed?"

He goes to bed early, and he makes sure that his sleep hours are quality, alright? And this is one of the things he's doing is taking the gold, alright?

So head over, check them out, it's [www.Organifi.com/model](http://www.Organifi.com/model). That's [www.Organifi.com/model](http://www.Organifi.com/model) and you get 20% off everything, alright? 20% off.

Again, head over, check them out, [www.Organifi.com/model](http://www.Organifi.com/model). And now, let's get to the Apple Podcasts review of the week.

**ITunes Review:** Another five-star review titled, 'Nothing like it. Priceless,' by EmilyRiver.

"I want to thank you, Shawn, for your unremitting passion to improve all our lives. You are the rare truth seeker, putting the puzzle together as the health field is mostly just pieces.

Your podcast came at such a perfect time in my family's life. As we began a new life in Australia, we decided to start over in all areas of our life, and stumbled upon your podcast quite by accident.

Not only do I look forward to your podcast, but it also keeps me sticking to my walk. Two health benefits in one.

I can't think of a better way to spend my time. Thank you again from down under. You have made a difference."

**Shawn Stevenson:** That is absolutely incredible, all the way in Australia, I appreciate you so much. Thank you for taking me on those walks with you. I love it, and listen, that means everything to me. Truly. Truly.

And if you've yet to do so, please pop over to Apple Podcasts and leave a review for the show. Alright? I appreciate that so very much, and it just puts a big smile on my face. So thank you.

And on that note, let's get to our special guest and our topic of the day.

Our guest today is my friend, Jemal King, and to tell you how I found out about him, it was from our mutual friend CJ, who CJ's been on the show, I'll put his episode in the show notes. He dropped some huge nuggets.

And I heard this story, because he shared it with me before I heard him share this with the public, and he just really encouraged Jemal to share his story, and he was not looking for this. You know?

Like you're getting an exclusive interview from somebody that a lot of people don't get access to, and it's because he wasn't- it wasn't his desire to be out and sharing everything.

He was just kind of living his life, and he stumbled upon some success principles that really helped.

And so CJ shared this story, and he was like, "Jemal kept coming to all these events." And not only did he come to these different events in different cities across the country, but he would always get the VIP, right?

He was always bringing people along with him, and eventually- because same thing. We did this tour, the Take Control tour, which Jemal was on, and you start to notice.

You start to see the people who are at the different events and you're just like, "Oh wow, you're about that life." You know?

And he started to notice Jemal, and just eventually struck up a conversation and he asked, "So what do you do?" And Jemal just like, "I'm a police officer."

Okay, end of story, moves on. He sees him again, same thing. Eventually - and this is what CJ shared with me - they were doing an event in Florida, I think it was Miami maybe, and I guess people were hanging out later the night before, and somebody came in, and they were just like- and CJ asked, "So where were you at last night?"

And he was like, "Well, I was on the yacht with Jemal. He had rented a yacht." And so CJ's putting two and two together. He's like, "Okay, so he's a police officer. Yacht. He must be like the officer from Training Day. He must be Denzel Washington. He must be hitting the Denzel Washington."

Right? And so he asked him, he pulled him to the side and was just like, "Man, you've got to tell me your story." And so we're going to talk about some of that today, and how he's so successful.

He's built multiple companies as a police officer this entire time. His story is just absolutely incredible, and some huge insights, and I'd like to welcome to the show my friend, Jemal King. What's up, man?

**Jemal King:** What's up, bro? How are you doing?

**Shawn Stevenson:** Doing good, man. Glad to finally get you here.

**Jemal King:** Yes. Yes, glad to be here.

**Shawn Stevenson:** Because when we had this scheduled before, your daughter- can you talk a little bit about that?

**Jemal King:** Sure. Yeah, we were scheduled to come, and my daughter Ayanna plays tennis. She's a true freshman, right? And so she's been taking tennis lessons-

**Shawn Stevenson:** In high school?

**Jemal King:** In high school. She's a true freshman in high school, and so she tried out for the tennis team this year, and not only did she make it, but she made the Varsity.

And then she won second in conference, she took third in sectional, and then she was one out of sixty-four girls to actually make it down state as a true freshman.

**Shawn Stevenson:** Incredible.

**Jemal King:** Yeah, so she just kept winning. And so I called you up like, "Hey Shawn, I apologize but my daughter is going down state."

And you showed up, man. You were just like, "Hey bro, family first." You know? And that's kind of what I would have expected you to say, but I definitely appreciate you having me back.

**Shawn Stevenson:** Oh man, it's totally my pleasure. And part of that story, I'm just going to give the head's up- and by the way, she's playing kids that are eighteen, they're about to go to college. It's just amazing, man.

But you put her in position, you know?

**Jemal King:** Yes.

**Shawn Stevenson:** Because of the things that you've done in your life, the investments that you've made. You were able to get that coaching for her, you know?

**Jemal King:** Yes.

**Shawn Stevenson:** Get those private lessons to put her in position for her greatness to really shine at a different level, man. And so, but how? Alright?

So you know, you've got all of these companies, you've generated millions of dollars, but you still haven't even retired from being a police officer.

**Jemal King:** No, not yet. Not yet. So I actually retire in a couple months.

**Shawn Stevenson:** How? Let's get into it, man. How did this happen? So I know this started off with football, right?

**Jemal King:** Yes.

**Shawn Stevenson:** This started off with the vision and dreams, like you thought you were going to play football, that was going to be your life.

**Jemal King:** Yeah, that was it, man. I thought I wanted to be a millionaire, just like I bet you a bunch of other people. I've even heard you speak about this.

So I wanted to be a millionaire, and playing football was going to be my way of doing it. So yeah, I ended up playing high school football, got a college scholarship to go to Division One, and I just knew it.

I was like, "Okay, cool. Four years I'm going to play, and then I'm going to the NFL." And my senior year came, and the NFL wasn't there for me, just like most people. The other 99% of people that play.

Only 1% actually make it to the league, and so for me, I thought I was going to make it, I didn't make it, and pretty much that's when I always say that PTSD set it on me.

You know, that's that post traumatic sports disorder.

**Shawn Stevenson:** Right, yeah.

**Jemal King:** Not stress disorder, but post traumatic sports disorder, you know? Where you just know that you're going, that's the only vision you have for yourself, and ever since I was six years old, I was going to make it to the NFL.

I was going to buy my mother the house, I was going to get my dad that car, and I was going to just live as this big time millionaire playing in the Superbowl, and it didn't happen.

It didn't happen, and at that point bro, I didn't know what I wanted to do with myself. And so I was lost, you know?

My whole life, everybody always kind of said, "Hey, there's Jemal the football player." After I wasn't playing football no more, I lost that last name, 'the football player.'

Now it was just Jemal King and it was like, "Man, what am I going to do with myself?" Here it is, this is the only vision I had for my life, and now that's gone. What am I going to do?

I knew that I didn't want to be my parents. My dad was a Chicago police sergeant, my mother was a police officer, my brother was a police officer, and I knew that I didn't want to go into the family business of being a police officer, but I didn't know anything else to do.

And so at that point, once I didn't make it to the NFL, I joined the family business. You know? I became a cop.

**Shawn Stevenson:** Man. Man, that's- man. You know, the first thing that I just want to acknowledge, like you didn't have a backup plan, which is good in a sense.

Like you had all your targets moving towards one direction, and- but kind of life played a different hand, but there's a big part of that story that you also- it wasn't just the football part, it was the wealth part. Right?

**Jemal King:** Yeah.

**Shawn Stevenson:** And this wealth part is a big driving force of this whole situation, and you got a glimpse of what it could look like by going to a friend's place who did get drafted.

**Jemal King:** Yeah, one of my college teammates, man. One of my college teammates, he actually made it to the NFL, and he got drafted, and I always talk about exposure. You know?

I always tell people about exposure, and my friend, he ended up getting drafted, and here I am a police officer. I'm making \$36,000 a year as a police officer.

