



# THE LANDGEEK

## **The Art of Passive Income Podcast With Mark Podolsky, AKA The Land Geek**

**Mark and Scott talk with: Erik Peterson - LandOpia.com, Tate Litchfield - FrontierPropertiesUSA.com, Aaron Williams – BearLandProperty.com and Mike Zaino - TheLandGuru.com, on the Land Geek Round Table**

### **Transcript**

**Mark:** Hey it's Mark Podolsky the Land Geek with your favorite nichey real estate website [www.TheLandGeek.com](http://www.TheLandGeek.com) and on this week's Round Table podcast we've got 'I love it when you call me big Poppa' Tate Litchfield. Tate how are you?

**Tate:** Great happy to be on the call.

**Mark:** Great, great. We've got 'the Technician' Erik Peterson? Erik how are you?

**Erik:** I'm good happy to be here.

**Mark:** We're glad you're here. We've got almost ready to hibernate for the season 'Bear Land' Aaron. 'Bear Land' Aaron Williams how are you?

**Tate:** The roar.

**Aaron:** Doing well.

**Mark:** Nice big roar. And of course 'the Zen master' breath in the mailing, breath out the marketing, Mike Zaino. How are you Mike?

**Mike:** I'm great. Glad to be here.

**Mark:** Yeah, just a reminder for those of you that are not in the Official Land Geek Wealth and Motivation group I would join and I'd just go on Facebook, search for it. Every week we have a little link to it on our newsletter but Mike and Scott are doing a daily little video. Mike why don't you run everybody through what you're doing?

**Mike:** Yeah, so we have New Member Monday and that's where we just welcome new members in the group. We have testimonial Tuesday. We had a great testimonial today by Nick who I think he is still in college and he's already starting to crush the business. So that's incredible, the meeting was last week was that they are doing phenomenal in the coaching program.

Then we have win Wednesday which is kind of like small wins, big wins. I think there are a lot of times people get... you know they look for the big stuff but they don't realize it's made up of little things, right? So we celebrate the small wins. Think Tank Thursday, you know, just kind of any kind of inspiration and then Friday we're still in the air I mean Bossman and I. I was going to go with let freedom ring Friday because I know how happy that would make Scott Todd but another one is Freedom Friday, another one is feel good Fridays so we're still open to suggestions for Friday.

**Mark:** All right great. Well that brings us to our last member of the Round Table you know him, you love him, Scott Todd from ScottTodd.net, LandModo.com and most importantly if you're not automating your Craigslist and your Facebook postings PostingDomination.com/TheLandGeek. Scott Todd what do you want to talk about today?

**Scott:** I think we should talk about should you ever stop mailing ever, ever? Because we keep talking about it, but then we find that people sometimes don't listen to us or at least me.

**Mark:** Well if they don't listen to you I know they're going to listen to Erik. Erik what do you think is there ever a good reason to stop mailing?

**Erik:** No, there's not and I think early on, you know, in a person's land investing career it's really easy to feel like you should stop mailing either because you ran out of names on your list and you're too lazy to go get

more because you are busy maybe doing other things or you maybe you feel like you spent all your money and you have these subscriptions you have to pay for. There is that and the other thing and you just don't feel like you have the money to buy property so why should you mail.

What I've learned over time is that you never stop mailing and if you run out of money there's multiple options to consider to find a way to get that money so you can, you know, start optioning property, you could presell property, you could sell any notes that you might already have to generate some capital and the list goes on. I mean there are so many options, there's absolutely no reason to stop mailing.

**Mark:** Yeah, I mean I agree with everything you've said. I wonder if 'Bear Land' Aaron wants to be the voice of dissent. Any good reason to ever stop mailing Bear Land?

**Aaron:** You know I will be the voice of dissent not that I don't agree with Erik completely. I don't think you should stop mailing in general. However, I do think sometimes there may be a good reason to stop mailing an area. Like for instance we have a county that I just stopped mailing in at least temporary and what I found was that my VA was not pricing the area correctly and it was to the extent that I was just wasting money. Because in this particular area that he was sending out the offers there was no way anybody was going to even remotely bite on this pricing and that was maybe my fault for not instructing them well enough or maybe I did the right thing by spot checking every now and catching it. But however we've stopped mailing so I can restructure the way he's pricing this area.

