

Cathy Graham:

I do think it's critically important to make sure that people are put in very high regard, very high in the priority order, because that's who you're going to need to leverage opportunities in good times and get through the bad times.

James Robert Lay:

Greetings and hello. I am James Robert Lay, and welcome to episode 215 of the Banking on Digital Growth podcast. Today's episode is part of the digital growth journey series, and I'm excited to welcome Cathy Graham to the show. Cathy is the Executive Vice President at Desert Financial Credit Union, where she shares that her job is to show up every day prepared to help people to be their best as she challenges herself as well as others to always step out of the comfort zone and into the learning zone to grow and find new ways to add value. Welcome to the show, Cathy. It is so good to share time with you today.

Cathy Graham:

Thank you so much for having me. I'm super excited.

James Robert Lay:

Before we start really digging deep into your digital growth journey. And I would say maybe even deeper into just your own personal growth journey, what is good for you right now, either personally or professionally? We always want to start off on a positive note here.

Cathy Graham:

Well, I'm going to start personally. My daughter and son-in-law just had their second baby daughter three weeks ago. So I have an amazing two-year-old granddaughter and an amazing three-week-old granddaughter. And I'm all about grandma's life. So that's a really high point in my life right now. At work, I think it's really kind of navigating everything that's happening and trying to be very mindful and purposeful every day about where can I help.

James Robert Lay:

Yes.

Cathy Graham:

So I don't know all the answers, but is there somebody that I can listen to? Is there somebody I can remove a roadblock for? Or is there somebody that needs a nudge, just trying to find out all the places at work where I can be helpful?

James Robert Lay:

I think you make a really good point there, and it's a great admission. I don't know all the answers, and I don't think that we can know all the answers anymore, particularly in the complex and confusing and the chaotic world that we live in. But the good news is something that I learned and had him on for a conversation. His name is Dan Sullivan, and he wrote a book with Dr. Benjamin Hardy. Who's an org psychologist and the book was called Who Not How, and the thesis of the book is we really stump ourselves and limit our potential growth when we think, how are we going to do this? How am I going to do this? When the opportunity is to think, who do I need to find? Or who do I know that can be the, how to my, what?

You mentioned plans before we hit record. We always make these great big plans for the year, and then life happens. And I feel like we're probably going to be in a cycle like this for a while to where our whole planning system needs to be optimized slightly to be a little bit more agile. How are you dealing with all of this? We'll call it just massive change that we've experienced, and we probably will continue to experience.

Cathy Graham:

I think there's two things that I try to leverage. One is 80-20, look, how are we going to... Let's get something 80% great. And let's get moving. And then the close follower is progress over perfection. Honestly, perfectionism is difficult to have right now because there's no time to create a perfect plan. And I think a lot of times in organizations, you have people that have been there for a long time, and they have all this deep institutional knowledge, and they know every nuance and possible scenario. And so they want to create the plan to the nth degree that accounts for every possible exception. And there's no time to do that anymore. So how do you get a plan that's 80% done, 80% great, start moving forward and be focusing on progress and allow yourself to fail?

James Robert Lay:

These are two key points we teach in the banking on digital growth program. And I want to get your take on this because it was Jim Collins who wrote In Good to Great. He said, "Good is the enemy of great." And I like the idea of the 80% rule. We're big believers in progress is greater than perfection, but I see in the financial services space, a lot of leaders are striving for perfection to where it's almost to a fault. And it's harmful. What would you say to the dear listener who might either A, be that leader? How can they transform? Or B, maybe they work for someone like that, and they're just getting really burned out because of the world that we've been in?

Cathy Graham:

I think when you think about perfectionism, and I think Brene Brown does a really nice job when she's talking about armored leadership and perfectionism. It's so heavy to carry that burden around. And so finding somebody and having a conversation and saying, "I know how heavy this feels on you, this need for this to be right. This need for this to be perfect is weighing on you. Let me take that off of you."

James Robert Lay:

Yes.

Cathy Graham:

Let me take that pressure and that heaviness off and say, "Let's talk about a plan that's pretty darn good. A plan that's good enough to get started," because it's not fun to live in that world where you're feeling that pressure.

James Robert Lay:

Mm-mm. To your point, Brene Brown great thinker. She wrote on the subject perfectionism quote, "Perfectionism is a 20-ton shield that we look around thinking it will protect us when in fact, it's the thing that really prevents us from being seen and taking flight."

