

James Robert Lay:

Perception is the sum of context and framing. And our perception in the present moment is often based upon previous experience and education rooted in the past. With that in mind, how might your experience your education around the subject of marketing, be creating an unseen perception gap about the role of marketing within your financial brand that as a result is limiting your future growth potential? And what can marketing teams do right now in the present moment, to begin to bridge the perception gap that other business lines business leaders might have about the role of marketing so that together, you can guide people beyond financial stress to help them get to an even bigger, better and brighter future? Well, let's find out together on today's episode of the bank, eon digital growth Podcast.

Greetings and Hello, I'm James Robert Lay, and I'd like to welcome you to another episode of theBanking on Digital Growth Podcast. Today's episode is part of the digital growth journey series. And joining me for today's conversation is John Huntinghouse. John is the VP of Marketing at tab bank and today, we're going to unpack the progress that he has made along his own journey of growth as we discuss how ongoing learning can help us shape but also reshape our perspective. We're also going to explore opportunities for financial brand marketing teams to improve the internal perception of marketing with the relationship that they have with other business line leaders, while at the same time discussing opportunities for financial brand marketing teams to further consider further think about the influence and the impact of how they communicate can make a positive impact not just on a person's financial well being, but also on their physical well being their mental well being and their relational well being. Welcome to the show. John, it is good to share time with you today.

John Huntinghouse

Hey, well, thanks for having me. I'm excited.

James Robert Lay:

We have known each other for a while we've we've had dialogues and discussions on LinkedIn, but it's our first time sitting down and, and having a conversation face to face, if you will, even though you're in Utah. I'm in Texas. And before we get too far along talking about the progress you've made along your own journey of growth as VP of Marketing at Tabb bank, what's what's going well, for you right now, in the present moment, personally, professionally, it's your pick to get started on a positive note.

John Huntinghouse

Um, yeah, we have a lot of great growth at the at the bank, as well as the marketing team specifically, we started off as a really small team, we're still relatively a small team. But we filled out a lot of our opportunities with a lot of the growth that we've had on our working capital side, as well as our lending and more of our consumer deposits side that we've recently entered over the last couple of years. And so, yeah, we're really kind of on all fronts, we're just finding our groove and learning to kind of grow as not only as a bank, but as a marketing department and continue to mature from where we started to where we are now we're, you know, we're about midway on our five year journey. And so looking forward to over the next couple of years, just continuing to mature and refined a lot of the processes and systems that we have here, a topic so.

James Robert Lay:

Well, I want to take you back because you've you've been there now almost five years. And if you think back about the progress you've made, it didn't start here your journey of growth, if you will, your journey. You had your data, different path all together, but it has impacted your thinking today. Take us all the way back because you're going down a path of healthcare.

John Huntinghouse

Yeah. So you know, I'm my, my dad's American, my mom's Korean and having a Korean mom, she really did have kind of that traditional mindset of, I want my kids to be a doctor, a lawyer. And you know, ironically, my, my brother graduated from law school is not a lawyer. But he graduated from law school and now is working working at Portland PD, because he hated reading, which is problematic when you're trying to be a lawyer. And for me, it was medical school. And I was a month away from starting medical school when I ended up having just a random lunch with a conversation with a friend of mine who was in medical school. And he didn't mean it to be life changing, but it really was life changing. He just asked throughout the question of like, what are the things that you study when you don't have to study anything at all and I just realized it was never medicine. Like I only studied it when I had to first school and it just really created this idea now that I'm here, it's like, is this actually what I want it to be? You know, I've been chasing this my entire life and now that I'm here, I don't know if this is actually what I wanted to do and and really restarted reframing a lot of the decisions from there on out of what I wanted to do. I'm for a career.

James Robert Lay:

Well, it's interesting. My wife is Lebanese. And so as you're talking about doctor, lawyer, and if if your Lebanese engineer or architect is in that realm as well, so I really relate to what you're talking about on that journey. And so you've been at the bank now, for almost five years. You built this team. And I think I think tab has a unique story for context for those watching or listening tab was started in 1998. And it's interesting because that was four years after the internet reached the mass consciousness of humanity. And if you think about the role that the internet has played in that journey, the work that you're doing your own personal journey, for that matter, it is very influential. When you go back and think about the journey you've had over the last five years of tab, what's what have been the big lessons that you've learned through this experience?

