

FT: Jenni Pulos, welcome to So Money.

JP: Thank you. It's So Money to be here.

FT: You know, to say that you're busy these days, it's an understatement. You wear a lot of professional hats. What is your favorite career role these days? Is it appearing on Flipping Out, rapping, writing?

JP: I would say my favorite role by far is mother. In addition, I think, you know, I'm enjoying everything. I'm an entertainer so whether it's entertain through assisting Jeff in his design work or rapping or writing, creating shows, you know, all of it brings me joy so and I love to perform so whatever that is I think, you know, I wrote a book, Grin and Bear It, and it that 'big messages bloom where you're planted' which is a gardening tip and also a bible verse. I think it's very important to do what, 'whatever you do, do it well' as Walt Disney said. So, that I think for me come over with time, I've learned that, you know, that whatever you do, do your best at it and then success will follow.

FT: When you were planted as Jeff's executive assistant, how did you initially transition into that job and then the reality show happened afterwards, so did you feel about that? Were you comfortable being on camera all of a sudden?

JP: Well, I was working with Jeff before and my ex-husband and I had created a presentation for a pilot that we talked Jeff into being in. So, a lot of people I don't know if they know that story but it was called The Wannabees and it was about our struggle in Hollywood and when the production company saw Jeff Lewis, you know, they flipped out. And so, the show then became about him, we were shopping two presentations separately and Flipping Out sold and, you know, that was now almost 9 years ago. So, my life took a very different turn, I never thought my personal life would unfold on camera which it did. But, here I stand today now through the seasons, married, with a baby and, you know, when people say "Oh, we feel like we know you and Jeff and Zoila." Well, they do, you know, they've lived with us for 8 years. So, I was always, you know, pursuing acting so it wasn't awkward but it was definitely in a different package. I didn't think the day job that I was kind of trying to hide would end up, you know, defining a large part of what I've been I guess to the public eye. But, my big message to people is "You never know what your road's going to be so embrace that and again do the best you can." And, I learned that over time. You know, there were moments that I was like "Why is this the way? This isn't what I want to be known for." And now, I'm so grateful for the show and what I've learned alongside Jeff and about my own, you know, life. So, I think that it was all meant to be.

FT: You're kind of an anomaly and as is Jeff. The show is so successful, now in season 8, it's rare that you identify reality "stars" who are leading healthy lives, happy lives, you they're not in the tabloids all the time, what differentiates you and where do a lot of these other reality stars go wrong? Because, it's more like the opposite, right, you hear more about kind of drama and divorces and just unhealthy relationships. How have you maintained your grounding?

JP: Well, it's constant. It's never easy. My mentor of many years and the co-author of my book has taught me, you know, many lessons and I think everybody needs a good teacher and somebody that is so smart in their field and she always told me success writes a check that it can't cash and I think that there's a lot of truth in that. And, I think that what has brought me the most joy, actually, has

been my personal life and that growing and I think when that is where your focus is, in addition to the work and kind of running your own race and not worrying about what everybody else is doing, you know just focus on getting better at what you do and I know that that's always been, you know, Jeff, he's always wanted to get better at his work and that's where we try to maintain and keep our focus and the rest of it is just the byproduct. And, I think, some people may be get very caught up in how relevant they stay and how famous and, you know, we're living in a world like that, we're posting constantly, we're, it's a time where everybody can kind of be, you know, seen but not really seen and that's I think the difference, is to really to fulfill things where when you're seen, you know, it's for a reason. Does that make sense?

FT: Yeah, absolutely and I think now as a mom, as a parent, you have like higher purpose, right, it's you can't get too caught up in, like things really get put in perspective for you when you become a parent.

