

KEEN ON RETIREMENT



It's Never Too Late to Transform Your Life for the Better

Welcome to Keen on Retirement
With Bill Keen and Steve Sanduski

Steve Sanduski: Hey, everybody. Welcome to Keen on Retirement. I'm your cohost, Steve Sanduski. And I've got Bill Keen with me here today as always. And Bill we've got another special episode lined up here today.

Bill Keen: We do Steve. We are a financial program as we talk about in the past, and we talk a lot about living life to the fullest up to, and then over into retirement. And a lot of our discussions have to do with assets, and taxes, and the economy, and how we are good stewards of our resources and how we really make the best decisions we can for our family when it comes to our financial life. But we talk about this a lot. If you take care of your financial affairs and you get out to the point where you can retire, and the world becomes your oyster, what if you lose your health?

Or what if you haven't been paying attention to your health and your health is falling by the wayside? Your health, your fitness, those types of things are priceless to focus on because without your health, none of this other stuff matters in my opinion. So I think it's really important what we're going to be talking about today. I am super excited to share this with our viewers and our listeners here. And I think you're going to learn a lot Steve today, yourself, even though you're a fitness guy, you take care of your health, but I promise you, you're going to learn a lot.

And I would hope and believe that our listeners and viewers would learn a lot today too. And hopefully in this episode with some inspiration about kind of what steps to take next, on their own personal health and fitness. On again, what typically is a financial program here, but it all goes together as we've talked.

Steve Sanduski: Yeah, it absolutely does all fit together here. And Bill, I think this was prompted because you went through a personal fitness transformation.

Bill Keen: I was in Cabo, San Lucas in middle of 2019 back when we used to be able to travel places. And I looked at a picture of myself. Now, sometimes when you look in the mirror, you don't see yourself a certain way, but when you see a picture, it hits you differently. Have you had that experience before Steve?

Steve Sanduski: Oh, for sure.

Bill Keen: You see a picture and you think, no, I don't look like that. Do I?

Steve Sanduski: It's also the sound too. It's like when I hear myself speak and then I listen to a recording of me speak, I'm like, is that the same person?

Bill Keen: Right. Right. And I think you have a great voice by the way. But anyway, so I saw a picture of myself and the bottom line was, I had let myself get out of shape to a point where I was, I'm six foot tall, I was going about 240 on the scale, and I just was lethargic, I was tired and that picture really brought it home for me. And so I made a commitment to myself. I'm now in my early 50s. At that point I was 50, and I wanted to make a commitment to my future, to my health, just like we opened the show with. And I started working on dropping some of that weight myself. And then I got to a point where I realized exactly like folks reach out to us at Keen Wealth for our expertise, and to have a plan put in place for their retirements to make sure that we have all the ducks in a row.

And then they know they're part of the plan, and they can work the plan, and get the result. I'm a big proponent of reaching out to what I would consider some of the best in the world from whatever it might be to my aviation training, to other things. And I reached out to some of the best, in my opinion, and not just my opinion, we'll talk a little bit about this, many other people's opinion as well, trainers probably on the planet. And I got them to agree to work with me, take me on, layout a plan, and over the last a year or so I've dropped from, well in the 20% on body fat down to the point where I did my transformational pictures I was somewhere close to 7% body fat Steve.

Way better than I ever thought I could get. And more importantly I'm feeling better and healthier and weighing somewhere between 180 and 190 depending. And I've got a little flexibility there now to kind of go out and eat not super strict all the time. But I think they'll give us some ideas today too on how to do something that's not that hard to follow if you really get going on it.

Steve Sanduski: Yeah. Well, I am excited to introduce the two guests that we have today. And these two are the folks that were, and I think still are, your a personal trainer and helping you go through this transformation. So I want to introduce-

Bill Keen: That's right.

Steve Sanduski: ... Diane LaCerte and Micah LaCerte. So let me just give a brief intro on the two of them. So Diana and Micah, welcome to our show here today.

Diana LaCerte: Thank you.

Micah LaCerte: Thank you so much for the opportunity to talk and hopefully inspire some of your folks.

Steve Sanduski: Yeah. Well, Diana, so you're an entrepreneur, you're a co-founder and co-owner of Hitch Fit Online Personal Training and Hitch Fit Gym. You're also a health and fitness expert, a two time world champion fitness athlete. You're also a published author, a motivational speaker, and you really have a passion here for what you do in terms of leading others to strengthen mind, body, and spirit. You're also a Kansas City Business Journals Women Who Mean Business honoree, class of 2015. So great to have you here. Now I understand we were talking a little bit before we went live here is a you're from Vermont is it? So up in the Northeast?

