

Erik Kolomaznik Client Study Deep Dive

Dharma J Pugliese: So welcome, Erik, and thank you again for carving out time from your busy day to be here to record this video about your story: your story with your business and your story here with the Holistic School of Business.

Why don't we just get started with a simple question?

If you could tell us your name, your title, the name of your company, and just a little bit about your company, the product or service that you offer, who your customers are, and what is special about what you do.

Erik Kolomaznik: So my name is Erik Kolomaznik. My firm is called CK Financial Resources. I am an operating partner of this firm, and I deal in holistic financial services and financial guidance and education.

What that means is that it's based on the ecosystem of money, not the purchase and investment of isolated products and uses of money. It is how money moves. It includes economics and history and a more dynamic approach to how our financial wellbeing should be looked at. And what makes me unique is that there's probably only a handful of people that do that in the whole country.

Dharma J Pugliese: Yeah. It is really extraordinary what you do, a holistic approach to financial wellbeing, and talk about medicine that our country and our world really needs. So it sounds to me like you're actually working to kind of shift this paradigm of how we view money and how we work with money, and to me, that sounds like the most important work that can be done.

In fact, what you're sharing is kind of similar to the entire purpose of the Holistic School of Business, the holistic approach to business, and you're talking about a holistic approach to money. So I just wanted to acknowledge you for the brilliance of your life's work. It's really phenomenal.

So let me ask you this, Erik, was there a particular problem or a specific problem that you're experiencing before you started this program? And if so, what was that problem?

Erik Kolomaznik: So I would say the most relevant problem to the program, as I found out what the program is, it being so unique. The problem is that every time that I talk to someone, or every time I came up with a way to deliver my messaging or consider some advertising or something, it was so complicated to explain that I'm not doing what you're already familiar with, that the conversations I'm having are not familiar, that the information you get is not the same marketing masquerading as education.

So being **too** unique was kind of a problem. I couldn't just tell someone, "Let's have a meeting and we'll talk about money." Or I couldn't just tell them, "Let's make a financial plan," because all of those words and all of that industry has been branded, and so we all think that those words mean a certain thing already. It was challenging to break into people's awareness and to inform that there are other ways of thinking.

Dharma J Pugliese: So I hear that, it sounds like it was a fairly significant problem, because what you have is so unique and how to talk about this with other people in a way that really penetrates their awareness where they could really understand what you do. How did this problem impact your business? And invite you to be as specific as possible.

Erik Kolomaznik: Well, it's really hard to put my finger on, but definitely I could feel that there was a bottleneck in my processes and in my ability to develop business and to grow business. So for example, clients, I could only talk to them one at a time and there would have to be a lengthy discussion where we sort of fumbled around the idea of what I do and how I do it and what impact it will have on them.

There wasn't laser-focused, effective, crystallized language to go along with that process. And then it was possibly even more exaggerated when I met with other professionals who would be good allies, like banks and attorneys and estate planners and things like that because they have preconceived notions and they're even more set-in-stone because they're industrialized. They have relationships already with financial advisers and investors and brokers and agents and all of these things, and so all of those roles have a very clear definition in the professional world.

So meeting with an estate planning attorney and explaining to them what I do, or meeting with an accountant and explaining to them what I do and why it matters to their clients, was a pretty big hurdle.

Dharma J Pugliese: Yeah. So it sounds like it was a pretty big hurdle on multiple levels, not only dealing directly with your clients, communicating directly with your clients and potential clients, but also partners.

Erik Kolomaznik: Yeah.

Dharma J Pugliese: Yeah.

Erik Kolomaznik: And it made it hard for me to envision a world where I could have advertising or messaging or branding because I couldn't even conceive of a 30-second radio commercial in which I could even say anything relevant.

Dharma J Pugliese: And I do understand that you're still in process with our program—you're still kind of integrating the material into your business and working with it. That said, how effective to date would you say that our program has been in helping you to resolve this problem and work skillfully with it.

Erik Kolomaznik: I would say tremendously. Maybe on a scale of one to ten, I would say those dialogues and my ability to articulate what's going on here is up to a nine.

Dharma J Pugliese: Wow.

Erik Kolomaznik: Yeah. As I'm going through the programming, the exercises are so helpful, and the homework is actual work, and it's work in the material world and creating things, designing things, researching things.