I was making \$1,200 every two weeks, and my close friend, he was making \$200,000 a week. I was sitting back- Shawn, I was sitting back like-

I went to a couple of his games and I'd seen him. He was averaging like six or seven tackles, right? I was locking up six or seven felons a week, but yet he was making \$200,000 a week while I'm making \$1,200 every two weeks.

And it was just mind-blowing, you know? And even going to visit him. He called me up one time out there. I got into a situation in Chicago, he called me up saying, "Hey bro, you need to get away from Chicago. You can come visit me."

And so I remember coming out to his house, he lived in this gated community, and I remember just driving up to this gated community, and the guard came out and talked to us, and I remember when he opened up those gates it was like a whole new world, bro.

I'm talking about it was manicured lawns, it was mansions, you had the BMWs parked in the driveway, you had the Bentleys, and I'm just like, "Man, I ain't never seen nothing like this in my life where I am in Chicago."

Crazy part is, in Chicago in my circle, I was like the man. I had a job, right? I had a job with benefits, so all my guys, some of them didn't go to college, so some of them were making minimum wage or whatever.

They were making \$7.00 or \$8.00 an hour, and here it is, I've got \$36,000 with benefits, and pension, so they always looked at me like I was the man.

But then I stepped outside my circle, and I got with my guy who was making over \$200,000 a week, and I saw what money looked like.

I saw that next level, and I said, "Wow. Here it is, all this time I've been in my circle, and I've been living a lie." Right? I've been thinking that I was the man in my circle. I was thinking that I was well off.

I thought that I was doing for my family, but it wasn't until I went to that community, and I'd seen people, and they were living a different kind of way. You know?

It seemed like the area- it even smelled different in that area. You know? It was cleaner, right? Everything about the area was just- and I always go back to it.

And it's crazy because I remember saying to myself- I didn't even go to his house yet. I remember just driving, and I remember saying to myself, "Man, this is how I want to live."

I seen people out there walking their kids. Some of their kids was going to school, they had the plaid outfits, right? You know they went to private school.

I seen the wives out there, and they were just all talking. It was during the daytime, so some of them should have been at work, but they were just- it looked like they just was having a good time, like they didn't have any stresses.

And I was just like, "Man, it don't look like that where I'm from." You know? The husband and the wife both have to work, you know?

Children going to public school. And there ain't nothing wrong with public school, but it's just the uniform that these kids had just looked a little bit different. You know?

And I just remember saying to myself, "Man, I want this." And I didn't even get to his house yet. I was just driving down the street, and I knew that I wanted my house to look like this.

I wanted a mansion, but I knew that I could never get it while making \$36,000 a year as a police officer.

**Shawn Stevenson:** Man, this just reminds me- you know, say what you will about Kanye. I'm not trying to endorse anybody, but he had this line, 'Having money is not everything, but not having it is.'

**Jemal King:** Yeah.

**Shawn Stevenson:** Right? And you know, same thing. I grew up in a situation very similar to you and to many people listening, you know?

We got free food from food pantries, you know? We grew up on food stamps, and it was a big struggle, you know? Just even the- like I didn't have any exposure. I didn't have any examples.

I was just joking about it the other day, I did an Instagram post, about I used to see that lifestyles of the rich and famous, it just seems like it was fake. Right?

You know, people like putting these little fish eggs on the cracker. I was like, "Rich people. Rich people are weird." Like why would you do that?

**Jemal King:** Yeah.

**Shawn Stevenson:** And you know, it wasn't until I started to get out of that circle and change the exposure. So you already dropped one nugget, but we're going to dive deeper because you're going to share five of your keys, these principles that have helped to kind of achieve what you have.

But before that, you mentioned there was an incident. So you've got to talk about this, man. Because this was kind of like a catalyst moment for you. You was just fresh onto the job, right?

**Jemal King:** Yeah. Yeah, I was fresh on the job. So after my NFL dreams kind of went to a halt, I joined the police department, and I was just two months out of the academy.

And it was a routine call, right? I was working midnight, it's in Chicago in this community called Gresham, and I just remember me and my partner- it was a quiet night, and we were working midnights, and we got a call.

Just curfew, kids outside hanging out. So we were like, "Okay yeah, we'll take that call. Routine call, nothing big."

And so we go, I'm working with a guy who's been on the job for a while, he's like an old timer, and we pull up and we see like five kids outside.

And so we're like, "Okay cool, let's go ahead, let's talk to them, let's get them off the street, make sure they don't get into any kind of trouble, anything happens to them."

So I get out of the car, and I go to one kid in particular, and I'm like asking him his age, he tells me his age, he tells me he's fifteen.

I was like, "Okay cool, we're going to take you guys home, make sure you guys get home safely."

I go to the kid to pat him down, because any time you put a kid in your car, or anybody in your car, you want to make sure that they don't have a weapon on them or anything.

So I turn the kid around, I go to pat him down, the kid turns around and pushes me, takes off running.

So you know, I just was training for the NFL, so you know I'm in tip top shape. I'm like, "Man, look-" so I'm like, "Kid, you really want to do this? Like you really want to do this?"

So he takes off running, and so I'm chasing after him. My partner, he's an old timer, he hops in the squad car, and we were running down this alley.

And man, it seems like it was just yesterday. It was just pitch black, the kid took off running, I'm following right behind him. He dips in between these two apartment buildings.

He can't go left, can't go right, only thing he can do is go forward, and there's this huge fence with barbed wire on the top of it.

And I'm like, "Kid, I've got you. Like hey, come on." The kid jumps on top of the fence, I go, grab the kid trying to pull him down from the fence because he's cutting himself on the barbed wire.

So as I go to grab him to pull him down, the kid reaches in his waistband, pulls out a TEC-9 and points it to my head.

Now I mean, just imagine that feeling, bro. Here it is, I'm thinking that I want to be a millionaire, I'm joining the family business, my dad had been on the job for over twenty-five years at that time, never been in a shooting, never had anything like this happen to him, and now all of a sudden this kid pulls out a gun and points it right to my head.

I remember like just reaching up, and grabbing his hand at the same time when he pulls the trigger, and the bullets go over my head because I'm holding the guy- I'm holding his hand and the gun away from my head, and the kid is holding down the trigger, so I've got bullets raining over my head.

My partner at the time pulls up, he sees bullets going off, but he can't see me, he can't tell if that's me getting shot at, or the guy is shooting.

And so my partner pulls out his gun, and then starts to fire. I fall to the ground instantly, the kid falls over to the other side of the fence, and drops his gun where we're at, and my partner lets off sixteen shots.

So now to anybody else, sixteen shots is kind of like, "Oh man, that's scary. That's traumatic." Here it is, this kid shot at me, my partner shot sixteen times.

The scariest part was though when we called in a chase, and the supervisors came on the scene, and the supervisors were like, "Hey, you guys okay?"

We were like, "Yes, sir. We're good." The supervisor was like, "Okay, great. We didn't get the kid, he got away, we'll get him. We got his gun, but we've got one little problem."

And I'm like, "What's that, Sarge?" He was like, "Your bullets have possibly killed someone in that apartment building that's directly across the street when you guys fired your weapon."

Now keep in mind, I didn't fire anything, my partner did.

**Shawn Stevenson:** Right.

**Jemal King:** But you're partners, so you do something, then you guys are together. So he was like, "Yeah, now what we need to do, is we need to go into this building and make sure nobody is dead off of what you guys possibly have done."

Bro, so they take us, they separate us, they take me, put me in the back of a squad car. Now here it is I'm a rookie, right? They take my partner, the veteran, they put him in another squad car, they take our weapons from us, and the radio is just silent at the time.

You can't hear anything, and they tell everybody, "Stay off the radio." And so the commander gives the call to kick in the door if nobody answers the door.

So now here it is, I've got my radio- I'm sitting in the back of the squad car, I've got my radio, now you can hear everything that's taking place.

