



# THE LAND GEEK

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

Today's Guest: [Todd Tresidder](#)

### Transcript

**Mark:** Hey, it's Mark Podolsky the Land Geek with your favorite nichey real estate website [www.TheLandGeek.com](http://www.TheLandGeek.com). Today's podcast is an oldie but a goodie. He came we got talking and that was like almost three years for the Best Passive Income Model podcast but he was one of my favorite interviews of all time. That being said I would be remiss if I didn't properly introduce my cohost you know him, you love him Scott Todd from [ScottTodd.net](http://ScottTodd.net), [LandModo.com](http://LandModo.com) and if you're not automating your Craigslist and your Facebook postings [PostingsDomination.com/TheLandGeek](http://PostingsDomination.com/TheLandGeek) and learn anything you want check it out [InvestorNinjas.com](http://InvestorNinjas.com). Scott Todd, how are you?

**Scott:** Mark, I'm great. How are you?

**Mark:** Pause is still normal, respiration is fine. I'm excited because our guest is one of those people like there are always people in your life that when you leave the conversation you just feel smarter. Some people make you feel important, some people might make it could be an awkward end but this guy he'll leave you you'll just feel smarter. Our guest for the second time is Todd Tresidder from [FinancialMentor.com](http://FinancialMentor.com). If you're familiar with Todd from the Best Passive Income Model podcast he's a former hedge one manager and he didn't want his tombstone to read his investments goals made his rich client's richer. As a result, he made his advance investment strategy and

wealth planning knowledge publicly accessible through his website to help normal people, the normals like you and me Scott to achieve extraordinary financial results. The founding premise behind Financial Mentor is that quality financial education must be separated from the financial advice and investment products sales functions to eliminate conflicts of interest and hidden bias. That's why Financial Mentor is a pure financial education website. Todd is the best-selling author of six books and expectancy series of mastery courses teaching you how to financial freedom so you can lead a more fulfilling life. Todd Tresidder welcome back. How are you?

**Todd:** Thanks for having me on the show, Mark and the writer in me can't help but do word play. I'm looking at the screen that we're all talking on and I feel like where Scott Todd leaves off Todd Tresidder begins.

**Scott:** I know.

**Mark:** Yeah, I know, absolutely.

**Todd:** Not often do we have that Word Play now, you see it you've got to run with it.

**Scott:** I'm often called you. I'm often called Todd so, you know, I mean you know we could be one.

**Todd:** People reverse your name, right? They'll put Todd the first name, Scott the last.

**Scott:** Indeed yeah.

**Mark:** Yeah, I still can't get his name right after all of these years.

**Todd:** Yeah, I was sharing before the interview I've got a brother named Scott so it was just really interesting. But anyway enough word plays on with the interview. Nobody cares about our names, right Scott?

**Scott:** It doesn't matter that's right. So Todd just for the listeners that haven't hear *The Best Passive Income Model Podcast* let's rewind and let's share a little bit more about your story and how you came to be the Financial Mentor.

**Todd:** Well, when I came out of college I wanted financial independence. I wasn't born with a silver spoon in my mouth so I'd to work my way through college. You know, I didn't come from bad things or anything like that. I mean, nice middle-class upbringing, but I had to work my way through

college to pay the bills and I really didn't like having to live from the right side menu of life and so I kind of said well if I'm going to have to work and I'm going to have to lead an economic life I may as well design it to result in wealth and apparently that's quite unusual. So I went ahead and started to figure out how do you design your life to result in wealth and 12 years later I was financially dependent. It's not that complex, it's not that difficult you just have to get the principles right.

So then, I started seeing well you know once I was finished [00:04:25] [indiscernible] sold the hedge fund or part of that I realized I had become an investment expert and so I went into hedge fund business. That was part how I built my wealth, sold hedge fund in 97' and started Financial Mentor in 98' and it was just on, this crazy idea. The Internet was just getting going back then that's how I have the URL Financial Mentor it's obviously hard to get and you know it was just getting going and I had this crazy idea. I was like I wonder if I can actually help people achieve financial independence.

