PODCAST Episode 35: F*ck Your Excuses - From Prison to Seven Figures with Ryan Stewman



00:01 Announcer: Welcome to the Neon Noise podcast, your home for learning ways to attract more traffic to your website, generate more leads, convert more leads into customers, and build stronger relationships with your customers. And now, your hosts, Justin Johnson and Ken Franzen.

00:16 Justin Johnson: Hey, hey, hey, Neon Noise nation. Welcome to the Neon Noise podcast, where we decode marketing and sales topics to help you grow your business. I am Justin, and with me I have my cohost, Ken. Ken, what's going on in Ohio today?

00:33 Ken Franzen: All is well in Ohio today. How about yourself?

00:37 Justin Johnson: All is well. Everything is great down in Florida. Doing great. So I'm super excited to talk to our featured guest today. He has a no-nonsense approach to sales and marketing. Ryan Stewman is the CEO and founder of Hardcore Closer and Break Free Academy. He is a four time best selling author, motivational speaker, sales coach, and all around entrepreneur. Ryan is best known for consulting with alpha personality business owners on rapidly growing their sales through the use of strong marketing and advertising. With his no-BS, take action approach, Ryan has been able to help high income and high net worth performers make adjustments in their businesses that unleash windfall profits.

01:24 Justin Johnson: His programs have propelled numerous clients from five and six figure incomes, to seven figure a year earners, and has a new group he's working on in his top-tier program called The Tribe. Sounds like we need to know a little bit more information about that. It doesn't matter if you're selling cars, homes, financial services, or consulting, Ryan's sales mastery can help generate higher quality leads, increase your closing ratios, and show you how to charge premium fees for the items you sell. Ryan, welcome to Neon Noise.

02:00 Ryan Stewman: Man, you wanna hear something hilarious?

02:03 Justin Johnson: Fire away.





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02:04 Ryan Stewman: Yeah.

[chuckle]

02:05 Ryan Stewman: I don't even know who in the hell wrote that.

[laughter]

02:08 Ryan Stewman: Like I go on podcasts from time to time and I listen to people read it, and I'm like, "Who the fuck wrote that man? Where did that even come from?"

[laughter]

02:14 Ryan Stewman: I didn't write that shit. It sounds cool.

02:17 Justin Johnson: That's awesome.

02:18 Ryan Stewman: And sometimes I'm like, "Did I even really do that? Are they sure about that?"

02:21 Justin Johnson: Did I do that shit or not?

[chuckle]





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02:24 Justin Johnson: Well, hey. It sounded good and everything. Fill in the blanks on anything that we might have missed.

[laughter]

02:28 Ryan Stewman: Seems legit. It's the Internet. It's gotta be true, right?

[laughter]

02:31 Justin Johnson: It's gotta be true, man. Give us a little bit of background about yourself, buddy.

02:35 Ryan Stewman: Well, so I'm a prolific mistake maker and action taker. I came up, just like a lot of entrepreneurs and small business people, I didn't really feel like I fit in. I was adopted by my stepdad, which changed my last name when I was like seven years old, and I had to go back to school and explain to all the kids that I was the same dude, different name, don't judge me.

[chuckle]

02:56 Ryan Stewman: It was a weird thing in a small town. And school after that, it really wasn't the same, and so I dropped out of school in the eighth grade. I'm sorry, I dropped out of school in the ninth grade. The last grade that I actually finished was the eighth grade. And I went into work as a job in sales. I used to mow yards for this car wash for my stepdad when I was eight years old, and then by the time I was 10, they let me vacuum cars. And I noticed that the dude that worked in sales, that was the ticket writer, he didn't ever have to vacuum cars or mow yards. And I'm like, "I want that job." And so, by the time I was 13, I started work at the car wash, doing the sales side of things, and by the time I was 16, I just left school and went to work for the car wash full time and was selling car washes. And like most kids that are adopted, drop out of school and coincidentally working at a car wash, I end up getting on drugs. And actually the first time I ever actually got into drugs and was selling them, was the first... It's like, there weren't any multilevel marketers in my family,





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so the first opportunity I ever got was like, "Hey man, you wanna make some money?" I'm like, "Yes, this car wash sucks. What do you have?"

[chuckle]

04:04 Ryan Stewman: They're like, "Drugs." I'm like, "I read in school that that was really bad. But you know what? School's full of shit, that's why I left in the ninth grade anyway. Let's see what's going on here."

[laughter]

04:12 Ryan Stewman: So, it was that kind of scenario. I'd never been offered any kinda money making schemery before, and I got involved with the wrong deal, as a young impressionable guy. I unsuccessfully sold drugs to the point where the police arrested me, and I ended up going and spending about 18 months of my life, almost two years in prison, from age 19 to 21. Got out, went back to work at the car wash, because that's what losers do.

[chuckle]

04:38 Ryan Stewman: And I went back to work at the car wash. And one of the ladies noticed that I'm a hard worker, and I am a good sales person. At the car wash I might talk somebody out of a \$5 car wash and into a \$10 car wash, 500 times on a Saturday, and maybe 1000 times on a really busy Saturday. And so, I got a lot of experience upselling people at this point. And this lady noticed, she offered me a job as a loan officer. I'm like, "Lady, I ain't even got a credit card, but what I do have is a felony so we need to just get that off the table up front."

[laughter]





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05:11 Ryan Stewman: And she's like, "Oh, it's cool. Half the people in our company have felonies." I'm like, "Dammit. I knew bankers were crooks."

[laughter]

05:17 Ryan Stewman: And so I did, I went on, within three weeks I made \$6,700, and then a month after that I made another \$7,500. That's like a year's work in car wash terms. And I had done this in two months and I went on to become a branch manager and top producer, to the point where I got this nice house and all these nice sports cars and trucks, and the damn police thought I was selling drugs again. And so, I don't live in that town anymore, I learned my lesson this time. But small town. Again, they arrested me, they kicked in my door, found some... There wasn't even sandwich bags in there 'cause I'm not doing anything wrong at this point...

[chuckle]

05:54 Ryan Stewman: And I haven't since I got out of prison. I'm living a straight life, I was working at a car wash, living a straight life. Now I'm doing mortgages, living a straight life. But they do find a gun. And long story short, guns in Texas versus the Federal Government, it's weird. It's kind of like in Colorado, if you get caught with a bag of weed by the local cops, they're like, "Hey man, can I have one for later?" [laughter] But if you get caught with a bag of weed with a DEA agent, they're like, "You're coming with me, criminal." You know what I mean? Because it's still federally illegal. Well, there's certain guns, thanks to President Bush, there's certain guns that are legal in Texas but illegal federally. And there's rules that go along with them.

