

It's A New Year [Episode 60]



Full Episode Transcript

With Your Hosts

Matthew Jarvis and Micah Shilanski

[The Perfect RIA Podcast](#) with Matthew Jarvis and Micah Shilanski

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This is The Perfect RIA, in case you didn't know. Bringing you all the strategies to help your business grow. Are you happy? Are you satisfied? Are you hanging on the edge of your seat? Sit back and listen in while you feel the beat. Another myth bites the dust...

Micah Shilanski: Well, welcome back to the Perfect RIA Podcast. I am your cohost Micah Shilanski, and with me as usual is Matthew Jarvis. How's it going, Jarvis?

Matthew Jarvis: Micah, it's going good. I'm excited for the new year. I always ... even though sort of the new year's an arbitrary thing, right? The calendar is totally a human construct. I love the new year. I love setting new goals. I love the opportunity to say, "Whatever's happened in the past, I'm going to celebrate that, and now let's kick some trash again."

Micah Shilanski: Yeah, it's almost like a clean slate, right? And now we get 2020 with a breath of fresh air that's there. Everything resets. Everything is achievable. That's there. We get to set the game plan for this next year.

Micah Shilanski: And I've got to say that's going to be a lot of the theme of what we're going to be talking about this year is we've got a pretty exciting challenge that we're going to throw out there. We've been thinking a lot, Jarvis and I've been talking about this last year of doing the podcast with the Perfect RIA and it's been amazing. We've had a lot of fun doing it. We're getting some phenomenal feedback from the TPR Nation. So, again, thank you guys for all that feedback.

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Micah Shilanski: But we wanted to say, how do we up this game? How do we increase this? And we want to declare a challenge to all of our listeners out there, all of the advisors listening to our podcast. We want you to at least bring in 100,000 of new revenue, 100,000 growth in the next 12 months, and we're going to call it the 100K Challenge.

Micah Shilanski: Now, if your numbers are so big that 100K doesn't seem achievable, awesome. Let's throw 20% on there because this is a core fundamental of the Perfect RIA is having that growth that's going to be there. And so we want to issue that challenge out. And in addition to that, we're going to help kind of talk to people about this challenge, aren't we, Jarvis?

Matthew Jarvis: That's right. So this is going to become a once a month or so episode theme for us, really driving your growth to 100K. Micah and I are also taking that challenge in our own office, though again, as Micah noted, for larger practices, if 100K doesn't represent at least a 20% growth for you, then your numbers should be whatever 20% is.

Matthew Jarvis: Now, by the way, if you're one of our listeners that are not a practicing advisor or not a lead advisor, then again, set these goals relative to how can I help the practice I support get to 100K, or how can I help my journey along the way? So, when we say 100K, if that's not your number or your goal, just substitute that in.

Micah Shilanski: Yeah, a lot of these tips and tricks that we're going to be talking about are going to be focused right around that, so you should be able to move kind of back and forth.

Micah Shilanski: But when we get into this, I think one of the most important things, and I think the Tony Robbins is going to be the most famous for this, is it's not so much the goal

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that you set. It's the why, right? He's the Why Guy. And I got to say, I believe that 100%. if you have a big enough why you are going to accomplish something, then almost anything is accomplishable.

Micah Shilanski: The question is what's that why? What's that driving force that you need to have to help make you accomplish these goals and stay on track? Because it's easy to start the new year, and say I hate new year's resolutions. Nobody finishes them, right? So that's not what we're calling this. But people get on this track, and they get very excited, but they don't have a big enough why to accomplish their goal. Whether it's losing weight, whether it's personal finance, those are the top two things for new year's resolutions, and they don't do them because they haven't correlated that back to what's important in their life that means that they should accomplish this goal. And that's what we're going to be focusing about today.

