



Mullooly Asset Management Podcast Episode 181
Our Interview with Jessica Baguchinsky

"Never Quit, Even if Homeless"

Thomas Mullooly: Hello and welcome to the podcast. My guest today is Jessica Baguchinsky, better known by her friends as J. Bags. Say hello J. Bags.

J. Baguchinsky: Hello Mr. Mullooly.

Thomas Mullooly: I invited you onto the podcast as one of our pioneer guests, because I think you've got a pretty good story to tell. And hopefully, we can share it. The microphone is actually turned on this time.

J. Baguchinsky: Helpful.

Thomas Mullooly: For our listeners, this is actually our second time through this, because we went through the entire podcast the first time without even realizing that the microphone was turned off. That was my fault. So, let's start. Fill us in on the J. Bags story. How did you get started, and just kind of take us from the beginning.

J. Baguchinsky: Sure, well, I guess college. You know I grew up in New Jersey, went to the University of Delaware for college, and I graduated with a degree in education.

Thomas Mullooly: Blue Hens.

J. Baguchinsky: Fighting Blue Hens.

[Type here]

Thomas Mullooly: There you go.

J. Baguchinsky: Mm-hmm (affirmative). So it was a great four years, definitely, kind of, I would say paved the way for the next chapter in my world. When I started college, studying abroad wasn't really something that interested me. While I loved traveling, and had done some amazing trips with my family. It was not so much of a burning desire let's say. But throughout some great experiences in college, I think it's really kind of shaped the path that my world has taken.

Thomas Mullooly: One of the reasons why I invited Jess onto the podcast today is because, in my opinion, she is probably one of the best examples I've seen in the sales industry. She's a superstar, rockstar. She does a lot of things right, and it's interesting how ... Do you think sales people are born or made?

J. Baguchinsky: I think a little bit of both. I think it's definitely, I think my approach is I was sort of born into this. I was raised by a family of entrepreneurs and sales people. And I lived that world. Work hard, play hard, and manage your own schedule. And if you manage it well, you get to where you want to be.

Thomas Mullooly: But when you came out of school, you didn't go right into sales.

J. Baguchinsky: Not quote/unquote sales. I went into teaching, which is right up there.

Thomas Mullooly: It's sales, no matter what you call it. That's great. How do you think that got you prepared for what you're doing now?

J. Baguchinsky: I graduated from the University of Delaware with a degree in education and a minor in English. Like I said, the travel bug bit me in college. So I actually, when I graduated, moved home, worked hard for that summer, and then was fortunate enough to be able to take a two-month road trip with two of my absolute best friends still to this day. Two-months in a jeep, and a box full of Triple A Camp Site Guides. And we worked our networks, and we were able to stay with people, and set up shop-

[Type here]

Thomas Mullooly: I was going to say, you probably didn't have a boatload of money. I mean how did you do this? That's-

J. Baguchinsky: I would say we each did it with about \$2500 cash in our pocket. And luckily about halfway through we made a stop in Las Vegas, and had a little luck on the roulette table, so that got us through the second leg.

Thomas Mullooly: Are you kidding? This is like out of the movies.

J. Baguchinsky: No it's real.

Thomas Mullooly: That's awesome.

J. Baguchinsky: You know it showed us just what's out there. How much is out there, and how really it's yours for the taking. So if you work hard toward something, you really can attain it.

Thomas Mullooly: Also, probably gave you a pretty quick lesson on being resourceful.

J. Baguchinsky: Resourceful and absolutely, just working with what you had, and surviving on minimums when you needed to.

Thomas Mullooly: Yeah. Pretty good.

J. Baguchinsky: But having amazing experiences all the while.

Thomas Mullooly: Yeah.

J. Baguchinsky: So I was, like I said, fortunate enough to run around the country for two months. Came back to New Jersey, my hometown South Brunswick, and picked up a third-grade teaching position, which was also not your norm. What this situation was,

[Type here]

was the school year had started with five budgeted teachers. And the classrooms were just too packed, so they approved funding for a sixth position, which was going to pull about five students from each of the existing courses-

Thomas Mullooly: Now when was this? This was ...

