

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

Mark and Scott talk with: Erik Peterson - <u>LandOpia.com</u>, Tate Litchfield - <u>FrontierPropertiesUSA.com</u>, Mike Zaino - <u>ThreeLandGuys.com</u>, and Scott Bossman - <u>LandBosses.com</u> on The Land Geek Round Table

Transcript

Mark: Hey it's Mark Podolsky - the Land Geek with your favorite niche-y real estate website <a href="https://docs.ncb.nlm.nc

Tate: So good man. Just dying of heat out here, though.

Mark: Yeah, now I know it. I know it. We've got the Nite Cap 'OG', dude buddy Scott Bossman. Scott, how are you?

Scott Bossman: I'm doing well. It's hot up here too; hot and humid.

Mark: Hot and humid yeah.

Scott Bossman: A lot of dry heat. It's a lot worse up here.

Mark: Yeah. Speaking of hot and humid 'Bear Land' Aaron makes me hot and humid. 'Bear Land' Aaron, how are you?

Aaron: Pretty good. Just getting ready to storm Area 51. I'm just kidding maybe not.

Mark: Yeah, good to see you, good to see you. The most feared woman in the country 'The Terrorist Hunter' Mimi Schmidt. Mimi, how are you?

Mimi: Doing great. We're registering at 99° today here in DC [00:01:26] [indiscernible].

Mark: Oh my gosh.

Mimi: It is hot for us.

Mark: That's insane and then breath in the mailing, breathing out the marketing the 'Zen Master' Mike Zaino. Mike, how are you?

Mike: Good. It's hot up here but I'll tell you what it's better for the butter when you spread it on your corn muffin it melts at night [00:01:44] [indiscernible].

Aaron: Better for the butter. I love that, that's my new saying it's better for the butter.

Mike: Spreads nice on that corn muffin when it's room temperature.

Mark: I actually think we have a show title Better For The Butter - Round Table Podcast. And of course last but not least, you know him, you love him, the Land Geek Sherpa, the Flight School Sherpa I should say. He's a Land Geek Sherpa too. Scott Todd from ScottTodd.net, LandModo.com, PostingDomination.com/TheLandGeek if you're going to start automating your Facebook and Craigslist postings, and of course if you want to start learning anything under the sun InvestorNinjas.com. Scott Todd, how are you?

Scott Todd: Mark, I do not know how to even compete against the butter spreading going with today's topic because that whole exchange that Mike Zaino just shared made me very uncomfortable.

Mark: It's kind of drop the mic moment. Like you almost stopped the Round Table after that.

Scott Todd: I mean we should've just ended there. That might have been the highlight of the show.

Mark: Yeah exactly, exactly but we do have some valuable information to share and we had a really good topic come up. If we were going to start all over again where would you start, how would you start, what would you do differently? And I think we should start with 'Bear Land' Aaron because why not. 'Bear Land' Aaron if you could do it all over again where would you start?

Aaron: I guess I would actually start in a similar fashion. I mean we took pretty good action on the mailings right off the bat and deal flow is kind of king. So I felt that was good but honestly I think if I had to do it again I would probably go a little bit longer into it, a little further into the business before I started coaching.

We didn't have Flight School when I started. I think what I would do is probably start with Flight School because I honestly got a little overwhelmed with just the volume of information you know and it wasn't necessarily to fast. It was just my ability to assimilate it with you know what I had going on in life and everything else. I probably would've may be liked to have a little more under my belt before I took off into kind of maybe the advanced end of it a little bit you know. So I think if I had to do it all over again I would probably start with Flight School and then go into one-on-one coaching. That's kind of the difference that I would make because I think it would make it a lot easier, there'd be a lot of action on the basics before you know we try to go to the next level. So that's probably my biggest change that I'd make.

Mark: Yeah and we actually agree with you. So people that go into one-on-one coaching they have to start in Flight School and then they go into one-on-one coaching because I think you're right actually. So in the spirit of kaizen we're constantly improving the training programs and that was one of the things that we were seeing was you know in the beginning people were just drinking from a fire hose and this way it's slower, you get your fundamentals down and then you accelerate in 101 but I think that's a really good thing to bring up. Mimi Schmidt, how about you how would you start differently? Oh you're on mute Mimi.