Matthew Jarvis: Yeah, it really is. And the why needs to be very personal, and Tony Robbins is great about this. Other people are great about this as well, right? What does that 100K translate into for you, right? So, if you're saying, "My goal is just 100K because that's a number and somebody threw that out there," that's going to be a really hollow victory. And we can talk about that at some point.

Matthew Jarvis: But he said, "100K, for me, that means being able to ..." Maybe, for you, it's I can get that vacation house I wanted. Or maybe it's more altruistic. You say, "Boy, there's a charity, there's a cause I'm very passionate about, and if I add 100K of income, imagine if I donated that all to the Boys and Girls Club," or whatever you're passionate about. So we want this why to be very personal and something that really excites you,

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something you can look and say, "Man, if I could do that, that would be simply amazing."

Micah Shilanski: And let's not like diminish too what this 100,000 actually means as well. Think about all the lives that you are going to improve by having new clients, by having these new relationships, by delivering massive value in order to get paid this \$100,000, right? That's again a core tenet of TPR, and that is a huge increase to other people's lives. So that's one of the big things for us about why do we want to grow is we can really impact the lives of so many people that are out there and help them. And part of that is we get revenue, which is great. We're also dramatically changing their lives, so let's not miss that opportunity that's there as well.

Matthew Jarvis: Yeah, I would translate that, and we'll talk about this a little bit, but translate that 100K into revenue. What does that represent as far as life changes? Is that 10 new families in your practice? Is that 15? Is that 20?

Matthew Jarvis: By the way, this should not be some kind of number you pull out of the sky. You need to know, "Hey, 100K of new revenue for my firm looks like this. It looks like \$12 million in new assets, and our average asset size is 500, so that's 24 new clients." You need to pencil that out. Not to the nth degree. I don't think, and, Micah, I'd love your thoughts on this, not to the nth degree, but you need to know on the high levels, right? \$100,000 revenue equals, if you're on a 1%, that equals \$10 million in assets. If your average client size is a half million, that's 20 clients. So you need to have that basic math lined out there.

Micah Shilanski: Absolutely. And do not play games with your numbers, right? Oh, you want to talk about pissing me off quick? Do you not play any games with your numbers. These have

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to be real because, if you play games with them, you're not helping anybody out.

Micah Shilanski: Now, we play games as advisors with our numbers in two ways. One is we say, "Oh, well, my ideal client is a multimillionaire," blah, blah, blah, blah, blah. And you start saying what you're going to charge and do, and really that's not your ideal client. That's your dream client. And you have maybe one of those that are going to be there, right? That's not reality.

Micah Shilanski: So, if I'm working with an advisor, one of the things, and I had this recently, a discussion with this advisor, and he gave me, "Well, my average client has 1.5 million in investible assets, and I charge blah, blah, blah, blah, blah, blah, blah."

Micah Shilanski: I was like, "Oh, wow, that's great." And I went back and pulled his book, and his average household is \$350,000. And I'm like, "Well, one of us doesn't know how to do math. Which one is it?" Right? So he was talking about his dream client, of which he had two of, but his current book is \$350,000 of household assets. There's nothing wrong with that, but let's be clear about what your goals are that are here. And if your book is mainly mom-and-pops, which is phenomenal, which is \$350,000 of household assets, don't be saying you're going to only bring on \$2 million clients this next year. No playing games with your numbers.

Matthew Jarvis: And I was guilty of this for many years, what we call kind of pipe dream goals, not even BHAG, so big hairy audacious goals. I love BHAGS or aspirational goals. We need to separate those, "Hey, someday I want to have ..." Maybe, for me, it was someday I want to have a \$1 billion

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shop. Okay, great. That's a someday goal. That's not my 2020 goal.

Matthew Jarvis: I like goals, and there's a lot of science behind this. I like goals that you think there's a 50% chance of you achieving it in the time period. If you say, "I hope to be alive at the end of the year," for most of us, that's a shoe-in, I hope. If your goal is "Hey, I've never hiked, and by the end of year, I want to do Mount Everest," that's a bit of a stretch. So we want to be kind of a 50/50, 50% chance of achieving that goal. So 100K goal is achievable really in any practice.

