



Achieve Your Goals Podcast #151 - What Would the Rockefellers Do? (Interview with Michael Isom)

Nick: Welcome to the Achieve Your Goals podcast. You are listening to the podcast guaranteed to take your life to the next level, faster than you ever thought possible. In each episode you'll learn from someone who has achieved extraordinary goals that most haven't. He is the author of the number one bestselling book, *The Miracle Morning*, a Hall of fame business achiever, international keynote speaker, ultra-marathon runner and the founder of Best Year Ever coaching. Here is Hal Elrod.

Hal: All right goal achievers. It's Hal Elrod. Here we are again for another episode of the achieve your goals podcast today is an interview. It is an interview with an author. Not just any author but an author who I'm actually right now on page ninety seven of this book and I've been reading it very slowly because it's so rich with content and strategy. My plan was to be done with it by today's interview. Not for a lack of trying but I just keep reading, rereading and underlining, and highlighting, and that's usually a good sign. I'm excited for the interview today. I'm going to give you a formal intro of our guest, Michael Isom. He is the author, entrepreneur, educator, speaker, well strategist,

consultant and the owner of Optic Financial. He's the creator of the 2020 personal banking system.

Michael began selling mobile phones while still going to college in 1993. Thanks to his natural-ability in sales, he was earning over \$250,000 a year at the age of twenty two. At the course of his long career Michael has acquired considerable expertise in 401Ks, term and permanent life insurance, IRAs, stocks, bonds, mutual funds, macroeconomic, business succession planning and real estate. This exposure and many other experiences led him to find his passion in life, in 1999. The question of what is true about money, what is not, and why. His new book, What Would the Rockefellers Do? That's the title of the book, the subtitle, How The Wealthy Get and Stay That Way and how you can too.

He wrote this with actually a guest of the achieve your goals podcast former guest, Garret B. Gunderson, who is a New York Times bestselling author and have become a friend of mine as well. This is actually the first time Michael and I are connecting. You are getting to eavesdrop on the first conversation that Michael and I will ever have. I'm looking forward to it, and Michael, how are you doing buddy?

Michael: I'm very well, Hal, thank you. That felt good to hear all that from you.

Hal: I know, whenever you get an introduction you are like, "I can't believe I did that. It's crazy." I'm excited to have you on. I do

want to talk a lot about the book today because like I said I'm getting a ton from it. I've even, I'm kind of familiar with some of the strategies that you and Garret implement, because I've actually worked with Garret on my own finances in the last couple of years. I'm a big believer in what you guys do but the book is just, somehow it's reminding me of things that I knew but had forgotten and then I'm learning a lot new. There is a lot to it. The first question I usually ask my guests of late is, what was the first defining goal that you achieved in your life, at any age, but what was one of the first ones that gave you the confidence that you could achieve bigger and better goals?

Michael:

That's a great question Hal. I'm going to go all the way back to the age of eleven. I grew up here in Southern Utah, Saint George Utah, near Zion National Park, outdoor community. I had, I remember owning this yellow mag wheel bicycle made by huffy, if you've ever heard of a huffy bicycle. I rode that thing everywhere and they opened up a BMX, bicycle motocross track, near my home and I'm like, "This is right at my alley, I do this every day." They started sanctioning races. The very first race they held there, I haven't even thought about this for years Hal, I'm getting emotional thinking about it. This feels really good. I was determined that I was going to race and win on that bike. It was a big heavy bike but I rode that thing everywhere and I loved riding it.

I raced and sure enough, I took first place in this little race. I remember it having a pipe plate, a paper pipe late as my number plate that was taped under the bike with a magic marker with my race number on the bicycle. I went home, I had a little trophy, celebrated with my family, and we only lived a couple of blocks away. My parents sold their bicycles, traded mine in

and bought me a brand new little race bike, and I raced for the next three years and just had amazing experiences that I remember that feeling and it was incredible.