And it was like it was in slow motion, and they were like, "Unit number one," and you could hear them knocking on the door. Right? Nobody answers of course. Commander gives the call, "Kick the door in."

They kick the door in, and you could hear them on the radio saying, "Chicago Police, is anybody here? Is anybody hurt? Call out." Of course you don't hear anything.

So they're all set, and they go around the apartment, then they come back and they're like, "Unit number one is clear. Nobody's in here."

This apartment building had eighteen units. So I'm sitting here all this time going through this, and I'm thinking to myself like, "Man, I know the police department wasn't the NFL, but at least I was going to get job security. At least I was going to get benefits. I was supposed to get like a pension."

But in that moment while I was sitting in the back of that squad car, everything was jeopardized. I wasn't even on the job for two years yet, ten years. I was only on the job for two months, and my whole way of life was jeopardized at that very moment.

And I was just like, "Come on, man. I'm supposed to do this for the next twenty or thirty years? I'm supposed to be able to build my family with this kind of pressure for the next twenty or thirty years?"

If something were to happen, my whole livelihood would have stopped at that very minute.

So now all of a sudden, unit number fifteen, nobody answers the door. They go in, kick the door in, and they find some people in the unit, but these people are okay.

And so they finally get to the last unit, that eighteenth unit, and lo and behold thank God everybody was safe, everybody was accounted for.

The supervisors come back to the squad car, open up the door, pat me on the back and said, "Good job, rookie. Good job."

Shawn, after that moment man, I was done. I was done before my career even started. I was like, "At this moment right here, I have to find another way, because job security is not secure like everybody teaches you."

Like we've been told, "Get a good job, get a pension, get a career. The job will take care of you." That's a lie. You've got to take care of yourself, and I learned that at that very moment.

**Shawn Stevenson:** Man, that story- that's crazy, man. That's absolutely crazy. And even as this is processing, I was just like, "I'm glad you're alright."

I know you're here and you've been through this- the story has a pretty good ending - spoiler alert - but at the same time, just the situations that we find ourselves in.

And it's just for many of us, we don't learn the lesson. And like you said, you were done. A lot of us, it's not that the decision is hard, the decision takes like a second, like when you decide to change your life.

**Jemal King:** Shawn, if I could say this.

**Shawn Stevenson:** Yeah.

**Jemal King:** When I said that I was done, I know a lot of people, they say, "Okay, why weren't you done working the police department?"

See when I was done, I was done with the mindset that I'm going to let this job just take care of me for the rest of my life. I wasn't going to cut off my income stream.

That was the one stream of income, and I wasn't going to cut that off. So I was done with depending on this job for the rest of my life.

**Shawn Stevenson:** Right.

**Jemal King:** At that moment, I said, "I need to come up with other ways to have a backup plan, and then have another backup plan, and then have another backup plan."

So I was done with that mentality, but I wasn't finished working as a police officer.

**Shawn Stevenson:** And we'll get into that too, man, because that was my first question too, after finding out all of the things that you've achieved. Like, "Why is he still?" We'll get to that.

But like you said, job security isn't secure. We live in an entirely different world today. Where our grandparents, maybe they could work at the same place for some decades, but today everything is so volatile, and we have a tendency towards- even the traditional education is creating people to think in terms of working for a boss, and then like this company is going to take care of you.

But the reality is we've got to diversify things, you know? And not put all of our eggs into one basket.

And so with that said, things begin to change, you had a change in your mindset, you had that exposure. What did you do that was kind of like the first domino to start to knock over- building this empire you've built?

**Jemal King:** Man, I would say the first thing I did, I went and I researched real estate. Right? I remember just always saying that- I would see people that owned real estate in the community growing up, and I would always see them driving a certain kind of car, I would see them always living a certain kind of way, and I wondered, "Why is it that most people in my community only live or rent in a certain place, but yet I seen other people have multiple properties?"

Right? And so for me, I went ahead and I said, "This real estate seems pretty attractive," and I knew that I didn't have to physically be there.

So I always wanted to come up with a way that I could make income but not physically have to be there. And so that's when I bought my first property.

And I went, and I looked at seventy-seven properties before I actually purchased my first property.

**Shawn Stevenson:** Seventy-seven?

**Jemal King:** Seventy-seven. The reason why I looked at seventy-seven properties was because I wanted to be very intentional. I did what I did.

I wrote down every single thing, right? I wrote down everything in my life where if anything happened to me, my house would still be taken care of, my car would still be taken care of.

So for me it wasn't really about real estate, it was about a lifestyle. And so what I did, I wrote down all of my debt.

I wrote down my house note, I wrote down my car note, I wrote down my wife's salary that she makes on her job, I wrote down everything- our food items, every bill that we had.

I wrote that down and I put a number attached to all those bills, and that number came out to \$5,000. And so I said, "Okay, I need to residually make \$5,000 to take care of my lifestyle, so if I ever get into a shooting again, or if anything ever happens to me again, then I know that my lifestyle would be taken care of for the rest of my life."

Right? My wife wouldn't have to go get a second job if something happened. If I would have got shot that night, and been laying up in the hospital, what would happen to my family?

What would happen to our livelihood? So I wanted to make sure that the properties that I look at would take care of my day-to-day debt.

So I always say I bought a building for every bill that I had. And so at that point, the first property, I was looking to take care of my house note.

And so it took us seventy-seven properties- I literally went and looked at seventy-seven properties. I was very intentional. This property that I bought was going to have to take care of my house note. That was first and foremost. I wanted to make sure our house note was taken care of.

And so at that point, I found a four-unit apartment building in Chicago. And so a four-unit apartment building is four units, right? This property cost me \$125,000.

I only had to put \$25,000 into it to fix it up, and so that total loan amount was \$150,000. I only had to put down 10% of that, and so I only had to put down \$15,000.

At the time they gave us a uniform allowance, the police department gave us different kinds of loans that they would give us just for being a police officer, for a first time home buyer they would give us a loan.

And so I took my money that the police department usually gives you for uniforms and things, and I used that as my down payment on my first piece of property.

And so this property here was renting- I was renting it for \$1,000 per unit, and my mortgage wasn't nothing but \$1,000 a month.

And so here it is, I was making \$1,200 every two weeks as a police officer, but I was netting \$3,000 a month as a real estate owner on my first property, and I was twenty-two years old.

So after I did that, I was like, "Okay now wait a minute, this is not making sense. How is it that I'm going to work every single day, I'm getting shot at, and I'm making \$1,200 every two weeks?"

But I bought this piece of property, I put \$25,000 worth of improvements into this property, and then I'm renting this property out to people that need a place to live.

They paid me the first of the month, I'd take a portion of that payment and paid the bank, and then now the rest goes in my pocket, and the money that's going in my pocket is more money than what I'm making on my job from working forty hours a week.

I was like, "Man, this don't seem right. They didn't teach me this in school." Right? This ain't what they taught us in school.

**Shawn Stevenson:** Right.

**Jemal King:** How is that even possible? And so after I did the first one I said, "Okay, well cool. Wait a minute. So I'm making \$3,000- I'm netting \$3,000 a month. Let me try this again."

And so then that's when I went ahead, I refinanced that building, I pulled some cash out, and then I went and bought a six-unit apartment building. Right?

I was like, "Okay, I've got four units right here and I'm making \$3,000. Let me go buy a six-unit building." And so the second property I bought was a six-unit building and I was netting \$5,000 from this six-unit building.

So here it is, I'm twenty-three years old now, and I'm netting \$8,000 collectively between my two buildings, and I'm still making \$1,200 every two weeks as a police officer.

**Shawn Stevenson:** Crazy. Crazy.

**Jemal King:** Yeah.

**Shawn Stevenson:** That's powerful, man. That's so powerful. And so from there, you continued- so let's just jump to it. So how many properties do you have now?