Matthew Jarvis: Micah, could you imagine a practice where you couldn't get 100K in revenue within a year? I think maybe if it was your very first year.

Micah Shilanski: I was going to say I want to give a little bit of ... first year or second year depending on where you are on getting licensing and all of that fun stuff figured out and that stuff done. So I'll give you a pass the first two years. After that, you really should be able to GDC, right? Gross, you should be able to bring on \$100,000 in new revenue. I can't think of a case where you shouldn't be able to.

Matthew Jarvis: Yeah, yeah. If you've got one for us, send it over to the mailbag, and we'll take a look at that.

Matthew Jarvis: But let's go back to this why. We're excited. We get sidetracked really easy on this. Whatever your why ends up being, I like to visualize it, and there was this idea of the vision board that was popular a few years ago. And Micah and I, before the show, were actually laughing about ... I don't know why we were laughing though, it was pretty serious, about our respective vision boards

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that we had had and realized that it really wasn't that long ago since we were really reliant on vision boards.

Matthew Jarvis: And Micah had shared a couple examples. I know I had, for the longest time I had post-it notes on my computer of what I was trying to accomplish. I had a picture of a Tesla. I was wanting to get a Tesla. Oddly enough, I didn't manage to get it until this year. I had a picture of a vacation house that we wanted. I kept pictures of a boat that I wanted. I had those on my computer and on my bathroom mirror so that every day I was reminded of the why of what I was doing that day.

Micah Shilanski: And that why is super important, right? It just is that fundamental thing. And I know, for me, one of the things, and this is a little book recommendation I think would be helpful. And you got to get past the hippy dippy stuff or kind of the weird stuff in it, but "The Secret" has some good core beliefs and values inside of that that has really helped me over the times.

Micah Shilanski: So again, first couple of chapters are a little weird. Then it gets into some good stuff. And I actually went on "The Secret" when I was really getting into this vision board and printed out ... they have checks from the Bank of the Universe, and I would write out a check of how much money I wanted to make in three stages. Number one: What was my goal for this year, right, something that was achievable? Number two: What was my "Oh my gosh, this would be amazing if I could do this," some number that would just blow my mind. And then the third goal was just like a giant net worth goal. There's some other huge goal that I wanted to accomplish.

Micah Shilanski: And I'd have these three checks written out on my vision board in my bathroom, and I would see them every single

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day because then it would just help reiterate one, getting me comfortable with those large numbers. And that's the reason I like this incremental side of this why because there's one number that's today that I could wrap my head around. But if, all of a sudden, I 4x my income and say, "Today I'm going to bring in \$15 million of revenue," all right, that's just not realistic. Right? I can't wrap my mind around that.

Micah Shilanski: Back at the time, I couldn't wrap my mind around bringing in 300,000 of GDC in, right? I just couldn't do that, so I had to make that goal like a three-year goal, but I had to break it down to a one-year goal's why, and then I had the dollar amount. Then the rest of my vision board, Jarvis, just like you, I had the things that were going to be different in my life, right? What were my family vacations going to be like? How were we going to give back to our community? What were some things that we were going to do that, when I had that money, I was now going to be able to do these things so I could focus on that why every single day.

Matthew Jarvis: For the TPR Nation, as you're listening, you should go grab a piece of paper or grab your phone and right now, I mean literally right now, jot down what are the three reasons you want to get 100K of additional income. And you go back and refine that, and then you can find the pictures of it, and you can do the vision board and the check from the universe, all those things. But you should be able to, right now, just jot down three reasons.

