

**A Strategic Approach to Housing, Investing, and
Financial Freedom with Zach Oehlman**

**LESS
HOUSE
MORE
MOOLA**

We help the tiny house community
use their lower housing costs to
build financial independence.

With Laura Lynch



Full Episode Transcript

With Your Host

Laura Lynch

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A Strategic Approach to Housing, Investing, and Financial Freedom with Zach Oehlman

It takes a brave and independent mindset to go tiny. If you are trying to figure out your tiny pivot, this podcast is here to inspire and connect you with the other unconventional, gritty, inspirational people within this community.

I'm Laura Lynch, your tiny house friend and host. On this show, we are always going to come back to money because, as a financial planner, this is the question I hear the most: How do I make this work for me financially?

Well, that's my jam. So jump in, let's go. New episodes drop every Thursday.

Laura Lynch: Well, Zach Oehlman, welcome to Less House More Moola. I am super excited that you and I connected and that we are going to sort of take a battering ram to the big houses today. Thank you so much for being here.

Zach Oehlman: It's an absolute pleasure, Laura. So thanks for having me.

Laura Lynch: So when you and I first connected, I kind of, you know, through this idea at you that I'm super excited to talk with you about and for our listeners, I just want to kind of go back to the beginning of what I said to Zach and what we're going to talk about today. And that is that the mortgage or home builder industry has done a very profitable job on selling us on the notion of buy as much house as we can afford. But what that does is puts us on the wrong side of the income equation and leaves us paying income to somebody else and even to get access to the equity of that asset, we have to pay more interest.

In fact, I have an article coming out on LinkedIn tomorrow about home equity and all of the cash out offers I'm getting from my mortgage company right now and what they actually are in reality, so check that out if you have a chance. But wouldn't it be better for us to spend a smaller percentage of our income on our roof and instead use the rest of that room in our budget to

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create an income stream that comes to us instead of going to somebody else.

So Zach, thank you for coming as our sort of real estate and business consulting expert today to talk more about that. Please share with us a little bit of your sort of remote, tiny living journey.

Zach Oehlman: Yeah. I grew up on a farm in Northwest Indiana and we had a little house and then we bought and rehabbed a big house. And so as I progressed in my future, I lived with other people for a lot of times as I moved to Chicago, I lived with somebody else who just ran in a room and then I got a real job out in the suburbs of Chicago and I was literally driving back and forth, but I went on, I rented a room, and then I moved to Arizona and I rented a room and I didn't have my first place like my first real place until my early thirties where I actually signed a dotted, you know, signed a lease.

And the idea was this, was I never wanted to commit myself financially to something because I wanted to be able to travel. I wanted to be able to get that next job promotion. I want to be able to let life come at me and me be fluid in it. So I always kept my roots. I never really put them down. And today I'm coming live from Medellin, Colombia, South America, and I still haven't, right.

Now we do own real estate and we don't own our own personal residents now, but we do rent them out as a income-producing asset. And my first real tiny home experience living was when I decided to take the jump from corporate America and become a real estate investor. I bought my first business, I flipped that, and then I said, "You know what, I got to get out of this place." I'm living with a friend, I'm an inconvenience to him, I need some of my personal space, and so I bought an old RV for \$7,500, and the idea was this, is I paid for cash, I paid for it in cash, and I said, "You know what, I'm going to go for it, I'm going to accomplish my goals, I'm going to

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accomplish my dream of traveling the world, helping people, making money, and if I mess up and I stumble along the way, well, I got a place to sleep.”

Right, because I put my RV in my friend's yard, all I had to do was pay for their electric so it was like 3 to 400 dollars a month. And I said, “You know what? I can figure that out.” And then I just worked. And then I met my now wife and she came from Puerto Rico, and the only reason we moved out of that RV was because we were living in Arizona.

And she asked me, she goes, “Zach, what happens when it gets hot out?” And I said, “You know what? I never really had to worry about that. I'm always at work. But let's get an apartment.” And so we got an apartment, our first one-bedroom apartment. It was 1200 bucks a month. That was the first lease I ever signed. And that was about seven years ago so I was 31 years old.

