

EPISODE 1388

[INTRODUCTION]

Russ Morgan (RM): If you are already down this road where you have been creating passive income streams through different areas, whether it's active deals that you're involved in, or if it's passive deals you're involved in, the people around, you are starting to get a little bit nervous. And they're pulling money out of the typical market-based items. And they're seeking alternatives. And I feel like that's one way that we have been really focused of how to go through this next season.

Whitney Sewell (WS): Thanks for joining us again, today. Please hit that like button, subscribe to the show, we would appreciate a written rating and review. I know you're gonna learn a lot from Russ and Joey today as we dive in even deeper into these topics.

[INTERVIEW]

WS: I want to move on a little bit. I appreciate like the and the thoughts about eight streams of income, I almost have a stream about that, right. And you all got started in land, and even some crypto stuff, which I think is pretty wild that like that was one of the first things that you all dove into, right. And I would a lot of people have ran away from that. And then they wish they had done the same thing. Right? You know, there's probably mixed opinions about it at this moment anyway.

But anyway, what about just being prepared, though, and being well capitalized? And as far as having cash on hand and access to cash? What does that look like? What are your thoughts on how we're prepared for whatever's gonna happen? Whatever is happening, definitely different types of assets that you all are a part of, how do you look at that? How can the listener know that, hey, you know, we're prepared and we have enough cash, or what does that look like?

RM: We had a guest on our show recently, he said something was really insightful. He said, When you first start out on this journey, you feel like, I'm going to come across more deals than

I'll ultimately have money for. Right. So that's where that fear of having enough capital sets in, right? And so we start trying to set cash. But ultimately, once you start doing deals, you'll find out you got way more money than you have access to deals. And here's where the tweak is and for most of your audience, they may have thought about this, but maybe not haven't acted on it. And we talked about this and recently, we're in Austin, and we actually brought in a passive income attorney just to specifically talk about how to raise capital, right? We recently had a guy on our show, Travis Smith.

WS: He's been on the show as well.

RM: With Travis on how to basically invest with friends and family, right? And I feel like the thing that if you are already down this road, where you have been creating passive income streams through different areas, whether it's active deals that you're involved in, if it's passive deals, you're involved, then the people around you are starting to get a little bit nervous. And they're pulling money out of the typical market-based items, and they're seeking alternatives.

And I feel like that's one way that we have been really focused of how to go through this next season, we don't know what the season is gonna look like, right? One because we don't know what the government's gonna do. We don't have any clue? Are they gonna keep injecting money? If they do, then they will prolong the pain. And we don't know how long they will be? Or are they going to allow the pain to happen? And then how long will that be, but we know that if we get to a position where we have one access to cash. And then two, we've put ourselves in a position where others are investing in us that we can get into other deals, and we could ride the wave, right?

And I feel like that's the part that many of us, if you're an experienced investor, if you haven't already started looking at that this is a great time to be seeking that opportunity. Because some of the smartest people that we know, we were at an event recently with a guy and named Steven? You had Steven on your show before Whitney?

WS: I'm not sure.

RM: Mark this down, go get him on your show. This guy is most one of the most fascinating guys, I won't give away his whole thing. But he was talking about having over \$28 million right now in investor capital, that he's paying an 8%. And he's earning anywhere between 10 to 12 on owner finance home. And it's he's like, it's all their money. That's all my investors money, and it's all backed by collateral. So if any of them want their money back, I'm just gonna give them the deed to the house that is associated with and say go get it.

To me, there's a lot of benefit to being an expert in investment and then finding other people to partner with what else would you say to that, Joey?

JM: I was just gonna say some practical things. As you're listening to this, you're like, Okay, how does this apply? To me? There's some really simple things that you could do. One, if you're paying extra on debts right now, like paying down your house faster than is required paying down, student loans faster than required any of those things, I would say stop immediately. All right, put the cash in a place where you can access because the first place you're going to try to go when you need to bail out for some reason. You go back to the car companies say hey, by the way, I've been paying extra payments all year. I just need a little bit of that back because I ran into a hard time. They don't give you the money back. Right? You've given up the ownership of those dollars to them.

That to me is a huge thing. quit paying extra on debts. Secondly, if you really do want financial freedom today, your 401k is not going to help you get there. It's going to prolong you until 59 and a half is the first moment you can even smell those funds. So stop putting money in them. I mean, it is really, it doesn't align with your goals.

