

TRG 40 Transcript

Nichole Stohler

What if you could be doing something smarter with your money that creates income right now? If you're an IT professional who is wanting to get ahead financially and enjoy greater freedom of choice. And if you wonder who else in tech is creating ways to make their money work for them? You want actionable ideas, honest pros and cons and no fluff. Welcome to The Richer Geek Podcast for helping IT professionals find creative ways to build wealth and financial freedom. I'm your host, Nicole Stoller and in this podcast, you'll hear from others who are already doing these things and learn how you can too.

Welcome back to The Richer Geek Podcast. Today's guest is one of the most inspiring people from Tech that I've talked to so far. Now the reason why is because he works full time. But he also travels four days a week and he managed to own a barber shop, trucking company and of course real estate investment. properties. Any step that you take towards owning or investing in a business while working full time is a huge key element towards building wealth. Today's guest takes us to the next level. And what's interesting is you'll hear throughout the show how he applies his tech experience towards these businesses. This is similar to the messaging that we heard from Nick Huber, on episode 38, where he talked about sweaty startups, and that these mom and pop type of businesses have amazing opportunities for people to bring in process systems and technology. A little bit of background Our guest today is Adolphus Gwynn. Adolphus is a graduate of West Point who left the military after 10 years and he began working in tech. You'll hear his project management experience as a theme throughout the show and he's currently an executive handling management and strategic consulting for a software company. Adol sent me this note that I want to read to you: "As someone who started investing later in life after 10 years in the military, I needed a way to catch up on investing with my peer group. I needed to be mindful of the tax implications that go a long way towards eroding the income that is associated with IT professionals." I thought that was such a great note that he sent me because it dives into the strategy and why we talk about owning or investing in a business as part of this podcast. And what Adolphus is basically saying is to catch up to grow my wealth faster. I needed to find a way to do that. And he's done that through these businesses. So let's jump in to the show. I am really thrilled to welcome you to the show today. Welcome, Adolphus.

Adolphus Gwynn

Good morning. It's a pleasure to be here.

Nichole Stohler

You have such an amazing story and we're going to get into those details. But let's start a little bit if you can tell us a little bit about your background and about yourself.

Adolphus Gwynn

Sure, so I'm Adolphus Gwynn. I graduated from the United States Military Academy at West Point. And after I served in the military for 10 years and places like Operation Desert Storm

Korea and 82nd Airborne Division, I decided to do a career change and the career change was moving into the IT industry. And that's where I'm currently employed and engaged. I work for a German based software company that has both on premise and cloud based and my current customers that I do management and strategic consultant for our internet and search based companies on the west coast and apparel and footwear solution company that's based on the east coast in the Maryland area.

Nichole Stohler

And you live - Where do you live?

Adolphus Gwynn

I lived in New Jersey.

Nichole Stohler

Okay.

Adolphus Gwynn

But I I subsequently moved to North Carolina.

Nichole Stohler

Oh okay. Okay. And I know you were traveling a lot. Is that still part of what you're doing for your job.

Adolphus Gwynn

So typically, I travel on Sunday. I get on a plane on Sunday early afternoon. I arrive on the West Coast early afternoon on Sunday, and I'm there until Thursday night. And so yes, for the last four years, I've been pretty much traveling back and forth between east coast and West Coast or up and down the eastern seaboard.

Nichole Stohler

Alright, so for everybody listening as we get into the businesses that Adolphus has owned and does own currently, keep in mind, he is traveling like this every week and still able to do this, which I'd love to get into how you're able to do that. So you've owned multiple businesses, you do own real estate investments as well, although we're going to focus on the other businesses. Can you give us an overview of the barber shop and then also the trucking company?

Adolphus Gwynn

Sure, and thanks, Nichole. So as you mentioned, yes, the monopod food business as a part of the overall portfolio, but also I have the beauty salon and barber shop that I started in 2009. And I also have an over the road trip. business, which is the 18 Wheeler trucks that you see going up and down the road delivering the packages that everybody uses to send to folks over the holiday season. And I also have an Airbnb of my primary residence. So those would be the four different businesses that I've gotten into outside of my primary. It work.

Nichole Stohler

Perfect. And let's start with a barber shop. First of all, how did you get into that and say, "Well, I'm gonna open a barber and a beauty shop." And then we'll dive into the details.

