**PEP 51 Edited\_Transcription**

[Daniel Hill] (0:05 - 29:55)

Welcome to the official property entrepreneur podcast with myself, Daniel Hill. On this strip back podcast, we're going to be going behind the scenes with special guests to provide insight and inspiration on all things business, life, and the actual realities of high performance in practice. Success and failure are both very predictable.

We hope you enjoy. Hello and welcome to this week's official property entrepreneur podcast. We're now the top five UK business entrepreneurship podcast in the UK coming to you every Tuesday with short, condensed, hopefully massive value hacks, tips, tricks, blueprints, methodologies to enable you to start, systemize, scale, and sell your business and property as well as living a better life as an entrepreneur and a high performer, which as we all know is not always easy.

Today, we're going to look at another game changing topic. And this is something I've been teaching the property entrepreneurs on advanced and on the board for the last two years. And going into next year is something that's going to be an absolute game changer for you.

Most entrepreneurs run around being busy, swinging the bat, just running on the treadmill, trying to keep their businesses going. And most are providing a living for themselves. If you do anything half decent nowadays, in the current economic environment, you don't have to be an absolute genius to earn enough money by working hard, throwing things at the wall, seeing what sticks and earn enough to cover your salary.

The definition we call of an entrepreneur though, is being an entrepreneur, you need to be earning a lot more than just your salary. And the definition we use on property entrepreneur is at an absolute minimum, you should be earning per year as an absolute minimum, the amount that you would get paid if you were to be employed in your role. So if you were to employ somebody tomorrow to do your job, how much would you pay them?

30, 50, 100,000 pounds. And then you should earn exactly the same again as an absolute minimum in exchange for being an entrepreneur. So basically, let's say you're currently the managing director of a small business.

And if you just go out and recruit today, then you're the salary that you would have to pay somebody would be 50,000 pounds. You're doing that job, you're probably putting more time and effort in than an employee would. So at minimum, you need to get paid that salary for doing that job.

But then also you're the entrepreneur. So you're putting the money up, you're taking the risk, you're having the sleepless nights, you're doing the deals, you're taking on the stress. All of these, you pay for everybody's mistakes.

All of these things that come with being an entrepreneur. So as an absolute minimum, you should get the same salary that you would pay somebody else to do your job, plus the same again in profit. The logic being, if you don't earn that, then you might as well just go and work for somebody else.

And then get rid of some of the sleepless nights, not take the pressure, not take the stress and not have the house up to the bank every six months. As an absolute minimum, obviously, that was a bit of a tongue in cheek comment, I wouldn't recommend having a house up to the bank. Obviously, you want to avoid PG's, you know, he can have more, more PG's than the chimpanzees in the early days.

Because if you've got nothing to lose, you've got nothing to lose. Or if you've got nothing, you've got nothing to as early as possible, you want to be avoiding those PG's and putting the house up as early as possible. So that was not a rubber stamp for that being a wise thing to do.

That's not something I've done for probably over 10 years. So approach that with caution. As an absolute minimum, we want you to be earning the same that you would as a salary and the same again in exchange for being an entrepreneur.

To take this to the next level in 2022, we're recording this in December 2021. What I want you to start to think about is actually valuing your time and the title of this podcast and this blueprint and this methodology is called raise your rate. And the aim of the game here is we want you to in the year ahead, in whatever capacity this looks, when you to work less, and earn more.

And if you were to create a blueprint for what people in the world want, they want to work less and earn more. And the only way we can do this is by raising your rate. So you raising your rate means you do the same amount of hours, but you earn more money next year.

Or you want the same amount of money next year, but you work less. So work less and earn more. And what we're doing here is we're going to raise your rate.

If you're out running, walking, driving, listening to this podcast, I would recommend this is one for you to listen to when you get home as well and get a pen and paper to actually run this exercise in practice. So just put a little mental reminder in there to come back to this. If you're sitting in your office, sitting in your desk, sitting in your lounge, sitting in your house, just grab a pen and paper and do this as we go.

So what we want to do is value your time, work less, earn more, and understand in 2022, how do we raise your rate? Why is this important? Well, in business and the market, if you like, you can either tell people what your rate is, or you can be told.