JP: It's so funny because all these cliché things that you hear before you're a parent, you know, it's and then when you're in the club you're like "Oh my gosh, I never understood this. It's all perception, you know." It's the greatest thing I will ever do and nothing will compare it and trust me, I'm very career driven. But, there's a joy and a purpose, you know, so anybody that says they're "stay-at-home" mom, that's the biggest and hardest and best job out there, you know, in addition obviously to many others but there is nothing about that that isn't important and crucial and, you know, I'm fortunate to have good help and so she's being raised by myself but I, you know, they say it takes a village and I believe that to be true because I want her to be raised and loved by many people and many spirits and not, you know, I'm fortunate that that's happening between my mom and my sister and they all are giving to her and she enriches their life as well. So, I think that that's, you know, through my work now though I think I'm more full, you know, more attentive and more present because when you become a parent you're forced to become it, you know, it's less about you and that's a wonderful thing. That's what you want in your life is for it to be less about us, you know, living in a society, I think where it is very 'me, me, me', we all should strive, you know, and it's not easy but to make it about others and to make it about, you know, focusing on the other person and focusing on the work and that's why I say, "In your job, you know, make it about really being there for your boss, really being there for your employer, put yourself in their position instead of saying 'why me', you know, understand it and learn about what it is that they're doing so that you can be an asset, you know, and not have to say 'why aren't they appreciating me', appreciate yourself and it will become, you know, it'll come naturally that you'll be appreciated in your job."

FT: You probably get this a lot but I feel as though we're kindred spirits. I don't say this a lot about me and like people on television but, I don't know, I just I love hearing you speak. I sense that you come from a very, you know, rich grounded background. So, I'd love to transition now to share with our audience more about you, your upbringing. We, of course, on this show we talk a lot about money, my favorite topic and so I'd like to start...

JP: Yes, I know.

FT: Yeah, I'd love to...

JP: I'm prepared for [inaudible].

FT: Oh, yay. Good, good. I love when guests prepare. What is your biggest money mantra, like a financial philosophy that you learned at some point that helps kind of steer you when it comes to making financial choices, business moves, what is it?

JP: ‘Right the check’, and what that means is if you say you want something, invest in it. It’s very scary and we all look at our finances and say “Yeah but,” but do it and it will come back to you. That’s what I found and do it without a fear on it. You know I think fear and money, it can be very easily connected but it shouldn’t be. That’s a break. You know, and that even comes to when there’re times, you know, because we all are going to have times where we have more money in the bank and there are always going to be times when we’re a little bit more strapped and you need to, I feel like treat those two impostors just the same. It’s very difficult. But, it’s the same thing. I can also feel like I could, you know, when I was single and saying “Will I ever meet anyone?” I had to let that go and I think that’s a life mantra and that sounds so “Oh” but really letting go and trusting and that being said, you know, investing in it is what you say you want. I want to start an internet business. I want to start my own clothing line. You know, you have to invest to get that return and put out there with trust but also get great people to surround you and if that means you have to write checks for those kind of things, you know, do it because it does pay off and I’ve noticed that earlier on I didn’t want to write the check and I wondered why things weren’t working and that even comes to investing in your own career if it’s, you know, getting more materials to study if you’re an actor, whatever that ends up being but really putting in because you will reap what you sow, you will get that back. So, I see it when I invest in something and it’s to somebody else often times I’d see that come back to me immediately, in a job, and it’s crazy, it’s like clockworks. So, I think that that’s a good lesson, is to really just write the check with confidence and invest in what it is that you say you want. And then, that adds up with work and there’s nothing, nothing compares, those who work hard are going to benefit and it’s working smart too but it’s really putting in and it’s like the gym. Well, I’m overwhelmed. I’m a mother, I have this, I have my other job, how am I going to take on this business as well? You put in, you start with 20 minutes a day and you focus on that, you get your plan and then you can add to that. It’s like saying “Well, I can’t redesign my whole home. It’s too overwhelming.” You start with one section. I’m going to paint this room. And, I think it’s the same thing with your relationship with investing money and ‘how am I going to do that’.

FT: I love that. Yeah, baby steps because money can definitely be overwhelming. I like that you have incorporated kind of a mixture of being faithful, you know, like taking a leap of faith with your investments but also doing the important work in getting the tools in place because that of course is part of it. We can’t just like sit in our couch and like candles and assume that, you know, the investment will pay itself back.

JP: No, you have to do the work and you have to also, I think, be specific about the work and, you know, I think for me a big downfall has been that I have had so many things going and it’s what’s going to work. But, you have to also be on a track and be focused about a plan and I think that that’s hard to do so that’s why it’s one step at a time, line things up, study and, you know, patience is part of it. If you look at all the people that have been successful, it’s rare that you can say that somebody did things overnight.

FT: Oh, never. Well, I’d love...

JP: You know, it’s just not like that, so.