Now, if your goal is to retire at 65, and you have no interest in investing outside of the Wall Street casino, then you should keep doing it. But if your goal is to financially freedom today, quit putting money in places that limit your access. And then the third thing I'd say is, your house has appreciated in the last two to three years, dramatically. And you may not even realize it like I just the other day, I was talking to a lender, friend of mine. And he said, "By the

way, do you know Zillow has your property?" He's like "what's your property is that? And I'm like, "Are you serious?" He's like, "Yeah, I can probably get your line of credit against that for over \$100,000 right now," I'm like, "Well let's this do it? Absolutely."

I wasn't even paying attention. So my point is get a lot of credit against your house. And here's the other thing I'll add to that 2009, 2010, I was in the mortgage business. And I had people come to me with their letter from my bank that I worked for saying, Mr. Smith, your line of credit has been limited to X amount, and it was a dramatic decrease from what they thought their line of credit was. They said, "What what does this mean?" And I'd say, "Well, that means that they think your house has lost value, and they're no longer gonna allow you to access the line of credit that you set up. However, many years ago, it's now no longer available."

If you have a line of credit, the idea is to leverage those dollars and put them into your control until they're out of the line of credit and into something you own and control. It's not real dollars, it's just numbers on a page that can be erased. But all those things put you into more liquidity and more opportunity to find deals and be better prepared for any downturn

WS: With no cash, you crash. You gotta have some cash on hand. Hopefully, listeners, you gotta have reserve budget personally and for the projects that you have. And man, I just keep stressing that even, you know, every project we look at and like, what, that's one of the first questions I ask our team like, "Okay, let me see the reserve." Like it better be there, you know, I want to be able to operate for a long time, even if there's no income, you know, for whatever reason. Man, being prepared and being capitalized. But I appreciate like you just helping us see maybe where we may have access to cash, we haven't thought about.

JM: 100%.

WS: Like you talking about Zillow, I would kind of bring that to your attention, you know, and maybe at least you you think about "oh, well, we may have some value here, especially if you've been living there for a while even over the last three years, there's a good chance you have some equity there, you could tap into if needed." You know, one thing that is so

important, too, is the control of it. Right? Yeah, like you mentioned, if it's still there, if it's still, you know, just a line of credit, you don't really have control over that. But there's other ways we can have control as well as we move forward to place that in places, right, you know, and so whether there's lots of ways, but how do you all ensure control, you know, long term? And what does that look like?

JM: Well, I want to bring something up that you just said that in case people missed it is so critical. Partnerships are incredibly important. When you're starting in the investing journey, or you're even way down the road and investment partnerships make an amazing difference in terms of your ROI. And the thing you just mentioned is you syndicate deals, you put together opportunities for people to invest to create passive income. And if the people that you're investing with are not considering what Whitney just said, you need to take note of that, and you need to run the other way.

Because if they're so bullish on whatever they're investing in that they don't have reserves, or they don't have enough reserves, they're on this thin blade that if anything goes wrong, all those returns that they promised you vanish, that's not the place you want to be. That's not the lifeboat that you need to be dependent on that's got a hole in it. And so partnerships make a major difference, be asking the questions that would be how are these people going to steward this investment? And so anyway, I just want to point that out, it is an important piece of partnership,

RM: I think from control is how well do you understand what you're investing in, right? Have you sat down and created your own investor buy box so are you investing within your buy box right? The things that you feel like you have an understanding of what it is and you're saying I'm going to stay here and not get distracted by the ROI game. Because interest rate game, is the thing that distract.

Right now, people are saying I'm not buying properties because interest rates have increased. Interest rate is a game. Return on investment is a game. That's not what we're interested in. So

how do we control investments we stay in our lane we stay in the things we can focus, we ask the questions of when will it cashflow?

Because I think the problem that most people make is that they invest in things that's an appreciation play. You know, they're hoping for the big win at the end, and they don't know if the deal is dead or hurting until the end. Well, the projects we get involved in And we'll start cash flowing sometimes as early as month one, sometimes maybe as long as month six, right? But we know when we get to that point, if there's not cash flow coming out, there's a problem that we need to instantly start working on.

