

Episode 43

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Crystal artistry, Rhinestone Lip Gloss, Swarovski crystals, custom bedazzling, entrepreneurial journey, rodeo queens, horse show industry, pageant fashion, Wapakoneta Ohio, Mandarin translation, small town business, starting with minimal capital, customer feedback, coachability, niche markets, BarrelFit Western wear

SPEAKERS

Jason Duff, Sarah Kelsey, Ethan DeLeon

S **Sarah Kelsey** 0:00:00

It's been, it's been neat to watch the growth of the brand. You know, what started out as just shiny lightweight earrings has turned into tangible proof that you can make a living doing anything you want.

E **Ethan DeLeon** 0:00:11

Hey everyone, my name is Ethan DeLeon and I'm here with our founder and CEO of Small Nation, Jason Duff. On today's episode, we're excited to have crystal artist and entrepreneur Sarah Kelsey on the show. We want to welcome you to the Small Nation podcast where we share some of valuable lessons with what we have learned about entrepreneurship, real estate, economic development, and more. The point of this podcast is to create value for you, the listener, and to create a space to learn, talk about what's trending, and inspire others.

J **Jason Duff** 0:00:42

Thank you, Ethan. Sarah, welcome to the show.

S **Sarah Kelsey** 0:00:45

Hi, Jason, how are you?

J **Jason Duff** 0:00:46

I am doing great. I feel way underdressed today. Yeah, tell me about it.

S **Sarah Kelsey** 0:00:51

Listen, I could have brought you one.

J **Jason Duff** 0:00:53

You know, I could see myself coming back for season 2 with some—

S **Sarah Kelsey** 0:00:57

where we styled Jason.

J**Jason Duff** 0:00:59

Listen, when she mentioned in her, and she has many titles, but crystal artist. I get excited about rocks. Like, I grew up in a rock and crystal family. My dad had a business and grandfather that mined rocks out of the ground. And so as a kid, like, I would collect any type of shiny stone that would sparkle or glitter. And then the other thing is my mom had a Hallmark retail store growing up., and we sold Waterford Crystal, which is incredible.

S**Sarah Kelsey** 0:01:31

Waterford's amazing.

J**Jason Duff** 0:01:32

So all the sparkly things I just love. And coming in today, you look gorgeous.

S**Sarah Kelsey** 0:01:38

Thank you, thank you.

J**Jason Duff** 0:01:39

What does it— what is a crystal artist? Like, help us understand that.

S**Sarah Kelsey** 0:01:43

So the best way to describe what we do, we are professional bedazzlers.

J**Jason Duff** 0:01:48

And I love that. Oh my gosh, the '80s, '90s, like that was Everything got better.

S**Sarah Kelsey** 0:01:54

It was, right? Nothing was safe. Nothing was safe. Family dog, mailbox, didn't matter. So that's, that's the best way to describe what we do. Um, we started as a jewelry company. Um, our first product was actually a pair of earrings, and it has morphed into custom crystallization of anything from vehicle logos, shoes, guns. We've done two KitchenAid mixers that are completely covered in Swarovski crystal, fully functional.

J**Jason Duff** 0:02:19

And folks, these KitchenAid mixers, I mean The tiniest, and actually you brought—

S**Sarah Kelsey** 0:02:23

I did, well—

J**Jason Duff** 0:02:24

Like, just like, look, show folks like your phone. I mean, those are beautiful darker crystals with a logo embedded. And then there probably is not a single space on that water bottle that has not been bedazzled with, and that's not like a cheap crystal.

S

Sarah Kelsey 0:02:42

No, so, and we could talk about this a little bit later. We were contracted with Swarovski for years. And I, flew to LA for Textile Week and had been trying and trying to get with Swarovski to— so that we could become licensed and use their logo. And, um, just wasn't getting anywhere. And I'm on the East Coast, so my office was in New York, and I had flown to LA for Textile Week and, uh, was with some designer girlfriends. And I can't sew. I mean, I could put a button on in case of emergency, but that's really it. And they're like, no, come on, there's all these embellishments. So I go to LA and there was two, two embellishment booths at this thing. So I'm wandering around looking at Italian cashmere and wanting to pull my eyelashes out. And I had a pair of earrings in my head that I had made at the time, and this gentleman said, 'Are those Swarovski?' And I said, 'They are.' And he said, 'You know that office is on the 7th floor of this building.' And I was like, 'What?' He said, 'Yeah, they're— they're— you know, West Coast corporate offices is on the 7th floor.' So I group texted the girls I was with. I was like, 'I'm going down to floor 7.' And I literally— bold. I, I wish I would have— I wish I would have—

J

Jason Duff 0:03:49

no appointment, right? You're just kind of going to the Swarovski crystal office.

S

Sarah Kelsey 0:03:52

No, I was going to a textile show, and of all of the— this is what's crazy— of all of the buildings I could have been in in LA, I was in that one. I had no idea where their office— this was completely unplanned. This guy out of the blue said, are those earrings Swarovski? And I said yes, and he just happened to follow up with, their office is on the second floor. So I elevator down, and I'm like wandering around this building alone in LA, which is— don't— children don't do that. No, nobody do that, right? And I, I found, you know, their office, and it was these huge like 12-foot doors, crystal handles. And I— it was like something out of a movie. I just walked in, and they're like, can we help you? And I said, my name is Sarah Kelsey, and I need to use your crystals. And I had some photos on my phone of my work, and I left Registered.

J

Jason Duff 0:04:42

And for folks listening, like, you know, yes, part of it, one could say was divine intervention. You're in the right place at the right time, but—

S

Sarah Kelsey 0:04:49

But you have to act.

J

Jason Duff 0:04:51

You have to act. And I think that there's so many people that are listening that have good ideas, but maybe they're afraid or maybe they're unsure. Sure. Like for you, what gave you that courage to just, I'm gonna go and pull open those big doors and introduce myself and say, I want to use your product.

S**Sarah Kelsey** 0:05:10

Because I have a Gulfstream to buy.

J**Jason Duff** 0:05:13

What?

S**Sarah Kelsey** 0:05:15

Okay, explain. So I, my mom's been in aviation, you know, just like the local airport or whatever. And we grew up, I mean, I have the best folks. They truly are amazing. And we always had everything we needed.

J**Jason Duff** 0:05:27

And can you speak before we go to the Gulfstream? Sure. Tell us where you grew up. Like walk us through a little bit of that.

S**Sarah Kelsey** 0:05:33

So I'm from Wapakoneta, Ohio, which is a small town in Northwest Ohio and it's home of Neil Armstrong.

J**Jason Duff** 0:05:38

Armstrong.

S**Sarah Kelsey** 0:05:39

Neil Armstrong. Big deal. Huge deal, right? So we live in, much like Bellefontaine, just a real live Mayberry, you know. Um, all the storefronts are full, really great place to raise your family. And, um, the only thing I've ever been innately good at is riding horses. And so I was 16 or so at the time, and I got to go to Germany to ride. And while I was there, my host family had taken me to Berlin for the day. And I got turned around. I got separated from them. And this was— this would have been in 2001, so we didn't— there was no texting, you know, come find me, or GPS ping. There was none of that. And I remember feeling absolutely helpless and terrified because I didn't speak German.

J**Jason Duff** 0:06:20

And so I would be terrified too.

S**Sarah Kelsey** 0:06:22

Yeah, I can't ask for help. And even if somebody was like, hey, can I help you?

J**Jason Duff** 0:06:26

I— and you didn't have Google Translate on your phone at that?

S**Sarah Kelsey** 0:06:29

Sure didn't.

J**Jason Duff** 0:06:29

It was like a book.

S**Sarah Kelsey** 0:06:30

No, the phone was at home on the wall with a twisted cord, sir. Like, this is life with black and white. I don't know if he was born yet, but like—

J**Jason Duff** 0:06:38

I remember that. Never mind, I won't say.