J. Baguchinsky: This was fall of 2003.

Thomas Mullooly: Okay.

J. Baguchinsky: This was November of 2003, heading into '04.

Thomas Mullooly: All right.

J. Baguchinsky: Yes, so. Getting my dates mixed up here. So I took the position, and I had a classroom full of 25-27 students at any given time. And there unfortunately wasn't an actual classroom, so we set up shop in the faculty room.

Thomas Mullooly: Really?

J. Baguchinsky: So talk about-

Thomas Mullooly: And what grade?

J. Baguchinsky: This was third grade.

Thomas Mullooly: Okay, so these are eight year old kids.

J. Baguchinsky: Yes. Absolutely.

[Type here]

Thomas Mullooly: Oh man.

J. Baguchinsky: So talk about being resourceful and kind of-

Thomas Mullooly: It's like working with stockbrokers.

J. Baguchinsky: Well, I'll tell you what, I attribute it to some of my success in my current position, so. You know I learned very early on, if you can't adapt, you're not going to go very far. That position was a huge learning experience, an extremely rewarding experience. And yeah, I kind of learned just how to continue to bob and weave, and deal with what's thrown at you, and don't let it stop you, because that's not an option.

I finished my year teaching third in New Jersey. And I was fortunate enough to have an opportunity to spend some time in Hawaii. So I through a friend, had a house-sitting opportunity. I jumped on it with my teaching degree in my back pocket, pretty certain that if that was where I was supposed to be, I would make it work.

Thomas Mullooly: Okay, let's pause here for a second. Were you teaching in a public school system in New Jersey?

J. Baguchinsky: I was.

Thomas Mullooly: And you gave that up?

J. Baguchinsky: I did.

Thomas Mullooly: Wow. I mean that's something you don't hear very often. I mean those jobs, you know once you get tenure, you're in.

J. Baguchinsky: And the benefits of teaching are amazing, and I loved every minute of it. But it wasn't where I was supposed to be at that time.

[Type here]

Thomas Mullooly: Wasn't lighting the fire.

J. Baguchinsky: No. It wasn't.

Thomas Mullooly: Okay.

J. Baguchinsky: I mean I'm grateful for the experience, and still have great friends from it. But I'd rather open a position for someone who it was the right time to be there.

Thomas Mullooly: I see. Okay.

J. Baguchinsky: I needed a little more adventure first.

Thomas Mullooly: Good.

J. Baguchinsky: So, I hopped on a plane with a round-trip ticket, fairly certain I would only use the one leg. And that's kind of what happened. I was able to kind of get my feet in the water through a house-sitting opportunity. And during those few weeks, I got my paperwork set up with the substitute teaching organization through the Department of Ed. And I was able to find an apartment, which has fruited still, best friends to this day, so that's pretty amazing. And everything was just sort of falling in line, so I stuck with it. Substitute taught for a few months, which was amazing. I was able to really kind of run the island, and I did everything from high-needs kindergarten to phys. ed. and agriculture seniors in high school. I mean I was orange and mango picking during gym class that one day, and I was in charge.

Thomas Mullooly: Wow.

J. Baguchinsky: But again, just all experiences that just kind of led me to where I am today. So through substitute teaching, I was offered a long-term position at a local high-school, just about five minutes from where I was living. So I took the week, and at the end of that week, they asked me to stay for the remainder of the year. I said I would

[Type here]

love to, but I'd rather come on as a contracted teacher if the position is available. And their jaw dropped, and their eyes opened wide, and they said, "You have your degree in teaching?" And I said, "I do." So I was filling out a contract by the end of that day, and I left Friday with a salary and benefits.

Thomas Mullooly: Wow.

J. Baguchinsky: So again, all just kind of letting me know that was where I needed to be at the time.

Thomas Mullooly: Okay.

