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Mike Stohler

What if you could be doing something smarter with your money that creates income. Now, if you're wanting to get ahead financially, and enjoy greater freedom of choice, if you want a comfortable retirement, and you know you'll have more choices, if you can do more with your money. Now, if you've wondered who else is creating ways to make their money work for them, and you want actionable ideas, with honest pros and cons, and no fluff. Welcome to the Richard geek podcast. Where you here helping people find creative ways to build wealth and financial freedom. I'm Mike Stohler, and in this podcast, you'll hear from others who are already doing these things, and learn how you can too.

Hello, everyone, this is Mike Stohler, your host of the richer geek podcast. As many of you know, I have owned or managed over 1500 doors from single family homes, multifamily, and hotels. I've received so many questions about how I transitioned from multifamily to hotels. I've been featured on some of the our nation's largest podcasts. I've spoken at national conferences about hotel investing. How do you do it? What are the differences between multifamily and hotel investing? What about franchises? What did I learn during COVID? Well, ladies and gentlemen, I am excited to announce that we'll be having a hotel investor workshop on May 5, and sixth of 2023. If you're interested in hotel investing, please come join us, you can sign up on our website, the richer geek.com. Go to the bottom of the page and click on training. I'm hoping to see you all there.

Hey everybody, welcome back to another episode of the richer geek, I am happy and pleased to have Jeff Johnson. He's the author of the upcoming book one decade to make millions. And I think we're all hoping to do that. But you know, he's going to give us some scenarios, he's going to give us some examples that he has learned, you know, through his his career as a financial planner. And we're going to kind of dive into that and see what kind of things in different nuggets, we can learn, how you doing Jeff?

Jeff Johnson

didn't Never better. Thanks a lot. Thanks for having me as a guest, I really appreciate the opportunity to to share what I've been doing and about my upcoming book.

Mike Stohler

Well, let's talk about your, your beginning. You know, let's talk a little bit about you and where you've been and what you're doing now.

Jeff Johnson

Sure, well, I'm a, I'm a country boy from Nebraska and I got in the investment business in 1982. The day the market Hit, hit a low of 777, the Dow Jones average. So it kind of shares you know, the dates me a bit. But it's been a wonderful career, I worked basically as a stockbroker for 15 or 20 years, and then started my own firm, a private wealth management management firm, which I managed in and ran for about 15 years and now have merged that firm five years ago into a national firm called Buckingham strategic wealth. So I've remained a partner and continue to be active, but we're able to turn over some of the day to day and some of the some of the hard parts of being an entrepreneur over to people that do that all the time hiring, firing benefits, pension plans, and so on. So one of the things that, that in my career that was that's been a thrill is I was asked to teach a class, a university class on financial planning and personal finance. And I said, I'm too I'm too busy, I can't do it.

But the Dean of Business knew who I was. And he said, Just teach it for a semester or maybe two, and we'll find somebody to do it. And so they didn't find anybody else to do it. So I did it for 10 years. It was it was a just an honor to teach, to teach young people 20 Somethings. And after I quit, because I wanted to spend more more time just working with clients and, and, you know, teaching a class A couple times a week. And in addition to my regular career, it took a lot of time as I get longer in the tooth. I want to work a little bit less so I quit. I started getting calls from from my former students that had my number or I had we were friends on Facebook, and they were having incredible success. And about a year ago one of the students who is now in his early 30s said Hey, I gotta tell you how I'm doing I'm great. I'm and I remembered him because he had an unusual name, unusual last name, and he was an excellent student. So I always remembered that And the bottom line was he and his and his wife, who he didn't, they both took my class at different times, and they didn't know each other. But they're in their 30s, they have $700,000 accumulated, which just, you know, warms my heart. And I said, What did you do? He said, I just did what you utilize to do in class, I started saving, and I started increasing my savings. And, and I invested wisely. And, you know, you know, this guy's gonna have several million dollars by the time he's 40.