Diana LaCerte: Yes. Yep. Born and raised in Vermont and came to Kansas City because I fell in love. So.

Steve Sanduski: Well, that's as good a reason as any to come to Kansas City. That and the barbecue. Right? And then Micah, you're also a co-founder of Hitch Fit with Diana, and you are a Muscle Model World Champion and Iron Man Fitness Magazine Cover Model, TV personality, motivational speaker. And this has really been your passion for 24 years in terms of helping people transform their bodies and lives. And you were also mentioning before we went live here that you two have clients, since you have this online business, you have clients in what? 78 countries? And you've helped people lose over a half million pounds. So super impressive.

Micah LaCerte: Yes we have. Yeah. That's that's our passion just waking up and helping as many people transform their lives as possible. That's what it's about.

Steve Sanduski: And then I think also that your online personal training program was recently rated number one in the world. And on top of that, you've got these two transformation gyms in Kansas City. So you've got both the in-person gyms, and you've also got the online business. So not only can you help people one-on-one, but you can also help people around the world.

Micah LaCerte: Yeah. We didn't want to just be stagnant in just helping people in Kansas City. We love our folks here in Kansas City, but we wanted the ability to just transform people regardless of where they were in the world. And that was a really important, powerful thing we did. In 2006 is when I started that.

Steve Sanduski: Well, I'm going to essentially just facilitate a conversation here between you two and also with Bill. Because I think Bill has a great story and we'll talk about

that, but this isn't just about Bill. This is about all of you that are watching this and all of you that are listening this, we want to help inspire you to think about transformation, to think about what you put into your body, and to think about how you move your body. Because for many of you watching this, you might be at the stage of your life where you're maybe transitioning out of your work life, and you're transitioning into a life outside of the traditional career type work.

And so it's a new stage of life, but it doesn't mean it has to be sedentary. And so we've got to have the best people here, and we've got this tremendous example in what Bill has done. So I'd like to start with Diana and Micah here. So Bill told a little bit about his story. So when Bill first came to you, he's like 50 years old. And what was like the first thing that you did with Bill in terms of the transformation piece? How did that work?

Micah LaCerte:

Well actually, Bill came to me 12 years ago. So the first time we actually met, he was in his late 30s. And he came to me kind of for a similar deal. I had just kind of started with the transformation and really putting it as a business. And at that particular point he had got himself into a healthy place. And then had kind of graduated from the system and whatnot, fast forward 12 years later, he contacts me and I hadn't talked to Bill for quite a while, and I was really excited to hear from Bill. He had come in, him and his wife had come in and we sat down. And one of the very first things that I do is just make sure they're actually ready for change. So a lot of people want the result, but are they actually willing to do what they need to do to actually get the change in?

And so sometimes that can be a little bit scary for folks. Because change can be a little bit scary, kind of lead to some fear. I kind of just got a notion of where he was at. He had lost some weight on his own. He was ready to take that body into a really great place. So I talked about going from like a bad place near rock bottom, or not in a good place and getting that to a good place. And then that next stage or the next transformation going from good to great. And so he was kind of in that pivotal stage of having that history of weightlifting and nutrition, he kind of knew it and whatnot from past history, but now taking it to this great place.

And I said, "Man, at 51, I would love to go on that journey with you." He fully committed. And from that day forward, was locked in and Bill is one of the most disciplined people that I've worked with in all my years. When you say, hey Bill, this is what we need to do. Bill got it done. I mean, commitment, discipline dedication always came in with a smile and gave all he had. That is my definition of Bill Keen.

Steve Sanduski:

And Diana so what you're talking about there Micah with Bill is, sounds like a lot of work. Now there's a lot of people that may not start with the level of dedication and discipline that Bill has. So Diana how would you work with someone who let's say someone is 60 years old, maybe they haven't done a lot of working out over those 60 years, maybe they haven't paid a lot of attention

to what they're putting into their body. How do you start with someone like that and get them to go from zero to one so that they can maintain some momentum and not feel like, oh my gosh, I've got to go from zero to 100 on day one?

Diana LaCerte: Yes. Yeah. Great question. The majority of our clients are in that age range, 40s, 50s, and 60s. So I've had that occasion so many times where someone maybe they really have never done anything to keep their body healthy for 60 years. And for me, like kind of what he was talking about, it's really is about the mindset first. And just making sure that they're in a place where they're ready to start making some changes. And for us, it's very important to start people with where they're at and let them understand that they are going to be capable of doing everything that we encourage them to do that we ask them to do wherever they're at, there is that first step.

