

EPISODE 1236

[INTRODUCTION]

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Rachael Wick: For those of you looking to do this with your spouse, Ken and I do a daily couple's devotional. So, we have our own prayer time. That opens up conversation. It's surprising. Even though we are together all day, and we totally love being together, the conversation it draws that we're still individual people, it helps our continued growth as a couple.

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Whitney Sewell (WS): This is your daily Real Estate Syndication Show. I'm your host, Whitney Sewell. Today our guests, they're going to go through a story of leaving two JOBS and moving into business together as a married couple and what that looks like. We're going to talk about the communication piece, how they do that, how they do it well, and how they are growing a business. But we're also going to get into some of the things that we don't often talk about on these podcasts 'cause I don't often have married couples on to discuss these things. Even their separating business from family. I get that question personally often from people that listen to the show or other people in the business - Whitney, how do you all separate that? How do you not have the business on your mind when you're sitting at the dinner table? Because it is a common struggle, it's a struggle for me or has been worse in the past. I'm doing better at it, but I want to be there when your kids are sitting there at the table. I don't want them to see me on my phone all the time. I want to be focused on them and focusing on what's important to them at that moment and cherish that time.

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WS: And so the couple today tells us how they have done that, how they get their children involved. They have six kids and they're in their 20s now. And so they can look back and say, you know what, I wish we'd have done these things, and they're going to share a little bit of that. I think it was helpful for me. I know it's going to be helpful for you as well. Even some

inspiration from their grandparents that were in real estate. It's just a really cool story. But ultimately, our guests today are Ken and Rachael Wick. They have six children. They're living in Minnesota. They were both in education for 24 plus years. They started a small multifamily they're hoping to supplement their income like many of us were. And that's how they got into real estate. They wanted to leave that legacy for their family. In the last two years, they've done a large multifamily. This summer they closed their fourth deal, a 48-unit in Iowa. The Wick's Impact Investment Strategy focuses on building community and their properties in helping others which stems from their deep-rooted faith. I loved the conversation. I enjoyed speaking with them especially just the marriage component of the family, the kids, and real estate altogether. You're going to hear that today.

[INTERVIEW]

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WS: Ken, Rachael, welcome to the show. Honored to have you on. It was a pleasure to meet you all in person last November or October, I can't remember exactly. We were at an event together. Honored to see you on the show now and just learn more about your success and some of the things you had to do to make that happen. It's going to be very encouraging to the listeners as well. Give us a little more about who you are and that transition from where you were at in the JOBs to what you're doing now. It's incredible.

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Ken Wick (KW): Absolutely. Thank you for having us, Whitney. We appreciate it. We're honored to be here as well. Rachael and I are both former educators. I spent 20 years, Rachael, 24 (years) in education. At that time starting in 2003, we got into multifamily. The reason, Rachael will tell you about it.

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Rachael Wick (RW): We have six children together.

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WS: Congratulations!

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RW: Thank you! Back in our thirties, we're kind of thinking - how can we provide for them? You know, pay for college. My grandparents were kind of the inspiration or the kick-off here. They did a house hack of a fourplex back in the 1970s. We would go out and visit my grandparents in their apartment complex. They had an apartment, my great-grandmother had another apartment in there, my aunt had an apartment, and they rented out one apartment. Back in the 70s when things were a lot cheaper, it still worked for them. And then when they sold the place. My grandfather actually passed away there. My grandmother held the note for the next owners. So, then capitalizing on that, and then you know, California exploded in the real estate industry. She did very well and continued to purchase properties. And then, when she passed away, us six grandchildren got a significant inheritance, which kick-started our multi-family experience.

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WS: That's incredible. I guess I want to back up a little bit. What inspired them to do that? It's probably not even called house hacking back then, but they did. It seems like your grandparents probably saw the opportunity of lowering their expenses and said, we could go do this and live here and even provide a unit for another child or something like that, and lower their expenses potentially as well. Do you know or was there ever a conversation around - What caused you all to do this? Or was it real estate or was it just lowering expenses? Was it building wealth long-term or were there thoughts like that?

