

**Ep #120: Just Say Yes! Stop Waiting for Someday with
Jim Palmer**



Full Episode Transcript

With Your Hosts

Dr. David Phelps

Ep #120: Just Say Yes! Stop Waiting for Someday with Jim Palmer

Jim: Even given the fact that the economy has been really a challenge and a lot of people are living in a state of lack, we've done pretty well and that's mostly because of our mindset. I mean, let's face it, you and I offer value, we got skills, we can help people, but the fact that we came up and we took the shot and we're willing to put ourselves out there, that's more mindset than anything else.

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David: Good day, everyone, this is Dr. David Phelps from the Freedom Founders mastermind committee and the Dentist Freedom Blueprint podcast. I have got really an exciting interview today. This is really special for me because this gentleman has not only become, in my estimation, one of the great marketers, great authors, great speakers, great coaches, one of my mentors, but is also a person I've had the opportunity to dig in deep. Where I've gotten to go, gone behind the scenes, I know his family, I spent a number of times on direct one on one coaching calls, I've been in the mastermind group, I really got to see, what I consider, every angle you could possibly see of this person's life and how he leads his life, his faith, his integrity and his perseverance in life and I think that's what we all have to aspire to get through those tough times that every man, woman, young person, entrepreneur, practice owner, whatever it is, we all will or have gone through or will again in the future go through

Ep #120: Just Say Yes! Stop Waiting for Someday with Jim Palmer

tough times. How do we persevere, how do we surround ourselves with people that really bring to us the truth?

I'm not just painting with a sugarcoated lens that life is all good and view this new tactic or strategy or you'll make millions of dollars. That's not where it's at. I only bring people of real high integrity onto my podcast but this is a person that if I tell you to go do something that he's done or something he's got or some message, I really want you as my listeners today, my audience, and I know you trust me, so trust me on this one, this gentleman you're going to want to really dig in and find out more about him so let me just give you the highlights here but first let me introduce our guest today, it's my good friend, my mentor and coach, Mr. Jim Palmer. Jim, how are you doing, sir?

Jim: David, I'm awesome. I'm looking behind me and I'm, "Who's he talking about?"

David: I am talking about you, you're a humble servant and that's what I love about you too, you are never about you're patting your back or maybe be the big showman, you're just real, you're down to earth, Jim, you're a real guy. You and Stephanie and your girls, your extended family now, you're real people and you never play the charade game about look at me, look at me. In fact, we'll talk about it today a little but you've got a life not unlike a lot of us where when you started out you were relatively successful in corporate culture, things were rocking along for you and then some things happened but before we dive into that, I get so excited here, I'm getting ahead of myself, I've got to tell a little bit more about you.

Jim: All right.

Ep #120: Just Say Yes! Stop Waiting for Someday with Jim Palmer

David: Now, who is this guy Jim Palmer and what are we talking about today? As I said, Jim is someone I really respect, is not just a mentor and coach but a good friend, he's a marketing expert, he's an in-demand small business coach, he's the founder of the Dream Business Academy and Dream Business Mastermind and coaching program which I've been a member for many years because he's so rock solid. He's the host of Dream Business Coach TV and the Dream Business radio podcast. Jim is really the ultimate serial entrepreneur and creator of No Hassle newsletters, No Hassle social media, Concierge Print and Mail on Demand, success at Vantage Publishing, custom article generator. I'm also exhausted here, Jim. I need an energy drink or something. He's also the coined author of his newest book, this is like number seven, is that correct? Number seven, Jim?

Jim: Yeah, it is seven, yes.

David: Number seven, this book is titled Just Say Yes: Create Your Dream Business and Live Your Dream Lifestyle. The last book that came out, which was also awesome in your series, was the book Decide: The Ultimate Success Trigger and you spoke at my Mastermind at Freedom Founders just shy of two years ago. People loved you and of course we always made your books available to my Mastermind when people like you come. Again, you've got other great books. I won't go down the whole list right now but I would tell people, I'm just going to say it right now, Jim, before we get into this, you got to get Jim's newest book, yes, and then after you read that one you're going to want to go dip back down the series so let's just hit it right off the top, Jim, where do people need to go to get this book?