But it's also the proper balance of internal work. Self-reflection, which I found to be kind of lacking in other training programs that I've done—because I've done plenty of business planning programs and business development programs and sales training and just on and on and on with all these things—they never really got to the concepts within the mission of

your business, the self-reflection and the self-defining, and the stuff that happens when you look at the whole picture.

And so now that I've done that, and also in time with the projects I'm currently working on in my business, I'm able to apply the methods that I'm learning in the program directly to a presentation I'm putting together or a client I'm having a meeting with or something like that. So it's like I have the lesson and then I also have a laboratory. In the laboratory, I can work out how these lessons apply, and it's accelerated the change and the efficiency of my business model.

Dharma J Pugliese: Wow. So that sounds awesome.

Erik Kolomaznik: That's awesome so far.

Dharma J Pugliese: Yeah, that's great to hear. I really value the feedback and knowing what's working for you, it's awesome.

So this self-reflection, can you tell me more about how you feel about your relationship to yourself and also your relationship to your work as a result of this deeper inquiry, this self-reflection that the program has inspired?

Erik Kolomaznik: Okay, so it's a little bit of irony. It's like the cobbler's son that has no shoes, because in my work I'm constantly asking people to reflect on these questions related to their business or their money or their cash flow or their decision making process (or lack of decision making process) and all these things, and yet I was busy in my business conducting those transactions with people and developing those relationships, and so it never occurred to me to sit down and force myself through a similar process, if not, the same one. And I wouldn't have had the same goal—managing finances—but here, overall, this program has gone beyond just what my business development will be, what my marketing funnel will look like. It's also got me thinking about who I am, what I'm doing, why I'm doing it.

And in my work with people writing business plans for the new year, this is one of the chapters in my playbook, is to help them understand that it's more powerful to have a vision that pulls you forward into the future than it is to try to push yourself from behind

with just your willpower and your drive, and yet I had never really put that piece of the puzzle inside my own mind.

So this process with the Holistic School of Business here has gotten me to do those exercises, to write down those steps, and to get all the stuff that's in my mind and in my memory, and the kinds of things that I might say to a client right on the spot to write them down, capture them, put them into a process, crystallize them, in which case, I can then improve on them even. So the whole idea is that I feel like it probably also will never stop. Even after I finish the program, it will leave me with materials that I think I can continue to work with.

Dharma J Pugliese: Right. I mean, that's really the magic of this material actually is that it's ever-deepening, right?

Erik Kolomaznik: Right.

Dharma J Pugliese: I think you just named that. I'm curious, something that you just said. I mean, a lot of what you just said stood out, but one thing in particular you mentioned, that it inspired this reflection of who you are, "Who am I?" I'm curious if you'd be willing and be interested in speaking a little bit more about how the program has helped you to clarify who you are, and have you had any interesting discoveries in this way about your purpose, for example, here on this planet?

Erik Kolomaznik: Yes, I have. I would say that the largest impact that the process has had is that I don't spend much time on doubt anymore, because as an entrepreneur whose business is based on the project at hand, there will be up times and down times, in between times, marketing times, customer acquisition times, where you're doing a lot of work but not earning any money, and then it's easy for these seeds of doubt to come up and tell me that the seasonality is a stress, I should get a day job or something like that. But in the end, being more clear about how things work and why they work that way, and who I am, and what I'm driving for has given me the ability to just shake those off.

Dharma J Pugliese: Yeah. Wow!

Erik Kolomaznik: And they are so much momentary, and also to deal with other people who say, “You’re insane. Why are you swimming upstream? Why did you quit your day job and start your own business and go through the natural, terrible cycle of starting a business?” And now, you know, I don’t even question those things because having gone through this process so far as I have (and I still have more to do), but already having gone through up to this point, I am much more clear about where I’m going, why I’m going there, and who I have to be to get there.

Dharma J Pugliese: Wow, awesome, and I just want to acknowledge you for doing the work, right?

What I’m hearing you say is that the number one piece, the number one takeaway, so to speak, from the program is that you have no doubt. It sounds to me like there has been a shift in your confidence as a result of doing the work in this program, you’re more confident.

Erik Kolomaznik: I can say it. And now, when you stated it like that, I would also say that if you’re an entrepreneur and you are starting a business or you’re taking on any kind of project, you have to get there. You have to get to that point. You can do it the long way. You can do it the hard way. You can do it on your own with trial and error, and so I see a lot of business do this and many of them fail simply because they quit somewhere along that curve, that learning curve.

Dharma J Pugliese: Right.

