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[00:00:00] Hey everyone, Charlie Epstein here and welcome to my Yield of Dreams podcast. This is the show that asks the questions. What does it take to pursue your life's passion? I mean, to really go for what you've always dreamed about. to do what you truly love and why do so many people sell out their dreams and aspirations for a job they hate and a paycheck.

[00:00:22] That's less than fulfilling during the show. I'm going to interview different people about how they've strived to go for their passions in life. And how do they balance that with the need to earn that paycheck. We're going to hold up in the light, your myths about money, not to try to change them, but to illuminate them to have you begin to discern, where did these come from and how do they impact your life in the decisions that you've made and to see if you'd be willing to just let them go.

[00:00:52] And maybe replace them with a new money strategy that will produce a better result and ease your pain and suffering [00:01:00] about your money. So let's dive right into today's show. Hey everybody. I was told it's all mine. This is all mine. This is, this is my show. Yield of Dreams. I'm Charlie Epstein. Thanks for joining me today.

[00:01:17] Got a nice little dusk sunset behind me. I'm sitting here at Dyersville Iowa on the field of dreams, teams, field, and honor of our show Yield of Dreams. But today I'm really excited to have a super successful bright individual in the financial services world, Bill Bloom of Bloom Financial in downtown Chicago.

[00:01:45] You know, when you say. That by the loop around the loop, under the loop, isn't it under the. It's actually in the loop, in the loop. Oh, right. Because Chicago is one big, it's like running the basis. [00:02:00] Exactly. Exactly. We were talking about this before we went live. We're finding you in the one room your wife has allowed you to have in your house.

[00:02:11] Yeah. So studio bathroom, right? Tell me a little bit everything. Office studio, the whole nine yards. My closet. I mean everything guys, guys, listen in. If you're listening guys, we feel your pain. You know, your wives have delegated you to that one room. Yeah. I actually got to paint the walls green, so that was a big win for me.

[00:02:38] Yeah. I was wondering if that was a bulletin board or you just painted a part of a green? Well, I found out who to paint the green, cause there's no way I would have done that, that someone actually hung up the pictures too behind me. Cause I never would have done that. And then that it matches the green of my grass.

[00:02:54] So this is, we are really in sync, totally. A brother from another mother for right. That's [00:03:00] what we decided twin brothers from different mothers, but I'm really excited because folks, Bill and I really haven't talked. We just keep moving in similar spheres. I just want to pose this as a question because I'm sure there's a lot of you out there listening, and you find yourself kind of in these fears where you see or hear about or run into other people, but yet you'd never make the connection.

[00:03:26] You know, there's kind of this, well, that's their world. This is my world. For me, life is all about living a world of wonderment joy laughter and play and discovery for discovery sake, no

matter what kind of business you're in, because that's really how you connect and collaborate and discover things that you don't know about.

[00:03:47] So Bill and I are going to go on this journey. I'm on his podcast. He's on my podcast right now. And I think if I do all right, this, I know he's testing me. I'm supposed to then come on his podcast [00:04:00] after this, but we'll see. I could fail the test. I think I want to talk, I really want to get into our business finance and that whole world, because, well, actually I only want to say because what do you think is the real reason people are just.

[00:04:21] Like don't get it about finances. I mean, my parents had no clue what to do with money. I know you said you listened to the multiplier. We're not taught or educated about money. I'm purpose on purpose when we're kids, when we're in high school, when we go through college, yes. You might be forced to take one finance class.

[00:04:42] Does that enough? Absolutely not. So I think people don't get money because. How can you, if you don't understand how it works, how it can work for you. So I think it all goes back to our upbringing, but you just said on purpose, we're not taught. What do you mean by that? [00:05:00] Woo boy. We're going to get into the fun stuff today.

[00:05:03] Yeah. Well, our society is, it really raises people to become employees. Go get a job working nine to five, go take out. Go buy a car overspend, use your credit card. That's what we're taught to do, where to, whereas we're not taught to, Hey, why don't you start a business or why don't you buy a rental property?