Ep #120: Just Say Yes! Stop Waiting for Someday with Jim Palmer

Jim: JustSayYesBook.com and I'll mail them a free copy. As always, I'm just asking to help me cover 6.95 for the manual labor, to put it in an envelope and get it to the post office. 6.95 but I'll mail you the book for free at JustSayYesBook.com.

David: All right, well, let me just make a quick note to my Freedom Founders Mastermind members who will be listening to this too. You guys are going to get one from me for free because of my relationship with Jim and because I believe in him so if you're a Freedom Founders member, you don't need to go there, we'll get you out a book but everybody else who's listening, 6.95 is penny-ante to get the message. All right, we got to dig into this because we are talking about the book today but everything that's in the book realize it's about who Jim is and what he's gone through so I was just not ready to lead into your story because I think your story is so important, Jim, where you came from so take us back to pre-2000 and how things were rocking along and then what seemed to turn and what decisions you had to make to move forward in life.

Jim: Well, I appreciate for that and I'm going to apologize if the audio is a little iffy, that's my fault, not David's because the one thing I was really concerned about living on a boat was the Wi-Fi and we're still trying to figure that out so put up with a few little hiccups in the audio because this'll be a good use of your time, but anyway, pre-2000, David, I was on a, what I considered a pretty good trajectory for my career. When I was 40 I became VP of Marketing for this training company and then the world pulled the rug out from under me, if God did, I don't say world. Then one year into my unemployment I get stage two cancer so I was in a really, really bad place. I did

Ep #120: Just Say Yes! Stop Waiting for Someday with Jim Palmer

have a job prospect in August of 2001, as I was dealing the cancer and everything else so I was pretty stressed out at the time but actually the day before I was going in for surgery, David, I did get a job offer so I felt like, "Wow, there's one giant monkey off my back."

In September 11th I was on the couch, recovering from surgery and like so many people I watched the planes hit the towers and that job prospect went away because, you know, you remember that was like the economy just took a nosedive and my potential future employer was like, "Well, we're not going to invest in grow in our company. We don't know what's going on."

At that point, David, I was at the lowest point I think I've ever been at in my life and the only good side of being down there is there's no place to go but up and that's when I really prayed about what to do and I believe I was told to become an entrepreneur and put all this experience I had just had to work and work to grow my own business and stop helping so many other people get rich.

David: Yeah, Jim, how were the girls at that time, approximately 2001, 2002?

Jim: Yeah, I remember this exactly. When the doctor told me I either had stage two or three and we wouldn't know until the surgery and I said, "Well, what's the difference?" This was so new to me, I mean cancer was the last thing on my radar and he said, "Well, with stage two, which we think it is, your chance of survival is 80-20, living past five years." And I internally said, "Well, if I got to have cancer, 80%'s not bad" and I said, "So Doc, what if it's stage three?" And he goes, "Well, it's 50-50" and he just kind of

Ep #120: Just Say Yes! Stop Waiting for Someday with Jim Palmer

said it because he says it all the time, he's an oncologist, that's what he does, and I remember because my girls were 15, I'm sorry, they were 13 at the time and I quickly did some math, 13 and 5 is 18. That's when I really understood what real fear was, like, holy smokes, I might not see my girls even graduate high school.