Matthew Jarvis: Now, I want to share, Micah, you mentioned this kind of briefly, it wasn't that long ago that Micah and I were both, long before we knew each other, struggling with the idea of bringing on \$100,000 of more income. In fact, I was just

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looking, it wasn't until 2011 that I was on my personal income able to break \$100,000 of income. So 2011, for those of you listening at home, was what, nine years ago? Eight if we're looking at end of calendar years. So this isn't ... Micah and I said, "Boy, I remember back 30 years ago when I walked to school both ways in the snow doing this."

Micah Shilanski: Hey, one of us lives in Alaska. That was a potential reality, all right?

Matthew Jarvis: Walking to school in the dark each day.

Matthew Jarvis: So, as we're doing this 100K challenge throughout the year, I don't want you to feel as our TPR Nation, that this is just some remembering the glory days. This will be a real struggle.

Matthew Jarvis: And to Micah's point on incremental goals, I remember, this is back to 2011 trying to break that 100,000 of personal income mark, I remember in my office we used to celebrate. By the way, literally my mom was my office manager. This is not a joke. It sounds like it's leading into one. It was me and my mom was my office manager, and every time we brought in a certain level of new assets, we would go celebrate lunch. Micah, you want to guess what that was? What was our going out to lunch new assets number?

Micah Shilanski: 300 grand?

Matthew Jarvis: \$300,000. So every time we brought in \$300,000 of new assets, we would keep a scorecard on the wall, and we would write in, because at the time we were bringing in like \$100,000 accounts. That was as big as I could think at the time. And we would go out to sushi for lunch, and

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that was our ... And we eventually realized we were going out to lunch too often. We had to up the bar.

Matthew Jarvis: But set an incremental number. Say, "Boy, what would be a cool amount of money to bring in?" Not for the year, but for a quarter or a month and have a celebration with your team or your spouse or your partner or whomever to acknowledge that victory each step along the way.

Micah Shilanski: You brought up an interesting point right there. This is a team effort, right? So if you're married, you got to get your spouse involved. If you have a team, you got to get your team involved with this.

Micah Shilanski: Now, it doesn't have to be, "If I bring in this extra money, I'm going to buy myself a Tesla." Right? Maybe that's not engaging for your team. But what change happens in their lives, right? Or do you have a comp structure change? Do you have time off that's going to be there? What other things are going to be there that helps your team grow at the same time? And making sure your spouse is engaged with this as well because, if you're really excited about this goal, and you got this really big why, but it doesn't appeal to your wife, then that's not going to work really well. Right? So when I do this, Kelly and I, we come together, and we each create our vision boards. We have a family kind of plan that we do because my why that drives me has to help support her as well. So I think it needs to be in unison. What are your thoughts, Jarvis?

Matthew Jarvis: I have to confess, I keep thinking about the idea of Kelly and Jackie doing a podcast episode together and how much fun that would be. But, yeah, you've got to have your team.

Micah Shilanski: Talk about embarrassing moments of the M and M Show.

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Matthew Jarvis: The hard candies that we use to distract us.

Micah Shilanski: Oh, that's right, that we just found out about. That's funny.

Matthew Jarvis: I feel like I got to share this just because ... makes sure everybody's in ... Micah and I were having breakfast, and Kelly and Jackie were there. I'll spare you the details of the story, but Jackie basically says, "Well, hey, when I need Matt to calm down, I just give him a hard candy out of my pocket and let him suck on that hard candy until the tension has passed."

Micah Shilanski: Helps keep his mouth shut a little bit longer. And she was bringing this up because Kelly was complaining that sometimes I go off. So that was her trick. And so unfortunately, from Jackie's perspective, now that's out of the bag because now, if we get a hard candy, we're just going to be more boisterous, so they'll come up with something else clever. So yeah.

Matthew Jarvis: Jawbreakers, those big jawbreakers the size of your fist.

Micah Shilanski: That's right.