John Huntinghouse

Yeah, there's just been so many lessons. And one of the big things for us, both as a team, as well as me individually, is learning and understanding when we are trying to be strategic, and listening. But also being proactive and making decisions and understanding where our expertise lies, and being able to be assertive. And, you know, while we're listening to all of those various inputs and perspectives, understandings, like Okay, now that we've listened to this, this is kind of the direction we want to go. And learning to execute on that, you know, sometimes you have too many cooks in the kitchen. And, you know, you end up with just kind of this mishmash of ideas and execution. And one of the things that we've just learned is whether it's our expertise or another departments expertise, that we all provide that feedback, but then leaning heavily on that expertise and following that direction. And when whenever they decided to take a direction is like, okay, even if I disagreed with it, we're going to kind of learn and just follow through and learn to execute on it. But yeah, with with our team, and it's, it's so easy. And I constantly tell my team members about this, like how much easier it is, for me to kind of lead a team, when we are doing some awesome, crazy work, where I'm not spending a lot of my time trying to get them from a bad place to just doing their job. But they're all crazy proactive and doing amazing work. And then it's like, we get to really think about the fun things and strategic things. And forward leaning things are just makes going to work really fun. So it's always great when you have a team that can kind of support that.

James Robert Lay:

You've brought up this idea of of what I'm writing about in banking on change, exponential growth, and exponential growth, I'm defining as when an individual perceives that they are growing personally and professionally, at the same exact time. And when you have individuals who have that perception, well, then the team is then now moving towards exponential growth together. And then when teams throughout the organization have that perception that they're growing personally professional, well,

then the organization is going to do the same. I want to roll this back, because you brought this up in, in what you just shared a couple of times with your team, specifically, strategy. I know within financial services, in some organizations, the perception of marketing is not always positive. I even wrote about this and banking on digital growth, that marketing is viewed as a glorified in house Kinkos. They're the sort of the last minute demands of others. Marketing is viewed worst case scenario that kids that play with paint and crayons, and there was a Wall Street Journal article that just came out that said, the relationship between CMOs and CEOs is continuing to degrade. I want to get your take on this. What have you done to help facilitate the role of marketing at a macro level within the organization? And then also within other areas of the organization, other lines of business?

John Huntinghouse

Yeah, that's a great question. And one of the things that I was fortunate enough when I first came on board that we had a CEO who just really understood marketing and the need for marketing and could understand and be like our advocate, as I was first coming on board and trying to learn everything about tab and our culture and everything here. But one of the things that I that I found in my past life right and working with a lot of different brands and a lot of different stakeholders marketing. From our standpoint, sometimes we just run in our own bubbles, right. And we have marketing metrics. And we we really speak in a lot of ways in marketing speak. And for, you know, the experiences that I've had, I've seen that there creates a lot of friction, or at the very least, just lack of understanding between, like CMOs and CFOs. And, and really a lot of the business units who are looking at one set of numbers and marketing is like, Hey, we're doing crazy good from our numbers, but not being able to bridge the gap between, you know, the metrics, and the marketing KPIs and the business KPIs overall. And so when I first came in and understanding that a, generally there's a kind of perception, but also a tab, there was a perception, we just didn't have a lot of great history with that, I knew that that was one of my first jobs that I needed to do is be able to bridge that gap, and get out of our marketing bubble and be able to speak, you know, pours those metrics that really matter to the sea level and to the board, and being able to draw that connection. And once we were able to do that, you know, initially we we had this grand idea of everything that we wanted to do and everything that we needed to change. And the way that we got to where we're at now is we just had to gain wins, right, and we had to prove ourselves. And by connecting the dots, they could see it, they can see oh, now I understand how these marketing metrics are actually tied to the overall business metrics. Now I'm starting to understand even something as kind of vague and ambiguous as like brand metrics and brand KPI understanding is like, oh, now I'm starting to see the overall lift and how that brings down, you know, kind of down funnel when we're looking at our overall KPIs and conversions. But I think one of the reasons why we have such a clash between business units and marketing, and sometimes we kind of get stuck in our own marketing speak, and learning to be able to understand the metrics that matter to them, and being able to like putting the onus on us as marketers, saying, Okay, now I gotta reverse engineer and figure out how do I tie our metrics to things that we're looking at on a day to day to those overall core business KPIs, it's a matter of perspective.