**Jemal King:** Well I look at units. So right now I have over 118 units.

**Shawn Stevenson:** Okay, wow.

**Jemal King:** Units. Yeah, so in real estate, we count doors.

**Shawn Stevenson:** Yeah.

**Jemal King:** You know? So 118 people give rent the first of the month.

**Shawn Stevenson:** That's nuts, man.

**Jemal King:** Yeah.

**Shawn Stevenson:** And at some point you decided to diversify. So it wasn't just in the real estate, and you went- what was the other thing?

**Jemal King:** Well you know what, Shawn? I don't really look at it like diversification. Right? I don't look at it like diversifying.

I look at it like creating multiple streams of income.

**Shawn Stevenson:** Right.

**Jemal King:** And so what we did after we bought the third property, then that's when my wife at the time, she was a school teacher, and we was having my first child, Ayanna, the one that we just talked about in tennis.

And so we were having her, and my wife kind of wanted to have an identity. She wanted to stop working for the school system, but yet she wanted to do her own thing.

And so since I was in real estate already, I was like a church came available, and I was like, "You know, have you ever thought about starting a daycare?"

And she didn't know nothing about it. She was like, "Well," and I was like, "Man, that way you can have our daughter-" because she didn't want to just put our kid off to a daycare center thing like that.

I was like, "You can still have our daughter, and you can have your own business, have your own school. This is what you do."

And then she was like, "Well, it sounds like a good idea." You know, my wife is kind of a chameleon, and the funny thing is her name is Camille, and she's a chameleon.

**Shawn Stevenson:** Oh wow.

**Jemal King:** Meaning she's just that supportive type, right? And she was kind of like, "Whatever you decide." And so we started this daycare center, you know?

I renovated it, it was a church, turned it into a daycare center, and the thing about it, we knew nothing about daycares, right? Nothing.

We didn't know how much daycare centers made, we didn't know anything. All we knew was that we had this huge building, and it had teddy bears in it, books in it, and it looked like a daycare center.

And so at the time, we started off with just two kids; my daughter, Ayanna, and my brother's son, Matthew. And neither one of them was paying us any money, right?

So we was just like we've got this huge building with no income. And within a two-month time period, we had over fifty children in that business.

We had over fifty children in there in a two-month time period, and we knew nothing about childcare. Nothing at all.

Those fifty kids was bringing us in about \$40,000 a month, and then within a year's time, that building starting generating over \$100,000 a month.

Now here it is, we're bringing \$8,000- we're netting \$8,000 from my real estate, right? Which is taking care of all our debt, and now we're bringing in over \$100,000 a month from these daycare centers.

And so after the first daycare center worked, we did the same thing like we did with the real estate. We was like, "Well, if it works with that, let's do another one."

And so we bought a cleaner's at the time that was right across the street, we renovated that. Before the property was even finished, that daycare center was already filled to capacity.

And so that daycare center started making us \$60,000. So now here it is, we got two daycare centers making us over \$160,000, and yet at that time I might have been making like \$50,000 a year with the police department.

**Shawn Stevenson:** That's blowing my mind. And we can get caught up in these numbers, man. But you know, like this was a lifestyle change for you, you know?

**Jemal King:** Absolutely.

**Shawn Stevenson:** And also a change in your mindset, to continue to grow, and you kept seeing the bigger picture.

Like, "Okay, if this is working-" because this is one of the things that I see with entrepreneurs, and I've done too, is that we find something that works and we stop doing it.

**Jemal King:** Yeah.

**Shawn Stevenson:** Right? But you're seeing this pattern, and you're growing, and you're- instead of diversification, multiple streams of income.

And so you've got the real estate, you've got the daycares. So just a real quick glimpse, security companies?

**Jemal King:** Yeah.

**Shawn Stevenson:** That's with your brother.

**Jemal King:** This brother that's in here.

**Shawn Stevenson:** The brother that's in here.

**Jemal King:** Yeah, so my brother was Sergeant- he is a Sergeant with the Illinois State Police, and my brother was working a part-time job- got the part-time job to make ends meet.

Here it is, you have a guy that's making over \$140,000 salary, but yet he was still working part-time jobs just to have that certain kind of lifestyle for his family.

And so I was like, "Hey bro, you know all about security, you know all about part-time. That's what you do for your part-time, you do security for other people. We can do our own."

Here it is, we're police officers, right? Like hey, we can start our own security company. And so at that time, me and my brother started Illinois Security Professionals, and I took money from the real estate, and that's how we had our start-up money.

And I invested it into getting contracts, uniforms, and things like that for the security company, and within a year's time, the first year we made over \$100,000 not knowing

anything about a security company. And being in year number two, we made upwards of \$2 million.

And so, but even though we were doing multiple streams of income, the big thing was the vision that came along with these multiple streams of income.

And I think a lot of people miss that, you know? The same way how- I had to revert back to when I was a kid and had a vision of myself playing football.

You know, you have to have a vision for yourself also, and whatever business it is that you want to do. Right?

So we had visions, we saw exactly what it is we wanted. You don't have to have really the knowledge in the beginning, you've just got to have that vision, and you've got to stick to that vision, and then let the vision develop the business.

**Shawn Stevenson:** Man, that's so, so good, man. It's something we're going to talk more about, but this concept of it being perfect, you know? And so you didn't have all the knowledge.

**Jemal King:** Not at all.

**Shawn Stevenson:** You just got started.

**Jemal King:** Not at all.

**Shawn Stevenson:** You know? And so let's dive in now. So people hear this incredible story, but there are certain principles that you were able to extract, and that you've been teaching at our different events, and it's just been riveting.

Like you've got people just losing their minds, and also people applying what you've been teaching, and just having this huge transformation in their lives.

And of course we want to talk about fitness too, by the way.

**Jemal King:** Absolutely.

**Shawn Stevenson:** But so let's dive in and talk about some of these principles. I think you brought five for us that you're going to share.

**Jemal King:** I did.

**Shawn Stevenson:** I think you've got- is it eight or ten of them?

**Jemal King:** It's probably about fifteen now.

**Shawn Stevenson:** Okay, but these are some of the big hitters here. So let's dive in and give some kind of actionable things for people.

**Jemal King:** Yeah, so one of them in particular that I love, you know that I talk about all the time, is your level of exposure determines your level of success.

Your level of exposure. You're always being exposed to something if you think about it, right? You know, what are you exposing yourself to?

Better yet, what are you exposing your children to? Just think about it. You know? Exposure. You're always exposing yourself to something, and so that's why I always read, you know?

I'm always making sure that I'm listening to the right thing, I'm always my circle of influence. That's why hanging out with guys like yourself, ET. Just being around you, I've learned so much.

You know, I've learned that if you eat two green leafy vegetables a day, it will help you live eleven years to your life. Right? It adds eleven years to your life. Did I say it right?

**Shawn Stevenson:** You're there, man. You're absorbing it, the exposure.

**Jemal King:** But you just exposed me to it.

**Shawn Stevenson:** Exposure, yeah.

**Jemal King:** But back at home, I've got buddies that are like, "Hey bro, let's get a couple cheeseburgers." You know? So if two green leafy vegetables would add to your life, what would eating two cheeseburgers do to your life?

**Shawn Stevenson:** Probably take away a few days.

**Jemal King:** But that's the difference between exposure. Just by knowing you, I've added to my life possibly. So that's what exposure can do. That's how powerful exposure is.

So your level of exposure determines your level of success. With my daughters, I had them around tennis players. You know? I took my daughter just this summer to Harvard tennis camp.

I wanted her- she said that she wants to play tennis, this is what she wants to do. You know? She wants to be a great tennis player. She wants to play tennis in college.

So I had her look past high school, right? I didn't take her to the best high school tennis camp, we took her to the best college tennis camp so that when she goes to high school now, she's been exposed already to that college level.

So she already has that college mentality in her. She knows what she's playing for. So that level of exposure that we gave her at Harvard now transpired in her season at high school, and that's why she played like a college player.

