

Farnoosh Torabi: Josh Elledge, welcome to So Money, my friend.

Josh Elledge: Oh Farnoosh, thank you, I feel so money!

FT: [laughter] Great! You know, just to give our listeners some background on how we know each other, I had the great privilege of connecting with you at The Financial Bloggers Conference back in the fall of 2014, last year, in New Orleans, and I was sort of contemplating the idea of doing a podcast, I didn't know, I wasn't sure and you and I connected at one of the mixers, and I was just captivated by your experience hosting a podcast.

FT: You were so generous in offering me advice. I followed up with you shortly after the conference. You spent lots of time with me, giving me all the nuts and bolts of how to start a podcast, and I became a complete student and disciple of all the podcasting pros, and I consider you as one of them. I just feel like I owe you a big, big thank you for the inspiration, and the guidance, and now the participation in my podcast. So, thank you very much for that.

JE: Oh my gosh! Yeah. Absolutely, Farnoosh. You are going to experience so much fun with So Money over this next year.

FT: In addition to being a podcast host, you obviously have a foundation in helping people live their best financial lives, helping them save as much as they can. You are a consumer savings expert. You go on television multiple times throughout the year, articulating your great advice for everyday Americans, helping them live their best lives. You're also the Founder and Chief Executive Angel of savingsangel.com. Tell us, what are you hoping to achieve professionally this year?

JE: So this year, I absolutely just want to expand my audience. I wanna expand my audience by giving, and giving, and giving. I just, you know, being in service, is just kind of my mantra; and it's finding other people, that I can find what their needs are, and what can I do, what is my contribution to them, in their life? Whether that is through finding great opportunities for networking, or whether that's finding opportunities to speak, and to new and larger audiences, I know that if I can just truly live my life in service without mindfulness of where money's going to come from, money will take of itself. You just help enough people, bring enough value to their lives, and help them get what you want. Everything else will take care of itself. It really, really does, and I know that in the early stages, sometimes that requires quite a bit of faith. It is nice now that I have been doing this for... Well, with SavingsAngel, we started over eight years ago, so you know we've had the opportunity to build up some success, generate some influence, and as a result, I just get to wake up each morning and say, "What good in the world can I do today?" [chuckle] Kind of one of those things, and that is such an awesome way to live.

FT: What is, would you say, is your definitive financial philosophy that really helps guide you make healthy decisions with your money? If you had a mantra, if you had a saying, if you had a commandment, what would it be?

JE: Well, it starts off with the premise that money is neither good nor bad, right? It's just an energy force and that energy, we can attract into our lives, or you know, someone from on high, maybe God blessed you with it. Whatever it may be for you personally, somehow you have that measurement of money accessible to you. So money, being neither good nor bad, it's really just an

instrument in the hands of that person who holds it. So for me, one of the last lessons that I think I needed to learn in my life to become wealthy is this concept of stewardship. This stewardship that, if we were to ascribe this, and I'm gonna get a little esoteric here, but if we were to say that... Let's say, money had a mind to it, and money was very cognizant of how you treated it, right?

JE: Again, we're just being kind of, a little silly here, and interpret this in any way that works for you. But let's say that, when money comes into your hands, you're not very mindful of what you do with that. So, let's say, you end up just frivolously spending it on things or you buy things that you end up not caring for very well. I have a belief that money has a lot of friends and so money will tell all its other money friends, "Oh, don't go in the hands of Josh, because he doesn't take very good care of us," right? "He just doesn't really care about us, or the things that we can do, the influence and the power," as it were, "to handle that." And so, I think we see this a lot, with people who have not risen to the calling of being able to handle that much money. So, like we'll see this oftentimes with people who receive windfalls and they're just not used to managing that level of energy.

JE: It's just kinda hard. It's very awkward to shift from not having any money, to having a lot of money very, very quickly. As opposed to... I think, where you are getting at, is that you study money, and that you really take some time and ponder this about, "Okay. Well, if I do generate a lot of wealth, and I fully intend to, how am I gonna treat that, how am I gonna live my life differently?" And I think, the more clear we can get on that, and we could visualize what that's going to look like, that's gonna help us define exactly where we ultimately end up going. So it's kind of almost this "law of attraction" thing. We have to spend the time to really, in our mind, say, "No, this is exactly what I'm gonna do", and feel those feelings. And as a result, you will naturally tend to do the things that will actually earn those things. 'Cause you're... You'll just naturally say, "Well, this is how I believe. And so, if I believe this, then naturally, this is the activity that's going to... That I'm going to do in order to have that."