Erik Kolomaznik: And having this kind of structure, having these lessons and having the assignments shorten the learning curve.

Dharma J Pugliese: Yeah.

Erik Kolomaznik: Because the trial and error is removed from the equation. If I just listen to the framework that you’re providing and say, “Many people have gone before me here. This is the result of many coaches and a lot of wisdom all being pulled together. If I follow this formula, then I won’t have to go through this many, many year process of just doing it wrong over and over again until I find my way to that realization.”

Dharma J Pugliese: Right.

Erik Kolomaznik: Because either you're going to close the doors of your business or you're going to get there. There's really no other choice. And if you close the doors, you just haven't worked at it long enough.

Dharma J Pugliese: Very true and very wise. So what I'm hearing you say is that the program has decreased your learning curve. It has accelerated the success of your business. You've made a leap that would have taken you potentially years on your own to get to this place where you're at and it's been just a couple of months now.

Erik Kolomaznik: That's right.

Dharma J Pugliese: Yeah, that's pretty awesome. Thank you for that feedback. It's really awesome to hear your story here.

In terms of the logistics of the program and how it's all put together, how would you describe, let's say, the materials themselves, like the lessons, the videos, the content, the group, any thoughts that you have? It's really open ended, any thoughts that you have about, let's say, the quality of the materials themselves?

Erik Kolomaznik: Well, that's a good question. I haven't really been critical as I've been going through things. I would say that it's pretty rich content. So I find myself often wanting to go back and find something, and it might be helpful if there were some sort of indexing or some sort of breakout of what the topics are underneath the videos, because we actually got a lot of stuff there, and I want to go back and find that one ("where was that one where you were talking about some idea?") and I kind of have you go through and play through a bunch of them until I find it.

Dharma J Pugliese: Okay, well, you know you have, it is kind of like an index with all of the topics.

Erik Kolomaznik: Really?

Dharma J Pugliese: Yeah. It's in our Skillful Means Goal Tracking Instructions.

Erik Kolomaznik: Oh.

Dharma J Pugliese: So that's where I would go to look for that where we have all the topics by video in there.

Erik Kolomaznik: So for example, I wanted to find the part where you're going through Amazon and looking at the niche.

Dharma J Pugliese: Right. You would be able to find that there, yeah.

Erik Kolomaznik: There's a place where it says Amazon and I could go and find Amazon.

Dharma J Pugliese: Yeah, yeah.

Erik Kolomaznik: Okay, great.

Dharma J Pugliese: And it should be there, unless that happened to be missing.

Erik Kolomaznik: Okay.

Dharma J Pugliese: But in theory, that should be there, and when we get off this call, I'll drop you a copy of that because we do have a document that is intended in part, amongst others, it has other purposes as well, but that's one of the purposes to cover this thing where you have like an index.

Erik Kolomaznik: Okay. Well, let me say that as far as....

Dharma J Pugliese: But that was not clear in the early portions of the program. We've been developing this program and creating the videos over the last six months.

Erik Kolomaznik: Right.

Dharma J Pugliese: So when you first started, we didn't have this.

Erik Kolomaznik: Oh.

Dharma J Pugliese: Yeah, but then we covered it. When did we cover it? It's in one of the webinars. I think it was in September.

Erik Kolomaznik: Okay.

Dharma J Pugliese: And we talked about it then. But I'll make sure to get you a copy of that.

Erik Kolomaznik: Yeah, I would appreciate that.

Dharma J Pugliese: Yeah.

Erik Kolomaznik: And of course, all of the information I got in the first orientation and the first lessons, it had relevance that I didn't know would be significant later on.

Dharma J Pugliese: Yeah.

Erik Kolomaznik: So the refresher would certainly help. I would say overall the materials are really good. The workshops, the webinars, are useful in being able to get other people's perspectives and see where other people are at within the process because every once in a while a little nugget will come out of the shared experience.

Dharma J Pugliese: Yeah. It is always extraordinary to know who . . . it's like everybody that I speak to, their experience is sometimes dramatically different as compared to the last person so it's always interesting to have these conversations and hear, "Well, what's been best for you, or what really has worked for you, and even what hasn't worked for you, so how can we make it better."

And so the next question: you had mentioned that when you started this program over the first month or six weeks or so, you had a flurry of activity. You had new clients coming in. You had new business partners that were showing up, and there was just a lot that seemed to happen in that first time period when you first started. So I'm wondering if you could speak a little bit more about that, on how did the program influence that, what happened, what impact did this have on your earnings or even projected earnings. I'm just really curious to hear more about that.