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RW: So we used to go out there and I'd be roller-skating around the inner courtyard, garden-style, the complex. It didn't even faze me. I just thought that was normal living. They were entrepreneurs and they had their own businesses. So, I think they were also very wise and they figured, by that point, their children, I suppose we're in their later twenties, so it helped them out.

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WS: It's just interesting that they did it, they did it kinda - I don't want to say later in life - but they didn't do it as like 22-year-olds, right? They did it when their kids are in their 20s. That would be difficult for most people. As far as to try to do that or even just the pride component of, you're moving into an apartment. We tried to do it and we ended up not doing it. And we have three kids, and so I'm thankful that the Lord didn't have that for us like we were pursuing. But anyway, it's just interesting. So, that has paid the family for years to come. And even just seeing that as an example, I just love that. Now, looking back, maybe as you age older, you got to see how that worked and supported many members of the family in so many ways. Tell us a little bit about, you all went into education, and you all did that for a number of years. Tell us what happened then though, to say, you know what, we're going to just make a big shift here from this career to go do this thing in real estate.

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KW: We have had a multifamily since 2003 here in Minnesota, close to where we live. At that time, we were raising six kids and didn't really need another job taking care of a multifamily. We had managed those at the time that our kids were in school. And there came a time when I exited education in the years before Rachel did. We both kind of looked at each other and said, we felt like we had run our course in education. I was a teacher and an IT director, and Rachael was teaching. We kinda looked at each other and said - Hey, we both like real estate, we both like the idea of multifamily real estate. We had been talking, listening to podcasts, and learning about multifamily. And one day, on the radio I heard this offering to take this course up in Minneapolis. Rachael came home from school and it was her last year. She was down to her last year of teaching, and I said - let's go up there and just listen to it. And so we went up there to this presentation. I kinda got hooked on the idea of taking a course to learn about how to do multifamily. And so, to make a long story short, we took that course and felt that we had enough background with our small multifamily to head into scaling up and make the jump into large multifamily.

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WS: Awesome. Speak to the first few steps. You decided this course would be a good option for you all. But, how did you start to educate yourself? How did you, I guess, have the

confidence to move to bigger units and go - Hey, we can go make this happen? Just knowing that or thinking that it's such a big hurdle for most people. It is just such these limiting beliefs that - I can't go do that. That's just for me for a long time. What was it for you that said - "You know what, we can go do larger deals and syndicate."?

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RW: Okay. Do you mind if I take this one?

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KW: No, go ahead.

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RW: Alright, so again, back in my 30s.

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WS: I want to point out there that's just how they work together as a couple. She asked and he was like - Oh, yes, ma'am, you go right ahead. We can all learn from that.

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RW: A lot of courtesy is needed in marriage and as business partners, that's for sure. In my 30s, I bumped into - and this is going to date me - Carleton Sheets infomercial, anyone? Anyone out there? So he kind of talked about creative financing and real estate, and that is honestly how we got the first two properties. And then we've used creative financing in every purchase since up to large multi-family. So, that in itself, just asking a question of owners to kind of alter how we do deals, helped us know this is possible because we've done it multiple times. We have a triplex and across the street from our triplex is an eightplex. We used to look at that thing going - Oh, if we could just get into an eightplex, that would be it! That would be wonderful! And after we went to this presentation, it was like - Oh, 50-unit, a 100-unit, that's not a problem. We're like, really? And we could do it with not much out of our pockets, really? Yep, OPM, other people's money. And so we kind of thought - let's try this, let's take the risk. And we pretty much totally jump off a cliff and quit our jobs and went all in.

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WS: You jumped off the cliff, huh?

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RW: We call Jesus, Jesus is our parachute.

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WS: There you go, there you go.

So, tell us a little bit, you mentioned creative financing on almost every deal. You learned some of those tactics early on. You mentioned, as well, you have to ask the owners. Talk about that a little bit and how creative financing has helped you do a deal. Maybe talk about that first one, then maybe even in some larger properties as well. How does that come into play?