David: Yeah, exactly. Jim, one of the chapters in your book, and I know you'll give me latitude to move around here a little bit but I'm just going to kind of follow the thread here, one of the things that I think about on a regular basis, Jim, and I know you do too, because we've both had some serious wake up calls in our life, that's what I call these moments of epiphanies, of, "How am I living my life? What am I living for? What's the purpose?" One of the chapters in your book, you talk about that really cool video that Prince EA does called "Everybody Dies But Not Everybody Lives" and people had a look at that because it really brings forth that too many people do live their life playing, as you say, small ball, playing it safe, being totally risk-averse, staying in that comfort zone and going, "You know, I'm really not happy with where I'm in my life, I've got stress, I've got tensions, I feel insecure about my ability because the economy out there," the world out there today, Jim, is so unsettling. We know it, besides the other things that are going to happen in our life.

We've got millennials that are graduating from college and graduate school with enormous debt today and coming out into an economy that is very froth with volatility and danger, so paying back that debt, getting the jobs is difficult. We've got a lot of our entrepreneurs on this call today. I consider everybody who is involved in small business or are professional practice owners, or doctors, whatever they are, obviously living in also times of great

Ep #120: Just Say Yes! Stop Waiting for Someday with Jim Palmer

concern because there's so many forces outside of our control that can happen and upset the boat, not your boat but you know. Not your boat but maybe their boat, and then we also, Jim, we also have people that have been "successful" in their life, have gone through and maybe they're getting towards that point in life where I would call like an ender.

Maybe their selling their business or kind of transitioning out but you and I both don't believe in that word, retirement, so it's like, "What's next for them?" I think your book is so powerful, you speak to all these different sectors and I think the big reason why it's so important to get a hold of your book is because it really provides the elements that every one of us needs, every one of us needs to step outside of that comfort zone that we try to live in and just play it safe but why we've got to be nimble, adaptable and be willing to step out a little bit. Could you speak to that a little bit for us?

Jim: Yeah, so David, I'm 59, so just give a reference point, and people, when Steph and I were thinking about doing this, it was a decision that was about 10 months in the making for us, thinking about it and then doing everything, selling the house, looking for a boat, all that stuff, and it's fair to say that at 59 the last thing any financial planner would tell you to do is to buy a big boat. It's the least financially responsible thing to do and yet we said yes and the reason we said yes is because as that video so powerfully illustrates, when you're on your deathbed, you're not going to regret the things you did, you're going to regret the things you didn't do and there were plenty of opportunities for Stephanie and I, and believe me, Stephanie first had the idea, which is awesome, and the thing that I think about was when we said yes, then the

Ep #120: Just Say Yes! Stop Waiting for Someday with Jim Palmer

what ifs kick in, David, and we started thinking about all the reasons, that I'm a very practical, conservative, safe, we've lived our lives 29 years, we always did thing by the book, and now we're doing something which is fairly radical I would say and the what ifs kicked in in a major way.

We decided that, listen, I've never driven a 50-foot boat until I bought it and had to drive it back to my home port three and a half hours but I figured it out and all these different things, and I thought that the parallels between what we did in our personal life and those of an entrepreneur are pretty remarkable because one of the things we do as an entrepreneur is we'll play the what if this doesn't work? What if I get laughed at? What if I lose my money? What if all this and that? What if I do publish a book and people go, "What a complete boob. He has no comprehension of the English language" and all of those are fear-based things and that's what's really holding us back.

You talk about the comfort zone. I think what's interesting and I did write a chapter in the book called "See-saws, leapfrog and being childlike". I think when we become an entrepreneur, whether it's at 21, 41 or 61, we're acting kind of childlike because we have this "nothing's going to happen to me. It's going to be great, I'm going to do it, I'm going to succeed." Then as you get some years into it, you kind of get past that cashflow mentality. You're no longer worrying about the weeks and the months. Everything's rolling. Maybe you have a staff, maybe you have a building, who knows? But you get into this situation where you start playing it a little more conservatively and you might see an opportunity that could very well be tremendous for you but your mind

Ep #120: Just Say Yes! Stop Waiting for Someday with Jim Palmer

plays to what ifs, well, I've achieved this and I don't want to rock this boat so I'm going to say no to that. Thanks but no thanks.