06:33 Ryan Stewman: So, if you're a felon in Texas, you can have a gun when your sentence is up. But the ATF said they have a law that they passed that supercedes that, that says, "No you can't". Well they don't give you that memo when you get out of prison. So, I didn't know I couldn't have these guns. Then when they came and kicked the door to my house, they obviously didn't find any drugs, so they kind of made a spectacle of themselves. They had to find something. It's like when a cop hits out your blinker or something in the movie. And they arrested me for felony in possession of a firearm. I beat the case and then the ATF picked me up and you don't fight the Feds unless you're John Gotti and we all know what happened to that poor bastard and so...





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07:07 Ken Franzen: Yeah.

[laughter]

07:09 Ryan Stewman: I had to sign for another 15 months in federal prison and I got out in 2008. And I'm almost done with my story. Got out in 2008, talked the biggest bank in Texas, the biggest privately owned mortgage bank in Texas, to give me a job. I became top producer there in 2010. Obama passed a law called the Dodd-Frank Act and once again the federal government would say, "While that your Texas license is valid, we are not gonna give you a federal license." Bush got me with the guns and then Obama got me with the damn mortgage license. And that's when I was forced into basically learning this whole internet marketing and all this stuff 'cause I was one of the top mortgage brokers in the nation and 2009 was like the worst year to be in that business and I did a 183 loans for people.

[overlapping conversation]

07:54 Ryan Stewman: So, I was cranking 'em out. It was a good year for me plus I was hungry from being in prison and everything else and trying to make up for lost time and divorce that happened while I was in there. But over the course of, since I left in 2010, I've been teaching other people my sales skills and then I've gone on to build a reputation as one of the best in the industry. And now I'm a, like you said, five time author. I write for Forbes and Entrepreneur and sometimes they're even nice enough to write about me in Forbes and Entrepreneur. It's pretty cool stuff.

08:23 Ken Franzen: Awesome story.

08:23 Justin Johnson: Well that's definitely a hell of a lot different than our intro. I love it.

[laughter]





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08:31 Ken Franzen: No, thanks for that background and filling us in. The adversity you've faced is something that, I think that would send even the most ambitious of people crying home to their mommies and it leads me to wanna talk a little bit about your latest book. Book's titled "Fuck Your Excuses: A Misfit's Guide to Avoiding Upper Limits". So, how does this book... You wrote it for a reason, tell us a little bit about it, what's it about, who's it for?

09:04 Ryan Stewman: So, two years ago, I had this stuff that I had to get off my chest. I guess that's kind of like as a artist or content creator or whatever we call ourselves, right, or podcasters, we have different names but basically we're artists, right? 'Cause what we do is an art. The way that you make podcasts is an art and everything else. And I had this stuff that I just couldn't get off my mind. So, I posted on Facebook and I was like, "You know I've been through a lot of hell in my life and I'd like to share with people how I've been able to push through it over the years. If you'd be interested, maybe I'll charge 99 bucks for it," and I just put a link to a PayPal thing, right? Well, I had like 400 people sign up for this thing, so I'm like, "Shit, now I gotta do it."

09:45 Justin Johnson: [laughter] Not a bad thing.

09:50 Ryan Stewman: Now it's coming true. And so for six weeks, once a week on Sunday, we did a two-hour where they just listened to me tell these stories and what I learned from these experiences that I've been through. And by the time I got the six weeks done, there were so many people that said that it changed their life. And I didn't really wanna sell the program 'cause I'm not really like a Tony Robbins or a self help type of person and that's not really the brand that I'm trying to project and stuff like that. So, it didn't really fit with what we were doing, it was just like a one-off thing. But I thought, "Well if I turned it into a book, then it just makes it a little different."

10:25 Ryan Stewman: So we changed the formatting and stuff like that. But basically translated that class into this book. And what it is, is it's stories about... There's a reason, I believe, and we can go into it or not, but there's reasons I believe that I had to go through all these experiences, so that I could share them with the people that... The folks that are gonna read this book and be able to teach them the mindset that it took, the feelings and emotions that I had to overcome. And what it was that kept me going even though I had every reason in the world to just go right back to the car wash when everything fell through. And to share with people those things.





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11:01 Ryan Stewman: I come to find out fellas, there's a lot of folks out there that are... I say the Misfit's Guide to Upper Limits and I don't mean "misfits" as like a derogatory but really they just, they don't fit in. There's so many people carrying around, let's use the word, "secrets" with them. Especially in the sales world, 'cause let's be real, the people that sell stuff and most entrepreneurs and small business owners too, right? We started our own thing because we didn't fit in with some corporate structure that was already in place somewhere else. So, what happens often times is since we're misfits, we come from humble beginnings and we have a ton of upper limits. When we get money we do stupid shit with it, like go do drugs or blow it on... The sales community is notorious for hookers and blow right? And doing bottle service. [chuckle] Instead of flying first class, somebody will make a big ass check and they'll go rent a private plane and stuff like that. The internet marketing world's as guilty as the sales world is.

11:53 Ryan Stewman: And it's not because they want that experience, it's because a lot of times their mind's telling them they're uncomfortable with the amount of money that they have, and that they've gotta get rid of it because we've come through rough backgrounds. So, it addresses a lot of the things that come up that the planet puts against us to try to keep us from getting ahead because we're not falling into the same system as the people that go to high school then go to college, and then get a nine to five and make \$40,000 a year, and then work 10 years before they make \$80,000 a year, and then work another 10 years so that they can retire on \$24,000 a year.

12:29 Justin Johnson: Absolutely. So, that's interesting you say that, is there a bit of a fear of complacency that if you don't spend that money, that you won't be hungry to make more?

12:40 Ryan Stewman: Well, here's the thing about... Let's just say, I'll just use sales people for an example, 'cause I can for sure speak from their point of view. You know when you work in a commission only thing, that sales people are hunters by nature. So if you were to devolve us back to the caveman days, the guys that were... There was basket weavers, right? Those dudes and they... In school, I'm not really a school person obviously, [laughter] but I think they were like hunters and gatherers, right? So, there was people that gathered berries and sticks and did bitch work and then there was the hunters that went out and killed shit. And so, sales people are obviously the hunters and we've evolved across all this time.