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RW: Well, so those listeners that are just kind of kicking off their real estate investing career, definitely in any smaller multi-family, oftentimes the landlord's managing the place themselves and they'd like to get out of that. Get out from under that. Maybe they've mismanaged, they haven't educated themselves enough. All the deals we've done, let's say back here in Minnesota where we live, we've always asked for a seller carry-back and nobody's opposed it at all. So, they've always done 10% of our down money as a loan, a second loan to us. And then we've made payments over time, and that's going to help them get their full purchase price or a little bit less. And then it's helped us, so we only had to come to the table with 10% and we were able to scale faster.

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WS: Okay, but ultimately you gotta ask.

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RW: Just ask.

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WS: So, what about sellers that may not know what that is? Or they think - Oh no, I don't want to be tied to this thing anymore, that's too much risk for me. How do you educate them through that process?

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KW: Well, for example, one of our properties, we knew the seller fairly well, we just asked them, will you carry 10%? And he said, what's that mean? We'll make payments, we'll sign a contract outside of a financial institution, in addition to our mortgage payment in the bank. And so that's what we did. It had a sunset where we had to refinance and pay him then get the house. We had to do some teaching, we're teachers. He agreed to it, he signed it out and we ended up with the house.

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RW: And honestly, Whitney, that's the biggest thing we found in our large multi-family syndication type of deal, education is key. Anybody that's going to be a syndicator or a cap raiser should just start being able to teach others 'cause we didn't even know about syndication up until four years ago.

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WS: Yeah, and it sounds like too, you got a relationship with that seller. I think that's crucial. There was already a trust component probably there. Or at least you weren't brand new to one another so when you started teaching, there was some trust that you can make that happen and maybe even show that could be a good option or a way for him to have the cash flow a little while. Speak to maybe the transitioning from - because I don't get too many couples on the show, we've done a few numbers now, I guess, but not too many out of 1200 plus - so, speak to moving from two jobs to working together in your business as a couple. I just think it'll help the listeners think through that as well. Sometimes it's a difficult transition. I think I'm going from maybe two jobs to figuring out how we're both adding value in this business, working together, communicating all those things that are crucially important. Speak to that transition and how you all do that so well.

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KW: Well, for us, we were fortunate that it grew organically. We had worked together in a school district for a couple of years prior to entering education. And we enjoyed that. Once we got into the properties here, of course, every so often you have to do some rehab work. We worked together to finance those properties. We enjoyed doing that. Once the kids were gone, and we had that aha moment, we decided that, let's go into this together. Rachael mentioned this, Rachael's superpower is communication and talking to people, and cap raising. And my superpower is kinda the behind-the-scenes things, the underwriting, taking a look at the area, what repairs need to be done. So, we mesh the other fairly well, mesh fairly well in our marriage, and we said, let's extend this into our business. There are growing pains, let's be honest. When you're a married couple, the marriage is one thing, and when you're a married couple in business, the business is another thing. And you do have to have a lot of graces and forgiveness.

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RW: We have created strategies to work together to balance our work styles 'cause they are very different. And so I think we do coach some newer couples coming into syndication 'cause they don't even know what's about to hit them. There's a lot of stress that first deal. Whether it goes through or not, there's still a lot of stress on your marriage because you're acting as a business partner as well as a spouse. And even back when we were going through it, sometimes we would just be like - Oh, we're out of here. We go out of the office and pretend like that part of our life was done. We go out and play cards or go to dinner or something, and just not talk about it.

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WS: Speak to the communication cadence. Maybe about business specifically, how do you all do that? How often are you communicating about these things - just as needed or all the time? Do you all have a meeting together about business? What does that look like?

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KW: Yeah, so the office here, it's gotta open for business. We typically have morning meetings. We come up with a list of prioritized tasks that we want to accomplish together and separately during the day or the next two days or the week ahead. We also talk about our long-term goals whether we want to accomplish this month or visit our properties, what has to be done on the tax, what has to be done on cost segregation, and other things coming up on the horizon. We try to communicate, we try to come up with that prioritized list and then we attack the items down the line. The communication comes in as part of a question or some help on something. We pause what we're doing and help out one another.