J. Baguchinsky: That turned into an amazing three years in Hawaii, just under maybe. And I was able to teach an amazing group of students, meet an amazing group of families and parents, and their support systems. Building one of my own out there, really, and just a lot of amazing experiences throughout that time.

Thomas Mullooly: You know for the people that know Jess personally, if you don't stop and actually get to know the backstory of this, you'd be amazed. Because a lot of people, I mean in your line of work, you talk to everybody.

J. Baguchinsky: I do. I have to.

Thomas Mullooly: Yeah.

J. Baguchinsky: And I like to.

Thomas Mullooly: That helps.

J. Baguchinsky: Yes.

[Type here]

Thomas Mullooly: But I think a lot of people don't know the whole story, so this kind of helps put the picture in a little better focus. And also, I keep thinking about how do successful business owners, and successful sales people and executives get to be that way. And a lot of times, it's not necessarily from just pounding the phones. It's from all the other things that you did that led you up to this point.

J. Baguchinsky: Absolutely.

Thomas Mullooly: So I'm sorry to interrupt but keep going. That's great.

J. Baguchinsky: So, like I said, I had an amazing run in Hawaii. And all the while when it was looking, I mean don't get me wrong, it was not easy. It was hard work, and it's expensive. Luckily I grew up in New Jersey, so it was somewhat comparable, not so much of a sticker shock, but it was tough. And again, opportunities kind of present themselves and solutions present themselves along the way, I think if you're willing to make them work. I was fortunate enough to meet a woman who ran a local fragrance company, and needed help on the weekends. So I was a fragrance model at Macy's in Oahu for two-and-a-half years.

Thomas Mullooly: Okay, I did not, I know you pretty well, and I didn't even know that.

J. Baguchinsky: Oh I, yep, I was peddling Terra Nova products, and Plumeria Lotions all over the Macy's sale floor.

Thomas Mullooly: That's funny.

J. Baguchinsky: And again, still to this day, a very dear friend was running a tutoring company. I was fortunate enough to be able to work for her and make a little extra money, while still connecting with local kids and helping them out in arenas that they wouldn't have.

Thomas Mullooly: So it sounds like things are going really well. Bring us all half-way around the world, and like get us to New Jersey. I'm not connecting the dots. Help us out.

[Type here]

J. Baguchinsky: What happened? That's the first thing people say. Why'd you come back? Things were falling into line perfectly, and it was amazing and all of a sudden, I kind of thought ... It looked like things were going to go in one direction, and I was going to continue my time on a different island. And you know, as things do, the course changes. And that was sort of what was happening, so I took a minute, and what I have learned, still to this day, is reflection and reassessment regularly is just so important. So although I thought it was kind of steady one way, it was looking like it wasn't. So I reassessed and I said okay, what do I need to do to keep myself moving forward? I know the type of life I want to be living, and I knew that I had to make a career change, to at least get those wheels in motion.

Thomas Mullooly: Okay.

J. Baguchinsky: And you know, I've sort of learned from my dad, when all else fails, sell more. So I knew I had to get into sales.

Thomas Mullooly: Okay.

J. Baguchinsky: What industry, I had no idea. What company, clueless. Where to even begin, really, I had no idea. But I knew it was back on the East Coast and sort of readjusting to sales. So, I said my alohas and again to this day, still have people I consider family out there. But I headed back to New Jersey, and I just started, my main focus was I have to get a position in sales. And I knew the rest would come, but that's where my efforts were. So I came home, I enjoyed my family for a few. I enjoyed a holiday home, which I hadn't had in a while. And January 2nd I just started blasting my resumes out. Anywhere and anywhere I could. Everywhere and everywhere. Monster, Careerbuilder, all the sites.

So picking up little side jobs in between, just to kind of get by. And I'll never forget I was in Home Depot, and I got a call from a recruiter, which I didn't even know what that meant at the time. And she said, "I saw your resume, and I'd love to chat with you tomorrow if you have some time." I said, "Perfect, send me the address, and I'll be there." So I walked in. It was a recruiting group, and I'll never forget it. And I walked in, and Kim said, "I saw your resume, and I am going to find you a kick-you-know-what job. Because I was born in New Jersey, I got my degree in education. I moved out to Hawaii to teach, came back to New Jersey for sales, and now I'm a recruiter."