So like is there a constructive, engineered, realistic, scientific way to make it happen reliably for people from different walks of life and so I started one-on-one coaching people. I did that for two decades, broke it down into a systematic model and now I'm building up the courses in the books. So basically what I'm doing now that I've proven it out, I know what it is, I know how to help people because I've tested it in real time now I'm trying to productize it. You're right so I'm trying to put Todd's knowledge in a box so it's more affordable. Because one-on-one coaching is not scalable and it's very expensive and so I shut down the coaching practice and now I'm putting this knowledge in product form which is what you were talking with the courses and books.

**Mark:** Yeah, I you know that that's awesome. Scott Todd, what are your thoughts?

**Scott:** I think it's pretty cool. I think that we run into this issue too like there's only so much we can do for our own selves or other like ourselves that bring us only certain amount of joy and then you're going to get a lot more joy from helping other people right. Okay money might come or whatever but I think there's a level of satisfaction that gets missed a lot of times when you're only focusing on yourself as opposed to little things or little moments that you can do to help other people to create or manufacture the life that they want and I like what Todd said about manufacturing the life that he wanted to be economically beneficial or economically wealthy. So I think that that's really cool. I like how he's giving back through his books, etc.

**Mark:** Yeah, I know.

**Todd:** And by the way, it doesn't have to be mutually exclusive either it can be a good business model and give back.

**Scott:** Yeah, that's true absolutely that's true and I think that's what we have.

**Todd:** Yeah, and in the premises as long as you give more value than you take then you're giving back and you're growing wealth as a reflection of how much value you've given. So they can actually be quite symbiotic.

**Mark:** Yeah you know I mean... go ahead Scott.

**Scott:** I was going to say ultimately that's what the role is really about. Like that's how wealth really is created it's by giving value. It's not necessarily about selling something for a top dollar. I mean you can sell something for a million dollars but not giving any value to it and you kind of want to make a lot of money but when you add value into a transactional or you add value to a relationship that's really where profits are made is value generation, not just selling something for a million dollars.

**Todd:** Absolutely. When you think about what is value or how are you creating value it's really the application of knowledge capital right: our knowledge, our skills, our resources, our personal resources if you will applied to physical capital and that's ultimately what creates wealth right.

So you think about like the minerals in the ground are worthless without the knowledge capital applied to mining them and processing them and turning them into something useful that has value and so the same thing real estate. Real estate is a chunk of dirt until you create value with it. I mean what was Las Vegas? It was a pile of desert and then suddenly now it's valuable real estate. So it's the application of knowledge capital to resources that creates value and creates wealth.

**Mark:** You know it absolutely and learning that specific knowledge does take time. It's just you can't get it necessarily from a book it has to be applied at some point and it's one of those things that's like the fundamental basis of building wealth. But Todd I'd be curious you know we throw the word wealth around to you what is the definition of wealth?

**Todd:** It's funny you asked that because wealth is not really the focus right. Nobody actually wants more money. What they want is what they think money will bring them and so I don't really actually go about defining wealth

as much as I define financial freedom which is cash flow exceeding expenses right. And so wealth is actually if you really think about the assets that produce the cash flow that exceeds your expenses. So if you're going to define wealth it's probably the assets that produce the cash flow that creates the freedom and so that's probably about as close as I can get to a definition and it's never about...

See you noticed how I focused on the term freedom in my world it's never about more stuff right. In my mind wealth is about experiences not stuff. A wealthy life is a life full of powerful experiences it's not a life full of more toys and fancier cars. So anyway I've got kind of a convoluted definition on it in their wealth fits in it's the assets that produce the cash flow but the real focus is freedom that's the value we're actually trying to honor at least in my opinion.