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RW: And honestly, I know this seems kind of weird, but we're so used to it in education. How do kids try and communicate with the teacher? They raise their hand. So, when you're engrossed in something - and this was something we have to work through - I'm pretty chatty, so I'd interrupt him often to get the information I needed. And so we've kinda come to a point where we do a cue, a physical cue, like I need to talk to you when you're done with that task or whatever. And that's kind of help.

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WS: Just out of curiosity, what subjects did you all teach?

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KW: I started my career teaching history and geography and psychology, all the socials, that is. During my career, computers began to be introduced in the schools. So, from the time I was a kid, I was always interested in electronic, mechanical-type things. I actually migrated a computer to try and figure out how I can have my kids use these things to accomplish the lessons that I was trying to teach. And for the last 11 years, I eventually got a Master's in education technology, how to teach education. In the last 11 years of my career, I'm teaching in the classroom then moved into IT management for the school district.

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RW: And I was an art teacher that kind of dabbled in various computer applications and graphic design. I've done them all, K to 12, and some computer programming and various other things as well. So, we kind of have that in common. And I ended my career at the elementary level. Very happy to talk to adults now.

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WS: Just need to hear how that plays into your real estate business as well, the focus of your background in education. But I wanted to also touch on - 'cause this is a common problem - I would say the family component as an entrepreneur. Sometimes just, even if you're a CEO or a JOB, mini-JOBs. It's hard to separate business from family. It's hard to be at the dinner table as an entrepreneur. Or like I said that even in a lot of JOBS too. It's hard to not be thinking about that work, or the business or whatever, your employees or this deal, or especially with both of you all there. How do you all do that? Or do you? And you have six kids. But maybe all of them around the house, I can't remember, but how do you do that? What does that look like? Or is that important?

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RW: First, I would say it was almost cyclical. Like, whatever deal we had going on, we were engrossed in it 'cause there's a lot to do. So, it's pretty tough to say 5 o'clock, you're done. It's pretty much 9 o'clock, you're done. But then we kinda got to the point where we're like, you know what, this is actually like, it's starting not to be as fun. So, we did say to ourselves, let's try and just get some hobbies back in our life. And so Ken's really into music, I am into stuff like paper crafts and sewing. Obviously, I was an art teacher. So, I've been filling the house back up with art class. And that's kind of helped. Then, sometimes we need a two-day pause in general. Or if one of our kids is available, we just take a break for that day. That's the joy of not being somewhere 9 to 5, we can take an afternoon and go hang out with them and then adjust life accordingly. If we need to work later that night, then we do that.

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WS: Did you ever work to get the kids involved in real estate? Or was that like a - No, we're not going to try to push them in that direction? How did you all see that? What does that look like?

Give me six kids, you all were dabbling in some real estate. I think it seems like when they were probably younger. And even now looking back, so you know where I'm going to go with that. But how did you all do that? Or look at that?

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KW: So, when we will hit the local properties, occasionally we would try really hard to convince them to come and help us paint, clean. We'll bribe them, we'll pay you \$10 or \$20. And so I think we probably - and they are at the age where you could only go so far in talking to them about real estate because their minds just weren't ready for it. So, I think they originally thought real estate was - oh, I have to go paint and work and clean up after the previous tenant. Since they've gotten older though, and now most of them are in their 20s and we began to talk to them about, hey, you know, you can look at a duplex or a triplex then you could house hack it on the other side.

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RW: We have two children that are active in the military right now as well. They have VA loans, and some of the people in our Kingdom REI group with Ellis Hammond, they utilize VA loans too, and gave us some ideas of what the kids can do. We've been trying to show them what they could do and how to get out of the mindset of the typical - going to a real estate agent, finding a property. We're starting to talk to them about, find an ugly property, go talk to the owner, working more off-market, kind of filling them in on some resources. We're totally trying to educate as they'll listen. Honestly, we brought in the Cashflow game. We had never played the Cashflow game - for those of you that don't know - it's from the Rich Dad, Poor Dad series. And just recently for Christmas, we actually pulled out the game and our 24-year-old was home with us as we all had Covid over Christmas, like most of the rest of the world. And he got hooked on it. He actually went back home to his current station in Virginia, and he bought the game himself. He got all of his friends involved and you know, he's 24, so he's starting to think - What am I going to do after the military? How can I utilize this and how can my money grow and me not work all the time for it?