There is that first little piece of the puzzle that they can, whether it's just starting walking for 10 minutes or cutting out some soda from what they're drinking throughout the day. So the age doesn't matter, it's the willingness to make a change. That is the biggest piece of the puzzle. And so if that is there, then once they start making those little changes and start seeing little results, those little results are what add up to the incredible transformations in time. But it really is just getting them in a mindset of believing that they're capable of doing it. And I think that's one of the things we excel at. Is just helping people believe in themselves so that they... That's how we produce the transformations in time.

Steve Sanduski: And do people come to you with that mindset meaning they've made up their mind that, okay, I really need to do something. So I'm going to reach out to Diana and Micah? Or do they maybe have an inkling, they reach out to you, and then through your conversations, through your inspiration, you're able to put a little more emphasis, a little more oomph behind that little inkling that they had. And if so, I guess two things there. One is, how does someone know that they're ready to take this first step? And then second, how do you help them accelerate that initial inkling they have?

Diana LaCerte: So, we get a variety of people. There are some people that come in and ready to rock, let's go. And then there are those people that they've seen something, but they still have those self doubts and the question themselves. So what I really kind of break it down to with my clients that have this self doubt is taking a look at their thoughts. And whether that's through journaling, whether that's just through paying attention to what they're saying or what they're writing, with an online client who sends me an email, a lot of times I can pick pieces out of their email of what their self-talk is, what they're telling themselves is true of them. And I can actually call it out and be like, listen, you're telling yourself that this is what you are and when that's what's happening, of course that's what's going to manifest in your life.

So it has to start with what are the thoughts? And you can reprogram your thoughts. Programming our thoughts, our thoughts are the one thing that we do have complete control over. So it starts with, okay, that is a negative thought that doesn't get me anywhere. But what I can do is I can have new thoughts I'm going to start implanting into my mind. And if they're consistent with that and intentional with it, it literally can change how they're thinking about themselves and about what they're capable of doing. So, I mean, that's really, it's breaking it down to just those basics of that's where it starts.

But once they start believing in themselves and hearing it from us too, I think a lot of people don't have someone in their life that's saying, of course you can do it. It's whenever anybody asks me, can I do this? The answer to that is always, yes. Now, are you going to be a competition level body builder? Maybe not. I mean, that might not be your path, or your journey, or your goal, but can you become a fit and healthy person? Absolutely. The answer to that is always yes.

Steve Sanduski: And Bill, I know you're a student of mindset. And tell me about how you approached your mindset at age 50? So Micah has said that you had come to him maybe when you were in your late 30s and now you're coming back again at age 50, your body's older, you've learned some things. So what was your mindset at age 50 going into this?

Bill Keen: When I was a younger man, I worked out a lot. I didn't have a lot of solid mentoring. I didn't have the proper form. I thought it was important to work out with heavier weights. It's interesting how the mind shift shifts over time too. Maybe that's just a little bit of wisdom from the journey as well. But when I reached out to Micah I knew that he knew, so this was important for me. I know that he knows what I need to do. And if you go into any other, either their gyms, you'll see thousands of transformational pictures, the before and after pictures, literally thousands of pictures. So they had real experience on what works. And so for me, it was about getting with a world-class professional that understood exactly the formula that I needed to put in place.

And then knowing that I wasn't going to push myself, I didn't need to be the strongest person in the gym. It wasn't a competition with anybody. It was just me trying to be the best version of myself that I possibly could be. And I needed to be able to really consider making sure that my joints stayed healthy, that I didn't pull a muscle, or get a hernia, or something silly like that would set me back. And so being able to go in and see Micah and have his training. My wife Carissa, Steve works out with Diana now. And I actually, I have several of my team members here working out at Hitch Fit as well. And I've had clients call since they saw my transformation and reach out to Hitch Fit and start working with them.

But they believe in you until you can believe in yourself. And you know that they know. These are powerful things when it comes to the mindset of, is this work that I'm doing and the modification of diet? Is, are we going to see results? It

takes a little bit of time, but it's amazing how quickly the body can start to transform if you stick to the programs and it's they set it up so that it's doable. Let's just say it's totally doable.

Steve Sanduski:

Yeah. And I think it's the degree to that each of you take it, if someone is 25 years old, well, there's a different degree that they can take some of this stuff, particularly like the weightlifting. Let's say if that's part of it. But Micah, I do want to touch on that a bit. So we've got different levers, so to speak that we can pull here when it comes to our health and transformation, we've got strength. So we can do strength training. We can do weightlifting. That's one piece. We've got some of our like aerobic capability.