James Robert Lay:

And perspective is the sum that I define of context and framing and marketing views the world from one perspective, other business lines, view the world from a different perspective. And back to your point, it's often a misunderstanding. And that's where to move beyond together, as a teams as organizations to move beyond the misunderstanding comes down to many times just education, to gain another perspective. And I know you, education is important to you, you you do lecture at other universities. Why? Why invest your time? To do that? What are you gaining through that experience there?

John Huntinghouse

Well, I get a lot, just by connecting and communicating with college students and really bright minds. And again, as you've mentioned, perspective, and learning how other people are kind of viewing the

world. And so for me, it's a way to stay connected to kind of the rising generation, but also the things that matter to them, and, and really the world that they live in, because ultimately, as a marketer, I'm in that world as well, right? Like, we are going to consumer, you know, young, millennials, and Gen Z, you know, like, we were going after that demographic, so it's a way for me to kind of keep a foot in that door. But it's also a way for me just to kind of get back because that's really how I gained were, a lot of the knowledge and experience that I learned were from individuals who are just willing to take time and just say, hey, you know what, let me just kind of pull back the curtain a little bit and kind of show you how things actually are, and so that you can start to navigate that world around you. And when I was first starting marketing, you know, like med school in the medical field, that was where I came from. And so a lot of the things that I had to learn, I kind of learned the hard way and just by doing, but when I had great mentors who were just like, hey, let me show you a template, you just run it, just do it exactly as I've kind of shown you. And then as you gain experience in it, then you can start to build upon it. And then you create your own flavor. And one of my great mentors, his name is Dennis you. And he was really, really transformational on this because he, he kind of showed me he's like, listen, Nobody cooks like necessarily on their own, like a great chef always copies the recipe initially, right? Because they're just trying to get a feel for it. But then over time, you know, they start to add little things here and there. And then eventually they get to the point where they're just making their own recipes because they have the context and experience to really understand that and that's really what I'm trying to do with when I'm teaching college classes is helping to give a framework by which these students can start to learn and then develop their own framework in their own iterations on how they run their marketing.

James Robert Lay:

I like that you, we don't do this alone. We're all on a journey together. And we get to pick and choose what we put into our own recipes going forward into the future. Staying on this theme of learning, why and perspective, getting in perspective setting, particularly when it comes to the internal positioning of marketing, and it might not be marketing. I think as we're moving further into this age of AI, what we've experienced over the last 30 years from 1994, to today, is going to pale in comparison to what we will experience going forward. I've been trying to at least help people see what the potential could be. Because we can't we can't gain perspective, by looking into the future, we'll get it by looking backwards and we look backwards, we think of exponential reality. And exponential technologies have transformed the way people shop the way people buy the way people connect the way people communicate. In you're talking millennial demographic, you're talking Gen Z demographic now. What have you learned, through your experiences, connecting and communicating with them, for someone in financial services working at a bank working at a credit union, in marketing in sales and leadership, about the millennial or even the Gen Z demographic that they might not be aware of today?

John Huntinghouse

Well, kind of going back to your point. One thing is this idea of exponential growth, when we have a tendency to look at future growth. We even when we say exponential, like we really think linearly, like and so we're thinking it's like, okay, over the next 2030 years, this is what, you know, my mind is going to project forward, what technology growth and drivers are going to be. But the reality is that we have certain innovations as they come about. And when they do come about they come exponentially. And that exponential growth, it's just something that's really, really hard for our minds to wrap around, right? Like, it's hard for me as a 41 year old to exponentially forecast what AI is going to look like in even five years, right, let alone 1020 30 years, one of the things that I love about with students is being able to literally see that growth, right, because they you know, their time sounds short, and all of a sudden you you go to three years, and just interacting with them, like by their preferences of communications, the things that they like to do, the way they communicate and the things that they're discussing, and talking, you've literally see that growth, because you have these different cohorts that, you know, come in, and you have one group speaking one way, and then like two, three years later, they're totally different, you

know, style communication, what they consume is different, the information is different, and therefore their worldview is different, and learning and just being able to see that being an observer of, hey, I have to transform a lot, because every year I have new cohorts I have new individuals coming in to learn is something that helps me really gain that perspective. And, and it's something that I've learned a lot from.

