

James Robert Lay:

A lack of clarity about the future future goals future opportunities often leads to one feeling confused about the future. And when one feels constantly confused about the future, it is quite possible that they end up in a state of conflict and chaos, which is further amplified when the confusion, the conflict and the chaos impacts a team or even the greater organization. The good news is it doesn't have to feel this way for you for your bank for your credit and or your FinTech, especially when you put strategy before structure, which is what we're going to be talking about on today's episode of the banking on digital growth Podcast.

Greetings, and Hello, I'm James overlay, and welcome to another episode of the banking on digital growth podcast. Today's episode is part of the exponential insights series. And I'm excited to welcome Ryan Canin into the show. Ryan is the CEO of DocFox, who is creating a remarkable client experience for commercial banking clients through remarkable commercial account opening. And today, we're going to explore the biggest growth opportunities for financial brands when they commit to put strategy before structure along with potential pains and pitfalls for those that failed to do. So. Welcome to the show. Ryan is good to share time with you today, buddy.

Ryan Canin:

It's really great to be here.

James Robert Lay:

Before we get into opportunities for financial brands to put strategy before structure, especially when it comes to commercial banking. What is good in your world right now personally or professionally and as your pick to get started?

Ryan Canin:

Oh, man. You know, I would say you know, I would say just in the business right now. We're just having some really fantastic conversations. And I'm getting, you know, this time of year, I find is a really great travel period for us. And so I'm getting a lot of time to get out and about getting to meet folks and getting to really just engage and have some have some wonderful conversations I'm in. You know, I'm in Texas, this coming week. I'm in South Florida actually, as well. So just getting getting a chance to engage with folks one on one, which is something I really enjoy.

James Robert Lay:

It is always good when we're able to get together in real life to have those conversations because there's no better way to learn about people and what's keeping them up at night. What are their questions? What are their concerns? But on the flip side, what are their hopes and dreams? And I'm curious to get your take on this when it comes to specifically questions and concerns. What are some of the challenges that you're seeing right now on the commercial banking front that are keeping financial brand leaders up at night?

Ryan Canin:

Yeah, it's interesting. You know, I think, I think a couple things. I think what I'm seeing from an probably depends a little bit on the size of the bank. Right, because I think the the different sizes, I think the

challenges are different. But broadly speaking, I think there's still this question of how do we get deposits in a cost efficient manner? Right? How do we think about operating the bank more profitably? I think as the banks have been put under a lot more margin pressure, they're trying to think about how they operate more efficiently. At the same time, though, it's not just about cutting costs. There is also a question around how do they actually still continue to grow? Right. So this really, I think what I'm hearing is a question around efficient growth. And I think that's, that's certainly a big theme that I'm hearing a lot about. I think another side that I'm hearing about as well in the commercial banking spaces, is thoughtfulness about diversifying their deposit base. And I think that that that that is coming up in more parent, the larger the bank gets, in terms of like, what is that mix, and it's also very relevant as to where in the country you are, because certain certain parts of the country are just more naturally diversified in terms of their deposit mix. But I think in other parts of the country where you have commercial banks that are highly concentrated in particular areas, I think there'll be much more thoughtful about how do they diversify, and how do they break out into other areas. But those are say, Well, those are some of the main topics that I'm hearing at the moment.

James Robert Lay:

When you come to that idea of diversification, where where might they be looking to diversify? Because that requires a change of thinking that requires a change of perspective and mindset. It also requires looking at things through a different lens. What are you seeing on this diversification topic?

Ryan Canin::