So her level of exposure determined her level of success.

**Shawn Stevenson:** Man, and real talk, this is where we met, is the environment. You know? The different exposure. Putting yourself- you're somebody that took action and was going to these events.

What inspired that for you to start doing that, to like going, and investing your time and your energy to going to events with ET and the team?

**Jemal King:** Yeah, well back at home. You know, back at home, my circle, bro. I'm telling you, I used to sit up and tell my wife like I prayed that God changes my circle, because I didn't have people that was around me that was actually- like had the same mentality I had, right?

I had people that kind of was just like, "Yeah, I just want to work a job, and pay my bills, and then whatever money is left over, just take that." People was looking to live check to check. I wanted more, and for me it wasn't about the money, right? It was about the options that money give.

It's about the options, it's about positioning my family. So I was like, "I need to- I'm not the only person that's thinking like this. There's got to be somebody else out here that thinks the way I think."

And then all of a sudden I'm going to these conferences, and I'm meeting people like yourself, and I'm hearing you talk, right? And I'm seeing you with your son.

I was on a cruise with you, and I saw you with your children, I seen you with your wife. I wanted to be around other men that love their wives.

Guys that really look to their wife and say, "Man, this is my boo. You know? This is the woman I love." And not guys that's on that other stuff talking about, "Hey man, let's get away from our wives. Let's go hang out here."

I wanted to be around likeminded people, and so once I started coming to the conferences, I started meeting likeminded people, and I said, "Man, this is crazy. I've got to go all the way outside of Chicago to find other people that look like me or talk like me or act like me. People that love their children, people that invest in their children."

And so the more I went to these conferences, the more I kept running into people like yourself, like CJ. Every time I'd get around CJ, he would always ask me how is my family doing?

I'm like, "That's crazy. Here it is, I've got buddies that live next door to me, and they ain't never ask me about my family." But yet I'm going to these conferences, keep asking me about my wife, my children.

I was like, "Man, this is something different." So then I kept coming. Every time I see E, always asking about my son, always asking me about my family, and I was just like, "Man, this is the circle that I want to be around."

Not just that I want to be around, this is the circle that I need to be around, because it's good for me, and I knew that I was good for them.

You know, we've got this term we always say, 'iron sharpens iron.' Every time I get around them, they're sharpening my iron. Every time they get around me, I'm sharpening their iron.

You need to surround yourself with people that sharpen your iron. You know? Either somebody is sharpening your iron or they're dulling your blade.

You know, people can be so taxing on you that you just feel drained. But I was like, "Let me go to these conferences, let me get around likeminded brothers."

And every time I go to the conferences, I would just be feeling like I'm just energized, right? I'd be ready to just take on the world, and then I would come back to Chicago, and I would share my experience with other people.

**Shawn Stevenson:** That's what it's about, man. That's what it's about. So changing that exposure, getting out, physically getting yourself in a different environment.

Also the books that you're reading, the social media, the messages that you're exposing yourself to; all of that really helps to change your perspective and give you new exposure. So thank you for that one, man.

So that's number one. What's another one? So these are- real talk, these are some of the lessons that I've been learning from you as well, and these are the keys to the kingdom. Jemal King.

So number one is exposure, number two?

**Jemal King:** Operate with a millionaire's mindset. A millionaire understands that time is your greatest asset. Time.

See in the police department, we have this thing called the hole, right? And so the hole is where a police officer- whenever you're out there working, and you're just trying to get away from the public, let's say that you're not really busy, you've just got a lot of downtime, the hole is where a police officer tries to get away and you just maybe dip off to like behind a building, or even in a park, right?

And then during that time, you're like either on social media, you're watching movies, you could be listening to music. But what I notice, when a lot of officers were in the hole, they was wasting time. They was wasting time in the hole.

But see, where they thought they were getting over, right? They were like, "Oh man, I don't have to do any work, I don't have to answer any calls, I'm about to watch these movies. I'm about to-"

**Shawn Stevenson:** Eat these donuts.

**Jemal King:** Eat these donuts, right.

**Shawn Stevenson:** Stereotype.

**Jemal King:** Exactly right. "I'm about to eat these donuts." They did all that in the hole. Right? But when I was in the hole, I would read books about real estate.

When I was in the hole, I would get my real estate listings the day before, and I would tell my partner, "Hey, you hop in the passenger seat. I'm going to go ahead and I'm going to drive to these properties."

And so with my partner, he was sleeping, eating donuts, on social media, I would go to these properties. And those seventy-seven properties I talked about, I did that in the hole.

And so one funny thing that I noticed is that whatever an officer did in the hole, he became. So if you had an officer that just did nothing but watch movies all the time, he was an expert on movies.

He was the guy to go to about every single movie you want to know about. If you had somebody that was in the hole that always ate donuts or drank coffee- Dunkin Donuts, you know? They would always go to Dunkin Donuts and just hang out there, it showed in their body.

But then when I'd go to the hole, I was looking at properties, I was going over my business plan, I was educating myself. I did all of that in the hole, you know?

So I always say my superpower is my time management. You know? Everybody gets twenty-four hours.

**Shawn Stevenson:** Right.

**Jemal King:** What you do with your twenty-four hours is so critical. And you're always doing something whether you're sleeping, whether you're on social media.

I mean if you just think about social media, the average person is probably on social media about- what? I don't have any social media, by the way.

**Shawn Stevenson:** Two to three hours a day.

**Jemal King:** Two to three hours a day. A day. So that's- even at two hours, that's fourteen hours a week. That's fourteen hours. Do you know what business I can start with fourteen hours a week? With dedicating fourteen?

The businesses that I have, I never had to dedicate that much time to. So here it is, the daycare center was making us \$100,000 a month, and I didn't even dedicate fourteen hours a week to that.

But yet, a lot of people take their time and spend on social media, they take fourteen hours and it's not producing anything. It's not doing anything for them.

So what are you doing with your time? I tell people all the time, "Stay out the hole. Stay out the hole." You know?

Even when you're waking up, you know, in the morning. Sometimes- like I wake up every single day at 5:15, and the first thing I do, I meditate, I pray, and then at 5:30 I'm in the gym.

So I've got a gym in my house, right? And when that alarm clock goes off, trust me I'm like, "Oh man, here we go." But that moment right there, when you don't want to get up, that moment when you just hear something in your head telling you to, "Oh no, let's just chill, man. Let's just- you can work out another time, or you can work out later."

No, that's the hole. That's the hole. That voice you hear in your head telling you, "No, we don't have to do this." That's the moment right there that you have to get out of the hole.

You need to get up and just go do it. You know? I created every single business that I have in the hole.

**Shawn Stevenson:** Man. I'm pumped right now, man. That's so powerful, man. That's so powerful. And we have those moments every day.

And by the way, when you say you've got a gym at your house, you've got a gym. People can get memberships to this.

But man, this is a true story, just today, man. You getting here, you guys- your brother wanted to drive down, you guys have got another business thing going on here in St. Louis, and you guys live in Chicago- well, close to Chicago.

And a big snowfall came down, and took you guys several more hours to get here. And first of all, of course I appreciate you putting that effort in.

But you know, we woke up today, we live out in the woods a little bit, and it was winter wonderland. Right? It was like eight inches of snow.

I look out the window, and you know, it's still dark outside, but I could see like this don't look good. And so you know, alarm goes off same time, I get up and I go over to the window.

My wife's got up, you know, she's changed her habits, you know she got up, she's going. I'm just like, "Turn the light back off so I can see outside." I was like, "Man, this don't look good."

You know the schools are going to be canceled, and so I was like, "Alright, let's get going." And then she got back in bed. She got back in bed quick. She got back in bed.

I'm hitting the Denzel Washington. She got back in bed quick, and I was like, "What are you doing?" She was like, "I thought you said get back in bed."

I literally- I didn't even say words remotely close to that.

