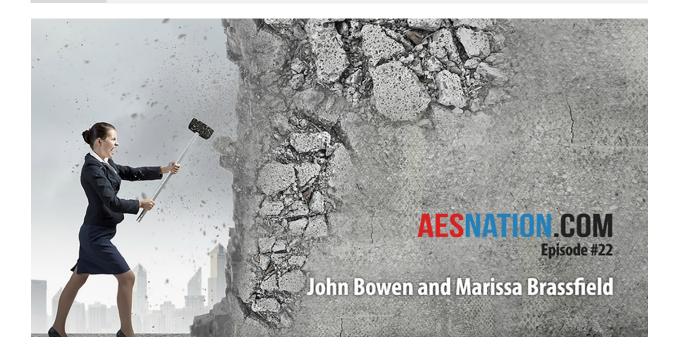


EPISODE **22**

EPISODE Marissa Brassfield

Show Notes at: http://www.aesnation.com/22



EPISODE Marissa Brassfield

Show Notes at: http://www.aesnation.com/22



Dear Fellow Entrepreneur,

We are thrilled that you have joined us here at AES Nation, where we're dedicated to accelerating entrepreneurial success—your success.

We hope you find this transcript to be a valuable supplement to the podcast and encourage you to share it with like-minded entrepreneurs in your network.

In addition to our five-times-a-week interviews with leading entrepreneurs, keep in mind that we have plenty of other resources to help put your success on the fast track:

- Our **monthly live**, **interactive webinars** co-hosted with Dan Sullivan of Strategic Coach feature today's top entrepreneurs. These are world-changing entrepreneurs who have the insight to help transform your business.
- Our virtual conferences showcase business leaders and experts in elevating your success and your life. These one-day online events give you access to the in-depth presentations and interaction that you'd get at a live conference from the comfort of your office or home.
- The **AESNation.com weekly newsletter** will always keep you on top of the latest interviews and events. Sign up here.

Thanks for being part of the AES Nation community. We'll see you online.

Best of success.

John Bowen

Co-founder, AES Nation

John J. Bowen JE.

ACCELERATING ENTREPRENEURIAL SUCCESS PODCAS

EPISODE 22

EPISODE Marissa Brassfield

Show Notes at: http://www.aesnation.com/22



John Bowen: Let's be honest, how many of us would like to be a little bit more efficient? Like all of us... and it's not just efficient. We want to be effective. We want to make a difference. I'm John Bowen and we are at <u>AESNation.com</u>, Accelerating Entrepreneurial Success. And I've got a very special guest star, another fellow entrepreneur, like mind entrepreneur who's out there making a huge difference.

She is one of the top project managers, coaches in working with some of the most outstanding entrepreneurs as well. When I met her and saw what she was doing and I go, "Marissa, you got to join me. You got to join me on the podcast and share what you're doing with our entrepreneurs because it's going to make such a huge difference." So stay tuned. You are going to be blown away with what you're capable of doing.

Marissa, I am so excited to have you here with us. We met though Peter Diamandis, one of your clients. And for those of you who don't know Peter, Peter is just an unbelievable individual. He last month got recognized by *Fortune Magazine* as one of the 50 Top World Leaders. I mean world leaders. And he brings to my mind technology and philanthropy together and kind of shows us how not only we can have a better future but how this is all bringing a better future. Peter makes me... every time I'm with him, I feel like a slacker. And i couldn't figure out how he got everything done. And then I met Marissa. Marissa, tell us what you do. Peter is just so darn efficient and he's changing the world and we need talent. Like you, other fellow entrepreneurs who do it... I tell you I'm jealous up here.

Marissa Brassfield: Well, thank you. And thank you for having me on John. So if I were to characterize and distill down exactly what I do into one really cohesive sentence, it's I help industry transformers achieve superhuman goals. And if I were to boil it down into my unique ability, I would say that that's creating and optimizing processes to remove obstacles so that I can execute faster, deeper, better, and easier.

John: That's all you do? Superhuman world transformers, making it simple, easy. Wow!

Marissa: So in my work with Peter, I'm his primary Project Manager for Abundance 360. It's our membership program for entrepreneurs and we help them teach them about the exponential technologies and tools that Peter's most excited about each year for the next 25 years. And then specifically how to apply them to their businesses right now and their lives. And in that role, there's a lot of coordination, a lot of logistics and getting contents, schedules going, making sure that we're delivering on what we promise.