FT: You just read the news sometimes and you hear about millionaires, billionaires, and you can't help but feel like, "That money's in the wrong hands. They're just not doing..." Maybe they're doing good things with their money behind the scenes, we don't know about it. But then, of course, what makes the news is like the \$50 million mansion that they bought, and meantime, their company is not paying very much to shareholders, or whatever it is. I don't know, it just seems like, it is still possible for money to get in the wrong hands, and stay there for a while. I'm not just talking about people who win the lottery overnight, and then they lose everything because they don't know how to handle it. People who have wealth for generations, and you just can't help but think, "Man, if that money was... If I had that money. [chuckle] Not to be greedy, but if I had that money, I could do so much more good with it." And do you think that that's just part of the game?

JE: Yeah, absolutely. So... And again, there's a couple of things here. Okay, so you had mentioned that we tend to hear the bad news, right? And that's no surprise. You and I work in the media, bad news sells. And there is absolutely this populist tone within the media, and understandably so. It's not good or bad, it just is what it is. It sells, and so anytime that you can make someone who has a lotta money, anytime you can embarrass them by a mistake that they've done, either intentional or unintentional; because sometimes, some bad things do happen to people who have a lot of money, whether they intended to or not. Or maybe they lose sight of what got them there in the first place. And I can tell you this, there's that... I really shouldn't try and interpret scripture, 'cause that always ends up causing a firestorm. But this concept of the rich man getting into heaven easier, than the camel... Eye of the needle. I'm completely not even saying that correctly.

FT: You lost me.

JE: Yeah, absolutely. So, it is a challenge to be wealthy. Now, I'm not exceptionally wealthy, I do okay. But I can see that when you have that much money, it can become a distraction. And so, if you're that distracted, sometimes you can kinda get caught in this trap where money becomes your source of fulfillment. And the things that you do with that money, and you kind of lose sight of that. It can happen, which is why it's so important to grow in maturity. And so, that's really important. So, shows like yours, Farnoosh, are so critical. For those that are listening to us right now, keep listening to this program. You will become wealthier just by association, and association is so critical too.

FT: I'm going to use that quote in my marketing materials. Thank you very much, Josh.

JE: [chuckle] Yeah. "Listen to my show because you'll get wealthy."

FT: "Josh Elledge says so." Well, you're transitioning very well for me. I feel like you have been anticipating my questions. But money memories, is the next area that I wanna dive into. And how did you get to where you are in terms of your mindset regarding money? Was there a moment or moments growing up, that good or bad, helped to later on define, shape, impact your take on money, today?

JE: Yeah. So growing up, we... And you'll likely hear this the more... As many millionaires as you have the opportunity to interview. But you'll see this common thread of where early life was likely some sort of a struggle, right? Where they had to roll up their sleeves, and they had to do it for themselves. And so, I was the hardest working kid that I knew. I was mowing lawns as soon as it was, I guess, legally safe for me to do that. [chuckle] I would sell candy in school, I would work as many hours as I could. When I was in high school, during the summer break, I would work more than 60 hours a week. Again, as a high schooler, that's a little unusual. Most high schoolers like to just goof off. For me, I just wanted to constantly be on the clock. And so, my dad was a little bit of a workaholic as well, too. He was a very, very well grounded person. But I just developed this philosophy of how satisfying it is to create your own wealth. And Farnoosh, this is just kind of a silly example, but it's just... I can't tell you that...

JE: Even today, I still remember this feeling of this one time that my mom took my brother, my sister and I, to McDonald's. And I remember that I had just did some job. I mowed some lawn. And I said, "Mom, I'm gonna pay for my own lunch," right? And, I mean first of all, going to McDonald's was a treat. I mean we just didn't have a lot of money, and so it just felt so good for me to buy my own food, and to take care of myself. And this really kind of sticks with me today, that if I want something or if I wanna create something in the world, gosh darn it, I'm not gonna ask somebody else to create that for me. I'm not gonna ask for charity. No, this is a different subject. I shouldn't say that. But I'm not going to ask to be dependent on the government, for example. Or I'm not going to rely upon anybody else for my success.