Erik Kolomaznik: Okay. Well, I'll also say it hasn't appeared to slow down.

Dharma J Pugliese: Great.

Erik Kolomaznik: It wasn't just the beginning, but what happened is that several things that I have been working on and then several coincidences started to happen in succession, and it seemed to be either I was paying attention because I was going through the exercises of the homework and listening to the lessons and so I caught them as they were going by, or I simply was putting my attention on my business and doing some gardening and pulling the weeds out and cultivating the vegetables and the flowers . . . just makes for a better garden, and so things started to just bloom.

It was interesting because I hadn't really applied any of the material yet. I hadn't redone my branding. I hadn't started marketing. I hadn't started using different a sales process or sales funnel or any of those concepts. It was simply that I was sitting down thinking about things, writing them down, doing a self-reflection, and then suddenly I was just getting introduced to people and business opportunities fell in my lap all at the same time.

So if you believe in coincidences, it might be that. Or it might be something a little more Law of Attraction-y where the idea that the current situation wasn't ideal. There were ways to make it better. And then the understanding that I had something in my grasp that I could use to get there. I find that sometimes just knowing the difference between where I am and where I'm going and the fact that I'm capable of bridging that gap is enough to make some pieces fall in line. And certainly, my experience at the beginning of this lesson was indicative of that.

Dharma J Pugliese: So do you think that something shifted inside of you as a result of this? Starting this program and diving into the lessons, something shifted inside of you, perhaps energetically that kind of opened up some energetic pathways for these new relationships and contacts that suddenly presented themselves?

Erik Kolomaznik: Well, it would certainly have to be that way, right? Because otherwise it wouldn't have shown up.

Dharma J Pugliese: Right. Awesome.

Erik Kolomaznik: And they probably were waiting to show up, because I've been working at them for a long time already, and there was some element that must have been missing, you know?

Dharma J Pugliese: Awesome. Can you put your finger on what was missing and what made that big difference?

Erik Kolomaznik: You know, I don't know. There's a little too much circumstantial stuff going on because it wasn't all from one effort.

Dharma J Pugliese: Right.

Erik Kolomaznik: It wasn't all from one source. It was just a lot of little things like popcorn started to take off. When that stuff happens, it's not as though I put an ad in the paper and the ad is working, and so I can track it back to that ad. Or that I started going to more professional events and so meeting people worked. It wasn't anything like I tried one thing or I got one nugget out of the program and just ran with it. It was more like all of the things were working better, and so if it's the case, then it probably had to have been me, because I'm the only common after I learned all these things.

But what changed in me? I can't say for sure.

Dharma J Pugliese: Yeah.

Erik Kolomaznik: It's hard to be me and observe me at the same time.

Dharma J Pugliese: Right, right. Well, you found something worth holding onto. That's what it sounds like.

Erik Kolomaznik: Yeah, absolutely.

Dharma J Pugliese: Yeah.

Erik Kolomaznik: And you know if it ain't broke, don't fix it.

Dharma J Pugliese: Right. So this shift, regardless of where it came from and what inspired it, this shift resulted in new activity, kernels of popcorn popping, people showing up in your life, new clients, new business. Is there a way to quantify that? If you were to quantify that, for example, how would that translate to dollars and sales?

Erik Kolomaznik: Based on the new relationships and business development that came along while I was doing the program, and then the exercises in the program and applying them to those opportunities and those clients, has put me on track at the end of the year here to forecast that I might double or even triple my revenue and the size of my average client in 2019.

Dharma J Pugliese: Wow, that's pretty remarkable, and I would say that that is entirely true. So I would say that the sky is the limit. You could pretty much pick your number, with the training that you're receiving here, so I appreciate you saying that. What I heard you say is that you could potentially double your income in the next year based on what you're learning here at the school, and the application of what you're learning, in your business.

Erik Kolomaznik: That's right.

Dharma J Pugliese: Wow. Okay.

Erik Kolomaznik: And it could be even more. I mean, a lot of the things that you talk about are difficult for me to understand how I might apply them, like, for example, having coaching or content online or something like that, but if there were expansions in my business that could leverage the internet and make me accessible to people all over the country, then really I couldn't tell what would happen because, so far, my business is based on face-to-face client interactions, but if there was a way, as I follow through this program, that this funnel process leads me to having internet content, who knows what will happen there?