[00:05:28] Or why don't you figure out ways to have cashflow so that you can enjoy the life that you want to have that purpose to go be creative to go like when you were saying to really think outside the box and. We're not taught those things. And I think that's a big problem. It does not make money really scary for people like they have this love, hate relationship with money when you don't understand something.

[00:05:56] Yes. And most folks don't understand money and [00:06:00] that's okay because there's folks like you like myself in our respective fields that really look out for people, but. When you have the 2008 financial crisis and other moving parts in the world, I mean, it makes trust really difficult for people. We still see that today.

[00:06:17] I still get asked questions about that. How do you know this Bernie Madoff thing? I get asked those questions. So it's still on people's minds. I'm sure you do too. Yeah, that brings up another great question, which is how do you create trust when somebody first meets you or they hear about you? Maybe they listen to the podcast, get referred, respond to some marketing or advertising and you, they come in to sit down and meet with you.

[00:06:47] How do you, how do you bridge that trust gap today? Because there's a lot of, uh, untrustworthy people in our. There are a lot of untrustworthy people, but when you ask questions and listen to people, [00:07:00] I think that's what shows that you're actually paying attention to them. And when you can build a plan that's created for them, not for everyone like you and I both get this right.

[00:07:11] We come from the strategic coach world. We learned about how to actually grow a business, not just have to go out and sell things and just continuously sell people. It's not like that. So when you build something that's for someone, that's how you build trust.

[00:07:30] But getting back to what you said. So you grew up in a family where money wasn't talked about, or if it was what it was, the evil something fill in the blank. It was the wicked witch of the north, you know, you had to go figure it out. Cause you have, did you have a mentor when you were figuring it out? My mentors were the people who worked at Prudential as I started my career for the first six years who had been in the industry for 30 and [00:08:00] 40 years.

[00:08:00] Cause I was the only one from the first year when I started 22 into 23, who is spending 80 hours, a hundred hours in the office every week. I mean, that's all I did was work. I lost a lot of friends. You know, relationships, things of that nature. I just wanted to make this work. And that was in 2008 in 2009.

[00:08:21] Mind you of all years to start in this industry, but the mentors that I had are still some people who I still really spend a lot of time within talk to every week to this day, because they were doing the right things. They wanted to do it, the right things. And I could see at an early age, the people who were.

[00:08:40] And the people who were in the office, you could just tell what were some of the things that you recognize that you were like, I want to be like that I want to have, you know, you had the work ethic, you can't, that's baked in DNA, you know, you and I, and I know, and folks in the financial services industry, the statistics are [00:09:00] something like 90% of all financial advisors, especially in the insurance industry, fail in the first year 85.

[00:09:08] And the second. 80. And the third course, if you add that up, that's like 275%, but it's a very small percentage that survive or thrive. So there you were grinding it out 22, 23, and you're looking at these, you know, giants in your company and in the industry. I remember I went to a million dollar round table, my first year, 1980.

[00:09:36] New York's. from metropolitan life, Ray triplet from New York life, you know, just giants. What were those one or two things that you said, oh, Mira that, oh, do that. Learn about that. Ooh, gosh, I'm the it, that was what I wanted to [00:10:00] do. Charlie, when you first walked into the office, you would see the pictures up on the wall.

[00:10:05] So the receptionists would be there. Then you see all the pictures on the wall of the people who have achieved the million dollar round table. And I said to myself in my first year, I want to do. I actually went out and did that. I made MDRT in my first year. And there was a gentleman who was our annuity wholesaler.

[00:10:24] Who was always well dressed, wore \$2,000. Some suits had the Rolex, had a couple of them had, you know, the five series BMW that he always had cleaned and it looked pristine. He had that persona that I wanted to. Replicate because he seemed trustworthy when I was young, I would go out and buy nice suits because I want it to look older than I was.

[00:10:49] I mean, I looked very, very, very young at that time. I had hair at the time. You believe that, but I wanted to make MDRT and I went out and [00:11:00] bought myself a rollout. When I

achieved that. So I spent the money, it did bad. I had that planned out and that those were some of the things that I wanted to make myself look successful at a young age.