I think to the best of your ability, we need to be always operating outside of our comfort zone and the interesting thing for Stephanie and I, when we drove this boat from the Chesapeake Bay in Maryland up to Rhode Island to be near Jessica and the kids, when we were outside of New York harbor, we got into some serious wind and waves unlike I would really not like to repeat again, and it was like I said to Stephanie, "Boy, if we were on the highway and this was a storm, I would pull over but we don't have that option. We're going to keep going."

When we got here, I mean mostly just to be silly Jim, I got off the boat and I kissed the dock and I'm like, "My God." But for days, we've been here a few weeks, as you and I are talking, David, and I think for days we kept looking each other like, "Can you believe what we just did?" We've been very blessed and the last four or five years have been really good for us but we have been operating within our comfort zone for doing what we're doing. It's actually very refreshing and I feel almost emboldened again. It's like I want to do more. It's pretty cool. It's like a drug almost.

David: Well, yeah, you're doing more and what I see also, Jim, in you and Stephanie, is that you're obviously very family-oriented yet you have now successive generations. The girls and now the grandkids and I think you're providing a great role model, not just to the world of entrepreneurs, through your book and your speaking and your podcast and everything else you do and Dream Business Academy of Coaching and Mastermind but also I know in

Ep #120: Just Say Yes! Stop Waiting for Someday with Jim Palmer

your heart you want to create that legacy and you already have. You're building entrepreneurs within your family and as we just discussed a minute ago, I don't care what people are going into, what business, career or profession, to have some entrepreneurial mindset and skillset I think is critical for everybody. Everybody's got to have that because there's always going to be times in our lives when you've got to be able to flip that switch and deal with the uncertainty, the challenges that come across.

Let me ask you this, Jim, you and I have both had, as many people have had, some serious setbacks in life that really caused us to dig deep, you with cancer and being out of work, unemployed because of the model change in economy, me because of my daughter, Jenna, her health issues and we both had to do what you call making that bigger, bolder, faster decision, not going back into that safety zone or trying to go back to where we were and say, "Well, I'll just dig in hard" but saying, "This is the time. This is the time to make that bigger, bolder, faster decision." Just to say yes to something different. How will your book help propel other people who are listening today to make that decision if maybe they're there in their life right now thinking the same thing, "Boy, you know, that's exactly where I'm at but I'm still afraid." How will this help them?

Jim:

Well, the way I write books is I just get very vulnerable, I completely tell you my story, warts and all, I learned that many books ago but Decide, I think, was the ultimate book where I told about all the fears I had, all the self-limiting thoughts and doubts that I had about why my business was not growing faster and things like that, but on page one of this book, and I wanted to give credits that

Ep #120: Just Say Yes! Stop Waiting for Someday with Jim Palmer

this book has gotten inspired because when Stephanie and I sold our house in December of 2016, we bought our boat in the same month but it was cold where we lived so Stephanie found us a one bedroom apartments on this farm to rent so month to month it had furniture and we could take Blue with us, our big, black lab, and I was three weeks out from my event in Orlando, which was the first weekend in February, and I'm out walking Blue, it's cold but the sun's coming up and looking at the horse fields, it just was a wonderful moment and I just had this feeling from spirit, it says, "Bigger, bolder, faster." And David, I know we could commiserate, when you're pre-event, man, you're just 24/7 business and I go, "Oh, I like that."

I've already got my books and my nose but I'm going to add that. Bigger, bolder, faster. I'm going to teach that. Then the spirit says, "No, you to, Jim. You need to step up your game." I said, "Okay, okay, I will" and I think he saw through me. He goes, "I want you to write a book, Bigger, Bolder, Faster, get people outside their comfort zone with whatever audience I've blessed you with, you got to say..." he goes, "Just say yes."