However, with that said, I have not stopped mailing in two other counties that I'm working because that's going fine. So overall no, don't stop mailing because it takes a long time to ramp up that deal flow again. So by the time you stop and you sell a couple properties then you don't have any, you don't have any coming in and you know it's a lot of trouble. So if you're going to stop anywhere you can't have all of it stop. Does that make sense?

**Mark:** Yeah, absolutely. So I do agree that if your County is not bringing you deals that you do need to reevaluate either A your pricing or B the County. Zen master what do you think?

**Mike:** I would say that mailing in your business is the equivalent of breathing in your life. So like if you're going to how long can you hold your breath and leave, how long can you stop mailing and keep your business going on? I mean really there are other ways to get deals. There are some

people who love buying wholesale but you can't buy land cheaper than you can mail for it. So no, I don't think you should ever stop mailing.

I think that what you should actually look to do is execute higher and higher volume of mailings because what we do is not only do we do in our land investing our micro niche that we do better than anybody else is we don't do it. We build systems, automation and delegation that's because you scale. So you should actually start to ramp it up at certain levels and still work the same amount of time or less. So no, never stop mailing in my opinion, never.

**Mark:** Yeah, I mean speaking of big lungs that somebody could really probably hold their breath longer than any of us is the professional cyclist Tate Litchfield. So Tate, is there ever a good reason to stop mailing?

**Tate:** No. I mean honestly if you stop mailing it kind of sets the precedent for the attitude and approach that you're going to attack this business with. Is this a hobby or is this something you're taking seriously? If this is going to be another stream of revenue for your family and for yourself then no you've got to stay on top of the thing that brings you new inventory and like Mike said, there's always other ways to get deals, there's always ways to get rid of these extra deals right. If you have more accepted offers than you can handle that's a great problem, go ahead and close them and move them on to someone else, clear out some of your old inventory. Flip it to Mark, flip it to Scott, flip it to me we're always interested but don't ever pass up on a deal or stop mailing to an area because you feel like you've already got enough there.

I see it time and time again in coaching people will have five or six properties in inventory and they'll think all right in the past I've only sold one property a month well they'll get their marketing system in place, and all over sudden they'll go from selling one property a month to four in a week. And now they're telling me Tate I've got a huge problem I don't have any inventory. What do I do now? It's better to have too much than not enough, right?

**Mark:** Yeah absolutely, absolutely. I mean Scott Todd is there ever a good reason to stop mailing?

**Scott:** I would say absolutely not, never. Because here is what happens like it's such a mental thing that happens, it's crazy. Like I agree with Bear Land if you are not getting results stop, but that said you need to be showing up every week at a minimum with your offer letters. What I mean by that is let's say look no matter what I'm going to mail a hundred a week because if

you mail a hundred a week and you're buying 1% of what you mail that means you're going to buy a property a week, perfect, that's perfect.

But what happens is I've got to tell you like I did the same thing. I started I had bought five properties and I hit the brakes and I hit them hard. Like I literary just stopped mailing, like no reason to mail any more: I don't have any money, all these other stuff and at the time Mark like there wasn't as large of a community as there is today. There wasn't a platform like Land Modo that I could go wholesale these things like there wasn't... I don't mean for this to sound like pompous but there wasn't a Scott or a Tate. Me, a Tate or you that were actively looking to buy wholesale and today buying wholesale like we still mail but I need so much inventory that there's no possible way that I could literally buy it all through mailing.

The reality is that if you're saying, "Oh well look I don't want to wholesale this property because I want to retail, I want the big dollars." Well then in a way you're kind of being greedy and in a way it is a self fulfilling prophecy like I want to hold out for top dollar which we all do but at the same time we don't because I'm going to hold off for top dollar, then I'm going to stop mailing, I'm going to wait until I sell it and then once you stop mailing you know what? It takes absolutely hard-core dedication to get that mailing machine back up and running because I'm going to equate it to like working out. Like the minute you stop working out and you skip a week of workouts then it's like oh man I've got to go work out again. It's out of your routine, it's out of your system and then all over sudden you wake up and you haven't worked out in 52 weeks or 52 years.

**Mark:** Yeah, You know it's interesting that you know I agree with what everyone said. But I think what Erik really pointed out in the beginning was well let's just kind of breakdown the fears. Fear number one is I've got to sell. Now they have these many properties let us create an artificial number I've got five properties I'm not going to buy anymore until I sell them. That's the first fear is that I'm not going to be able to sell.