Hal: That's amazing, and at age eleven. You are welcome for giving you that opportunity to relive the memory. That's really cool. It's amazing that, it reminds me, my kids are seven and four and it reminds me how important it is to help them set goals at a young age and develop just that believe that, "I could set a goal, even if it scares me, even if I have a little self-doubt. I work hard and and I can achieve it." Very cool. Obviously, since then your goals have gotten bigger and better. One of them I read in your bio, \$250,000 a year at age twenty two. I would imagine it would be commissions, is that right, commissions?

Michael: Yeah, it was 100% commission. Prior to that I was making \$8.50 an hour. For those that really get to know me, I want to make sure that everyone knows I'm married to my beautiful wife Wendy. We were engaged when I was making %8.50 an hour, and not \$250,000 a year.

Hal: That's great. Same thing with my wife. My big financial collapse, she was with me during that. I always say she's a keeper. Obviously you've achieved some significant goals. I want to talk about adversity for a second. Its one thing I think that we often look at people that are very successful and we see that they've got it all figured out, the seem like, life just looks perfect from a distance. I think it's so important to acknowledge adversity and realize that on our journey to success we all experience obstacles, challenges and some of us give up or quit,

and those that continue and persevere prevail. What was one of the most significant adversities you've had to overcome on your journey?

Michael:

That's a big one for me Hal and I recently as of just the last two years gave myself permission to share this adversity in my life publicly. You read it in the first ten pages of our book, *What Would the Rockefellers Do?* Garret encouraged me to put it in the book, and it's been significant for me. Now as a result of going through that I'll share it, but as a result of going through that I'm a firm believer in leveraging our past experiences and extracting the lessons from our life and apply them moving forward. I'd been in the financial services industry for seven years. I got in, late 1999 into 2000. At the end of about seven I found myself having lost over \$4 million in a bad investment. It put my whole family's life savings, our kids' college education on the line.

It was all those years of being in the financial services industry that I slowly succumbed to the traditional advice, that high risk equaled high rate return. I had that money at risk, I lost it and I spent the next two years in hiding, mentally, two and Half years to where October of 2007 my father in law pulled up to our home, four hours away from where he lived with my two brother in laws with two big U-Haul trucks to move my wife and kids out of our home. I remember that day so vividly and the emotions that I felt because I found myself twelve hours later on the bathroom floor alone in this sixty five hundred square foot home with very little furniture and it's echoing, and my wife and kids left me there to figure out my shit.

I was mentally not healthy to be around and my wife knew that the kids and her needed space from me to take of some things. On the bathroom floor I was screaming, and yelling why God? My nose is bleeding, and just from the pressure, and in that moment I had a rush come over my body that I'd never felt before and I knew then what my life's purpose was, and it was to figure out money and finance on a macroeconomic level to where other people did not have to go through what I went through. Since then Hal, I've been able to do that and it took me about three months to get back together with my family. That's when I spent a lot more time with Garret Gunderson and other mentors and reading books and attending classes, and listening to podcasts like yours. Just really searching and putting together things, but that's where the basis of What Would the Rockefellers Do? Came from was a result of that experience and reconnecting with Garret again.

Hal:

I appreciate you sharing that and I relate on some level in that that was, 2007 and 2008 was when for me I hit my rock bottom, mentally, emotionally, financially. It wasn't quite the \$4 million loss, and I didn't have kids yet. It was the lowest point in my life. I think that for so many Americans at the very least. I think that it's a story that we can relate to on some level. Whenever I speak, I'll often go, "Anybody around during that 2008 economic crash." Everybody laughs and, I'm like, "Anybody else go through it?" Everybody is like, "Oh my God, it was the worst." Not to make the light of it but I appreciate you sharing it. I think that you taking that adversity and kind of paying it forward, paying the lessons forward I think is so important and so powerful.