Mike Stohler

Yeah, and that's, that's fantastic. So, you know, there's, let's kind of stick on the, the early 20s. And some of the, the younger people, I'm starting to see a couple of things I'm far removed from, you know, the disease, and the, you know, Gen z's, whatever the, the different ones that younger people and they seem to not spend a lot, you know, so I think they're doing a lot. They're kind of like what because, you know, they've never been able to afford to. But I'm seeing different things where well, should they even save it all? And then financial planners, like you were saying, Well, when you need to start saving now, what do you what some of the things that you've actually taught some of these young people, and what you would teach specifically, people in their 20s. Now,

Jeff Johnson

sure, so in this book called one decade to make millions, and that decade, by the way, is the decade of your 20s, that was really, you get a leg up, and I can tell you some stories around that as well. But that is the importance of understanding compounding. I feel like I feel like your listeners are probably a leg up with the rest of the world and understanding interest rates and understanding mathematics. And if you understand compound interest, and you just get a calculator and can and can spend little time playing with the numbers, you realize that when you save over 40 or 50 years period of time, rather than 20 or 30 years, that the results are magnified. And the only way you can do that unless you're gonna live to and work till you know, 100 is to get started when you're in your 20s. And it doesn't have to be, it does not have to be insane amounts of money. Either. It can be reasonable amass me, I always in teaching my classes are used to teach, spend some, save some. But the important part is make sure you do save some, and you don't do anything really crazy with it. That doesn't mean you can't have some fun, just means you can't spend it all. And then there are you know, there are great many people in across America that do that. And they do that until they get to be in their 50s. And then they come to meet or for someone like me to say, you know, I'd sure like to retire, but I'm gonna get to be 60. You know, and I'm like, Well, how much have you accumulated? Well, none, I make a lot like, well, you're gonna have to really save a lot. Yeah, you know, they have to adopt a Plan B,

Mike Stohler

it's sad. You know, when you see people in their 70s working as cashiers are working for, you know, different things. You're just like, Man, I just do not want to be that person. You know, and, and I think it is very, very smart what you're doing. And, you know, how about like accumulating debt? You know, it's, some people teach us like, Look, you can't buy it? Don't you know, if you can't afford it? Don't buy it type of type of a deal.

Jeff Johnson

Yeah. Well, I would like to, I would like to thank, you know, that, that we could we could get through life without having any in debt. But I don't think that's realistic. I think, you know, I think some of your listeners probably very high income at an early age, and and probably could they, you know, lower their cost of living. And instead of buying an enormous house, and instead of buying, you know, $250,000 cars lived in a more modest lifestyle. Yeah, they probably be debt free early on. You know, I think that's what I think that's wonderful. I know, in my life, I couldn't do that. And most of the people that I taught in college classes couldn't do that. But it's important to have the right kind of debt, if you're going to have it there. I think there's a big difference between good debt and bad debt. Bad debt is used to buy something that is of diminishing value or no value whatsoever. It's like it's borrowing to take an exotic trip. It's 25 or $50,000. And I've seen people do that.

And then when it was gone, you still owe the debt but in the travels over, better to pay cash for that. Good debt would be owning, buying property, buying, buying a house that can appreciate in time or at least lock in your costs, if you're in a rising, escalating market or buying any kind of commercial investment property that is going to be valuable. I think that's a really smart, smart thing to do. I you know, one of the big benefits of being a real estate investor and again, let me caveat that with I I'm not a professional in the real estate markets, but I've been an observer for 40 years. And one of the beauties of real estate is it's, you know, a permanent asset, you can leverage it, you can get attractive financing at times, and the financing costs exceed or lower than the revenues generated. And you know, that's calling getting a wind at your back. You know, when you're making more than you're spending, and your investments return, more cashflow, than the costs of the property. You've got, you've got two engines firing make it making you wealthy.

Mike Stohler

That's right. Yeah. And I've always, and I am a professional real estate investor. That's what I do. Full time. And I've always said that you can, you can leverage things that make you money.

Jeff Johnson

Yeah. And so, you know, so I do think that's more there are investments like in the equity and stock markets, which is what most of my investment dollars for my clients have been and myself, you know, a little leverage can work for you, but But oftentimes for non professionals, it doesn't work very well. So, you know, I'm reminded of Hamlet, Polonius, I think, was what was said, you know, neither a borrower or lender beard, and if that's the case, you know, you wouldn't, you wouldn't borrow money, and you'd own only equities? Well, you know, again, I don't think that's realistic today. But if you're borrowing money, and using it in a consistent, constructive way, I think that's, you know, I think that's smart. The other the other side of it is, if you're a really high income individual, and you're the cash flow is coming in, you don't really have to have outsized returns, either, you can get good average returns from owning a broadly diversified stock mutual index fund, and probably average over a long period of time, high single digits, or, or even 10%. I think that I think historical numbers would support my statement. And you know, if you're making a high single digit number, and you're pouring a lot of money in your account, you don't have to do anything crazy, you don't have to take undue risk, you don't have to do, you don't have to spend any extra time managing it. So, you know, it really comes down to, as a financial planner, I tell people, the first thing to do is figure out what you really want to achieve what's really important to you forget about thinking about what other people think about you, you know, you don't have to drive a certain car or have a certain purse or wear certain clothes. You know, unless you want to, that's fine. But if you're doing it because you think of what some somebody else's opinion, that's a, that's, that's probably not a way to be happy.