John: And that's huge. As entrepreneurs, all of us want to deliver on our promise. And the challenge is and particularly if you're transforming your industry, we've got so many entrepreneurs, we have the privilege of working with. You know Dan Sullivan very well and Dan was the one who encouraged me to do this podcast. I'm not sure whether... I haven't yet

ACCELERATING ENTREPRENEURIAL SUCCESS PODCAS

EPISODE 22

EPISODE Marissa Brassfield

Show Notes at: http://www.aesnation.com/22



decided whether how happy I am with that decision but collectively, all of us are getting a change to work with so many people that are transforming the world and to transform the world takes some effort. You get this vision Marissa. And how do you work with somebody who helps you transform your vision to reality.

Marissa: Sure. So part of that is I have really great relationship with Peter. We communicate very effectively. And the funny thing is, some entrepreneurs, many entrepreneurs, and especially visionaries, they have this uncanny ability to visualize opportunities and paint the dream. Paint what it should look like. And for me I look at that same picture and I'm thinking in terms of action steps, to-do's, milestones, what specifically has to happen to make that true and instead of looking up, I guess I'm looking down at what has to happen to make it real. So in a typical communication, Peter will describe the vision and I'll ask any kind of follow up questions I need to understand, the significance, the importance, and actually Dan Sullivan's impact filter, Strategic Coach. That's a phenomenal tool for when Peter gets inspiration and he puts things down and he sends it over to me. That's a really concise way to convey a vision and help me understand the most essential parts of the project.

John: Let's talk about that just for a second because Dan is really good at putting this together and he used as a concept 80/20 and one of the key things for our fellow entrepreneurs is not to hand the project off until there's clarity. And whatever tool you use, and I've made that mistake earlier in my career, I use the impact filter as well. And putting it down and getting really clear on the success criteria that you're looking for, you worst case, best case... you put that in writing. And as you do that, it provides so much clarity for the person doing it but then to transfer it to someone like yourself, then all of a sudden what happens is you get to take it to the next 80/20 and make it real and that's a huge transformation going on.

Marissa: From an efficiency standpoint, the number one thing that I am looking to avoid is repeating work or doing the same thing over. So that first impact filter, I mean really getting clear on what's expected, what should look and feel like, whatever that project is, that's essential because I only want to do a project once and I don't want to have to go back and do something else because I didn't understand what was expected or what it should look and feel like.

John: I want to deal with two issues. One, geography. And then generational, okay. Peter and I have some similarities. Not many, but some. We're big on virtual and having the best talent that we can have. And one of the things I thought from much of my career as an entrepreneur. I needed...if I had someone like you, I want you on my right hand office, the next office over or out in front, if we're in a bullpen, the cubicle city, I want you right by me and while you and Peter are on the same time zone on occasion because his office is in Santa Monica, Peter's is. And you're down in San Diego. How do you make that work? Because

ACCELERATING ENTREPRENEURIAL SUCCESS PODCAS

EPISODE 22

EPISODE Marissa Brassfield

Show Notes at: http://www.aesnation.com/22



that's a big deal and lot of the entrepreneurs aren't comfortable with that. They haven't tried that before... somebody whose mission is as critical as yourself.

Marissa: Sure. So big thing is trust. And for every entrepreneur, it's going to be different and the way I would think through it is decide what would have to happen to make you trust someone who's been diligent and doing what they're supposed to be doing when they're supposed to be doing it. And one of the ways that I do that is with Peter is responsiveness. So I may not be physically near Peter but I know and he knows that if he emails me about something or texts me about something he's going to get a response almost immediately. So then he kind of knows, "Okay she's got my back."

Another thing, we use dashboards to communicate weekly progress on our activities so he's not looking over my shoulder physically at what I'm doing but he can tell from our dashboard what's been accomplished, what's coming up next week, what's falling behind, what needs to accelerate... that's another key thing.

But another key thing with trust is credibility. And it has to be the right fit. It has to be the right relationship. There's certainly some trust that the entrepreneur has to place in the remote employee. But that employee has to earn that trust and by being accountable and doing and delivering what they say in for me.

And this kind of goes into the motivation thing. I'm very, like you John, I'm very motivated by freedom of place and being able to be in my sanctuary and shoes, not to have to travel but to travel when I want to. And so for me it is so important to preserve this luxury of being able to work from home, that I figure out what I have to do to make people feel really comfortable. And before I met Peter, and I was freelancing, what I would do, because people would say, "Oh can you move to Boston? Can you move to Los Angeles? Can you move to San Francisco?" And what I would say is, "Let's give it a shot for two months and if it doesn't work out, you don't have to pay me. But if it does work out..."