So you've got two choices. You know, you decide in 2022 that you are worth X amount per hour, and you go out and you find someone who's willing to pay you that assuming that you're accurately priced. And you know, you've defined what your hourly rate is.

If you don't do that, then you just go out and you'll be paid what people are going to pay you and basically what the market's going to pay you. There's essentially three levels to this of how much you're earning, and you'll start at the bottom. And the idea is you work your way to the top three levels.

The bottom level is the market rate. And this is basically your time. So your time is, has a market rate.

If you go on Indeed, look at any job advert, there's a number of jobs available. And if you give them your time, 20 hours a week, 30 hours a week, 40 hours a week, they will give you a salary. And it might be £9 an hour, £20 an hour, £50 an hour.

That is the market rate. And basically you can sell your time for money. That's the first protocol.

It's where we all start at some point. It's where most people in society tend to arrive. You get told what the rate is and you choose whether or not you take it.

It's the market rate in exchange for your time. Once you've done that for long enough, you will start to get experience and have case studies and track record and additional skill sets and expertise. And then what we'll look at is moving to level two, where you're not selling your time for money.

You're selling your expertise. And this is completely different because anybody can provide their time, but only certain amount of people can provide their expertise. How many other people have the expertise you have?

I suspect if you were being honest with yourself or you were doing yourself justice, probably less than you think. And this is your expertise. This is now, you don't have to sell your time.

If the market rate for being a personal trainer is £20 an hour, but you know how to do a 12-week body transformation, your rate can immediately go up to £10,000, £20,000, £100,000, whoever your client is. So the second step is your expertise. And you then start to define your own rate.

So time is defined by the market rate, but your expertise is defined by your rate. So you say, right, this is who I am. This is the experience I've got.

I believe my hourly rate is £50 or £100 or £300, £500. You define that based on the experience you've got, based on the successes you've had, this is now your hourly rate. And then rather than being told by the market you're going to get paid this, you go out and pitch for clients and say, I'll do this for you, but this is my hourly rate.

And when you have that clarity that this is your rate, these are your expertise, it allows you very easily to say yes and no to the projects to get involved in. If you apply the 80-20 rule here, what you realise is that 80% of the work you're doing is generating 20% of the money. And 20% of the work you're doing is generating 80% of the money.

The logic is in that 20% of the really lucrative things you do, you're probably getting your hourly rate. You're probably getting paid for your expertise and it's really lucrative. The aim of the game is to identify those clients, identify those businesses, identify those tasks that are paying you for your expertise, paying you the rate you deserve, and then go and switch the 20 for the 80 and have 80% of your time doing the high value stuff that recognises your value and raise your rate.

And then still have the other 20%, which might be higher paying clients that you're moving towards, or they might be legacy clients or clients that you've taken on for a lower hourly rate, but for another reason. Maybe they're fun, maybe they're legacy, maybe you enjoy the... Maybe there's a relationship there or we don't want to get too close to mate's rates, but there's some initiative as to why that's lower.

So the second level is expertise. You've got expertise. You now say, right, this is my rate and I will not work for this.

I will not do work if I don't get this rate. And what that allows you to do is when somebody offers you an opportunity, you can tell them exactly what it's going to cost because you can look at it and say, right, that's going to take me 10 hours a week for six months. And you say, right, this is the price I'll pay you for that contract.

It'll take six months. I'll do it 20 hours a week or whatever it was I said a moment ago. And you can say, this is the price.

And you can accurately price. You don't have to put a finger in thin air. You don't have to look at the market.

You don't have to look at your competitors. This is my rate. That's your project.

That's going to take me this amount of hours. That's my hourly rate. If you'd like me to do it, that is what I'm going to charge you.

Equally, when you get presented with an opportunity, maybe it's an opportunity to do a joint venture or do a deal or do a turnaround on a business or a flip on a property, you can look at that and say, right, how much of my time is it going to take to do this deal or do this project? And if you say, right, this project is going to make 50 grand. If that project is going to take you 20 hours a week for 18 months, and it doesn't meet your hourly rate, you can say, well, no, unfortunately, that's just not worth my while.

Whereas if it takes 10 hours a week for three weeks and it's worth £100,000, you can look at it and say all day long, that is worth my hourly rate. When you understand your expertise rate, it gives you a very clear opportunity to set what to say yes and what to say no to. And then the final level, so you've got the time and the market.