You know, candidly, I think that I think that a lot of the pains that I'm hearing right now are still in its infancy. But it's what I'm hearing folks saying is, well, we want to diversify part of our, our deposit base. And then you know, when I try and understand, okay, cool, but how, where are you going to do that? How are you going to back that up? In terms of what is your strategy to actually do that? I think it is still early days for a lot of folks, you know, because to your point, if you've built up your bank, where you are a specialist, commercial bank, within a very particular area, be that industry vertical, be that geography, you know, that's that's everything is built around that if you want to break into new markets, so much else has to change. And so one of the things that I'm kind of curious about is how much of this is just a very current topic and a current pain. And in actual fact, as market trends shift, and as and as everything evolves, in fact, it's going to kind of fade away in the next couple years, and how many people are going to truly act on it right now? And I think that, and I think that that'll be interesting to see. But I think what I'm hearing a lot of folks saying is, well, if we're, if we're purely commercial, how much do we want to focus on maybe SMB a little bit more to be able to grow our SMB mix, if we concentrated amongst, you know, super high deposit, you know, kind of like low digit in volume accounts, how do we look at trying to just get, you know, 1000 accounts with the same amount of deposits, then, you know, 10, with the same amount of deposits. And so that's a video then liens, lends itself towards, let's say, a more retail, SMB sort of focus. But we're seeing interest, honestly, we're also seeing, you know, banks that have come up with hyper specialized ideas around diversification, which for me, is much more compelling. When I hear that I go, Okay, that's interesting. Because what I'm hearing, then is someone saying, well, our particular strengths are in this area, we have a unique advantage that would be compelling for clients to be able to come over in the space. And this is how we're trying to diversify within this very specific, you know, vertical region, area, etc.

James Robert Lay:

Well, I'm a big believer in the idea of, of niche, this is something that I wrote about in banking on digital growth, because that allows for an organization to build deep level knowledge to build deep level

expertise to support and help that niche grow and flourish. But back to your point and challenging times, kind of like we're in right now, it might feel a little bit tough, it might feel a little bit stressed. However, you know, the things repeat cycles repeat. And so it depends on what will eventually swing the other way. But that's why too, I think you wrote a fantastic article recently, that would provide those who are watching or those who are listening. And the title, the title of the article was strategy, before structure. And I want to really dive into this here, because it's an important topic. It's one that I'm thinking about myself, but I want to get your take, what do you mean, by this strategy before structure?

Ryan Canin:

Oh, man, and this is, you know, honestly, the reason I wrote this was because this is a conversation we have in our business all the time, we are always calling each other out to say, Are we making a decision about our structure before we think about our strategy, and I'll give you some examples. So it is pretty common, they will say, Oh, we have a particular problem. Okay, great, well, then we should hire a and then fill in the blank of whatever the role is, right? It's like, oh, we're having a challenge, you know, around, you know, if we're having an issue with this particular place, great, we should hire an engineering specialist to be able to solve that. And then everyone sits around and goes, Wow, it's a great idea. Because if we hired that particular person, they would come with the expertise, and they could certainly solve it. And then our lives would be much better, okay, great. And then everybody gets very excited about it. And we go and build up a job description, and we then go out and recruit and hire for this person, and then they come. And then a few months down the line, if the problem isn't solved, in fact, maybe go worse. And suddenly your electron goes, Wait, what happened? And when you go back and actually really understand it, and you go back to trace, you know, back to the origin of the of the decision, why you know, why it came about? What you realize is that we made a decision about how we structure the organization, or how we structure a solution, without truly understanding our strategy first. In other words, without truly understanding what is the outcome we want to seek? Why do we want to seek it there? And then we can get into how we actually get there and how we actually achieve it. And I think that so often, it's, and it's a discipline that and I make this mistake all the time in our team, we kind of hold each other accountable the whole time, to saying, Well, wait, is that structure before strategy? Are you actually sharing the strategy first, because the hard part about that's the hard part about solving any problem is deconstructing it into its first principles? And understanding, you know, well, wait a second, what is the outcome of success actually look like? And then more importantly, often, this is even harder? Why does it matter? Like, why is it even important? Now, if you can do the hard work to get there and it feels fuzzy, it feels mushy, it feels, you know, it's so much easier to just jump down to here's the solution. Let's get it done. You know, let's get moving. But actually, the real hard work, I think, is understanding the why and the what. And then once you've actually put in that hard work, in actual fact, the solution almost becomes easy. Like, it almost just falls into place, it becomes obvious. I'd like what you actually need to do and that standard structure,

James Robert Lay:

I'm going to come back to this point in just a bit, and maybe even provide you with a model that might be helpful for your team, but even those that are watching and listening would be helpful for them going forward because I think you're right. A lot of times when there's a problem, we just want to immediately jump jump into solving that pain, without even thinking well, why is this pain to begin? I love the The perspective of first principles here, and you wrote in this article, unfortunately, too many banks, and worked with vendors, and they do so without first considering whether their products actually fit into the larger strategy of the bank first, instead, they do the opposite, and then molding the strategy around the technology that the vendor is providing that they end up working with. I'm gonna, we're applying this thinking in real time, because my question is, why? Why is this the case so often within this vertical?