So think about what you really want to achieve, and what would really make you happy to really make you happy. And that's sometimes hard for people to do. And and I will tell you, most people in America today are random, they live a random life. They go to work, they you know, they have some sort of goals, they want to send a kid to college and they want to remodel the upstairs, and you know, that kind of thing. But they don't have real intentional goals about what they want to achieve. And that is one of the things that I do with with people professionally is is help them think about that. But our listeners today should just think about that. Number one, figure out what you really want to achieve. What is it really that's important to you, and then get started just you know, the plan doesn't have to be perfect, the execution needs to be good. But I think I think Jamie Dimon was credited with with either saying repeating, you know, I'd rather have a mediocre plan that's executed perfectly, then have a perfect plan that's not executed. So get your plan, it doesn't have to be perfect and get to work and start saving.

Mike Stohler

Now in your book, least jump it's it's one decade to make millions. You talk about the strategies. What are some of the strategies that people can think about? And utilize that you can tell them people that are in their 20s?

Jeff Johnson

Sure, thank you. You know, this is a strategy, what I'm going to tell about to tell you about is is not a guaranteed to make money. And it's definitely not in the short run, but it's called dollar cost averaging. And in this approach, rather than trying to, to pick bottoms and avoid tops, the investor just makes investments of a fixed amount, let's say monthly, whether it's $200 a month, or you know, $20,000 or 100,000, or whatever the amount is, if you set up a plan to invest. When market values are higher, you buy less shares. And when they're lower, you end up with more shares bringing you in at a lower average cost is called dollar cost averaging. And, you know, you can just search online and find all kinds of definitions, but that's the basics of it. And in my book, I tell the story about a young woman that called me now about 40 years ago, I didn't really know her but she was a friend of a friend. She didn't really have any money so I needed to get clients that could pay me. So I said I'll help you And we did it over the phone.

I never met her and, and she I helped her sign up for her 401k plan. She goes, Well, I'm not very good with money. Well, that four or five years later, she calls him says something's wrong. You remember me and I kind of vaguely remembered her. And she says something's wrong. And I thought, Okay, well, what she does, I need to bring this statement in. Well, she had invested like 10 or $15,000, over a period of a few years, but it was worth 25,000. She said, Something's wrong. Well, she had this had been in game and you know, through ups and downs. She goes, Okay, well, no problem. Well, I didn't hear from her again, until about a year and a half ago, she was 62 years old. And she says, You know, I never really looked at this count, because I know, I'm not very good with money. It was $2 million. And she was not in a high paying job. She she worked for a financial company, in the same company. And she said, Well, you know, I was married divorced a couple times. And I, you know, I spent all the rest of my money, but all this money is in this 401 K plan. And she just kept putting the money in for 40 years. I think it was like 38 years. Wow. And I call her you know, that's from Dollar cost averaging.

Mike Stohler

Yeah, absolutely. And especially if your company does matching. Yeah, that's free money. Right.

Jeff Johnson

Yeah. Yeah. If you stay with the company for a period of time. Yeah. Yeah. So I think that's a strategy that just about anybody can implement over a period of time. Having a long term view is absolutely important in stocks, because that whims of the market, but what we're experiencing now this, you know, this recording is in October and, and in October of 2022, and we're going through a really difficult time, price wise, but you know, that's when you buy, if you have if you have a long term perspective, if you're doing dollar cost averaging, you just keep putting in the same amount you're buying more shares than you were before. It's not a guarantee that you're gonna make money. And it definitely not a guarantee you're gonna make money in the short run. But, you know, people that have done this over the last, you know, the last century have have done pretty well.