John: I think for many... I'm 58 and I know you're a little younger than I am here so we're going to go to generation. But I'm 58 and I started this virtual business just over 10 years ago and I didn't... certainly I've built businesses and had as many as 400 employees so I know how to do that. And I've got the capital to do that. But I didn't know exactly what I wanted so I didn't start thinking I was going to build a virtual business of scale. I did it until I was going to open an office down the road or get an office building, that type of thing. And one of the things that has impressed me so much is what you said Marissa on the ability to get talent from... one of my people that would be similar to your role is in Aspen. She loves Aspen.

ACCELERATING ENTREPRENEURIAL SUCCESS PODCAS

EPISODE 22

EPISODE Marissa Brassfield

Show Notes at: http://www.aesnation.com/22



There aren't a lot of jobs like what you do and what Katie does in Aspen and I can go all over North America and we've got some outside of North America that I don't really care where they are. I've come to that point I just want the best talent. To be able to live in San Diego, have a lifestyle you want, that's a big deal. A lot of times people would say, "Ah you're saving all this money on virtual company..." No, I'd rather pay the people. Get the best talent. Pay them really well. I have not found any harder workers than people who are fellow entrepreneurs. They're always trying to create a bigger pie and I've seen that in you for Peter.

So I'm going to encourage everybody, think about that. You don't have to have somebody local. I mean it's nice. On occasion, I've hired local people but they were just the best people.

Marissa: It doesn't always have to cost money especially with Millennials. We are not all motivated by money and actually for me my primary motivators are place and time. I am really motivated by free time that's why, that's my why to be ridiculously efficient and to continually look to optimize processes. Because if I can get 10 hours worth of work done in 6 or 5 or 4, boy, that's a win. That's a win. And that's more time than I can spend sleeping or being outside in San Diego, having fun with my family. So other ways that you can pay people that mean a lot to you and that are crucial to your business and your effectiveness, think about mentorship. And it may not be even with you. That's one of the reasons that you and I know each other John is because Peter is so amazing at recognizing useful and beneficial mentors for people that he cares about and it's one of the reasons that I know Dan Sullivan as well. And just supporting someone in that way. It's like wow these are people that I would have never met otherwise.

John: And the youthful energy with a seasoned team... it's amazing you can change the world and that's what's going on.

I've never seen you without a smile. And I've seen you at some pretty demanding situations and I get to believe that once in life... give me a moment as an entrepreneur, student, what are those dark moments where life intruded but you bounced back and lesson learned that you want to share with your fellow entrepreneurs?

Marissa: Oh yeah, so last, gosh it was almost exactly this time last year, we were going to relaunch abundance and we are working on this whole campaign and we had you know optin, three or four training videos and we have one click up-sells, now I have been planning orchestrating this whole campaign. And my mom came down and it turned out she had cancer and she went into the hospital, had surgery for oral cancer and came out of it. Nine days later, she had a blood clot and was in a coma. And we were supposed to launch and this is right when this has happened. So I'm in the thick of it and Peter was like, "Hey, let's push back the launch. Don't even worry about it. Just take time off. Do what you need to do." And we ended up having to withdraw life support and she passed away on the 24th.

ACCELERATING ENTREPRENEURIAL SUCCESS PODCAS

EPISODE 22

EPISODE Marissa Brassfield

Show Notes at: http://www.aesnation.com/22



So anyway, after that, it was just I thought... you just plunge into this pit of despair and I thought man, I can't focus. I can't sleep. I can't... Am I going to get back? And for someone who. I have branded myself my whole career on being effective and productive and working quickly, faster than everyone else, better, always improving. And I thought "Oh my God, I'm never even going to get back." And it was just this mental struggle in my head just trying to get back into the game and a lot of people have gone through significant, crazy... I mean everyone has gone through deaths in the family and really significant ones. And I just remember a day when I woke up and my head was clear and it was almost like, I was like, "Okay, let's do this." And this is not the end of me. And I went into it and hit the campaign hard. I had an amazing team around me. These two interns and they just came in, "No problem. We've got this." And they're taking on the entire customer service. I meant they're just implementing all these amazing, amazing practices.

So the lesson that I learned from that was you don't have to do everything yourself. Sometimes it's just being there and supporting an awesome team around you and empowering them and giving them the tools so that they can rise up and succeed when they see an opportunity.