Dharma J Pugliese: Yeah. Well, absolutely, it does. So I think what we're talking about now is scaling, right? And that's going to be one of the next levels for you, right?

Erik Kolomaznik: Yeah.

Dharma J Pugliese: So you're still kind of learning the content, and one of the next levels is, if you want to go to that bigger level, absolutely (and I would say yes to that) and it's going to be a matter of using your signature program and process and scaling it to a bigger level so that way you could serve more people more efficiently. So similar to scaling like the Holistic School of Business is doing right now. We've made this transition really over the last 12 months from working one-on-one to working one-to-many, right?

Erik Kolomaznik: Right.

Dharma J Pugliese: So it's very similar. Now, due to the nature of your business and the sensitive material (the financial information) that you work with your clients, you might not have a group process like we have, but you might have financial advisers that work for you, for example, that would deliver your signature program, your signature process. All of that can be scaled and done online using similar systems and processes that you're learning and that the Holistic School of Business uses. So I would say you're definitely on track, but your business can be a multimillion dollar company within the next couple of years if that's what you want to do, Erik.

What you have is so unique and there's such a big need for it that your ideal customers, people who say they want to grow financially, but they also are concerned about living a holistic and mindful life, they're going to flock to you once they start to learn exactly who you are and what you do. So I would say your interest and willingness to really focus on doing this work is going to directly impact your ability to bring it to the next level.

Now, of course, there are other coaching methods out there, but this is tried and true, and I would say that this will get you there, so you're on the right track by really honing in and focusing on what you're doing here in this program.

Erik Kolomaznik: Yeah.

Dharma J Pugliese: Yeah. I hope that's helpful.

Erik Kolomaznik: From the beginning, I've been very curious to see how this fits into my particular template because I don't have any coaching element with my business. For me, the coaching is the vehicle that gets to the transaction.

Dharma J Pugliese: Right.

Erik Kolomaznik: Because there has to be a transaction in order for somebody to do something or make a change or have a strategy with their money, and the coaching comes along for the ride.

Dharma J Pugliese: Yeah.

Erik Kolomaznik: But if the coaching is the thing, if the coaching is the business, then that would be more like the coaches that I'm familiar with.

Dharma J Pugliese: Well, this method, this approach, it works not only for coaches, but also for consultants and educators.

So you're offering an educational process that you take your clients through, so that the consulting component, there's an education component . . . maybe not so much a coaching component, but I would say definitely strong consulting and education components. Would you agree with that?

Erik Kolomaznik: Yes, yes. There's coaching that goes on there, too.

Dharma J Pugliese: Oh, I thought I heard you just say that there wasn't so much coaching.

Erik Kolomaznik: The coaching happens, but the coaching isn't the product.

Dharma J Pugliese: Gotcha, okay.

Erik Kolomaznik: The consultation isn't the product.

Dharma J Pugliese: Right.

Erik Kolomaznik: And I have associates that I use in my business to refer to my clients, and their construct is that the information is the product, that the coaching is the product, and so that's what the consumer buys.

Dharma J Pugliese: Gotcha.

Erik Kolomaznik: The consumer is going to be using their money, moving their money, investing their money, and so the coaching comes along with that, but I have never considered packaging the coaching on its own.

Dharma J Pugliese: Right. I see. I got you.

Erik Kolomaznik: And then giving that information and the wisdom and the materials that come along with the things that I studied here, so maybe there's a whole another segment of my business here.

Dharma J Pugliese: That could be a whole another dimension of your business, yeah, financial coaching, absolutely. And there are plenty of financial coaches out there who are doing very well. So if that's a direction that you choose to go, that could be a whole other income stream for you, certainly.

Erik Kolomaznik: It's possible.

Dharma J Pugliese: So I think the sky is the limit with your model, and I don't just say that to anybody. I think you're onto something that's hot, that can be very big, and that there's a real need for, and so I'm going to urge you to keep doing the amazing work that you're doing.

And I'm looking at the time here . . . I just have a couple of quick questions for you if you have the time. I know we're past our initial time that we had set here. So what message would you give to someone thinking about enrolling in our program?

Erik Kolomaznik: I would tell them the same thing that I tell all of my clients, "Investing in yourself is always a good idea and probably the first thing that you should be investing in." If anybody is telling you that there is some other whiz bang new idea or new product that you could be investing in and ignoring at the cost of your own education, your own awareness and your own confidence in what you're doing, then you should run away from that investment as fast as you possibly can.