James Robert Lay:

That right there is such a key takeaway that I want to pause on and just put a pin in it. I have to transform. I have to change. That's the hardest piece. I think a lot of times when it comes to future growth is what we have to transform and let go of to that point. Why don't leaders invest time in ongoing learning, we did some research around this, with banking on change. And we found that about 78% of financial brand leaders across organizations like departmental roles if you will invest one to two hours or less per week in ongoing learning. And I think as quickly as things are transforming back to your point you're you're up observing this, you're getting a front row seat within the university level. But why do we fail to invest time in ongoing learning, and as a result, we get stuck. We stopped growing, we stopped progressing in our perspective of the world stays the same as what it was 510 1520 years ago, 30 years ago, when the world has continued to move forward and transform.

John Huntinghouse

Yeah, I think it's just a really good question. And I think there's a lot of different reasons that this happens across the board. But I do think one of the things that, you know, again, kind of going back to a former CEO, his name is Kurt kayrouz. And he was he was awesome in terms of being able to really understand the impact that he has as a leader. And he was crazy mindful of even simple emails he was sending out to to the other C suites, or, you know, someone else, like a VP or an AVP, within an bank, because he knew it created chain reactions, he knew that even though it wasn't his intention to he knew he would create fires, because, oh, that's a bank president sending me that I need to work on this. And all of a sudden, we get so caught up in doing all of these fire put outs, right, like we're constantly put out these fires, and we rarely take the time to really step back. And just like, what are the most impactful big ideas that I need to be working on today? Right, where, where's my time? And even though I have a million PowerPoints or decks, or reports that I have to do, you know, and I'm going to get to those things? Where are where do I need to spend my time and, you know, for me and my team, we really do and credit to tab, generally as a whole, with the amount of time that they invest, both in our own internal training, as well as external training and allowing us to, and giving us that room of just being able to have window time. You know, it's one of the things that we call it, just being able to say, hey, you know, what, even beyond just learning and reading about things, just allowing yourself to look out the window, and just like, hey, you know, I'm just gonna let my mind wander for 1015 20 minutes, and just like, let it go, where, where it goes, because, you know, when you think about a lot of your great ideas, they're not while you're in the middle of like, busy work, right? They're typically like in the shower, or like, when you're in the bathroom, we're just wandering around in the walk. And this is where like, a lot of these great ideas comes from. So it's like, Hey, can we be intentional, and create space within our work time, to just allow our minds to really think of like, these big, you know, bigger picture more important things for us to work on. And learning, it's just, you just have to prioritize it. And if you prioritize it, and you set aside time, then you you make it happen. And if you don't, then it doesn't happen.

James Robert Lay:

That's one of the four seasons for exponential growth, you have a season of learning, thinking, doing and reviewing. And it's the intentionality to create space and time to invest time and all four of those seasons. That is key. The challenge back to your point is when we get so overwhelmed and stuck in the season of doing all of that, the fires, I appreciate the perspective of the CEO, you're referencing, being



very mindful of his words and communication patterns, because words are so powerful. We know them in marketing. I mean, it's interesting. I've been working with a lot of marketing teams recently, and asking this, it's a bit of a philosophical question. But I'm like, what is marketing? What is marketing? And everyone, you know, takes a minute to write down what their thoughts are, and then they come back and it's, it's ads, it's email, it's social media, it's communication. I'm like, You It's part that's part of it. But if we go to the kind of the first principles, if you will, marketing is influence, and how do we influence people through those different communication mediums. And that is a tremendous responsibility that we have in marketing is the potential to influence behavior, specifically through the work that we're doing within financial services, in how deep financial services impacts an individual you have physical well being you You have mental well being and you have financial well being, and they are all inter connected. When you look out towards the future and the future of marketing through the lens of financial services, what are you feeling most hopeful and excited about?