**Jemal King:** Right.

**Shawn Stevenson:** You know, that was the hole, she jumped in it.

**Jemal King:** She jumped back in the hole.

**Shawn Stevenson:** She jumped in it. But then you know, I just reminded her- because we just talked about this routine, and really mastering our routine. And we've seen revelations happen in our lives as a result of just following this routine.

But for her, it's based on getting my son to school to kick things off. Right? And so- but that was the opportunity, like let's execute, let's get up, let's still do what we've got to do.

I'm definitely going to find a way to get to the studio. My man done drove all the way. And she got up, she just started knocking stuff out, man.

You know, she put a toe in the hole, and then she got back. So you can always rebound, you know? Because that's also what I wanted to share with people, man.

Is watch out for the hole, but also know that if something goes wrong, it doesn't mean everything is over, all is lost. Like just pick yourself back up, learn from the last time, and go to the next level.

**Jemal King:** Absolutely.

**Shawn Stevenson:** So that's two. What's another one?

**Jemal King:** Make real estate real. Now when I was telling you about how I wrote down everything in my life, and I used real estate- how I bought a building for every bill that I have.

Make real estate real. To everybody listening, what would your life look like if you had a property that could take care of all your debt? I mean just think about that, right?

So the money that you make in your job, if that money was just your pocket money, if that money didn't have to go to your bills, if everything that you had was covered by your real estate, what would your life look like?

But that's what happened in my life. Make real estate real. I made real estate real for us. I wrote down- not only did I buy enough properties to take care of my current debt, I even said, "Okay, if it worked on my current debt, then it will work on my future debt also."

So we wrote down the type of life that we want to live, the type of life that we want to have one day. We didn't even have children at the time, right? In the beginning.

And then that's when we said we want to have three kids, I knew their names, you knew? I knew everything. I thought the boy was going to come out first, but you know, but I knew two girls and a boy.

We knew exactly what school we wanted them to go to, right? So we researched how much does that school cost? How much would it cost us to send our kids to private school?

We knew the type of car we want to drive, right? This went back to that vision- not just the vision, but the exposure I had from my friend, from going to see him.

We knew that we wanted to live in a larger house. How much does that house cost? How much is the mortgage- the monthly mortgage to that? How much are the bills to a house like that?

And then we wrote all of that down. We was being very specific, right? We wrote down how much would the kids school cost? We wrote down how many times we want to travel in a year, and then we bought enough real estate to take care of our future debt.

This was debt that we didn't even create yet, but before the debt came, we had enough real estate to already meet that debt and take care of it. Make real estate real.

Make it real for you, and that's what I tell people all the time. Even if you don't want to own a bunch of properties, right? If you're just saying, "Hey, I want to buy this car."

Alright, great. There's a building out there that you can buy, rent out every single month, and the profit that comes back to you, you can use that money to take care of this car note, right?

Why take your last dollars and put it down on a car, and then all of a sudden this care in five years, now all of a sudden you want a new car, right? And this car is no longer good, and then now you have to do it all over again.

What if you took that money, invest it in a property, that's your down payment, and then the property gives you a return every single month, right?

And then now let the return take care of that car note, and then now still once that five years is up, or whatever, you can go get you another car, right?

That building will keep on, and not only take care of you, it could take care of your kids after you pass, right? So that profit- so make real estate real.

So I like to tell people all the time, write down how you can use real estate in your life. You know? How you can use real estate to help you.

You don't have to live check to check no more, right? There's real estate out here. Real estate is not going nowhere. It's been here since the beginning of time, and it's going to be here even afterwards. Make real estate real.

**Shawn Stevenson:** Man, there's two big things that I want to kind of expand on with that, because number one, I think that it's important- you had some very specific numbers, right?

**Jemal King:** Yeah.

**Shawn Stevenson:** And I think that the universe really operates on clarity, right? So why in the world would the entire universe give you more for nothing? Right?

It's for nothing. "Oh, I want to make a million dollars, I want to make six figures."  
Why? What are you going to do with it?

**Jemal King:** Right.

**Shawn Stevenson:** Right? You're just going to put a kink in the hose, right? You're going to stop the flow of all of that good circulating, right?

And so being clear on, "I'm going to use this to fund my children's college. I'm going to use this to fund this charity. I'm going to use this to fund the car that I want." Very specific- what car is it, right?

**Jemal King:** Exactly.

**Shawn Stevenson:** Get clarity, and with clarity comes power. And the second thing is I'm going to steal your thunder a little bit here, you know?

But if it isn't real estate- and by the way guys, listen to this. Listen, please hear this. My man is just sharing this out of his heart and his passion.

He doesn't have a product to sell, he's not out here trying to direct you. He's not even on social media, alright? He's just sharing this, and he's achieved so much, and helped so many people on the low. Alright?

So just keep that in mind. But another thing, I'm going to steal the thunder a little bit, is it can be another business as well.

**Jemal King:** Absolutely.

**Shawn Stevenson:** You know, making real estate real, this could be making-starting a cleaning company, right? You have employees. Or creating a digital product, or doing work with Amazon- Amazon's associate program and you're selling-doing blog posts on cameras.

Whatever it might be, you can create more streams of income. But getting specific, "I want it for this \$900 amount for my rent."

**Jemal King:** Exactly.

**Shawn Stevenson:** Right? "And I'm going to cover it with this." It can give you a lot of power to get there, so thank you so much for sharing that, man.

Alright, so we've got three. We've got three in the books, I want to get two more, just two more, man. But we'll do that right after this quick break. So sit tight, we'll be right back.

Alright, we're back and we're talking with Jemal King, who has an incredible story and incredible insights, and really helping to look at shifting our mindset with our financial well-being.

And before the break we had covered three of these keys to the kingdom, we're going to get two more, so what's the next one?

**Jemal King:** Become a fortune teller. Become a fortune teller, meaning that in the beginning when we started this podcast, you talked about everything that I'm doing, right?

Talking about all the businesses that I have, you talk about the amount of money that I'm making, things that I'm able to do in my life.

But I don't give any credit to the Jemal that's sitting here in front of you right now, right? The Jemal that's sitting right in front of you right now is just the recipient of everything that you just talked about.

But it was that Jemal that was in his twenties that created the vision of this Jemal, right? So the Jemal that was in his twenties had a vision of how much money he wanted to make when he turned forty.

He had a vision on how he wanted his body to look when he turned forty. Not only did he have a vision about his health and his wealth, but he had a vision for his children who wasn't even created at the time.

He had a vision for his wife, and everything that that twenty-year-old Jemal had a vision for, I'm now living proof of right now. So become a fortune teller.

Write down the type of life that you want to have for yourself. Write it down, because one day your future is going to become your present.

So you can literally- I took a piece of paper, Shawn, and I wrote down every single thing. I was very specific with everything I did.

I said that I want to- I've got this thing I always say. 222. 222. That's how much I weighed when I first got on the police department at twenty-two years old.

Right now, I am forty-one years old and I'm still 222. That's the goal that I had for myself health-wise. So every day I get up and I work out towards that goal.

I'm working out, and then the thing about it- somebody said, like my guy was telling me one time, "You're too serious in the gym. Why are you working out? You don't have to work out."

Because I won't miss a workout, right? And he was like, "You can afford to miss a workout." And I tell him, "Bro, you're looking at me right now, you're looking at the Jemal right now, but the Jemal that's fifty needs me to work out right now."

**Shawn Stevenson:** Right.

**Jemal King:** The Jemal that's fifty is needing- so I'm not working out right now because forty-year-old Jemal needs it. No, the fifty-year-old Jemal is going to need it because things might happen.

Things are going to come about. The older you get, the more ailments happen in your life, right? So I'm working out for the fifty-year-old Jemal.

I'm becoming a fortune teller. I'm helping that person out. So that's what I need everybody to do, right? I tell people, "Become a fortune teller. Help out the future you. Help you out. Help out the future you financially. Give yourself options."