I've identified in my work that there are lots of conflicts of interests. There are parts of many businesses, there are parts of my business, where people make more money the less their consumers know, and so they're not invested in informing their consumers. They're not invested in developing savvy consumers. But here, this program at the Holistic School of Business, it's designed around putting us, the students, in the driver seat as the general contractor of our own business construction project so that we are investing in our business and in ourselves at the same time, and not one sacrificed for the other.

You know, I remember being in an intensive business development kind of training, and they were talking about the dedication and the amount of hours and the "this" and the "that" that you've got to put in and then you're sort of confronted with this idea that you're never going to have anything else in your life. You're going to have to sacrifice family time. You're going to have to sacrifice your hobbies. You're never going to see your friends again. And that's the cost of being successful. That's what you have to do, to work a thousand hours a week and all of these things.

However, that's not very holistic. You can't be a well-rounded, happy business owner/entrepreneur if you are not paying attention to all of the pieces of the cycle and all of the pieces of yourself, and if you haven't figured it out on your own and you don't want to spend ten years doing that, you may as well just sign up for a program from someone who has spent the time and the intention and the study to give it to you right on a silver platter. And I'm big on efficiency, too—there's no reason to spend time and money and effort and put stress on your system when there's an easier, more efficient, faster, more effective way to do it.

Dharma J Pugliese: What would you say this program has given you on a silver platter? I like that you used that term. And what specific suggestion, based on that, would you give to someone considering this program?

Erik Kolomaznik: Okay. I can't really describe what's on the silver platter because it's sort of an intuitive feeling that I have, that if I had just gone down the road on my own, I may have eventually ended up learning the lessons and coming to the conclusions and doing some self-reflection, but it would have been so much more chaotic, and it would have taken so much more time, and I would have made many more mistakes. Try this, it didn't work. Try that, it didn't work. But instead, now it's organized. My efforts are organized and

I can see in your lessons and in the material that you're showing that it's based probably on a lot of trial and error and mistakes of other people that have gone before.

Dharma J Pugliese: Yeah.

Erik Kolomaznik: And so it cuts all of that out for the students. So I guess what the program delivers on the silver platter is a more effective and efficient way of coming to the conclusions and getting the wisdom, and taking the actions that are necessary to be successful in business without the lengthy and painful process of knocking around and trying to do it in the school of hard knocks.

Dharma J Pugliese: Right. Yeah, and that is really the underlying intention of this program to a large extent. I've gone through the school of hard knocks and many of our clients have.

Erik Kolomaznik: Yes.

Dharma J Pugliese: So I'm here to help you graduate from the school of hard knocks and get to the next level.

Erik Kolomaznik: Right, right. We're all in that school, but, oh yeah, so you know, here's a problem. Here's a problem with real school. I learned that if I discovered a faster, smarter, quicker way to get something done, it was called cheating, but in the real world, that's called innovation and efficiency. And so obviously, there are certain rules that have to be followed, but by breaking the rules, you come up with things like Windows and Uber and Google and all of those things, right?

So there has to be some "cheating," and the shortcuts, there has to be some shortcuts. There has to be some way of doing things smarter and faster and easier. And not to say that self-reflection is easy, but left to our own devices, we're not great creatures of self-reflection, but given a formula and given a structure and given a schedule, if you stick to it, you could come out the other end having covered a lot of ground in a very short period of time.

Dharma J Pugliese: Wow! Awesome. If you could choose three words to describe our program, what would those three words be?

Erik Kolomaznik: Hmm, probably Holistic School of Business. Those are taken. How about effective, transformative, and productive.

Dharma J Pugliese: Effective, transformative and productive. Sweet. Thanks, man. It's awesome. So is there anything else that you would like to add before we wrap up, anything at all?

Erik Kolomaznik: Yes, you had asked me before a question that I didn't answer. You said, "What would I say to someone who's considering signing up for the program?"

Dharma J Pugliese: Okay.

Erik Kolomaznik: And here's what I would say. People who are going to sign up for the program are just going to sign up for it. So people who are considering signing up for the programming are actually considering why not to do it, and if you're thinking that you're not going to do it, you owe yourself to come up with a better alternative. If you don't have a better alternative, you better just sign up and do the work.

Dharma J Pugliese: Awesome. Awesome. Thank you, Erik.