FT: What was little Jenni like? Like, growing up, I know you grew up in Scottsdale. Can you take, kind of paint the picture a little bit and also what the biggest financial lesson you learned as a child growing up was. What was your exposure to money as a kid?

JP: Well, my family started the Old Spaghetti Factory. So, they worked very hard and also took a leap of faith, you know, everything that I think I have learned about Hollywood I learned from the Old Spaghetti Factory, I joke about that, because here we are, Greeks, going into the Italian restaurant business. We always put our customer first and wanted to create an affordable environment that's something beautiful so my mom and her sister and her brother and their, you know, husbands and wives all went into this business together and they would go to Europe and furnish the restaurants with antiques and make this beautiful environment, there was a trolley car in every restaurant. And so, when you were coming to dine with your family and have an affordable meal, it felt special. So, it's again, the same things we're talking about, attention to detail, making it an experience and then we had my Yiayia, which is Greek for grandmother's recipe of Mizithra cheese, which is still imported from Greece and actually now sells in Costco.

FT: Wow.

JP: Yeah, it's Mizithra cheese is a mixture of cheeses. It's a salty Greek cheese and it has a brown butter sauce, really recommend it, especially if you want a splurge night. And so, they built that, you know, and before my grandparents had a, they started out with a pickle stand, moved to a café in Portland and the first Spaghetti Factory opened now about, I want to say, 43 years ago and it has remained family owned and there are 7 other franchises in Japan but we are very proud of it. And then, so I grew up with my father, who was a risk taker especially in advertising. He did some incredible kind of promotions with often times with sports, you know, to get people into the restaurant and he was a risk taker but also a very hard worker. So, that was in me, I was working, you know, as a Hostess and a Buss Girl from when I can remember, you know, young. And then, through college I worked and I had a wonderful upbringing. I think my one relationship and the interesting thing about money is that my family had money but they also were smart about things. My mom didn't drive, you know, a really expensive car. They made, kind of, you know, which I think everybody does in their own way, "Where do I want to splurge and where can I cut back? What are the things I want to spend on?" You know, so we would be able to travel but then, you know, maybe my mom didn't need a really, really fancy car. I mean she had an Astra van which is still very fancy and I loved the Astra minivan. But, you know, those kinds of things. So, they bought their house and it was a lucky find. The person had to get out so they got a house definitely for a much better price. So, that was a good investment at a young age. And, I loved growing up in Arizona, it was a great place to be and I wanted at a young age to be a doctor and then in the fifth grade I was the most amazing snowman and from there, yeah, I definitely loved the theatre but played tennis and went to UCLA, you know, with the intention of being a tennis player and then just got really in love with drama. And so, I went into the drama program and got into acting, did Groundlings Second city, that whole journey and then did a one woman show and many, you know, as an actor's wife is, testing, not getting jobs, working here and there.

FT: A lot of rejection.

JP: Tons. And, I look back and my struggle with money was great. And so, I say to anyone listening, you know, there were times that were so tough and I feel like when I've heard a lot of people talk,

you know, it's a road like anything. It's a rollercoaster so you have to hang onto the ride. And, I can't say today that I'm so set. You know, it's still up and down. It's still what's going to be next, you know, with our show, it's always a 'we're not sure' but isn't that life and I find now as a parent that, you know, and I tell Jeff, who is, you know, on the road to possibly becoming a parent, I say, "You know, the control thing's over. Like, you have to fasten your seatbelt and once, because, you know, you just, it's this kind of love that you'll never even be able to explain and you also have to let go, you know, because it's scary. So, that's the ride." And, I think that in my experience with money is I've been scared of it, you know, I'm careful that I'm not going to have it. And, but I just try to focus on the work and that has been I think a saving grace for me.

FT: What was your most challenging period with money? What was the biggest struggle, the biggest failure?

JP: I think that basically, okay, so when I graduated college, my mom offered to and dad offered to buy me a car or give me a down payment for a condo and I took the car and that is my biggest regret and failure and 'why did I do that' because I see, obviously, working alongside Jeff to kind of what that would have been today because that was 1995 and I think of all the money in rent, so I say also to young people out there, if you can save and you can make an investment and again it maybe a struggle but it will be well worth it to get your money into something, you know, where you're paying into something that you own.

FT: What did your parents think when you said, "I think I'll get the car and not the down payment? Did they try to sort of steer you down the real estate path instead because they're like "This is an appreciating asset."