David, I brought my hands up with me. That's exactly how this book became inspired and I've learned a long time ago when I get signals like that, there's no fighting so I just decided, okay, I'm was not going to write another book but I wrote this one. The point is there are things that we do in our lives and so a lot of the people that I work with, David, are anywhere from new entrepreneurs or maybe they're trying to get to six figures or maybe they're between 100,000 and 250,000 and they're trying to get to the next level and they've gotten some amount of success but they certainly want to achieve a lot more and

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Ep #120: Just Say Yes! Stop Waiting for Someday with Jim Palmer

I think it helps sometimes when you connect with somebody and I'm just going to use the expression a regular Joe, I mean I'm a regular Joe, I'm nobody special, I never completed college, I mean I'm just some guy who figured it out and so I think if I can tell my story in a very authentic way, somebody else will hopefully say, "Maybe I can do that too."

Now, one of the things I talked about in the book, I actually learned from Gene Simmons's book called Me, Inc. Gene Simmons being the bass player for Kiss and one of the things he did, and he did it in a way which I thought was pretty eloquent as far as trying to get people to really dig deep and get some courage, he said, "I became a musician, sold millions and millions of records, never had a music lesson, I then became a producer, I never went to producer school, I then started writing books, I never went to writing school, I wanted to be a speaker, I hired the best agency for all the top talent, I said I wanted to make 250,000 a speech, they said, 'Our top guy gets like I don't know 50,000 or something like that.'" He fired them and started his own agency.

The point of the matter is everywhere he made a decision, he said yes even though he didn't feel ready and didn't feel qualified. He said, "I'll just figure it out as I go forward" because Gene, and I think similar in the way my mind works, if I say yes to it, I will make it work. It's probably not a straight line, I'm probably going to fall down, skin my knees, I'll probably lose a little money in the process but I know that because of my work ethic, my drive, my ambition, my moral compass, I know I'm going to be successful so I'm going to say yes and I've tried to tell that in a number of different ways in the book

Ep #120: Just Say Yes! Stop Waiting for Someday with Jim Palmer

because, David, too many people are just sitting on the sidelines waiting for everything to line up.

It's like if your friend calls you and said, "Hey, David, I'm in town" and you say, "Okay, let me meet you at the XYZ barbecue pit" or whatever and he puts it in his phone, "Hey, Siri, find me directions" or Mapquest and all of a sudden you're going to trust that but you won't trust your own vision, your own drive? You won't trust your own spirit to move forward to just say yes to creating a business and a life?

As I said, we've been very blessed and I think we've had our dream business but what we have done is we wanted to take not only financial freedom and time freedom where I've created a schedule where I basically work three days a week, I want to get up every day and go about six or how many, one, two, three, four, five flights of stairs, not flights, but five stairs and I want to look over the water and see who's sailing and I see the sun come up every day. We love the water. But again, it took a few cojones to do this but we're so glad we did and I just think what you teach with Freedom Founders is you are empowering dentists and other professionals to get out from behind the chair or the desk and create some passive income and live a life that's going to have a little bit of freedom and travel and not just simply work yourself to death until you sell off, you know, when you're 65 or 66. That's really what it's all about. I think that's a very long answer to your question.

David: No, but it's very appropriate and I think that you're exactly right. We have to believe in our own vision just like we use applications and other platforms to guide us, GPRs, not GPRs.

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Ep #120: Just Say Yes! Stop Waiting for Someday with Jim Palmer

Jim: GPS.

David: GPS. I think residency programs, see? My mind just plays tricks on me all the time. Yeah, GPS, yes. But besides fear, Jim, which plays a big part in our inability to move forward and get out of that comfort zone, talk to us a little bit about mindset conditioning, head trash and you had a great example in the book about the baby elephant. Could you allude to that just a little bit?

Jim: Yeah, so I tell a story and I remember I told this at your event, David, because I don't know if you still do but you wear that big chain, you know, break the chains.

David: Yes.