S**Sarah Kelsey** 0:06:41

So there was no instantaneous resource. There was no immediate tool to solve the problem at hand. Right? So I just stood there and they came back around the corner and I was like, ah! So I came back to the States and I realized that I never wanted to feel that way again. And I knew that I could help people by becoming a translator, right? An interpreter. So I didn't want to speak something that the market was kind of flooded on, you know, like Spanish or French or things you learn in high school. So I decided, um, I had to go to the local Ohio State branch before going to main campus. Um, I was really mad because I wanted to, you know, go off to college, and my parents were like, nope. And it was the best thing to kind of make that transition in, in baby steps, you know. So having come from Mayberry, I can only imagine mentally what would have happened had I jumped into a main campus in Columbus. I mean, it's 50,000 people. It would have been insane. So at the Ohio State Lima branch at the time, they offered Spanish and Japanese. And I thought, you know, I don't want to do the Spanish thing. So we have Honda near us, and there I could think ahead corporately enough that, okay, there's opportunities for this. And I'm not ethnically Asian, so I decided to take 2 years of Japanese. And I had a phenomenal professor. I enjoyed the language, but the other kids in my class, I just didn't quite fit in with. Um, they had purple hair and thought anime was real. And it was interesting, but it just didn't follow my life path. Like, I love that for them, but I had very much a corporate mindset. So it came time to transfer down to main campus. And again, early 2000s, China was buying all of our debt at the time. 9/11 had just kind of happened. I think I got back to the States like 26 days before that happened, and it was crazy. And, um, then the next, you know, really in-demand language was Arabic, and that, that just didn't feel like a good fit to me. So I thought, we'll give, we'll give Mandarin a go. And I loved it. There were 37 kids in my class on a campus of 50,000, and everybody had kind of that same corporate mindset, right? Just really driven, really hungry. Um, and, and I fell in love with the language, and life was good. So I, I graduated, and then my This was 2010. Um, my dad got sick with lung cancer, so they actually ended up taking his whole right lung out. And he's still alive, which is a miracle because he was only— he had like a 24% shot of making it 5 years. And so he's still—

J**Jason Duff** 0:09:06

that's awesome—

S**Sarah Kelsey** 0:09:07

his crazy self. Yeah, it's really great. So I moved back home because that's what you do, you know, when, when family needs help. Yeah, you go home. It doesn't matter that you had a flight to Taiwan to teach English over there booked. You go home. So I did. And, uh, I had— so I was around 2010, and I had a practice marriage that, uh, went down.

J**Jason Duff** 0:09:26

What?

S**Sarah Kelsey** 0:09:27

Look, no education's free, okay? I like this. It's—

J**Jason Duff** 0:09:31

yeah, it's a practice marriage, practice relationship.

S**Sarah Kelsey** 0:09:35

Yeah, we're all learning. Um, yeah, so that went south in early 2014. And, um, again, I've always, you know, been a horse girl, and there's a huge horse show in Columbus. It's the whole month of October. It's called the Quarter Horse Congress, and people come from all over the world to compete at this thing. It's, it's really a big deal. And so through my practice marriage, I had acquired a \$500 mare, a girl horse. And anybody that's into horses knows that that is like the cheapest you're ever going to find a horse. And this one in particular had a pretty hefty resume but had just been pushed so hard as a young horse she mentally just kind of couldn't handle it. So she was bought kind of as a, like, a pet, except for her and I really got along. So we were— we barrel raced and we were pretty handy at it. So early 2014, practice marriage goes south. I decide that year I want to compete at the Quarter Horse Congress. I have a horse that is, you know, talented enough to give me a shot. Um, not necessarily to win, but be a long way from last place, right? So I pawned my wedding ring from that marriage and paid my entry fees.

J**Jason Duff** 0:10:48

Wow.

S

Sarah Kelsey 0:10:48

At the Quarter Horse Congress with it. And I was living in my parents' basement at the time, um, you know, coming out of a divorce and just trying to get my marbles gathered. And I had a rusty, like, 2005 Suburban and an old steel bumper pull trailer. And I go down to Columbus and I park next to this rig. It's a new Peterbilt, it's a 10-horse slant load. I mean, this thing's a monster. And then here's me and my little beep beep, you know, like, I've arrived. Yes, I've arrived. So, um, my mom had made me a shirt to compete in, and it was red with black fringe, and I'd put a bunch of rhinestones on it. I love Western fashion, like that kind of vintage Dale Evans, Roy Rogers look. And so I was in my hotel room waiting on — he was my boyfriend at the time, but my husband now, Roger. He's a horse dentist. That's a real thing. Um, he was, I don't know, in Cali or someplace. And while I was waiting on him, I had some extra rhinestones from bedazzling that shirt, and I thought, I'm going to take these crystals and put them on these earrings. Well, and I've— just for the record, I've to this day never been in a pageant. I've never been a fashion girl. That's, that's not my jam. So People don't buy your product, they buy the problem it solves, right? Yeah, so it is. I, I, I did— I think Simon Sinek said that. I can't take credit for it, but it's just really kind of stuck with me. So never having been in the pageant world, I didn't realize that heavy earrings were a thing. Like, this was a problem I did not know existed. So, but also, if you take earrings from Walmart and you like E6000 some rhinestones on them, it looks like you took earrings from from Walmart and like glued some rhinestones to them. And that shirt and those very first pair of earrings are on display in my studio now to this day. Um, and so it's kind of a just a constant reminder, this is where we started, right? So at this point in time, you know, I'm, I'm tickled to death. I love my job, life's good, you know, I'm riding horses. Well, the next day I was competing and I had these earrings on and these other cowgirls are like, how are you riding in those and your ears aren't you know, like bleeding. I said, well, they're, they're really light. And I took one out and handed them to this girl, and she said, can I buy these off of you? And I said, no, but I'll make you a pair. So that was October of 2014, right?

J

Jason Duff 0:13:03

That's a shift right there.

S

Sarah Kelsey 0:13:04

That's a shift. Yeah. So that night in the hotel, everything changed. And the reason I call it a practice marriage and not some, oh, my ex-husband this, because had I not had that education, had I not been gifted that horse in that marriage, had I not been gifted the wedding ring in that marriage, none of this would have happened. Yeah, because the, the, you know, the selling of the ring is what funded the show, and the show funded the shirt. And they were all steps. It's steps. And you can only understand it going backwards, right? Because now it's— at this point in time, it's February of 2015, and, uh, Roger, who was again my boyfriend at the time, he was like, you need to make a decision. Because I was— so I would— I was doing the 9-to-5 thing where I was translating But then I was getting up at—

J

Jason Duff 0:13:47

where were you translating for?

S**Sarah Kelsey** 0:13:49

I was in the tool and die industry.

J**Jason Duff** 0:13:51

Okay, so, um, another niche industry.

S**Sarah Kelsey** 0:13:53

Yeah, car parts. Yeah, so, um, real thrilling job, really thrilling. So, but again, I loved what I did. And, um, again, I'm not Asian, right? So when I walked into a meeting with a bunch of suits, I look like somebody's secretary. So unless they asked me point blank, are you an interpreter, which nobody ever did, my job was to sit across the table and listen. And most of the time everything was bang on course, right? Everything was good. But if something didn't really jive, or, you know, they were saying things amongst themselves across the table that was beneficial for my team to hear, I would just kind of nudge one of my guys under the table. And I always had a notepad. I would kind of doodle. But— and I couldn't react because if I heard something and, you know, well, then I blew my cover. Yeah, right. And now nobody's gonna hire me. So, um, I would just kind of nudge them under the table and be like, get this in writing, or just, you know, double confirm that number. And so I enjoyed what I did, but in order to do that and handle these orders that were just randomly coming— hey, can you, you know, crystallize this, this shirt, you know, my kid's 4-H shirt, shoes for prom— I mean, all kinds of random things. I was getting up at 4-something, knocking some orders out, getting ready, going to work, coming home throwing some pizza rolls and Dr Pepper in my mouth and getting horses worked because I still— I was still competing at this time. And then I would work on earrings or whatever I was stoning order-wise until 10:30, take a shower, do it all over again, repeat it.

J**Jason Duff** 0:15:21

Yeah, for a lot of folks it is finding that side gig, uh, that, you know, you're— it sounds like in your journey, you know, when that shift happened that someone said, hey, can I buy those earrings? And you saying that no, but I'll make you a pair. Then you said there's probably other customers and clients like this, but it's still scary to leave that full-time, right, job with benefits.

S**Sarah Kelsey** 0:15:46

It's a safety net.