FT: Or expect a hand out, yeah.

JE: Yeah, yeah, yeah, that's the better way to say it. Now charity is a completely different subject. And that's... It's incredibly noble to be in a position where you can either be the giver or you can

empower the giver by being the recipient. And that's kind of a different subject. But I certainly, from the sake of having a money memory. It really is developing that mindset where I'm not counting on anybody else to make my success. I will create it, come hook or crook. And from high school, and when I joined the US Navy, and I left, the only thing I brought with me when I joined the Navy was a pair of running shoes that I had just saved up for. I'd actually sold my guitar, my electric guitar, and I got a pair of running shoes. That's the only thing I brought with me. And I said, "I am gonna start life all new." And it was such a great experience for me.

FT: How old were you when you were at McDonald's, and you felt so great buying your own lunch?

JE: That was fourth grade.

FT: Fourth grade. That's a very young age to want that kind of feeling, and feel proud about it. Do you feel like you were just born with innate desires to be financially independent? Do you think that's something that, it was just in your DNA?

JE: You know, I think it comes from, certainly the influence of my dad who worked very, very hard for us. He was a technician and he would work on like electronics, and so forth. He was just constantly working, but always had time for us. But, so he was a business owner. My grandma was a business owner. She's from Finland. She owns a health food store. And again, works very, very hard. And she is just... She'll tell you right now, she is a lousy employee. My dad is not a very good employee. I'm a horrible employee. But boy, I'm a hard working businessman. I love being in that seat of creation. And even my great-great-grandpa, and his name was Aemus Elledge, which is kind of an old timey name. He was a proprietor, and he sold blocks of ice. And that was his business.

FT: Okay, Josh, let's talk a little bit about lessons learned through failure. So I want you to take us back to a time in your life; it could have been when you were a kid, it could have been yesterday, when you experienced some kind of financial fail.

JE: So when I... I was working in corporate America as an Internet developer. Had a great job. But again, Josh is not a good employee.

[laughter]

FT: What year was this?

JE: This was around the year 2000.

FT: Wow! Okay.

JE: So this was a little while back.

FT: 'Cause you said Internet developer, and I'm like, "That would not be a position today, 'cause we've figured... We've already developed the Internet."

JE: Yeah, right. Well, not developing you know, basically, just webmaster stuff.

FT: Okay.

JE: Yeah, a lot of graphic design, user interface, HTML, that sort of thing. And back then, I was in such high demand, but because again, it was just, it was a job for me. And I felt like, even though I had the opportunity to be creative, I just felt like I wasn't in charge of me. And so, I left on my own and started a couple of businesses, did some internet development on the side, and I started a small town newspaper. I'm not sure why. You know my background. In the United States Navy, I was a journalist, so that's kind of always been in my blood as well. And I ultimately failed at that business. The business, I was relying on that to pay for my mortgage. I was relying on that to pay my bills. And there just absolutely wasn't enough money coming from that business. And the sad thing is, I can tell you exactly why I failed at that. It's because I was not willing to step outside my comfort zone. And where my comfort zone was, for whatever reason, I was afraid of selling. So I was afraid to go into the potential advertisers that I needed, and engaging them in a conversation and how I could make their life better. And I don't know why I was so uncomfortable about that.

JE: All I can tell you, is that if you, and the person who's listening to us right now, whether or not they're brand new in business, they've been around for a while, or they're contemplating starting a business, there's likely some things that are outside their comfort zone. And I'm sure you've heard this before, but I firmly believe that there is no growth in the comfort zone, and every time we push outside that comfort zone, our circle gets a little bit bigger. And then, we're able to do even greater things. And because I was not willing to step outside my comfort zone, I failed in that business. And there were other businesses that I had, that I ultimately failed in. And again, if you were to ask me, "Why did you fail?" It's because I refused to step outside my comfort zone or I would constantly find excuses that would keep me from doing the uncomfortable things. And so, now, when someone spends a long time in business for themselves, they... Hopefully, if they create success, they will have pushed that comfort circle way, way, way, way out, and a lot of times, you have to fail in business a few times to really get your nose bloodied enough, so that you can experience the grit that it really takes, and the tenacity that, "No one is gonna stop me from success, and no fear is going to stop me from success either." And when you get to that point, success is almost inevitable.