We can run, we can get on the treadmill. And then we've also got the food that we put into our body. Now, maybe there's some other levers. So how do you think about the different levers? And do you put a different emphasis on those different levers depending on the age that a person is? So again, if we're talking to people in their 40s, 50s, 60s, 70s, is there a different relative mix of how you think about the different levers? Any thoughts on that?

Micah LaCerte:

That's a great question. And to kind of go back just a little bit, one of the things we do a lot is we actually go through what we call deconstruction. So a lot of clients have been following habits of eating or training that isn't necessarily great for long-term success. And so when we go in for those three pillars, a lot of the time that we spend is going, you need to stop doing that.

Steve Sanduski:

So it's deprogramming.

Micah LaCerte:

You've been doing for 20 years, yet expect a different result. You've got to do it the right way for yourself, set it up for the long-term success of this. It's not just about getting to the goal. The goal is living a full life and a full and healthy life for those remaining years. So you got the three pillars, nutrition, fitness, and weight training and cardio. I would say by far the nutrition itself is the most important component, but it's also one of the most difficult components for most people. The association or your relationship with food really matters because a lot of times what we do with food is we're using it as a way to cope, maybe through bad times.

We use it in times of celebration. And we like all of our favorite foods and a lot of those favorite foods are not necessarily foods that are going to make us feel and look our best. So you got to feel yourself right. Regardless if you're 18 years old, or you're 80 years old, you need to eat right and you need to make positive choices. This doesn't mean that you got to eat absolutely perfect every single meal every single day, but at least 80% of the time with your nutrition, it needs to be really on point and healthy and good nutritious foods. If you're going through transformation, you need to be closer to what we call an A student. So closer to that 90% range, still leaving in a little bit of room there, here and there

to add in some of your favorites, if you've got a date night with your spouse or something like that.

The weight training is really crucial too, because this is as we get older, we start losing muscle. We start dealing with things like osteoporosis. So with strength training itself, we're dealing with bone density and just being strong. So we can, at six years old wanting to go hike that mountain and actually be able to go do it. And have the strength to climb up your stairs or pick up your grandson, whatever it may be. Just to have that strength as you get older, it's really crucial. Your body just wants to slow down. And if you keep weight training and whatnot, you can stay and remain strong.

And then the cardio side is really crucial as well, to keep your heart strong. And be able to have a long energetic day regardless if you're in your 40s, 50s, 60s. What happens in going back on mindset is people start creating barriers in their minds and almost excuses to go, well, I'm getting older now. Or I had a few children now. Or whatnot, all those are literally just barriers that are blocking you from being your best self. And so when you work those three things together, it's a sustainable way of living your best life. And you have full control of that. That's the most amazing thing.

Steve Sanduski: And Bill, this reminds me of the conversation we had here recently with Irene. What is she 81?

Bill Keen: 82 going on 83. My step-mother was on the program last week Micah and Diana. You might've seen it come out. It dropped yesterday. So.

Steve Sanduski: Yeah. And she talked about people would say, at your age, you shouldn't be doing that. And you might want to elaborate on that Bill. At 82 years old some of the things that she's doing, and that this idea of age it's just between your ears.

Bill Keen: Yes. We have her on the program because she had just driven up to visit from Jacksonville, Florida into Kansas City. 82 going on 83, declines the offer for me to fly her up here and drives up in her by herself. No problem at all, stops finds a hotel, Paducah, Kentucky gets into town. She visits for a few days and she heads on back down to Jacksonville, but she still volunteers. She's up moving, her feet hits the floor at 6:00 AM and she's moving, she's painting houses, she's-

Steve Sanduski: Climbing ladders.

Bill Keen: Climbing ladders. And we were like, come on now at some point you're going to have to slow down, but she just says at your age thing, she doesn't buy it. Does she Steve? And the episode is great. I'd recommend any of your listeners that hadn't picked up that episode. If you want to hear about somebody really thriving in their later years you'll have to listen to that the episode with Irene Smith.

Steve Sanduski: Definitely. And Diana, I want to touch a little bit more here on the nutrition. So Micah was talking about how important the nutrition piece is. And I know we could do a whole episode, a whole training program just on nutrition, but what are some highlights that we should be thinking about in terms of the nutrition? So Micah said, hey, let's try and get to about 80% where eight out of the 10 things we're putting into our body in the right proportions are good for us and maybe our remaining 10 or 20% we can that cookies and cream ice cream with hot fudge, which I am personally fond of. So what are some thoughts there on nutrition? What are some ideas we should be thinking about that can get us again off of that zero to one, and being healthier as we're thinking about our nutrition?