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13:19 Ryan Stewman: And what happens when you hunt something, is you go out, the thrill of the chase, the blood on your hands, your body's hungry, you're hangry enough to stick something with a rod or kill it with a rock, you bring it back and you eat it, so you're celebrating your kill. But what happens as a salesperson is we go and we work, and we make a bunch of sales and we get all these victories, but there's really no result to drag back with us, so they buy nice watches and insanely priced clothes and obscene jewelry and cars that they don't need and stuff like that because they're blowing that money to get that fix 'cause there's no... I know it sounds crazy but there's no dead animal that the caveman is dragging back.

13:55 Ryan Stewman: And so, these hunters, they go out there and all that happens is some numbers shift in your bank account, right? You get a piece of paper and it's like number shifted in your bank account and then number shift in your bank account and you're like, "I worked all week for the numbers to shift. Okay. I've gotta do something to have proof that I did this." Right? That I worked. It's this lizard brain or crocodile brain depending on what conspiracy theorists you follow, but that's like... This deep inside of us that makes us do that and its upper limits, right? So, I know that one of my clients, he and I were talking, he's like, "Every time I get close to having a \$100,000 in my bank account, I go blow five or \$10,000 on something stupid." and he's like, "I just can't vision myself keeping that much money in my bank account because my parents didn't have any money and it's only been until recently that I have any money, and it makes me uncomfortable to even know that I have that much and how much am I gonna owe in taxes and everything else... "

14:48 Justin Johnson: You can give him my name if you want.

14:49 Ryan Stewman: Literally, that's a lot of problem. [laughter] That's a problem that a lot of entrepreneurs and stuff have. And it may not be a 100,000, for some people it might be 10, for some people it might be 10 million, but the same fact is we face these things and we try to ditch them and it's all upper limits. And this book, is how I've pushed through these upper limits over the years 'cause I've had to go through that myself. My parents didn't have any money, you know what I mean? Obviously, I just told you my story, never once [15:15] _____ and then my parents showed up with the magical lawyer and bail money. Y'all just missed... I didn't skip over that part intentionally, it just didn't fucking happen. Alright.

[chuckle]





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15:24 Ryan Stewman: And so, a lot of us have these upper limits. And the book is how I've been able to push through each of them because I believe I had to go through all the shit that I had to go through in order to make it to the other side, so that I can reach my hand out and help pull the people that are going through the hell that I've been through, which is a lot by the way, with me, right? It's like, "Hey, I've gone through it, so it's possible to get to the other side." Fuck your excuses, right?

15:49 Ken Franzen: Sure.

15:49 Justin Johnson: Awesome.

15:50 Ken Franzen: Your back story makes it... Some of the excuses that we hear each and every day seem minor...

15:58 Justin Johnson: Nothing.

16:01 Ken Franzen: Somebody got in front of me on the highway and they slowed me down, and I couldn't go 80 like I wanted to and my day is freakin' ruined. And so, the excuses is interesting because Justin and I, we work with a lot of different business owners and companies, in marketing and sales, and excuses have happened, people have excuses. And they're a convenience to not doing something or not achieving the goals. So, what are... You work with a lot of business owners Ryan, and coaching them, what are some of the common excuses that you hear that are just like, "Alright. This is bullshit. Stop right here, right now. Let's get beyond this and move past." because I think that some of these excuses, you recognize others having will resonate with our audience.

16:49 Ryan Stewman: Yeah. I'll give you an example. Dude sends me a message yesterday, and he says, he asked me for some help building a funnel for car sales, right? And I said, "Man, you know what? I don't just do that stuff for free. Here's the link to join our program." And I sent him the link to our program. And the program's like \$297 a month, so it's not like super expensive, that's like one car deal, probably a half a car deal or something like that every month that would go towards that. And he goes, "Oh, man. I was in it before, and I dropped out. And it didn't work for me."





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17:25 Ryan Stewman: And I thought to myself, "We got 500 or so people that are in the program and probably 20 or 30 of them are car people." Most of them are in real estate and mortgages, and small business owners, but probably 20 or 30 of them are in the car business and I know that those people are all... 'Cause they show their funnels in our Facebook group and stuff like that, and I know that it's working because, A, you know if something's not working 'cause you get a bunch of complaints, right? And you get a bunch of drop offs. We've got a 4% attrition rate on our program and this dude's hitting me up telling me something that's for sure worked for 30 people, and that's just in this program, not counting all the car people we've helped over the years. That it's not working for him.

18:03 Ryan Stewman: And I responded back to him. I was like, "Bro hold on. You can't just come over here saying that it doesn't work for you. We got people in big cities, small cities, all over the place, and obviously you're not doing the things right. But there's no way on earth that you're not gonna do it right and take the action, and learn how to do it like the other people are, 'cause we have exact templates for this stuff. But then you come and you ask me to do it for you man, this is the ridiculous shit." And I think a lot of people are like this guy, right? Their excuse is because they think they're different than everybody else. This guy was just saying, "Well it doesn't work for me, or it doesn't work in my market." Which is bullshit. A car sale is a car sale, it doesn't matter. I could leave Dallas right now and go sell cars in New York. A car sale is a car sale, it doesn't matter where it's at. You need a vehicle? Cool. I sell 'em. Let's do a deal. It's pretty damn simple.

18:53 Ryan Stewman: But the biggest excuse are those self limiting excuses that I hear. It's like, "Oh, it didn't work for me." It's like, "No, the truth is, you didn't work it. Because if you'd have followed the video and done it exactly like the other 20 or 30 people in the program, you'd have leads coming in, and a process to close them, and emails following up. Because we know, we created it, and we used it ourself first." But these people, they find these... Again, the upper limits, but they find these self limiting excuses. And I see 'em all the time. And it's always some specialized excuse. We hear the generalized excuses that people say. It's like, "Well this has happened to me in my past." 'Cause a lot of people's excuses are something that's not even happening currently. You guys ever notice that?

19:35 Ken Franzen: Sure.





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19:36 Ryan Stewman: It's like if the people say, "Oh, it's because of a divorce," right? Well, that's already gone through. That's already happened.