John Huntinghouse

Yeah, there's actually a lot, I think there's a lot, especially as you are bridging, because my biggest pet peeve is is this false dichotomy. This idea that the future of finance is either going to be banking, and fintechs are just gonna go away, or it's only going to be fintechs. And it's like this constant like battle, I can't even tell you how many conferences or panels I've been on where like, it's literally banks versus like, fintechs. And this, it just, it's one of my biggest pet peeves. And the reality is, it is going to be kind of this blend of the two, but really learning to provide impact for our customers. And the fact that matters, banks have so much data that has so much impact, potential impact, to help consumers and customers to do so much great, you know, so many great things. And, and really, I actually believe this is one of your quotes. But like, like banks really do provide hope, right? Like they help provide that, but we don't realize it impact around power, right. And what's funny is one of the things I like to do with other marketers, specifically bank marketers, the reason why we don't really think about this a lot when you're talking about impact, per se, is because generally speaking, like we kind of suck at, you know, the marketing that we do it but if you were to create a hypothetical of whatever you put out there, whatever message it is, whatever offer it is, whatever thing you put out there, 100% of the people that see it, will do it, right. Like it's almost coercive, right? Like, if you have that much influence on the messaging, how much more mindful would you be on what you put out there, right. And right now, like, we're just constantly just throwing stuff out there, because, you know, we were seeing 135 percent conversion rates, right. And we really don't feel the impact that we are of our potential influence. But if you were to frame it in the sense of like, Maybe I ought to take a step back and think about the impact and influence I do have, and, and really be mindful of that as opposed to just constantly adding more noise to the already noisy marketplace of ads and promotion, I think you would see much better marketing, you would see a much more impact when it comes to bridging the gap of what are banks able to do for consumers and tying that with technology, and pulling it from personal information from the consumers and being able to meet them where they're at, and really providing the insights and the power that banks can do in order to really transform their lives. And banks just have this huge potential for impact. And yet, you know, we're traditionally just where people throw money and deposit and go to when they need loans. But banks would be so much more than that. And I think the future is starting to become more and more, you're starting to see that transformation from banks of learnings like, okay, we can step into the role into the seat that we have.

James Robert Lay:

I appreciate the bank versus FinTech narrative is one that is flawed. It looks at the world through a lens of a zero sum game, where I look at the world and this is just how I'm wired through a lens of abundance. There's enough opportunity. Collaboration is greater than competition. There are things that FinTech provide, that banks don't there are things that banks provide that FinTech doesn't. And if we can figure out a way to collaborate and stop this competitive, zero sum game, I think we're all going to be

better off for that. Absolutely. But even deeper than that, within our organizations, even deeper than that, within the role of marketing, the Department of Marketing. To your point, people are looking for two things, help and hope, which I've spoke frequently about and continue to do. So. It's how do we see ourselves how do we perceive ourselves? Within the role of marketing within financial services? Do we see ourselves as someone that can impact and influence positive change and transformation that can truly transform a person's life? transform a family for generations to come, knowing that today, a lot of our money beliefs are rooted in our family of origin. And the environments that we grew up in, both good and bad. And Tammy Lally, who I've referenced in the pocket, we need to get her on the podcast, I keep referencing her, we just need to get on the podcast. And she's already agreed, it's just a matter of me following through to make that happen. But that's a note. That's, that's a mental note right there. And that's just my vulnerability of follow through Colby is another conversation for another day. But do we perceive how we can make an impact because of the role that money plays? in all areas of life, whether that be physical Well, being relational well being, financial well being? mental well being? If we realize that, and we own that, what do you think would transform back to your point of intentionality of what we communicate into the world? What do you think?

John Huntinghouse

I've, I mean, and this is, you know, such, I mean, this is kind of the space that, you know, a lot of the people that I'm close with, that we are all working in our various elements of growth is, how do we allow and give space for people to grow into what they are potentially capable of doing? Right. And, and not being the roadblocks that get in their way? You know, and I mean, the, you know, this is kind of the epitome of this, right? For banks, from a banking standpoint, which is, you know, you go back in our history, you know, banking history is just horrendous, and, you know, you have redlining, and all kinds of like, very clear ways that banking got in the way of otherwise, you know, individuals who could have created so, so much wealth, not only for them, themselves, and for their families, but also also the communities and generational. And so you use that as a linchpin of like, hey, what can we do now, then, right, like, our decisions that we make today, whether it be from our underwriters to marketing, but who we choose to market to, like our demographics, making sure, we're, that it's representative of those individuals. And, you know, one of the things that we've, we've been working on specifically, you know, it's habits also, how creative bias actually leads to algorithmic bias, right? Where, When, you know, if you just took a hypothetical of like, we're trying to go towards a mouth or accountants, we're creating a messaging around accountants, and accounting, but the only people in the room are marketers. It's not that the accountants don't understand the words that we're saying they get it, they understand the words, it just falls flat, right? But when it falls flat, it falls flat algorithmically, right? And then the algorithms like, Okay, well, you know what, this is probably the wrong audience, even though it was the intended audience, but like, our creative bias kind of got in the way. And so from a marketing standpoint, specifically being mindful of like, the decisions and how and the processes of how we go about doing our marketing matters, and not only from the bottom line, which it does, but also like impacts, right, like those individuals who otherwise would open an account with us, or we are uniquely positioned, as you know, tab bank to be able to help, you know, a lot of community banks fill this niche, right. This in between, where we don't have this super strict credit box, and we all have some leeway is and we might be the opportunity that a business or family needs in order to get there. And so being mindful of Yeah, it matters. It matters on how like the processes that we have as a marketing department as a marketing team as individuals. Because it matters on the who sees it, and who hears it and who's impacted by it.