Fear number two is, I'm looking at my bank account and I feel like well even if I mail which there's an expense to mailing even though it's an investment I don't have the capital to even buy anything there. So fear number two is I have to generate, I have to sell first before I can even buy anymore, right. What's the third fear? Am I missing a fear? So it's going to be I can't sell, money...

**Tate:** Success.

**Mark:** Fear of success right that could be a fear.

**Tate:** Well, it's more work you know. You've created more work.

**Mark:** Now I've created more work for myself which I guess is sort of that unconscious fear. You're like oh now I've got to hire VAs or do whatever that is or more due diligence whatever it is. So Tate... let's just go around. How many deals have you bought that you cannot sell?

**Tate:** Zero. I mean I know that sounds so cliché but I've been really trying to think if I have anything in my inventory. I've got a lot of stuff that's been in the inventory for some time: maybe it was more expensive property and I'm waiting for the right person to come around but it's not like I've spent money on anything and not recovered it.

**Mark:** So slow selling isn't, not selling?

**Tate:** Exactly. So I'm going to say zero. I mean if I buy a piece of property 10 cents on the dollar, I can sell it guaranteed even if it's to Scott for 20 cents on the dollar. Like there's somebody out there who will buy it and Scott is going to pay for that all day long because he's buying for 20 cents on the dollar. Why wouldn't he buy it? Right so no, I never been stuck with anything.

**Mark:** Right, right. Erik Peterson how many deals have you been stuck with, just couldn't sell them?

**Erik:** None.

**Mark:** Wow. 'Bear Land' Aaron how many deals have you been stuck with, just couldn't sell them?

**Aaron:** Well, I've got one right now I just can't seem to sell, but it's still for sale. So you know it will sell it's just very slow. [00:14:13] [indiscernible] it's zero.

**Mark:** But if you call Tate tomorrow and said this is selling slowly I'm just going to wholesale it out to you, you'll make 100% on it. Do you think he would do it?

**Aaron:** No, because I bought it from him. No, I'm just kidding [00:14:33] [indiscernible] your point is completely valid yeah. I mean it'll sell one way or another, not worried about it. So yeah zero.

**Mark:** Zero. Zaino?

**Mike:** None. I mean every so often I'll get a property Mark and this is something that I know a lot of us do, like I'll buy from an area for someone else and they'll say, "I happen to have this parcel in..." Name of a place I've never heard of who cares and I've give them a hundred dollars for it and I'll worry about it later. So there is maybe a couple of those hanging around that I obviously never sold I just haven't paid any attention to them but I picked them up for \$100 so not really worried about them.

**Mark:** Yeah. Scott?

**Scott:** You know it's same thing Mark like they all sell. I haven't had one that hasn't sold, like there is not one that's in my inventory that's never sold. Sometimes they go from being sold to not sold because of a transition. I don't worry about it because it's like eventually if I ever wanted to like it is just I could wholesale it or I could just get it down, you know the cost basis down, but I never have been stuck with a property.

In fact that is crazy because there was one property that I kept kicking myself like why did I buy it, why did I buy it, why did I buy it, why did I buy it and then literally after 18 months... I bought it it's like a 1 acre property in the mountains in Tennessee HOA oh man and after 18 months of trying to sell it you know I'm thinking like at one point I thought I was just going to build a cabin up there on my own but I didn't have to do that because 18 months later some guy came along and bought it and he's been paying on it now for a year and I love them because I just got the HOA bill the other day. So in this community which don't buy HOA because it's only supposed to be \$300 a year but then with a special sustenance for the roads it's now 700 a year. Not my problem anymore.

**Mark:** Right, right. I mean I've been doing this full time since 2001 over 5,200 deals now I've never been stuck with a piece of property. Now I have made mistakes. So my most recent mistake was in a POA in Texas. I bought it right but the reason I was buying it right is I didn't realize there were liens from the POA and there were back POA fees of about \$400 and the taxes I want to say were maybe 50 bucks. So being an enterprising entrepreneur I thought well let's just let go for taxes. So I made about seven grand on that deal on the overage at the auction, which I'll be collecting in the next 30 days.