Adolphus Gwynn

So coming from an IT background, I think everything goes through an IT filter. So men and women, they typically go to barber shops, beauty salons, and they spend quite a bit of time there. And depending on how much hair one has, you could spend quite a bit of money. And so I would go to the barber shop and the beauty salon every week. And I just started doing the numbers of the number of customers who came through the throughput. And then what I understood the profit margins debate and so I took some of the basic things that we do when we want any project as part of any Project Management, I actually went home created an Excel spreadsheet. And I actually did a profit and loss statement as to what I had assumed what I had heard and what I knew that I was paying out of pocket. So as it turned out, the people who were actually running the BB shop, they were getting out of that business, they had a for sale sign up, and I ran the numbers, it made sense. And so I actually went into it. And I think one of the critical things, regardless of what business we're talking about, I have absolutely zero hands on experience in any of these businesses. In other words, I've never driven a tractor trailer truck and I've never cut a head of hair other than my own. But again, as a project manager, my thought was I don't necessarily need to know how to do all of the work. I just need to know how to put structures processes in place, the human resource component of that of dealing with people incentivizing them and rewarding them and I thought if this works in the IT world, and it definitely worked in the motor, how would that be in different in the the hair salon business and as it turned out, It was one of my most profitable ventures.

Nichole Stohler

Now, you just mentioned putting the so you did the analysis and you used your project management background and also military background to do that analysis. And then you mentioned putting structures and processes in place. How did you do that for the barbershop.

Adolphus Gwynn

So it starts with the HR process. So even though it's a barber shop just got the same Human Resources process. So go through a screening process to get the right resources and make sure the references are in place. And so I hired a temporary hiring firm to go through and find me the people that I knew. So that was the intake process. Once I bought the people inside, I upgraded a lot of the components of the typical barbershop such as I put in electronic cameras that uploaded all of the patrons getting the haircuts up to the cloud. So I was actually able to keep track of all of the different people who are coming in the types of haircuts they were getting, and so over the course of four The album workweek, I can actually go back and very quickly scrub through, and about 10 or 15 minutes to do a reconciliation between the revenues that that came in, versus the number of customers that we had come in. And so in the first month or so, there were some inconsistency. But having that process in place, and being able to go back and check via the cloud, all of the different number of customers that came that I was able to quickly help all the barbers understand what that process was. So we made the true up

the number of pages that were coming in, versus the revenue that we should have been receiving.

Nichole Stohler

I love that story. When we talked earlier, and you shared that with me. I just I thought it was brilliant and really genius and you share it again that the barber shop has been was a really profitable business. In fact, I was just thinking about in Episode Number seven, I had Kenny rose, who is a franchise broker, he was talking about recession proof, franchises and semis. And tea and one of the ones that he really likes is, you know, a barber shop or hair salon or something along those lines. Now, do you still own that business?

Adolphus Gwynn

So I just relinquish that business in the last year. Because it was based in the New Jersey area. And as I was transitioning back to North Carolina, it would have been a lot harder to maintain that, but I want to percent agree with you that has been one of the most recession proof businesses because there's an old fashioned saying, at least down south, I may be doing bad, but I'm not going to look like I'm doing bad. So everybody always still shows up to the barbershop and the beauty salon because they have that professional appearance that they want to maintain. So it is absolutely recession proof.

Nichole Stohler

Would you get into that again, locally?

Unknown Speaker

Oh, absolutely. I would because the other thing that it did, they provided me with a ready source of cash that allowed me to do other business deals because the old fashioned saying cash is king, it really is true. And they have that recurring revenue that came in on a weekly basis. It was a 95% cash based business. So if as I want to go out and do other businesses like the trucking business, like expanding the rental property business, I can go to bankers and I would actually have cash or I can go to sellers of either properties or trucks or what have you. And I have all cash on hand. Well, that came from the weekly income that was coming from the barber shop, so I would absolutely do it again.

Nichole Stohler

That is, it's just I will tell you, you inspired me when we spoke earlier. And I was looking at barber shops for a while just locally, because I was absolutely fascinated with the systems and the processes that you put in place. Are there any challenges that you would caution people in looking at that type of business?