**Mark:** Yeah I think Scott and I 100% agree with your exact definition. We talk about this all the time money simply solves money problems and what we want to get to the point of solving time problems and money problems and once your passive income exceeds your fixed expenses you get both of those and you can really think about how can I add more value to my life and the experiences, giving back to others, moving up Maslow's hierarchy of needs into self-actualization.

**Todd:** Yeah, it's interesting because when you think about it really your only limited resource is time. I mean that's the only resource you can't replicate; you can't get more back, you can't do anything with it. You've got a fixed amount of time, whatever that is nobody knows and that's your ultimate limited resource. Everything else is not a limited resource and you know when your time it like what's the ultimate goal to me it's fulfillment. It's a fulfilling life, right. I don't need more stuff. I mean you know you look around the office in this picture it's a nice office, it's fine. I don't need more stuff and so I saw there's a person who is going to be nameless because I don't want to throw names out.

**Mark:** I was reading a New York Times article the other day and it was about a very famous individual successful capitalist and he was being lambaste or being investigated if you will by a New York Times reporter for having incorrectly used the privileged... What is it opportunity zones? Where he was using

**Mark:** Opportunity zones sure.

**Todd:** Yeah, he was using political favor to get certain areas designated as opportunity zones he already owned in order to get tax benefit out of them

and I had laugh. This individual is in his 70s and he has more millions actually billions than he can ever spend and he's sitting here trying to get more wealth at the expense of taxpayers and at the expense of the public dole and for what. He couldn't spend it all in his lifetime and he has very limited time remaining. Why is he spending his time on such things? I just looked at it and I thought how preposterous? Like that you know you have to be so in love with the game and winning the game that you lose all site of how it even relates to your life in order to want to do something like that it was so bizarre. Anyway it just ties into our conversation I just thought I'd share it.

**Mark:** You know I'm really glad you shared it. Scott what's on your mind?

**Scott:** I was going to say that is like that is to me it's like you're right they're so in love with the game of wealth or wealth creation that they are willing to do whatever it takes to get it. It's almost like a greedy mindset if you will. Like I'm going to get everything I can and for what purpose? And I mean I don't know what individuals you're talking about I can go look it up but essentially the reality is...

**Todd:** I said I really didn't want to name names, right because that's not the point it's the principal right.

**Scott:** Yeah, yeah it's okay, it's all right. It's okay I don't blame you at all. Like I think that the challenge here for that person it really kind of just shows that they probably don't have an abundance mindset and we see that a lot Mark too. Is people they don't have the abundance mindset they think it's really just you know, going to evaporate on them if they just give and then they hold and they take.

**Mark:** Yeah. I mean, I'd be curious, Todd how do you help somebody that grew up hearing money doesn't grow on trees? You know, they're kind of in that scarcity mindset and then you need to sort of walk them through this path that okay you've got to take some of this money and invest it and when you invest it you're taking intrinsically some risk with it.

**Todd:** Yeah, you're differing gratification you could spend it now or you can invest it for the future so it's deferred gratification which is a mature viewpoint that not everybody carries.

**Mark:** Right. So how do you help somebody kind of walk them into this abundance mentality? You know there are no limited resources really except for your time but so many times when we look at our paycheck we're like

you know Todd this is a limited resource. I work this many hours, they took this out of taxes, this is what my net is come on I've got to you know.

**Todd:** So it that true, Mark? Is it really true that that's how the economic game works in any other situation than just a W-2 income? How is it that given that framework that you can account for somebody that becomes a multimillionaire in their 20s? What is the difference?

So if you notice in my reply to you I pretended you had the question right. If you noticed in reply to you I didn't directly take that on what I'm doing is I'm allowing you the space to think it through and decide what's true or not true for you. One of the first rules you learn in coaching is you can't make anybody do anything and you have to get really clear on that.

You also one of the things I've really gained its one of the great gifts I got from you know two decades of coaching is you know really almost no judgment. I mean I can't claim I'm superhuman I have no judgment but it would be like I wouldn't be attached to this person having any specific realization but what I would do is I would be aware of how I see it is different from how this individual sees it and how one belief structure may be serving the objective and another belief structure may be taking away from the objective.