And I think too, oftentimes, people invest in things that they don't have control in, and they're waiting for the end game. And then, when the end game doesn't happen, they don't have any money. And I'm gonna share a story here, I'm gonna be really cautious that I don't say something that would give away this person. But, Whitney, Joey and I were in the process of selling a house, an investment home that we bought. You know, million five of property on eight acres, and the individual that was buying it was going to buy it with a cryptocurrency. And we were excited because we were thinking this is an amazing opportunity for us to be getting cryptocurrency and from marketing perspective, we love the idea of it. And the individual was telling us, you know, about a little bit of his situation and how much money in cryptocurrency has. He said, "You know, I have roughly about 2,000 coins, Bitcoins." Yeah, at the time, that equaled about \$60 million. And I'm thinking good for you. You know, like, that's exciting.

And I started to ask the more question Whitney, like, you know, Joey, and I are in this space, like, help me understand, like, how did you get involved in this? And he's like, "Oh, I had a smart friend that came around one day and said, you know, he needed 100,000. And he just got to do A, B, C with it. And, you know, I didn't know anything about new smart." And yeah, and he showed us actually a picture of his wallet from a year ago now, that showed him with 2,000 coins in it, or like, sounds good.

Now, the problem is, is that when we got ready to close, he couldn't come up with the coins. And it was always an issue. "Oh, there's this problem, or is there's this problem." And

ultimately, Joey, and I believe, we don't know, this 100%. Unfortunately, we had to move on from his contract that he had invested in something and they were showing him a picture, right, they were showing them a screenshot of something no different than what most people see on a 401k, which is just a screenshot, a statement that has numbers on it. And he thought, Oh, this is how much money I had. But it wasn't until he tried to get the money out that he couldn't get it out, they kept giving him an excuse. They kept saying, "Oh, well, we missed a window to get it off the platform, it's gonna be another 72 hours, another 72 hours." And we played this game with him for almost 30 days, because we really wanted the deal to go down because we wanted the crypto and he couldn't make it happen.

And I feel like that's just a crazy example of what a lot of people deal with where they are, they've put their money in things that they don't ultimately control. And they don't know there's a problem until the end.

JM: I'll add this to it. You know, we've been mentioning this a lot. Financial freedom, financial freedom, financial freedom, the reason that we focus on cash flow, and as fast as it can happen, cash flow, is because if your passive income exceeds your monthly expenses, you are free, period. Your time is free, your location is free, right? All of the things that you want to have can happen if that happens.

But appreciation does not create cash flow. So if you're focused in on cash flow, you're going to then bring down the number of investments that make that happen. And then you're going to create partnerships with the right people that will make that happen. So I just wanted to not miss that point.

WS: You're collaborating. It's interesting, you know, even you do all talking about the land flipping stuff, too. And Mark, and it's like you find an expert in that space and why not create a partnership, right? Why not just pull from people, you know, and help them at the same time, of course, but I just mean, it's gonna help you to move so much faster.

What about other ways you all have collaborated to grow? You have numerous businesses now. What other businesses have you done, where you've kind of done the same thing, right,

you found somebody that's an expert, or you've partnered in some way, you've collaborated to build something really amazing?

RM: Well, the partnership from that standpoint is we were actually podcasting and had interviewed four or five guests within the short-term rental space. And within that, got really interested in the opportunity because Joey and I are both kind of have people over to the house. We love the idea of the fast cash flow, that short-term rental brings, right there's just a lot of interest level, marketing aspects, something that we could actually use, we could use our influence to bring people into that space.

And so for us, it was like, "Oh, well, now we just need to find somebody to run it." And actually one of the guys we were talking to, I don't know if you've ever spent time talking to Jay Massey, the cashflow diary guy, and he runs a pretty big business out there in LA and in this space, and we said "Hey, we want to go through your program and start a short-term rental business." He's like, "No, you guys cannot." We're like, "What do you mean?" He goes, "You guys can't do it." And now Whitney, I'm the kind of guy you say I can't, I will, just to prove you wrong, right? You say black I'm gonna say white whatever it is. I'm gonna go the opposite way.

JM: That's another way of saying he's hard-headed, Whitney, just FYI.