[Type here]

Thomas Mullooly: Oh that's really funny how that-

J. Baguchinsky: So, talk about just ... I think if you throw enough up against the wall, and again are willing to put the effort in to see what sticks, and what's right, it'll find you. You'll find it. So, I kind of jumped in with her, and just went on any and all interviews I could. And I'm fortunate enough to where my parents are extremely supportive, and extremely knowledgeable. I mean they're both idols and mentors to me, professionally and personally.

So every interview I'd come back, and one of my, I think positives yet negatives, strengths yet faults is I am an eternal optimist. Sometimes to my own fault, where just because you can make something work, doesn't mean you should. So I came home from every interview, "This is the dream job. I'm going to take it." Just wait a minute. Just breathe, breathe, breathe. So we went through a few rounds, and nothing was quite clicking. I said, you know what? Maybe I am meant to stay in the education arena, so let me start looking.

And I got a call from Kim, and she said, "I have one more interview for you. If you don't want this, you probably don't want sales. So give it a shot. And it's a long shot at that, because they're looking for two to four years, B to B," which again this is all foreign to me. So she kind of schooled me on the whole sales process interview, which I didn't even realize existed. You know what to try-out clothes, I couldn't tell you, but now I know.

Thomas Mullooly: I think that was a try out clothes.

J. Baguchinsky: Yes, exactly. So long story short, I took the opportunity to interview with my current company, Paychex. And I came home, and I said, "Okay, I have this interview scheduled for tomorrow," and I mean coincidentally, my dad was actually a client of the company, of Paychex.

Thomas Mullooly: Okay.

[Type here]

J. Baguchinsky: So he said, "That's unbelievable. They do my payroll. I don't know what they're like to work for, let's check them out." So did a little research, and he kind of said the same thing. If you want a position in sales, you think you want to try this, get this job. So I would say about six rounds of some pretty brutal interviews later, I walked out with a position. And that was ten years ago.

Thomas Mullooly: Wow.

J. Baguchinsky: So I still, actually the manager that hired me, who had the final decision just retired, and on his way out, he had become a really good friend and mentor in the industry. And he said, "Well, I have to say, I think this worked out well for both of us." And I said, "Yeah, I'd have to agree. Thanks Tom."

Thomas Mullooly: Pretty good.

J. Baguchinsky: So, yeah. So that's kind of 5,000 miles around the globe.

Thomas Mullooly: Wow, really. So I have a question for you.

J. Baguchinsky: Sure.

Thomas Mullooly: How many times in your first year or two did you think about quitting?

J. Baguchinsky: I still do.

Thomas Mullooly: Pretty good.

J. Baguchinsky: I think it's ... yeah.

Thomas Mullooly: It's natural.

[Type here]

J. Baguchinsky: Yeah. Absolutely.

Thomas Mullooly: But talk about that first year or two when you're in sales, and everybody's thinking about quitting. Is this really for me? I mean what kept you going?

J. Baguchinsky: I think that's kind of where this blind faith that you just have to have in yourself. And I mean you have to fake it sometimes. There's plenty of days where I'm saying, no maybe this wasn't the move, and maybe this isn't the spot. But it's where I am, and you have to make the most of it, and I was raised very much on "failure's not an option."

Thomas Mullooly: Right.

J. Baguchinsky: So you know I would give myself deadlines, almost, and little kind of short-term goals. And I'd say, well you know you're not going anywhere, at least until the end of this fiscal. So turn it on. Rock it out. Tomorrow's a new day. Reassess, and hit it hard.

Thomas Mullooly: Get-r-done.