You've then got your expertise, so you've got time sold for the market rate. You've got expertise sold for your rate. And then what we have is like as high as you can get with this is equity.

And this is your value. So this is the value you actually add in a deal. So time, market rate, expertise, your rate.

And then your value is your equity. So the value you add is the return you get when you're adding value rather than selling your time and using your hourly rate, whether it's the market rate or your own rate, is equity. And equity might be where you go into a deal and you say, do you know what?

I'll take 25% of this deal. Don't pay me anything. I'll take 25% equity.

If it goes really, really well, we'll all get paid really, really well. If it doesn't go so well, then all of us don't do very well. It's like a pain and gain contract.

So if I'm going into a joint venture, I might say that I'll take 20% of the shares. On our incubator program, I'll take 20% of the shares of the business. You have my attention, you have my effort.

If it does well, we're all going to do really well. If it doesn't do well, none of us do well. So you have some skin in the game.

And this is where you take it up to the highest level. You think when you have your time and you have your expertise and you have your reputation, your connection in the market, all of this value that can be bought that other people perhaps don't have, you can sit in a deal, take an equity stake, and it can be highly, highly lucrative. Now, an equity stake might be a shareholder in a business.

You go in as a non-exec, get a non-exec fee basically for your time or for your expertise. But then the real skin in the game is the equity. And you might charge half on your expertise rate and then take a 10%, 20%, 30%, 40% equity stake.

This is where you start to really qualify your expertise, go in for low risk, high reward. And the idea is it's hugely lucrative for you. So I'm working on a deal at the moment, for example, or a few deals, or where I'll take no fee at all.

So I'm doing a roll-up, looking at a roll-up for three companies, and end value will be in the tens of millions of pounds. And my fee on that would be 2 million pounds. Now, that might take a year, or it might take two years to come off.

And it may not come off at all. But if it does come off, as an hourly rate, it would be absolutely through the roof. In flipping companies, if I'm buying companies and doing my own roll-ups, I'll buy companies, roll them up, won't normally take a salary, won't take a fee for doing it.

But I'll put my skin in the game at the beginning, take a shareholding, and then on the exit, I get the proceeds from the sale of selling those companies that I've bought and then sold. Or if you're doing an equity stake in brokering a deal with somebody, so brokering a property deal or a business deal, you might say, right, well, I will take 10 or 15% of this deal, but I'll charge you nothing upfront, no fees, no marketing, no setup. I won't charge you a penny until it's completed.

But then at completion, if I can make you 10 million pounds, my fee is 15%. So if I can make you 10 million pounds, would you pay me 1.5 million pounds? And if I don't make you anything, you pay me nothing.

It's a very easy position for people to consider and accept because it's a pain and gain contract. You can do it with businesses, you can do it with properties. So developments at the moment, we're looking at some developments, and the margin might be, say, three quarters of a million pounds.

If I say, right, well, let's say round number 600,000. If I can make you 600,000 on this deal, subject to the ROI, et cetera, of course, but if I can make you 600,000 on this deal, will you pay me 150,000 or 200,000? Obviously, it depends on the ROI, but if the ROI still meets people's minimum criteria, absolutely.

If I could pay you a million pounds and you pay me 10 million, and I don't have to pay you your million until my 10 million's in the bank, would I do that deal? Absolutely. Info at property-entrepreneur.co.uk. If you can make me 10 million pounds, and the money will be in the bank, and you don't take a penny until it's in the bank, and there's no risk on my part, but when it's in the bank, you take a million of it or 1.5 million of it, that's the deal, all day long. And this is where you start to come into the equity play and your value, where you don't get paid for your time, you don't even get paid for your expertise, you get paid for your value. And your value is remunerated by your equity in the deal. The value you add to somebody else is what you're getting paid for.

So if you're making somebody else 100 grand and you're going to earn 10 grand of it, absolute no-brainer. If you're going to make somebody a million pounds, you're going to make 100 grand. If you're going to make someone 10 million, you're going to make a million.

As long as the terms are right and you can get the deal done, it's an absolute no-brainer for all parties in many cases. So this is what we want to do is understand your rate, understand what level you're at, and we want to look for 2022 to raise your rate. And I'm going to take you through the way to do this now.