Mimi: I would have not been so apprehensive and I just would have listened to my coaches. I would have mailed and marketed and I wouldn't have stopped mailing when I thought I should you know oh gosh I'm getting nervous, I'm going stop mailing because I have all this inventory that I haven't sold yet. I should have just listened to what my coaches said and

just done it, done more of it a lot sooner. More mailing and more marketing just blown it up right because it's like Erik Peterson says it takes a lot more ads than most people realize. So that's what I would have done just a lot more sooner and not have been so apprehensive. Because I still apprehensive when I go into a new market you know I kind of tip toe in very well, a couple ads in there right and kind of wait and see. So all that worry for nothing my coaches knew.

Mark: But I think it's natural, just this natural fear of the unknown and I could see that. I think we see that a lot and it is sort of that typical you know fight or flight response people have after the first say 60 days and they get there offers out and then they're waiting and then they're scared to keep the machine going because they are just not fully... They know intellectually it works because it is just there is so much overwhelming proof but they don't know that it works for them and that's where it gets scary. That's where you need you know the Tate Litchfield loving kick in the tush to be like okay keep doing it.

Mimi: Right. I knew you guys could do it. I didn't know if I could do it.

Mark: Right.

Mimi: So [00:07:47] [indiscernible].

Mark: I think that's a really good point to bring up because I mean it's very, very common. 'Zen Master' Mike Zaino if you could it all over again what would you do differently when you're just starting?

Mike: Yeah, that's a good question. It's kind of tough for all us because there wasn't the... we already talked about the Flight School it wasn't in place. So I mean I think we're all going to default back to that fundamental you know but I remember having many conversations with you and I probably would have removed my scarcity mentality sooner than later. I would ask you Mark, I'm thinking of doing this and that and you're like well do them both. I'm like but if I can't? Yes you can. You know it's like I would limit myself with my beliefs of what the success would be and think that it was this or that and you know just a little bit too timid. I think that once you understand this model and the power that it has you just take that massive action.

I would have surrounded myself with all of you sooner I would've been it's the group. It's the group that really helps right just that support, there's nobody else I can talk to about this business. Literary like who do I talk to? There's nobody. So like normal people like first you spend an hour explaining

the concept to them and then they still probably don't get it and then you can start and then it's like it comes off like you're bragging or it just doesn't work. You need a support group of people that will be there and help you because there is ups and downs.

Finally I would have got my system sooner. I always talk about because you know I remember starting, I remember Scott Todd was there and quiet in the background but little did I know he was plotting all these systems and all these methods and creating things like LG Pass and all these other things in place and he just launched like a skyrocket and it was what, where did he go? And it was because he did the systems and it took me a while to embrace that. I did a lot of too much on my own and when you do too much of it yourself you can't scale and if you can't scale you can't grow. So yeah.

Mark: Yeah, it's so true and Scott has become such an expert in systems and automation that it looks just like him. On the Round Table right now on video that's his hologram, he's actually on his boat you know going around channels.

Scott Bossman: No, he's wind surfing.

Mark: I'm getting all these videos on Voxer you know Scott's here, Scott's there and I mean you can see like the color in his face but this is an incredible hologram of him and he's efficiently using his time doing that. Although Tate, is he on the plane or the boat? I can't tell.

Tate: Hard to tell. You know obviously I'm not seeing any wind movements through the hair so it's hard to tell. I'm assuming [00:10:36] [indiscernible]

Mike: Wow.

Tate: Actually I think he's on the plane because he's safe and sound and it's nice and quiet in there.

Scott Todd: I'm not sure if this is love or hate. I'm not sure which one this is.

Tate: It just started out as love and then it turned a little bit into jealousy Scott because I mean you just like so cool.

Scott Todd: Well, thank you Tate. So are you.

Mark: Moving on.

Tate: Moving on.

Mark: Dude buddy, the 'Nite Cap Meister' Scott Bossman what would you have done differently in the very beginning? Oh you're on mute Scott.

Scott Bossman: Sorry, oh geez now my video is gone. Okay there we go. Ah yes so many things. So you know I talk to a lot of people who are just on the verge of their journey and I explain it to them, you know, for beginners you have to pathways. You have pathway A which is the Toolkit and it's a ton of information, you pathway B it's Flight School - it's execution in real time right away.