Ryan Canin:

You know, honestly, I think it makes, I think it's natural that it happens. And I totally understand why it happens. And I think that invariably, banking is a relationship game. Right. And so at the end of the day, I meet a bank CEO. At a conference, we ended up really connecting, I really get a chance to understand, you know, that they have a particular problem, the bank CEO gets a sense of that this is a solution that might be able to help them because, you know, it broadly fits within the problem solution set, right, I have a problem, broadly around x, this vendor, broadly solves X, great, you know, let's at least have that conversation. The teams then get into a conversation and get and get engaging. And so typically, you know, the CEO, that's the CEOs level of engagement, right. So usually that, you know, kind of ends there. What often happens is it goes through to the teams, the teams now have just been passed on a lead from the CEO. They take that, of course, very seriously. They look at the product, and the product itself is maybe a great product. Like they watch the demo. And the demo looks incredible. It's exceptional, like the client experience is amazing. And in fact, more so I look at a white label demo. And I can see my bank, in this demo, doing incredible things like fill in the blank, black, whatever amazing. And there's, there's really incredible FinTech out there. There's amazing technology. So I get to see myself in an extraordinary end state. And that is very compelling. Anytime I get to see that, right, and so suddenly, now I can look at this and go, Wow, I have a very compelling value proposition, which I would love to see the bank in and get as a result. And hey, getting more of x or less reducing costs of y, or whatever it may be, is very exciting for us as a bank, and it's certainly something I think would be great. And so what you then start to do is you start to then then go, Okay, well, what is it going to take to have make this happen? Now to get this thing set up, you realize, oh, we got to make some changes over here, we've got to make other changes over there. And suddenly, without even actually being aware of it, you're building and forming the bank structure, the bank strategy rather around the fact that you're taking on this vendor, because by the way, taking on any kind of decision, not only does it require budget, but it also requires commitment around personnel, the team, you know, how you're going to be doing to support that, which then, of course, in exchange for something else you could have been doing. Right. And I think that you know, what is what is interesting, you know, is, you know, I've had the privilege of working with some banks recently, who are incredibly self aware, in a tremendously refreshing and healthy way, and who are also able and comfortable being vulnerable, in what they don't know, and asking for help. And I had a bank reach out to me and say, Ryan, I know that we're in late stages with evaluating yourself and a few other vendors. But I had a good relationship with this person. They said, can I just get your take on how I actually make this assessment between these difference between these different vendors, one of which was asked, right? And they said, which is just on an objective level, like, how do you think about this? And I said, Well, what are you trying to do? And they said, Well, we're trying to grow deposits. I said, Great. And that's and that's a common trend in industry, right? But, but how? And actually, more importantly, why? Like, like, so why do you want increase deposits? Right? And then okay, but by how much? Do you want to increase deposits? Okay, but what kind of deposits are important to you? So are you comfortable just getting, you know, 10, large corporates, each depositing 100 million? Is that okay? Or are you saying that you prefer to be a lot less? Now? Now, they didn't necessarily have total clarity on that. But even if they did have very my next question would be, does your executive team have alignment around that? Is your border lighter? Or is this something that's been socialized in the organization that as a bank, and as a financial institution, this you have you have conviction in this in terms of as a need? In other words, if this is how you want to do it, okay, great. Now, once we say, you know, this is what they want to do that they're big focus is let's and let's just make this up this up. Now, outside of this conversation. Let's imagine they said, Great, we want to grow deposits efficiently. We want to gain a billion dollars in deposits over the next 12 months, and we want to do that in an efficient way. Okay, great. That's It's fantastic. Now can I understand? What is your strategy to actually do that? Now, too often the answer is vendor X. But that's the problem. Because vendor x is