Jim: I thought, "Man" I saw that and it's like, "I got to do that for David." But anyway, an African elephant, full grown African elephant is so darn powerful. It can knock over cars, tip train cars off the track, it can wrap its trunk around a tree and lift it up by its root ball, but an elephant of the same size who was born in captivity and had a chain around its leg and a very simple three-foot stake in the ground. When it's young it can't pull that stake out of the ground, right? He walks around and hits the limit, goes the other way, hits limit, pretty soon he knows this is my circle, this is how far I can go and I can't go any farther.

Even as he grows old and he sees all his friends out there having elephant fun, that's all in his mind because his mind has been conditioned to think, "This is only as far as I can go" even though physically he had the strength to do it and I think as entrepreneurs we have head trash that some of it goes back to our upbringing. There's a thing called "top of the stairs thinking", when your parents used

[Dentist Freedom Blueprint](#) with Dr. David Phelps and Evan Harris

Ep #120: Just Say Yes! Stop Waiting for Someday with Jim Palmer

to send you to bed and you'd sit at the top of the stairs and listen to them talk about money and how broke they were and, "We can't afford a vacation, stop buying so much food and shoes, and can we get another year out of the jeans?"

All that is such a lack mentality. No offense against parents, but you're conditioned to think that there's a limit to the money that's available and money, I think, is not finite, it's infinite as long as you provide enough value. You and I have built pretty darn good businesses through eight years of the crappiest economy I think the country has seen. I would sure like to have three or four years of a roaring economy between you and me, David, but even given the fact that the economy has been really a challenge and a lot of people are living in a state of lack, we've done pretty well, and that's mostly because of our mindset. I mean let's face it, you and I offer value, we got skills, we can help people but the fact that we came up and we took the shot and we're willing to put ourselves out there, that's more mindset than anything else.

David: Yeah, no doubt. I agree that we'd had eight years of a really down economy and we all would be very hopeful of having an upbeat economy again but let's also speak the truth, Jim, and say that there's opportunities in every economy and in fact, again, if people develop the right mindset and another thing I want to talk to you about is the fact that success leaves tracks, there are opportunities in times of where the people are in despair or feeling futile in their attempts to maintain and go forward, there's opportunities there and we have to be open to figure that out but also success leaves tracks. What about that?

Ep #120: Just Say Yes! Stop Waiting for Someday with Jim Palmer

Jim: It's absolutely true. If you want to get somewhere, you just look for somebody else who has done it, and that path has a few minefields in it so to speak because there's a lot of people who will put themselves out there as highly successful and having accomplished a lot but yet if you really dig deep or you don't even have to dig deep with the Internet, you'll find out, they may be a good teacher, they may have gone to a lot of seminars, read books, but they've actually never done it for themselves so watch out for that.

But if you're somebody who wants to learn how to get out from behind the chair, if you're a dentist or other service professional, and actually create a business of your dreams, my goodness, you've got the track record, you've done it, David, so somebody, and obviously a lot of people do follow you. Somebody wants to create multiple streams of income and learn how to brand and position yourself, create a Mastermind group, whatever, I've certainly got that experience but the thing is I discovered Planet Dan, Dan Kennedy in, I think, 2007, 2008, and the very first event I went to, Dan said something which I'll forget. He said, "When the economy is bad, that you actually have more people that are looking for help than when the economy is good." He said, "When people are struggling they're looking for", he used this word, which was okay, he said, "They're looking for a savior, they're looking somebody to save them and save their business and even though the economy's bad, people will always find money to invest if they believe there's hope for change."

You're right, and that's why we've done well, you and I, because we do provide value and even in this crappy

Ep #120: Just Say Yes! Stop Waiting for Someday with Jim Palmer

economy, people are looking to, "Well, if they're doing good, what can I learn from them?"

David: Well said, well said. All right, let's finish with this, there was one more really, really, I think, big idea concept here that is important for people to consider in their own lives, where they are right now and then considering, you're taking out that bigger, bolder, faster decision making process to the next and that would be forks in the road, Jim. Talk a little bit about forks in the road.