Laura Lynch: Awesome. And you're in your sort of digital nomad lifestyle right now and moving towards buying a property, right?

Zach Oehlman: Yeah. And so we own a house in Arizona. We own a penthouse in Puerto Rico, and we're getting ready to buy a house and a farm down here in Colombia, and then we want one in Argentina eventually.

Laura Lynch: Yeah. And that is about you sort of pursuing your passions around having some more farming of your roots back in your current life, is that right?

Zach Oehlman: Yeah, I love, you know, I spent all this time getting away from the farm only to come back to full circle and saying there's so much awesomeness on a farm. And so, yeah, we want to buy a farm down here in Colombia. And we want to do farm-to-table. We want to make an experience, have a short-term rental. We want to have a spa., I really love the meditation of the spa and the water treatments and all of that fun stuff. Just put it all in one spot, not only for the world to enjoy, but for us to enjoy. And then do

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retreats there for our business endeavors and just really live a creative life around it.

Laura Lynch: Yeah, it sounds like you've always viewed your real estate as sort of a money-making endeavor in that you do have properties that you bought, but you've been using them as an income stream. And you're even thinking about your future housing as an income stream. So please share with us how you think about spending on your, the own roof that covers your own head.

Zach Oehlman: So the question I ask myself is how can I get paid to get what I want, right? It's like, how can I get paid to have a farm? How can I get paid to have a really cool spa and the water treatments and all this stuff that I liked, the steam rooms and the cold plunges? How can I get paid to eat fresh food and juices and all that? And so the answer is business. And so, you know, you sell the excess and you make sure the numbers work.

And so that's how I view life is I always ask the question, how can I get paid to do the things that I love? And travel's one of them, I figured out how to get paid to travel, and it's all through businesses. I have motorcycles and it's like, okay, well, how can I get paid to ride motorcycles?

We're doing our first adventure down here in Colombia. I'm having people come down there paying me to do an adventure on motorcycles. We got 30 sponsors. We're going to try—we're not going to fill all of them up our first time, but it's like people want to experience life, and if you can box that up and package it, you can sell anything.

Laura Lynch: Yeah. It sounds like that you definitely use that as kind of the through line as your financial perspective on building income through everything that you do in life, including others in that journey with you. Are there any other sort of philosophical through lines that you have when it

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comes to building income through real estate or business, things that you share with other people?

Zach Oehlman: I'm a big advocate of—my founding principle is like I want to help people and make money so that they can make a difference. And so I don't make money for the sake of making money. I make money to fund a vision, to fund a purpose, to fund a project. And so it's like, okay, and I encourage other people to do that because making money for the sake of making money gets boring.

You lose your inspiration. At least I do. I lose my inspiration. There's no purpose behind it. There's no cause after you make a certain amount of money. This has proven time and time again, it sort of loses its luster. And so the one thing that I've learned is that what doesn't lose its luster is helping other people.

And so if I can find a way to help other people make money, and then I obviously make money as well, it just really adds a purpose to life, that adds a purpose to everything we're doing. And there's two big, really three bonding principles I live my life by is always have an intention. Like, why are you doing something?

Why are you on this podcast? Why am I listening to this podcast? Why am I reading a book? Why did I go to the gym? Like everything has an ultimate intention. The second one is personal responsibility. If we take personal responsibility for everything, we'll accomplish our intention. And the third one is do it with integrity.

And so those are three of the principles of our businesses through the principles of our life, and just do good by other people and the rest will fill it, just sort of figures its way out. And I've learned over the years, the more you can be your word, and what I mean by that is if you say you're going to do something, do it. It's almost like you speak reality. Like I said this, and then

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that happens and it just happened today, earlier example. Over the weekend, I was doing our 10-year vision for one of our businesses. And I said, "I want to be paid. I want to be a paid speaker." And I didn't have that 'til Q4 of this year. Today, I got offered to be a paid speaker. Boom. Because I set the intention, right? I take personal responsibility and I do it with integrity and there's just things sort of just line up and miracles happen.