So this is where you need a pen and a pencil. So basically, how do you calculate this? Well, the first port of call is last year.

So last year, in the last 12 months up to today or up to last month, whatever's the easiest way to calculate, if you add up all the money you've made in the last 12 months, and then add up all of the hours you've spent at work. Now, if you time track, on Proper Entrepreneur, we teach time tracking. If you time track, you'll know that pretty much down to pretty close.

I mean, it won't be 100% accurate, but it'll be very, very close. If you don't, then just work out roughly what's your working day. If you're somebody that gets up at 5am and finishes at 2pm, times that by the amount of weeks that you worked, and that'll give you a rough hourly count.

As close as possible, but it doesn't need to be bang on the money. You're not going to get it completely accurate. Equally, don't lie to yourself.

So if you know that you are working from 6am to 6pm, don't say, well, you know, I'll probably actually start work at 8 and I'll finish at 4. Be honest about how many hours you put into this thing. So what we've got there is then for last year, what we want to do is figure out your rate.

And then for next year, we want to raise it. So last year is how much did you make? How many hours did you work?

And that's your hourly rate. So do that calculation now. And that'll tell you what your rate was last year.

Was it £10? Was it 15? Was it 20?

Was it 50? Was it 100? Was it 500?

What was your hourly rate last year? Then we want to look at that and say, right, okay, last year I made 20 grand, 50 grand, half a million pounds, and I worked this amount of hours. And this was my hourly rate.

Now we're going to switch gears and look towards next year, 2022. We're recording this in 2021. Next year, based on where you are in your life, in your business, in your aspirations, in your ego journey, what do you want to work next year?

And what do you want to earn? So this is where we're going to figure out your rate for next year. So do you want to work the same amount of hours, in which case happy days?

And what rate do you want to work for? So basically next year, how much money do you want to make? And that's your target.

And then how many hours do you want to work? And that's your lifestyle. And then what we do is say, right, well, based on that, I want to make half a million pounds.

I want to work 20 hours a week. So my hourly rate is about 250 quid. So that then tells you your target rate for next year.

And obviously what we want to be doing is every year is raising that rate to give you a rough benchmark. If you were to work, those of you that obviously quite developed in your entrepreneurial journeys, if you wanted to work 40 hour a week and you want to make it, which is like the average working week, and you want to make a million pound a year, that works out roughly about 500 pounds an hour. What I'm going to do is figure out based realistically, the amount of hours you're realistically going to work and the amount of money you're realistically going to make based on where you are in your journey.

Take the two, divide the hours by the money or the money by the hours, and that will give you your rate for next year. And this sounds so simple, but it's such a fundamental part of strategy. We spent three months on Property Entrepreneur with all of our clients, October, November, December, creating a strategy.

And people say, how on earth can you spend three months creating a strategy? And then yesterday on stage at the Property Entrepreneur workshop, I said, when you came into this, you thought, how on earth can you spend three months on strategy? And I said, put your hands up if you reckon you could spend another three months, we're two and a half months in, how many of you think you could now spend another three months on top of the current two and a half months doing strategy?

And pretty much everybody put their hand up. Everything we want to do in business is highly strategic because success and failure are both very predictable. And knowing your hourly rate is the difference between genuinely creating wealth and then running around and being a busy fool.

I can tell you now that 20% of your work is making 80% of your profit, or 20% of your clients are making 80% of your money, or 20% of your deals are making 80% of your equity. What we want to do is look at hourly rate, look at the target you want to work, and then be more strategic for the year ahead. So we've got this target, last year's figure, raise your rate for this year, work out the hours, work out the target you want to make, and then that tells you your rate for next year.

And then what we do is we have to just get highly strategic and make some decisions. And some of them will be quite drastic. You'll look at your businesses and your properties and be like, do you know what, I'm spending a day a week on this, and it's not making me any money, whereas I'm spending a day a month on this, and it's making me £100,000 a year.

It's looking at those things and then making some really key strategic decisions and saying, right, do you know what, this part of my portfolio or my business or my life, well, maybe not your life, but this part of my business is not worth carrying on with. I just need to actually get rid of that. Sell it, fold it up, wind it up, your ego's caught up in it, your emotions are caught up in it, it's just not working for you anymore.