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KW: Our oldest son is 25. He works in downtown Minneapolis and renting an apartment in St. Paul. Just saw him over the weekend and he said, "You know, dad, I'm just kind of tired of having people living above me and below me, and next to me. I've been looking at houses." He's been, we've been looking at duplexes for a while but now he's backed off of that avenue, he just wants to get a piece of property that he can call his own. It doesn't have to have somebody above him, below him, or on the side of him.

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WS: See the influence that that's had on children. So, thinking about that now, as your children are mostly in their 20s, how would you change that? Looking back when they were little, I know it's easy to be a Monday morning quarterback or hindsight 20/20, all those things, right? But, how would you advise parents of young children now that the parents are getting in or are in real estate or have a real estate business? Obviously, I have three little ones. How would you advise? We want to encourage them to know those things as well, right? You can house hack something or you could, there are all these options. What would you do differently or advise?

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RW: Definitely looking back, I would have shown them the fruit a little bit sooner. So often they just see us, we were working full-time, we're running every sport in the world it seemed like. Then, we'd have to go paint on the weekends and fix stuff up. You know, we never really talked about how it benefited our family or actually had a goal. If we all go do this, then we can go do this. So, I think that would probably in hindsight be something to make sure we add it in.

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KW: You want to make sure that it's age-appropriate. I don't know that talking to a kindergartner on how this is benefiting compared to one in his 20s, would make a difference. Temper that with age-appropriateness.

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WS: Yeah. No, that's great. I keep telling my two-and-a-half-year-old, you gotta be in real estate, you have to own real estate. I'm just kidding. It's incredible. I think it's great advice. And

I was thinking about that even with my boys, they're seven and eight. I'm like, yeah, I should be - 'cause they do see me putting in a ton of hours, they have seen over the last few years. I probably have not shared with them or pointed out enough that, hey, this is why we get to do some of the things we get to do now or that dad can be home now more than maybe I was before. So, that's great advice, great advice. Now, to move into a few final questions. Speak to, maybe, a way that you've recently improved your business that we could apply to ours.

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RW: Got us stumped there. It's just constant.

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KW: Yeah. So, the one thing that has really helped us, we were advised early on, is network. Try and get in with a group of people that I know and trust. Kingdom REI is our core group. From the first time, we went to a meeting up in San Diego back in 2020, we knew that this was our group because we felt the fragrance of Jesus on earth. We had other people, outsiders, tell us, you don't find us in other Masterminds. You don't find this kind of people. We felt the prayer. The group is soaked in prayer. The people are genuinely caring and concerning. And so we would encourage you to network first with a core group of people. And that's hard. It might take some time, you might bounce around different groups before you find one that you're comfortable with. Then, do the networking, talk to people. Rachael and I both like to teach people. I call lessons and talk about syndication, or how do you do this, how do I do that, just talking to them. Getting a person to learn has been so helpful.

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RW: For those people that don't know what Kingdom REI is, it's a mastermind put down by Ellis Hammond, and he does a great job. About every three months, we all get together and he is constantly educating us as syndicators as he too and his group are syndicating. As they grow, we get to grow as well. So, he brings in, like you, you came in and actually helped us as well. So, that in itself has been wonderful growth. We're actually meeting with them right after we're off the call here.

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WS: Awesome. I've known Ellis for a few years now. It's so incredible to see the growth of that mastermind and get the opportunity to get to speak there as well. It just seemed like a great group of people. I've met with numerous folks since speaking there as a part of that group. Tell us what's your best source for meeting new investors right now?