Adolphus Gwynn

Absolutely. And one of the things in every line of businesses, there's always the reward versus the risk. So as I categorize that, the reward was high. A lot of income coming in, but the the real was actually fairly low, as long as again, a good processes put in place. And what I mean by good process is just making sure that you have absolutely great insurance put in place from a

liability perspective and also putting a vehicle in place. So setting up an LLC. So that's that's one barrier for protection, because it's a separate entity. And then the second barrier for protection is putting insurance in place in the two reasons that there are risks that are associated with that, obviously, if anyone slips and falls or becomes injured on the property, that's one risk. But another risk is, if a barber, inadvertently, Nick someone, then there is that potential, that there could be some type of legal action that was taken. But I also did a third thing that afforded me protection and addition to have an insurance. And that the third thing that I did was, I hired each of the barbers as individual contractors. versus employee. And that's a pretty significant difference, at least for me, because what that meant was they were essentially responsible for their own taxes. They were responsible for their own customers, which they brought to the table. But that also shielded me from any liability. As far as being personally responsible for any harm that may have come to a customer.

Nichole Stohler

That's good advice. Absolutely. And it's also probably less expensive to you weren't paying disability and like some of those types of insurances as well.

Adolphus Gwynn

That's absolutely true. And then because typically, when you hire Barber, they come with their own customer base, and they they come with a fairly loyal customer base, what they really need as a place to do business processes put in place and a good stream of income that they they know that they can have that's coming in. So those were all the things that I could provide. But the upside is you're mentioning is having a contractor work for you is different than having an employee because it's that contract who decides to leave or they decide to quit or unfortunately, if you have to let them go, then that just means it's a cessation of the contract. But there is no unemployment benefits that you're required to pay. There's no unemployment insurance that that you're responsible for. So that's the upside to having contractors.

Nichole Stohler

It is and I think there's another thing that you had mentioned when we spoke earlier, which was that this particular barbershop was in New Jersey and you weren't, I think it was a state rule. You weren't allowed to do booth rentals. Is that correct?

Adolphus Gwynn

Correct. Absolutely. And so it depends on where you are in New Jersey, you have to take a percentage and you agree upon the percentage with the barbers in other states. You can do booth rentals, but I was restricted by the state of New Jersey. And that's the reason why I have the camera system in place to keep track of all of the number of haircuts was so important because sometimes barbers get a little amnesia, and or they get lost on their way to the cash register. So they just need a gentle, gentle reminder.

Nichole Stohler

I think what's interesting about that is like if you are in a state where you can do booth rentals, then really, you're providing maybe marketing and obviously the location, but it's very much

like real estate, right? It's, it's like renting a property to someone who is a long term rental within a single family home. Now you're just doing it for business. And I think that would be easier. But to the point that you mentioned it does depend on your state and regulations and laws.

Adolphus Gwynn

Oh, you're absolutely right. A booth rental is the optimal way to go because this a set amount of income that you know, this coming in, you know, what your revenues are, you know, what your expenses are, and there's not a lot of fluctuation, versus if you on a percentage basis, then that's going to fluctuate from week to week. So I agree with you. If one can get into a business, where they're doing a booth rental, that would be absolutely optimal.

Nichole Stohler

Let's shift and talk a little bit about the trucking companies. So first of all, that's so intimidating to me to say I'm going to start a trucking company. But I will say that I was looking at biz buy, sell. And I saw that a small route trucking company was available for sale. And I thought of you. So tell me, first of all, how did you get into that? Like, where did that idea come from?

Adolphus Gwynn

So the the over the road trucking business with just the 18 wheelers that that we see out on the road, my brother and members of my family and members of my community, they were in that. And they had worked for various other trucking companies, but they want to have a more sustainable level of income. They want to have newer trucks, and then they want to have management that they can trust. And so, again, I went back I did my analysis, I did my homework, I reached out to some of the professional organizations that that that deal with trucking, and then I looked at the demand for truckers in the United States. And so at any given time, there is a shortfall of at least 50,000 over the road. truckers. So we have a very high demand, we have a very low supply. When you go and you do your your profit and loss statement, we see that there's a really great opportunity to generate a lot of revenue. So based on having family members that are we in that business, and then doing an analysis, I said, this is a good business to get into from the revenue generation side. And as I've shared with you, I always look at it at least from two perspectives. So one is the revenue generation and obviously the profit margin. But the other part particularly as an IT professional, because most IT professionals are more than adequately compensated and they're more than adequately taxed. So we as IT professionals tend to fall into a Burberry high tax bracket. When you go into a business like the trucking business, not only do you generate a lot of revenue coming in, but you also have access to what is known as modified accelerated cost recovery. system and all that is the backbone, the makers, it's just an IRS process that allows a business on an individual to recover the cost basis of certain assets, but terior rate over over a period of time. And the reason why this was so appealing to me is, trucks cost a lot of money. The upside to the trucks costing a lot of money is you can depreciate that assets and one of two ways either straight line depreciation over let's say, a five year period, or you can do an accelerated depreciation, which means that you can actually do 50% of the depreciation in the first year. And the benefit for that is depending on one tax situation, if you owed let's say, \$25,000 and federal taxes on a