I want to leap back in your mind and maybe just three years because I think three years is a good horizon line to look back. We've experienced a lot, especially over the last two, but it's also important to look a little bit before that. When you look back, what have been the biggest lessons that you have learned along your own digital growth journey?

Cathy Graham:

One of them that was just very liberating is there's no such thing as a perfect strategy. So again, to the pressure to create a perfect strategy and carved in stone and be able to execute on a 10-year vision. So giving yourself permission to come up with something that's pretty darn good based on what you know now and giving yourself flexibility to constantly evaluate it and adapt it. I think it's just taken pressure off. There's no such thing as a perfect strategy. I think putting people first is extremely important. Especially you talk about digital transformation, and then there's crazy things that happen in the world and are we going into recession or aren't we? I do think it's critically important to make sure that people are put in very high regard, very high in the priority order, because that's who you're going to need to leverage opportunities in good times and get through the bad times. If you can have a focus on that, you'll do the right thing. You'll do the right things for the business. So I think that's a really important one.

Then another one is going to sound very, very fluffy, but I think being really clear on your culture and your mission, vision, values are extremely important. I think mission, vision values sounds fluffy, and it's like, "Oh yeah, that we'll put that to..." We can't. We don't have time to think about that. We're trying to deal with a crisis, or oh, that's just platitudes on our intranet site or our employee app. I think in the organization that I work in, in Desert Financial, being very, very clear about what we stand for and our mission and vision and values has made it easier to navigate challenges, made it easier to navigate the pandemic. It's making it easier to see some potential storm clouds on the horizon and know how to respond. So none of those are about technology, but those have been serving us pretty well.

James Robert Lay:

And I think that right there is maybe it's the "secret" or the key to unlock digital growth and digital growth is the result that I'm finding of what we're defining as exponential growth, where individuals are achieving personal and professional growth at the same time, because when the conversation is really framed around technology, well, then the thinking is really framed around technology and technology is no more than a tool or a multiplier, it'll multiply the positive, but it'll also multiply the negative on the flip side. And you made a note about the recession, and I'm just thinking about where you all are located in the United States. It reminds me of a story that I heard from the 1980s.

There was a real estate developer in your area that decided to put some billboards up around town. And the billboard was a very simple message. It said, "Recession? We're not participating" And this particular developer ended up exponentially multiplying their growth when everyone else was going inward, they were expanding. And I think that makes a lot of sense, and it's a natural fight or flight response when things get challenging to want to constrict and to go inwards where it back to Brene Brown, it takes a lot of courage to lean in and, and expand. But having lived through a couple of recessions down myself and navigated that as a CEO, I'm really coming back to my past of, we've been here. We've done it. When we leaned in, we came out on the other side that much more stronger. And it wasn't about us. It was about people.

I want to come back to this point of people. Let's talk culture for a bit because you mentioned mission. You mentioned vision. You mentioned values. I think purpose also plays a role in this as well. Where are you in? We'll call it your purpose journey, whether it's the organization, maybe just yourself personally, because in banking on change, I'm writing that you really have to care for growth and care is another acronym because acronyms are plenty in digital Growtopia. But the C is you really need a cause greater than the present moment. Because it's like the old ancient wisdom, where there is no purpose that people perish, what's your purpose? If we'll just get real personal here.

Cathy Graham:

I think our purpose is very similar to a lot of credit unions. We believe our purpose is to make lives better. So it's part of our mission, but I think we've kind of taken our purpose and our why. And we have built a corporate strategy around that.

James Robert Lay:

Beautiful.

Cathy Graham:

So our corporate strategy is called Give and Grow. That's it. Three words, Give and Grow. And you mentioned a virtuous circle. It is a virtuous circle where the more that we are able to grow as an organization and be financially strong, we can invest in employees, members in the community in big, meaningful ways. So what I mean by that is in the last four years, we've given back \$50 million to our members-

James Robert Lay:

Wow.

Cathy Graham:

... in the form of a year end dividend. So \$50 million in four years for our employees, we fully pay for them to get their degree through ASU online. We pay for it upfront. You don't get reimbursed. We don't care. You just have to pass. You can take nursing, even if you're in the accounting department. So that's millions of dollars. And then we invest millions of dollars in the community every year too. And we truly believe that taking care of people, giving back to people will lead to growth, and we've been growing our membership base more than 10% a year, where back in 2017, we were growing historically less than 1% a year.