JP: They did, but I'm as stubborn as stubborn is. So, I fought my way out of it because I wanted that, you know, cool car to get the guys.

FT: Right. Did it work?

JP: You know, it didn't really work, no. So, yeah, I wish I would've taken the condo but there we go, lesson learned.

FT: Right, and at least you learned it early on in life. So, that's always the best time to make those mistakes.

JP: And, I also think saving, you know, I just, it's again, it's discipline but I should've put a little savings away so there weren't those times that I had something to fall back on if there was, you know, a lops period.

FT: Well, I think the best failures tee you up for success so this transitions us now to talking about good times, success, you've had so many recent successes whether it's negotiating deals, authoring books, television, appearances and etc, etc. What would you say is your proudest financial moment?

JP: You know, I can't say there's one. What I can say now is that all my hard work, you know, I would always say "Is anyone paying attention?" and I feel like now that those years of grinding and putting into work and not exactly seeing the results are paying off. So, that's not just in one, you know, hit but it's kind of a culmination and I think again, for everyone out there, you have to just stay the

course and if it feels like it's really far away, it actually is probably right around the corner. And, usually when you're right at that place where you're going to have a real financial success and things are going to really start working, you feel like it's all falling apart and that is what I would say, for me, it was like it's this out of all this work putting in, is it ever going to pay off? Is it ever going to be? And, I've seen that in, you know, many aspects of my career and again it's still paying it forward though, you know, and that's something I've learned and I think it's so important to people. You think, "Oh, I've made it now." And, I don't think that's the way to think. I think it should always be like "Okay, we got over this mountain now, there's going to be another mountain and rather than be discouraged by that, be empowered by it." Say, "Yes, what's next? Let's get to the next thing." Because, it is, you know, it is not easy to be achieving. That's just what it is. And so, I think that I'm in a place now where it's like "Oh, this is exciting because I know the hard work is paying off and I just have to, again, run my own race." You know, run the race against yourself, which is making your work better, making your product better, developing whatever business it is and it's such an exciting time to, you know, with television and with the internet and with businesses. You know, you can launch your business and it can really happen, you know, and it's exciting to see that, you know it's exciting to see everything that's being done with web series and, obviously, everything with all the different mediums of Netflix and, you know, everything is just, there's a lot of opportunity out there which is exciting. So, it's you want to stay the course of just running your own race and I think that for me, I have a better relationship with money because I'm not so fearful of what's coming next but that's an on-going thing. I can say that to you today and then be like "Oh I'm stressed" tomorrow because, you know, we're actually, right now, trying to buy a house and that's a whole process, you know, and then it's like "Okay, well we're going to, this is going to have to, we're not going to be able to travel as much for awhile. We have to save." But, it will be worth it, you know, especially now, having a child, I would like to have her be able to have, you know, a little area to play and things like that so.

FT: As an entertainer, I would imagine, like anyone who is a solopreneur, an entrepreneur, when you're making money inconsistently and then sometimes there's a big flood of money and then other times it's drips and drabs, how do you manage that rollercoaster and how do you really establish a firm grip on what your needs and wants are as this sort of financial income rollercoaster is happening?

JP: Yeah, you know, that's a great question and I think it's day by day, you know, you just can't, I think you, again, you can't look at the money part of it as much as making the work great and your products great. And, I feel like if that's what you're focused on then the money will follow and that's tricky because you say "Great, but what am I going to do in the meantime?" But, you know, I've been somebody that has, you know, definitely had this other career which I didn't expect to go where it did but that could end up feeding me back into the career that I originally wanted. Does that make sense?

FT: Yeah, absolutely.

JP: So, I think, again, it goes back to, you know, we're talking about the same themes here about bloom where you're planted and do the best work at where you're at. So, I always, you know, during the tour of my book, we talked about many people, you know, yes, you're in this job that you think is going to lead you nowhere for what you and the desires of your heart but you have to trust that if

you perform the best you can there then those opportunities could come in a way that you could never imagine. And so, I think that that's important. And then, in the mean time, you know, of course, you have to just try to not get into a mindset of negativity about what's coming next. It's very difficult but it can be done, you know, it's like our mind is a dangerous neighborhood and you have to stay focused on what it is that you want and not get sidetracked because, you know, and keep your energy on what it is that you say you want and that can be very powerful and keep your thought process on that. And, if you're spiritual, you pray on that, you know, whatever it is that your way is, that's where your focus has to be because it's very easy to get distracted and I think that that's the same thing with money. You can get, you know, whipped up and, you know, I found that I'm putting money, you know, into, away now into retirement and that's something I hadn't really thought of before but, you know, yes, that money goes away but I think that that's a good way to have that money saved, you know.