Laura Lynch: Yeah, I think that's kind of a life like a skill building thing that happens over time, though, the more times that you see yourself accomplish the thing that you said you're going to accomplish, the more confidence and self-efficacy you have to speak that next thing, and so that pattern of behavior and then recognizing the returns of that over time just builds your confidence to take the next big leap or set the big, you know, next wild, hairy goal, and it's just a beautiful sort of growing experience through life.

Zach Oehlman: Yeah, it's like, because the first, you know, when it first happens, it's like, I didn't believe any of it. One of the first books I read was "The Power" and then "The Secret" and stuff like that, and they're like your thoughts and this, you know, just such a new concept to me.

And then you try it and it works. And they're like, "Oh, oh, oh, I got a parking spot." Right? That's the one that everyone always talks about. And then you're like, "Oh, I got this." And then you're like, "Oh, I got that." And then next thing you know, it's like, I tell everyone I created my wife because I literally wrote out what I wanted in a relationship and my wife, my current, who I'm married to, she meets all of that. And I say, "I want to travel the world." Like I've literally created my life through speaking it, writing it down, and taking an action on it.

Laura Lynch: Yeah. So beautiful. So you are actively involved in helping other people form businesses and create wealth for themselves and do real estate investing. That seems to be something that you've been really engaged in over a number of years. What are some of the creative ideas or

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income streams that you've helped people come up with or that you've seen kind of play out because a lot about the tiny life is often about creating a creative way to make money because people aren't—all tiny house communities aren't located in good job centers, right?

So the two things are closely tied together. So what have you seen people do? What are, you know, creative ideas that you've seen happen? Share with us a little inspiration on the startup business front.

Zach Oehlman: So here's what I've learned is once you learn how to make money, the concept of money, you can make it anywhere you go with anything. The key is understanding what's needed because, you know, I've read so many books on money and there's this one thing that just came to my mind. It's like, A BMW 750 or whatever, like the top BMW in New York could get \$150,000. You take that same BMW and you put it in the Amazon in Brazil and it's worthless.

In fact, it's a liability. And so there's things that you have to understand in the art of making money. I say it's an art rather than a science is because there's so much that goes into it. But what I've learned is people are willing to pay for experiences above and beyond what they're willing to pay for a home. Down here in Colombia, there was this family, they were farmers and there was, you know, I'm going to paraphrase, I don't know the exact details, but there's a handful of sons and one of them got the best farmland.

The second of them got the second and the third one got a rock. And the third one got a rock and he's like, "Oh my God." And the average person would complain about it. And what he did is he says, "How am I going to take what I have and turn it into something that can sustain my goals and my vision?" And he turned it and he climbed to the top of it. And today it's called El Peñón, if you go come to Colombia, it's specifically Medellin area, it's a tourist destination. They got helicopters that fly to the top of it now, and they're one of the richest families in the country right now, and it's because

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they learned how to take what they have, and bring it to the marketplace, charge money for it.

I went by back home to it a couple of times. We paid a client to it. They got restaurants at the bottom of it. And they built this whole community with hotels and everything around it. I have paid to travel to some remote Amazonian jungles where there's absolutely nothing to stay.

We camp and, you know, it's survival. Those people that brought me, they were experts, but, you know, I'm paying them money to show me how they live and live off the land. And so stuff like that. And if I had to start from scratch in some of these places, it's like, okay, what's the story that I could create about this rock? What's the story that I could create? Let's say you have a place out in the middle of nowhere where—well, some people want to go to the middle of nowhere and be left alone, right? And so you create a story and say, “You know what? No cell phones allowed. In fact, we don't have internet. We don't have anything. We don't have electric, we do everything, we do it the old way so that you can...” You could create that story for people to buy into and so now it's not some place in the middle of nowhere that it doesn't have the fringe benefits of internet and power and all, it's, “Hey, come and get disconnected.”