Matthew Jarvis: Back to the note of getting your team onboard, we will have to do another episode on owner's guilt, right? So if you had 100K of income, probably most of that's coming to your bottom line, which is great. That does not need to go to your team's bottom line. So if you said, as an office, "Hey, our goal is to bring in \$10 million in new assets this year," what team member would be really inspiring? What would be a great carrot for you? Lead off with letting them volunteer. And they may say something like, "Boy, if I could get a bonus of \$1,000, that would be amazing." Perfect.

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Matthew Jarvis: Now, they come back and say, "I want a bonus of \$50,000," we have an issue here. We've got the wrong person onboard. But they might say, "If I could have a week's vacation," perfect, let's do that. That way it's their goal. It's their carrot.

Micah Shilanski: And don't assume what motivates you motivates them.

Matthew Jarvis: In fact, assume that it's opposite.

Micah Shilanski: It totally is, right? I mean, it very much is kind of across the board. So I love this and going to your team and asking them, finding out what motivates them that's going to be there.

Micah Shilanski: I know one of the things, I was in one of our Masterminds, and I was talking about some of the goals that I had for this coming year. And one of the guys looked at me and says, "My God, what the heck are you going to do with that money? Like, seriously? What point is this for you to do that?" And I looked at him, and I said, "Do you understand what good could come from this money?"

Micah Shilanski: So if you're at a point in your life where the financial things, you just get things that you want, then what can you do with that money? Who can you give it to? What charities can you help? What foundations can you create? What lives can you change, not only from your clients that you're bringing on, but this revenue that comes in? That is a huge why that can be there. So let's not miss the altruistic side of this as well. It's okay to have those things in your life today, but it's okay to help the world be a better place as well.

Matthew Jarvis: Yeah, and, Micah, as you said at the beginning of the episode, at a minimum, think of the new households that

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you're helping. So whatever your why is doesn't matter to us at all. I guess I suppose there's a few ways we might take objection with, but we'll save those for another day. Really, whatever your why is, perfect, but get that up on the board. Get it up on your bathroom mirror. Get it up on your computer monitor. Get it out there in the universe. And really, each day, and, Micah, I know you're good about this, daily affirmations. Hey, what am I doing today?

Matthew Jarvis: I would sometimes keep it in my wallet, and I would say, "Boy," just so every time I opened my wallet, I would be reminded of it. It'd be on the home screen of my iPhone, so every time I opened my phone I would be reminded again and again. And it would help me, especially in those moments of weakness where I'd think, "You know what I should do? I should update my LinkedIn profile," and then I would see the image on my iPhone of my goals, what I was trying to accomplish. "This probably isn't going to get me there. Let's get back to focus."

Micah Shilanski: Yeah, because you've got a big enough why, you'll get through the slog of things that you don't want to do. Because we all have stuff that we don't want to do, right? It doesn't matter if it's Jarvis or myself or any other top adviser that's out there. We all have things we don't like to do, and you know what they are? They're the same things everyone else doesn't like to do. It's no surprise when you come up with this list. It's the exact same things that you don't like to do.

Micah Shilanski: The difference in being a top performer and not being a top performer is doing those things that you don't want to do. Eat that frog, get it done, and have that big enough why that's going to push you through that is really, really important.

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Micah Shilanski: Now, one why that I think we wouldn't agree with or wouldn't suggest that you go out and do is the old sales manager approach, right? Back in the old life insurance days, what would the sales manager do? The GA would get ... his wife would go get the other wives and go have them spend a lot of money. Then the adviser now had to produce more in order to pay off the credit cards. And I'm not joking, right? This was actually the plan with a lot of insurance companies.

Micah Shilanski: So I don't think I'm a big fan of saying, "Go rack things up and go buy things now and figure out a way to pay them off later." I don't think that jibes with being a good financial planner, so maybe not that. Maybe you use a reward system in place. Just a thought.