Mike Stohler

Yeah, it's, it amazes me sometimes when I see that, and I see it in real estate, also, when it's starting to crash is starting to go down people panic and sell. And that's just that is never ever made sense to me. Right. But you know, a lot of us have made, you know, most of our money or a lot of our money, when things are down

Jeff Johnson

worse. Definitely make it faster. If you if you step up, and you make timely investments that way, because because you're buying it with plenty of room on the upside.

Mike Stohler

Yeah. And we know with trends, things will recover. It may not be for another two years, might not be another five might be next year. I mean, we just don't know. But history and trends have told us that, you know, real estate and and the markets will recover. And I think that's an important reason why people should diversify.

Jeff Johnson

Something else, let me share that, that. I don't I don't cover it in the book. But it's something it's an exercise that, that smart people that want to do a little research that they can make as a foundation for their thinking. Look back at the history of market returns, you can find it online, anybody can find it, or a favorite old mutual funds, whatever. And look at the average annual returns each year going back for for decades and decades. Then put that into a spreadsheet and look at what rolling 10 year periods look like, look at every individual 10 year period, okay, you're gonna find a range of returns there, you're gonna have some 10 year periods where he actually didn't make very much money for over 10 years, like, for example, the 70s would be a good example of that. And there'll be periods of time where the returns are absolutely outsized, which would be like the 80s and the 90s. Then look at 20 year rolling periods, now that band of of returns tightens up a little bit, the highs aren't as high, the lows aren't as low, and then do it for 30 years and do it for 40 years. And pretty soon those average returns really narrow in and I'm gonna, you know, I think what, what our listeners would find if they did that as long long term returns are high single digits to 10 or 11%, depending on the index, depending on the fund. But it doesn't break down in individual years. In fact, it was very few years, it ended up being high single digits or you know, 10% they're usually much, much more much less. So that's adopting that long term. foundational knowledge about gives me gives me comfort and my clients comfort that we can make investments. We don't like it when they're down, like the bet. That if you if you you make long term investments and you know what the results are going to be over a long period of time. It's a good way to accumulate.

Mike Stohler

Now, what do you tell 20 somethings that are listening to this? They've made some major financial mistakes have they You know, five years into it, they've cashed out their 401k, or they've taken loans, or they've just high debt to income. And they're like, one, I don't have the money. I can't do this. What do you tell? How do you tell them that that thing bounced back?

Jeff Johnson

Well, it certainly can, because they have, you know, lots of years, and they definitely have earning power. And that's going to that should grow for a number of years, but probably need to take a look at a, maybe a Plan B, maybe look at what their costs are, I know, certain areas of the country have incredibly high cost of living incredibly high home prices. And, you know, I don't know how to I don't know how to deal with that, except to say, is there any way that you can have less money invested in residential real estate, because I think that is money that is, you know, unlike the investment properties that you and I talked about, in this broadcast, and even earlier, investment properties is a different thing. Because it you know, the, the more assets you have there, the more that your return should be. But, you know, everybody makes mistakes. I mean, everybody makes mistakes. And so, you know, don't don't kick yourself too hard. Just learn from it and move on. Yeah, I'll share a book The Road Less stupid, is a favorite book of mine, you know, if you know this book, it's it's an incredibly good read. And it's good for anybody. It's about business and owning a business property. But it's also good just to be learn to be intentional, and really think through what you want to do. And I think that book, The Keith Cunningham is the author of The Road Less stupid, it's, it's a book worth buying today. And I've made it part of my personal annual MBA program, I read 20 books or so and reread them every year, I'm not smart enough to remember them all. Remember, I go through and I highlight him in a different color every year. So now that book is almost completely highlighted in five or six different shades. Yeah. But we all make mistakes. Yeah,

Mike Stohler

and you know, one of my favorite books that I've got probably 100 tabs, and it's called Money Secrets of the Rich, by a friend of mine named John Burley. And it's kind of along the same way, it's like, look, here's what the Truly Rich are doing, and how they're not being stupid. Yeah, and here you are paying $10 for your coffee, and, you know, you're doing things like that, that you can be a little more smarter about. And that's, that's really something. So what's more important, so you've got this 20 something, it made some bad problems, that you know, financial mistakes, getting your credit score, up to a good place, or building up your savings, or both?