James Robert Lay:

I, it comes down to one word that is your going through it just kept coming to the front of my mind. It's, it's awareness. It's just being aware, being mindful to use your word of now, what we're doing, how we're doing it, but why we're doing it to begin with in the first place. With that in mind as we start to wrap up, what would your recommendation be for someone who is watching or listening, to continue to

bring that awareness, build that awareness as an individual as a team as an or maybe it's through education, maybe it's through creating the space, the time to just break free from doing to reflect to learn to think of how we can do even better going forward into the future? What would your recommendation be for someone watching or listening something small, small step that they could take right now to at least begin to move forward to make progress on their journey of growth.

John Huntinghouse

Really finding ways to create space for it. And so, like, for me, it's literally blocking out time. Like before we are about to launch a campaign or before we're working on an ideation, like, finding ways to systematize that process, I think just matters so much. Because if it's not, if it's not habit, right, and if it's not part of your, the systems and processes that you typically do, again, we're just we have so much on our plates, we have so many fires that we're putting out, and we're just so busy. It's not necessarily intentional, but it just happens, right? Like we just overlook or oversee things. And in a lot of the successes that we've had, you know, I tap so far, and the successes that we're gonna have in the future are continue iterations of finding ways to find space and to be intentional in terms of, okay, now, not only am I creating space for myself to think through, and block out time to find ways to be aware, I'm scheduling in time to meet with our target audience, like, if we're, you know, we're going after stay at home moms, you know, then like, they're better well be like a stay at home mom, part of that creative conversation, right, like finding ways to interject other voices, I think matters. And, you know, as we said at the very beginning, you know, gaining that perspective, is just wildly important. And it was one of the things that have led a lot to a lot of the success that we've seen that tab, not only with a marketing team at other departments, and as we start to understand where they're coming from, and understanding their perspective and expertise. But we've had to be intentional. And we've had to create teams. And and we have like within tab, we've created cross functional teams that pull from all these different departments that not only are working on the same thing, like they report up to the same person, right? Like, they're almost like a separate sub team. And so finding ways to systematize and create these processes to create space, I think is the only way to really be able to do this in a you know, repeatable and sustainable fashion.

James Robert Lay:

And it comes back to time blocking, put it on the calendar, I think that's the key takeaway. So for example, make this very practical for someone watching or listening, putting 30 minutes to an hour on the calendar or a day, or even something that Audrey are obsolete here and I were talking about, for example, on Friday, just taking a half day on Friday. And that's her intentional time, to just learn, to read, to watch, to listen, to continue to build and reshape, reframe her perspective, through her experience that she then shares with me, which then opens up completely new ways of thinking here. And then that leads to new ways of doing growing going forward. So I appreciate John, the perspective that you have shared here today. What is the best way for someone to reach out say hello to you to maybe help reshape their perspective in a conversation?

John Huntinghouse


Yeah, probably the easiest ways is to find me on LinkedIn. There are like, there's not very many hunting houses out there. So just find me on LinkedIn on John hunting house and you'll find me there.

James Robert Lay:

We'll connect with John learn with John grow with John. John. Seriously, I thank you so much for joining me for another episode of the banking on digital growth podcast. This has been a lot of fun today.

John Huntinghouse





Oh, it's been awesome. It's like we're like kindred spirits as we were kind of talking about like, I love it. So it's super been it's been a lot of fun and thanks for having me on here.

James Robert Lay:

As always, and until next time, be well, do good and be the light