FT: It's important advice for a lot of entertainers and athletes and artists who don't have a traditional setup, right, financial setup. They don't have a 401K. They're not really introduced to retirement because they "You know, like I have so much money. I, you know, it's one big rush of money. It'll last me forever. But, you have to be conscious about it and really compartmental with saying "Okay, this is for retirement. This is for today." What is a habit, Jenni, that you practice almost daily that keeps you kind of in the right financial mindset?

JP: I think, again, it's just, you know, my husband has taught me something because I think many artists are a little bit more just "Oh, whatever, let's just go, let's just do it." And, I think, my husband is more thoughtful as a surgeon, you know, thank God he [inaudible]. He is more practical and let's think this through before we just jump on it. And so, that's something I can say I've brought into my daily practice is "Okay, if I'm going to spend here, is that a good idea? Let me think about it just for a beat. Let me process that and see." Rather than just say, "Oh well, that's fine." You know, and that comes down to even purchasing an airline ticket, thinking twice about "Do I want to pay this price?" You know, I think those little things, you know, where we see if we chart out everything we're spending and you say, "Well, I can't spend any more money to get somebody to help me clean." But, if that can take the stress off you so greatly, I think find that money, you know, what is it that you need to make you more productive and kind of flop that in and get the money from somewhere else. Because, I think we don't really stop to look at 'what am I spending' and 'where am I spending' and 'how am I spending'.

FT: Right and 'what do I want out of life', right, we just kind of spend to spend and we don't really connect those dots. It's so important to reflect. I completely agree with you and that's a really important habit.

JP: And, I think there's even things about shopping, it's an impulse and if you stop and you say, you know, "Do I really need to do that right now? Is that going to fulfill? Because, let's face it, everybody has an addictive something whatever it ends up being, you know, everything I think with a personality is "Okay, this is where I can get some comfort. This is where I can feel good. This is what I need." And so, stopping that and just taking a beat to say "Do I really have to do that?" It almost can just subside, you know. And, that doesn't mean you don't treat yourself but being smart about it I think and deciding exactly what is it that's going to be best for my life and my well-being and that's where you want to take and spend and splurge.

FT: Alright, Jenni, we are almost wrapped here. I could talk to you for hours.

JP: Me too, you. You're fascinating to talk to.

FT: This is a fun way to wrap the show. I throw out some sentences, you finish them, maybe if you want to rap it out, no, I'm kidding. You know, just first thing that comes to your mind, don't over think it. If I won the lottery tomorrow, if I won the lottery tomorrow, say a hundred million dollars, two hundred million dollars, the first thing I would do is _____.

JP: Buy my family and dear friends a home.

FT: Yeah, what would you buy them?

JP: A beach house I would love or actually I would probably ask what is it do they want.

FT: Yeah.

JP: Do they want a condo? Do they want, but with a hundred million, you bet, buy that investment for everyone.

FT: Write that check. Write that check as you say.

JP: Exactly. Exactly.

FT: The one thing that I spend on the makes my life easier or better or both is _____.

JP: Taking my daughter to special places on the weekend. You know, we do our day trips to Disneyland or the zoo or just a nice outing. I love that. I'm a working mom so that time for me is quality and I just, want to just be with her experiencing, seeing, so that is a little splurge that I really do enjoy.

FT: I look forward to that. I'm on the East Coast with a 9 month old. We suffering from some cabin fever because of the cold so I'm envious of you out in the West Coast.

JP: Oh, yeah, it's funny, love the cold and it's always, the grass is always greener right?

FT: Yeah.

JP: Right, yeah. I want that sun for you coming. It's coming.

FT: Yeah, it's coming. I'm confident. My biggest guilty pleasure that I spend a lot of money on maybe even too much money is _____.

JP: Probably costumes.

FT: Really? What for?