You know, go buy some real estate to give you options to help you out. You do not have to live check to check, you know? I've got real estate, and I keep buying properties so I'm giving my children options.

Not only am I giving my children options, I'm giving my grandchildren options right now. And my oldest child is only fourteen, and I promise you she ain't having no kids no time soon.

I promise you that one. But I know that one day she will have children. My other daughter Jasmine will have children. My son Jemal Jr., he's going to have children.

They're going to need me to help them out in the future, so I'm being a fortune teller with it right now. That's why I'm not being selfish.

I'm not just saying, "Oh I'm only going to- oh, I've got my house, I've got my car, I've got my bills paid." No, I can help out my grandchildren.

You know, right now, we've got bank accounts for our kids right now, and we're putting money in those accounts right now because we know when they turn twenty or thirty, they're going to have a business idea.

We know that one day they're going to get married. We know that one day that something is going to come about, and we can bless them with this.

We're going to give them options. So man, become a fortune teller. Change your future. You can do it, you've got the power to do it, do it now though. Stop living check to check, stop living day to day.

**Shawn Stevenson:** I love it, man. Either way, you're passing what you're doing right now to your future self.

**Jemal King:** That's generational wealth, bro.

**Shawn Stevenson:** Yeah. That's powerful, man.

**Jemal King:** That's generational wealth. You can literally affect the next generation, and if you do it right, you can affect the next generation and the next generation.

And you will never really- I will probably- me and my wife will probably never see the actual fruits of our labor. We'll never really probably see.

You know, right now my daughters, right now we said that we wanted them to go to a special school, so right now they go to the number one school in the state of Illinois, right?

And my daughters speak Spanish, they speak French, and Mandarin. So you throw English in there, that's four languages, you know?

So here it is, just because of the vision that we had. We've seen it. And I don't mean- like some people just think about things, right? It's a thought.

I'm not talking about thoughts. I'm talking about a vision, you know? The visions that I have in my head, Shawn, they're more real than this studio right now.

I see them just like how I see you sitting across from me. It's real. It's so real that when the actual vision comes about, I'm like, "Yeah, I've seen this before."

It's kind of like de ja vu, right? Because I've already seen it in my head. I've played it out. I tell people always, "When you become a fortune teller, it's kind of like going to a movie.

Let's say that you go to the movies to see a movie, right? Let's say a horror movie, something really scary, and let's say that the movie is supposed to start at 7:00, right? But you happened to get there a little bit early, and you get there at 6:45.

And you walk in the theatre, and you see the main character in the movie, right? The main character lived, right? You see things happen but all of a sudden the main character lived, and you're like, "Okay wow, the main character lived."

And then you stay in that same movie, right? And when it starts at 7:00, and you're watching it from the beginning, right? And you see the main character go through all of this trauma, and going- it's scary, it's a horror movie, and you look around at all the people in the audience, right? All the people sitting there watching the movie.

They're nervous, right? They're scared, they're nervous, but you're sitting back with just this calm. You're looking like, "Man, the dude's going to live. He's going to live. I've seen the end."

**Shawn Stevenson:** "I know the end result."

**Jemal King:** "I know the end result. I seen the end." That's how you've got to live your life. When you become a fortune teller, you're seeing the end.

You're seeing the end of it. So now when you see the end of it, the beginning is easy because I already know that it's going to be alright. I know my daughters are going to be alright.

**Shawn Stevenson:** Yeah.

**Jemal King:** I know my grandchildren are going to be alright. Why? Because I set this up for them. I've seen the end already.

**Shawn Stevenson:** Yeah.

**Jemal King:** Become a fortune teller.

**Shawn Stevenson:** Some of the stories you've shared with me- and we're getting close on time here, but this man, he lives what he talks about. When you're saying this, you really mean it.

**Jemal King:** Absolutely.

**Shawn Stevenson:** And you've seen example after example after example of it happening, and of course we'll have you back on sometime to share some more of your insights, and your wisdom, man.

But let's get to that number five. Let's drop one more key for us, man.

**Jemal King:** Number five. Yeah, so this is my favorite one. Alright, so number five is free yourself. A lot of people always ask me, "What does free yourself mean?"

So one of the times when I went to go visit my buddy that played in the NFL, he was like- he had a bunch of NFL guys with him, and all these guys was making \$200,000 a week, you know? \$100,000 a week, driving fancy cars, and here I am making \$1,200 every two weeks as a police officer. Right?

**Shawn Stevenson:** Yeah.

**Jemal King:** And so he was like, "Hey J, man we're all about to go out to this steak restaurant, man. Come on, let's go." So I'm like, "Alright cool, whatever."

And so on the way there, we pull up to the restaurant, and I'm getting kind of nervous because I'm like, "Man, this place looks like exclusive," right?

You know, it was like a fancy restaurant, it's got nice cars parked outside.

**Shawn Stevenson:** It's not the Red Lobster.

**Jemal King:** It's not Red Lobster, bro. They don't have the surf and turf.

**Shawn Stevenson:** They're not going to give you the vibrator- the pager. Yeah.

**Jemal King:** No, this was kind of like- when the guy came to the door, the manager was like, "Gentlemen, your table is over here," and took us all to a back room, and I remember man, it had dim lights, and I was just nervous the whole time I was there because I'm like, "Okay cool, this is an expensive restaurant, I'm only making \$1,200," and I'm over here counting my money.

And I'm just like, "Depending on how much this costs, this could be my light bill. This could be the gas bill." So I remember just feeling uncomfortable.

And we sat down, and it was crazy because here I am with all these NFL guys, and the second we sat down, everybody started calling out what they wanted.

The waitress, she was bringing water, and just sitting water on the table, and the guys were like, "Man, we're hungry. We know exactly what we want. We know exactly what we want to eat."

And I'm sitting here, and I'm kind of lost like, "Man, she ain't even put out the menus yet." Right?

And then so the waitress was like, "Okay, you guys hungry, let me go around the table." And so she started just getting orders, and she was like-

My buddy was like, "Yeah, give me filet mignon." My other guy was like, "Hey, give me a T-bone steak." You know, another guy, "Bacon wrapped shrimp." You know, they just called this stuff out. "Porterhouse steak."

She came around to me and was like, "Sir, what can I get you?" And I was like, "I need a menu. I need a menu."

**Shawn Stevenson:** Yeah, slow down.

**Jemal King:** I need to know what's going on. And my buddy was like, "Hey J, just get whatever you want, man." And I knew that if the bill came, he would take care of it, but I wasn't that type of guy. I always wanted it done on my own.

You know, even if he made the gesture of paying for it, I wanted to be able to, "I got it, I got it." Matter of fact, I'm the type of guy where I wanted to pay for everybody.

I knew I couldn't afford to pay that time, but I just didn't want to lean on him like that. Right? And so Shawn, I really didn't know what I wanted to eat, and they were like, "Dog, just get whatever you want. This is a steak place. This is a steak restaurant. Whatever you want, bro."

And I was like really at a loss of words. I really didn't know, you know? I wasn't being funny, I just did not know what I wanted to eat.

And so I remember my boy, his friends were all nudging each other, and like, "What's up with this dude? What's up with your boy?"

And he was like, "Jay, man. You're embarrassing me, dog. Dog, just get what you want to eat." And I was like, "Bro, I don't know."

And then the waitress was right there, and I was like, "Ma'am," I just stopped talking to him and I looked up, "Ma'am, could I get a menu, please?"

And the waitress was like- she reached one over to the table next to us, picked up a menu, and kind of threw it at me, and it was embarrassing, bro. It was embarrassing because when I opened up that menu, my eyes automatically went to the right side. You know what the right side is?

**Shawn Stevenson:** That's where the prices are at.

**Jemal King:** That's where the prices are at, bro. That's where the prices are at. So my eyes automatically went to where the prices were.

So I would pick- I would choose the items on the menu that I could afford, and then I would say, "Okay, this is the best decision out of the choices that I could only afford."