John: It's so impressive when you can bring together a great high performance team and that is a hug challenge. It's one that none of us want to go through. Ultimately, most of us do. And I was at the event. I think there were about a hundred and fifty people and I think I came over and complimented you how effortless it went off. I know it wasn't effortless but it went off effortless.

I want to do another segment, it's called Breakthrough. I know you well enough to know that you didn't come out of college saying, "I'm going to be an efficiency and effective expert." be one of the top entrepreneurs, helping these really talented individuals transform the world and in so doing make your own dent in the universe. What was the breakthrough? How did that come together?

Marissa: So I was a college athlete. I played softball for 12 years including two at the University of Pennsylvania and I'm 5'4" and if you ever see a D1 college pitcher, they're all statuesque and...

John: They're usually over 5'4"... the games I've gone to, I remember.

Marissa: I always had to work harder and I was a finesse pitcher so more like Greg Maddux and Barry Zito with a lot of moving pitches and pinpoint control. And everybody loves the fastball. So I was a finesse pitcher in a fastball world and so I had to find different ways to

EPISODE Marissa Brassfield

Show Notes at: http://www.aesnation.com/22



stand out, different ways to be noticed, different ways to be successful and for me that meant focusing on my strengths and not so much, they're always like "Work on your weakness."

John: You really have strong weaknesses at the end of your career.

Marissa: Why am I going to go from bad to average when I can go from good to great? So that was the key sort of foundational thing. And then when I went into the work world, I started applying for jobs and I'm managing a restaurant and I just found so many inefficiencies and I would notice them, "Why do we have to do it this way? Why can't we do it this way?" And the constant theme in my mind was always why, why, why? And one big thing that I learned very early on was that as a manager, my bonus was dependent on my servers' performance. But at the same time it was like, man I want my future and my present to be in my hands. I want to be in control of it. I'm going to live and die of my performance.

Once I had that little shift and focus that a lot of entrepreneurs' face, I began freelancing and that was really when high performance happened. That was really when efficiency happened because there was a direct correlation between the number of articles that I could write and the amount of money I would make that day. And so I really had to start thinking and get really razor focused about specifically what needed to happen to make an article go live and be successful and can I replicate it and can I do it faster and better? So I did that with writing and then I did it with editing and then I did it with team communication and emails and meetings. And it just went from there and I got obsessed with it in the best way.

John: Everything can by systemic and you can create systems and processes and if we get clear on the outcomes, it's amazing how effective we can be. You are a master at doing this.

Marissa: And what I love is... it's almost in my DNA now. So every quarter, just about every three or four months, I just get this strong compulsion to look at every standing, recurring process and shake it up. I honestly rearrange the furniture in my apartment. Everything is in a new configuration. I put things against different walls. I mean everything has to change. So I think that willingness and actually attraction to change is what actually helps me continually get more effective.

John: If you're listening to this, you're watching this... you're going, "Huh, I got to find me a Marissa." Because if you've got a vision, you've got a great business. You've got good foundation, but you know you're capable of a lot more, it's... how can we nail it? I don't know where this came from, nail it to scale it. So we nail the process and then we can scale it up very quickly. Marissa, how does somebody find some of your peers? I know it's a small select group but how would an entrepreneur go about finding someone like yourself?

ACCELERATING ENTREPRENEURIAL SUCCESS PODCAS

EPISODE 22

EPISODE Marissa Brassfield

Show Notes at: http://www.aesnation.com/22



Marissa: Sure, this is a funny one because I actually replied to an online job ad, "Busy entrepreneur seeks online community manager" but i I distill that down into specifically what made me want to apply to that job, there were several different parts and pieces. It wasn't just replying to the job and I have the job. The ad itself was so specific and meticulous. "By the end of this year, this candidate will have built an email list to a hundred thousand, built Twitter followers to 50,000..." I mean it was just so laser-focused with specific metrics. And what that did for me, it ignited my competitive spirit. And I went, "Huh I've done that well I bet I could do that." I could say the right words and figured out how to do that. And as I went on line by line by line, it went from "Huh, this sounds like me" to at the end I was like "Oh man, this is me." There's no way this isn't me. But then it wasn't just that. It was... there were three distinct phases. There's the phone interview, and then I had to prepare a prospective content strategy, assessing Peter's current social media profiles and web profiles, and what I would do to enhance them and grow them. And then I had to actually set out a project that I would complete in a 3-month trial and then I executed on it.