19:41 Justin Johnson: It's done. [chuckle]

19:44 Ryan Stewman: That happened before. So, the biggest example that I can think of is in 2009, 2010, while the mortgage world was imploding, I was doing really well. And in 2010, as I told you my story, I end up coaching loan officers on how to do mortgages. That was the first little venture into the online world that I did. And I would hear guys get on there, and they would say, "Well you know, since the mortgage implosion man, things just haven't been the same." And I'm thinking to myself, "That started when I went to prison in 2007. And here we are in 2010, three years later, and you're still letting that be your excuse why you're not winning in the present. Meanwhile, me a felon with no pipeline, got out with nobody trusting me, nobody knowing where I had been, or anything, and I was able to get into this business the worst year ever and make \$300,000."

20:37 Ryan Stewman: That's your self-limiting belief. You're letting something from the past limit yourself from where you're going. And you can call it an excuse, or whatever you want, but the thing is, a lot of people, they feel like something that's happened in their past is keeping them from excelling in their future. And it's not true, 'cause guess what? Nobody gave a shit about the mortgage implosion, soon as it was over. When's the last time you ever heard somebody talk about it other than me? It's not even a thing anybody cares about anymore. And once divorce happens, you're like, "Oh yeah, you're like the rest of the 80% of mother fuckers in America. You're no different, right?"

[laughter]

21:10 Ryan Stewman: "Everybody's divorced around here. Look around you. The only people that aren't getting divorced are people from other countries moving here."

[laughter]





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21:16 Ryan Stewman: "Every American is divorced."

[laughter]

21:19 Ryan Stewman: "Damn, we've been waiting on you to join the club. Thank you." But they use it as an excuse. Or, "I got fired from my last job because my boss didn't like me." Well, I gauran-damn-tee it, some of my bosses didn't like me either. Some of them didn't trust me 'cause I was a felon, especially at the bank. Shit, they all got along with me really well because I performed and did my job above and beyond everybody else there. You remove their excuses as well. I'll give you a good example. In 2014, I got divorced from my oldest son's mom. And when we went through divorce it was rough, like any other divorce. Now, I still had to carry on and run the companies that I have and everything else. And this was the first time my... I've been divorced before, but this is the first time that I had ever really had any money to give up. The time before I got divorced, she took all my money while I was in prison. It didn't matter, I was in prison anyway. Like, whatever.

22:15 Ryan Stewman: This time I'm out and able to defend myself, and it was just really awkward. Well, I went to court the first time and I pissed the judge off. I don't know how fucking court works, right? And I go in there. I thought it worked like divorce court on TV, and I'm like, "Your honor, this is not out." And it's like, "That was not cool," and it was this whole ordeal. And my lawyer's like, "Dude, you pissed the judge off." I'm like, "I didn't mean to." Anyway.

[laughter]

22:36 Ryan Stewman: And so, all that happens. And I realized when I left the court that day, I was like, "I need to make a change in my life." Obviously, we're getting divorced, so there's changes being made, but I need to take away every excuse from her that she could possibly make to not let me have time with the kid, or make my life difficult, or whatever the case. And so it didn't happen overnight. But every single objection that most ladies give, like, I'm never late on my child support, I pick my kid up more than I'm even legally obligated to, 'cause we have 50-50 custody. I pick him up even more than I'm legally obligated to. Even though I pay her child support, I still pay for everything, for the kid improving at school and everything else. And I'm not looking for a pat on the back, but there's no excuses from her.





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23:19 Ryan Stewman: If her girlfriends and her go out, and they're like, "What's your baby daddy like?" She's gotta be like, "He's pretty fucking awesome, actually." Because I've removed all of her excuses, there's nothing she could complain about, not one single negative thing that she can say about me, because I've always kept everything 100% behind the scenes. And you know what? We have a great relationship because of it. Her father, my ex father-in-law and I, we shoot the shit all the time, and he'll send in referrals for different things that he needs all the time. We're still good friends. He gets along with my current wife. And so this whole thing with removing her excuses, you can do that from your boss. You can do that from your significant other. You can do that from your kids. If you start showing up, you can remove other's excuses as well, at least their excuses towards you.

24:08 Ken Franzen: Sure that's pretty awesome. I'm interested in a little bit because you said that in the dip of it all, 'cause we still hear from some of our home improvement clients about... They still bring up the 2008, not the mortgage crisis, but just the entire dip in the market. But you absolutely crushed it, you just went and you showed up every day and crushed it when everyone else was...

24:39 Justin Johnson: Failing.

24:39 Ken Franzen: Just in disarray.

24:43 Ryan Stewman: You wanna know my secret?

24:44 Ken Franzen: Yeah, I'd love to know your secret.

24:48 Ryan Stewman: So just keep this in mind if this ever happens in your industry, whatever the listeners out there are in. But I had this revelation because while I was in prison, I would watch CNBC 'cause I was like Shawshank Redemption in there. I did loans for freakin' the guards so I could get money on my commissary books and shit like that. Sent referrals out and have them put money... Anyway so, I got all the convicts watching CNBC and stuff in there and I noticed that so many people were quitting their mortgage jobs and I would get letters from my home boys and they would say XYZ person went to work as a land surveyor, went





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to work in the oil and gas industry. And I'm like, "All these people are leaving the industry, who's serving their clients?" If they're getting out of the industry altogether, who's taking care of their real estate agents? Who's taking care of their clients? Who's refinancing their people if the rates drop? And so every time somebody was leaving the business I would just hit 'em up. It's like, "Hey man, what're you gonna do with all those referrals that you got?"

25:44 Ryan Stewman: And they'd be like, "Dude I'm going, I hate the mortgage business, I'm going." It's like, "Dude, well just get me a list of clients. I'll take care of 'em." And dude I collected list after list after list and I would blast 'em with emails and send them messages and leave them voicemails. Like "Hey, Fred with PrimeLending gave me your information, he quit 'cause he's a loser but if you wanna work with a winner here I am." [laughter] And dude, I closed a ton of loans because all these other people lost a relationship and they left the industry.

26:09 Ryan Stewman: So you think about that, those of you listening out there, when your industry goes in the dip. Warren Buffet gives the best advice obviously, but he says, "Be greedy when people are fearful, and fearful when people are greedy." So people were fearful of staying in there and I thought, "Well, shit, it's time for me to go all the way in and be greedy." And it paid off well.

26:26 Justin Johnson: Nice.