See, I really didn't know what I wanted to eat, right? Once I looked at the right side of the menu at the prices, then I would say, "Okay, I could afford this, so then this is what I want to eat."

At that moment, I was like, "What else in life am I looking to the right side of the menu on? What else in life am I making decisions solely based off the price?" And that was the best item on the menu.

**Shawn Stevenson:** Not what you wanted.

**Jemal King:** Not what you really want to eat, you know? I'm picking, I'm choosing items only what I could afford.

So imagine how many people go through life with making decisions based solely off the price, and not really what's best for them. How many people send their kids to a school probably because they believe that it's the cheapest school and not necessarily the best school?

So I tell people all the time, "Live life on the left side of the menu, because on the left side, it's way sweeter." You know?

And I'm not telling you to live outside your means, but I'm telling you to look at other possibilities like real estate to help out, to help you to make better decisions, to give you more options in life, because that's what it's all about. It's about options, right?

So in that very moment, I said, "I'm no longer going to live life on the right side of the menu. I'm going to find a way. My wife deserves better. My children deserve better."

You know, my wife- here it is, I'm taking her to restaurants only because I can afford the stuff- the items on the menu, and I'm not really taking her to the places that's the best place in my opinion.

**Shawn Stevenson:** Going to Red Lobster.

**Jemal King:** Yeah, right. You know, and so I'm like, "She deserves better. You know, my children deserve better." And so what I did, I went ahead and I created ways where now my family, we live on the left side of the menu.

When we vacation, we don't look at the cost. We're in a position that we don't have to look at the cost. We go to a place because it's the best place, and not because it's the cheapest place to go.

There's a difference when you go travel somewhere and you're staying at the worst hotel, and you're flying in the worst airline, you've got the worst seat, and you're just happy to get there.

Right? Some people it's just like that restaurant. They're happy just to be in the restaurant. You can afford the salad, so that's the only thing you're going to get is the salad. Right? But yet, you ate at that restaurant.

**Shawn Stevenson:** The unlimited salad at Olive Garden.

**Jemal King:** Right.

**Shawn Stevenson:** The unlimited breadsticks.

**Jemal King:** Exactly, and so some people, they're just happy just to be in the building. You know, but for me, I was like, "No, I have to change the culture. You know, we have to start living life on the left side of the menu."

And so yeah, that's what I always say, live life on the left side of the menu, because trust me when I tell you bro, the left side is way sweeter.

**Shawn Stevenson:** Man. Dude, I'm just so grateful, man. And I even heard new parts of these stories today, and man, I just want to say thank you so much for being that person who was looking out for the Jemal you are today, you know?

Who stepped up and started to say yes to that bigger vision, for giving yourself that exposure, for- when you were in the hole, to really work on something special, you know?

And I love how you said what people were doing in the hole, that's who they became, you know? And man, I'm just very, very happy to know you, and to see your story, and to be a part of the story at this point, man.

It's just really incredible, man. I just want you to understand how incredible you are. You're an exceptional human being.

**Jemal King:** I appreciate that. That means a lot coming from you, because you're exceptional.

**Shawn Stevenson:** Thank you.

**Jemal King:** So I appreciate it, man. Iron sharpens iron.

**Shawn Stevenson:** No doubt. Or it'll dull and turn into a butter knife.

**Jemal King:** Come on, Shawn. Let's go.

**Shawn Stevenson:** Come on. So listen, final question for you.

**Jemal King:** Yes?

**Shawn Stevenson:** What is the model that you're here to set for other people with how you live your life personally.

**Jemal King:** Yeah brother, all things are possible. All things are possible. You know? You have to believe.

Here it is, I'm a Chicago police officer, right? I'm a blue collar worker, 9:00 to 5:00 blue collar. I didn't go to a special school, didn't go to a special university, but yet I still made my dreams of becoming a millionaire my reality.

I still did it. I didn't have to go to the NFL. You know? I didn't have to win the lottery. I didn't have to wait for one of my parents or somebody to pass away.

I did it now. I was able to take care of my family with the little I had, you know? I took the money that I had, and then I created a vision for myself, and then I held onto that vision until it became a reality.

And so I want everybody else to know that if I did it, from where I'm at, then you definitely can do it from wherever you're at.

**Shawn Stevenson:** Bro, thank you so much for sharing your story, for sharing your wisdom, and thanks for making the trip through the snow to be here, I appreciate you, man.

**Jemal King:** Thanks for having me, man. Anytime. Anytime.

**Shawn Stevenson:** My pleasure, man.

**Jemal King:** Look forward to being back.

**Shawn Stevenson:** Everybody, thank you so much for tuning into the show today. I know you got a lot of value out of this episode, and hope that this really sparks a change in your thinking.

And also, it begins with belief, you know? This is something that he was talking about right off the bat.

And I know you probably got the same question that I had when I first started to hear some of this story. Why are you still a police officer after all of this?

But you know what? To get that story, to hear the rest of why he's still a police officer, he's about to retire in just a couple of months.

He's actually going to be retiring when he's in Jamaica with all of us, and it is the Phenomenal Life Event is where you're going to get to meet Jemal, hang out with us.

He's going to be teaching a session, I'm going to teach a session, and some other stuff as well. We're going to do some workshops, probably do a live podcast, and so come and hang out with us.

One week. We're going to spend an entire week together in Jamaica. First of all, it's Jamaica, alright? Come on.

So it's [www.PhenomenalLifeJamaica.com](http://www.PhenomenalLifeJamaica.com), that's where you can get information about the event. It's going to be a full immersion, and not just these principles, it's that exposure. Right? It's that exposure that Jemal talked about.

And these kinds of things are absolutely priceless, alright? So pop over there, check it out, [www.PhenomenalLifeJamaica.com](http://www.PhenomenalLifeJamaica.com), and that's coming up in February.

Alright? End of February into March, alright? Seven days- I think it might even be eight. Seven or eight day adventure together, you know?

This is a great opportunity to come out, also bring your family, changing that exposure. This is one of the things I did for my kids. We did the cruise last year, Phenomenal Life Cruise.

Went to all these different islands. My son- I didn't leave the country until I was like thirty-five or something. You know? And to have these experiences, and to see the growth and the different change in the mindset of my family, it's just so powerful.

So I'd love for you to come and hang out with us.

And listen, we've got some incredible guests coming up, but I want you to really take this to heart today because Jemal shared some very, very powerful and special information, and I want you to start to think bigger than you ever have before.

To really expand your vision. This is something we talked about before the show, you know? And starting to see that vision clearly, and that's the key, is clarity and giving yourself permission to want what you really want despite the circumstances.

Listen, real talk, Red Lobster is kind of delicious, alright? When we talk about the cheddar biscuits they bring to the table, you get full before the entree even gets there, you know?

But that's one way of being, but if you want more, or if you want different, it's really about options. That's what it's really about when it boils down to it.

Alright? So whatever it is for you, whatever you feel called to do, let's just step up in this area so that we can get to a level of peace, of peace of mind, so that we're not cutting corners, and we're stressing ourselves out when we do not have to have this as a stressor.

Alright? And it comes from immersion, exposure, vision, making it real for yourself, and just changing that blueprint at the end of the day.

So again, I hope you got a lot of value out of this episode. If you did, share this out with your friends and family on social media. Tag me, let me know what you thought of the episode.

I'll share it with Jemal because you can't get to him unless you've got the Bat Phone, or unless you're in Jamaica, alright?

So we've got some incredible guests coming up, incredible show topics, so make sure to stay tuned. Alright? I appreciate you so much. Take care, have an amazing day, and I'll talk with you soon.

And for more after the show, make sure to head over to [www.TheModelHealthShow.com](http://www.TheModelHealthShow.com). That's where you can find all of the show notes, you can find transcriptions, videos for each episode, and if you've got a comment you can leave me a comment there as well.

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And take care, I promise to keep giving you more powerful, empowering, great content to help you transform your life. Thanks for tuning in.