given year, if you have this accelerated depreciation plan for a truck, let's just say a truck costs \$100,000. I could actually depreciate over five year period \$20,000 per year and so if my tax bill \$25,000 and I did the straight line deduction method, then instead of only \$25,000 and taxes, I would owe \$5,000 in taxes, because I got that \$20,000 recouped to me as a consequence of this makers process. That's one example. But the second example, that same truck that one purchase or started to buy, you don't even have to buy it all you can actually finance it and you can do it in December of the given year and still take credit for the previous year. You can go with the accelerated depreciation, which means in this example, that I've paid \$100,000 for truck, I say I want to accelerate the depreciation I want to take 50% of that hundred thousand dollars and depreciate that in year one. So instead of me now paying taxes of just \$5,000 on an original tax roll \$25,000 that entire \$25,000 that I owed federal taxes on that gets erased because of this modified accelerate depreciation. But there's also an additional \$25,000. That gets rolled forward into the subsequent year, which is known as a net operating loss. And the consequences of having net operational losses that roll forward as a consequence of depreciation of assets is incredible because as we get closer to retirement, if we can go into a retirement scenario, and we've got these net operating losses that we've not been able to realize during our working career, that goes into our retirement and so as we're starting to draw spawns off of our retirement account, as opposed to getting a double whammy of taxes off of the retirement funds, now you can have those net operating losses, help you out to recoup those taxes even as you get into the retirement time. Great.

Nichole Stohler

Thank you for taking us through that all I can think of is, for listeners, this is why I say you have to own or invest in a business because you can't do any of these things with just a W2 income. You're just going to be taxed at your, you know, the tax rate. And I think, what is it? You said generous, were generously taxed? That? Yes. So and we have a similar concept in, in our commercial real estate will do a cost segregation. In fact, we just started the study, we will pull forward the depreciation and so essentially you're actually making money but you have paper losses that offset that and also go against your overall income. So, thank you for talking us through that. Okay, so you had family members, they said, Oh, my goodness, we we really like to work for, you know, someone that we can trust. And you did the research and you saw that there's an opportunity in this marketplace, and that it could be very profitable. There's all these tax benefits. How do you manage this, a trucking company while traveling and also working full time.

Adolphus Gwynn

So this goes back to what we do from a project management perspective. As far as setting up processes, procedures and organizational structures, so if we step back and we look at the trucking business as an example, there are key roles that you really need, I would say there's at least three or four key roles that you need to run the trucking business. One is a driver, that's always helpful to have. The second key role that you must have is a dispatcher slash manager of operations. And that person is really responsible for making sure that the trucks go out that the revenue comes in. And if there's anything like breakdowns, and we get the repair services out to get things resolved, and the third key role that you really need is to have maintenance and a

mechanic process and place, particularly for these larger trucks. There's a lot of maintenance that's associated with it. So again, going through the process of going through the interview and hiring process, gone through a temporary high agency firm where I provide to them what the requirements were for Manager of operations, I was able to go through the series of phone screens and then I found the person with the commensurate level of experience that that I needed. So putting that manager of operations in place, that was crucial, and that was done. The second thing is, the drivers typically know exactly what their jobs are. The average age of a truck driver release in the routes that I run is about 45 years old. And so you have these mature and seasoned professional drivers who've been doing it for an extended period of time. And then the third group that I've mentioned that you need is you need to have a maintenance process in place. So because I now buy the newer trucks, it comes with a warranty. So that takes care of the majority of the issues that may come up. And if there is some type of issue that goes on with the with the truck, that's not a part of warranty or unexpected because these newer trucks are essentially computers on wheels. It actually says automated notification to both me and to the particular Maintenance shop that I work with. So now that I've got these three key components in place, the only thing that I need to do, because I lay out what the definition of success is, what the goals are for the revenue generation, I lay out what the routes are with my manager operations, and she runs the business on a week to week basis, then on the weekend, when I'm not working, she and I will have a teleconference will go through the revenue that was generated and we will go through any of the maintenance and expenses that came up and then we'll do a projection of the accounts receivables that are due and then we'll look at what's coming in the subsequent weeks a month as far as peak periods and downtimes. But because that processes in place, the business I won't say it runs itself but it requires minimum carrying feeding for me, so much so that I don't need to focus on it during the week. Only me to really take two or three hours on the weekend to addressing the issues that have come up,

Nichole Stohler

I think that is just such an amazing process that you've put in place to manage what seems to me like a complex. So you just broke it down. You said operations, driver maintenance. I do have a question how what about sales? How do you get accounts.