[00:11:13] And looking back on that, was it a good use of money? Probably not, but it meant so much more to net that time. And the money was just a by-product of how I wanted to live my life at that point. Yeah, I would say it both folks. So million dollar round table MDRT, we're talking a little slang here, but in the insurance industry, it's the top 1% of all sales, financial advisors in the world.

[00:11:40] So it's a huge accomplishment. And to make it at 22 is an enormous accomplishment. So kudos, but I think it speaks to, you know, your tenacity and your talent. Those two Ts, you got to have tenacity, but you gotta have talent, but you have to develop that. And that's what mentoring does. And I know there's a lot [00:12:00] of people that would, that are listening to this would probably go, oh, you had a Rolex and you know, the guy had a BMW.

[00:12:06] I mean, how dare you? I mean, given the culture we're in, right. But folks, see, this is the difference between being driven to madness and being driven to insanity, being driven to madness is that you're just. Infatuated motivated and mad about producing the result you want. I did buy a Rolex, but whatever that motivator is, it's you created it.

[00:12:35] I mean, that's fantastic. Being driven to insanity is not having a roadmap, not having a direction and not having a carrot that you're reaching. That's way out of your reach. 22 years old by the Rolex. Come on. Well, it was called 23 in all fairness, but it was something that was quite ridiculous, but it was that carrot for me.

[00:12:59] [00:13:00] And a lot of things suffer from that, like relationships and I focused on work and I had to go and talk to all my friends and my friend's parents. And I would be calling. It was uncomfortable. I was doing the things that I didn't want to do. And in learning that at an early age made me realize I need to step out of my comfort zone because I knew I wasn't going to inherit a ton of money from my parents.

[00:13:25] I knew that I didn't have an income. I stepped into a line of work that had no. So you had to go and create it. I'm still working at that every single day, 13 years later, every single day, slow and steady trying to do the right things every day, but you still have the cycles for yourself. And I think that's one thing that people miss for their own personal financial situation is that they don't know what goals to have because they don't think about it.

[00:13:53] They don't think about what they want and everyone should. It's [00:14:00] interesting. You made me think about, I had a mentor. I was lucky when I came into the business at 21 and one of the lessons he taught me is kid. When you pick up the phone to dial, put a smile on your face, look in the mirror and say, gee, who's going to be lucky enough to speak to me today.

[00:14:24] Wow. I was the cold call king. When I got started. I didn't call on anybody. I knew because I didn't know anybody. We can talk about that and your show. So I just took names off of an apartment complex and I just, I mean, I, I developed a mantra that I called. No, never means. Never. It just means not. Yeah. And I think that's the other thing that people, you know, when you and I sit and we talk and ask questions of clients like yesterday, new clients, new referred client, [00:15:00] new people came in, they were interviewing financial advisors.

[00:15:03] And I was the first one that they came in to see the attorney had given him three names. I told her afterwards, why did you give him three names? You only need to give them one good answer. Okay. But it was amazing to watch. And these people have significant wealth, millions, the husband hasn't been working for eight years.

[00:15:26] He retired, I hate that word, but he stopped working eight years ago. She's trying to figure out the next thing. And I said, you know, how can I be of service? Why am I here? And it's, it's just what you said. People struggle to think about. They're thinking about the future. I mean, you and I are blessed having worked in folks with Dan Sullivan, who's known as the strategic coach to be thinking always about what's that bigger future we want to create.

[00:15:59] [00:16:00] And so let's talk about that because what's the real value of a financial advisor. People often say, why do I need a financial advisor? I actually said to these people, why do you need a fight? Say that? I don't know if you do. I literally say, why are you here? What, what do you need me for? Your worth your worth for six, \$10 million.

[00:16:19] What do you need me?

[00:16:23] So what do you, what, what is it that you're hearing people say? And again, building that trust, I want to talk about there's that void when you first meet somebody and they're on guard and how you build that trust, how does that happen for you in the, in the, you. Present yourself to new people. Some of the first questions that I asked.