So for each phase, you meet out the pretenders, you meet out the people who aren't really in it to win it. And then this is funny too. So I'm midway through my three-month trial and the woman who hired me goes on vacation and now it's working directly for Peter. And it was amazing because we just got so much done in those two weeks. That when the woman came back from vacation, she ended up leaving the company. I don't know. She had some other things going on but it was funny because we got so much more done when there wasn't a barrier.

So recognize that you may have already someone on your team who has the capability to be your rock star project manager. There may just be a layer in between that just needs to get removed.

John: You use a lot of technology to be efficient. Let's go to this next segment... The App of the Day. What would be your recommendation?

Marissa: My number one recommendation is Waze. It's phenomenal. What it does is it's a social GPS. So every ways users... if you think about your phones, every phone has an accelerometer, it's got GPS. And it knows generally where you are. So if you put together a hundred thousand users, you now have a hundred thousand locations. And what Waze lets you do is if you're the passenger, you can report slow down traffic, you can report obstacles in the road...

John: I always like the police officer on the side hidden...

Marissa: Yes, exactly. Are they visible? Are they hidden? And what it ends up doing is you get this real time update of what's actually happening on your route. And the other nice thing

22

EPISODE Marissa Brassfield

Show Notes at: http://www.aesnation.com/22



is there are map editors. I mean they gamify the thing so that the more you use it, the more points you get.

John: I got a lot of points, I'm not sure what I get but I know what I do get. And this is an app that I recommend strongly too. I've got a bunch of new cars and the BMW and the Bentley technology just turned it off. I use my smart phone on this.

Talk about brilliance, an Israeli company that just created a tremendous value by just linking phones together so they have sensors everywhere. Nobody had to put sensors out into the highway. They were there. And it was brilliance so now they can route you around and unbelievably efficient.

Marissa: Absolutely. And the case study with this... I was scouting the location for our 2015 Abundance 360 Summit and I was driving there from XPRIZE in Culver City and it would have taken forever to go the way I thought that I was supposed to go. Being a Los Angeles native, I thought I was going to take one or two ways and be there and that was going to take a half an hour. But no, Waze showed me a way down. All these little side streets and it took 17 minutes at 4pm on a Thursday in LA.

John: And nothing in LA takes 17 minutes now c'mon here Marissa.

Marissa: I'm telling you, there was no one, no one on the roads. I couldn't believe it.

John: It is, one time I did not follow its instruction and after that I have never not done it because it is good.

The Book of the Day...

Marissa: Sure, so this one won't come out until February but I cannot... there is no other book that I'm more excited for, it's Peter's next book, it's the follow on to Abundance. Steven Cutler returned as Peter's co-author, it's called Bullet and the subtitle is How to Go Big, Make Bank, and Better the World. So Abundance is all about showing you all the reasons that the world is getting better. And Bullet is specifically how entrepreneurs can leverage them using the crowd, using all these crowdfunding and exponential tools and I have the privilege to read through some of the early drafts and the final manuscript and it is awesome.

John: What's the release date for that?

Marissa: February 2nd or 3rd I think.

EPISODE Marissa Brassfield

Show Notes at: http://www.aesnation.com/22



John: Yeah there will be a lot of publicity getting it out and so on. But Peter's *Abundance* book has changed the world and this is how to execute on that and as entrepreneurs, we all want it.

Let's go to the most important segment... the Entrepreneurial Insight of the Day. So Marissa, you are a true entrepreneur, you're leading the charge. You're making a huge difference as well as you've got the chance to work with some of the best and the brightest and the most talented entrepreneurs in the world. What would be the one insight that you have that you want to share that's going to help them really accelerate their success?

Marissa: Absolutely. So set a regular date, maybe it's every quarter where you'll go through all of your standard processes and really work intently at them and how you can optimize them. So for example I just read a story about Peter Deng when he became the head of product at Instagram, the first thing he did was he got rid of all recurring meetings from the team schedule and then what they did was they looked, "Okay, specifically, why do we have this meeting?" And they had to defend it to put it back on the schedule. And it turned out and we all know how crazy meeting schedules can be. And they distilled five days' worth of meetings into a 30-minute full team tag up and then individual meetings and calls, as opposed to these all-hands meetings. So that's my number one thing. Make nothing sacred.

John: There's so much we can learn from that and I'm going to share with your kind of key three takeaways that I've come out with and it comes to... the very first is, the power of focus. But take it from a project manager's side of clarity of focus. You've got a responsibility, clarity of focus and that's where really the project managers, the team leaders, like yourself Marissa can just do that and I heard that loud and clear. So clarity of focus being very important.