I was a Toolkit guy. I can't tell you how much blood, sweat and tears I expired on the Toolkit it was difficult, it was hard. So to be able to leverage my time and energy and knowledge with the programs that we have today I mean in a heartbeat and we keep going back to this in a heartbeat if I had to do it all over again I would take that Flight School path over the Toolkit because why reinvent the wheel and things are already up and running. You're learning a recipe, you're using systems. So that would be the first thing is I would definitely take that pathway knowing what I know now without a doubt.

Mike touched on this a little bit but I would say that in the first two years of my land investing journey I was very effective but I was not efficient. So I was doing too much of the work myself and I'm a little bit of probably a control freak like Scott Todd and don't want to pass things off too much. So Scott was supposed to laugh at that but anyway. So I had a hard time delegating all the things I wanted to and just realized that eventually I need to just you know stay on my horizons a little bit and do that.

And then I guess a technical thing I would have done is I probably if I could go back now, I would have sold some notes on some of my passive income on some of my terms deals. I think that's a strategy that a lot of people don't take advantage of enough when they're first starting out. So that would be definitely something I would probably employ. Scott talked to me about it but I don't know. I just didn't take the rip there so I probably would do that if I had to do it all over again.

Mark: All right fantastic. Big Poppa what would you have done differently?

Tate: You know I think mine is pretty simple and that's get advice and help. I mean like so many I tried to just solve this giant riddle on my own and it wasn't until I started having really deep, intimate conversations with Mark that things really started to happen and that's I think... You know I'm very

happy with where I'm at, what I've done and what we've built but man I lost a year. Where could I be if I had just asked for help sooner?

I think that's my biggest regret I guess and I don't know that's why I really like working as a coach and helping people because I get messages from people who are asking for help and it might seem like a simple equation or a simple answer a question, but they get the help and that might be the breakthrough that they might need to progress their business that much further. So asking for help I guess I was trying to do it on my own and I was too afraid of telling other people what I was doing because I knew what the margins were and the numbers and everything was so amazing that I was afraid of other people coming in and doing it better than me and pushing me out of it I guess. So scarcity mentality I guess too.

Mark: Yeah, I know that totally makes sense. I know for the first maybe 10 years that I was in business everybody that I was a drug dealer in my neighborhood. Like look I didn't tell anybody what I did. It was kind of embarrassing though.

Tate: I still don't but I kind of like that. Like my neighbors they have no idea and I kind of like it that way. He just rides his bike a bunch and hangs out at home and goes to lunch yeah it's funny.

Mark: You just like to haze them. It's like I think Tate is only one that's going to get this reference the J Cole song *Neighbors*.

Tate: Yeah, yeah exactly.

Mark: Yeah, all right.

Tate: If you don't know what we're talking about go check it out. It's funny, it's really good.

Mark: It's really good. It is a good song.

Tate: It is a good song. It's a great song.

Mark: Yeah. The hologram Scott Todd.

Scott Todd: Okay I am live. I'm not anywhere else, I'm not a hologram, I am who I say I am so there you go like dude that one.

Tate: That's exactly what a hologram would say.

Scott Todd: Yeah right okay. I'm like Google what can I say. Look here I think Mark what I would do differently is there is a tendency and I don't really know where it comes from and we all have it, I see it over, over and over again and that is like we choose a County and we feel like we need more Counties. Like oh I need five Counties, I need 10 Counties, I need to be like... I think what I found is a trap is that what was happening was I was going and looking at these other land sellers and you see these other land seller well they're in this county, they are in that county, they are in all these other counties and it's so hard to remember that they have been doing this for some time longer than me and when you're starting you want to be big like them.

But the reality is they probably only started in one County at one time, that's the reality. Like they stayed at the County, they grinded it out, I know Mimi did that. She was in this one County forever, she had laser focus and I definitely looked at Mimi when she was doing this and thinking like man I wish I would have done that because what happens is you begin to spread yourself too thin. You're trying to crack the code on all these counties and it's not just that it's every County has a different buyers' list. So you got to market those counties and you've got to build your name and your reputation in that particular market and it's like creating three, four or five companies all at one time and I think that's a big struggle that people have. Is yeah you want to be big, you want to have all this land.