So if you have a scarcity mindset and you want abundant financials you're going to have to look at what serving you and what isn't and decide what you consciously won't accept. See the beauty of the human mind is its malleable and so you can shape to whatever purpose you want. You can shape to evil deeds, you can shape it to good deeds, you can shape it to abundance, you can shape it to scarcity, you can shape it to wealth, you can shape it to poverty and different thinking patterns will result in different outcomes.

So for example, early on in my coaching career and I didn't do this later on, but in the early years I accepted both get out of debt clients which are in abundance by the way and how to build wealth clients. I remember one day I was because I was struck because I was going back to back calls for some reason that day I had four back-to-back calls and it went wealthy client - poverty client - wealthy client - poverty client. Oops almost knocked my tea over. So I'm going this back-to-back clients and by end of the day I'm realizing I go wow that was really mind-numbing. They are direct mirror opposites in their belief structures and here they've got this mirror opposite financial result to producing in their life and I hadn't connected the two before.

So like for example, wealthy clients have a tendency to come from a position of self-responsibility. Now, there is a reason and whereas debt clients tend to be victims. They tend to come from a position of victim that it's somebody has done this to them and it's really you led up with that almost like the position you were taking was almost a victim position. It was not an empowered question it was a victim question, right?

**Mark:** Right.

**Todd:** So wealthy people tend to come from self-responsibility. Poor people come from victimhood. Now here's the funny thing okay when you come from self-responsibility it's not always true, right, everything that happens in your life is your fault. You're not actually responsible for it but it doesn't matter you need to come from the position of self-responsibility because that's what's empowering, that's what gives you control over your life and gives you the ability to shape your life in the direction you want is by assuming it's all your fault, assuming that you're responsible, that placed yourself in these situations, no matter how much you have to stretch it because otherwise you're not in charge of where you're going to take your life.

**Mark:** You know it I love it, and it kind of leads up to a follow up question to that because if I had a better... I have a sense that you have a set of principles that you live by.

**Todd:** Oh yeah totally.

**Mark:** So if we had to go for the top five I'd bet self-responsibility is in there. What would be the other four principles that you live by where you can directly say because of these principles I live a wealthy, fulfilling, meaningful life?

**Todd:** Okay. I'm going to have to make it up off the top my head. I will probably give you five because I don't like have it all figured out on a sheet of paper like these are my guiding principles like Ray Dalio or something but let me go through a couple here. One of them is I have a high value on growth. So I'm always growing, I'm always trying to move my thinking. Here's one that is really important I'm always trying to my theme what I call my level II thinking.

So level I an example of level one thinking what's your diet? Because we're all familiar with it right. Level I thinking diet it's like a checkbook mentality calories in versus calories out and that is what weight gain. That's level one thinking that's old school okay. Level II thinking is understand your body is a



chemistry experiment. There are all kinds of things going on with how your body metabolizes energy, how it stores energy, there's all kinds of other mitigating factors like sea cycles and body chemistry. It is way more than calories and calories out.

That's it calories and calories out is over simplified, same thing like in paper asset investing level I thinking buy-and-hold, low-cost passive index level I. Level II thinking is understanding risk management, understanding the role of active risk management when it's properly done, there's a lot more to understand about investing than the simplistic view like that.

So, one is level I, one is level II. Level I is usually simplistic, oversimplified, and it's usually just close enough to reality that it passes the smell test and that's how it becomes conventional wisdom. Level II is dynamic, it's subtle, it requires more knowledge to fully develop and understand, but it's well worth doing because it's way more accurate than our world. It reflects reality and so it allows you to work within reality way more productively. So I'm very fond of level II thinking, I'm willing to pay the price to do it. I'm actually kind of passionate about it as you probably hear in my voice and I think that's been a huge source of my success; like at the ground of my success.