Before we get into What Would the Rockefellers Do? Because that's what I want to ask you. I would love it if you would share, I'm a big morning ritual guy obviously, if you could tell us about, what is your morning ritual? Just run us through it real quick, "I wake up at this time, I do this, this, this, this." Run us through it and then a sentence or two about, or take a few minutes, just a minute or whatever on the impact that it has played in your success, in your ability to achieve goals. What is your morning ritual and how has that been helpful for you?

Michael: Thank you. I am very deliberate today more than ever before about my morning ritual. I wake up at 5 a.m, and I make myself a cup of bulletproof coffee.

Hal: I'm drinking it right now.

Michael: I journal. I write in my journal and I write two main things. It's evolved from, I appreciate and celebrate, and I think about what's gone on in the last few days and I write about that. It's evolved to extracting a life lesson and then applying, and being deliberate about it, then applying that to four areas of my life, my body, my being, which is my spirituality, and my business, my relationships. I apply that and write about that every morning. I'm a firm believer in journaling, and writing. Not only for myself and extracting the life lessons but also for my kids, for my legacy. I talk to my clients all the time about thinking legacy, because it benefits us and those who come behind us.

I journal, I do meditate and I do go workout. I want to sweat. I either go to a crossfit gym or a cycling class or a hot yoga. I do that six to seven days a week, at least on the exercise part. We can sometimes, my wife and I will go for a long walk or hike. That takes place every morning and I'm deliberate about what I eat first thing and how I eat it and exercise and writing and putting myself in that mindset of what I want to feel and create that day.

Hal: I love it. It's what I would call your miracle morning.

Michael: For sure.

Hal: You've got most of the elements that I would incorporate and just make all the difference. The meditation, the working out, the journaling, or scribing, the bulletproof coffee. You've got to get some fat to the brain, I love it. How long have you been doing your morning ritual, when did you start that?

Michael: I started that five years ago and learned about it from Garret Gunderson. I know he's learned a lot of that Hal from you. How long have you known Garret?

Hal: Not that long. He was doing his own thing and then I might have added an element or two.

Michael: I know you've influenced him because he's talked to me about you over the last several years.

Hal: The main question of this interview, the question I've got, it's great because the title of your book gave me the question, What Would the Rockefellers Do? That's the question and I know we can go as deep and or as wide as you see fit, but What Would the Rockefellers Do? How can our listeners get and stay wealthy?

Michael: It's such a great question, it was my search, I believe it's a great question. My search, when I was going through all that crap, five and Half, six years ago was discovering what the wealthiest people in America do with their money, why they do it, how they do it, the characteristics around it. What I discovered is that they think like a bank, they act like a bank, and number three they create their own banking system. My discovery first came from what are the most powerful financial institutions out there and their banks?

Hal: It's a great point.

Michael: How banks teach us, excuse me, banks teach consumers to do one thing with their money and they do the exact opposite. If you think about it, every product and service manufactured by a financial institution has this agenda or has these rules it. That's number one, banks want our money, number two, banks want our money on a regular basis. Number three, they want to hold on to our money for as long as possible. Number four, they

want to pay it back to us as slow as possible. Every product and service manufactured by a financial institution meets that agenda.

It took me years Hal to give into that, meaning, what about this, what about this, what about this? Every product and service does, because what banks do is, they attract us to pack our money with them and don't touch it. You are in it for the long run, the market is going to go up, the market is going to go down. Don't touch it, you are going to break the compound interest growth curve. Wouldn't it be great to retire off such a large sum of money you could live interest only from it? Everything that they do and sell meets that agenda.

Hal: In common sense we think, isn't the bank looking out for the bank?

Michael: Yes.

Hal: When you really stop and think about it, that will make sense.

Michael: Don't get me wrong, their products and services, they provide benefits for us, and they help us meet our needs and goals, but not our full financial potential. We take all the risk, what the bank does with our money is they turn it over, over and over. They take our money, they lend it out to someone, that money gets put back into the bank, it gets lent out again, and they are

turning the dollar over, and over, yet they are teaching us to just pack it there and not touch it. The system that we created, which is what we learned about what the Rockefellers do, is that they use their cash, they have and continue to use their cash for future money decisions that they are going to make anyway and they pay themselves the interest versus the bank, and that creates a very high rate return.