So even when you make a mistake you still make money. So we can eliminate fear number one. If you're doing our pricing right which you're looking at the lowest comps, divide by four, add that Warren Buffett 300% margin of safety right it's almost impossible to lose money on a deal. Make

sure you do your due diligence correctly; you confirm the back taxes, no liens or encumbrances and don't buy in a freaking POA or HOA.

**Scott:** What are you saying Mark? It worked out for me all I had to do was wait 18 month and it paid well.

**Mark:** I know and they all work out but I'm just saying time value of money.

**Scott:** Don't be like Scott.

**Mark:** Don't be like Scott or me. [00:18:07] [indiscernible] was my worst deal because of that freaking POA. All right so that's fear number one, fear number two. Tate Litchfield have you ever looked at a deal and passed because you didn't have the money even though you locked it up 25, 30, or 35 cents to the dollar?

**Tate:** No, I mean there's always ways to get it Erik kind of outlined that. You could sell note, there are so many different ways to generate some extra money. I mean I work with a guy regularly and he'll say to me, "Hey, I'm buying this property. If you want it, here's the price." I'll send him a check; he gets paid, takes that money, buys a property and deeds it to me. So I mean there's always workarounds and you just got to get a little bit creative. So money is not something that should limit; you have to be aware of it and you know it's easy to say that when I've done all these deals but the reality is if the deal makes sense you can find somebody who will also see the value in it and they'll be more than willing to help, lend a hand.

**Mark:** Yeah. Erik Peterson have you had to pass up a deal? Just didn't feel like you had the capital.

**Erik:** I don't think not that's a good deal. Like certainly I've passed on deals that you know maybe I was low on capital at the time but it turned out that you know it wasn't going to be a good deal. Whether I priced it wrong or you know there was an issue with the property or something like that but I think that if the deal is good, if you priced it right and you've gotten an accepted offer there are so many options to find the money for that deal and I get it.

Like you know just starting off it can be a little maybe overwhelming or more of an unknown of like you know how can I buy this let's say thousand dollars property when I don't have any money but I know it's a good deal because it should sell for 4000 or something. If you don't have that network, you don't know other investors in the industry yeah that can make it a little harder but if you put the effort in and build some relationships, you know that's going to take you a long way and that kind of ties into boot camp



which we have coming up. You know it's a great place to get to know other investors and make some connections.

**Mark:** Yeah. I mean if you haven't booked yet for Bootcamp we still have spots. Just go to [TheLandGeek.com/Bootcamp](http://TheLandGeek.com/Bootcamp). I anticipate we will be sold out in the next week but there's still time. 'Bear Land' Aaron how about you ever had to pass on a deal because didn't have the money?

**Aaron:** Yeah, but kind of more like Erik said where it wasn't going to be a great deal or after I did my due diligence and found out maybe back tax level or something about property it wasn't something that I could necessarily offer to somebody else. It's like you know where one of those things where if you needed to do a deal you could make pennies as far as our business concerned on it but it wasn't very appealing. So I've never passed on something that was like hey this is I can buy it right, the property is great because even if I don't have the money I'll just shoot out there that's I've got this property who wants it and I can make a couple of bucks, they can make a couple of bucks it's that simple. I have even worked on some options and stuff. So no, no not really. Not just let them go, no.

**Mark:** Right. 'Zen master' Mike Zaino how about you?

**Mike:** No, because the network of people that I have met has allowed pretty much there's no price point I probably couldn't buy if I had a great deal and I think that ties into what Erik said is the Bootcamp is a great place to network and meet people. You find people that have a lot of capital but maybe a little bit shy on execution and if you're an executor you can bring something big to the table that they'll want.

The other thing too is you choose your price point in this business. I think that's one phenomenal part about the business is that literally you said 25 cents on the lowest comps so sell something for 1000 bucks and pick it up for 250 or whatever you decide your price point. So it's not like all of a sudden ... I mean it could happen you talk to somebody and hey I got this. But it's not like all over a sudden you're going to get a \$10000 property that's a stellar deal when you mailed out on \$250 offer letters, right? So you have control too, big control.

**Mark:** Yeah absolutely. Scott Todd?

**Scott:** I haven't been stuck with one. I think that what stops people a lot of times is that kind of just what Mike said is sometimes it's hard to even believe that you can sometimes name your own price. Like there wasn't area in Pima County Arizona that I found and I saw that other land investors were

buying in there for like a thousand dollars and I felt like the right price was 300. I just felt that way based on what I was seeing and I just mailed out some offers for 250 just to see if I had any takers and I bought five properties at \$200 dollars a pop. Then I turned around and I bundled all five of them together and sold them as a wholesale deal for \$5000 profit.