Matthew Jarvis: Yeah. I'm with you there, though I will confess that I did make that mistake early in my career. Before I got things figured out, I ended up with a lot of really ugly, scary debt that I would not advise anyone else to do. But, yeah, advisors say, "Hey, Matthew, I want to add 100,000 of income so that I can afford my lifestyle," you'll never fill in that hole. If you're running to catch up with your lifestyle, your lifestyle will always stay ahead of you. Go check out Dave Ramsey's total money makeover. Go read the Mr. Money Mustache blog. Get your lifestyle costs under control. Your why should be exciting, aspirational things, not so I don't lose the house.

Micah Shilanski: Yeah, and I do feel ... I'm kind of the same as you. I do feel slightly hypocritical saying that, not that my lifestyle was running away from me, but I was financing the business a lot on credit cards at some point to really build things up and to get things going. So you've got to find a balance inside of there, but it shouldn't be a lifestyle thing.

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Matthew Jarvis: Yeah, totally agree. Well, should we talk about some real action steps? Micah thinks that, of course, this podcast is about taking massive action. And over the next 12 months, each month we're going to have an episode on this 100K challenge. So today was really finding your why, really locking in that 100K goal, but each month we're going to dial that in.

Matthew Jarvis: We're also going to have, in the backstage pass, which will be announced soon, really like a Sherpa level to get more intensive guidance so that each of these steps will have samples coming out of our office, things that you can just really slap your logo on and run with. We're really committed to the listeners all adding \$100,000 of income this year.

Micah Shilanski: Yeah. And so make sure you're staying tuned throughout the end of the month because we are going to come up with some pretty neat things, as Jarvis said, the backstage pass. We're also going to talk about the live event that we have coming up. We're going to start opening those up kind of at the end of the month, beginning of February-ish, that time period as we build things out. So make sure you're paying attention because I do think those are some interesting things.

Micah Shilanski: And again, we're all about delivering massive value, really trying to give you a tool set that you can use to make this 100K challenge actually doable. So I think that'll be nice.

Micah Shilanski: So, on that note, let's talk about our action items. Number one that I'm going to throw out there, Jarvis, what motivates you? Find out what motivates you, what gets you excited to do things and don't take the things that we said just for granted. What makes you inspired? And start getting a list of those things. Those are your whys.

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Matthew Jarvis: Yeah. Yeah, they really are. And then actually, on number two, I would say, whatever that why is, whatever your motivation is, that needs to be posted everywhere in your life. And I've said this a couple of times in the episode, but I just can't stress it enough: your computer monitor, your bathroom mirror, your iPhone homescreen, sitting on your desk, whatever that is. Have those reminders in place so that when you get distracted, so that when the head trash comes in, you can pull yourself back around.

Micah Shilanski: I love it. Let's take one from Tim Ferriss: fear setting, right? We didn't talk too much about this in the podcast, but this is definitely, for me, it comes up a lot when I'm doing my whys, right, or setting my goals. Excuse me. I will go, "Well, what if it doesn't work?" And I'll go into this kind of negative cycle that can be there.

Micah Shilanski: So fear set your way out of that. When you're setting these up, if you start having these negative thoughts that are there, take the time to stop and say, "Okay, well, what if that happens? What if this happens? Let's actually work through it." And what you'll find is there's not really that much to fear. There's really not that much failure that's going to be out there if you move these directions. But don't ignore that, address that, so you can move past that, and you can have that why you're going to focus on.

Matthew Jarvis: Yeah, related to that, I would say the next action item on my mind would be to really look at yourself honestly at why haven't you achieved this goal already? Now, if your goal is super aspirational, that takes some time to get to, but if you said, "My goal for the last three years has been to bring in \$100,000 of income, and I haven't brought it in yet," take some extreme ownership, right? Pull out your Jocko Willink Extreme Ownership and say, "Great, what

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have I not been doing, or what do I need to do that I haven't been doing to achieve this goal?"