And so it's about controlling the context of that. And I've paid money to stay in a cave before. I've paid money to stay on the side of a mountain and, you know, just to tell stories. I've paid money to work on a farm to create that experience. And so find—and people, you know, there's people that are willing to pay money for those, all those different types of experience. The question is, can you wrap it up with the story and how much are they willing to pay, and does it make sense?

Laura Lynch: Yeah. It's so interesting. People are, you know, many people are desperately seeking a reconnection with the earth or with sort of our native abilities and all the things that we've lost due to our modern

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conveniences and people are seeking, they're seeking those experiences again and that knowledge that we've lost over time and definitely think that there is a lot of folks out there that are willing to pay for those opportunities for sure. What other things are you seeing in the groups that you're talking to? And you have a mastermind, I believe. What are other ideas that people are doing in this moment of in time that we're in, where we can work more remotely than ever, what are you seeing people doing right now?

Zach Oehlman: to make money?

Laura Lynch: Yeah.

Zach Oehlman: There's a lot of real estate, and I think it's oversaturated, specifically, you know, there's a lot of this wholesaling and a lot of short term rental, and I think it just got so big so quick that the finances don't work. The economic, let me put it this way, the economics of it doesn't work.

You got too many people, too much supply, not enough demand. And so I don't recommend if you're brand new getting into something like that deep. What I would tell people, I mean, we got people running out garages. I mean, there's apps out there to rent out your backyard. There's apps out there to rent your pools out, you know, this whole living. We got people that are renting, that are buying cars and renting them on for Uber, 2-row cars. This whole shared economy is absolutely fantastic. And at the same time, it all comes back to the principles of making money.

You have to sell something. And so as the world becomes smaller and smaller with AI and the world becomes smaller and smaller with this, you know, the willingness to hire remotely and work remotely, a lot of the people that maybe wanted to buy real estate, maybe they're doing jobs now, you know, and there's nothing wrong with a job. I encourage people to get jobs because if you're really a business owner, it's a job. I mean, the context of

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it's the same, you have responsibility, you're delivering on something that you have commitments, no different than a job.

Your clients could leave you tomorrow, no different than a job. But the question is what's the upside potential? Obviously, a business has a lot more upside potential than a job, but a job, oh my gosh, you get to acquire, you get paid to acquire skill sets. And so we're seeing just a lot of people doing jobs for other people. Now they may be solopreneurs, entrepreneurs, whatever the word is, where they're their own entity and they're doing subcontracting, but they're niching down and becoming very skilled at certain things, and that we're seeing a lot of that.

Laura Lynch: Yeah, that's so interesting. How do you talk to people about the risk versus reward of starting a business versus a job? You just hit on a couple pieces of that, that if you start a business, your clients can leave you just like you can lose your job. How do you view those sorts of, how do you advise people on the kind of those two different options and the risk and rewards of the two different options?

Zach Oehlman: You know, first off is risk is diminished by cash in the bank. And so if you got enough cash in the bank, I tell people have a year's worth of cash in the bank.

I mean, you can turn a big ship around in a year. So if you got a business, you got a year's worth of cash, something goes astray, you can do a lot. If you're a W2 employee, again, you can do a lot if you've got a year. And so the first risk mitigation is get money in the bank. And then when people are having the conversation of starting a business, what I say is, you know, I warn people because most people they're sold the sexy side of the business to do what you want when you want to make the money, and to be in control.

Those things will come maybe if you can get through the first part of it, which is figuring it out because those are the prize, right? Those are the prize to

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figuring it out and the vast majority of people will never figure it out. I mean, we know the statistics on business failures and in my opinion, the reason businesses fail is they don't take time to plan. They don't take time to educate, they don't do the things that everyone, all the successful people are advising them to do. I was just literally listened to a book at the gym, right? For this podcast from Patrick Bet-David and he goes, "Most people wing it." Most people wing it. And I've been doing this for 20 years and I see it. Most people wing it. There's times that I wing things, but when I have proven success time after time, it's because I followed the principles, I made a plan, I drew out literally what do I need to do next quarter, next year? And I just really started working at that level.