J. Baguchinsky: Get-r-done. That's it. And all of a sudden, you're back on the high, and it's a great spot to be.

Thomas Mullooly: So talk about some of the highs too, because things have really worked out pretty nicely for you over the last few years. You want to just kind of give us a little highlight reel?

J. Baguchinsky: Sure. I mean I think my time at Paychex and kind of some of the events over the decade personally and professionally have just sort of reiterated that blind faith in myself. And that notion that if you truly believe failure is not an option, you're going to get through it. And it's just about setting that scene where you want. You know that's where I start. Where do I want to be?

[Type here]

Thomas Mullooly: The vision.

J. Baguchinsky: After this push, where do I want to be? And then kind of back out from there. Okay, now what do I need to do to make that happen?

Thomas Mullooly: So how far back do you go? I have to make this many calls a month, or a week, or even a day. I mean what is it? It's just me and you talking, sitting around here at a table talking, but for those listening, Jess has pages of notes here, and something else that I've seen with her every single time I've ever seen her, that notebook. You want to just talk about some of the daily things you do, and some of the tools you use? Some of the really basic stuff, not high-tech, but things that you do, that I think a lot of people miss out on.

J. Baguchinsky: No I'm a big believer and big rely-er on pen and paper. I like to hold it. I like to write it. I think it helps me kind of process what's going on, and remember, and just be on top of my game. You know I've tried implementing to-do lists on the phone, and Google Docs and these are all great tools, and I know I need to start utilizing them more. But when it comes down to it, I just find there's a simple equation to get to success. There's been successful sales people for decades and decades. Long before iPhones and Outlook.

So, you know it's funny when my parents sold their house a few years ago, we were packing up the garage, and my dad found a few boxes of when he first graduated college, and got into his first sales position. And he's got boxes of notebooks. And it's unbelievable, because we never talked about that, you know. And I open them, and they're almost mirrors of mine. It's interesting. It's interesting.

Thomas Mullooly: That's really good. So what's a regular week like for you? Start us out on Sunday night or Monday morning, and kind of walk us through.

J. Baguchinsky: I mean pretty much as far as I can remember, time-management is not one of my greatest strengths. The less I have to do, the worse it is. I just find I really need to keep myself busy, and I enjoy it too. I enjoy being involved in a lot of things. So one of my regular challenges, I think, is time-management and consistency. So, what

[Type here]

I've really tried to focus on as I've grown in this position, is what works and doing more of it.

You really have to be careful with where you spend your time, and what you spend it doing. It's got to be worth it for everyone. I've really tried getting myself into a routine. And you know that includes your basic administrative, and email management, and voicemail catch-up, and now text message is just as, it's one more thing to check. But it's a form of communication my clients use, so I do to. So that's kind of it, I think first and foremost I try to end each day with at least somewhat of a plan for the next. Because if you wake up without any idea, you've wasted half your day before you realize where you're going.

Thomas Mullooly: That's so true.

J. Baguchinsky: And I'm guilty of it. I've done it, and I'm sure I'll do it again. But I really try. I've got too many things to do now to let things drop. So first and foremost, yeah, just kind of knowing what I'm going to do, and usually that's the administrative things. You know, wake up, have a cup of coffee, get on my email, respond to anything that's time-sensitive. And then usually I've probably got, I mean hopefully two-three meetings scheduled for the day, and then whatever other followup. I mean obviously in any sales position, there's a process, so you've got to allot time ... It's not just that face to face meeting. It's everything before and after.

Thomas Mullooly: A lot of sales people will do things like they'll advertise in the paper, or they'll have seminars, or they'll do big mailing campaigns, or they'll do some kind of way to just drum up the business. But none of that has really worked with you.

J. Baguchinsky: Yeah. I mean they're all added factors I'm sure, and every bit of energy you throw out there helps. But I would say my strongest way to business, or source of business would be my networking.

Thomas Mullooly: Right.

J. Baguchinsky: You know the reason I got this job in the first place, and my favorite part of it is that I can talk to people. I can figure out how to relate to them, and I enjoy it. And I think people can see that. I hope to think I'm the furthest thing from, you know,

[Type here]

and I hate to use the example, but a used-car salesman. And I don't want to be pushy, because I don't like getting pushed.