J**Jason Duff** 0:15:47

But it sounds like you then at some point had to make that jump and that shift. When was that, or how did that come about?

S**Sarah Kelsey** 0:15:53

So in February of 2015, Roger looked at me and he was like, you got to make a decision.

J**Jason Duff** 0:15:59

So it was someone else that cared about you in your life that recognized Did he—

S**Sarah Kelsey** 0:16:03

it was getting unhealthy.

J**Jason Duff** 0:16:05

Do you think he saw that you were having more joy of doing your own thing, or no, you just couldn't do both?

S**Sarah Kelsey** 0:16:10

I couldn't do both. I enjoyed what I did. This is not a story of sticking it to the man, the corporate. This is not that story. I loved what I— cried when I packed my office up. Um, my husband, uh, I don't come from a family of entre— I mean, other than you, I don't come from a family of entrepreneurs, but, uh, my husband had, you know, built his dentistry business from scratch, and he understood you know, the, the path that you take when you do that. And if you don't have a partner who has either experienced that journey or is mentally cap— mentally and emotionally capable of handling it, it's going to go south. And he had had a marriage as well that, you know, um, she— super great gal, but, you know, she wanted the husband home at 5 o'clock and soccer practice and, you know, the typical white picket fence American dream. And here Roger is in Spain and Europe and you know, all over the world, elbow deep in a horse's mouth. And so he recognized that I was capable of it, that I enjoyed doing it. But it also came to— that came down— he was like, this is ridiculous, you know, you're not sleeping well, you're— I think I was down to like 115 pounds, which is for my frame entirely too small. And, um, but I loved them both. And it — but never having come from, again, the entrepreneurial family when he said, you need to make a decision, I'm like, you are on drugs. Like, I can't leave a 401k and benefits to have arts and crafts time. Like, this, this is stupid, and my mom's gonna be mad. In fact, you can tell her because I'm gonna be grounded. And I was 29 at the time, I think, so I was a, you know, grown-up. Um, but I'm like, there's, there's no way. This, this is not even remotely feasible. And he said, as long as you can pay your bills, so so like my truck payment, my student loan, as long as you can pay for yourself, he said, you can go on the road with me. And so that was early February of 2015, and my Valentine's Day present that year was one of those Fat Max rolling toolboxes, you know, that you get at Lowe's? Yeah, like the scrapbook ladies use.

J**Jason Duff** 0:18:09

Yeah, you could keep all of your crystals, everything, accessories.

S**Sarah Kelsey** 0:18:12

Yep. And I still have it because I'm kind of a hoarder when it comes to emotional things. Um, he had like a big vinyl logo of my brand put on the front of it. And so—

J

Jason Duff 0:18:21

So kind of like a mobile business, really.

S

Sarah Kelsey 0:18:22

It's exactly what it was. Yep. So that February I got that, you know, the toolbox and I started a Facebook and an Instagram page. And this was another really cool moment because everybody talks about, oh, I need a loan to start a business. Had I been given, let's just say \$10,000, which is hardly enough to start a business, but let's just pretend that's the number. Had somebody given me, \$10,000 to start my business, then it would already be defunct because the direction I thought it was going to go in and the things I thought I needed were absolutely not right. I did not need, um, you know, the expensive business cards from Vistaprint.

J

Jason Duff 0:19:04

I didn't need some fancy sign or all these that you might have spent money on. Sure. Had you had— sure. A lot of business owners make that mistake.

S

Sarah Kelsey 0:19:11

They do. They do. And so I would really caution somebody, you know, we didn't have— we had no loans and we had no debt until 2020 when I bought a building. And again, had you given me money early on, I would not have allocated it correctly. Not because I was uneducated, but because I was inexperienced. You know, I want to—

J

Jason Duff 0:19:36

that's wisdom. Right there. And I want to double down on that because one of the most important qualities when I meet a new entrepreneur is, is really assessing if someone is coachable. And sure, I will tell you, even though this is not my first rodeo and I started many companies, I still am always asking for feedback. Like, what can I do to be better? Even after a podcast episode or from a speaking event, the minute I walk off stage— and I learned this, this is a learned behavior because one of my mentors when I was first learning to speak, right when I would finish, he would say to me, come up to me, and his name is Aurel Moody, and I'll give him a shout out. He would come up to me and say, can I give you some feedback, please? In my, my early years— no, no, my early years, I was like, every time he would beat me up, like, you were focused on this one part of the stage. Did you recognize how you were holding your hands? Did you— can you smile a little bit more? Like, all these things. And it was beating my head, beating my head. But, you know, stepping back, he was making me better and stronger. And then I saw a shift because I would watch myself and I'm like, all those things that he would point out, I am actually now self-aware and I'm better. And so today, because I know how important that is now that I have more life experience, I'm really good about asking for feedback. And I think that's a quality that our younger versions of ourselves Sometimes that you need confidence, confidence, like, gets you, gets you out there, but then you really have to have the humility to say to your customers, to your, to your collaborators, your, your business partners, what can I be doing to be better?

S**Sarah Kelsey** 0:21:15

We just made a post today, actually, as, as I was coming down here, um, we're getting ready to, you know, we've grown a lot and we had our first website and then we revamped it to make it easier for our, you know, inventory at the time. And now we're to the point now where we need to reorganize it again in a way that's searchable, just a lot more user-friendly to everyday people, not necessarily the pageant and the brides and the horse show girls. Um, and so the post I made literally on the way down here was, what are the keywords that you use? How can I— what, what would you change about the website to make it user-friendly? Because if you're not willing to listen to the people who are paying your mortgage, it's going to be a short, short trip around the sun.

J**Jason Duff** 0:22:02

Yeah.

S**Sarah Kelsey** 0:22:03

And I got dumb goals. I mean, I got big dumb goals.

J**Jason Duff** 0:22:06

And I, I think connecting that, so Rhinestone Lip Gloss is the name of the company, the RL, and literally on your beautiful outfit and coat today, her logo is bedazzled on the back of it. And like, tell us a little about what you are wearing today and why it's special.

S**Sarah Kelsey** 0:22:22

So this jacket, um, This is made by a company in New Philadelphia, Ohio, and it's called BerryFit. So like the fruit berry. And it was started in the '80s in the back of a van by a mom and daughter. So Carolyn Berry and her daughter Polly. Polly showed horses. Carolyn, I think she's— gosh man, if I'm wrong I'm going to feel terrible, but I want to say she's like 76, 77 this year. So she's— she is a grown-up, right? She's an adult. And her daughter showed horses. And Carolyn went to textile school in the '50s and would— she's from Iowa, and she would go on Army bases and sew for the generals' wives when women wore, you know, the skirts and jackets. And, and fashion was a lot more intentional then. Yes. Um, so just incredible designer. I mean, I have put on jackets that she's made that I thought, oh, that's amazing. And I put it on, and the way the lines in the jacket are and the way my body shape is, I look like trash. And then other ones, I'm like, that thing's hideous. And I, and I put it on and I'm like, I look like a million dollars. So Carolyn is incredibly gifted in the use of— she's a true artist in the sense she will build garments for the wearer, right? Um, so her niche is horse show, you know, Western pleasure showmanship, very fit. I think they're in year 39 this year that they've been in business, and there's a reason that that they've been in business that long. So I've always known who they were. I didn't have the particular type of horse that she builds garments for, but loving rhinestones, loving fashion, I was always very aware of, of her pieces. And they're all made completely from scratch in Ohio. Every single stone is set by hand. All of these appliques are hand cut and then they're stitched. Wow. And then there's another layer underneath them so they won't ever roll like a lot of you know, cheaper jackets. These, these appliques will roll. The stones are stitched on. I mean, they're just incredible pieces. They're lined, all of the things. And so when I, um, when I started RL and got to the point where, um, I, I wanted to start selling to the public, like in a booth situation, um, I— and I want to be sure to talk about this, but, um, so I left my big girl job in 2015. Early 2015, right? And that whole year I was traveling with my husband, taking internet orders, and I had started this company with \$85. So in February of 2015, I had \$85 saved up from some rodeo my horse had won, and I bought my vendor's license and my first package of wholesale Swarovski crystals. I got on Vistaprint and I ordered— I think 250 is the, is the smallest pack you can get— of the black and pink and gold business cards. You know the ones I mean? Just the basics. I couldn't afford anything else. And I needed a logo. Well, that's again more money, more money. So I got on, on my phone on Canva, and I— the, the logo that's on my back, which we've upgraded it since then, but I literally typed in a cursive R and a cursive L and a pair of lips, and you ran with it, and I ran with it. And so this whole— again, had you given me \$10,000, I probably would have blown half of it on a graphic designer.