Another one is being clarity of thinking and commitment. So people say like I'm amazingly disciplined and I'm not. There's a quote out there I don't know the source but basically discipline is just remembering what you want right. I'm not so amazingly disciplined I'm just very clear what I want, what I stand for, what I'm willing to do, what I'm not willing to do and I'll make the decision very clearly upfront. Once I make that decision it's not discipline I'm just doing what I want. That's what I want to do, that's what I'm creating and therefore stay at it until I get what I want because I already thought this through well before I made the decision.

So there's a couple there I'll give you one more which is integrity. I don't do business with anybody that lacks integrity. I learned that in real estate actually coincidentally first podcast I'd never buy a deal from anyone where I can sense any lack of integrity in the books or in how they were representing the property. I will buy one blind, you know, where they just claim as is, there's no representation, it's your risk you've got to figured it out I'll do that but I'll never buy one where it's misrepresented because I have a thing I call the cockroach theory right. Which is there's never one cockroach you will find one cockroach, you'll see the cockroach but don't ever delude yourself that's the only cockroach right. The Cockroach theory states if you find one, there's thousands more behind the wall and it's the same thing

when you're doing with a dishonest person; it's cockroach theory right there's a parallel in there that's not cool.

**Mark:** I love that. There's a great scene in this show called Ozark. Have you ever watched Ozark?

**Todd:** No, but go ahead.

**Mark:** Wait, it's crazy, but it basically says about his aunt who got stealing from the register one time worked for his father for 20 years at the grocery store but she got stealing one time. Like he started to take a poll like what should I do? Oh it's her one time, she's been with you 20 years forgive, forget, forgive and he's like you know this is the first time we caught her. It was the cockroach theory and it sort of reminded me that.

**Todd:** So those are three or four things that came off the top of my head just without even really thinking it through. That's just what came to me when you asked me the question.

**Mark:** You know I love it. Scott Todd, what are your thoughts?

**Scott Todd:** I mean but Mark isn't it interesting that like he was able to answer the question. I'm not trying to put Todd down all I'm saying is that he has a methodology that he follows and I like the elements of his methodology. I like digging deeper if you will instead of that surface level knowing what you want and all the other pieces but he has a formula that he follows. Like he knows who he is honestly and I think that's what a lot of times people miss is that they don't know either what they want, don't know who they are, they don't know what their principles are that drive them there or his number one thing which was, kind of like to go deeper. The just take the top and they call it a cadet and I just found it interesting that he had the four that he had there so he knew to go deeper and he knew who he was and knew what the principles were because I think that makes a big difference in the world because well you don't know who you are, you don't stand for it, you don't stand for anything.

**Todd:** Yeah.

**Mark:** You know it absolutely.

**Todd:** I was just going to say I will throw another one in. I just thought of another one while you were talking Scott which was systems and leverage. So I don't pursue any strategy or any business or anything unless it's a highly leveraged strategy or it has the potential for leverage. I could work

my way up to the leverage and there's a reason for that it's anything worth my time. Again it comes back to the thing that there are very scarce resources of time.

So like even when I was doing the coaching the business model was always intent on being a product based business assuming I could figure out how to actually help people right. But I always knew the leverage was through the Internet and building out a product based business. That's where the leverage and scalability in the business model was, that's why it was always founded on the Internet from day one and I use the Internet to reach the niche markets to do the coaching which was basically revenue producing market research, right. The coaching was basically revenue producing market research to develop the products and figure it all out and systematize it. So seeing the that the other pieces I'm really like I'm a systems guy right and again it comes back to the one thing you're totally limited on in this world is time and so systems replace time. So I'm not doing the same thing over and over again. So those are a couple of more principles I tossed in there.

**Mark:** You know I love it. You know, dear listener, if you simply write down Todd's principles you have literally there I can guarantee that in a span of time you will be 10 times more successful than you would be if you didn't, because when you take full self-responsibility you have a growth mindset, you have level II thinking and you look to just to leverage your time and you're not ever going to be kicked out of the game because of integrity your success is inevitable based on that.