Hal: Pay themselves the interest instead of the bank.

Michael: Yeah.

Hal: I've got, they think like a bank, they act like a bank, they being the wealthy. What was the third one, by the way? I was writing notes, I didn't ...

Michael: They create their own banking system.

Hal: Create their own banking system. Is that, when you talk about cash flow banking in the book, is that what the banking system you are referring to?

Michael: That's exactly what it is.

Hal: I got it. They pay themselves interest. Where do we go from there?

Michael: We then define clearly with all of our clients what their number one asset is, what their number one investment is, and what their number one strategy. We are to lay out how a set of principles for you to follow or any of your guests of your show to follow. We'd want to define, the principles that we'd want to play by. Any time that we are looking at money and finance and wanting to be an achiever in our life with our money, recognizing that money and finance play a major role in our life, enhancing who we are more than ever. If we want to achieve more we'll be delivered about these three things, what our number one asset is. We have a quote in our book, are you an Atlas Shrugged fan at all, Hal?

Hal: I didn't get through it. I think ten years ago I picked it up and I didn't get through it. I think I read that ..

Michael: It's a long one for sure.

Hal: I googled Atlas Shrugged book summary and what's where I ended up.

Michael: It's a long one for sure. One of our original partners Garret and I taught us a lot about Atlas Shrugged. There is a quote in there by Francisco, one of the characters in there, that we have in the

very first page of our book. It says, the only man who does not need it is fit to inherit wealth. The man who would make his own fortune no matter where he started, if an heir is equal to his money, it serves them, if not it destroys them. The thought process behind there is the number one asset. What is your number one asset? We believe more than any pot of gold or pile of cash or equity in a home or real estate project, that your number one asset in your life is your own ability to think and reason, to set goals. It's your mental capital. It's your human life value.

Just like the reason why your listeners listen to your show is to increase their mental capital, their human life value.

Recognizing that human life value is the source and creator of all of the property value in our lives. We are deliberate in teaching our clients and we put it all in the book, *What Would the Rockefellers Do?* About enhancing their mental capital, their human life value assets, knowing full well that they can take that knowledge and go create in their own business, go create more property value assets in their life. That's number one. Number one asset is being very clear about it, and living by that principle in their life.

The second one is number one investment. If clients all the time asks us and we are very clear in our book *What Would the Rockefellers Do?* The number one investment in each of our lives, meaning, where could we put cash to get the highest rate of return? It's our own business, our own career. Hal, if you think about all the money that you've brought into your life it's been from your own businesses, it's been from your own career. It's what will continue to bring the most amount of money into your life, do you agree?

Hal: Sure, absolutely.

Michael: We are more deliberate than ever before about ways that we can create within our business, our own career, increasing our mental capital, pouring that back into our business, creating more value for our clients. The more value that we create, the more dollars we put in our pocket, and that creates a very high rate of return.

Hal: I love this because this is, it's very much common sense. When you hear it you go, "Why didn't I think of that?" It's completely counter-intuitive. It's completely, but I think it's, what's your number one asset? Your ability, the way that I wrote it, your own ability to develop and apply your mental capacity. I look at the world's most successful people. They are investing into that asset, whether it's reading books, hiring coaches, attending seminars. So true on that, and then what's your number one investment? Your own business or career. Makes so much sense, everyone is always looking for like, 12%? Where is the get rich quick? What's the best stock, what's the hot stock? On and on.

To your point, I look back at my career and I've been able to, I've asked myself the question, how could I double my income from this year to next? That's 100% return on the investment. If you just keep doing that, the compound effect, how exponential becomes is insane. Keep going, I just wanted to echo what you are saying because it really is powerful. I want to make sure if I

can say it in a different way. I just want to make sure listeners really are clear because I'm loving this. Michael, keep going.