26:26 Ken Franzen: Great Strategy. Now back then, and this is pretty notorious for the time and the industry, but cold calling was a pretty big thing. Picking up the phone, dialing for dollars before the internet really changed that. People out there, do you see a lot of people still doing that, clients that you've worked with, that are still using that as a sales tactic? And if they are what direction do you try to steer them?

26:56 Ryan Stewman: My clients better not be making cold calls, that's not what we're about, right? Damn it, if y'all are listening, if I catch any of y'all, damn it, there's gonna be hell to pay, literally. Well, so in like 2003 I started in the mortgage business, and by 2005 I was training other loan officers how to get leads. And what we did in 2005 is I would go grab the Sunday newspaper and I would call every real estate ad that was in there, and I would leave voicemails on some, and that was back when cell phones didn't text, really. 2005 people weren't really texting that much so you could get a hold of almost everybody on the phone, especially





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if they had an ad going. And I would teach people how to pick up the newspaper, start the conversation, and play what I call the "if I could, would you" game right.

27:41 Ryan Stewman: So if I could bring you a buyer, would you be interested in selling it? That kind of shit. And start the conversation asking them questions about the property and get the detail and then go in for the close. Well in 2008, the first thing I did when I got out of prison was I opened my Facebook account, because I had been hearing about it on CNBC 'cause they were talking about it one of these days it's going to go public, and it's so big, and my friends had written me letters about it. And I never saw it, it showed up on the scene while I was locked up. And so I started a Facebook account in hopes that my ex-wife that left me while I was in prison the second time would see my post and watch me win.

28:17 Ryan Stewman: And so I started posting on Facebook, "Hey here I am salesman of the month, again." Things like that on there and pictures of plaques. I looked like Floyd Mayweather 'cause I got so many damn salesman of the month plaques and shit like that and trophies and all this stuff. And people started hitting me up. I was just doing it to brag at first, just full disclosure. But people started hitting me up and they're like, "Dude, you're really good at mortgages." I'm like, "Oh shit, how did they know? Oh, they're paying attention to me." And so then I start turning up the heat and the next thing you know, I got people that would hit me up on Facebook, and they would want me to refinance their house or help them buy a house. I started being friends with all these loan officers so that every time that they would say they're leaving the industry I would be the first person in their DM asking them for their list of contacts, you know what I mean. If I saw somebody's job change from mortgage to some other industry, dude I'd be right in their direct message trying to hit them up and work with them. And I realized by 2010 that you didn't have to make cold calls and stuff like that anymore.

29:15 Ryan Stewman: I worked for this internet-based company and we generated a lot of ads. We used to, funny story guys, we used to run ads during the Jerry Springer show, 'cause it's cheap. And we ran these really cheesy ads. It was me, on TV, and I'm like, "We have arms." I used to be, probably, I don't know maybe about the same size I am now. But I used to wear muscle shirts on this commercial and go, "We have arms. 7 years, 5 years" it was ridiculous right. And we would run them during The Jerry Springer show right so we got all these white trash trailer park Jerry Springer watching rednecks calling us and they're like "Oh you're the fella with the arms huh?" and at the time I didn't have tattoo's or any of that stuff so I used to be like y'know clean arms and stuff like that. And so I'm up there doing this thing and it was absolutely ridiculous.





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30:03 Ryan Stewman: But back to the story, when I started connecting with people through email because we would have all these internet leads come in. I never talked to anybody, I was getting them to fill out mortgage applications online, I was getting them to e-fax me all their stuff and I thought, "Man, we are totally not communicating face to face the way that we... " Today, it's even worse, but everytime you wanna say something to somebody, you send them a text message, it's rare that people call each other, it's rare that people really meet up because we have access to everybody right at our fingertips through our phone. We get them on Snapchat, Instagram, Linkedin, Facebook, wherever.

30:37 Ryan Stewman: You can make YouTube videos. There are so many different things things that we have and really door knocking, cold calling and even old school face to face networking are really the least effective ways to do that. You could cold call 300 people today, it'd take you about a day to hit 300 cold calls and you could cold call 300 people and have a few conversations or you can make a post on Facebook and reach 2,000 of your friends.

31:04 Justin Johnson: Sure.

31:04 Ryan Stewman: I'd rather make a post on Facebook, I don't know about you guys, but that's what I do. My Facebook page, just my personal profile has 45,000 people I think, 'cause I have 40,000 followers and then 5,000 is your max limit. So if I make a post on there, obviously not all 45,000 see it, but probably 4,500 do. And I couldn't make 4,500 calls in an hour, let alone in a 30 second post. And so it's just a more efficient way to get in front of people and then let the post filter people out. The right people show up on the comments and the DM and the wrong people won't see anything.

31:42 Justin Johnson: Right.

31:43 Ryan Stewman: It's just a better way of doing things in my opinion.

31:47 Justin Johnson: Yeah, the platforms that are available now really put that last nail in the coffin of cold calling. Even though, I'm guessing you probably still encounter the occasional sales department that is buying lists and dialing for dollars but it's a lot less than it used to be, thankfully.





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[overlapping conversation]

32:09 Ryan Stewman: It's annoying though, when's the last time you picked up the phone for a stranger first of all? Then when's the last time you picked up the phone for a stranger and then actually bought shit from them? It ain't happening.

32:19 Ken Franzen: No, but we don't have time to pick up the phone for a stranger.

32:22 Ryan Stewman: Exactly.

32:22 Ken Franzen: We can easily filter that out and then the trust factor obviously isn't there. Their call is out of the blue and you're not gonna buy especially a high ticket item off someone you don't know, who just called you out of the blue. It's pretty much unheard of these days.

32:38 Ryan Stewman: Yup, exactly. But yet a lot of salespeople think that's the way to go and then what happens guys is at the end of the day, they're beat up, they're out of shape, they're losing their hair, 'cause they've scratched their foreheads so much and they're just worn out and just totally exhausted with life and they hate the sales game 'cause they spend all day talking to people that don't wanna talk to them to have one or two winning conversations. Whereas it would have just been easier to spend the whole day playing Tetris on your phone, waiting for one or two conversations to trickle in your inbox or your Facebook messages?

33:11 Justin Johnson: Sure, absolutely. So, Ryan, you create a lot of content. Why do you place so much focus on content creation? And then how much time do you spend each day creating content?