So I invested 1250 ... Not \$5000 profit, sorry I invested 1250 sold them for 1000 each. So I ended up making what's \$3800 profit. If you're just starting out like the reality is that even if mail high you can continue to negotiate it back down. There's great stories out there of people who have done that negotiate back down and then next thing you know go find someone who needs wholesale land, you sell it, you put the money in the bank.

**Mark:** Scott, remember in Flight School Jennifer she's like she goes to sell it like well I don't have the money. She kept negotiating it down. She really locked it up at a great price.

**Scott:** She initially offered 2700 then she dropped it down to 1700. Then she told the guy she's like, "Hey I made a mistake I don't even have \$1700. He's like, "Well how much do you have?" She's like, I have \$700." He's like, "Okay, I guess we're going to do it for 700." So look people want to get rid of this stuff. It's amazing.

**Mark:** It's amazing to me. It's amazing. I remember Paul Mendel he only had money for mailing so he locked up the property in upstate New York and tells the seller hey it's going to take me 90 days to do due diligence, doesn't even option it. The seller is like okay. Well, it doesn't take him 90 days to do due diligence. Just sent out neighbor letters, a neighbor buys it for like 10 grand or something and does a dual closing and he makes himself you know I forgot what he made.

**Scott:** But remember Mark like if the neighbor wouldn't buy it he would never call them back either. Remember that? Like if the neighbor didn't buy it then he wouldn't even call them the seller back and say, "Look it's not going to work out." He just basically goes to them gone. He was gone and you know he only dealt with the deals in which the neighbor would buy the property next door. It's the only thing he would ever buy.

**Mark:** Yeah. It worked. Alright, well I thought this was a really great Roundtable podcast. I just remind the listeners that the only way we're going to get the Zen Master to come out of the firehouse is if you do us three little favors: you've got to subscribe, you've got to rate, and you've got to review the podcast. Send us a screenshot of that review to

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**Mike:** About what? We are coming toward the end of the year so I'm going to put a quote out there. Scott, you don't have to go dark on the screen. I'll get through this. It's short. This actually ties in. Remember before we were talking about we had this talk on the Round Table about if you know this moment the moment you know this awareness through the five year of having a plan this idea of like plan your life off, of being spontaneous.

So I thought this quote really ties that all in. So it says, "Living in the moment is not the absence of vision. It's having the vision to know what you focus on today you create your tomorrow." So I will say it one more time. "Living in the moment is not the absence of vision. It's having the vision to know that when you focus on today you create your tomorrow." So I think that's great. Like one thing I've been doing lately, I love this little weekly action plans. So I get this all filled out, right? But then I can focus on these tasks of the week I haven't prioritized throughout the week and then I can have my moment to moment awareness on that task and not overwhelmed with the dichotomy of like having a plan but being spontaneous. Like how do you put the two together and I think that's one way. So, I thought that would tie into what we've talked about recently.

**Mark:** I love it. I mean I was feeling really anxious this morning about something with Geek Pay and I just took a deep breath and I'm like, "What problem do I have at this moment. Oh, wait I don't really have a problem this moment it's just making it up in my head. Like when I get to the computer I'll write down my problem and I'll deal with the problem that moment," right? But, in that moment there is no problem.

**Mike:** It's crazy isn't? How the day can truly be ruined by your own expectations that you create and then you don't meet them and then at the end the day you feel stress, anxiety, but you created the whole thing. You could just rework that from the beginning, right? It's crazy powerful.

**Mark:** Absolutely, absolutely. Tate's like this is so woo-woo.

**Tate:** No, I actually like it.

**Mike:** I think Scott likes it. Look at him.

**Mark:** Look at Scott. He's like stress is real.

**Mike:** He loves it.

**Scott:** Listen, man, I do believe in what you said my Mike. I do think that's right because I think that things become a self-fulfilling prophecy a lot of times and we put more pressure on ourselves. We internalize things. We put greater value on like the silly stuff and not enough value on the important stuff.