J**Jason Duff** 0:25:33

Yeah.

S**Sarah Kelsey** 0:25:33

When I didn't need one. Yeah, you know, and so learning, learning what you need, but more importantly when you need it, is huge. Because I, again, I have had zero— I've never taken a business class, accounting, marketing, none of this. All this was supposed to be was a side hustle to pay my entry fees for horse shows and, and travel, you know, all over the country with my boyfriend.

J**Jason Duff** 0:25:58

Well, and you know, you found a niche where a lot of people that may be listening, you know, aren't aware of the horse industry. And then what do you kind of call it? You're also doing pageants today. There's other kind of sidelines that you serve, not only showing the horses, but walk us through like different clients that you serve.

S**Sarah Kelsey** 0:26:19

So it started with the horses. I'm sorry, it started with horses, but most importantly, rodeo queens, right? So rodeo queens. And we're in Ohio and this is not a heavy rodeo state, right? We're talking, you know, like Texas and stuff like that. So there was no exposure to rodeo queens. And one day I was— this is before I had left my big girl job— was in my office scrolling Facebook, um, not on the clock. And let me say that, um, Miss Rodeo Arkansas 2015, Kelsey Parmenter, came across my feed. And I'm like, what is — where is this coming from? But I thought— the first thing I thought in my head was I bet she would like lightweight earrings, right? Because, because rodeo queens are pageant queens on horseback, right? So they, they are constantly on horses and, and running and doing the things. And, um, rodeo queens are kind of judged by their hair. They, they have to— they're called wings.

J**Jason Duff** 0:27:14

If you're—

S**Sarah Kelsey** 0:27:15

if you ever want to go down, you probably know all this, right? Yeah, yeah, yeah.

J**Jason Duff** 0:27:19

Look at that.

S**Sarah Kelsey** 0:27:19

That's it.

J**Jason Duff** 0:27:20

Perfect.

S**Sarah Kelsey** 0:27:20

Boom, done.

J**Jason Duff** 0:27:21

It's kind of like we're gonna bedazzle by the end of this.

S**Sarah Kelsey** 0:27:26

Yes. So, uh, like the way they kind of fan their hair out from their face and all of this. So our earrings are super lightweight, which means they're comfortable, but they're also really, uh, clean on the sides, so they're not going to tangle in the girls' hair.

J**Jason Duff** 0:27:39

So you wouldn't think that— that— I mean, that's me on the surface. I wouldn't know that's a problem.

S**Sarah Kelsey** 0:27:43

It's a problem.

J**Jason Duff** 0:27:43

You found it's a problem.

S**Sarah Kelsey** 0:27:44

And I got long hair. Again, people don't buy your product, they buy the problem you solve. Now it's your job to know those problems exist. Right? So research is on you there, big guy. So not you, Ethan. But anyway, so, uh, I message her and I said, hey, I make these lightweight rhinestone earrings and I would love to send you a pair. And I think the pair I sent her retailed at the time for like \$35. Now I had no idea what cost of goods was. I didn't know how to calculate time. I had no vision for this. This was only supposed to be a side hustle, right?

J**Jason Duff** 0:28:25

And you just were proud to get those earrings on— heck yeah— someone of that level.

S**Sarah Kelsey** 0:28:29

Shoot, yes. I was like, we have made it. Move over Tiffany's, right? Like, I've arrived. So of course then word spread to the other rodeo queens, right? And again, because of Facebook and social media, and as of today, April what, 27th, we have not Is that right? Yep. Yeah, we've not spent any money on advertising.

J**Jason Duff** 0:28:51

Also impressive.

S**Sarah Kelsey** 0:28:52

Very. And I'm not saying that to like toot my own horn. Other than the Vistaprint business cards, which we've upgraded to our own custom ones now, um, we don't— you know, we haven't spent money on advertising. So again, one of the lies, I think— and I don't think it's a lie people tell themselves in a malicious way. I think it's because safety, you know, you've got that like comfort mindset. You don't need an advertising budget. Now things— we're getting ready to make some shifts, and I think we're gonna stick our toe into that, into that pool, because it's— we've just reached that level. Um, we have work in 20 and a half countries. As soon as Iceland lets my earrings in, let's take a trip there. And right, I gotta deliver them. And diplomats there— yes, excuse me, sir. Um, just open the doors there like I opened the doors of the Swarovski office. I've arrived. So this was only supposed to be a side hustle thing, but people think they need all this money to start a business or they need to spend all this money on advertising. And at 21 countries, it's all been word of mouth.

J**Jason Duff** 0:29:52

Well, and I think part of the secret of that is you identified, again, a very niche audience. You created a product that solved the problems that were in that marketplace, and then you found people of influence. And you've kind of— and I, I think looking from the outside, I see you as the authority for the bling, for what was one industry, and now you're crossing over into others.

S**Sarah Kelsey** 0:30:18

Yeah. And it's interesting to, you know, at the time when I had sent those earrings to Kelsey, uh, the Miss Rodeo Arkansas, I was just like, hey, I have these things and I think you might like them. And that year, um, so that was 2015, And to, to tie it back into the horses, I had kind of started to begin— I had begun to establish a foothold in the, in the rodeo fashion world. Well, um, you know, when you start a business, you can kind of use all the money you can get, and I had a bunch of student loans, so I wasn't going to get any, you know, business loans, and I sure didn't have a business plan, right? So that year in October, a gentleman that I had worked for in college— he's a, um, kind of like you, Jason, just a big entrepreneur, just a really driven dude um, he needed somebody to help sell jeans and cowboy boots at the Congress. And I said, I'll do that, I'll sling your jeans and your cowboy boots, right? So by putting myself intentionally in my demographic, right, I would wear earrings that I made every day and people would comment on them and, oh, I love them, oh well, here's my card, you know. And so I was able to start planting seeds. And one of the days on my day off, I went walking around the Congress. It's a huge trade show, all kinds of shopping. And in that Berry Fit company, Carolyn I was telling you about, she was set up there. She's been set up there for like, you know, 30-some years. And I always just admired her pieces, but I didn't have a purpose to purchase, right? I didn't have that type of horse. I certainly didn't have that kind of budget, and I didn't have anywhere to wear a garment like that. Well, I wandered in just to, you know, kind of see what amazing pieces they'd made, and She— I was— I also tooled leather at the time, which is— you don't see that a lot in Ohio, you know. And I had made a belt and a rhinestone belt buckle and then earrings to match. And I walked in her booth, she's like, I really like your accessories. And I said, thanks, I make them. And, and that started a conversation, right? So again, had I not been humble and coachable enough to sling somebody else's product— you know, there's a quote, and I don't know who says it, and if I, if I did, I'd give them credit, but it's brilliant. It says "if you can't get a seat at the table, serve water in the room." And I love that. So I couldn't afford a booth at the Quarter Horse Congress, you know?

J**Jason Duff** 0:32:31

So— And you're kind of a walking billboard.

S**Sarah Kelsey** 0:32:33

I am now.

J**Jason Duff** 0:32:34

But what— and I think that's coaching for other people to understand that maybe you have a product, but I think what I'm learning from what you have shared is like, put yourself in other circles where you're maybe helping a friend's business or a partner's business. But it gives you, when you open that door in that conversation, they're gonna notice things. And they noticed because it is part of your brand now. It is. When did you wake up and realize that, hey, I'm gonna be different? Because I'll be honest with you, probably walking around the streets of downtown Bellefontaine today, you were turning some heads.

S

Sarah Kelsey 0:33:10

Well, I parked in the back, but I—

J

Jason Duff 0:33:14

There wasn't the accent and the blings was like—

S

Sarah Kelsey 0:33:17

No, no, but it would be interesting to get a camera crew and just, if I just walked down Main Street.

J

Jason Duff 0:33:21

Can I be honest with you? Have you had people treat you bad because of how you're dressed?