Diana LaCerte: We take a balanced approach to things. And the reason for that is just I believe that our bodies are designed to need a lot of different nutrients that come from our major macronutrients or carbs or fats or protein. So we teach a balanced approach. We don't teach cutting things out. And also keeping variety in. And more focus on whole foods is the majority of what you're eating. It doesn't mean everything has to be whole foods, but keeping the out as much as you possibly can. And just making sure that you're making healthy choices throughout the day. We teach combinations of whether it's carbs and fats proteins, and just teaching people how to eat, what to eat and then how to eat them throughout the day for a visual goal.

So there's, that's much different. So what we specifically do is a little different than just general healthy eating, because we're trying to teach people not just how to eat healthy, but how to eat those healthy foods in the right ways, in the right combination so they actually get their body what they want it to do too. So that's a confusing point for a lot of people that are coming, I'm eating healthy foods and they may be, but it's more about, okay, how do we structure these things so that what you're eating can actually get your body to change and do what you want it to do too. And then bringing in the strength in the cardio as well. When it comes to body composition changes, your nutrition is your number one component.

And I think the relationship with food and learning to have a healthy relationship with food. So it's not perfection, it's not all or nothing. It's not, I had the cookies and cream and I'll have to go beat myself up. That's not what we want people to do. That's not healthy. That's not a sustainable way of living a healthy life either. So it's getting to a point where you want to eat healthy because you love the big benefits that you get from it. And so again, that's a mindset thing. People sometimes think they're missing out if they eat healthy. Oh, I'm going to miss out on eating my pizza and this, but I always try to get them to think of, what are you actually missing out on because chewing and swallowing something that is negative to your health and to your goals, it's literally a couple of seconds of chewing and swallowing that has a negative impact on what that goal was.

So if I asked them to look at the bigger picture, what are you actually missing out on? What they're missing out on is feeling good, what they're missing out on maybe good sleep, what they're missing out on is progress. And getting to that point where they're getting to live the life that they want to live. So if you can kind of flip the switch with how you're looking at nutrition, it's not sacrifice to eat healthy. The bigger sacrifice is if you choose unhealthy, and then you miss out on getting to a place in your retirement where you're enjoying life and getting to do things, because you're so sick because of those choices that you're weighed down by medications, and by a body that doesn't do what you want it to do, and by being in hospital.

So it's just, it's a different perspective. But just back to just nutrition is it's such a foundational piece for our health, our physical, and also our mental health. Massive impact on our brains. So I guess that's kind of our, in a nutshell, it's just basically we teach people to eat the balanced way, but also looking at the bigger benefits of it for the long-term, not just physical, but in every other sense too.

Bill Keen:

And Steve, I can tell you from my side of the table. So as the client of theirs and someone who's gone through the transformation, not a professional in their field, that it's almost like an exorcism. Maybe that's an interesting way to point it, but when you first start making these changes, going from that zero to one that you talked about Steve, the way you defined it, especially when it comes to the diet, it feels like as you're extracting these all bad habits you don't want to let it go. I use that's a strong visual but you're getting these things out of your life, and it's a little bit harder at first, or maybe it's really hard at first. Depends on how motivated you are, I guess. But give it a little time.

For me, three weeks, four weeks, five weeks, next thing you know, I've actually become a different person. I mean, I've truly feel like my taste buds have changed over into this new life, if you will, of eating. And I just needed the training. I mean, I had no idea what I was doing before with diet and nutrition and Micah and Diana's program lays it out to you so you can understand it. And the next thing you know, I've now become this person that has habits of eating and liking, and enjoying the healthy foods. And that is a transformational when your now identity has gone to the healthy and fit person, as opposed to having an identity that says, I'm too old, I've gone too far, whatever, and I'm not capable of making those changes. It's a new identity and you play that out. And that goes to your mindset stuff we talked about earlier. Doesn't it y'all? It truly does. It ties all back in with mindset.

Steve Sanduski:

Yeah. And this idea, Diana, what you were talking about in terms of, sure you eat the cookies and cream ice cream with hot fudge on it and in the moment, it tastes really good. But then about a half hour later, when it's sitting in my stomach, it doesn't taste so good. And this is an old saying, you've probably heard it before, "Nothing Tastes as Good as Being Healthy Feels." And as you're saying there too Bill, it's like, once you start on this track, and you start finding foods that are good for you, all of a sudden, I think you're going to start craving

those foods that are good for you because of how they make you feel afterwards. And I did the body for life program many years ago, which the three of you I know were familiar with.