[00:16:47] Um, one of them is similar to yours as saying, how can I be of service to you? The top producer at Prudential, who was the top guy for years and years and years, he always asked people [00:17:00] what's most important to you financially. So that's been a question that I've used with everyone throughout the years when we're first getting to know people.

[00:17:08] And I go back to that question because your scenario always changes. Nothing stays current. When you're building trust, you need to be that financial therapist. I don't even like being called a financial advisor. I think of myself more of a financial therapist because we're managing people's emotions. Am I trained to be a therapist?

[00:17:26] No way shape or form. But, you know, you and I have developed different skill sets in our brains to really sit back and listen and understand what people are going through, what their future objectives are. And my number one, strength finder is a futurist. So thinking in the future is something that. It's natural to me.

[00:17:45] And I love doing that. And my wife is the opposite of that. She's more of today now. Detail oriented. I'm a quick start. So having that seven, seven to seven, probably for a wife, right?

[00:18:00] 8, 7, 4, 2. Yeah. Oh, she's not an implementer. Sorry. No, neither am I married. I married a 7, 7, 2, 6. She said she came to the marriage with a toolbox.

[00:18:11] Whoa. But that's why the office got done. Yeah. Cause I'm a two implementer. Same, same, same. I know. Uh, folks were talking about somebody called, K O L B E. And strength finders. So those are two assessment tools. To determine your baked in DNA for how you problem solve. It's baked in. You can't change it.

[00:18:37] You were born with it. And when you become aware of it, and this is actually a good part of the conversation, I think Bill, because that's where people are blind when they come in to visit you or I, they don't even know how their mind operates. And so they're wondering why they're stuck. Mm, I [00:19:00] don't know about you, but my wife and I can, she has to tell me every detail and the story goes on and on and on and on.

[00:19:09] And it's like, did you process that application? Because we were, she works with me. We worked together, she runs the insurance division. So I was on the call today with Marianne and, and here's the problem that happened. And we live in a it's like, can we just get to the punchline? But she'll look at me and she'll look at me and she'll go, okay, I get it.

[00:19:32] You're being a Quickstart. I'm done now go away. Right? So you have that short folks. What it does is it short circuits, the conversation, boom, but it makes everybody aware of how you're going to and what you need. How do you serve you? True. True. Are they detailed? Are they willing to just act? Do they need all the tools to make it happen?

[00:19:57] I'm thinking about having every new referral come [00:20:00] into the practice, take the Colby. Oh, you have to. We do it. It's part of our planning process and we spend time, we spend time going through their Kolby with them and it's a hoot. Wow. Oh, my God, you know, you said financial therapist, right? Yeah. It's a hoot once they see, oh my God, that, that is him.

[00:20:25] I knew there was something wrong with him, but now I can define it. He's crazy. He's crazy. There's an answer to this. I'm not, I'm not an implementer, but every Saturday I wake up in the toolbox is by my bedside. I don't have a, I don't have a honey list. I have a toolbox and there's a note. Right. But I jokingly tell people, Bill, if I want to turn my wife on, I'll change the light bulbs in the [00:21:00] house.

[00:21:01] And if I want to really turn her on, I'll get the right bulb and the right Socket.

[00:21:11] Oh, that's incredible.

[00:21:16] Oh, that's great. Yeah. You'll have a blast with that. So back to serving people. So after you say to them, how can I be a service? What's that like, what's the response that you've seen since you've been asking that question, as opposed to talking about yourself. Which is what most financial advisors do. Our company I've made million dollar round table.

[00:21:40] We've been in the top. I don't want to talk about myself. I mean, I will, but I don't want to that's when the conversation starts is they will go on for about 10 to 20 or 30 minutes, depending on their Colby describing, you know, what their life story has been, you know, when they actually want to retire, if they want to, or [00:22:00] if they're a business owner, Or an entrepreneur, what does it look like?

[00:22:04] Are you trying to free up your time? Are you trying to free up the ability to do the things you want to financially? Because as business owners, you and I both know. We're spending a lot of time in an, on our businesses. And when's the last time you've thought about stepping away from your business and processing what you want your life to look like financially.