S

Sarah Kelsey 0:33:25

Not bad.

J

Jason Duff 0:33:26

No. But would they—

S

Sarah Kelsey 0:33:27

Not to my face.

J

Jason Duff 0:33:29

Okay. But let's just say it's something that's different.

S

Sarah Kelsey 0:33:32

It is.

J

Jason Duff 0:33:33

But you're— that's who you are.

S

Sarah Kelsey 0:33:34

That's me. Right. Exactly. And I think, you know, we go through this with the earrings, you know, you'll get ladies that want to wear a big, beautiful pair of earrings. But there's a fine line between wearing something and it wearing you. Right? So I wear these jackets because it's me. Like, this is my personality.

J

Jason Duff 0:33:52

This is— people are drawn to you because— yeah.

S

Sarah Kelsey 0:33:55

And I love to talk to people about it. You know, these are pieces of art, these jackets are. And so that's me, because I'm comfortable doing what comes from it. I'm comfortable talking to people.

J**Jason Duff** 0:34:06

And for someone listening that maybe doesn't have that confidence, what's your advice to get there?

S**Sarah Kelsey** 0:34:15

I've always had the curse of a lot of confidence, and, and I say that because it's gotten me into some trouble. You know, I, um, I kind of have that, uh, how hard could it be gene, which is why I'm here on this podcast today. I'm like, I'll start a business, how hard can it be, right? Here we go. Um, I would really encourage them to find something that they are absolutely in love with. Because I think part of, part of the emotion of confidence is the love of something, right? And you wanting to share the love of that, right? I love how beautiful rhinestones are. I love how, you know, if you're having a bad day and you're just kind of looking, you're like, oh, something shiny, you know? It just kind of distracts you from whatever's eating at you, you know? And so I, I love this. I love fashion. I love, um, bling. Obviously. So I think it's easy for me to be confident in it because it's innately something that resonates with me.

J**Jason Duff** 0:35:10

Did someone compliment you early on when you were doing this? Because another thing, as I've had other guests on, then their early experience, what brings them confidence is when they— someone else complimented them and said they did a good job.

S**Sarah Kelsey** 0:35:25

You know, I have the privilege of having a really amazing family and a really amazing husband who you know, was supportive of it. But the opposite is actually where a lot of this came from. Okay. So, um, my practice marriage was very educational. Um, in hindsight, I realized there was a lot of insecurity, um, that he struggled with. And so I would, you know, the 4-H kids, they're not going to spend thousands of dollars on jackets like this, you know, unless this is something that they really do. So the moms would bring me shirts from like Tractor Supply, you know, or garage sales, and I would, I would bedazzle those and I would be sitting upstairs, you know, stoning away with like a Harry Potter on my podcast or my Audible. Yeah. Shameless plug there.

J**Jason Duff** 0:36:10

My wife is listening to that right now, even though she's read the books like twice.

S**Sarah Kelsey** 0:36:13

I took a course on it in college. I needed an easy A in Ohio State, but joke was on me because I took that course never having seen the movies or read the book. So I got schooled. So literally, so I'd be sitting upstairs, you know, stoning these shirts for 4-H kids or, you know, dance costumes or whatever it was. And he would be like, 'Why are you wasting your time with those stupid rhinestones? Like, you could be doing something productive.' And it was just kind of cathartic to me, right? So it really— it was— I got made fun of for it a lot. And a lot about me is really obnoxious. So I bought a standard poodle puppy in 2008. And yeah, right, real low maintenance. Uh, the Lord knew where she was going though, because he gave her alopecia. Oh no, she, she looks like Phyllis Diller on drag night. She's, um, yeah, but so, you know, Brule, this dog is iconic. I mean, she's recognized all over the country. Um, so I've always had things that stood out, and I think that, you know, that, that kind of bothered him. So being made fun of for a crazy dog and being made fun of for bedazzling everything and just kind of always having that really over-the-top personality, um you know, having, having somebody in your life that's like, this idea is stupid, you know, you can imagine. I mean, I'm everywhere, like, it does. And so there was a lot of people, uh, when I first started out that like flat out made fun of me. I mean, to my face. So I know it was going on, you know, you know, what kind of girl, you know, leaves, you know, her big girl job and she's, oh, that's gonna— she's gonna be real cool, you know, bedazzling everything, you know. And And I really used that, um, I really used that. And it's petty.

J**Jason Duff** 0:37:59

It's kind of like your fuel, right?

S**Sarah Kelsey** 0:38:00

I'll show you.

J**Jason Duff** 0:38:01

Yeah, I'm gonna jump in here for a second. I remember asking you at one point, I was like, what is, what is your motivation for like reaching out to other communities? You know, after we've done so much in Bellefontaine things, and, um, you know, is it, is it the help or the, you know, growing or whatever? And you're like, honestly, it's just that so many people thought we couldn't do it. And there are still naysayers or they believe that somehow you or I were given this easy path or got this free grant or—

S**Sarah Kelsey** 0:38:33

We get an email from Jesus every morning that tells us what to do so we don't screw up.

J**Jason Duff** 0:38:37

Yeah. I get that email every day.

S**Sarah Kelsey** 0:38:39

Ethan, we'll CC you on it.

J**Jason Duff** 0:38:40

Yeah, yeah. I'd appreciate that. Can I tell you, I do think that if you talk to most folks, it is the, the other folks that said that you, you can't be successful. Yeah. And that does kind of feel— let, let me prove you that we're gonna work really hard and we're gonna bring our tribe and we're gonna, we're gonna figure this out.

S**Sarah Kelsey** 0:39:00

Yeah. There's that, um, I think it's trending on either TikTok or Reels, but that Dana White, he's like, bet against me. It's good luck. Yeah, let me know how that works out for you. And I, I really use that petty, um, you know, make fun of me. How's that working out for you now?

J**Jason Duff** 0:39:14

Yeah.

S**Sarah Kelsey** 0:39:15

You know, and, and to the— probably to the point of detriment. Like, um, I should probably let that go.

J**Jason Duff** 0:39:21

Yeah, it can take you to an unhealthy place, and it kind of has. Um, I see some people move from the throwing the rocks to then building them up. Well, but also so having them mature through their process, because everyone needs their life experience. Like, I think everyone should have to be a server in a restaurant at some point, because then you have just a, a new perspective of humility, of how hard some of those jobs are.

S**Sarah Kelsey** 0:39:45

I was a waitress a lot, and God, I paid a lot of bills with waiting tables. And I'm finally— I will say that I'm finally to a point where I'm appreciative. I'm more appreciative than I am hateful to my, my practice marriage adventure, um, because there for a long time it was— I mean, it was real easy, you know. Yeah, you made— the first time I watched my earrings walk across the Miss America stage I made my husband pause the TV and I stood there and like pointed to it and I made a vaguebook post because I was petty like that. And, um, I was like, if somebody tells you your bedazzle idea is stupid, just send them this photo because I just got to— I just got to watch them walk across, you know, national television.

J**Jason Duff** 0:40:27

Yeah, that's awesome.

S**Sarah Kelsey** 0:40:28

And it was— it was— it was like a vindication type thing. And I probably should have left it there, but I just — I kept, you know, I kept going and I— and, you know, I wrote a book and it was— it was kind of about, you know, the people um, it's, it's a curation of— remember like the Chicken Soup books from— it's like that. Um, just things in life that you, that, that you do that kind of change everything. And for me, it was, I mean, yeah, making a pair of earrings, but surrounding myself with people who saw my ambition as an asset and not a liability. But it took somebody who had, who had walked that road himself to understand that. So when I'm at work for 12, 14 hours a day and I'm not home for dinner, or I get up and leave at 6 in the morning because I got stuff to do before the store opens, it takes somebody who understands that it has nothing to do with them and it has everything to do with, with my level of driving ambition.

J**Jason Duff** 0:41:21

And let's give a shout out again. I know for people like in your case, Roger, and, and me, Lance, like it's finding like that, that yin and yang balance that it is a sacrifice. It is hard. We are not easy all the time.