Jeff Johnson

Well, I think they're both super important. The credit score is really, really vital, it for everything anymore, for you know, just your insurance rates for it, you have to build that back. But it doesn't have to be super high, it doesn't have to be 820, or whatever the top end is, but his needs to be reasonable. But having some wood in the shed, you know, the basis for it in this book is the basis for all my teaching of the young people it's called the Five financial foundations and, and here they are, always Save money every time you get some money, whether it's earned or whether it's, you know, from your late aunt, or, you know, for whatever it is, if you're a bartender and a server, or whether you get in by paycheck, you know, save some money every time you get it doesn't have to be old, have a cash reserve, I call it heaven woods in the shed, I'm a country boy, you know, have some reserve, because it takes the pressure off of you. We live a life of pressure in the in the US in modern America.

The third thing is maximize your retirement plan. And if you're young have it mostly are all invested in equities. And you know, I'd prefer an equity index fund. Number four is have the right size house, the right size, the right price house, really important. And sometimes well meaning people real estate people and well meaning relatives will say buy the biggest house, you can afford to start getting equity build up? Well, I can see I can see where it looks like that. That's what it is. But you know, with the real, really large house comes higher property taxes, higher insurance, more furniture, you got to bide they all these carpets in the great big drapes and the utilities and the landscaping, you know, is you know, two or 3x what it would be if you had a smaller, more comfortable, you know, a comfortable home that just cost less so that's a big deal. And the last thing is no bad debt. If you can eliminate your bad debt and have only good debt, low cost tax deductible, this used to accumulate things that will that will help you gain wealth and gain income gain assets as opposed to just spending on things that have are meaningless.

Mike Stohler

Yeah, you know, I know some young people that live in apartments but have five rental houses. Yeah. And they themselves live in an apartment. And I'm like, there you go. There you go smart. They live in a duplex. Yeah. And rent out one side. Yeah, just smart thinking smart.

Jeff Johnson

You know, I, you know, again, I'm not a professional in real estate business. But many, many of my clients have also owned real estate. And so I've been able to be an observer of what they've done. And I, one client just did exactly that he was in real estate, he bought a duplex, he still owns it. And he's, you know, in his 60s, you know,

Mike Stohler

and that depreciation really, really helps, you know, that's the part that you can teach people within your financial plan is, is, you know, if you make a lot of income, and you have a lot of taxes, if you have, if you diversify into some real estate that are into something that has depreciation. Yep, that's really good. So what else can we talk about with your book, you know, some other some tidbits.

Jeff Johnson

You know, I really love the concept of getting the wind at your back, the financial wind at your back. And that's where you have two engines. One is, you know, when you when you're earning more than you're spending, Benjamin Franklin is credited with saying, the way to have wealth is to learn to diminish your wants or augment your means, but preferably both. If you get that that's one engine that's working for you. The second is get your investments working for you and get that working as soon as possible, then you have two engines. And that's when you really have an acceleration of your of your net worth, I would be a proponent of that learning how to make this simple net worth statement. It doesn't have to be what an accountant would would do. But, you know, two or three times a year, well, even even January 1, and on the fourth of July, make a list of everything you own all the properties you own. And make a list of everything you owe. accounts would call that assets and liabilities and subtract them and that is your net worth, or, you know, in common languages, that's your wealth. And do you track it, you know, what gets managed, what gets measured, gets managed. And if you're even if you don't have really strong, you know, financial goals. I think this is a useful tool that I try to I try to get my students to do on a regular basis. And I still I try to have clients do this. Sometimes I have to do that for them. And I'm happy to do it. I think that's a really powerful tool for our listeners if they if they haven't been doing asked to do the tracking. Yeah,

Mike Stohler

that's, that's really important in and luckily for me, I have the banks that make me do it every year. Yeah, yeah. Because they want to know, where I am, you know, if they're lending me, you know, millions and millions of dollars and things like that. So it's, it is surprising, like, wow, okay. It's very nice exercise. And I agree with that. So, what are some of the, in your book, there's a lot of stories that you have. Yeah. What, just give us one that you're most surprised by in regards to like, how much they were able to save anything else? You know, other than the the two stories you just told us?

Jeff Johnson

Well, you know, one of the stories is, is the bury the bartender is this real is a real story. He was in my very first class. And he fell asleep in the middle of class for the first several weeks. And I thought, you know, I was a new teacher, and I thought I must really be a poor teacher. So I asked him after class, stick around, and he was, you know, he knew I was he was going to ask him what the deal was, but turns out he was a bartender. He was in a car in a college town. And he was working almost every night. And bars close to two o'clock. He had cleanups, we didn't get home till four o'clock, and he had another part time job on campus. And you know, by the time my three o'clock class rolled around, you know, he was spent. So I said, but you want to be in this class? Or do you mean when you want to drop an ad and something else? He's like, No, I really want to stay in the class, but I just couldn't stay awake. And I had started with a stupid rule and said, No coffee and candy, that stuff we're here to, we're here to learn.