You might look at other things and say, do you know what, this is, we're onto a winner here. In the background, I'm making £100,000 a year on this, doing one day a week. If I was doing three days a week, this would quickly scale up to be a million pound profit business, and that defines more of your time.

And then you're looking at some new projects, things like that. It's basically then getting strategic and say, which of these actually meet my hourly rate? And those that do come into 2022, and those that don't, we need to make some decisions on.

So this is the final point. It's like, when does this come into play? Well, the calculation needs to be done now, and you need to know what is your hourly rate, and be honest with yourself, figure it out, and then also be, like, shoot for the stars with what you want it to be.

You might think the idea of having a £500 an hour rate is crazy, but then you get to it. If you shoot for the stars and land on the moon, you're going to be in a pretty good place. £250 an hour is landing on the moon, and it's half a million pound a year.

It works. So when do you need to do this? We want to do the equation now and figure out what was my hourly rate last year, what do I want it to be next year, and then just really start tuning into it.

Have it in your head every single day, ringing in your ears, looking at your calendar, looking at your tasks, looking at your meetings, looking at your businesses, looking at your deals, looking at your products, looking at your services, and saying, is this meeting my hourly rate? And just subconsciously start saying yes or no. And if the answer is yes, fantastic, keep it, let's do more.

If the answer is no, then it's like, well, I can carry on doing it, but I'm not going to earn that money I wanted to earn next year because there's only so many hours in the day. So the first thing is calculate it now, bear it in mind for the next few weeks and months, but then also start making some decisions. As soon as strategically possible, start to drop off those hourly rate tasks, and then increase the amount of high value activity that meet your hourly rate task.

What you'll find is just by default, you'll end up working less and you'll end up earning more just by default. In addition to when, the second thing, and this is an absolute game changer that I teach on the board, is when you're thinking about when do we change our rate, when do we raise our rate? This is all about raising our rate, constantly raising your rate, daily, weekly, monthly, annually.

When do you raise your rate? Well, every year in October, we start to look at it, October, November, December, and we set it for the new year ahead. So I've set mine now for 2022, and then any business I'm involved in next year or any deal or any venture has to pay me that rate or I'm just not getting involved.

So that's now set. Then also, you can change it during the year. And obviously, you want to be moving it up rather than down.

And when we move it up, one of the things we talk about on the board is your new highest paying client. So you're going to, when you just trust the process, put this into place, your newest highest paying client, when you get that client who pays you an hourly rate you've never seen before, your new highest paying client is now your lowest hourly rate. So you do a deal and for two months work, you've made half a million pounds, fine.

That shows you what's possible. That is now your new hourly rate. And what you'll find is as you go through this, you'll end up doing less and less work, but making more and more money because that new highest paying client is now your newest lowest hourly rate.

You're worth that. You have the ability to achieve that. You've been paid that by somebody.

That's where you start to reset the bar and start to work towards these things. Neval Ravikant talks about this a lot. And he says, set an hourly rate that seems absolutely absurd, like 20,000 pounds an hour.

And he says, initially, it'll sound absurd. But then before you know it, within a number of months or years, you've flown through it and you think, do you know what? I actually wouldn't work for that anymore.

I won't tell you my specific hourly rates, but in 2019, I set an hourly rate that seemed absolutely bonkers. And I thought, I can't see how anybody makes that sort of money a month. And that was 2019.

We're now two years forward. And if I was to look at that hourly rate that then I thought was out of reach, my hourly rate for this year is seven times what it was in 2019. So this is the thing is about, and I'm going to go on to some top tips in a moment.

This is the thing about trusting the process, challenging your assumptions and your perceptions, breaking those glass ceilings, and just executing and just trusting the process, really, and put it into practice. A couple of top tips to finish. The first one is track your time.

So on Property Entrepreneur in the winter, we teach time tracking. And whether you use Toggle or Clockify, we use Clockify. Some of the other Property Entrepreneur trainers use Toggle.

Track your time. How much time are you actually spending on projects? And I guarantee you, you're spending a lot more time than you think when you start to include all the work that you actually do.

So the first is track your time. And this is a big one for me next year, because I'm planning on working significantly less next year. So tracking every single minute is going to be absolutely imperative.