And there's people out there that say you don't need it, and I would argue against it because if you don't plan, it's like you don't even know where you're going. You don't know the metrics. You don't know. You don't know, and you're walking blind every day. And so I tell people to get a plan. and then make sure that the business actually works from a financial standpoint. The vast majority of people, I just got asked to be a guest lecturer at a university and the topic is finance. Like what is the finance that says this business works? What is the finance that says this business doesn't? Most people don't know their finances. And so the quickest way and the easiest way to start a business is by selling somebody else's stuff. That's how I got into business.

I said, you know, I understand math. I understand finance. I understand that. I don't really have a product to sell, but I realized I need to sell something. And so I found somebody else's stuff to sell, is direct sales marketing. And so I said, "You know what, I'm going to sell their service." I became the number two in the nation at it.

And I learned a lot by selling other people's stuff. And then I said, "You know what, now I'm going to have my own product, my own service," which is the next level. Because now you—not only are you the salesperson, you're the

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creator and the fulfiller of it, which adds another layer of complexity. But I think people jump to that piece too soon.

I think a lot of people are naive in the sense that they think they know and they don't know. I know I was, and the rule that I've learned is if you can't sell, you will not be in business because it's like how are you going to make money? Well, you know, it's like, what's the math, what's the plan to make money?

And if you can't tell me how you're going to make money guaranteed, you're going to fail. And most people, honest to God, are afraid of selling. And again, that's why I think people don't have successes because they're afraid to go out there and knock on the doors and do what has to be done.

Laura Lynch: Yeah, that's such a good point. I would say definitely my sales chops were caught in my previous role. And if I had not spent that time selling someone else's ideas, I certainly wouldn't have been prepared to sell my own just largely from a confidence perspective because you just, you have to build that expertise and the confidence in the thing and the ability, and then you can kind of parlay that into your own thing.

Zach Oehlman: That's all I did. I got the confidence selling somebody else's stuff, you know, being a rep for somebody else. And then I took that confidence and I started, I just sort of stepped into, I was like, "Yeah, I'll do it," a \$100 and \$1,000 and then \$10,000 and then \$20,000. And it was just like, "Okay, I can do that. I can do that. I can do that." And just kept selling and adding zeros.

Laura Lynch: So let's take that thought and come back to the original thought, and that is that we have been sort of sold on this notion, the 11 trillion dollar mortgage industry has done a really good job of selling us on this option of buy as much house as you can afford, which means that all of

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your energy, whether it's coming from a job or self employment, a big chunk of it is going to back into that house.

And so if we instead spend less on our housing and then we take that additional income that we have, energy that we have, and we focus it in some sort of money-making enterprise for ourselves to bring wealth back to ourselves, then we're able to be on the other side of that equation. So instead of paying somebody else so much income, we're receiving income.

So tell us more about how you think about that from a real estate investing and a business perspective. Obviously, you've done a great job over your life of not sinking all of your resources into your roof since you started out with a 7,500-dollar RV. So share with us how you think about the percentage of your income you want to devote to your roof versus that money making piece.

Zach Oehlman: Yeah, I think, you know, I'm a big advocate of it depends, right? It absolutely depends. What's your goal? Where are you at in your life? There's so many things. But the one thing that is consistent is what's the plan, right? What's the plan? And if you stick by the principles of having cash in the bank and if you want to, you know, there's people on there that you want a family of 12, well, that's different than, you know, my wife and I that have no kids and we want to travel out of a backpack. I think we were talking a little bit about the minimalistic idea as well that sort of goes in and that was, for me, it was a mind shift of not getting pleasures out of materialistic stuff, but more getting the joy of the pleasures of life and a quiet afternoon having, spending time with loved ones. And really, where do you derive your happiness from? And so I'm of the mindset of I want to be in a nice place with other people, right. With, you know, a quiet—because I've stayed in places where it was cheap, right.