And part of that program was, for six days you eat really well. And then on the seventh day, you can cheat and you can eat whatever the heck you want. Well, it got to the point that maybe this was the whole idea of the program is, if you're eating really well for six days, then on the seventh day, you don't want to blow it by eating a whole bunch of junk. And so maybe that was the psychology behind it, I'm not sure. But yeah, I think once you get into that rhythm and you realize that foods that are good for you, can also taste good. And you start seeking those out. And you start finding creative ways to create meals that are healthy for you, and also tastes good. So it can be a bit of a game, a bit of psychology, but ultimately it's going to be good for you.

Diana LaCerte: Yeah, absolutely. Yeah. I mean, it's important the sustainability piece is incredibly important because we don't want people just coming in and being like, oh, for this 12 weeks or 16 weeks, I did this and then I go back to old habits. So learning to find foods that you really enjoy eating because if you go back to what you were doing before, your body goes back to what it was before. So that's why a big piece of this is finding things that they enjoy. Learning new seasonings and spices and things that make your foods taste delicious. And also transforming the taste buds because once you get the junk out, it literally does physically change the taste buds. And-

Bill Keen: So was I right that I wasn't just making that up was I? So that's real.

Diana LaCerte: You're not making it up.

Bill Keen: It was happening, but I wasn't sure if I was just a mental thing, but that truly it does happen now. Okay.

Diana LaCerte: And it's one of the reasons we kind of encouraged people too, to really get the junk out, because if you can get it out, you're again, well, you can get rid of the craving side of things when you're not having it, but also you give your taste buds actually a chance to come back to life so that they can appreciate real flavors. That's for someone, if they've been eating a lot of fast food, a lot of junk food, a lot of sugar, it's almost like they can't even taste real flavors anymore because of what they've done to themselves. Yeah. That's actually a real thing. I've gone through this myself. I have my own 50 pound weight loss story and I was eating a bunch of garbage.

And so for me, it really was... And I made all the same excuses that I've heard a million times of, I don't want to give up this, and I'm going to be sacrificing this, and I love eating this. So I don't want that, enough. And for me, it was getting to the point where I wanted those goals enough that I was actually willing to make the changes. But once I made the changes, and I felt how my body felt, and I

saw my body change, and I was suddenly achieving these goals and my mind was clear, I was able to go after so many more things. I mean, this was 16 years ago. I have zero desire to go back to what I was doing before, because I love how I eat.

I enjoy how I eat. And not because I just like the food, but I also enjoy all of the side effects of eating like that. I love as a woman being able to walk into my closet and put on anything and know that I don't have to change because I feel insecure in what I'm putting on. I feel great in whatever I put on. And that's a direct result of just my daily choices. It really just comes down to that it was really just that nutrition piece. And if you're willing to dig in and change it, it can change everything.

Steve Sanduski: And Micah, I'd like to hear the hardest part about this transformation. So as you work with people, and maybe they don't have success, or maybe they fall off, or maybe they stop, what are the roadblocks, the hurdles, the landmines that you've seen people run into that maybe we can shine a light on and say, hey, here are the things to keep in mind that people that have trouble, this is where they typically trip up?

Micah LaCerte: And let's just discuss those people that don't have already this motivation of wanting major change. So let's talk about these people that are struggling, that need that motivation. I always tell people one of the biggest strengths that I personally have is brainwashing people into believing in themselves. Right? And so I think it's so crucial to number one, have some level of support system in place, an individual anyone there that can help motivate you through the times. It's so often that we see people who are surrounded around people who are constantly trying to weigh them down, unfortunately. And so tackling that along the process.

But the entire process to me, regardless of what age group you're in, is just getting to a place that you can look in the mirror and go, I believe in myself, I can do this, one day at a time, make as many positive choices that I can and start eliminating the negative places, people, things out of my life to ultimately get to a better place. And sometimes that takes, especially with men, it takes hitting a rock bottom. Women a lot of times are a little bit more preventative. In men, what I've seen is they're just stubborn. They're still that Superman syndrome of being 19 years old and having the highlight realm for football and just going, oh, I can lift a lot of weight and I can eat what I want or whatnot.