But I'll tell you what I know a guy that's he's been doing this for like 35 years he's in one County. Like he just stays in the County and he keeps chiseling away at this one County for 35 years and if you want to talk about like you know resilience and stick to it ness this guy has seen the County in good days and bad days. He has grinded it out and I think if I were to go back what I would do is I would find that one County and it might have taken me a while but actually I say that but I'm thinking back like the County I do most of my deals in it probably is one of the first Counties that I started in. So you will kind of gravitate to these things and I just kept plowing away on that piece and I would just put more resources, all chips on the table and I would have gone in all there as opposed to spread myself out amongst all these Counties because I want to be like the guy that's working in ten different counties or whatever it is because I think he's cool and big.

Mark: I think that's an interesting you know commentary on the business because it comprises of so many different things as far as mindset and focus. You know all these elements is just you know that first County how many counties do I start in and I would be curious 'Bear Land' Aaron when you first started was that something that you struggled with was focusing on one County, two Counties, 10 Counties?

Aaron: I think we started with two Counties. Well no, I mean I started with one you know the first one, I'm still in that County, I love that County. You know we expanded into another one because my wife Melisa and I were doing it together so she chose a County we went into that and since then though I have bought and sold in some other counties I've only got really one other that I'm consistently mailing to. I might still always be testing some new areas.

I've got a new one that I'm going to be testing out based on response I've been getting from the market, you know, do you have anything near here and once you hear that enough times you start to look and see if you know is this a possible area or other people buying and selling here that sort of thing. But yeah getting spread too thin is you know a much bigger detriment than what you think you would accomplish by acting too big you know. Just be an expert in an area and be that expert and it's going to pay dividends for you.

Mark: Yeah, that's great, that's great. Scott Bossman how about you was that an initial struggle?

Scott Bossman: It was an initial struggle and I wish I had been a little bit more resolute in staying where I had had success because I'd actually done a few deals in a County and then got the itch to move somewhere else I think for whatever reason. So I definitely if I had to do it all over again I think I would stick to that first County because I was having success in it. I don't know why I branched out to soon. I think I may have had some issues maybe selling a lot or two in that County and I just didn't know at the time what I didn't know that they would all sell and I got impatient.

So you know looking for other opportunities I guess was what I was doing and I ended up wasting some time on it and I wasted some mailers on it because I went to a different County and I didn't do enough county research. It happed to be a neighboring county but I'll tell you what that even though it was neighboring it was completely different and I tanked on my mailing for probably a month. So yeah, I would definitely stick to one county and then become sure footed there and then branch out.

Mark: Yeah, yeah. How about you Mimi?

Mimi: I get this question a lot in Flight School Office Hours because people they want to go right, they want to ramp up their businesses and I know a guy that was in Bootcamp, started a Bootcamp one before me who is one County and has \$20,000 in passive income a month in one county, okay. So

if people want to do more with their business, mail and market more in your County right, become the [00:22:38] [indiscernible], become the go-to guy. Yeah, very much I'm still in my County. I just sold a piece of land there in the last month so I don't do much there anymore because the margins have gone down so much but yeah three years. So yeah, don't feel like you've got to move around there's still so much to do in this business getting into a bunch of counties isn't it.

Mark: Nice. Zen Master?

Mike: Well, this reminds me of high school Mark because my mother taught me every time my hyper up she was like high school girls are fickle and their word is like fickle. Don't be the fickle land investor you know and that happens to I think a lot of people in the beginning, correct. I was bouncing here and there and everywhere you're right and settling in is really important and this goes in line with what Scott Todd was talking about land investing he relates it to relationships. So in the beginning you're a little fickle, you're finding that one that you love and then when you find it you've got to stick with it because that's where your buyers' list is, that's where your deal and look we've heard examples of people making here lots of money. So don't be the fickle land investor.

Mark: Yeah, I was such a geek in high school I wish I could have had that conversation with my mom. Like I didn't even have that opportunity.

Mike: I don't believe you.

Mark: Oh no, scary, so scary. I was so awkward in high school. Tate how about you?

Tate: Yeah, you know same thing as everybody else. I'm still actually in there. I wouldn't say it was the first County that I mailed to but it was the first County that I started to connect with. I still do a majority of my business there and it's always funny when I hear people say like yeah I stared having success and then I looked for a new challenge and it's like wait what? You started selling land, making money and then you decided to restart that and go... Maybe that's not just how I think. I'm boring, I want to do the same deal over and over and over again a million times over and as long as I'm making money I'm not going to... There's a phrase in fishing it's like never leave fish to go find fish, right. Never leave money in a proven area to go find more money. So stay put; if you're having success do not reinvent it just keep doing it, buckle it down.