JP: Well, you know, I am a rapper and I do perform at children's parties. And so, I always love a good costume, like probably my biggest splurge has been a monkey suit with a fan in the head. So, it's a battery powered fan, you can stay cool. Yeah, uh-huh, so I've spent a little less lately because we've been filming, so. But, I do like a good costume or a good toy or, yeah.

FT: And, you won that at the Apollo, right, that's amazing.

JP: Yes, I mean that was a nice costume. That was a Cub Scout outfit. I still have it. I have hotdog suits and you can come over anytime.

FT: Yeah, I would love to play dress up. That sounds like a lot of fun. Your daughter must go crazy in that closet.

JP: Yes. She has a lot of fun. We have already too many costumes for her. So, that's probably something I need to be wise about in my spending chart.

FT: Well, it's paying off.

JP: Yes, I do use it for entertainment, so.

FT: One thing I wish I had known about money as a child growing up is _____.

JP: That it can't fulfill you in certain ways. You know, I think that I looked at, oh, as many of us do, if I have X amount of money, that will make a happier, better life and way and ultimately it's not true. You know, that money cannot define you. It's lovely and it can afford so many things but it isn't that wider deeper thing in your life. It's definitely I think a good thing and but I think also people that are blessed with having a lot of money need to give. They have to pay it forward, charity, all that and I see friends that I know that have been very successful, that are very generous with all of that and I think that that is a must. So, the more that I hope to make, the more I want to be able to give to others and I think that that's, you know, I think a lot of people get a lot of money and then they still feel empty and I think that there's a balance there because you don't want to make it an obsession like anything else and it can become that.

FT: Yeah. Well, speaking of giving back in generous acts, this is the next sentence you're going to finish. When I donate money, I like to give to _____ because _____.

JP: There's an organization, Opportunity Village, in Las Vegas and they provide for people with disabilities, give them work, give a facility. I have a nephew with special needs. He's 19, with a brain tumor and they said he would probably not live past 4 and he's now 19 and becoming an artist.

FT: Wow.

JP: And, I think Opportunity Village gives a chance for people, not just children but also just people in their life that have suffered an accident and have special needs a place to flourish.

FT: I love that and I'm so happy to hear about your nephew.

JP: Yes. Thank you. Yeah, he is really flourishing as an artist. It started as a therapy for him and his art is now gaining interest, so it's so wonderful and he'd talk about a success story of "Don't ever say you can't do something and he lives his life with multiple seizures yet he has a joy about him and he has a purpose and that was something my sister and brother-in-law always said, "You know, we are going to give him that will and want to live, you know, and fight against what everybody is saying. That he's so sick and..." And, I think, again, there's such power in where you put your focus and that's with how you, everything we've been talking about today. So, it's really changing that mindset

and I think that it can sound like “Really?” But, it is powerful and it’s like the gym. You have to just focus on getting away from the negativity and ‘I can’t do it’ and ‘I can’t start this business’ and ‘I don’t have it’ and ‘I work a full-time job so how am I going to take this on’, you just do it. You put one foot in front of the other and you start your podcast and you start your thing and they grow and they flourish. I mean look at someone like Andy Cohen, what a great example.

FT: Right.

JP: Use him as an example because that was something that he had and a passion, he built that and, you know, he went from this really, it was a web thing to Meryl Streep and Oprah, you know, you can do that. But, you have to really believe it and you have to put the work in.

FT: Yeah, you got to put the work in. What a lovely way to wrap this interview, Jenni. My gosh, I had no idea going into this, I mean I had a sense that it was going to be riveting and fun but this is really, like made me so much more energetic today. I know listeners are taking this all in and probably will be playing this on repeat.

JP: Well, you’re an amazing example. You had something that you wanted to do. You had things that you want to get out there. You’re paying it forward. You’re educating others and you’re passionate about it. You see, you know, you talk about doing the work. You sent me a detailed, you know, these are the things we’re going to talk about. You’re a perfect example of everything we’re discussing today. So, you keep on keeping on, girl.

FT: Oh, thank you. Thank you, girl. Well, listen, last but not least, finish this for me. I’m Jenni Pulos and I’m So Money because _____.

JP: I’m a rapper, a mother and a dog lover.

FT: I love it. I love you. Jenni Pulos, thank you so, so much. It’s been an honor.

JP: Thank you and go out to everybody and make mo’ money.

FT: Mo’ money.

JP: Thanks so much.