James Robert Lay:

And that idea of taking care of people. So I'm hearing some themes and patterns pop up here. It starts internally. And I think that's where I'm trying to redeem myself just a little bit because whenever I wrote banking on digital growth, I was so focused on what we'll call the end result growth. And I wrote the formulaic approach DX plus HX equals growth, digital experience plus human experience equals growth and get a lot of positive feedback.

But then COVID happened, and I'm like, "No, no, no, no, I got it wrong. We got to go rewrite that formula." And that really led to the second book EX plus HX multiplied by DX. That is the path for growth because a positive employee experience leads to a positive human experience that can be exponentially multiplied through a positive digital experience.

So when I think about a positive employee experience, I'm feeling a little bit concerned right now, looking out at the marketplace and thinking about the next, maybe one, two, three years. One of the very first things that get cut when times get hard is training, education, development. And I'm like, "I hope that we've learned from the past that we don't make the same mistakes going forward." What's your take on that?

Number one. Why is training development the first thing to get cut? Because we already have a knowledge gap. It's being written about prolifically now. I'm almost like if we cut training at this point, we're cutting off the future potential for so many. What's happening here?

Cathy Graham:

It seems unnecessary. It's sad to say that. It seems unnecessary. There are a million different magic quadrants, but there's one quadrant that is its urgency on one axis and importance on the other axis. Employee training is important but not urgent unless you're trying to launch something new or unless it's a unique circumstance.

Investing in your employees feels like something you could kick the can down the road. But there are other things that are the crying babies. It's the ringing telephone. I cannot ignore this. It's urgent and important, but it's very frequent that organizations kick the can down the road on those important, not urgent. By the way, those are all strategic things. Those are all the self-sustaining things that tend to not get the TLC that the crying baby is getting at the moment. So I think it's important to be really purposeful.

James Robert Lay:

Yeah. And I think that comes back to when you think about business strategy, that business strategy rooted in mission, vision, values, purpose, a cause greater than the present moment, it allows you to continuously create for a future that is not here yet, but you know that the actions that you take in the present moment will create value far greater than what you're investing in the present moment. It's almost like it's basic economics. You invest in your people. It will have a multiplier payback going forward into the future.

On your experience here, you had posted a while back on LinkedIn, you said you two years ago, you took on the role of EVP and your first reaction. It was excitement. You were energized. And then your second reaction was, "Wait a minute," and I'm quoting you here. You said, "Wait a minute. I'm not sure I know how to be an EVP." And you mentioned that you were very comfortable in your role as a line of business leader, but you questioned what should the day-to-day look like in this new role. And then you realize, and I'm going to quote you again. You said, "I have a huge opportunity here. How am I making the most of the fresh start? How could I be purposeful about defining this role and where I invest my time?" And then boom, the excitement came back. Imposter syndrome is real.

I deal with it myself because I think there's always... And maybe a lot of it is rooted in comparison, or it's some type of backstory that we got to deal with, but what's the role here? We'll call it mindset. That you've really worked on to, if you look back over your entire journey, how has mindset been a part of this for you?

Cathy Graham:

I think it's critically important. And the idea of self-awareness and knowing what your mindset is, what are the stories that you're telling yourself? I went through some stuff a number of years ago and had a great opportunity to work with an executive coach. And he pointed out to me where my mindset was in my way, and it changed my life. It absolutely changed my life.

Where was I giving myself permission not to try or to be? There's nothing I can do. Where was I holding myself back? Where was I playing the victim? Nobody wants to think they play the victim, see yourself doing it. You're like, "Oh gosh, I'm doing it." But being able to work with somebody and identify how my mindset was causing me to respond or not respond was just a game changer.

Cathy Graham:

So I feel very strongly as a leader. That's part of my job now to help people get where you in your own way. Or I hear you say these words, saying words like, "Everyone's out to get me," let's break that down and talk about that. Because that feels terrible, by the way, when you feel like everyone's out to get you, that feels awful. How do we get to what is really going on and point out to you, your story really isn't helping you. Let's put that story down and pick up a story that feels a whole lot more hopeful.

James Robert Lay:

Yeah. And oh, that's that word. It's hope.