FT: Repeat that again. "When you anticipate fear, or go through fear, success is inevitable?"

JE: Yeah. Well, basically, when you push that comfort zone out so far that there's nothing that makes you uncomfortable, you're willing to do the audacious things, and sometimes I've had to do some... In terms of, "I can't believe I'm talking to this person," right? I'm calling this huge, huge company and here I am, just this little business, this little business guy, and just talking to these giant corporations about things that I'm doing and I'd like to do, and I'd love to be a part of what they're doing. I think it's audacious to call, [chuckle] to make some of the phone calls that I've made, or to call up a TV station and say, "Hey, I'd like to pitch a story about this," or send an email, or Twitter, or whatever, that takes a little bit of audacity to do that. But if you can, and if you will do that, you'll experience the things in business, and in life, that other people will just never get to experience, because they let fear dictate what their value is.

FT: Absolutely, and I've said it before on this podcast, one of my turning moments was when I smacked fear in the face and I, after getting laid off, did not get back on LinkedIn and Monster.com, and all those job search sites to find my next nine to five. I was like, "You know what? I am going to take my years of experience, and the relationships that I've created, and I'm going do this really

scary thing called 'becoming my own boss.'" And that was 2009. So now, six years later, I am still happy to say, I'm creating my own work, and I'm choosing my own opportunities, and I have never regretted that choice.

JE: Yeah. And, how often is it that we are inspired by people who did something incredibly uncomfortable for themselves? I love... I love, love, love watching weight loss success stories on YouTube. I don't know what it is. I love when someone is able to just experience that breakthrough and do something so uncomfortable. So, Farnoosh, to the person who's listening to us right now, let me ask you, "What are you doing today that is uncomfortable to the point that later on, someone is gonna look back at what you decided to do today, and say, 'Wow! That person really inspired me by that choice or by that action.'" And sometimes that requires us to really blaze some trails and so, here's another question, "What trails are you blazing today? What are you doing that nobody else is doing? So that again, a couple of years from now, we can look back and say, 'Wow! That person was really smart, because they were doing something that the crowd wasn't doing.'" I think, Farnoosh, what you're doing in podcasting is brilliant, and I think that years from now, people are gonna look back and say, "Wow! You know, that she took a risk, because it's a very time-consuming thing, but as a result, look at what she's created. That's awesome."

FT: I think it was Oprah who said that, "Your instinct is the voice of God," and I'm not a super-religious person, but I've always remembered that. And whether your God is: One God, two Gods, no God, you know everyone has maybe some level of spirituality, that your instinct, listen to it; because it's not for nothing.

JE: Yeah. Can I tell this story? I was actually... So my wife and I got invited to be in the audience for an Oprah taping, and it was for Project Red when it was announced for the very first time. And by the way I got to dance on Oprah's stage. So, that was on my buck...

FT: But not her couch, right? But the stage.

JE: No, not her... [laughter] They said, "Don't touch the furniture!"

FT: But still, closer than I will ever have gotten to the Harpo Studio.

JE: So, Bono and Alicia Keys were performing, and obviously they were doing interviews. And in-between the segments, are, as a studio audience, always the best part, because that's when they can kind of interact with the audience and be a little bit more real. And there was one point, and this was at the very, very... This was at the conception stage of SavingsAngel, and why I ultimately ended up choosing that name is really kind of a nod to Oprah as well, because in this moment, I felt like Bono had a private conversation with me. He kind of scanned the audience, he was talking about Project Red, and other things that he's been involved in, and he said these words, and in this moment, it's like everyone else disappeared, and I felt like there was like... If you were watching the movie of this, there's this dramatic close-up, you know zoom in and close-up on Bono's face, as he's looking right at me. And he says these words, he goes: "Some day in the future, we will get to the point where we look at hunger, lack, need, in the world and in our communities, and we'll say, how did we let that go on so long, when the problem was really easy to solve? All it requires is everybody with means just to give just a little bit, and all of a sudden all of the problems in society, can be taken care of but it just requires the cooperation of everybody together.'