S**Sarah Kelsey** 0:41:36

We're not. And we're not even easy on ourselves, you know. And that's a lot of times it takes somebody from the outside going, hey, um, and you know, when Roger's on the road for weeks at a time like he is now, I'm— I don't even drink coffee at my house. I get up, I get dressed, go to Winans, go to my office, and then I even bring like dog food to the studio because I'm gonna be there till 8, 9 o'clock. And is it healthy? I don't know. I think there's worse things I could do. Yeah, for sure. Um, but I love it. I love what I do. Um, and, and that in itself is just— I mean, I just won at life.

J**Jason Duff** 0:42:12

Yeah.

S**Sarah Kelsey** 0:42:13

I mean, to be somebody who gets up and loves what they do every day. Yeah, that's great. I mean, that's the goal.

J**Jason Duff** 0:42:18

Can I ask you, growing up, we at some point developed that that was our focus and we wanted to work hard to get to this end goal. Um, there is a shift that has happened, particularly in a lot of younger people, and I've felt this firsthand as I have conversations about explaining for, you know, the question that I get asked, why do you work so many hours? Like, why, you know, why aren't you— the work-life balance argument. And there's a little bit of a resentment, um, or maybe not a respect for wanting to work really, really hard for a better goal. And it's just a, it's a different process. Have you, have you seen that? Do you, do you, how do you explain that to maybe younger people that don't understand why you want to work that many hours during the day?

S**Sarah Kelsey** 0:43:10

I think, I think if work-life balance exists for you, and I don't think it exists for everybody, But I think if it exists for you, it comes after the work. Kobe says you rest at the end, not in the middle. I am in the middle, and I have some certain things that when I accomplish those, I will— no pun intended— but I'll ease up on the reins, right, and pump the brakes a little bit. But until then, I'm busy and focused and focused, and it's hard. Yep. And it— and I said earlier, it was kind of a curse because I'm almost 40 and a lot of women my age, I have nothing in common with them. Yeah, nothing. I don't have children, my husband doesn't drive me crazy, and I love my job. Yeah, so I don't have anything to bitch about on Taco Tuesday, right? You know, life's good. You know, like girls want to get together and be like, oh, my husband's driving me crazy, or yeah, these kids, and oh, my, my boss is terrible.

J**Jason Duff** 0:44:09

Well, sorry, your life's a little different.

S**Sarah Kelsey** 0:44:11

Yeah, but nobody wants to hang out with that girl, you know. Nobody wants to hang out with— yeah, that's right, we are, we're the best fun. But that's, you know, I don't have any uh, girlfriends. I mean, I do, but, uh, my best girlfriend, same thing.

J**Jason Duff** 0:44:24

I mean, she's a fashion designer, and you have to find your tribe, and your tribe may not be local.

S**Sarah Kelsey** 0:44:29

It's great if you have a few local friends that appreciate it, and I do. I mean, I'm not like, I don't have any friends. It's not what I said. They say that, um, but to— because if you complain to the wrong person, it sounds like you're bragging, you know? And you have to find, like you said, Jason, that tribe of people that are already on the level that you're at so they understand what you mean and don't take offense at what you say, because there's a difference in that. Yeah, so trust it, it's hard.

J**Jason Duff** 0:45:01

And, and on the work-life balance thing, like, if you know that's a priority in your life one way or the other, like, hey, I'm going to work really hard in my business and that's gonna take a toll in personal life? Or is that, you know, like, just be honest about that up front with partners or—

S**Sarah Kelsey** 0:45:16

yeah, that was huge.

J**Jason Duff** 0:45:17

I think the biggest thing you can do for yourself is that those are your values, right? And if you don't have that straight, then you're probably not headed in a great direction. It just tends to self-attract. Uh, I mean, I think we've spoke here at Small Nation, like, we have a lot of folks that are really resonated on a vision and a goal and want to work really hard towards that. We've also had some folks start with that and then wake up very unhappy. Like, this is— yeah, this is causing me pain in other parts of my life. And so I do think it's being real and raw. And I know we had, um, Matt Brown on to do an episode about the cost of entrepreneurship. There are not always upsides to this lifestyle, but for many of us, it brings us tremendous joy and purpose, right?

S**Sarah Kelsey** 0:46:03

This is the same thing this is my child, right? So the energy that a typical woman my age would put into raising a family, I'm putting into my company. And when Roger and I first started dating, one of the very first conversations we had was, you know, at the time I was translating and I rodeoed every weekend, and I started this, you know, like little kind of rhinestone thing on the side, right? And he said, well, he said, that's good because I, you know, I travel. When I first started talking to him, he was in Texas. And he was like, hey, I'm gonna get home in a few days, I'd like to take you to dinner. And so from go, our priorities were on the table, right? He traveled, he's, he's gone a lot, you know, he works with a lot of women, so you better be secure. And I said, you know, I am married to my job and I, I'm gone on the weekends rodeo, and so, um, same thing. And I said, I have two questions and they're both deal breakers. And the first one was, do you have children? And he said no. And I said, okay, bullet dodged. The second one is, is there a cell in your body that wants a family? And I mean, I was 29 when I met him and he was 39. And I said, is there a cell in your body that wants a family?

J**Jason Duff** 0:47:18

Because we need to talk about it.

S**Sarah Kelsey** 0:47:19

Yeah, yeah, we're not even talking about— I got something to tell you about it. So I said, and I need you — I do not need an answer right now. I need you to really think on this, right? Don't just answer me because I'm pretty. And he, he paused a little bit and he said, if that were to happen, I, I would adjust accordingly, but it's not a priority. And I said, I need you to know that it is a hard no for me. I am never having children, period. It is not negotiable. But I need you to know that now. Right, because I don't want to get 2, 3 months down this and we both really like each other, and then all of a sudden I'm like, hey, just kidding, no pun intended. I said, um, because that's, that's a hard no. And so I feel like, you know, the energy again that a typical woman would put into raising a family, I, I put into RL. And again, this is just the chapter I'm in. My husband is, um, quite a few years ahead of me in his business, so he's pumping the brakes and, and, you know, trying to start retiring and kind of looking at slowing down, and I'm— but him doing that is allowing me to hit the gas, right? So it's, it's definitely a partnership. And people also really like the idea of people like us, Jason, until they live it every day and, and they're always second. Like, I know that I'm second to my husband's company now. If I'm like ill, obviously that's fine, but same thing, you know, he knows that if, if there's a rhinestone lip gloss call in the evening because somebody's upset or needs a pair of earrings in 3 days, like, I'm going to studio. And it's nothing personal, that's just what I'm doing.

J**Jason Duff** 0:48:56

So I, I would agree. And the thing that I think that I, from the outside, why you don't have your own children and that's not a priority— what I look at, what you're doing in your industry, the amount of young women that are wearing your product and it's helping— I mean, how you're impacting children. And it's similar, I don't have children of my own either, I've got— I love being around nieces and nephews and spoiling them and then sending them home with mom and dad.

S**Sarah Kelsey** 0:49:23

Yeah, but sugar and a drum set.

J**Jason Duff** 0:49:24

Yes, but the work that we are doing here, like, we had a homeschool group in today of 60 kids that are from all around the region, and they got to go to 600 downtown and meet Brittany Saxton and hear her story about how she has been a pizza maker since she's been 14 years old. And they were playing with dough balls and tasting all the really cool pizzas on the menu. I've had some small piece of helping bring that together. And so I do think it's kind of that finding what that purpose is. And when you do get aligned and the joy that not only is bringing you but all the other people around you, that, that's kind of that divine connection and purpose. And I, I see what you're doing and I think you're living that out.

S**Sarah Kelsey** 0:50:06

I definitely agree with that. I— it's been, it's been neat to watch the growth of the brand. You know, what started out as just shiny lightweight earrings has turned into tangible proof that you can make a living doing anything you want.

J**Jason Duff** 0:50:19

Well, and you're in Wapakoneta, Ohio now. You have a studio, a building that you've invested.

S**Sarah Kelsey** 0:50:24

I have a, I have a whole building.

J**Jason Duff** 0:50:26

So more of the story.