Cathy Graham:

Yes.

James Robert Lay:

It's hope. It's optimism. And even in banking on digital growth, I wrote, when it comes to finances, when it comes to financial stress and money, people are looking for two things. They're looking for help, and they're looking for hope, but hope often has to come far before they're even able to receive help. You note in something else that you wrote, how important it is as a leader to step back, to create space and time to rest, to recharge, to gain some balance. But a lot of times, we just want to push through. We want to push onwards and upwards. When at that point, it's more of a cost than anything.

I'm reading more and more research now. And I think it's become very clear work-life balance isn't necessarily a thing. It's more like how work-life integration. How are we able to integrate the two to use your words where we create borders and boundaries? So it's integrated, but it's integrated with borders and boundaries so that we create this space and time to review and to reflect and to learn to think, so we don't get stuck in the dangerous zone of just doing. What's your take on that?

Cathy Graham:

I think it's really easy to tell ourselves because we're busy, I have to, but I have to work at night, but I have to constantly be on my phone. It's really, really easy to get sucked into that. And there's multiple reasons, some of them which feed our ego, but it's critically important to give yourself space.

There are times where at night and on weekends, my phone isn't even in the same room with me. I make it a point to put it somewhere else. I check it. Of course, I do, but I don't have it next to me, dinging and buzzing while I'm trying to spend time with my family or while I'm just trying to decompress. I tell people I think about work 24/7. I love my job. I love this company. I'm excited by it, but I can't be working emails 24/7.

James Robert Lay:

Nope.

Cathy Graham:

It's just going to drain me. And so I read something that said that boundaries are one of the three most important things to having a happy life. The other things include friends and family love, but having clear boundaries gives you space to recharge, gives you space to be present with the people that you love and sends me message to people. Oh, because everybody that I work with is like, "Oh, that's Cathy. Those are her boundaries." They're not mad about it. They're just like, "Oh, Cathy really likes to recharge. So I'm probably not going to barrage her with a million emails on Sunday night and expect a response in five seconds."

James Robert Lay:

Right. Yeah. And I've been thinking a lot about this, and once again, you mentioned you worked with an executive coach. I've been in an executive coaching program now in one way, shape, form or fashion over the last decade. And my personal experience, I've probably gotten a greater value from the program that I'm in right now called Strategic Coach for Entrepreneurs. And it's not one on one. It's more of the group. And I learned probably so much more from my peers and their experiences than just from working with Dan Sullivan and the thing when it comes to work.

I've been thinking about the idea of addiction. It's almost like, we'll call entrepreneurship, executive leadership, whatever it is, it's the honorable addiction in today's modern society. And because I do find, having struggled with addiction in the past myself, I do find there are addictive patterns that come back to the points, as you mentioned before, the idea of ongoing awareness and it's not just awareness, but that's where the team comes back into play. It's the accountability that is really needed to maintain that ongoing awareness and then change the patterns and the behaviors going forward because growth is not something that we can do alone. It is a really a team effort as a team sport. And you're a member of Chief.

What is Chief first and foremost because I think it's something that a lot of the listeners could gain some value from number one. And then number two, what have you gained by being a part of a group like this?

Cathy Graham:

Chief is an organization that was founded to really empower female leaders, to empower them, promote them and give them a space to encourage each other when you were talking about peer coaching and just having access to individuals that can share experiences or share learning. So it's a really great online community, but there's also opportunities to meet in person. There are more meetups than anybody could possibly participate in.

But they also get you set up with a peer cohort to just touch base with every couple of weeks and share experiences. And I think there's a lot of pressure on executives today. I think there are pressures on female executives that may be somewhat different or similar to others, and just having a place to go, oh, I was trying to be perfect. I don't want anybody to see that I can't be perfect. And so just hearing from other female executives and learning from each other, I think, is just a really great opportunity because people don't want to feel that they're not good enough or that they're doing it wrong.

There's a really great quote from Robin Williams. It says, "Everyone you meet is fighting a battle you know nothing about. Be kind." And so I think it's really easy for us to look at somebody who looks like their life is perfect. I'm sure to some people that look like, "Oh, Cathy has it all figured out." We all have struggles and insecurities, and things that we're battling with. And to be able to have a group of people to share that with and to go, "That's normal, you're not alone," I think is really important.