Jim: You know, when you get to a fork in the road you really have to go left or right or you're just going to stand there like a boob, I guess, but you have to figure out, in some ways it's like I actually wrote the last chapter, David, because it's all about Just Say Yes and I read that when you write a book, I must've read it 18 times, and I got to them where I said, "Gosh, I hope everybody doesn't think I'm going to make them say yes to everything because not everything is going to be appropriate."

You have to have a barometer, you have to know what it is that you want to do and when you see an opportunity or a challenge or something like that, you have to quickly decide, "Is this going to move me forward, perhaps faster or in a bigger, bolder way, toward what I've already agreed is my thing or is this going to pull me off track?" Because if it pulls you off track, you should probably say no to it and I guess whether you take the left fork or the right fork, you can decide that.

Very often, especially as we get as busy as you and I are, David, when you say yes to something, you also have to say no to something else because I don't know about you but I don't have 10 extra hours in my day, and if you say

Ep #120: Just Say Yes! Stop Waiting for Someday with Jim Palmer

yes to something, even if it's a phenomenal opportunity, the bandwidth is going to come from someplace else so you have to understand that piece of it.

But the fork in the road, we talk about that in the book Decide and the thing is if you have to make a decision, yes or no, left or right but not I'll think about it, I'll put it on the back burner because that just leads you to a place called Squishyville and that's where opportunity goes to die.

David: Yeah, no question. Jim, this has been really, really fun and, folks, this is why I wanted Jim back here on our podcast because you can see why I value Jim so much and the way he thinks, the way he operates, his faith, his integrity, what he's gone through in his life, his perseverance, Jim, you put out so much good information and people want to change where they are in life, I always say, "Change the people that you hang around with, change those associations because that will up your game" and also think about changing what we call your media diet. What are you taking in? What are you reading, thinking, listening to?

If you want to start changing how you think and how you operate and how you see the world out there, I would recommend you get a copy of Jim's book as a starting point to changing the way you're thinking, looking into the fork in the road that you might be at right now and whether you take the left or the right, right fork, might just come out of what the attributes in Jim's book, change the way you think, being bolder, thinking bigger, not playing that small ball and you can get that book at JustSayYes.com.

Ep #120: Just Say Yes! Stop Waiting for Someday with Jim Palmer

Freedom Founders members, you're going to get a free copy from us. Jim is going to send everybody else a free copy if you could just go to JustSayYes.com and just pay a small shipping and handling fee, get a copy of that book, I would highly recommend it. Jim Palmer, it's been a pleasure.

Jim: I just want to amend one thing you said, it's JustSayYesBook.com.

David: Oh, thank you, thank you.

Jim: That's okay. I have no idea what [JustSayYes](http://JustSayYes.com) is.

David: JustSayYesBook.com. Okay, thank you, thank you for making that clear.

Jim: Can I have 30 more seconds?

David: Yes, sir.

Jim: This thing about the diet, I've shared with you, I've been on and off diets, on and off the wagon with the news and all that and when Stephanie moved on the boat, we spent two weeks in our home port and it was under a covered shed so we did not have the satellite TV. We didn't watch TV for two weeks, nothing, and we didn't miss it at all and now that we're here, we don't turn it on in the morning. It's amazing what goes on when you control what you're putting in that super computer that sits on top of your shoulders. You know, garbage in, garbage out. We don't pretty much watch any of that news and I know it's hard not to see it when you open a browser, you see a few headlines but for the most part we do not watch TV and I can't believe in just a month how much better I feel.

Ep #120: Just Say Yes! Stop Waiting for Someday with Jim Palmer

David: Plus you also told me before we started this podcast that your jeans are fitting a little bit looser around the waist. It's all about the diet, right?

Jim: It's all about that, there's all kinds of good diets. That's great.

David: Well said, well said. Thank you so much, Jim.

Jim: My pleasure, David. Thanks for having me on.

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