Like Scott, I have plenty of friends in the business who have been in the same counties their entire career and I've asked them if they're bored and it's yeah, it's kind of boring. Guess what land investing is not exciting, it's not supposed to be that's why we are able to outsource it, that's why we are able to grow it, build it and work only two hours a week because it's predictable and exciting new changes aren't predictable therefore you can't outsource those. So my advice is stay put if you're having success.

Mark: Yeah. I mean if you're bored making money you know take up jujitsu or email Zaino, like get hobby, you know learn chess I don't know, but don't just switch counties because you're tired of making money in that County and you're bored with it. You know that's a really to point. I'll tell you what when I first started one of my biggest regrets was just flipping for cash. Boy do I wish you guys were there just to grab me by the back of the neck and be like what are you doing?

You know Shaquille O'Neal has a great quote he's like Basketball players are rich he's like but the owner is wealthy and I really didn't get that concept until I started doing terms. Because you get the income but you still own the underlying asset and you just keep building your wealth that way and your passive income and when you look at it from that perspective cash is great. There is nothing wrong with it but now you've got a new problem now you've got to deploy more cash and you just never get out from under it. And Scott Todd, why are you smiling?

Scott Todd: No. It just reminds me Mark like I was talking to someone the other day. Now I remember I was talking to a group of entrepreneurs and the way that they think is they think like okay I make sales and they think like oh what's the lifetime value of a customer and they think of all this stuff and I'm trying to explain them our business. I'm trying to explain it to them and if you could have seen the table, if you could have seen this table of people, of these entrepreneurs they were just trying to conceive what I'm saying to them. Like yeah some of my customers don't pay it for like four or five months and they'll run off and you'll never hear from them and they'll ghost me and it's okay because then I turnaround and I'll get another thousand dollars and you know like it's the nuttiest business you've ever seen your entire life. And so I even have to laugh sometimes because even the people that we're talking to they are in the business they might be new here's the thing that they forget sometimes is that people get so nervous about like overpaying on a property. Well just because let's just say like someone the other day was tell me that they were concerned about overpaying by like \$200. Like oh my gosh if I overpaid by \$200 what's that going to mean? Well it really doesn't mean anything because when you look at it from a whole scheme of things.

Like I had a property in Arizona that is out by the Grand Canyon. I bet you I sold that thing three or four times. I bet you I collected about... I think I paid 700 for it we just sold it two weeks over 2000 cash and I was deeply saddened because I probably - over the years I've been doing this it's one of the first properties I bought - I probably have collected about let me say about 4000 on the property. Somewhere in that range let's 4000 on a \$700 investment and I was literally disappointed I sold for cash. I was like no because it's you're buying whether you realize it or not once you start selling these things on terms and people start leaving, they start cycling through it's like you're renting dirt. It's the greatest strategy ever like the dirt never goes away.

Mark: You know it is the ultimate subscription model. I think the only thing that might be better is life insurance but the problem is that's a 10 year gig because life insurance you know it's just an idea right. But if you're at a party and you tell somebody you're a land investor versus a life insurance salesman, it's a very different conversation. You know what I mean?

Scott Todd: First of all, you tell me you're a land investor I'm like it doesn't compute.

Mark: Yeah, that's true.

Scott Todd: What is that? What does that mean? Well, forget it I can't explain it to you. You know like literally these entrepreneurs were telling me like that... they were trying to give me advice on how to retain the customers and I'm like I don't want to really maintain them. Like I'm saddened when I like have to give them the deed. It's a sadly event, it's completely different than any other type of real estate that you're selling you're normally happy to sell. I sold a property but when you sign that deed away it's like no, I got rid of one of my soldiers.

Mark: Yeah, you know that was like the biggest mistake. I think the other one was having just this scarcity mindset of everything in my life. Mostly not valuing my time correctly and thinking I was superman and I should be doing everything and couldn't grow the business that way. I couldn't scale because I was doing everything and once I let go things really were able to take off but that's okay. Gosh did I waste a lot of time trying to figure this stuff out. It's very sad looking back. You know what, I don't even want to think about it honestly.

Scott Todd: Now you're getting sad.

Mark: Getting kind of sad. Mimi what wine should I be drinking when I'm sad like this? What's a good, sad wine?