JE: And that's why SavingsAngel... That's what we do. We help people cut their grocery bill in half, so that we can help them fill the cups of others, because it's scary to fill the cups of others when you feel like your own cup is empty. So we basically use Judo in terms with the retailers and manufacturers, help people cut their grocery bill in half, take their savings, take their abundance that they're now creating, whether it's products or whatever they're accumulating, and now give that all the way to the charities, the resources, the organizations that they believe in, and collectively, that's how it's done, that's how you solve hunger, lack, and need, in our communities.

FT: Such profound work, Josh, thank you for doing what you're doing.

JE: Oh my gosh, are you kidding? It's an honor. Where some people who wake up on Monday and they say, "Uh, I gotta go to work," and to me, I'm just, I'm honored, I'm humbled. But it's not been completely like a walk in the park, it is... I see some people that have these amazing jobs, like I met this one guy and he just reviews toys on TV, I mean how fun is that? You just get to talk about toys. And I said "What? That's like..." And some people will say, "Oh, that's like the most awesome job in the world." Or like people who play video games for a living and get paid for that. But what you don't see is what they've had to do, and the risk that they had to take, and the years of doing it without getting paid that they had to invest, in order to do that. And so I've had to do the same thing, but if you're willing to do and follow your heart, and do what you feel that you are on the Earth to do, what is your contribution, and you envision yourself as this just amazing person creating all of these amazing things, what does that look like for you? Just start walking that path, if you know that...

FT: So, being on this positive note, I wanna talk about your So Money moment, where you just had a financial win that you're really proud of.

JE: So, I would say, in my recent history... And this really hinged upon a skill that I know that you and I both share. And it's one that I think you and I have both worked very hard to develop this skill. And that's working with the media. Now, as a result of being able to... Knowing how to do that, I was able to get SavingsAngel, in its very early days, I was able to get a very, very nice sectional front page story, profiling my business. And as a result, we made I don't know hundreds and hundreds and hundreds and hundreds of dollars in one day. And at that time, I was at a point where SavingsAngel was just starting. It wasn't an overnight success, but as a result of that news story, we made a lot of money in one day, for what we were used to. And as I just see the numbers adding up on the screen, I mean, with each sale, it's like, each time that I swallowed, it became harder and harder and harder.

JE: Okay, this was really exciting the first time. But now, it's starting to get very emotional. I'm sorry, I'm getting emotional just recounting it right now, but there's these levels of success that we can create, and there's some point where we're like kind of running around the room, high fiving, woohoo! And then there's a point where that success keeps accumulating like, "Oh my gosh!" And you start looking out at the universe or God or whatever it is. And you say, "Who am I, that I would be able to experience this, or receive this in my life?" And I remember that evening, after that day's sales had closed. And, again, it's not a lot of money by many people's standards, but for where we were at, at the time, it was enormous.

JE: And I just remember going out on the back deck, and just looking out over the trees in the evening, and we lived in the country, and I just remember in that moment just feeling so connected with my purpose. And that, this was... Just this indication, from God, from the universe, that, "You are in the flow. You are doing... You know what... This amazing thing, that you're here on Earth to do, so keep doing it, and just know that you're loved." And I tell you, it was just such a humbling, humbling experience. And I think in that moment, my life went from high fiving over success and high fiving over money to just being humbled at every deposit.

FT: All right Josh, let's talk about habits. We all have them, good and bad. And when it comes to our finances, I think that good habits matter. And so I wanna learn from you, what is one financial habit that you partake in? That it may be daily, it may be sporadic. But it's a habit that helps you make healthy choices with your money?

JE: I love being very introspective about my motivations and my emotions. And part of this comes from my background. I studied Family Science in school, and my wife is a family therapist. And so I really love psychology. And so if I ever feel like, "I wanna make a purchase." I really ask myself, "Why do I wanna make that purchase? And what are the emotions attached to that?" I really like to think of myself as being fairly analytical, in a healthy way, when it comes to my money decisions. I would say, and I'm not sure, I'd love to get your opinion on this. So what percentage of all of our purchases are emotionally-based? I would guess that a large percentage of them are, if we're not talking about just regular bills, that sort of thing. But if we're just in the store and we're shopping and we're looking for something, certainly, if we buy something that's rather spontaneous, I would guess that nearly all... If it's spontaneous, it's almost all emotion.