Michael:

Thank you. Along with number one investment, here is what I find the most out there with clients across the nation. It's that if when they, or if they are bored with their current business or their current career, meaning they've started expanding, growing and creating. They start looking outside of their career or their own business for the solution. Meaning, where can I put my cash, where someone will be a wiser steward over my resources to get a higher rate of return? Then then start putting this cash outside their business because they are bored in their current business. It means they've stopped setting goals, they've stopped expanding, creating and growing in their own business, which is ultimately what fulfills them the most if they would continue to set goals and do that. It would fulfill them the most but they don't, they stop.

They are not doing their miracle morning, their rituals first thing in the morning. They are not setting goals, and because they are not, they get bored. They start thinking the solution is outside of their current business or career. They put that money at risk. That money at risk may not have the devastating effect that it did for me back in the end of 07, 08, 09, but it does to a great degree, it affects their relationship with their spouse, with their kids, and all sorts of crap starts to build up in their life. When that crap builds up, it motivates them to create, expand, and grow within their own business again. Sometimes it takes all that chaos to do it.

Don't create the chaos, be deliberate about setting goals and being an achiever, knowing that fulfills you the most, and those around you the most. That's the number one investment. Then number one strategy, which is the third one. We have number one asset, number one investment, number one strategy, what do I do with my cash after I've done everything I can to build my business and my career. Most companies and businesses can only put so much back into their business. It's to then store it, where it's guaranteed, protected and liquid in a banking system that we write about in our book to utilize back into your life, into your personal economy, into your business, for future money decisions that you are going to make anyway. That creates the highest rate of return than anything else out there in the marketplace today, and it protects more than anything, your courage and confidence to create at the highest level, which we just concluded is your highest investment and rate of return anyway.

Hal: Tell me, I missed, you said store it where it's guaranteed, protect it, I missed the third one.

Michael: And liquid.

Hal: And liquid, got it. I'm sure everybody listening has got to be wondering where that is, where is that guaranteed protected and liquid? What I love about this by the way is that, what I think you are about to share is somewhat controversial in nature because there is a couple of very famous financial gurus if you will that have spoken against one of the vehicles that you recommend in the book. After being further educated I now

understand why they speak against it. I understand the power of it, to the point of where, that's how I started working with Garret is, I learned about you guys as a philosophy on this. I actually reached out to Garret and invested money based on his advice. Number one strategy, where do I put my cash after I've done everything to build my career or business? You said, store it where it's guaranteed, protected and liquid, sounds like a fairy tale, too good to be true. Where Michael is the best place to store your cash?

Michael:

Such a powerful question when we internalize it and utilize it with our number one asset, number one investment, and we are seeking for that number one strategy in our life and there is only one place as far as a product that's offered by a financial institution for us to put our cash into that has those characteristics and that's cash flow insurance. It's a permanent life insurance product, offered by a top ten mutual life insurance company that's been in business over a hundred and fifty years. Those life insurance companies if they are a top ten mutual, which there is a handful of out there, that are rated high enough that we'd want to use. They are the safest financial institutions in America.

We utilize those characteristics of those products of having the money guaranteed, protected and liquid. Again, to protect our courage and our confidence, our mindset to produce at the highest level, to create the highest rate of return, and then the characteristics of those life insurance policies allow us to use the cash for this banking system in a unique way, different than any other product you could put it in.

Hal: We got cash flow insurance being kind of the solution to the problem of not knowing where to store money and putting it with a bank where now we are getting what, like 0.27 0.027 where it's like?

Michael: Yeah, taxable too Hal.

Hal: Love it. I think that you actually might get more interest under the mattress. It's so close to zero in a bank, and like you said, it's taxable. You are getting more interest in the piggy bank, under your mattress. Dave Ramsey and Suze Orman have spoken out against this product, cash flow insurance. Can you talk about why that is and what's the difference between the way that you are talking about leveraging that product as a strategy and the way that they are saying is bad if you will?