[00:22:24] So that's what I'm trying to get out of either an entrepreneur or my soon to be retiree it's because those are the two groups who I really love being a hero to. And I work best with and narrowing that down over time and saying no to people. Has been a huge, huge advantage for me personally, because I'm happier.

[00:22:43] And you know, I'm building that rapport with the people, with the right kind of people who we get along with. Yeah. So you just said something that I don't want to just have whiz by. You said, who can I be a hero to? What does [00:23:00] that concept mean to you? I mean, we know, but for our listeners, that's brilliant.

[00:23:05] What is that? The question, who do you want to be a hero to is a Dan Sullivanism. As I like to say, the Danisms are incredible. So Dan from strategic coach again, and that's one of the things that we learned in the program, who do you want to be a hero to? So when you take a step back and look at how are you spending your time?

[00:23:29] And who should you be spending your time with? Those are really great thinking tools. And when you think about your thinking, you can eliminate a lot of nonsense in your life and a lot of headache and frustration and realize that you should only be working with probably two or three types of people in our world, right?

[00:23:49] You can't be a hero to everyone unless you have a bunch of different advisors working a bunch of different markets. You really want to focus in on two to three markets. [00:24:00] I'm sure you've done the same thing in your career. And that's, what's helped me simplify my life. Yeah. And this notion of being a hero, it's like, I think every kid growing up, man, woman, whatever, what was the superhero or you wanted it to be growing?

[00:24:19] Baseball player, like not even I was not doing new, any comics or anything like that. I wanted to be a baseball player. I wanted to be common professional athletes. So that's who was a hero to me, was someone with that dedication and playing sports and working out. And those habits have stayed with me until this day.

[00:24:39] And. Those are lifestyle choices. Because again, going back to how I grew up, I saw, you know, my parents were not the healthiest people. They didn't eat very healthy, my mom, more so than my dad, but my dad was more butter, better. The more salt, the better, the more, you know, you know, as a kid, I saw these things and I realized this, [00:25:00] I didn't want to be like that.

[00:25:01] I love my parents. My mom was an incredible human being and my dad is, he's a great guy. He'll give you the shirt off his back, but. It's not how I wanted to live my life. Let's talk about collaboration because that's a big part of being an entrepreneur. I think it's where a lot of people just fall short.

[00:25:21] There's that lone ranger mentality in the entrepreneurial world and the world where people go to work and it's a nine to five job and they're just trying to get by. And you've got all the politics. They're not thinking about who they're going to be are here to they're thinking about how they cover their ass.

[00:25:37] They're thinking about how to just get through the day, fill in the blank. So this, and I've been having this conversation with my son. Who's going to be 20 and he's in college and he's in

musical production. I'm like, well, son, you can't do it yourself. You're in the music. You're going to go to the music business.

[00:25:55] You got to collaborate. So what does the notion of collaboration [00:26:00] mean to you and your business and. How you move about the world, how you see the world, how you work with your clients? Well, this has been a big struggle for me over the years, because when I was at Prudential, they always said, did an assistant have this person didn't do your paperwork, but you have to do everything else.

[00:26:19] That was the culture there. Okay. When I left and started my own company, when I started bloom financial at 28, I had \$24,000 around. My first year, I lost my people, my team members who are helping me back at Prudential cause they didn't come with me. So I made a huge mistake. I didn't hire quickly enough.

[00:26:42] I tried to be my own lone ranger for the first couple of years. Big mistake, big problem. Probably probably could have grown the business a lot quicker and that would have meant that I could help more people. I was just tripping over my own feet. It's like I had two left feet. I mean, it just wasn't. And [00:27:00] when I started to hire more people, that's when I saw growth, but only in hiring the right people because I didn't do that well, the beginning.

[00:27:09] So from a collaborative standpoint, now I have a team where they're in their unique abilities. They love doing what they do. And we're still looking to hire more people because we're still figuring out those two to three things that are falling through the cracks that, okay, we need to bring on another person for this or for that.