simply just structure, they're just rails that they're putting down. It's infrastructure that they're placing into the bank, they're not going to be a magnet suddenly, for deposits. So the question is, well, what is your strategy? In other words, who are you going to? How are you going to be compelling for a particular market? Why would someone want to actually come and move their money over to you now, you know, if your strategy is, for example, we have a thesis in the market at the moment that in the five neighboring towns in our area, they are, you know, medical businesses are being underserved by local banks, because they just don't understand fundamentally how to bank doctors and other medical equipments. And we think that there is an amazing opportunity here that we can leverage our own risk our own expertise in the space, as well as competitive rates that we get from XYZ partners to be able to offer a boutique niche kind of service, we're able to get in there. And we think we can capture 10% of the market. And we think that that will help us hit our deposit goals. Okay, that sounds like a really interesting strategy. Now you can start to understand, Okay, well, what do you need? What's holding you back? Why wouldn't you just do it tomorrow? And maybe they say, Well, to do this in an efficient way. You know, we can continue to scale bankers and hire more bankers. So we need some technology to make it more efficient. Okay, great. Well, what are the biggest pieces that you need to make more efficient, but what's critical? Now sudden, you starting to get into the strategy before structure? Once you articulate your strategy, you can start to get into what structures make sense. And then very soon, you then can define your criteria of what do you need to solve this? And then the decision around what do you use, you know, falls out of like, it just falls out, right? It's, I suppose in your lap, and you go, okay, cool. That's great. Now, that makes sense. You know,

James Robert Lay:

I appreciate the thinking there. Because you take everything back to first principles, and the one of the frameworks that I want to share with you, but also for those that are watching or listening. It's a very simple question. It's how do you want to grow, and that's G, R, O W. And we're gonna start there. And the very first, the G, it's your goals, but it's the way that you frame that goal conversation. And I call it the coffee or cocktail conversation, it's this, imagine if we're having coffee or cocktails, and it's three years from today, or 12 months from today, some future horizon line, and you're in a really good place? The most important question that we have to answer first is, what are we drinking? Is it coffee? Or is it cocktails? And you know, in some situations, it was good that you reference to that the vulnerability that people are sharing with you at a leadership level is fantastic. Because all transformation that leads to future growth starts by simply telling the truth about where you've been, where you're at, and where you want to go next. And so the reason I often frame a coffee or cocktail conversation with that is it breaks the ice, and we're going to go really quickly. Okay, so let's just say, Well, what do I mean, let's, let's play this in real time, right? What do you drink? And it's, it's a year from now and you're in a great place? What are you drinking?

Ryan Canin:

On the problematic one, I'm probably having like celery juice, because I'm off caffeine, and I'm off alcohol right now.

James Robert Lay:

I've been there, I've been there. And it's a great place to be I've experimented with a lot of different things. So you know what, I'm gonna have a celery juice with you. And so what I want you to do is I want you to leap ahead and your mind is 12 months from now, and I want you to pick up that celery juice, and I want you to take a sip of it. And as you're taking a sip of it, look back to this conversation today. And just tell me everything that has happened for you, between now until then for you to feel good about

the progress that you're making around commercial banking, and then just stop. And then that's where they just literally leap ahead in their mind. They're living in that space. And what we've done by asking the question about what are you drinking, we've made it that much more real because we brought in some other senses, we brought in taste we brought in touch of the glass. It's becoming that much more real. So they're able to articulate that in the jurors listening. They're downloading the downloading, they're painting this, this picture. And even when working with executives and workshops, I actually have them take this to the next level. And then they do some strategic thinking and writing because it's even that much more powerful of an exercise. All right, pause. Now, I want everyone to come back to the present moment. Okay, the future that you just created in your mind on paper or in the conversation? What are the roadblocks that you can now perceive in the present moment that would prevent you from moving forward and making progress towards your stated goals for growth. Let's have that conversation, download, write it however you want to, to capture that knowledge. And then the last one is okay, think about those roadblocks. What are the opportunities to overcome those roadblocks, maybe opportunities to create, to capture to capitalize on something that we have now, to overcome those roadblocks to begin to move forward towards those goals for growth? And that's beginning to paint this picture of clarity. Because then it's like, okay, well, this is where we're going. This is why we're doing it. This is what stands in the way, what we haven't even talked about at this point is well, how, what are we gonna do next? And that's where the W comes into play. I don't even want to think about how we're going to solve this problem just yet. Because a lot of times when we think about how we're going to solve it, the mind goes into a fixed state, to where you know what, and I learned this from Dan Sullivan, a strategic coach, he wrote a book with Dr. Benjamin Hardy on the subject. The W is who before how it's putting the who, before the how, well, who do we need to collaborate with externally? Who do we need to collaborate with internally, to move towards this future state further, farther? Faster? Who not? How has been such a transformative model in my own mind? Because then from there, you can take How do you want to grow? And then you leave that to growth? Because you got gr O W, and then you have the T? Now that's tools. Okay, what are the tools and technologies that we need? And then finally, the H is the how, how are we going to now move forward? And how are we going to measure progress along the way? Back to your point, if you're having this conversation with one executive, they might paint a certain picture in their mind. But has that perspective been socialized throughout the organization on senior leadership? Has that perspective been socialized? At the board is their clarity, number one is their unification. Number two, and I think that's where there's some good news too. And I want to come back to your point, because in your article, you provide three steps, that that are a path to put strategy before structure. And the very first step I want to break this down, is to just simply understand what's out there. What do you mean by that?