RM: Competitive, contrarian, and all of those words, right. I went to I went to Auburn instead of Alabama. Well, he what he was saying is that you guys don't have to time to do this. You got too many businesses, you got to me irons in the fire. And we said, "Oh, we have no interest in doing this ourselves." And he's like, "Well, wait a second, what do you mean?"

Because he had never seen a situation where investors came in and brought in an operator, put him in. He just had operators, he was training. And the Lord just opened up a door with us. We, you know, again, connections. And we found a guy had been in the remodeling space for about 12 years, his business had just went through a situation where Joey was talking about line of credits being cut off that bank had just shut off his line of credit, which is his operating line of credit. And he was basically out of business. He came to us just shared some stuff. And

we said, "Hey, would you be interested in partnering with us on this system?" And here's what we're going to do, we want to send you through this whole coaching model, we're going to get you a salary, we're going to put you up. But our goal is to make this work is to go from zero units to 15 units in the next 12 months. Now we're overachievers we went to 21 units, I think in the first 12 months.

But in that process, just partnering with him and putting him in a position already had a guy. So we use a tool called Culture Index, you familiar with Culture Index, Whitney? Culture Index is basically an assessment tool that helps people understand job performance, job traits, natural things, the way they operate. And we knew that this individual is a high autonomous person, someone with a lot of details. And that's what this role really required.

And so, we partnered with this individual to create a short-term rental business, and invested the money and the energy to get him up to speed. And at the same time, we used our expertise. So was it completely hands off. So what we're reusing, we were giving him business insight, meeting with him once to twice a week, talking about the business, what's going on, using our influence to get real estate agents and other management people that would and business people who would have people coming into the city that we're in, to be able to push tenants toward, you know, potential guests toward him.

And so, using the things that we were already gifted at, but also using his skill set where he was used to run in a business, he was used to delegating tasks to people, you know, being able to handle some hands on things was not past his expertise. And I feel like that was a great collaborative effort. With us using podcast guests to help inspire, using someone else's expertise, had already done that courses, not being afraid to spend money, we spent roughly 20 grand, I think in the training to get that. I think a lot of people, people shortchange ideas like that, and then be willing to invest in a salary for an individual before the business ever cashflow, because we have the expertise to run the math out and see what the numbers would look like.

WS: I love the thought process of I mean, just operate, finding a business, you know, getting it going, bringing on an operator, and how you all done this a numerous times now. And maybe you can speak to even helping the listener to think like that as well, because I can see how there was a Jay Massey, you know, he was like, wait a minute, guys, y'all are doing some of that you can go start this as well, right.

But you all had a very different thought process on how you were planning to do it, right, you all weren't going to go be the active operator or making all the phone calls or figuring out, you know, taking all the training, personally. He had a different way of doing that. Speak to doing that numerous times now, and creating, you know, different streams of income from different types of businesses, and really still having the capacity to do that, and have that freedom that we talked about to take your daughter to school or pick her up, you know, and you're thinking about we're gonna go start another business and start another business. And, you know, I think about, you know, the businesses that we have in a minute, okay, that's enough, you know, like, it's not enough time span.

Tell us about your thought process behind, "Okay, we're gonna start another business and another stream of income." The thought process behind being able to accomplish that and still be passive?

JM: I think is exactly from the beginning being clear on your own personal framework. Right. So, Russ, and I make decisions in light of what is our big why, what is our big vision. Russ already mentioned his vision board. We actually have a course in our community that we call the passport challenge. And it helps people to start dreaming of what would their life look like if they were financially free? Like, what who would they be? What would they be doing? And what would they have? Right?

And once you get clear on that, then it's like, that's where I start the decision of will I take on this business? Like does this business fit in light of that? And so for us, it was like, in order for any of these things to come to fruition, if we have to be involved in anything more than just an advisor or like a board member type of standpoint, like that's how we see ourselves in terms of

any business that we start. And so, if it requires more than that, we're out, right? We just can't and so we did have to get creative to a certain degree because the models that you see out there are very active operator models in the short term rental space in the land flipping space. As we've already mentioned, there are other things that like, for instance, ATM syndication that were part of, it's automatically passive, our multifamily syndications, things like that.