S**Sarah Kelsey** 0:50:27

Yeah. So, um, in, let's see, 2019, I rented a little 1,100-square-foot retail space off of the main drag in downtown Wapak and signed a, I think, 2 or 3 year lease. And I thought, this is it, this is great, we're going to be here for 5 years. And the whole time that I, I, since I started in the, in the retail space, I wanted to create an experience, right? So like Kleinfeld's in New York, right? That's an experience. You go with your girlfriends, you pick out your dress, it's a whole thing. I wanted to create something similar but with accessories. So I have this little 1,100-square-foot space, and I'm trying to do that. And what was neat about it was, you know, my journey, um, or the universe or God or whatever you want to call it, was like I, I think if you're not outgrowing where you currently are, you're stagnant, right? So here I was trying to create a super luxury experience in a Cracker Jack box, right? And, but I knew what I wanted to do. So we had like a 2 or 3 year lease there. It started in May of 2019. And in, so of course 2020 hit and that was a real educational time.

J**Jason Duff** 0:51:36

Yeah.

S**Sarah Kelsey** 0:51:36

So, um, my company had no loans and it had no debt. We didn't have bad credit. We just didn't have any credit. Right. And my husband and I, we rent our farmhouse because we're always gone. And, um, so we didn't have any like collateral, right? So one of the main buildings on Auglay Street, which is right downtown—

J**Jason Duff** 0:51:56

Prime Street.

S

Sarah Kelsey 0:51:57

Yeah, yep. Um, came up for sale, and it's 3 stories, so 2 full basements, ground level, second level, um, 18,000 square feet, uh, quarter million dollars. And had 6 apartments in it. And at that time, the average rent was like \$300 a month in there. So I told my mom, I said, I want to buy that building. And she was like, well, that's cute. And, and I have the best folks, I really do. But you know, their job is to keep us from walking into moving traffic even when we're adults, right? So it's 2020, the world's flipped on its head, and I want to buy a quarter million dollar piece of property with Nothing. No credit. No credit. No down payment. No nothing. No business plan. I had to Google a business plan. Like, what the—

J

Jason Duff 0:52:43

what?

S**Sarah Kelsey** 0:52:43

Yeah, you know, so, uh, again, I get on Google, you know, and found— we— there are so many local resources to help guide young entrepreneurs, you know, the Small Business Association, all of— there's people who can answer all those questions and even tell you what you don't know. And that's the biggest thing is, is you don't know what you don't know. So you don't know what questions to ask, right? So I called the realtor. I was like, hey, I want to look at this building. And so we meet and there was no— it was no land contract. You had to buy everything in the building. It was— it had been a gown store since 19— so from 1968 until 2018, it had been a gown and flower shop. And then it sold in 2018 to the gentleman I purchased it from. And he had made it into like a used furniture store. But hadn't painted, hadn't really done anything like that. So, um, I'm with the realtor and he was like, okay, here's the deal. It's, you know, I was like, \$25,000 down, no loan, uh, no down, no, uh, gosh, no land contract, any of that. Now in my head I'm like, well, what's the mortgage? And he told me. I'm like, well, I can afford that. The problem was I didn't have it packaged the way the bank wants to see it. You know, banks are businesses as well, so I come back and my mom's like, how was it? I was like, I want to buy it. And she said, well, how much is it? And it's like \$250,000. And she was like, we don't— like, no, Sarah, don't even get your hopes up, you know? Like, she didn't want— so 6 times I wasted this realtor's time. And I had said to my husband, I was like, if I can get in front of the owner, I think I can get him to take a shot on me, right? And just having that confidence to say, I'm Sarah Kelsey, this is what I want to do with this building, I don't have any loans, I don't have any debt, but I got a hell of a work ethic. And so one random Tuesday, I'm up there wasting Kevin's time, the realtor, and he looks over my shoulder. He said, well, hi Dave. And, um, here was the building owner, had showed up just on a random Tuesday. And so I got talking with him, and he's a— he was a fascinating older guy, um, dropped out of school in the 7th grade, married his wife when they were 15 and 16, and got started in the scrapyard business. And yeah, so that was probably April, and Early July, he called me out of the blue and he said, what are your plans with the tenants in this building? And I said, what? He was like, well, there's tenants. Yeah, he was like, there's, there's tenants in this building. I'm like, yeah, I know, Dave. And he said, what are you gonna do with them? And I was like, you know, and, and keep in mind, like, again, no land contracts. We were not— there was not up for discussion. So I'm like, why is this guy even calling me? And getting my hopes up, kind of jerking me around, right? And I said, well, uh, I would venture a guess I'm gonna leave them there so they can help pay the mortgage.

J**Jason Duff** 0:55:28

Like, hopefully that was the right answer.

S**Sarah Kelsey** 0:55:29

Yeah, right. I'm like, what are you asking for, Alex Trebek? So, uh, he said, okay, that's all I needed to know. I'll call my attorney. And he hung up. And I was getting ready to walk into a wedding consultation in my little Cracker Jack box, and it felt like somebody punched me in the face, but I had to go right on stage, right? I was like, uh, okay. Uh, hold that thought. So I get, I get through with this and I call my mom. I was like, I think I got the building bought. And she's like, what are you talking about? Then she was like, what did you do? You know, we don't have any money. What do you, what do you, what did you do? Um, and I said, no, I said Dave called. And she's like, holy cow. And, um, so this—

J**Jason Duff** 0:56:05

but you listened and you, I mean, you answered things right, but you really got to the core of what he was concerned about, is wanted to see the existing tenants still have a place to live.

S**Sarah Kelsey** 0:56:13

Yeah.

J**Jason Duff** 0:56:14

And that's also—

S**Sarah Kelsey** 0:56:15

it was a character check.

J**Jason Duff** 0:56:17

Well, that too. It's a character check. But it's also really in a lot of the real estate deals, it's really understanding what the seller's goals are. Yeah. And trying to get— and sometimes the realtors have to be gatekeepers and they're not able to disclose all of those things. But it sounds like you working with your realtor, build a relationship, didn't give up, and then you listened.

S**Sarah Kelsey** 0:56:36

I searched this guy. His name is Dave Green. I searched his address on the county auditor's website. The day after I met him, and I handwrote him a letter.

J**Jason Duff** 0:56:44

Yeah, great tip.

S**Sarah Kelsey** 0:56:45

Like, build a relationship, I'm telling you. And, um, and I wrote— like, wrote it in my handwriting. I didn't type something and sign it. I wrote it and mailed it. And so he calls, and I was like, holy cow, you know? And so, um, he had a land contract drawn up for me.

J**Jason Duff** 0:57:02

Seller financing. Yep. Yeah, explain that. Yeah, well, it's just the ability, instead of going through the traditional sale of getting a bank loan and going through a lot of the inspections, appraisals, all those costs, the seller agrees to sell the property with an installment sale. So you put some money down in the contract and then the seller actually acts as the bank. Correct. So you're paying over time, you're earning your ownership into that property. But oftentimes the deed transfers the same time that the installment sale happens. So there's— it can be called a lease option. So you're leasing the building with the option to purchase, or another word legally is called an installment sale. All those things are kind of land contracts and can be a really big win if maybe you don't have your credit established or your credit's not good. And you can also negotiate oftentimes better terms than what a local bank could offer.

S**Sarah Kelsey** 0:57:58

And, you know, he, he had said to me, he has said to me since then, he didn't say this right away, but he said, you know, when I was in your situation, because he was in the scrap business, it was all cash, right? And, um, he said, I had somebody take a chance on me so that I could get into the game, right? And he said, I, I can appreciate your work ethic. I see a lot of myself in you. And the other side of that land contract is they're really great, but I mean, you miss one payment, and I mean one payment, you're out, and you don't get your money back. You just, you just donated, right? Uh, and then he can turn around and sell it again. So, you know, basically make, yeah, a double sale on it. Um, but he was just an absolute godsend, and I truly mean that. Like, that man changed everything for me, you know? So we went from 1,100 square feet to 18,000. We have two 3,000 square foot storefronts now, um, four Airbnbs, two permanent tenants. Um, and then we also have a gal who rents out a space in there. She's a licensed esthetician. So when you come to Rhinestone Lip Gloss, you have our jewelry studio, you have a private wedding consultation room, private pageant consultation room, full bar. So when you book a private consultation with us, you can pick coffee, cocktails, water, wine, or mimosas. And then we do custom charcuterie. So if somebody's vegan or gluten-free, we can accommodate all of that. You have to build studio. So every single rhinestone, every single one of my pieces is made right there in Wapakoneta. Our bases are made in Ohio, our adhesive is stateside. The only thing that we use that does not come from the US of A are the crystals, because there's no crystal maker stateside. No, right? That's just— it's not even an option, um, to, to do business opportunity for someone. Yeah, right? I mean, I want to start a crystal company. Um, so, and then my office is there, and on the east side of the building, the front side of that, we realized that there was no brick-and-mortar pageant consignment for these pageant girls. And, and that's a really— I mean, it's a really expensive hobby to have. And a lot of their garments that they wear for interview are perfect for like girls who are attorneys or real estate, weather girls, you know, just really quality fashion pieces that are office appropriate, you know, corporate, but still are kind of fun and, and feminine. Um, so we have a consignment shop for that. We also have pageant gowns that our prom girls shop. So they're getting pageant-level dresses at prom prices. And then behind that, we have a big workshop area. So it's just under 900 square feet, hard surface with mirrors. It's actually 1903 Italian terrazzo that scoops up the side of the wall.