And man, I mean, it's just, it's such an amazing thing to see someone actually make the choice, start believing in themselves and then becoming this new person like Bill had mentioned, we see it over and over and over again. And we get addicted with just most people not understanding or actually feeling what it feels like to be healthy. And so we look at aesthetics, you see before and after pictures and all of that. And a lot of people are driven off that initially, but what it really comes down to is ultimately helping someone feel healthy.

And then you get addicted to just wanting to be healthy because you can do so much more in your life and strive for bigger things and bigger goals than you could even imagine, because we just set ourselves at such a low standard of what we were going to accomplish going forward, because all these excuses.

Steve Sanduski: And Bill was there a hard part for you during this process? Again, maybe you're not a great example because you're so disciplined and focused on this, but was there a bridge over troubled waters so to speak for you at some point during this journey?

Bill Keen: There were times where I was thinking it wasn't going fast enough. So I would bet Micah probably hears that and Diana from a lot of their clients, potentially. You're training, and you're dieting, you're sticking to this and you just wish it would be happening quicker. And that was that part where I would say, "Am I a person that can't get these results? Some of your other people have got the result, but am I one of the ones that I'm not going to be able to get this? Am I just kind of stalling out here and this is all I'm capable of?" And he would just look at me and say, "Just keep doing what you're doing. You're completely on track."

He had the way to measure things, measure body fat and other things to let me know I was making progress even though I didn't feel like I was seeing it at times. And again, it came back to him believing in me before I could believe in myself about, this was possible. But I took a lot of years to put on all that weight. So I ended up doing the transformation with Micah over a nine month period. It wasn't 12 weeks or 14 weeks or 16. It was nine months. Of course, we're still training together here. So it's been a year now that we work together and I hope to work together forever, as long as they'll keep me.

Steve Sanduski: So Bill, let me ask you this, let's say that when you were in the heat of this transformation, that you were at 100, you're operating 100%. Now I'm going to guess, tell me if I'm wrong, that it's more maintenance that you're not at that high level that you were during the heat of the transformation. If 100 was the heat, where would you say you are in more of the maintenance mode?

Bill Keen: If anybody has seen, some of you may have seen my pictures out there on my Facebook page and we'll put a few pictures here on the show notes of our episode today. But getting down to that point where it was fun, at first it was fun to train for a picture for an event. It was fun to work toward a day that we were going to take pictures for that final kind of after picture, if you will. And we got to a point about three months before I took that picture where Micah said, "We can stop now and it'll be amazing transformation, but you're now getting these results and you're dialed in. If you want to keep going, we can get you to a point where it's going to be almost unimaginable.

People won't even believe this is the same person." It's such a dramatic difference. And so I've committed to that and kept it going. Your question was,

where was I at on a scale of 1 to 100 and being that locked in? Well, I can tell you I was locked in 100 because I was working toward that goal. And knowing that I had six, eight weeks, five weeks, four weeks, three weeks, I was locked in so much. When people would be eating out and I would just get a filet and vegetables, or fish and vegetables, and fish and double vegetables, and filet and double vegetables. I locked in on it because I knew that picture was coming up.

And we got down to a point where it was a pretty cool, it was pretty amazing, hard to believe. But now the question is again, to their point too, you can't let it go back. I can't go back. So I'm not going to stay living life at 7% body fat, eating steak and vegetables. I'm going to let it get up to 10 or 12 or so, purposely and under Micah's direction and feel some comfort around that. But then maybe next spring, we'll do another 12 weeks of dieting down and I'll get back down there again for fun, for spring time and summer times. Does that make sense?

Steve Sanduski: It does.

Bill Keen: But the ups and downs are way lower. Instead of going from 180 to 240, let's go from 180 to 190 and back and forth there, you follow? That's a whole other different life than going from 180 to 240 and back. So.

Steve Sanduski: Well, as we get ready to wrap up here, I want to ask each of you for a final comment, a final thought that you want to share. And but before we do that Micah or Diana, why don't you share what's the best way for people to connect with you guys if they want to learn more about what we're talking about here today?

Diana LaCerte: Well, if they are, and someone interested in online side of things, our website is hitchfit.com. You can see all of the program options and that type of thing. Our emails are listed there. And then we also, for the one-on-one side of things, for anybody who is local hitchfitgym.com is for our two locations that are here in the Kansas City area.

Steve Sanduski: And what's the story behind Hitch Fit, the name?

Micah LaCerte: So we had mentioned before the show how we met and it was through Las Vegas at a fitness convention in MySpace. So back in the MySpace, we used to like, not even use your real name, you'd have like a nickname. Well, my nickname was Hitch on MySpace and I had a really big following. And then, so I just put fit on the end of it and then it was Hitch Fit.