**Todd:** I'll give you another one. I just thought of another one while you were talking risk management and that goes back to if we're building wealth the game is it's your wealth it compounds to expectancy. So expectancy is probably times payoff and so payoff equation or probability equations are never noble in advanced right. You can try to anticipate what a high probability payoff or what isn't, but you never actually know whereas the payoff equation is one thing you can absolutely control and the way you control the payoff portion of the expectancy equation is through risk management and so everything I do is built around risk management.

I always say if you're dealing with a money manager and the first thing out of their mouth isn't about risk management then go find a new money manager because you have to know how you're going to lose money, how it can happen so you can manage against it to control the math of how wealth compounds and so that's another just core principles is that everything comes from risk management first. I'm actually really upside down compared to almost most people in that I focus on how you lose money first

and then how much I can make is the secondary question. How much I can lose on a deal is always my first question.

**Mark:** Yeah, you know it I love it, I love it. Scott, I told we would be smarter at the end of this conversation.

**Scott:** I mean, how can you not be man? Like you know it's one you don't want to end.

**Mark:** I know, I know unfortunately, we are at that point in the podcast now where Todd your mentorship has been invaluable this podcast but now we do you have to ask you for your tip of the week: a website, a resource, a book something else actionable for the Art of Passive Income listeners to go improve their businesses, improve their lives what else have you got?

**Todd:** Well, I don't know if this is even allowed because it's my book but it plays into what we were talking about which is leverage. I think everybody listening should ask themselves this is another principal it ties into what we were talking about which is ask yourself how much leverage are you applying in your life? Mostly this is an issue because this results relates to real estate will be masters of financial leverage, but there's other types of leverage, there's four other types of leverage and so you want to look at how much leverage you're introducing at every level of your life and so that would be a tip of the day, tip of the week is to think through that and I do have a book that teaches that which is *Leverage Equation* and what's funny is it's one of my favorite books and it's not very popular a lot of people don't get it. It's popular in the entrepreneurial crowd but the finance crowd doesn't get it all.

**Mark:** Interesting.

**Todd:** And I think it's like the core to wealth building because again it ties back to the expectancy equation and how you tilt the payoff portion in the expectancy equation and the positive tilt is leverage. The negative tilt that you avoid is risk management and their bookends. They are opposite sides of the same coin and so that's the tip of the day is to really understand how leverage connects with risk management to build your wealth.

**Mark:** Yeah, I know and *Leverage Equation* where can we get that?

**Todd:** Wherever good books are sold.

**Mark:** Wherever good books are sold. So Audible, Amazon, Barnes & Noble?

**Todd:** Yeah actually, I'm just in the process of recording the audiobook so the e-book and the physical book exist and the audiobook should be out before Christmas sometime around then I'm working on it.

**Mark:** Okay, great because I like to listen on 2X and then read at the same time so I'm completely immersed and my mind doesn't wander.

**Todd:** Interesting I've never heard that's a good idea.

**Mark:** Yeah so get that audiobook done. I know it's tough to do it I've done one.

**Todd:** Yeah. I mean, actually, so I'm actually receiving voice coaching right.

**Mark:** You don't need voice coaching Todd you've got a great voice.

**Todd:** In an interview I'm fine but when you're reading a manuscript there's a skill to it you know and I wouldn't want the audiobook you know... I've heard them when they're done poorly and they suck. I don't want to suck so I'm being trained. I'm being trained to not suck.

**Mark:** Well, I mean you know it and I think that goes to principle number two which is growth.

**Todd:** Yeah.

**Mark:** So, you know, yeah which is phenomenal.

**Todd:** Always learning man, always learning.

**Mark:** Always learning. Scott Todd, what's your tip of the week?

**Scott:** Mark, you know, I don't have this problem on my Surface but for those Mac users I have to share this one and I just put it in the chat as well.