[00:27:27] So we're still working on it. We're just trying to make progress every quarter, every quarter, keep helping people. I don't, I want to create more collaborative relationships in the world because that's who, not how book was incredible to me. So still working on it, I'm still trying to figure that out. It'd be super Frank.

[00:27:47] And it's always a work in progress with collaboration's making that first kind of outreach. I think of this as the beginning of a collaboration, a hundred percent. I don't know where it'll take you and I, but I've always wanted to connect with [00:28:00] you since I learned about you and started following you and seeing what you're doing.

[00:28:03] I think it's fantastic. And I was like, oh, this is interesting. It goes back to that conversation about abundance versus scarcity and so many people in our industry let alone in the life. Have that scarcity mentality. There's only so much pie. And really when you collaborate, you actually create more abundance and more opportunity because it just comes out of the conversations for possibility.

[00:28:30] So who knows, as you look out into the future, I won't ask you the Dan Sullivan question, but we're sorta there when you like add into your bigger, brighter future. What are those areas that you really see? Here's where I could have impact or collaborate or grow, or just enjoy. I see pictures of you at the yacht club.

[00:28:55] It looks really great. I spend more time at the yacht club. You look [00:29:00] good. Thank you. Well, that's where my wife and I got married. Oh, wow. That's one of the groups that I really

love being a hero to because I understand their language when I'm out on a sailboat racing. It's like everything else stops, you know, when things go in slow motion for you.

[00:29:19] That's when magical things happen in your life with your significant other, when you're finishing the sentences or the reaching into the cupboard and you say, oh, you're going to pick out the veggie straws that just happened in my wife the other day. How did you know that? I go, well, we've been married for a long time.

[00:29:35] You know, we spend a lot of time together. Those magical moments are so special and the yacht club has been such an abundant place for me. I mean, It's given me some of my best clients and also some of my biggest frustrations. I had an opportunity to work with a gentleman whose boat that I raced on for a couple years.

[00:29:58] He was going to have me come [00:30:00] in to his corporation and do retirement planning for his top 200 people. And it fell apart at the last minute, literally at the last minute, I don't know. I don't even know what happened. So talk about being 31, maybe 32 at the time where that could have really set up my career.

[00:30:21] Abundance is the name of the game there, but it didn't happen. And it's a blessing because it's allowed me to join Tenex at coach at strategic coach, which is a different level from where you start off at. And that allowed me to think, okay, what's your relationship with money? Do you have a money Kolbe?

[00:30:40] And then that led me to, well, am I going to sell something like that? But I do something like that. And so it was no. Then I was like, how could I actually take this a step forward? So I'm currently working on new technology to help. Your financial decisions, easier for [00:31:00] you to help automate all of that for you?

[00:31:02] I know you can automate \$500 in your savings or into your checking, but when you input your information, it'll say, okay, maybe you should pay off more of your mortgage this month, or maybe you should focus on your student loan debt, or maybe you should really start saving more towards your investing or future rental properties, things of that nature.

[00:31:23] So. Looking at things from a holistic standpoint, that's what I'm working on. That's what I think the future will be for the financial world is pure automation, not just, okay, put 500 more bucks into your account, or you figure that out. We want to help you figure that out for you and with you. So that's what I'm working on.

[00:31:42] That's the bigger and better future in my mind. Nice. Nice. I love it. That's great. Are you working with local technology off shore? They are local, actually, they are out of New York and Florida, the first people who I was introduced [00:32:00] to sounded really great. And then I asked them three times to take as Kolbe, just to see what's your, what's your brain.

[00:32:09] Like he never did it. He only said I'm going to do it. I'm going to do it. I'm going to do it. And then one day he said to me, don't text me, just send me an email. I asked him a simple question. I'm like, you're fired. So I fired them immediately. That was a quick start taking over saying, this is unacceptable.

[00:32:30] I found a new group to help with this. And they took their Kolbe. I understand how they work. It's a much, much better relationship. So understanding your Kolbe is critical and you can make better financial decisions because this is expensive, but it's fun. It's really fun. I think it's going to make a big difference and don't forget the impact filter.