Steve Sanduski: Now why Hitch then? Now we've got to keep asking why here.

Micah LaCerte: So back in, I believe it was '05, '04, the movie Hitch came out with Will Smith. And I had connected multiple of my friends with their now wives. But one of my buddies used to call me the hitch of fitness, because I had the ability of putting belief in somebody before they really believed in themselves. So I kind of, that

was the backstory of it, but everybody just, including her, she didn't know my real name. She was like, "Oh, that's a hitch guy." So it was pretty funny.

Steve Sanduski: So Diana, you fell for that, huh?

Diana LaCerte: I know.

Micah LaCerte: It worked.

Steve Sanduski: All right. All right. Well, like I said, I want to wrap up here and give each of the three of you an opportunity just to share one final comments. So I'll just open it up to whoever wants to go first here.

Micah LaCerte: Yeah. I would say the people that are listening to this, you have an amazing opportunity every single day to get a little bit better, and a little bit better, and a little bit better. It's not a sprint. This is a marathon for the rest of your life. Take a look in the mirror and ask what it is that you want. What is it that you want with your life? Do you want to live a full life? Do you want to go accomplish things that you can't even imagine? That takes you day in day out, making choices that are going to help you get there. Start eliminating some of those negatives from your life, start adding some positives, go for a walk, go do some things that are going to add to your life to help you become the best version of you.

Diana LaCerte: Yeah. And I would just add to that, that I think that there may be no more important time in our history, in our culture to take charge of your health, to make it a top priority. I think that with all that our nation, our world has been through over the last year, over 2020, I feel that the shift to taking care of our bodies and our health, which has a ripple effect into every other aspect of our lives is so important now more than ever. And make it a priority because it truly is going to impact everything else, including your finances, your physical, your mental, your emotional, your spiritual, your relational health, every single aspect. So if there's anyone listening that is ready to take those first steps, we would absolutely be happy to help and be a part of that journey.

Steve Sanduski: Excellent. Bill?

Bill Keen: I just want to thank Micah and Diana, you for taking the time to come on today with us. I think it's very inspirational. We talked about having a plan. When it comes to health and fitness, I think there's no one that understands how to create a plan better than you two for folks. The accountability that you provide, that are working with you directly, I'm very grateful for that accountability. I think that's very important. And I'm also really just honored to have you both in my life. You can see they're a happily married couple, they're a couple of faith. They do what they say they're doing, they're walking the walk. And I love working with professionals who are walking the walk. That aren't just theorizing about these things.

And it's a very attractive thing. They have quite a platform. They were just in a movie called, Access Muscle, it's out there on Amazon Prime, I believe. Is that right? Amazon prime? Okay. Yep. And I would recommend, folks check that out. They were featured in that movie. They've been all over the country in the world and have quite a platform of influence. And they're using their platform of influence to discuss health, fitness, faith, and living a better life, and being a better version of yourself. And that to me is inspiring. That's what I'm trying to do on our platform here, around the financial aspect. And then other things that we weave in just like this.

Our paths have crossed in a very powerful way. And I just have a lot of respect and honor for the way they've used their platform to help people. Not only locally, but all around the world. So thank you both for taking the time to be on with us. And thanks for all you've done for me. I look forward to many more years of training and working with you all. It's going to be wonderful.

Micah LaCerte: I appreciate your friendship, my friend.

Diana LaCerte: Thank you so much Bill.

Bill Keen: Thank you.

Steve Sanduski: And Bill, what's the best way for folks to reach out to you as well if they want to learn more about the financial planning side?

Bill Keen: Well, for sure we have a great team here at Keen Wealth. I'm just fortunate to have a, surrounded by a team of advisors that help our clients. You're listening to a podcast reviewing this show today, keenonretirement.com. Our corporate website is keenwealthadvisors.com. All of our contact information is there. And we're just love to be on the journey with folks, helping folks get their ducks in a row to be able to have a happy and fulfilling retirement. So we're available to help folks think through those things for sure.

Steve Sanduski: Excellent. All right. Well, Bill, Diana, Micah, thank you so much. Bill congratulations on the transformation. And Diana and Micah, what a wonderful work you two are doing to help transform people's lives just all over transformation. So appreciate the great work. Thanks to all of you for watching us and listening to us here today. And we'll catch you next time on Keen on Retirement.

Micah LaCerte: Thank you guys for following and listening guys have an amazing day and don't forget to flex and smile.

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