Adolphus Gwynn

So this is the great thing with a demand that is so high and increasing in the US with everyone from ups, the FedEx to Amazon, to all of these different companies that are selling goods, and there being a shortfall of 50,000 truck drivers, the man is high. And again, going back to the automation, which is a part of all of our our professions, as IT professionals, there are load boards, where you sign up, you can look at the routes, you can look at the rate, you can look at the duration and you can go to several different message boards and be The demand is so high. The only thing that these trucking companies are actually the shippers are really looking for is do you have at least a year of business experience in trucking. So that first year was very slow, because nobody really wanted to go that much with a new trucking company, especially one that had no experience whatsoever. But, again, the demand was high enough for us to stay in business and stay afloat in the in year one. But once we went into year two, the demand was so

strong, that we actually start to receive phone calls from brokers and shippers. And so that's how we were able to leverage technology, again, defined all of the work that keeps us employed throughout the year.

Nichole Stohler

I had no idea and that's, so that's fascinating. So you didn't really need sales. And the other thing I remember you mentioning is because you had new trucks, you did not have any problem recruiting drivers.

Adolphus Gwynn

And that was crucial because these newer trucks these newer over the road trucks are essentially like little houses on wheels, and so they've got everything from the heated seats to the Wi Fi to the internet connection to a really, really nice sleeping Bay towards the rear of the cab of the truck. And everything is automated now. So when the truck gets sick, or has a maintenance issue, it actually sends a message to us that says, hey, I'm running low on oil, or I'm running low on fuel, or I need to be taken in for maintenance. So that's one of the things that is really helpful for me as an owner, but for the driver and ultimately, this is all about the driver. Right? That's our employee. The driver is in a truck that is a beautiful piece of machinery. It's got all of the modern day conveniences and for some of my truckers have said, you know, this is this is better than some of the hotels I've stayed in. So yes, having the newer trucks really does help out a lot. It helps them another way as well. Newer trucks don't have all of the maintenance issues, you don't have all of the downtime that you have with older trucks. And then this was something that I learned the hard way. The state troopers and local police are less apt to pull over a brand new truck than they are an older truck. So if you have a truck that's, you know, five years or less, the drivers rarely get stopped for anything. If you have the truck this more than five years old, some of it is because of emissions laws. Some of this because of the wear and tear on the truck. The drivers get stopped a lot more, there's a lot more frustration on the drivers part. You get delayed and delivering your lows and then it ends up negatively impacting some of the revenue that you have. That could be coming in. So yes, newer trucks are much better for a lot of different reasons.

Nichole Stohler

Wow, I wouldn't have thought of them being pulled over. So okay, absolutely fascinating. What advice would you give someone looking to get into either of these types of businesses or, or any business in general?

Adolphus Gwynn

There's Two big buckets of things I would recommend. One is again, like with all the IT professionals who manage projects, do your budget, do your risk analysis, do your, your racy and racy is just an acronym that stands for responsible, accountable, consulted with an inform, and essentially, anytime you have any type of engagement, you have this ratio model, where you have those four characteristics and then you have the people who are employed, and each person has a responsibility and accountability need to be consulted with for a need to be informed. And so that's the first thing just putting that overall project plan if you will in place,