[00:32:51] Yeah. Strategy, circle, impact filter. Those are some of the two best pieces of paper you could have on you at all times. At [00:33:00] all times, those are things that I carry with me. It's the coolest thing to collaborate with people that don't know folks, the impact filter is a one page that describes the nature of a project.

[00:33:16] Why you're doing it. What's important about it. What's the end result look like? What are your top eight criteria? And then tell a story about if you were successful, what would the result look like? And if you were a failure, what would it look like? It has made working on projects with people that have never used the impact from.

[00:33:40] Accelerate and better. And those that already know it accelerate and better. And when you get one from somebody else, you're like lights on. You're both right at that place. But if you get it, if you send it to someone they're like, well, what's this and they don't get it. It's like the Kolbe. Okay, bye. [00:34:00] See you later.

[00:34:00] Yeah. And that's this last point I want to wrap up on, which is having. A lot of people have a filter with how they look at life, but they don't know they've got a filter. When you say they don't know that they're looking through a filter of what they inherited their past beliefs, people's opinions about something or money, something.

[00:34:21] They heard it got stuck in their brain. It created this filter and it's like, they're not even hearing. And I can't even hear what you're saying. We got hang on. I mean, you know, Translated 42 different filter languages. Yep. And you wonder why they're looking at, but then there's positive filters where you know that you're filtering out, like you said, no fire those people, the faster you can accelerate that process, but be conscious about it.

[00:34:55] I think as the. Tell me what you've discovered about that. Cause I know in order to [00:35:00] grow and be successful as an entrepreneur and an adviser, you've got to have a filter. Your filter is your best friend. It's that internal gut feeling that you have. If you think you should do something the longer you wait, the more.

[00:35:13] It becomes painful. Bill bloom can be reached at Bloom Financial in Chicago, completely independent financial advisor. I know we talked a little bit about his relationship with Prudential, but Bill after six years broke away on his own because he wanted to be an independent financial advisor to you, my listeners, or anyone working with them, reach out to Bill Bloom or BloomFinancial.com to learn more.

[00:35:40] I'm looking forward to being on Bill's podcast. So you'll be able to hear that if you're, uh, on Bill's podcast and men listening to it. And if you want to learn more about Yield of Dreams and what we're up to here with our one man show Yield of Dreams, just go to my website, YieldofDreams.live, like field of dreams, which is behind [00:36:00] me

[00:36:02] And download the Yield of Dreams app. I've got a whole bunch of goodies out there. I've got my miss of money. Course. It's all free. There's a documentary film about the making of my one man show Yield of Dreams, and all of my podcasts are there. Or you can load this podcast on iTunes, Spotify. And if you like what you hear, please give us a five-star thumbs up and share my podcast with your friends and love.

[00:36:31] Charlie Epstein Yield of Dream. I understand your filter, understand how you process information and make choices. I'll see you soon. Peace out.

I want to thank you for listening to the Yield of Dreams podcast. And I'd like to ask you to hit the subscribe button so you can get future episodes of Yield of Dreams.

[00:36:54] And we're listening to the music of the Addetra Martinez. One of the great jazz percussionists you [00:37:00] can find out more about Adettra Martinez at his web. And I'd like to encourage you to be in touch with me, have a conversation. What is it that you're trying to accomplish in your lives and how can I be of support and service to you?

[00:37:13] You can reach me at Charlie, C H A R L I E @yeildofdreams.live. And while you're at it, head over to my new website, yield to dreams.live, where you can watch the new documentary film of the making of my one man show yield to dreams by Nick a 22 time Emmy award winner and download my app Yield of Dreams.

[00:37:36] There's plenty of goodies there. You can get my miss of money workshop course, all of my podcasts, and you can even chat with me on the app as well. One last. What's that promise that you made yourself and what's stopping you from achieving your dreams. I'll see you on the next episode of Yield of Dreams, peace out and everybody.

[00:37:56] Thanks.[00:38:00]