Michael: Sure, a couple of reasons at a core foundational level as we talked about the agenda of a financial institution wanting our money, regular basis, holding on to it, paying it back as slow as possible. This product of cash flow insurance allows the owner of a policy holder to utilize it in a unique way. Suze Orman and Dave Ramsey, they are touting all those traditional products and not utilizing them in a way. They are being paid by the financial institutions to sell the agenda that makes the financial institutions the most amount of money. It's a wonder they are going to talk about and sell what the financial institutions want them to sell versus what's really most efficient for an individual to have in their life.

The second reason is that these policies if not used correctly, meaning, we certify our agents that sell them in a unique way because all these products if not enhanced with a writer, that we write about in our books called the paid up editions writer, or putting extra cash into them have enormous commissions that are paid out and if not structured properly then it's not the best thing for the consumer. Structured properly, we are going to outperform anything else out there and do it on a guaranteed basis with these policies.

Hal: What I love about this is like when I hired Garret, he didn't actually sell me the products. That was a bit part of this is I just kind of hired him for consulting. That was the beauty of it, he actually wasn't even making commission on it. We got to talk personally and it was like, he's like, "I have twelve." I think was at that time like twelve of these policies. Again, he's like, "I can introduce you to, you can use your own insurance guy." There was no commission for him to encourage me to use this product. We just became really good friends. I really got to trust him, and to like and understand his philosophies on money were very different than the financial advisers that were out there, the majority of them. Obviously you and Garret are very much aligned, in what you guys do. It's funny too, this is kind of a side note. Have you ever read the book, The Millionaire Fast Lane by M.J Demarco?

Michael: No.

Hal: I think you should read it. I think you'd love it. You've got to get the kind of cheesy title and what you might even consider

the slightly cheesy, like in your face writing. It's so funny, whenever I talk to anyone that's read that book, even very sophisticated wealthy folks, they always have to kind of say, "You've got to get past this and that." The philosophies are amazing. What he talks about that's kind of funny and it's related to what you are sharing with Suze Orman and Dave Ramsey and these guys, is, he says, "They didn't build their wealth the way they are telling you to build your wealth."

Michael: Exactly.

Hal: They are telling you to take what you would call the millionaire slow lane which is buy mutual funds and hope that they keep going up as they have and on and on. Don't bank on the next financial crisis that's certainly around the corner. He's like, "That's not how they are getting wealthy. They are getting wealthy by sharing value to the masses." He's like, "Why aren't they teaching you to do what they are doing?" It's really interesting.

Michael: Number one investment.

Hal: Exactly, number one investment. You are absolutely right. I know this is something that we, we are about out of time and I know we could talk for the next few hours. There is so much depth that you have. Anything else to share with our listeners? I think that the biggest thing for me, let me just kind of recap, and then I'd love if there is any, actionable, any takeaway, other than I encourage everybody to go get What Would the

Rockefellers Do? For me the takeaway the shifts and thinking, what is your number one asset? It's your human life value, your own ability to develop and apply your mental capacity, and really focus on that. To share a personal note, for me in 2009 I think, maybe '11. I looked at my life and I went, "Every area is great except my finances."

I went, "I'm really happy, I'm really healthy, I'm in great shape. We have a baby, I love my wife." Life is almost perfect but money is still a struggle. I realized that I wasn't developing my number one asset in that way. I started all, I was like, "Why am I reading all these books on meditation? Not that I'm a master but I got to figure out. The area of my life that if it was improved, everything else would kind of, all the stresses they would kind of handle themselves, I realized it's finances. I started investing money, I put all my books on spirituality, in a way I just kind of moved them over to the side and I started investing money specifically, and my time and energy, in books on improving my income. In the next twelve months, my income increased by 150%. It's not a coincidence, it's doing exactly what you are talking about, which most people don't do.

Michael: That's exactly right.

Hal: The number investment you talked about, write your own business or career, and then number one strategy, storing your money where it's guaranteed, protected and liquid, cash flow insurance which is a topic that does require a lot of depth and you focus on that in the book. Is there any actionable that you

would give, any other lesson or takeaway for our listeners before we wrap up?