which includes the risk analysis and includes your budgeting, and then includes that racy. That's the first thing that I would say do as you're going out and you're checking the industry and I would always recommend take three to six months to do your homework. Talk to someone already in the industry. From the management perspective, men from a work perspective just so you have both sides of the coin, and also understand what the tax implications are. So that's the first big bucket. Then the second big bucket that I would recommend, because this actually applies to any type of business that you go into. I recommend that one, read a series of books and get some informal mentors. And so for me, every business that I've gone into has have largely been informed by my six books, the Intelligent Investor by Benjamin Graham, the psychology of human misjudgment by Charlie Munger, who's partners with Warren Buffett, Rich Dad, Poor Dad, which is an excellent primer on what one needs to know as to how businesses work. The Millionaire Next Door, which is by Thomas Stanley, and William Danko, the art of money getting which was written by PT Barnum, the guy who ran the circus is over 100 years ago, but it's just an awesome read as well as how you run business. And then the last book has nothing to do with money on the surface. But it's absolutely crucial in the hiring process. And I think there's a book by Malcolm Gladwell is called blink, which I read several years ago. And this is the process of rapid cognition, but it teaches you how to assess the situation in a very short order of time, and then to move forward. So those would be the books that I would recommend. And this is a little bit long winded. But the last thing I would really recommend that, I think, and starting any business, people should have personal mentors, and they should have informal mentors who they they they may never meet. So for me, that would be Warren Buffett, Ray Dalio and Peter Lynch. I've never met any of those gentlemen. But there's so much information. There's so many books that they've written, there's so many YouTube videos, and they talk about business. I think it would be very prudent for anyone prior to getting into business to find out who are your informal mentors and who do you go to to get information from so that's the advice that I would share.

Nichole Stohler

That is great advice. I have never heard of the art of money getting that you mentioned. So that would be absolutely fascinating to read. And to your point, I think you would want personal mentors, as you mentioned. And then this is an interesting concept that you talk about informal and following and reading those books by those folks and, and making sure to educate yourself. The other thing that you talked about that I really like is I don't think a lot of times when we talk about owning a business, and I've had folks on the podcast from score, which is a mentorship type of program, and it's a free resource to help people evaluate and run businesses. I think what's interesting is you're really the first person that I've talked with it puts this in the project management approach. And that's such a great foundation. You talk about three, six months of doing your homework, the budget, the risk analysis, everything you do in an IT project, but not everybody listening is a project manager. So those are great resources that you recommended that people can investigate to start to learn how to evaluate businesses.

Adolphus Gwynn

And I think that's a great point, Nichole, because the thing that amazes me is a lot of the businesses that I run, whether it's the trucking business, the rental property business, or the

barber shop, the beauty salon, and all of my employees or contractors is really, really great folks. But they all say the same thing to me. They say you've never driven a truck. You've never cut a head of hair. How can you run this business and I will share with them the same thing that I will share in it will. I don't do hands on programming and coding. I don't do hands on integration. But I put a project plan together I bring the experts and those particular skills to the table. I know how they're supposed to deliver, I know what the outcomes are. I seek their input. And so we jointly come up with a move forward plan, and then I project manage if I'm ever on a project where I'm Doing coding, then something's gone really, really wrong. It's the same philosophy I had, quite frankly, in the military as a platoon leader, as a company commander, if I'm ever firing my weapon, in anger, things have gone horribly, horribly wrong. Because there's a whole litany of folks whose job it is to do the tactical and operational, my job is to come up with operational plan to supervise that plan. So I took that same mentality from the military. I took it to the barbershop I took it to the rental property business, and I've taken it to the trucking business. And if you layer on to that, that project management methodology and approach and there's dozens of them out there, there's just a rinse and repeat cycle of what we do. So we can call it it project management, we can call it running a beauty salon, or we could call it running a trucking business. The principles of good project management are consistent irrespective of what the particular discipline is that we're discussing.

Nichole Stohler

It's really a brilliant approach that you just mentioned. I mean, I again, I've just never heard it expressed in that way, but such a great foundation. So I am really grateful that you've come on and shared these diverse type of businesses that you own. And like you said, you, you don't actually get into the cutting of the hair or the driving of the truck. Tell us where can listeners get in touch or learn more.

Adolphus Gwynn

So if anyone wanted to reach out to me, you're more than welcome to share my email address with them. And they can they can send me an email that anytime in my email addresses AdolphGwynn at gmail.com. And that's A D O L P H G W Y N N at gmail dot com.

Nichole Stohler

That is fantastic. Thank you so much for joining us today, Adolphus.

Adolphus Gwynn

It was my pleasure. Thank you for having me on Nichole.

Nichole Stohler

Thanks for tuning in to The Richer Geek Podcast. For today's show notes, including links and resources, visit us at the richer geek.com. Don't forget to head over to iTunes, Google Play stitcher or wherever you get your podcasts and hit the subscribe button. help us spread the word by sharing with others who could benefit from listening and leave a rating and review that'll help us get the podcast in front of more people. I appreciate you. Thanks so much for listening.

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