But in terms of these businesses, we had to be very clear that if we can't get an operator logistically to take this over immediately that we have to do it. In fact, we have a friend of ours who's in the e-commerce space, who said, "Hey, man, I've just obtained the candle business. And I've been building this online. And these are my results. And by the way, I have an opportunity to acquire another candle business that has a good brand, it just needs to be marketed well, it just needs to kind of get an Amazon presence, would you guys invest with me with it?" It's like, "Absolutely," because we've already seen his results as an operator in a similar business, this is just tacking on something else, he just needs the capital, we can be a part of that. And we can then add our expertise as advisors.

So for instance, when people come into our short-term rental units, they now have a secondary item that has been created under our stack candles brand is a laundry detergent, a luxury laundry detergent, they get a free sample when they come and stay with us. And it should drive sales to stack candles as a result of people staying with us. And we have thousands of stays in our under our belt. So those are little things that we could do, that don't really take our time. They're just ideas. They're just, you know, providing advice and direction. And accountability. Accountability is the other part that I think that we bring to it. And that we've learned the most from that I'll add under this whole idea of collaborating is we got serious about passive income Whitney, we started putting a report out every single month. And do you want to talk about like creating seriousness. I mean, try putting your your weight goals out on Facebook, or Instagram, and like a picture of you on a scale, you're going to think twice about that bear claw that you're trying to take down for breakfast, like you're gonna step away from it, because you've got accountability.

WS: I've never been willing to put my picture on Facebook like that, I would not do that. However, man, that is some accountability. And I think you're so right, we all need some accountability. It's interesting. I'm just recently not even instituting some of that across our team more and more does even on the personal side, just for to push more personal growth and whatnot.

One question about this, unfortunately, we're running low on time still. And I want to get to a couple other things. But I wanted to ask you, you know, you're bringing this person on staff, and you're paying to train them up, you're paying for this coaching and mentoring saying, "Hey, you know, we just hired you, we're paying for all this training here, go learn this thing, right? What keeps them from just going and doing it on their own? And you know, that investment you've made anyways, that you all ensure some accountability there?"

RM: Yeah, that's a great, great thing that one, I think you have to use a tool, that one, you know that you're hiring the right person, right. We talked about our land flipping business early on, and that we tried to do ourselves, we didn't have the right person because we didn't run the right metrics on that individual. So, I think using tools that help you know, who is going to be excellent in that role. And that tool can also tell you whether or not they're going to want to start their own thing as well.

We want to make sure we're hiring and partnering with people who are doing it in a way that they are now a part of it, they need to see this as their own thing. I mean, I don't know if you ever used to watch the Marco [inaudible] show the Prophet, one of the first things he wanted to do, when he came into a business that he was going to help is find out who's the most influential, who was the person that was the glue, and make sure they had skin in the game, right?

Because yes, that's how you keep them from moving is that you give them skin in the game. And so, what we've been able to do in one way or another is to make sure every one of our partners has skin in the game. The other thing that we do is you know, this goes back to our original background when it comes to the infinite banking concept is that we buy insurance

policies on every one of our investors. Like every partner that we have, we're buying life insurance policies on and we're funding those I'm sure it's policies with the capital that the business is creating and we're using that capital inside there to help fund the new investments and the new opportunities that come out of that specific business.

But also that creates some opportunities you can create bonus structures and things for those individuals that you know the world has 401 k's and stuff like that Joey and I don't believe in that. That's that's cuss words in our in our world. But there's ways to create bonus structures through that capital. So we're doing our best but I love and I won't say it perfectly. I'll forget it but Sir Richard Branson had a saying that I would rather spin and invest money and time into employees and team members and watch them leave to go do greater things than not spend any money on them and watch him stay.

And so like for us, like, unfortunately, we've had some people on our team and different places that have went and started their own thing. But for us, I think the way we've been able to help it from the investment side is that they always have skin in the game like, this needs to be their primary thing that they see growing, and they have to have that same aspiration that they do want to grow it. If it's just your idea, if it's just you're interested in it, then you got the wrong person, in my opinion.

WS: Yeah. I love that. And that tool quickly, you call it a Culture Index. Is that right?

RM: Yeah.

WS: Yeah, that's great. And we'll try to have that in the show notes as well. Couple quick questions, guys, as we are closing up shop today, but grateful for all the insight and it's just incredible. And I know it's helpful for the listeners to think about the way you all think about different businesses and different streams of passive income. But what's your best source for meeting new investors right now?