James Robert Lay:

I think the more that we can help to facilitate these really honest dialogues and discussions, the better that we will be as individuals, as teams, as mothers, fathers, daughters, sons, grandmothers, because like you said, that Robin Williams quote really is we're all struggling. We're all battling something, but we should have to battle it alone. If you think about narrative art type and the writings of Joseph Campbell, Luke didn't defeat the dark side or blow up the Death Star by himself. He had a team. Frodo didn't go to Mordor by himself. He had a team. Even Daniel San and Karate Kid. He had Mr. Miyagi guiding him along the way.

But I have a question for you because we do a lot of cohort training with the Bayfield Digital Growth Program with organizations. We're getting ready to open this up for individuals who have said, "We want to work with this. We want to do something like this, but we don't have the support of the team." And I ask, "Well, why?" And a lot of it comes down to time.

People just don't want to spend the time. And I think that's interesting. It's that language. They don't want to spend the time. And I'm like, "What if we reframe this?" We're going to invest the time because it'll be like, any type of investment that we make, it will come back and pay off going forward into the future. But like you said, you have these meetups. You meet every couple of weeks. It's



important to you. But once again, what would you say to someone who is like, "Uh, I just don't have the time." How dangerous is that?

Cathy Graham:

I think it's a story. It's a narrative. And I think I'm stealing this quote potentially from Cy Wakeman, who said, "You, me, Beyonce and Jeff Bezos, all have the same number of hours in the day. What are you doing with yours?" You look at what Jeff Bezos is accomplishing, Beyonce. Look at some of the most successful people in the world. They don't have more time than we have. So the great busyness contest, we need to let go of that. And it is a struggle because the universe wants us to spend time on more things than we can. But how are you waking up and investing your hours? I think it's really important because it's the one commodity you can never, ever get back. And if you look at it as a limited, finite resource, and if you look at it as investing your time, I think you would make different choices.

James Robert Lay:

I've been thinking about another acronym. It's almost like we need to have our morning tea. And what I mean by that we must question ourselves. And a lot of this is being inspired by the reading I've been doing over the last couple of years with stoicism because if stoicism and that school of thought and philosophy has survived two, 3000 years, I think it's more applicable now in the noisy, distracted world we live in. But it's how are you investing your time, spending your energy because energy is something that it depletes.

So there's a cost associated with that. And then what are you paying attention to? Because it's like what you pay attention to is going to inform your thoughts. Your thoughts are going to inform your beliefs, which then inform your behaviors, your actions, your habits. So that becomes your predictable future right there.

But then, once again, now it's about creating space and time to pause, reflect, and Seneca and Marcus were prolific journal. They wrote in the journal. Even Marcus you could read his writings, one of the most powerful guys on earth 2000 years ago, you could go and read, and he had the same struggles. Like you mentioned, Jeff Bezos same struggles. We're all people. We're all human beings. It's the human condition. But I want to ask you this, knowing what you know now, what is one thing that you'd go back and tell your younger self?

Cathy Graham:

I guess maybe the importance of vulnerability and being more open to speaking up when I didn't know or didn't understand or was uncomfortable versus trying to fake it. I think it took me way too long to learn that vulnerability is valuable. And yeah, it just took me way too long to do that.

James Robert Lay:

Yeah. And I'm right there with you. The more that I got vulnerable, I think the better things become, and I can't put a scientific reason or a quantifiable perspective to it. It's just a feeling. And it took time to get to that space. But I heard something recently, and I wrote this down, "Until you feel safe, you won't have the freedom to build something from a place of gratitude and not pain." And I think a lot of this was Joe Polish, who I think he's out in your Neck of the Woods as well, and just another great thinker working with entrepreneurs. "But until you feel safe, you won't have the freedom to build something from a place of gratitude and not pain." But that's where hope comes back into play. Right?

Cathy Graham:

Yeah.



James Robert Lay:

It's like we've always have. Tomorrow is a new day. Tomorrow is a chance to write a new story, to transform our behaviors, our habits, our actions. And if you look ahead towards the future yourself, what are you most hopeful and excited about for the work that you're doing at the credit union?

Cathy Graham:

I'm going to bring it on home to digital and transformation. And I mentioned earlier that we have a three-word strategy called Give and Grow well. We've realized that we can give and grow, but we also need to transform. So we just updated our strategy to Give and Grow 2.0. And so now we have a virtuous circle with three overlapping concentric circles where transformation has an end game. And the end game is we want to be able to transform to stay relevant so that we continue to grow so we can continue to give back.