So tracking your time. The second is trust the process. Just trust me, this works.

I've been using it for a long time, but I've been using it effectively since probably 2018, where I'm making strategic decisions based on my hourly rates. It's so easy to get involved in opportunities that don't make money or that don't... You're doing a flip that's going to make 20 grand.

At the beginning of your journey, that's going to be an absolute life changer. When you get through that, it just doesn't warrant your time to go into those. You're looking for developments that are going to make you several hundred or several million pounds, not a small single or HMO or a small block of flats that's going to make you 20, 50, 100 grand.

But this is all part of the course. You want to track it every year, increase it every year, and make sure that you are strategically assessing your rate and then raising your rate. So the first is track your time.

The second is trust the process. Very straightforward, very clear. Just trust me in this process.

And I guarantee you, year on year, you'll both get more confidence from it and you'll get more results from it. The third is limiting beliefs. So you're listening to this thinking, do you know what?

No, if I was to go from £10 an hour to £30 an hour, I'm not worth that. Well, you might say I'm going to lose half my clients. Well, if you go from £20 an hour to £40 an hour and you lose half your clients, you're going to work half as long for the same amount of money.

That's not a bad position to be in. These are limiting beliefs that get stuck in your head. And just trust me.

You look at going from 2019 when I had a rate that seemed like I didn't understand how anyone could earn that hourly rate, to now my current rate that I've earned this year and I've set as my minimum rate for next year is seven times that. Just trust me. These limiting beliefs that are in your head are limiting beliefs.

Challenge your assumptions, challenge your perceptions, because most of them are both wrong and holding you back. And then the fourth is probably a word of wisdom and a word of advice and probably a little bit tongue-in-cheek and hopefully taken the right way. Number four is don't be a dick.

I said this to someone at breakfast earlier, but all the way up until I was just doing the content plan for the podcast this morning. And I was just on top tips. Number four is don't be a dick.

And they said, it's wise words, literally, just seriously like that. It's wise words. When you start to do things like this, you start to earn more money and you increase your hourly rate.

You still have to service your clients. You still have to overperform. You still have to under-promise and over-deliver.

This isn't an excuse to be a dick. It's not an excuse to be ignorant. It's not an excuse to be arrogant.

It's not an excuse to be rude to people and mismanage things. In order to go up to serious rates per hour and raise your rates to these levels, you also have to simultaneously have a level of self-awareness that warrants it. Having self-awareness is a rite of passage to be able to do these things.

And don't start thinking you're God's gift and start getting arrogant with that. You need to be sensitive. You need to be tactful.

You need to be tasteful. But just remember those three levels of going from time to expertise to equity or time to expertise to value. And when you can add more value to higher value people, you will obviously start to earn more money.

And when you can do bigger deals with bigger margins, you can obviously start to make more money. And this is more strategically about the projects that you choose to work on rather than the people that you choose to work with. And if it's a win-win-win for everybody, that's a great place to be.

But don't offend people in the process. Don't get arrogant and think that your road is paved with goals. And tip number four is definitely don't use raising your rate as opportunity to be a dick.

So hopefully you got value from that. Hopefully you do that exercise, figure out last year's rate, figure out what you want to earn next year, and then raise your rate. It's a solid blueprint.

I've been using it very, very effectively for the last three or four years. And if it can double your rate for next year, I think we'd all be happy. And if you can times it by seven over three years, I think that's a fantastic place to be.

So I wish you all the best with that. If you're enjoying these podcasts and you know somebody else that would value this, send it to your friends, send it to your family, send it to your investors. I'm trying to spend more and more time on the podcast and we're raising the platform now, trying to keep it in that top five in the UK, top 5% in the world, and just give genuine value to everybody and create a library of podcasts that are value.

So if you've enjoyed this and you've not listened to the rest of them, flick back through some previous episodes, but I'm sure there'll be loads that you love in there. If you've got any suggestions or topics that you want to know, feel free to comment in the social media posts or email info at property-entrepreneur. Otherwise, remember, there's only two things you need in life, a blueprint to follow, and then the execution to actually put into practice.

And if you can do that and you can follow the right people, follow the right processes, success and failure, I guarantee you are both very predictable. And I look forward to seeing you on the next official Property Entrepreneur podcast. Have a great day.

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