Thomas Mullooly: What's it going to take to get you into this car today?

J. Baguchinsky: Exactly.

Thomas Mullooly: Right?

J. Baguchinsky: haha, right... "Press hard, five copies." So, my networking. When I first started with Paychex, it was probably the second thing I did. The first thing I did was went to my office, and just hit the phones with a stack of names that they gave me. And the second thing I did was I joined a networking group in my territory.

Thomas Mullooly: Right.

J. Baguchinsky: Which was probably the best thing I could have done, I mean not only did it help me just learn my product, and really how to present it, in so many different circumstances and situations. But I mean I got out in the community, and you know my company came into the game for the small-business owner. So who should I be surrounding myself with, but the small-business owner, and everyone that they work with. Their accountant, their banker, their insurance agent, you know I try to build a team, a connection with everyone.

Thomas Mullooly: So let's talk about that, because I don't have a long commute to work, but I flip on the radio, and I hear everybody is now offering payroll services. Everybody it seems. So the first thing that pops into my mind, is why does a small-business owner need payroll if they've only got a couple of people working there? And why is everyone getting into this business?

J. Baguchinsky: And you're right. I mean it's everywhere. I think one of my biggest frustrations and hurdles in this job, is getting people to see the value and really kind of overcoming the under-appreciation of a payroll service. And a good payroll service. You know, when you sit and look at it, one, payroll is probably one of, if not your biggest

[Type here]

expense. And your most important, because if you don't have employees, what's getting done? Your not doing it all on your own. It's just not an option. And it's not going to be done well.

So why would you not be sure that you are handling that as best you can. And I think what also a lot of people don't realize, is everything starts with that payroll. I mean, you're a small business owner. You're finally to the point where you can justify hiring someone and paying them out of your pocket to do things that you probably could be doing, but should you be? Is that where your time should be spent?

Thomas Mullooly: That's probably one of the things that I learned pretty early on with my business, was, you know this payroll stuff, I could probably do this on my own.

J. Baguchinsky: It's plug and play. It's math.

Thomas Mullooly: Right. But you know, it's remembering to stop on the 15th of the month and make sure that the checks are written, and the taxes are where they're supposed to be, and honestly I don't have time for that.

J. Baguchinsky: And crossing your fingers that they're done right.

Thomas Mullooly: Yeah. I will tell you, as a payroll client, when I get a letter from the IRS, which isn't very often, it's pretty nice to pick up the phone and say, "Here do this."

J. Baguchinsky: Than just, "What's this?"

Thomas Mullooly: Yeah.

J. Baguchinsky: I say, that's what the specialist's for. Send it over.

Thomas Mullooly: That's right.

[Type here]

J. Baguchinsky: But that's why you're with the company. And that's why you're with a company who's been in business for 45 years, doing the same thing, the leader in the industry. I mean three-billion dollars for a lack of better terms, a little commercial. We're who you should be with. You know 85% of our clients, I think are under 20 employees. And I mean we handle payrolls up to, I think seven-eight thousand. And I mean, well. But it's just again a matter of educating the business owner.

Thomas Mullooly: Yeah, I know that there was a situation probably about seven or eight years ago where there was some new payroll company that was starting up. They were advertising like crazy, but apparently they were not sending in the withholding taxes, or they were doing something wrong. And I asked you, "What's up with that company?" And they just disappeared, overnight.

J. Baguchinsky: Shut their doors. One day people just showed up for work, and there was no work left.

Thomas Mullooly: Yeah, when the payroll company can't get it right ...

J. Baguchinsky: It's scary. I mean you know you think you're signing up for one thing, and things are being handled, but all of a sudden ... I have clients that were directly affected by that. I have a fairly large client who was with the company, and three-quarters worth of the year, assuming that the taxes that this company is pulling are being paid, and all of a sudden the notices start flowing in. They haven't received a return or a tax payment in over a year.