33:26 Ryan Stewman: I have a good system but first, I think the content is what separates me from everybody else. My competitors, which are all big names at this point, they don't write their own stuff, they don't do





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their own products and things like that. They outsource pretty much everything just from an exposure standpoint. Me, I like to use my content to demonstrate my expertise. I use real world examples of either myself or somebody that I've worked with. And content, I think, separates me from everybody else. If one person has a funnel but I've got 1,500 blog posts which I do, that I've handwritten and then I'm also syndicated in the Huffington Post, on Medium, on Forbes, Entrepreneur, Addicted 2 Success, I've been in Inc Magazine, all this stuff, I've got all this content out there. When somebody comes and they look me up, they can see, "Oh shoot, Stewman's an expert. I can see it in his videos, I can read it in his blog posts, I can see the things that they quote in him in Forbes all the time for, he's a 100% expert." And so then when we get on the phone with this person, when they become a lead and they're either in my inbox or they're on the phone or they're on one of our webinars, so whatever the case is, they're in a buying mood, right?

34:48 Ryan Stewman: They don't need to find out if I can help them, it's how fast I can help them. And so I think content allows me to lead the way and not only standout from my competitors because they're not the ones actually creating it, but it allows me to demonstrate firsthand that like, "Hey, I know what I'm talking about man, so if you just come over here, we'll help you with whatever that problem is."

35:07 Justin Johnson: Nice.

35:08 Ken Franzen: Sure. So do you put a focus... It's a lot of content, I mean 1,500 blog posts is quite a bit and I know that you get quite a bit of, especially from sales people, traffic to your website for those interested in sales topics, but are you [35:25] _____ blog post today? Are you spending an hour today on content creation? What would you... You just said before we started this that you just came from recording a video for... You have a video that comes out each Wednesday?

35:39 Ryan Stewman: Yup.

35:39 Ken Franzen: So talk to us a little bit, I think you have a podcast as well, you have books, there's a ton of content going on here so obviously and you're writing this all yourself unlike some of the noted competitors who have ghostwriters and such. So that's a ton and I think that you do work in between all that, right?





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36:00 Ryan Stewman: So yeah, I'm the CEO of six companies, and they all do well. Well, five of them, one of them is a technology company, damn it, those things are losers. Be careful. [laughter] Just being real with everybody here. But so, I've got a lot going on. I've got three kids, a wife, I own like I said six different businesses, we got about 25 people that either answer to me directly or an employee and I've got two other business partners in the other ventures, not in the Hardcore Closer or Break Free Academy venture but in some real estate ventures. So I have a ton going on, but the reason why I'm able to create the content is, A, I've got a good team and everybody that works for me, we all have the same saying, the same phrase, like motto or whatever you wanna call it, and it's, "Stay in your own lane."

36:53 Ryan Stewman: My companies are all divided into three very specific places, and what everybody's job is and they just stay in their own lane and it works out absolutely perfect for us now. But what's enabled me to create all this content is I have a really good system, and you guys got to remember all these blog posts and podcasts, I've been podcasting since 2011, I believe in April 2011 I did my first podcast, and I've been writing blog posts since 2013. I've been making YouTube videos since 2008, so it's not like I'm some dude that just came out of the wood work and has all this content.

37:30 Ryan Stewman: Man, I've just been putting in the work whether somebody read it or not or somebody wants it or not over the years. And Sunday night, I write a blog post, sometimes two if I'm in a good mood, but my system is really easy, like during the week I think of headlines and topics, and so I write a bunch of headlines and topics down, and then Sundays I sit down at about 6:00 PM and I look through all the headlines that I've written down over the last few weeks, and I pick a few out that stand out to me, I might tweak the headline but then I write. My typical blog post is 1500 words, so I do write a lot more than like say Inc or whatever, but I like to explain to people in very simple terms so that they leave there and they get what it was I wanted them to get.

38:12 Ryan Stewman: And so I do that every Sunday, it might be one or two blog posts, then Tuesdays, obviously, which is the day we are recording this, I shoot my podcast in the morning and then right after that we do our Whiteboard Wednesday video, so the way that my podcast works is there is a company that does everything for me, so they actually sponsor me and promote this and all the like syndicated everything, so all I do is I show up, they give me a topic, some bullet points, I knock that stuff out in about 30 minutes and then they do everything.





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38:44 Ryan Stewman: As you guys know, it's a pain in the ass to upload it to YouTube, SoundCloud, Lisbon, and all these other things, they do all that and they turn it into a blog post on Hardcore Closer. All that's done for me, all I have to do is just show up, kind of like this. I just voice over the podcast, you guys are gonna do the work on this one, so it's kind of the same thing, right?

[chuckle]

39:02 Justin Johnson: Right.

39:03 Ryan Stewman: And so, then I shoot a 12 minute video we call Whiteboard Wednesday, right after that on Tuesday morning, so at 09:00 AM, we do the podcast, by about 10:30 I am finished shooting the video. And so the video is about 12 minutes and my video guy meets me. We just got an office, so soon we're moving to the office, but I turn that video and about 250 words into another blog post and then I syndicate it on YouTube, Facebook, and I have somebody who does all that for me, who uploads everything for me and shoots the videos, and then every week I do a book review, I read a book a week, and so I write a book review, and those are generally pretty easy blog posts to do, and I like to write reviews about famous people so that I can target their fan base on Facebook.

39:48 S?: Smart, right?

39:48 Ryan Stewman: Like I just wrote one about Arnold Schwarzenegger and I targeted all the Arnold fans to grow my fan base. So we got the podcast, [39:58] _____ blog posts, the Whiteboard Wednesday, the book review, and then if I'm feeling lucky, I might write another blog post during the week, like if I got a good idea, or I might write a blog post for one of the places that I'm syndicated at, like Forbes or something like that.

40:11 Ryan Stewman: So, while that seems like a lot of... It is a lot of content, and until I had help, it was hard keeping up with this, but at the same time I have a really good system and really good support stuff to where I only really fellas, I only do the part that nobody else can do, like only I can be in the video, only I can show up on the podcast, 'cause it's my voice, only I can actually write this, everything else, the uploading, the syndicating, the keywords, all that other stuff is all outsourced, and that's what I've done, I've basically





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pushed myself into a corner to where I'm in a place where only I, I'm the only person that can do these things.

40:48 Ken Franzen: Sure, but I think the important thing is you have a system in place for creating this content so it gets done.