Mimi: In this summer, isn't that hot? Sancerre, I like [00:31:00] [indiscernible].

Scott Todd: Is that red?

Mimi: No, it's white. I'm a red person but in this summer I mean 110° do you want a red?

Mike: I can't do the white. I don't know why it's just not me. I need a red fruit.

Mark: So for Nite Cap I think I will be going with Sancerre and then just a pensive gaze of regret.

Mike: Keep it simple just whisky.

Mark: Yeah, that's true too. Speaking of Nite Cap what's going on with Nite Cap fellows? When is the next one?

Scott Bossman: I think it's Thursday night, right Mike? No, Wednesday night. What day do you work?

Mike: Well, this is next week Scott.

Scott Bossman: All right next week.

Mark: Next week.

Mimi: Bootcamp.

Mike: What day do you release this on Mark?

Mark: Thursday?

Mike: They get released on Thursday?

Scott Todd: Tuesday.

Mark: Oh Tuesday.

Mike: Probably released Tuesday so it will be next week. So Thursday night be there.

Mark: Thursday night okay.

Mike: Sancerre, whisky and whatever else you like.

Mark: Yeah. I want congratulate everyone that took advantage of the Let Freedom Ring Bundle and they're being able to Look Over Tate's Shoulder now and see how he works his business. If you were not able to do that just go to TheLandGeek.com/LOTS not only are you going to be able to take your land investing to the next level but you will be able to take your cycling to the next level as well and fishing most likely. Is that right, Tate?

Tate: Sure, why not. Maybe season 2 we'll go fishing.

Mike: Should we have Tate facing the other way for these podcasts now?

Tate: Yeah I get it. I see what you did there Mike. I see what you did there.

[laughter]

Mark: If you don't get the joke go to <u>TheLandGeek.com</u>.

Mike: Yeah, if you don't get the joke you need to go look up LOTS.

Mark: Yeah.

Mike: That was a promotion.

Tate: That was good. It was clever.

Mark: And if you are struggling doing this to yourself don't. Go up that mountain either do it live in three days or go over and do it through 16 weeks virtually either way get it done. Get your mailings done, get your marketing done, have no ambiguity if you're doing it right, if you're doing it wrong. Do it with the group, do with arguably one of the best land investors in the world, have them be your Sherpa Scott Todd, Tate Litchfield if you go live, any of The Land Geek coaches. So if you want to really take your business and your life really to the next level as we go into the second half of 2019 to learn more go to TheLandGeek.com/Training. Schedule a call with the Zen Master or the 'Nite Cap Meister' Scott Bossman and I think you can even refer to them by their nicknames and they'll be just fine. So when you get on the call with them be like Nite Cap, Zen what's up guys.

Scott Bossman: It is cooler. OG is much cooler.

Mark: I've got a few questions for you, right. So definitely do that. Also, if you're enjoying the podcast and you're getting a lot of value please the biggest favor you can do is just as subscribe, rate and review the podcast. Send us a screenshot of that review to support@TheLandGeek.com. We're going to send you for free the \$97 *Passive Income Launch Kit*. 'Bear Land' Aaron is this enough plugging for the podcast?

Aaron: I suppose. I mean, it's all good right?

Mark: Yeah, yeah, but I think that the big payoff for listening to all of this is you to listen to Mimi's tip of the week. Mimi Schmidt what you got a website, a book something actionable?

Mimi: I was going to do something different but since we're talking about the beginning and things that we would do different don't go create your own spreadsheets. I noticed a lot of people don't know about this tip but I think we've even talked about it here on the podcast before out in Airtable Erik Peterson made a <u>Posting Domination template</u> that's free, <u>Airtable</u> is free. Go build your inventory lists and all of your account listings out there. Instead I see people build these spreadsheets and then they're so proud of them and they don't want to let go of them and it's so hard to bring on a VA and share a spreadsheet. Just got to Erik Peterson's Posting Domination template and make it easy on yourself, make it easy to hire people and share your information with them. That's my tip.

Mark: I love it. Airtable, Erik Peterson gets it done. Well I thought this was a really great discussion for newbies and experienced investors alike; lots of gold nuggets out there. Again if you're getting value send this to a friend on the inner webs and share the love, share the knowledge, share the passive income bounty right. There is plenty for everybody. Anyways are we ready to do this? One, two, three.

All: Let freedom ring.