Thomas Mullooly: Scary.

J. Baguchinsky: And you know, there's no one to call, they're gone. They're out, so it's again, I think part of the reason I have had the success that I have at Paychex is growing up, one, as an older sister, I think. You know I kind of just had that educator role, if you will? And then going into the world of teaching, and really having to be able to relay messages so that people could understand. I mean differentiation is huge.

Thomas Mullooly: Yeah, I think that just listening to what you're saying, is that even though you're in sales, it really is educating, and it really is educating on a level that people can absorb, that people can understand.

[Type here]

J. Baguchinsky: Figuring out how you need to deliver your message so that it is most clearly received is a huge strength, and if you have that you're one step ahead.

Thomas Mullooly: So let's take a minute, and I'll throw you a curve ball. What does a payroll superstar do when her house is under water? You want to talk about that?

J. Baguchinsky: Sure, I mean it's ... What do you do?

Thomas Mullooly: I'm not talking about underwater financially.

J. Baguchinsky: Or both.

Thomas Mullooly: That could be another podcast.

J. Baguchinsky: Right. I mean really, fun times. Fun times. No, obviously I'm assuming you're referring to Hurricane Sandy, which yeah. Myself and my family, we were hit. And listen, we are all here to tell the tale, and four years later we are back in new and improved homes. And it's one of those things where hurdles are going to be thrown at you. And it's just how big is the hurdle, and what do you need to do to get over it? And that's kind of where I had to just ... You just have to ... Failure's not an option, again. And you just have to pull it from wherever you can to have that blind faith. Okay you're going to get through it, but how?

Thomas Mullooly: How long were you displaced? I'm sure you're used to hearing that phrase?

J. Baguchinsky: Yeah. I mean the most frustrating thing, I think, is that the quote/unquote damage to my home wasn't even that bad, but it was just perfectly terrible. I mean long story short, my parents and I live about a half a mile away from each other. So during the storm, we were both affected. Their house was completely destroyed. Mine you would think from the looks was okay, however, you know once you open that can of worms forget it. And we realized, okay, this is a lot worse. So I was

[Type here]

fortunate enough to have had flood insurance. And I was able to repair my home, because at that point, no one knew what was happening.

This was the first time our state had gone through anything like this. You know, as far back as I can remember, and first time to me as a homeowner. So it was just sort of day by day survival. You know, what do we need to do just to get through today. I mean the first few months it was just cleaning out the houses, and finding shelter, and again, if you're willing to make solutions work, they present themselves. I was lucky enough to have a really good friend whose summer home wasn't affected, and she called and said, "Here's the key. It's yours."

Thomas Mullooly: That's awesome. That's an angel.

J. Baguchinsky: Really, truly. So we were there for a few months, all the while our neighbor was working on fixing up another home that a little closer to our house is, that we were able to move into. All the while, repairing my home, because all I knew was we had to get a house done. We needed a home. So that was mine, because my parents' was not an option. So we got mine repaired, we all moved in. And we had a really fun run of it. It was myself ... We were the Waltons of Hurricane Sandy, we call ourselves. It was myself, my mom, my dad, my brother, my sister, a couple of other stragglers along the way, and my dog.

Thomas Mullooly: John-Boy, Jim-Bob.

J. Baguchinsky: Exactly. Goodnight Stan. Goodnight Elizabeth. Night Jess. So we had a good time, but you know what? We had family dinners, and a lot of laughs through the pain, so you know again, we're all stronger for it. So anyway, the plan was get back into the house and next step was get my parents' house rebuilt. We did that, you think everything is maybe about to get back to normal, and then you get hit with, oh but now you need to raise your house, because all of the flood tables have changed. And you're under, so your lot, your home is worth nothing, and your flood insurance is going to go through the roof, or raise it.