Matthew Jarvis: So as you look out over 2020 say, "Boy, my goal is to add \$100,000 of income. I know that these four areas are things that are going to hold me up and let me get rid of those. I know it's because I'm not seeing enough people. I know it's because I'm spending too much time checking my email." Great. Be honest about those and just hit them head on. Really just knock them out of the park.

Micah Shilanski: Yeah, and also, let's address this too, and we'll talk about it more next time, but if you have those things that you're not doing, or I would say, if your goal has been to bring in this \$100,000 for the last three years, and you haven't done it, what's been your marketing plan? And whatever you've said you were going to do, that's not your marketing plan going forward because clearly you got enough head trash, you've got enough other reasons that you wouldn't do that.

Micah Shilanski: Classic example, everyone says ask for referrals. Right? Well, if you're not wired to ask for referrals because it makes you uncomfortable, don't have that in your fricking marketing plan because you're not going to do it. Right? Yes, referrals are the best way to grow a practice. We all know that. But if you're not going to ask for them, why even have it in your marketing plan. So if you've been failing for the last few years and not achieving that goal, write out what that marketing plan is. And let's make sure it's not your plan going forward because you need a change. You need something to be different to make sure you can accomplish that, and that why will be a big part of it.

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Matthew Jarvis: Yeah, we're going to have to do a whole episode on that because that goes to fitness goals, that goes to business goals, that goes to personal goals, right? If willpower alone was going to get you there, you'd already be there. So yeah, find a system that works for you.

Matthew Jarvis: Book recommendations. Micah, I would say, if you haven't recently reread "The 4-Hour Work Week" by Tim Ferriss, lot of great stuff in there on motivation, on elimination, on being more effective, on not getting sucked into things that will pull you from your goals. How about you, Micah, a book recommendation?

Micah Shilanski: Yeah, I would do "4-Hour Work Week" at least every year and then reread "The Secret," if you haven't read that one. And again, get past that kind of weird stuff inside of there, but how they talk about their vision exercises, they talk about vision boards and whatnot, I think goal setting, I think those are some great parts of "The Secret."

Matthew Jarvis: I have to confess, I've never read "The Secret," so I will put that on my reading list for this month as well.

Micah Shilanski: Perfect. I love it.

Micah Shilanski: Well, one of the things that we always want to make sure that we're doing is growing this podcast and we do it by you, our listeners. So we are still running our five-star challenge, five-star social media competition. Give us five stars, tag us on LinkedIn or Twitter with your five-star review, and then we will send you a free T-shirt and guarantee that you will double your income just by wearing that T-shirt, and if you don't, you get to keep the T-shirt for free, so this is a win-win.

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Matthew Jarvis: Those of you that have already done it, we're over 200 five-star reviews. We really appreciate that. We did have some issues with the printing companies, so the T-shirts are still coming, rest assured. We'll take extreme ownership for not watching that more closely, but the shirts are on their way.

Micah Shilanski: Yeah, my extreme ownership, Jarvis failed. That's my ownership. No, I'm just kidding. So yeah, do that. That would be great.

Micah Shilanski: And also, if you haven't taken the opportunity, jump on and take the TPR quiz, theperfectria.com. We have a quiz on there that you can rank yourself versus where the perfect RIA is. Now, the reason this is important to you is, by taking that quiz, we're not going to come back later. And as we're doing this 100,000 challenge, we're going to come back to some of those key points. And not only are you going to be able to measure your success in the 100K challenge, but you're going to be able to measure your success in where you started the year at with the TPR quiz versus where you ended the year. And you're going to see changes happen all along the way because measuring is a huge part of achieving your goals, right? Measure what matters, and these things matter.

Micah Shilanski: So jump online, theperfectria.com and fill out the quiz. And until next time, happy planning.

Matthew Jarvis: Happy planning.

Hold on before we go. Something that you need to know. This isn't tax, legal, or investment advice. That isn't our intent. Information designed to change lives. Financial planning can make you thrive. Start today. Don't

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