From a pure financial standpoint, it was cheap and it wasn't conducive to the creation process, right? Because the people around me, they were on

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different life paths. I'll put it that way. And so there's this conversation about, "Well, you're a product of the five people you hang around," and it's absolutely true.

And so it's like, well, I want to be around other people. I want to be around other wealthy individuals. Well, that typically means you're going to have to spend a little bit more money on the house, you know? And so there's, it's such a complex conversation, and I'm a believer of you don't really need that much. Like I'm in a place right now here in Medellin, we pay \$2,200 a month and it has everything we need. It has two offices for me and my wife, it's a two-bedroom. Two bedrooms, two baths. So we got a place for people to come over, but from a square footage standpoint, it's not that much, right?

And so we could we get some big, fancy place, yes, but as many studies prove, most of, you know, there's these studies they've proven they take these big houses and then they do a heat map of it, there's like three rooms people spend the time in, like the kitchen, the family room and the bedrooms.

And so when you have these big, gaudy, audacious houses, you don't use them. The gentleman that just passed away, Charlie Munger, Warren Buffett's right-hand partner, you know, he was sharing, he goes, "I could have bought the biggest house," but he goes, "Everybody I know that bought the big house, it comes with more problems."

And I talk to a lot of these wealthy individuals, they buy these big gaudy houses, I use gaudy as, you know, these big houses, and then they're like, "Well then you gotta pay to upkeep it." And then you got to have a staff to maintain it, and the cleaners. And so there's all of this stress and anxiety that goes with owning stuff, a house being one of them.

And so I'm a big advocate of less is more when it comes to personal happiness, personal wellbeing, then you don't have to keep track of your stuff, including your home. And so I know that's sort of a roundabout yes,

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you know, it doesn't really put how much I spend my money—but if you're only making \$30,000 a year versus if you're making \$300,000 a year, you could live a fantastic life. With \$30,000 a year, if you could spend that money in Colombia, you could, oh my God, you live in some of the nicest areas and so there's all of that stuff that depends on it.

Laura Lynch: Yeah, for sure. Yeah. Shout out for my values based worksheet on my website where you can kind of go through, where listeners can go through the process of understanding what their values are, because certainly the big houses are appropriate for the right people that really spend a lot of time in their home and maybe have a larger family and they have a lot of visitors and that's the center hub of their happiness, then sure, absolutely that makes sense. It's just know what is important to you and align your dollars with what is important to you instead of aligning your dollars with the default of what you've been told is supposed to be important to you.

Zach Oehlman: Right, like I get my joy from travel, I get my joy from adventure. I get my, like, I just bought a \$33,000 motorcycle, right. And it's like, well, a lot of people would look and they go, “Why?” And I go, “Because I love riding it. I'm going to drive it from Alaska to Argentina.” I love safety. I love this. I love that. And that's what I get fulfillment out of is riding motorcycles, and some people just think it's probably silly. Like, I love how you say it, where do you get value from?

Laura Lynch: And you probably will be doing that with other like-minded people. Therefore, you'll have like the social element to that and the relationship element to that, and you'll get to meet awesome people all along your journey. Again, connecting in a human way, and so it's not really about the motorcycle. It's really about the experience and the connections that surround that lifestyle.

Zach Oehlman: One of the reasons I bought it, you know, it's a BMW motorcycle, is the BMW community worldwide is they're very tight knit. They

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have Facebook groups. I'm on WhatsApp groups. And it's like, "Oh, you're one of us come in," and, "Welcome to the party." And there's like this instant connection and I want it in that community where we're talking about, you know, you're a product of the five people to hang around.

I want to be around people that have influence, that have financial resources, that have capacity to build businesses, that have capacity to travel, that have capacity to do those things that I want to do so I can be around them and we can create a life together.

Laura Lynch: Yeah. That's like 50 percent of the reason why I'm moving into a tiny house is because of the tight-knit community and the, "You're one of us," and the way that the tiny living community is co-supporting of each other. And it's that grassroots connection that we don't have in a broader society that's really attractive at this moment when we feel so isolated.