Michael:

It's great to hear all that from you too Hal and I'm happy for you. We create what we want. We do, if we think back in our lives of what we've really wanted, number one, are we clear about what we want, and number two, do we know why we want it? If we look back over our lives at those things that we really wanted and why we wanted it, we made it happen. Just like you, when you are like, "Hey, I got all these wonderful things going on in my life, except for this area of money and finance in my life." Then you got clear about what you wanted, why you wanted it, and you made it happen.

I would encourage everyone to think about what do you really want around this area of money and finance? Ask yourself questions like, how is money and finance affecting your life, is it enhancing it, do you want it to, or is it keeping you hostage, holding you in the scarcity mindset, robbing you off your life's vision? I've got some of these questions in the book but go through and ask yourself these questions, and know that if you gain clarity on what you want and why you want it, you can make it happen. Especially if you pick up a copy of our book and read through it, it will definitely help you in that area.

Hal:

I love it, and I know you told me, a pleasant surprise before we started, you are going to do a free giveaway for the book and our listeners just pay shipping.

Michael: Yes.

Hal: How does that look, how do we do that?

Michael: Thanks Hal. Garret and I wanted to be very generous because of your relationship that you have with Garret. If you go to www.opticfinancial.com/halelrod. You can click on there, we've created a page just for your listeners where they can click on and get the book for free. We sell it from our office for \$49.95. It'll be free, and you just pay the shipping, that's \$6.95 here in the United States. It's more if you go overseas and we'd love to make that available just for your listeners. We'll put it up for a limited time.

Hal: It's opticfinancial.com/halelrod?

Michael: Yes.

Hal: Can I buy a copy from that site too?

Michael: Yeah, of course.

Hal: Can I get a copy? I'm going to get, I actually went to ... The other day I was thinking of people that I wanted to give it to as I

was reading it, I'm going to grab one too. Michael, thank you so much man. Like I said, I'm on page ninety seven of the book, I'm still reading it and I'm loving it and I'm excited that our listeners can pick it up for, pay the shipping and get that whole deal. That's a really cool offer. Thank you to and thank you to Garret.

Michael: You are welcome. It's a pleasure to be on your show and I appreciate everything that you are doing to help people achieve their goals and make things happen. It's definitely possible if we are clear about what we want and why we want it and that's for sure.

Hal: I did what you are doing in the financial realm and I appreciate that as well because I believe that the more money you have, the more impact you can make with that. Goal achievers, thank you for tuning in. Once again, I appreciate you, I love you, and I really value your time and I appreciate you tuning in. I hope you got as much value from today's episode as I did. As you heard from me, recapping Michael's three big lessons twice. I recapped them at two different times because I wanted to hear them and echo them for you, and I wanted to echo them for myself, because I think that they are really important, getting clear on your number one asset, your number one investment and your number one strategy. If you don't know what those are, that means you need to go back and re-listen to the episode, because those were covered in depth. I will talk to you guys and girls next week. Thank you so much. Take care.

Nick: Thank you so much for tuning in to this episode of the podcast. You can find links to all the resources mentioned in this episode as well as all the past podcasts episodes over at Halelrod.com/podcasts. Also if you haven't done so yet, please go subscribe to the podcast on iTunes by going to Halelrod.com/iTunes, click in the little subscribe button, and then if you would please leave a rating and review, because rating and reviews truly are the best way for more people to find out about the podcast, and decide that this is the one for them. Until next week it's time for you to go out there, take action and achieve your goals.

Nick: If you are looking to grow your business using podcasting, but don't have the time to edit the audio, insert the intro and outro, write up the show notes, post the episodes to all the different sites and do all of the ridiculous backend work that's required, then you need yourpodcastguru.com. Where you bring the content and we take care of the rest. We'll even co-host the show for you. Visit yourpodcastguru.com right now to explode your audience and crash it in the podcasting world.