40:54 Ryan Stewman: Yeah.

40:54 Ken Franzen: You know, Sunday nights, Tuesday mornings, you have some additional overflow there but the system there, whether you're doing 100% of it or you have a team that helps you with that, the system there, it being on the calendar is what gets it there and gets it done, and I can appreciate the time you put in over the years of that blog count accumulated to 1500 and that didn't happen overnight obviously, but putting a couple of posts together a week is effort, and creating that content does set you apart from your competitors and get those people diving into your content when they see you either on Facebook or in another article, so impressive system there that you just shared with us, I appreciate that.

41:42 Ken Franzen: One question I have though is with all that going on, how do you get so much shit done everyday, because, I mean, do you wake up early? Do you stay up late? I know that you have some people that are on your team to help you out, but there is still... You have a wife, three kids. Justin and I are in the same scenario, we have a wife and three kids, so we know that sometimes when you get home from the office, it's not... You gotta flip that switch over to family mode. So what's your day look like and how do you manage that to get all this packed in there?

42:15 Ryan Stewman: Well, a couple of big factors. Number one, I schedule everything so nothing happens without being on my schedule, including family time. Date night is on my schedule, time at the park with my kids, my kids ' soccer game, all that's on my schedule, my wife does all that. She puts wherever I need to go in there, and so does my assistant. So when somebody hits them up and says "Hey, I need Ryan to do this, that or the other." They put it in my schedule so all I gotta do is wake up everyday and see what needs to be knocked out, and I just knock the task out.





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42:47 Ryan Stewman: Yes, I wake up at about 5:00 everyday which isn't too early, and wake up about 5:00 and usually from 5 to 6:15, it's like my quiet time, I answer emails, I think of my Facebook posts for the day, and maybe even write a blog post on some days when I'm feeling really good and confident, and maybe jot down some ideas, to make videos later in the day or whatever the case. So that's my creative time 'cause nobody's interrupting me. But then at 6:30, I go to CrossFit for an hour, Monday through Friday. And then get back at 7:30, sit down, cool-off 'cause I'm usually sweaty as hell, sit down and cool off behind the computer, answer more emails and stuff at that last minute before people really get to work, about 8:30 or 9. So by the time that it's 8:30 or 9 and most people are showing up at work, because of the convenience of having a computer at my house, and CrossFit being across the street, I've literally knocked out three hours worth the work and got a exercise in.

43:43 Justin Johnson: Nice.

43:44 Ryan Stewman: And so that gets me ahead of the game but I usually stop working around 6:00, sometimes a little bit earlier but I'm usually done with work by 6:00 but I'm really disciplined in the sense of if it's not on my calendar, it doesn't get done. And I'm on a time block, so when I get on the phone with somebody or if I got a task, I'm staying on that time block, and if I don't stay within it, I gotta put that thing again somewhere else on my calendar that it can fit in, like that task. And so I just keep myself on... Wake up early, and so I work 12, 13 hours a day but I'm done by 6:00 so it seems like, that's a long day but really I'm done by 6:00 PM, so that gives me... When my kids get in from school and everything else, that gives us time to eat dinner together and usually watch a family movie or something. I'm a member of the country club, I sound like a damn yuppie.

[laughter]

44:31 Ryan Stewman: I'm a member of the country club up the street so I take the kids up there and they go swimming, we got a golf cart so I ride around the neighborhood with the kids in the golf cart in the evening time. So I do, I spend a lot of quality time with my family too, but my schedule stays packed and so on days where I'm playing, I'm playing all in. And I think that's what makes me be able to get everything done is I know that on Thursday I have to do a book review. I know that on Tuesday, no matter what, I gotta show up and record a podcast 'cause there's people paying me to do it. I know that on Tuesday, no matter what, I gotta show up and record these videos 'cause Alex is getting paid to show up here and he's gonna make sure that that happens. And so I put myself in these positions to where I have to do these things and then





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obviously the rest of the tasks as well. But again, I've outsourced everything that can't be done by me personally. So the things that I focus on these days are truly things that only Ryan Stewman can do.

45:27 Ken Franzen: Smart move, Dreamlining that out. So we talked about your most recently released book. But you have a couple of others out, one in particular I noticed you had on your website, where you send it for free, just for shipping and handling, and if that's not the case, I can edit this out, but you got the "Elevator to the Top" book here on elevatortothetop.com. Talk to us a little bit about some of the other products and programs that you have and maybe who you helped. Justin had in the introduction that you work with alphatype business owners and really having them break through to escalate their business from six to seven figures and I think that perks everyone listening's ears up. What do you do? How can you help our listeners take their business to the next level?

46:23 Ryan Stewman: Well, you know, that's kinda my thing. And yeah, you can get the book for free, at elevatortothetop.com. And really the best place for anybody that's wanting to see how I can help them or get involved with what we're doing over here, is that's the starting point. It's "Elevator to the Top", spend \$7.95 to get that book. Then we'll offer you a... I'll just walk you through the funnel, we'll offer you a \$47 up sale which you'd be crazy not to take. Because the people that are in that room, the video that we're offering, they all paid 200 bucks to be there. So you're getting, basically, 75% off of the same thing that people paid for. And it's a life-changing class that you're about to learn, like you may think you know social media, but unless you have a quarter of a million people following you on Facebook like I do, you probably don't know it as good as I do. And so there's a pretty good chance I can teach you some cool stuff about it.

47:15 Ryan Stewman: And then from there, if you take the offer or if you don't, there's another offer that comes for our what's called Break Free Academy Mastermind, it's the entourage and what that is, it's \$297 a month or \$2,500 for a year, always encourage everybody to spend the \$2,500 'cause not only do you save a little bit of money overall. And you might as well go all in because a month's not gonna change your life, two months isn't gonna change your life. Your life will change in a year, and we have a better than money back guarantee. But the program consists of a monthly newsletter and online training, weekly, we take somebody from the group every week and we break apart their funnel that's not working, we call it our marketing autopsy. We do what we call night school twice a month, we're teaching people new Facebook ads and new YouTube ad funnels and things like that twice a month, we have a mastermind group, we meet up for breakfast a couple of times a quarter.