JM: So for us, we started last October, kind of kicking and screaming from a mentor of ours at passive income mastermind. And if you're interested in it, go to wealthwithoutwallstreet.com, forward slash club 200. And within that, we built out a model where accredited investors come together a couple of times a month to connect on a high level with people that are high achievers, a 7, 8, 9 figure entrepreneurs and within that we're getting access to opportunities and people that we otherwise would have never been able to meet. And we do live retreats, we do masterminding, we will be actually jumping on a call with that group a little bit later on today and call it the best 90 minutes over a month. And we do that twice a month. And it's a great opportunity to find out new opportunities, find new people to invest with find new people to invest with us. And masterminds. We talked about collaborating, that's collaborating right at his highest level.

WS: Yeah, awesome. It's incredible step too that you have taken to do that. What about what are the most important metrics that you all track? It could be professionally, personally, either one?

JM: Well, number one, we've mentioned that many times our passive income, right? What is our passive income? What are our expenses? If we track those two things, we know how we are doing as a percentage to financial freedom. And we actually have a scorecard within our community that you can use, that is free, that you can get access to if you've never had a tool like that, it helps to help you know, dial in on where is my passive income right now, what are my monthly expenses and put those together as a percentage.

We feel like what you track and report on grows exponentially. And so for us, those are the most important things. The next thing that I think we need to work on, and Russ and I have been talking about this for a while, it's just hard to do it consistently, is tracking our time, right? If we, a year from now, are not spending less time in our active business, we really aren't valuing the freedom that we've created. And so, we have a time awareness log, but we just don't do it enough. We need to keep doing it. And we need to start reporting on it.

WS: And what's the number one thing that's contributed to your success?

RM: The concept of never feeling like you've arrived in knowledge. And we had a mentor that gave an example that would say, if everything that you knew existed in the size of a penny, right, that everything that touched the edge of that Penny was all the things that you didn't know. And as you acquired more knowledge right now, your knowledge became the size of a quarter than everything that touched the edge of it was even greater, right? And then if it grew to the size of a cup, then you would know that there's constantly the more you learn, the more you realize that you don't know. And I think for Joey and I, it's really easy, because we come from the south and public school education that we have not arrived at knowledge. But for us, I think it always is just being a learner, always be willing to read, learn, talk to people like yourself, and and just constantly taking information.

WS: How do you like to give back?

JM: So I think, one we give back to the world with what we're sharing, we like to think that I've heard this story about the gospel that we're really just beggars telling other beggars where to find the bread, right. And that's the concept in which we live our lives, both spiritually, in our church, our church homes and things of that nature, we will both see ourselves also as financially, people that can give to the kingdom. And that is a critical part of what's missing in the world is that we need more people to go to all over the world to share the gospel. But we also need people to send those people out. And so I view myself as a sender primarily. So just trying to earn more to give more.

WS: Awesome. Guys, so grateful for your time and just sharing some critical things for the investor that's listening. I mean, really, anyone whether they're active or passive, there's many things I know they're going to take from you or you know, over our conversation. So I mean, what's important now what's happened in the market to being prepared being capitalized, even places to find cash? Maybe they didn't think of it and having control over that cash. You know, you all talked about, you know, do you understand what you're investing in? And what's your Buy Box? I kind of liked that terminology and thinking about, well, what are you looking for? Do you even know, you know, or is it just random things that come up, but have you thought about

what's in your Buy Box and being able to collaborate with partners as you all have done so well and grown in a big way. Because of the willingness, right, to see talent and going after that, and my great partnership there. So thank you all so much for your time with the listeners and myself.

Tell them how they can get in touch with you and learn more about you.

RM: Yeah, I'd love to send you to, if you're an accredited investor, I'd say go to what wealthwithoutwallstreet.com forward slash club 200. That's where we spend, Joey and I spend the most of our time and if you're not, I would say go to wealthwithoutwallstreet.com forward slash GPS. And we've built out a 6,000 person off social media community that is focused on what we've talked about today, building financial freedom that exceeds your monthly expenses. And when you get in there, you can download the app right out of the App Store with Wealth Without Wall Street and that's where we spend our time interacting with people that is not in our mastermind would be within that community.

[END OF INTERVIEW]

[OUTRO]

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