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RW: Let's see. Well, we've been actively getting on several podcasts. Then, we currently are operating, we're asset managing a 48-unit, which has amazingly propelled us. We are kinda digging into the Des Moines market, Des Moines, Iowa, which is where our 48-unit is. Surprisingly, there are a lot of people interested in the Midwest right now. So, we've naturally been growing pretty much as we continue to talk to people. It just keeps growing. And we like to teach. So, we like to say our ceiling is their floor. Pretty much we encourage people to give us a call and we can help them, probably just help. That's what we naturally do. We naturally teach. There's more than enough to share, and the more of us that know each other, the higher we can all go together. So, we actually just get on the phone and then it kinda grows from there. They bring in groups and then we talk to them.

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KW: One other thing that really helped us is getting that first deal under our belt as lead syndicators. Once that happens, it's the snowball effect of contacting other social media. We do have tools like an active campaign to help meet new investors and in the course, we typically meet our investors, take them to dinner and help foster those relationships, and sometimes with other folks, we met so and so.

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WS: Yeah, I appreciate you all sharing that. Tell me though, on a daily basis, what are some habits that you have that you're disciplined about that have helped you achieve this level of success?

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RW: Prayer. Number one. First thing. I don't know how long that took us to learn, but that is, like we told you, Jesus is our CEO. We honestly can't do anything without Him. He's led this whole charge, he's taking care of us, he's constantly bringing more and more deals. Some of the things have been blatantly obvious that it's him. So, number one is prayer and He guides us. And then after that is pretty much a bit of a routine. Our morning meeting happens. We talk about what's going to happen for the day, the week, and so on. Yeah, plan out our visits to properties.

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KW: That really helps. That helps us both really focus on what we need to do together, and separately. Also to focus on the immediate things, the mid-week, two weeks down the road, one month down the road, long term (inaudible). When you're in the process of putting a deal, it's pretty much a 100% focus or you gotta put in the (inaudible). Now that we're not looking at putting in a deal together right this second, it's a little bit of, okay, what do we need to do to make sure that the assets we have under management perform.

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RW: One other thing, for those of you looking to do this with your spouse, Ken and I do a daily couple's devotional. So, we have our own prayer time. And then we are doing that. That opens up conversation. It's surprising. Even though we are together all day, and we totally love being together, the conversation it draws that we're still individual people, it helps our continued growth as a couple.

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WS: Love that. The time in the morning, I know the listeners have heard me talk about this often, but that early time in the morning with my spouse has been just crucial through the years of just like hustle, hustle, hustle. It was just crucial, and oftentimes, we'd be reading the same book in the Bible. Whatever it is we're going through at that time, and it just opens up a lot of conversation that we typically wouldn't have. It's amazing how much of that can be related to the business component that you're working through at that time. And so, I appreciate you all sharing that.

Tell us how you like to give back.

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KW: This is another great story, too. I was coaching football about 12 years ago to some teenagers and was demonstrating a type of football move, and then the next thing I know, I woke up in a helicopter on the way to the hospital because I had a sudden cardiac arrest. Not a heart attack but an electrical problem with my heart. And the cardiologist came in the next day and he said, do you realize that where you were in rural Minnesota, you had a 4% chance of living having this thing happen to you.

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KW: Well, part of God's will, as I went on the field with every other coach who knew CPR. And so they were able to administer CPR, and there are so many details to the story, Whitney. We'll talk about it sometime when we meet in person. So, I started asking myself, why am I still alive? Why am I still here? This plan of God has to have a purpose for me. We went to a concert at our church by a musician, a Christian musician, Jason Gray, and at intermission, he said, I want you to take a look into the lobby and take a look at the tables that he had set up. Part of his mission was to help promote sponsoring children through an organization, World Vision. So Rachael and I went out there and we said, we need to do this. This is the reason that I'm here. And so we picked our first child that day and then a few years later.