So it's transformation with a purpose. So I'm really excited because it feels... Everyone's talking about digital transformation or business transformation. It's like yeah, but why and how, and once we decided that we could aim digital and transformation at Give and Grow, it felt exciting. So that might mean that we might come up with some really great financial wellness apps that you don't even have to be a member to use. And maybe high schools can use them to teach people consumer math because we really guess we don't do that anymore.

So the idea that we are going to stay true to our culture, but we're also going to transform, and it's going to be kind of the engine that empowers us to Give and Grow on a greater scale. That's what I'm most excited about.

James Robert Lay:

Yeah. The idea of consumer finance in high school got to give a shout-out to Scott Donnell with GravyStack. Who's also out in your neck of the woods? He's doing some really good stuff on the fintech side of things with focused on eight, nine, 10-year-olds gamifying a lot of this education through the GravyStack app. And he's been a guest on the podcast. I want to get real practical as we start to wrap up.

Think about your journey, what you've learned along the way. And the dear listener, there's a lot that they can do from what we had talked about. But if we can just distill this down because all transformation that leads to future growth begins with a small, simple step, just one step. What would the next best step that you would recommend the dear listener consider taking on their own journey of growth?

Cathy Graham:

On their own journey for digital growth?

James Robert Lay:

Yes.

Cathy Graham:

I think you have to obviously stay curious and don't be intimidated when you don't know. I think it's super important for us to be comfortable stepping out of our comfort zone. Comfort zone is also your armor. This is where I'm an expert, so I really don't want to step out of it. But when you step out of the comfort zone, you step into the learning zone. So none of us know everything about digital growth. If you went online and looked at all the digital, technology, software, just in marketing or just in lending or just in ops, you would be immediately overwhelmed. But be curious, it's okay to step out of your comfort zone, and it's okay to try and fail.

James Robert Lay:

Yes.

Cathy Graham:

You don't have to get this perfect. You will make mistakes. If you don't make mistakes, you're not trying to transform enough.

James Robert Lay:

And there's that idea. Failure is learning. Failure is think of a failure as the fertile soil where we plant seeds for future growth.

Cathy Graham:

Absolutely.

James Robert Lay:

And that's a whole mindset shift there. I think for many that we've been conditioned from our early years. "Oh, failure's bad." Even I'm advocating for teachers, "Don't use a red pen," it's red, the color psychology. There's so much that we get ingrained from an early age that the older we get, we're more conditioned to fear failure. There's a fantastic exercise. I love doing a leadership team where we take spaghetti and duct tape. And we build the spaghetti towers, probably a-

Cathy Graham:

I do spaghetti and marshmallows, but duct tape sounds way better.

James Robert Lay:

Well, yeah, the same idea. And then what you do is at the very top, you put the marshmallow.

Cathy Graham:

Okay.

James Robert Lay:

And what we find from this exercise is executive leadership teams perform poorly.

Cathy Graham:

Why?

James Robert Lay:

Because they'll... And you give them a time, like 15 minutes. Well, they'll spend the first five to seven minutes strategizing, trying to plan the structure and whatnot. And then they'll wait till the very last minute to put the marshmallow on top, and 90% of the time, 95%, it fails. It falls over.

Cathy Graham:

Yes.



James Robert Lay:

But when you do this with children, and there was Ted Talk around the subject. When done with children, kindergartners even specifically, they'll out-build Harvard MBAs day in, and day out for one reason, they just start building, and they're not afraid to fail because what they're doing is it's rapid learning, it's ongoing learning. And speaking about ongoing learning, this has been a great conversation, Cathy. What's the next best step that someone can take to connect with you if they want to continue to learn and just say hello?

Cathy Graham:

I would reach out on LinkedIn. I'm very active. I pay attention all the time. I will see your message right away. Email is not so much, but if you reach out on LinkedIn, I will absolutely see you.

James Robert Lay:

Connect with Cathy. Learn with Cathy, grow with Cathy. Cathy, this has been a great conversation. Thank you for joining me for another episode of Banking on Digital Growth.

Cathy Graham:

Thank you. This just flew. Thank you so much.

James Robert Lay:

It sure did, as always. And until next time, be well, do good and make your bed.