Mark: I love the 'Bear Land' Aaron smirk. He's just like yeah.

Aaron: Yep, I know. I just smile while you guys do it because it's all I can do.

Scott Todd: Have you guys protected yourselves? Because all of you at risk you know that, right? Like all of you, maybe not Zaino.

Aaron: You know I've got the posted note that I put over the cameras, is that what you are talking about because of zoom?

Scott Todd: There is a link in there but you might want to go and like start updating your Apple or Mac right now because of the Zoom security thing that affects the Macs I don't know. You better protect yourself like now. Zaino and I we're okay.

Mike: Hey, it's not going to happen to the Surface.

Scott Todd: Yeah, it's not going to happen on the Surface. So you guys [00:37:11] [indiscernible]

Mark: It's not going to happen to the Surface because most of the Surface are already broken by anyways.

Scott Todd: You're like what? What are we doing here? Oh my gosh you're freaking out, you're sweating. Bear Land I see the sweat run down his eyes, he's going to come out [00:37:24] [indiscernible] and Mike and I are just chillaxing because the Surface is the Surface.

Mike: I bet there's probably at least one other Surface owner on this call besides Scott and I; just won't own up to it. I'm looking at them, I'm quessing there's one there somewhere.

Mark: My son owns one.

Scott Todd: I think Bossman might have made the switch.

Scott Bossman: No, no switch on my part. Zaino was wasting too much of my time with his.

Scott Todd: Tate wants to be in. He wants to be in the Surface club he told me but...

Mike: Look at him he's got one.

Tate: No.

Scott Todd: He doesn't have it yet. He's on the fence. He's on it. If we get Tate to switch well I see the tidal wave coming man.

Tate: Yeah, I don't know.

Mark: We should do something like Surface versus Mac.

Mike: You can have one of this at Bootcamp if you have a Surface you'll have a nice Surface attaché'.

Aaron: What is that, a man purse?

Scott Todd: Yeah.

Mike: It's great, I'm proud of it Aaron. It's all I wear when I go. It's my only carry on at the airport. Look at this.

Tate: That's good. Saving that overhead space for me.

Scott Bossman: Pretty sure you bought that for your 13 inch iPad last summer.

Mike: No, no, no. This is created from the Microsoft's store. Let's not have any misspoken words.

Scott Bossman: Oh okay.

Mark: All right well.

Scott Todd: Go update your Macs.

Mark: Yeah, I'm going to right now.

Scott Todd: See you guys normally I mean like... look you guys are speechless over this thing and you're sweating it. I can see Tate is like fanatically searching the web.

Tate: Yeah. I already saw this. I already saw this I was like wow that is troubling actually.

Scott Todd: Yeah see.

Mark: But they found it and they're updating it versus you know all the Microsoft Windows backdoors with all that legacy software going back from the 80s.

Scott Todd: Yeah, it's all good man. It's all good.

Mimi: I noticed an update last night. After the Facebook call I noticed an update.

Scott Todd: So there you go.

Mark: All right. I'll give you the Surface is nice and Microsoft is doing great.

Scott Todd: They are doing great.

Mark: Yeah, they really are.

Scott Todd: Look I will admit that I did last week, I did purchase a new iPad which you might be wondering like why did I do that but I got it because the software that I use when flying is only available on the Mac or rather the iPad. Sorry the iPad so if I'm going to fly I'm going to fly it safe I need to have that so I got myself a new iPad, it's nice man. Like the new one is nice. They make good products, Apple does but I still think that the Surface is the way to go.

Mark: What does David Schmidt use when he flies?

Mimi: A United Airlines issued iPad.

Scott Todd: See, there you go man.

Mark: IPads.

Scott Todd: Yeah, there you go.

Mark: I don't know what that says but I think if the most responsible human beings on the planet are using iPads.

Mimi: I've had them both.

Scott Todd: It's good man. It's good but the Surface has the edge for the business.

Mimi: It does.

Scott Todd: If you're only going to be a pilot well then you need an iPad.

Mimi: But it is super convenient. It's smaller than the iPad. It really is I love it. The only thing that I like about the iPad is that I have service. You know I

have internet service that's the only thing or ${\rm I}$ would have the Surface for everything.

Mark: There you go.

Scott Todd: All right.

Mark: All right. Well, thanks everybody, thank you listeners and we'll see everybody next week.

[End of Transcript]