So I scrapped that. And so you moved to the front front row, and you bring a great big steaming coffee with you. And he was not a great student. He was not a A plus student. But he learned a lot. And we've talked after class, and he had questions because he was had this cash flow. Turns out, he also was mowing lawns. And this was in Lincoln, Nebraska. So he was he was removing snow in the wintertime. And so he asked questions, and we stayed in touch them lightly through through social media. And one day, he messages me and says, Can I come into your office? I need some help. Okay, well, he had saved a really good six figure amount before he was 30. And this was a, like a C student. And he had cumulated this this money and he's, you know, he's continued on I helped him set up an investment account and he content him he's gonna be he's gonna be a multimillionaire by 40 and he has what I would describe as a good job at nothing, nothing stunning, but he's going to have choices at light in life, he's going to be able to educate his children live in a comfortable home and made some other you know, they made some other life choices, he and his his his spouse, partner. And I've just, I'm thrilled by that. And that was really before I was what I thought was as a good teacher. So, you know, as I think about our listeners, today, you know, even if you even if you haven't started saving, or don't really have a program, just get started.

Because savings is a muscle similar to like a physical muscle, you know, if you go to go to the gym, and you haven't been for years, and you try to do a huge workout, you're gonna be sore, and you're gonna hurt yourself. And you know, maybe it won't be back for weeks or weeks. Start with a light workout. Makes sense, right? You look ready, you know, easy run, or walk around the block, rather than trying to run five miles. It's the same with savings. It just start if you're a bartenders, save a buck or five bucks or 10 bucks every time you work. If you're you know, professional career and you have extra cash flow, take an amount that you know, you can stick to, and get started. And then you can increase it from there. So the plan doesn't have to be perfect as things to get some execution. When I told people to do that, and they said, Oh, yeah, and then I got I got better at it. Yeah, you will get better at it. So that would be my advice for our listeners,

Mike Stohler

Jeff, that's it's some great things that you're saying some, you know, inspirations and just the stories. And a lot of great advice, you know, we appreciate it. How can people find you if they're interested in learning more?

Jeff Johnson

Sure, I have a website, it's my name, Jeff C johnson.com. My book is for sale on Amazon, one decade and make millions. I think the paperback is 15 bucks and the the book and there's audible as well. They're not super spendy. But there's a lot of practical advice. I really good editors and publishers that helped me thin down some of the extra. I know, my readers are mostly young people that don't want to have a 300 page book on how to. And so this is a two hour, maybe a two to two and a half hour read. It also goes through in the very last chapter, how to choose a financial advisor, which I think is a super big decision. More important maybe than your investments is understanding who your advisor should be. Put as much effort into as choosing who you work with and get your advice from. And making sure that's the right fit, make sure it's somebody that's a fiduciary that's required to look out for your best interests, make sure you get the right kind of engagement, which could be an ongoing engagement, which is what I do for clients. Maybe starting out, you don't need that maybe you just need somebody to help you can pay them, you know, a set amount to just help you get started on a one time engagement and get that started. And you know, and just get it kicked off. That's what I would be thrilled to find out, you know, in a year or two that somebody listened to this program really took it to heart and it really made a difference in their life.

Mike Stohler

Absolutely. Well, Jeff, I appreciate it. Our time's coming to an end. Thank you so much for coming on the richer geek everybody. Again, it's Jeff Johnson. Get on Amazon one decade to make millions to strategy to maximize the power of your 20s. And I would still still do it for you're in your 30s or 40s or even me, you know, older than that. But thank you, Jeff, and take care.

Thanks for tuning in to the Richard geek podcast, where we're helping others find creative ways to build wealth and financial freedom. For today's show notes, including all the links and resources from our show, and more information about our guests, visit us at www.therichergeek.com/podcast. And don't forget to jump over to Apple podcasts, Google Play Stitcher, or wherever you get your podcasts and hit the subscribe button. Share with others who can benefit from listening and leave a rating and reviews to get the podcast in front of your eyes. I appreciate you and thanks for listening