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48:09 Ryan Stewman: So it's a true hands-on, all-in training thing and there's a lot of people back there that are doing, I've got a few guys that are doing \$100 million or more a year in mortgages, I've got several realestate agents that are doing \$50 million or more a year in realestate, I've got a lot of small business owners that are doing seven figures a year, and we've got a lot of W-2 people that are hitting high sixes and low seven figures a years well. So it's a great mastermind with really diverse, smart, sharp, no BS alpha personality types. So if you fit that avatar that I just described this is probably the place for you and it starts by just going and getting that free book, elevatortothetop.com.

48:49 Ken Franzen: Awesome. We'll include a link to that along with a link to Ryan's other websites and books in the show notes as we always do. So are there any particular tools, and you don't have to share or endorse anyone for free if you don't, but are there any particular tools or apps, CRMs, things that you use in your everyday workings that make your life easier. The "I can't live without this particular item" that you could share with our audience?

49:22 Ryan Stewman: Yeah like I said I live and die by a calendar, and so I use something called Schedule Once and it's like a calendar thing, where you just send people a link, some people use Calendly or whatever but basically, you send people a special unique URL and they are tied directly into your Gmail calendar and they can pick whatever spots you have made available for people and man that saves me so much time using that just somebody who says "Hey man we need to get on a call" and if they're worthy enough to get on a call just shooting them that link, and I usually stay booked out about two weeks, so if you were to sign up on my thing today, it'd be about two weeks before I could get you, you'd find an open spot on there just because I'm so busy you know, my days are jam-packed like I explained earlier, and it really, that helps because it weeds a lot of people out that don't wanna wait two weeks or that can't, or that a lot of people especially in the opportunity world where they're like "man we need to close this deal now" it's like I don't operate that way and so, it really calms the enthusiast I guess you should say the enthusiastic salesperson down as well but that thing saves me, I don't know how many hours a year, every year in going back and forth, it's like "what are you doing Tuesday?", "No Tuesday's busy, what're you doing Wednesday?", "Wednesday at 3:00?", "No Wednesday at 2:30." Like Jesus Christ, [laughter] Click the damn link. [laughter]

50:44 Ken Franzen: Been there, man, been there. [laughter]

50:47 Justin Johnson: So what's new on the horizon? What are you working on now? What do you got coming up that you're really excited about?





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50:53 Ryan Stewman: Well we're catching momentum in the Break Free Academy group that I was just speaking of, we're almost to 500 members now and we're on track to hit our goal of a 1,000 people by the end of the year so that's been really exciting. Tomorrow, people from all over the world start flying here because we do our Break Free Academy live event which is a two-day event where day one, I teach everybody all this cool stuff, and then day two, they actually do all the cool stuff that they learned the day before so that they learn and implement and have the assets and stuff when they leave the program, and it's our biggest one, each one's our biggest one. It started out with three people I think it was at the very first one, back in 2014, and this one we have 88 spots at \$5,000 a piece to this event for people coming this week here and they all start coming in tomorrow, and Thursday and Friday we're putting on the thing so pretty damn excited about that.

51:45 Ken Franzen: That's sweet.

51:46 Ryan Stewman: Not just for the money, we've already taken these folks money, so we've got that, but I'm excited to see the change in their life cause I know every time somebody graduates from one of these things, their life goes on to change because people say "money doesn't solve problems." you're right, it buys problems off. [laughter]

52:01 Ken Franzen: So true, man.

52:02 Ryan Stewman: They say money doesn't solve everything, you're right, but it pays everything off. It pays everything off, whatever excuse you can use for money, I promise you, it'll fix whatever problems you got. Ex wife mad? Pay her enough money, she's not mad no more, right? Boss mad? Make him enough money, he's not mad no more. Government mad? Make enough money, pay the government off. They're not mad no more, either. Money fixes everything, and that's we do at the Break Free Academy, is we help people make more money 'cause that truly does change their lives so I know it's gonna happen for these people and that's exciting for me, you know?





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52:33 Justin Johnson: Awesome stuff. Hey guys, I think that we're getting pretty close to time, and hey Ryan, what's the best way for our listeners to get in touch with you? Do they contact you through the website, Hardcore Closer, or how do they get in touch with you?

52:46 Ryan Stewman: The best thing for everybody is the hardcorecloser.com, it's hardcorecloser.com, the website over there, and that blog's got like I said 1500 blog posts, so anything you wanna know about sales, Facebook ads, realestate, mortgages, marketing, B2B, B2C, whatever, right? It's all on that site, so just use the search bar, my social media icons and stuff are on there as well so you can follow me on social media, I'm real active on Facebook, and I have a Hard Core Closer fan page, and a personal page Ryan Stewman so, real active on there, you can find all that stuff at hardcorecloser.com and you can get the offer for the book that I spoke about earlier and all that stuff at hardcorecloser.com, too, so just make sure you put your name and email in somewhere on that site and you'll start getting shit from me that you like.

[laughter]

53:34 Justin Johnson: How do they reach out about Break Free Academy?

53:38 Ryan Stewman: You can go to breakfreeacademy.com or you can go to breakfreeacademy.com/entourage, both of them will basically get you to the same place.

53:48 Justin Johnson: Awesome. We'll make sure that we have all that in the show notes. Hey Ryan, if you had one piece of parting advice for our listening audience, what would that be?

53:57 Ryan Stewman: Fuck your excuses.

54:00 Justin Johnson: Love it.

54:00 Ryan Stewman: Get rid of them, they're not serving you well.





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[laughter]

54:02 Justin Johnson: Alright guys. Fuck your excuses from the man himself.

54:06 Ryan Stewman: That's it.

54:07 Justin Johnson: Hey, Neon Noise nation. I hope that you enjoyed our conversation today with Ryan. Be sure to go over and check out his website at www.hardcorecloser.com. Ryan, it's been awesome man. Thanks a lot for being on the show today. As always...

54:23 Ryan Stewman: Yeah, thanks for having me on here fellas.

54:25 Justin Johnson: Yeah man. We'll have the show notes available at neongoldfish.com/podcast. Until next time this is Justin, Ken and Ryan signing off Neon Noise Nation. We will see you again next week.

[music]

54:41 Announcer: Thank you for listening to this episode of the Neon Noise podcast. Did you enjoy the podcast? If so please subscribe, share with the friends or write a review. We wanna cover the topics you wanna hear. If you have an idea for a topic you'd like Justin and Ken to cover, connect with us on Twitter @neongoldfish or through our website at neongoldfish.com.





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