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RW: So, in prayer, before we started the large multi-family journey, this is four years ago, four and a half, the Lord said in prayer, doors 2 donate dot org (doors2donate.org). And I saw like a website. I'm visual, I'm an artist, so he often, he'll show me things, and so doors 2 donate dot org. I instantly knew we were supposed to sponsor one child per door that we were renting at the time. And at that time we had five doors we were renting, so we couldn't afford it. We're about to leave our jobs, none of it made sense. But that's how God works, and so we went and we sponsored five more children. We already had one so we actually sponsored six children but we had five doors and we said that the sixth one is in faith that God will bring us more doors and that we'll be faithful to do what He asks us to do. And so that kept us on.

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KW: Prior to sponsoring, we were minor partners, general limited partners in three properties with some folks that we've met during our training program. Their properties are out in Las Vegas and Las Vegas has a reputation, their properties are less than a mile from the strip. So, you can imagine what kind of neighborhood those are. Their mission is to do exactly that same type of thing, to take those properties to turn them into better places for people to live. And the neat thing in each of the properties is there's some back component. One of the properties is a 22-year-old property for US veterans transitioning from hard acts back into society. It completely supports the veterans. Another property, they're going to take 25% of that, turn it into housing for persons coming out of incarceration and transitioning back into society. And in our 48-unit, we were also working on giving-back components there, trying to make the lives of those folks better.

0:33:22.9

RW: Yeah, and part of it is through the Kingdom REI. We were connected with people who started utilizing donor-advised funds, and I think you might have even mentioned that you had one, right Whitney?

0:33:35.5

WS: No, we talked about it, probably. I've been checking into that. We have a non-profit.

0:33:40.4

RW: Yeah. So, we're trying to figure out, we're at 98 units now. In two and a half years, we cannot sponsor 98 children and have a relationship with them. We have relationships, we wouldn't want to have the kids to not have them with us. So we figured, how can we grow with this? And so we started a donor-advised fund through the National Christian Foundation. Anybody can do that. Anybody can donate to that fund. And then we grant out to the communities that our properties are in so that it will directly benefit our tenants or the surrounding area.

0:34:12.6

WS: Wow, thank you all for sharing that. I love your heart for giving back and helping these children, and just how the Lord's grown that. It's going to be interesting to see how it grows as your all's business grows. It's incredible to see what He's done in our non-profit and the families. I just appreciate you sharing that. I hope it's encouraging to the listeners to think about a bigger goal. Write a bigger vision for their business than just a monitor a goal 'cause, I mean, that will fade, right? That will take quickly, especially when you've been hustling a long time and things aren't seeming to go your way. That monetary goal will just not keep you going. I like something like that, right?

So thank you all again, Ken, Rachael, a pleasure to connect with you all again and have you on the show. Just grateful to hear more about your story, even the inspiration of your grandparent or grandfather and mother, and how that affected the whole family. And I was with my grandparents this past week, long story short, and my grandfather was sharing some stuff about his father that I didn't know. I just need to see some of the things that he did. My grandfather was saying, you know, we still do that today. And the thing was that his grandfather would read scripture and pray with him every night. My grandfather is 101, and he said, you know what, we still do that today. And I saw, wow, how those habits, those things affected generations to come. And so, so thankful for that and just how you shared about even the marriage component and business versus family and parenting and getting kids involved in real estate. It's not something that's talked about very often. As we're all in this business, it's helpful to hear people that have done that right. And I have older children now, and see that can provide that wisdom in this way. So, thank you all so much.

How can the listeners get in touch with you and learn more about you?

0:36:05

KW: We have contact information, a telephone number, and website, higher point investing dot com (HigherPointInvesting.com). They can create an account and schedule an appointment. They can visit us in our website. We also have the doors2donate.org website. You can see the children that we sponsor and what we do with those kids and we welcome you to contact us.

0:36:31.1

RW: So, the best email that we both share is contact at higher point investing dot com, and then our phone number is on the screen so much in the video. It's 507-338-8543.

[END OF INTERVIEW]

[OUTRO]

0:36:42.6

WS: Thank you for being a loyal listener to the Real Estate Syndication Show. Please subscribe and like the show. Share it with your friends so we can help them as well. Don't forget, go to the www.LifeBridgeCapital.com where you can sign up and start investing in real estate today, Have a blessed day!

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