Second, high performance teams. I always love that Steve Jobs quote, "All I want to do is just make a little dent in the universe." We need people who are going to help us do that, they're high performance. Life intrudes. The awful death of your mom... We all have challenges along the way and we know, sometimes your economics, sometimes your family, sometimes from left field, but we need each other to make these differences. It's so important to have that team.

Lastly, I think for our fellow entrepreneurs who have the privilege of working with people like yourself... I'm going to call it stay on your side of the line. And it was happening in the beginning that I would be tempted to come over the line and there's something magical when I stopped doing that because not only was a team more effective, I was more relaxed.

Marissa: Absolutely.

John: More got done. Go ahead...

ACCELERATING ENTREPRENEURIAL SUCCESS PODCAS

EPISODE 22

EPISODE Marissa Brassfield

Show Notes at: http://www.aesnation.com/22



Marissa: And too, by communicating what's really important to you so the idea is to communicate the vision but not necessarily how the how the work gets done but communicating the things that are important to you about how things should look, feel, and end up being like having that resolution. It's really important to me that this design is clean and clear of clutter. That's the really important thing for someone like me to know if you know we're designing a book cover or something.

Another thought is entrepreneurs do not waste their time on low performers. It's kind of like why work on your weaknesses? If someone's not working out in your organization and they just don't have it, say goodbye. They're not going to have the right words or the right training to overnight make them into the best employee you've ever had in a high performer. There are these success stories but honestly, the time and effort it would take to turn rock carbon into diamond....

John: I call it releasing for new opportunities and I mean that... well I mean it in a positive way too because what my experience has been... almost everybody I've let go, got a better job. And I get a better person the next time around. The reason is it just wasn't the right situation or it wasn't that they weren't talented. It's just their talent didn't blossom there.

Okay, very last segment - Resources. I've got your website up. What's on your website the fellow entrepreneurs care about?

Marissa: A ton of productivity tips, strategies, solutions for your teams, solutions for you as an entrepreneur, for personal productivity, team communication... I'm always putting new stuff up.

John: What is the address for your website?

Marissa: RidiculouslyEfficient.com

John: It would be nothing less than that. Now go to <u>AESNation.com</u>, We're building a community of like mind entrepreneurs, virtual mastermind group here, we're sharing ideas and... Marissa, I got to tell you I am so excited that you were able to join us today and share your insights on how you're helping change the world.

Marissa: Thank you so much John. It has truly been a blast. I love this.

John: Well let's go out and make a difference. Your clients, your customers, your future clients and customers, they're all counting on you. Become extremely ridiculously efficient and effective in everything you do. Wish you the best of success!

EPISODE Marissa Brassfield

Show Notes at: http://www.aesnation.com/22



A Second Opinion on Your Finances

A Complimentary Service from Financial Advisor Select for the Members of AES Nation

Dear Fellow Entrepreneur,

Like many members of AESNation, I'm a serial entrepreneur. In addition to co-founding AESNation, I'm the founder and CEO of Financial Advisor Select, a firm dedicated to helping successful people make informed financial decisions by introducing them to top financial advisors.

If you're like many successful entrepreneurs, you and your family already have a relationship with a financial advisor. You may even work with several financial advisors. If you are completely satisfied with these relationships and confident that your finances are on track toward helping you achieve all that is most important to you, we congratulate you.

However, you may not be entirely satisfied. You may be wondering if there's a financial advisor who is better-suited to address your family's very specific financial challenges. If so, you are not alone. In today's uncertain economic climate, many successful entrepreneurs are wondering if they have the right financial advisor.

To help you find out if you are currently being served well, Financial Advisor Select is offering a complimentary second-opinion service to all qualified members of AES Nation. Simply contact us to schedule an exploratory call with one of our personal financial concierges. We will introduce you to a financial advisor who we believe has the ability to address your particular needs. The financial advisor will then meet with you and provide you with a second opinion on your finances. There is absolutely no cost or obligation to you.

Find out more about how Financial Advisor Select can help you and your family.

Why do we offer this service? Because at Financial Advisor Select, we have just one purpose: to help successful individuals and families achieve financial peace of mind by connecting them to top financial advisors in their communities. We look forward to assisting you.

Best of success,

John Bowen Founder and CEO

Financial Advisor Select

John J. Bowen JE.