**Mike:** I will take that as a compliment.

**Mark:** Yeah. So when this podcast goes out because we have recorded a week early it will be one of the best days if not the best day of the year, Christmas. What a wonderful Christmas gift under the tree. Bring out your pod catcher whatever it is how you listen to your podcast and listen to the Round Table. It's the gift that keeps on giving. So, Merry Christmas to everyone and really, really excited to hopefully grant everyone the wonderful gift of passive income which equals freedom which leads us to ... Are we ready to do it guys?

**Scott:** Let's go.

**Mark:** One, two, three...

**All:** Let freedom ring.

**Scott:** Look, that's the last one for the year too.

**Tate:** That was the best one ever.

**Mark:** I think that is the last one of the year.

**Scott:** Won't stop.

**Tate:** You got to call it right then. Call it.

**Mark:** That's it. We are done. So for 2019 I actually want to talk to you about this Erik. We've got to like update the podcast like update the logo a little bit like change things up. We are going to do like a new intro, outro, you know?

**Mike:** Mark, you know when they start new TV series everybody always looks a little different we could all change up our look for the next podcast. You know they always get a little bit more fit because they know the show got popular. They exercise some more. We need to get a new haircut. We all going to come back looking a different next year, next season.

**Mark:** Next season. Well, I'll tell you what, if you're not going to Bootcamp in San Antonio Scott Todd's going to wear a muscle shirt. He's going to be all abed out from his workouts. It's quite impressive.

**Tate:** He's flossing out in his wedding suit.

**Mark:** Yeah.

**Tate:** His tux.

**Mark:** Yeah. How many calories are you burning per workout now?

**Scott:** About like four depends on the day four to five hundred a day on the peloton and eating right. I could tell you like the scale hasn't necessarily moved in the last week but man oh man my pants and my shirts and all my clothes are fit and they're loose. I feel good. I got the blood flowing through me Mark.

I mean listen I've got to tell you something Mike, it was today it's a beautiful day here. It's like 65, 68. Okay, Mike's like what are you talking about? But listen he's going to think I'm nutty when I say this but in Florida 65, 68 is sweater weather, okay? I know it sounds weak. I know it is or at least a long sleeve shirt. Man, I'm like going outside. I'm like in my short sleeve shirts. I'm thinking like, man may be all of the activity is making me hotter warmer like I'm like feeling like great.

**Mark:** Yeah.

**Mike:** Aha, he's got something here for you. I've got to tell you.

[00:32:46] [inaudible]

**Mike:** Scott, 12 weird things you didn't know helps you burn calories. You're ready for this quick list?

**Scott:** Okay.

**Mark:** Sure.

**Mike:** Brushing your teeth, chewing, cooking, driving, eating spicy food, fidgeting, kissing, laughing, meditating, pushing a shopping cart, sleeping and walking on different surfaces. I don't need a peloton I'm just going to embrace those 12 things.

**Scott:** Okay you do it.

**Mark:** Wow. What list are you reading from? Is this like a *Ripley's Believe It Or Not*?

**Mike:** I just looked it up online because [00:33:27] [inaudible].

**Mark:** How do you burn calories meditating? You're just sitting there breathing. So basically living you're burning calories.

**Tate:** I was just going to say doesn't that mean like just existing.

**Mark:** Existing.

**Mike:** [00:33:39] [inaudible]

**Tate:** Being awake.

**Mark:** Yeah, sleeping.

**Tate:** Doing anything burns calories.

**Mark:** Yeah.

**Tate:** I mean any sort of movement is...

**Mike:** Thinking of which Erik have you been swaying the whole time? What do you call that again?

**Erik:** Yeah. I'm on my board.

**Mike:** He's really got balance.

**Mark:** Yeah, you really do. Does it feel good?

**Erik:** Yeah, I love it. I stand on it most of the day.

**Tate:** I'm too lazy for that.

**Mark:** Yeah, all right guys. Well thanks so much and again hopefully the listeners are enjoying this content we'll see everyone... Is it next year?

**Scott:** Next year.

**Mark:** Next year it's crazy. Is it me or did the year just fly by?

[00:34:28] [inaudible]

**Mark:** Bye it's crazy. All right fellows I'll see you later.

**Tate:** Happy New Year.

**Mark:** Happy New Year.

**Erik:** Merry Christmas.

**Mark:** Merry Christmas.

*[End of Transcript]*