Zach Oehlman: Absolutely. That's one thing, you know, I did a presentation training on this, about building community. We all are part of a default community, everywhere we go, we're part of, you know, there's geographical communities, there's interest communities, but you're in a community, whether you know it or not. The question is do you want it to be intentional? And so I intentionally want to be in certain communities around business and adventure and travel, and so absolutely it makes all the difference.

Laura Lynch: Awesome. So is there anything exciting that you're seeing in this moment in time when it comes to housing or ideas around housing? We're obviously in kind of a unique space, at least in the United States, where inventories are low, people aren't willing to put their house on the market due to their kind of locked in three percent, and yet prices are high and interest rates are high.

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You mentioned earlier, it seems like that kind of the market has been flooded with short term rentals. Anything interesting in housing that you're seeing right now that you want to point out?

Zach Oehlman: We're seeing a lot of seller financing, the subject-to, there's a couple guys that made it really, you know, just blew it out of the water. And so that's a big thing of selling property subject to with existing mortgage in place, which really opens up the door. But on the back end, like you said, they're buying, they sell it subject-to, but then they have to go out into the marketplace and buy it 6, 7, 8 percent interest rates.

And so it's an interesting time in the sense of there's natural economic conditions, and then there's forced policies. And so a lot of these forced policies are driving people. I've seen people up in some of these more expensive areas like Seattle, they're renting half of their bed. Like not a bedroom, they're renting, "Hey, you can have that side of my king size bed." And that's where it's have gotten. It's like, oh my gosh, I'm grateful that I don't have to rent out my bed, but at the same time, there's people out there that they haven't developed themselves in the skill set of making money or maybe even managing a budget, and so they don't know how to do that stuff.

And so there's people renting out co-living transitional housing where, I mean, you're getting three, four bunks in a room just so people can maintain. We're seeing a lot of that, you know, assisted living. I actually, I'm a fractional CFO for a assisted living company.

And that is huge right now as the baby boomers progress into the next stage of their life. There is such a demand for it. And there's such a demand for people that do it with integrity, intrigue people with honor and respect. There are some big laws that just happened specifically with my clients in Arizona, where a lot of people were cheating the system.

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And so they just came in and they cleaned some house and said, “Hey, we're not allowing this anymore.” A lot of people got kicked out. Another one we're seeing is sober living with all the drug problems and the alcohol problems is, you know, people that with sobriety don't want to get out there. And so more of, I'll call it more of business that deals with real estate, businesses that deal with real estate.

Laura Lynch: Interesting. Well, Zach, thank you so much for your perspective. please share with listeners how they can find you, connect with you, what you're offering out in the marketplace yourself, all of your links and all of that.

Zach Oehlman: Yeah. So the best way to find me is my blog that has everything on there. indianaoehl.com. So Indiana, like the state, Oehlman, O-E-H-L, and then dot com. We have financial services, businesses. We have real estate investing businesses. The idea is we help people start scale and sell businesses, and then reinvest that money back into real estate. And we provide the resources, education, training, whatever you need to either do it yourself or have us help you do that in all aspects of the business.

Laura Lynch: Awesome. With a little adventure on the side.

Zach Oehlman: Of course, you need some motorcycles and some travel. That's part of it.

Laura Lynch: Awesome. Well, Zach, thank you so much for sharing your story and your perspective and your sort of real world, in the moment guidance as far as what's happening in the marketplace today.

Zach Oehlman: Well, thanks for having me, Laura.

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Hey, I'm honored that you listened to this episode of *Less House More Moolah*. I hope something in it will help you continue to move toward a life aligned with your values.

Every algorithm out there is trying to tell us what to prioritize, but we get to choose. If you haven't ever identified your key values, I have a free resource on my website to help you.

You just have to go to thetinyhouseadviser.com. It's the tiny house A-D-V-I-S-E-R dot com.

At the bottom of the page, you can grab the tiny life values worksheet. When we design a life around "what is our core truth?", we shortcut to deep fulfillment.

See you next Thursday.

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