**Mark:** Oh no.

**Scott:** The Mac users I did have this issue when I had my Mac and you guys need to check out it's called *TheBin*, B-I-N. *TheBin* the trash Bin for Macs. You load this thing and you know one of my pet peeves on the Mac was if I dump something into the trashcan dude it still utilized my disk space, it was still there until I went in and deleted it. This thing is supposedly I haven't tested it supposedly it's like the mac daddy trash bin for the Mac makes your disk management goes away, saves you disk space, resolves annoying error

according to that. I don't know what errors they are talking about Mark maybe you do. But you know if you're looking for a better solution there you go.

**Mark:** Well, I've got a program that I run that empties the trash for me.

**Scott:** Hazel.

**Mark:** Oh no, not Hazel it's... what the heck is thing called? I'm having a senior moment but it's like now I'm seeing my CPU usage, my battery and then it says reclaim space and it kind of shows you how to do it. It's from [MacPaul.com](http://MacPaul.com) it's like but I'll get this.

**Scott:** Check it out. At least check it out.

**Mark:** Todd, what do you use? Are you Mac or a PC?

**Todd:** Oh I'm a heathen all the way, man I'm PC. You could get me anywhere near an Apple product. I tried them before my wife and kids are total Apple fan people, the whole household's Apple except for me. I get on that stuff and it's like it's written in Chinese to me it makes no sense but see you've got to understand I was programming computers in college. I was working on the first IBM PCs when they had the ADD processor and there are like briefcases they were so big. So I mean I've been dealing with DOS and everything my whole career. So to me it all makes sense. I get on a Mac and it's doesn't make any sense to me at all.

**Mark:** Well look I'm outnumbered here I'm not even going to try to you know make an argument.

**Scott:** You can't do it.

**Mark:** But thank you Scott for a tip that us Mac users can use but also...

**Todd:** They need all the help they can get.

**Mark:** Yeah while also elevating your argument of the superiority of the PC.

**Scott:** Thanks Todd for helping me with that one.

**Todd:** Anything I can do, Scott.

**Scott:** See, Mark, you know what that is? That is leverage.

**Mark:** That is leverage. Well, Todd it's always a pleasure seeing you, hearing from you, gathering your wisdom. I just feel so much smarter and I know the listener's do as well.

I want to just let them know that my tip of the week is to learn more it doesn't stop right here go to the [FinancialMentor.com](http://FinancialMentor.com). You know, I know that Todd likes his book *The Leverage Equation* but *How Much Money Do You Need To Retire* he has got a book there *The 4% Rule*, he's got a book there *Variable Annuity Pros And Cons*, *Investment Fraud*, he's got a book there *Don't Hire A Financial Coach* he helps with getting help. So there's so much wisdom just at the [FinancialMentor.com](http://FinancialMentor.com) and so much of it it's free. You know it's the worst business model ever, Todd, but whatever we'll argue about that another day. It is leverage and it's been a pleasure as always.

I would highly recommend if you haven't heard Todd's original interview on *The Best Passive Income Model Podcast* just do a Google search Todd Tresidder and The Land Geek and you'll find it on the inter webs and also please dear listeners the only way, the only way I'm going to get the quality of guests like Todd Tresidder from [FinancialMentor.com](http://FinancialMentor.com) 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 [support@TheLandGeek.com](mailto:support@TheLandGeek.com) we're going to send you for free our \$97 *Passive Income Launch Kit* course as well as our rates wholesaling course *How To Double Your Money 30 Days Or Less On A Land Flip*. Scott Todd, are we good?

**Scott:** We're good, Mark.

**Todd:** We're good, Mark.

**Mark:** All right, thanks Todd, and here we go. Let

**Scott:** ...freedom...

**Todd:** ...ring.

**Mark:** Thanks everybody.

**Scott:** Hey, look at that.

**Mark:** What? It's pretty good.

*[End of Transcript]*