J**Jason Duff** 1:00:33

Stuff that you cannot recreate.

S**Sarah Kelsey** 1:00:35

You can't. And this building— And it's got hand-laid mosaics in it.

J**Jason Duff** 1:00:37

And I've enjoyed following through her Facebook journey of watching how the property has completely been transformed. But I think for listeners today, What I love about your story is how you started with that difficult life event and saved— was it \$85?

S**Sarah Kelsey** 1:00:54

85 bucks.

J**Jason Duff** 1:00:55

You started with \$85, and then the migration of listening to your customers, getting involved in the showmanship and the horse pageant industry.

S**Sarah Kelsey** 1:01:05

And then now today you've built a destination, a Disneyland where it's a destination boutique. That's the exact word.

J**Jason Duff** 1:01:11

You're making your product, they get to interact with you, your brand, the beautiful streets, and all your collaboration businesses that exist in downtown Wapakonnet. So for those of you listening, if you've not been to Wapakonnet recently, get in the car, jump in the plane, yeah, the future Gulfstream, and go to Wapakonnet, Ohio, because it has the cutest coffee shops. We do. And restaurants and And then right there, right smack in the center, there's someone that's built a national to international business in a very niche industry.

S**Sarah Kelsey** 1:01:47

And, and I think a lot of people think, oh, well, I can't do that because I'm in a small town or I'm in, you know, shut up, shut up, because you can, you can do it.

J**Jason Duff** 1:01:55

And in fact, I think you have, you have more advantages in a small town.

S**Sarah Kelsey** 1:02:00

Oh my gosh. Yes. So because we're set up in a real life, you know, Hallmark town, Um, we have the 4 Airbnbs, so our clients fly into Columbus International.

J**Jason Duff** 1:02:09

And yeah, that's what I was gonna say, that's what makes it the whole weekend experience, because then you get, I'm sure, all kinds of groups who want to—

S**Sarah Kelsey** 1:02:14

we do, we do. So we have our pageant girls who want to come in and design, and our brides who want to come in and design with their girlfriends. And then we have just groups of gals who are just looking for a fun girls weekend, right? And our whole town is DORA 24 hours a day, which is Designated Outdoor Refreshment Area. So you can grab a cocktail or a glass of wine and walk 3 full blocks. Um, we've got over a dozen just boutiques, plus the restaurants and the coffee shops. We have an extreme milkshake place, and she has her liquor license, so you've got like boozy milkshakes.

J**Jason Duff** 1:02:45

I mean, you wouldn't want that, right?

S**Sarah Kelsey** 1:02:46

Yeah. And she makes all of her ice cream right there, so it's not, you know, like Baskin-Robbins flown in or whatever. So it's truly a multi-faceted experience. So you can stay with us, come downstairs, design your piece consign your garments, purchase some new ones. The workshop area, um, like I said, it's hard surface and mirrors. So, uh, pageant coaches, walking coaches come in, work with their pageant girls. And then when you're done with that, you can have a facial, or if you're having headshots done, we have — that same girl's a makeup artist, so she's able to get you ready for that. And then you can go out and have, you know, dinner with your girlfriends, or coffee, or a super unique places that you couldn't get in a big city, or at least be walkable like that. And we have parking. Which, you know, is an issue in some towns. It is, it really is. So it's, it's truly just a really incredible Mayberry. Yeah. Um, where it's, it's— we've just— I've wanted from go to create a destination boutique, and I think I'm finally getting it knocked out. And our job is to bring, you know, there's not a lot of events in Wapakoneta that warrant what we build. Yeah, right. So we don't have a ton of like local traffic just because there's not so much of a need for it.

J**Jason Duff** 1:03:52

But I think, but you bring people in from the outside and then that feeds all the other businesses. Appreciate you.

S**Sarah Kelsey** 1:03:58

Yeah, yeah. Um, we've had, we had a guest from Mozambique, we've had, uh, Miss Rodeo California, um, we've had girls from New York, uh, just, I had a girl drive 8 hours on Saturday from Iowa. She's competing in the Miss Agriculture USA pageant. Wow. And so super niche. Yeah, it is. So we've, that's kind of our goal is, is to do all of that. But, you know, All of it was done with \$85.

J

Jason Duff 1:04:20

I'm proud of you. I hope other people hear this today. They— they— you cannot walk away and be inspired. So thank you today for sharing your story.

S

Sarah Kelsey 1:04:28

I love that you had me.

J

Jason Duff 1:04:29

Tell us, are there certain books or resources or things that have inspired questions? I do. I'm trading it up.

S

Sarah Kelsey 1:04:37

Um, yeah, the, the one book that changed everything for me was, uh, Dr. Michael Gerber's The E-Myth.

J

Jason Duff 1:04:45

Oh yeah, I— we haven't heard that one on the show yet. That's a great one.

S

Sarah Kelsey 1:04:48

Obsessed.

J

Jason Duff 1:04:48

The E-Myth, and then he wrote another one called The E-Myth Revisited.

S

Sarah Kelsey 1:04:52

That's the one. That's, that's, um, so on Audible, um, and I'm a total nerd. Like, if college was free, I'd still be there. So I love just like nerding out with books like that. But that changed everything. Not ever having been, um, you know, with a business background or cost of goods or anything like that, right? That's it. I mean, that is the, that is the how-to manual And, and it taught me how to elevate RL from a hobby into a business, right? Because a hobby costs you money and a business makes you money. But if you don't know how to structure it, it's— you're like trying to pour water in a sieve. It's just not going to work.

J

Jason Duff 1:05:28

Thanks for sharing that today. Yeah, that's awesome. And last thing is, where can people follow you or keep up with what's happening with your business?

S

Sarah Kelsey 1:05:34

Uh, Facebook and Instagram. It's just @rhinestone_lipgloss. Um, same thing on Facebook, if you just type in Rhinestone Lip Gloss, that's That's where we're at.

J

Jason Duff 1:05:43

Um, or visit the world headquarters studio.

S**Sarah Kelsey** 1:05:46

Yeah, yeah, in downtown. Next office is Dubai.

J**Jason Duff** 1:05:49

Oh, I like it.

S**Sarah Kelsey** 1:05:50

Right.

J**Jason Duff** 1:05:50

All right, all right. And she's gonna have that Gulfstream.

S**Sarah Kelsey** 1:05:52

I am. Next episode is there, right? My mom, uh, in Christmas of 2020, she had my tail number reserved with the FAA.

J**Jason Duff** 1:06:00

So keep on that goal.

S**Sarah Kelsey** 1:06:02

I'm gonna. Yeah, we got places to go.

J**Jason Duff** 1:06:03

Love it. Thanks for joining today. You have anything? All right, well,

E**Ethan DeLeon** 1:06:07

thank you everyone for tuning in and checking out the Small Nation podcast. You can find us anywhere that you listen to your podcast including Spotify, Apple Podcasts, and even the Small Nation YouTube channel. I hope you're able to pull some value from that conversation, and we hope to see you in the next one. If you enjoyed it, be sure to leave a like, comment, or a 5-star review to help more people to discover this podcast. Stay tuned to Small Nation on social media to keep up with all the cool projects that are happening here. And until next time, this is Ethan with the Small Nation podcast signing off.

S**Sarah Kelsey** 1:06:32

Thanks everyone.