So, okay, how do you do that? And it's just, you hit the computer, and start making calls and figuring out how to do it. You know, and that's what I did. So I was fortunate enough to apply and receive a grant that obviously covered the cost of the raise, almost. And so that process is finally wrapping up. That was probably about a

[Type here]

year to obtain it, and then just your normal struggles of contractor abandonment, and busted pipes and all that fun stuff.

Thomas Mullooly: Nice, nice.

J. Baguchinsky: But again, just one more thing to get through. One more thing I can say I did.

Thomas Mullooly: Here's the underlying story. What happened to your sales through this whole ...

J. Baguchinsky: Well for a lot of that initial time after the storm, once we cleaned up the houses, there was kind of nothing we could do. So my focus shifted to my business and repairing it. Because I mean after the storm, everything got put on hold, and business included. And you have so much energy to give, and whatever is on your plate demands as much as it's going to. And all of my energy after the storm, that's where it was. And finally with some things off my plate, I was able to shift focus to business, so that became sort of my obsession. And I actually ended up having one of my better years of my career achieving-

Thomas Mullooly: Homeless. Homeless.

J. Baguchinsky: Yeah, displaced. I call it the gypsy life, okay? Thank goodness for my little Volkswagon, is all I can say. She was as much of a tent and a storage unit as a car. And a mobile office. But you just adapt, you know? You deal with what you have, and you use what you can. So yeah, I shifted my focus to my business, and that's where I saw the results. And I've just been kind of trying to keep that ball rolling. I learned a lot during that experience, just about how far I can be pushed, and again, how to just utilize the resources around you, and just set a goal and hit it. And little goals, if that's what it's going to be. You know?

Thomas Mullooly: Sometimes it's baby steps.

J. Baguchinsky: Day by day.

[Type here]

Thomas Mullooly: And you know what? They lead to much bigger things.

J. Baguchinsky: Mm-hmm (affirmative).

Thomas Mullooly: So if you were coaching someone who was getting into this business, recent college grad thinking about getting into payroll sales, or sales in general, what kind of advice would you give them?

J. Baguchinsky: I think I would start with this complete cliché. Why? What's your "why"? Why are you doing this? What's your goal? I mentioned earlier, I had joined a local networking group when I first started. And so every few months you got to be a featured speaker. And they had a membership profile that you filled out upon joining. And one of the questions on there was, well two, one was "What's your key to success?" And the other was, "What's your burning desire?" And that was a tough question for me, because I mean I have a lot of desires, and a lot of wants, and a lot of goals, and pipe dreams if you will.

But slowly but surely, they're all becoming a reality. So, I mean my key to success then and always is, one of them at least, fake it til you make it. You gotta just act like you know what you're doing. Because all of a sudden you will, if you should. But as far as burning desire, I kind of just went for real big picture, and that is to own a home in every place I love to travel.

And I remember some of the scoffs that I got. Oh here's this 25 year old, okay, yeah, just go ahead, buy whatever you want all over the world. And I said, I mean I'm not gonna just walk out and do it, but that's kind of my ultimate big picture, and things shift along the way, and paths kind of break, and left and right. But ultimately, every day is just working towards that big picture. And that's still it, and it's slowly but surely, again, becoming a reality.

Thomas Mullooly: That's really great. I'm really glad that I could have you on as one of our first podcasts, because I think it's going to be a great series. We're talking to a lot of people like yourself. In fact, you've referred me to a couple of them.

[Type here]

J. Baguchinsky: Oh, excellent.

Thomas Mullooly: So you know we're looking for business leaders. People who we're finding out, they do have some dings in the armor along the way.

J. Baguchinsky: Sure, war wounds.

Thomas Mullooly: Yeah. And that's kind of, I think, a common theme is that you don't automatically ascend to the throne without some kind of hard knocks along the way. And so I think you're a great person to have lead off this series of podcasts, because it hasn't been easy. And you've scratched everything out that you've accomplished on your own. Nothing's been handed to you, and I just think that's great. So, thank you very much for joining us today.

J. Baguchinsky: Thank you for having me. I really appreciate it.

Thomas Mullooly: Awesome.