Ryan Canin:

Well, I think I think for me before and in some ways it ties actually into your into your Imagine yourself having your celery juice your coffee, or your your cocktail. Because what it says is, is that to stimulate ideas to be able to understand what is possible, right? You need to be able to understand what others are doing what is out there. Right? So for me, it's like when I think about well, why is it useful to attend a conference? Well, it depends what the conference is, right? But but if you had to say to me, Well, what attend what conference should I attend? I would say, is there an opportunity for you to go to a place where you can be exposed to what people in your area that you regard to be exceptional are doing and the kinds of people that you want to become or the bank that you want to become? To get a sense of what they're up to? What are they doing? Now? It's not because you want to necessarily take that on? Because it's, it's likely that their strategy won't necessarily apply to you. But seeing those things can be the seed of inspiration to be able to get a sense of Okay, great, I get a sense of where I'm at. Right. And and, you know, you may not be, you know, one of the things I love and are you familiar with, but Crossing the Chasm, yes. So I just love it. Right? And for me the framework of understanding where

where an organization is in the buying cycle, and others, are you an innovator? Are you an early adopter? Are you an early majority, late majority? It's the difference of like, am I you know, for folks that are not aware of it? It's like, am I the innovator who five years ago was using augmented reality headsets, and peeking out and hooking them up and connecting them to my systems where I'm gonna use any new technology just because I love it. Or you the Lagarde who today is still holding on firmly to your Blackberry, right? It's like, it's like, you know what, you know, where are you in that adoption lifecycle? And the answer is that we're not all we're not all the same for every single thing in our lives. Right. For some things, I might be an innovator for other things. I might be a laggard, it depends. And that same thing applies to the banks. As a bank. I may be an early adopter or an innovator within certain parts of my bank, but I may be a lag on and others. And I think that understanding going out and just exploring the space and exploring the world and understanding what is out there, what other folks doing what is exciting, I think helps me to test and go Oh, that's interesting. I would never do that. Okay, but why? Oh, that looks really exciting. That's appealing to me. Okay, why? And so when you then go back to the bank to think about, well, what am I doing when I'm drinking my celery juice? What have we done what looks exciting to me I'm not basing it just on my ideas right now today, I'm basing on the fact that I've actually gone out there to look around, see what actually folks are doing? To get a sense of things. And and depending on how, depending on the bank's business model and how cutting edge they need to be, will depend on sorry, well then dictate how far out you need to go venture. Yeah, what other folks are doing. And so to the extent that your strategy is critically dependent on you being at the cutting edge, well, then boy, boy, you're gonna go have to go far, you know, to find it, you're not going to find that as you every conference, right? You need to go out and have those other conversations. But, you know, to the extent that that is not the case, that maybe your your advantage is somewhere else. And let's say just you're looking for just good technology to help you get to the next stage as well, great, you need to familiarize yourself with what the options are out there.

James Robert Lay:

I appreciate that, because that's actually one of the very first steps in the four step model we have around human transformation. Step number one is to see things differently. And it's a matter of perspective, because what is perspective, it's the sum of context and framing. And so if we are continuously reframing, based upon new insight, new perspective, it's we're going to continuously see things differently. And when we see things differently, we're going to continuously think differently about what the future could possibly look like. You've used a very important question throughout this conversation here that I've picked up on. And it's one that I appreciate greatly. It's, it's just the question of why. And it's the point, and I've talked about this on the podcast, and I've talked about this with financial brand leaders. It's the need to be a curious kindergartener once again, and it's there's a bit of Socratic wisdom that goes into this, it's to know that I know nothing, because the world is moving at an exponential pace. And so we almost have to let go of what we know, to create a new paradigm going forward based upon new knowledge. And so this idea of learning, it's a gap that I'm seeing right now through the research that we've been doing where the majority, and I want to say it's about 79%. So almost eight out of 10, financial brand leaders are investing anywhere between one to two hours or less per week in ongoing learning and development for themselves. And when we take that and look at some secondary perspective, and I want to say this was the CEO of AT and T, back in 2014 2015, he was recommending that leaders invest anywhere between five to 10 hours per week, in ongoing learning and development so that they can continuously stay ahead, or at least on par with what is going on in the quote unquote, real world. The other thing that I appreciated with that you shared was, where are you going to learn. And a lot of that's going to come back to the strategy of the organization, because it may or may not be going to another traditional quote unquote, banking conference, there might be more to learn by looking outside of what's going on. And then bringing some of that knowledge and perspective back inside. And that creates tremendous new opportunities that I want to bring here. And wrap up on a

practical perspective, because back to your point of your article, where you're making the case or the recommendation, to put strategy before structure, you also make the case and recommendation to run pilot programs, because I think a lot of organizations think that whenever they're implementing some type of change, it has to be organization wide. And that does it. We can start small, learn, iterate, and then apply that knowledge to the next iteration going forward. As we wrap up, what's the what's the practical way that someone is listening? Watching could maybe bring the idea of a pilot in to their own organization to make micro improvements?

Ryan Canin:


Yeah, I mean, I think I think of course, it's heavily dependent on context. Right. So it's heavily dependent on the area. But I think the challenge that I would, that I would give to people is simply asking the question, How can I test whether or not this will give me the outcome that I hoped for? And what is the cheapest, most inexpensive test that I can run? To be able to get a sense of this and I just, I, even if that's like, doing so with what's the in gram from its we say, putting things together with sticky tape and plastic, it's like duct tape. Even this thing is like duct taped together. Behind the scenes, it doesn't matter. It's irrelevant that just the question is how do I run and simulate this thing to test and see if it'll even work? Right? So if there's a particular promotion that I want to run and I want to see whether or not my clients will even want this, well, you know, where are these clients go and interview them, go meet them, you know, tell them you're offering it and offer it to like three people and then on Earth, and even if you've got to manually do it behind the scenes like you know, you just to be able to get the feedback and test if it's a new technology, how can you roll this out in a single branch with a single bank who you know, loves tech, and you know, we'll be able to, you know, give this thing a real go before you need to worry about, you know, kind of running this thing through the core and putting it through your vendor due diligence processes and procedures, you know, how do you how do you just get nimble with some of these pieces? And potentially, you know, often them that the break becomes overt, it's bank data, it's, it's, you know, sensitive information. Okay, great, then cut that up. Make sure you do it without any sensitive information. Because I mean, I'm not suggesting people take on undue risk, you can be nimble and move fast, without taking on unnecessary risk. So then make sure that you sanitize it and tell the vendor, hey, you're not allowed to do this with any bank sensitive data, or that stuff is manual. Now, you know, what could you do? How do we test this thing out? You know, just otherwise, you're innovate innovation cycles, like 18 months. And that's just luck.

James Robert Lay:

Yeah, and I think that's such a great recommendation going forward. It's, it's to obviously test. But it's also then to have those conversations with the people both internally, but also externally and get some of that human centric feedback, which leads to continuous human transformation that can coincide with digital transformation going forward. Ryan, this has been such a fantastic discussion today, I thank you for your perspective that you have shared to help help those watching help those listening, see things just maybe just a little bit different. If it's, you know, to the point of James clear of atomic habits, maybe just that 1% that they're taking here going forward, that will continue to spur their innovation, their growth into the future, what's the best way for someone to connect with you reach out say hello and continue the conversation that we've started here today?

Ryan Canin:

I mean, honestly, just visiting our websites probably the easiest which is Doc fox.io. And they can they can connect right through there or I'm also on LinkedIn if you don't want it to connect. But yeah, James,



really just appreciate your time and, and so good, you know, so good to be on the show and appreciate what you do.

James Robert Lay:

100% Connect with Ryan learn with Ryan grow with Ryan Ryan. Thanks again for joining me for another episode of the banking on digital growth podcast and until next time, be well, do good and be the light