JE: Psychologically, every time I'm ready to make a purchase or I'm gonna put something on my card, I really, I just pause for a second and I ask myself, "Well, why do I wanna make that purchase?" And it's not a good or bad thing, right? It's kind of like... It's just being more aware of our behavior. And so, not everyone realizes this, but I lost a lot of weight myself. I lost 60 pounds at one time and did that in the course of one year. And my secret was that, I just wrote down everything that I ate and I just logged it in an app, and that's all I did. I don't feel like I really did much else different. All I did was just log my behavior. And so, with shopping, I like to make as many of my shopping decisions at home rather than in the store.

FT: All right this is... We're nearing the end of the interview. I'm sad, but I've had so much fun so far. I wanna end on a fun note, where I ask you a series of questions really quickly, you're gonna give me the first answer that comes to your head. Are you ready?

JE: This doesn't sound like fun. This sounds like being put on the spot. Fun for you maybe.

FT: Fun for me. Fun for me and fun for the listener, sorry. If you won the lottery tomorrow, Josh, and I know for some people winning the lottery, they ask like, "Well, how much are we talking about?" So, I made it a really big number, like \$100 million. I mean even, that's a lot of money for some of the world's richest people. What would you do with it?

JE: Well, first off, I would not tell anybody.

[laughter]

JE: Secondly... Because that always makes things a little complicated, but you know, secondly, in terms of the work that I do, I wouldn't change a thing. I really, really wouldn't, and you know, I may hire a few more people to kind of help with... You know, just to kind of keep my pace up, I guess. But I would honestly... And that's how you know if you're really doing what you're on the earth to do, if you would do it, and you didn't need to, and you had all the money in the world. So, I would absolutely keep on doing work-wise what I'm doing right now. I'd probably do it from more exotic locations, but I would absolutely keep podcasting.

[chuckle]

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

JE: Oh gosh, I love to spend money on technology. [laughter] And I love technology that does, that improves our life, or makes life easier. So if that's a new app, if that's a new gadget, if you know if that's upgrading my existing gadgets. I absolutely love doing that. And I really think about, "How will I really do this?" And getting back to what I was talking about, about how I spend my money. I really spend some time and I think about it, and I love the research doing. It's like people who plan for vacations. I spend a lot of time thinking about my vacation, my next vacation, what I'm going to do and it's almost as fun for me, doing that, as it is the actual vacation.

FT: So, are you an earlier adopter?

JE: Not really.

JE: Not incredibly early, because I don't wanna make, I don't wanna be the guinea pig for anybody else. But I do watch technology, and so when I think it finally has gotten to the point where, "Okay, all the bugs have kind of worked out. Ah, now it's time for me to dive in."

FT: So your not the guy with the lawn chair outside of the Apple Store, before like the iPhone 6 unveiling?

JE: No, because I wanna read their reviews. I love reading reviews. And so, if I had to get everything, that would feel incredibly risky to me. And I'm not that risky with my money.

FT: When you donate money. And we've already talked so much about charity and giving already, but we haven't really been specific about where you appropriate your charitable giving, Josh. I'd love to know where you like to be... Where you like to give, and why?

JE: So, I started just by virtue of a location that was near me, was a Women's Shelter. Now part of this has to deal with, again, my background in Family Science, and I remember doing research on behalf of advocacy for women's issues, and specially women who have been victims of abuse. And taking my daughter there, and knowing that on a local community level, I have an impact. I really tend to like more local and... I'd say more local and kind of neighborhood charities and organizations. I love, maybe supporting charities that encourage people to grow and so as opposed to, "Well, you can just rely and lean on us for life." I'm not saying there's anything wrong with that, but for whatever reason I really love those charities and organizations that support people getting better, and maybe recovering from a bad situation, and then bouncing back and then really recovering and achieving great things. Those are the things that I really look for in an organization

that I can support.

FT: Okay, Josh, last question. "I'm So Money, because... "

[laughter]

JE: Because I love this subject, and I love dispelling this notion that money is anything other than... It's... I love dispelling this notion that money is evil, I love dispelling this notion that money is good. It's just an empowerment tool to who we are on the inside. And so because I recognize that, Farnoosh, I am So Money.

FT: And I concur. An empowerment tool to be our best selves, to achieve our goals, to serve our families and our communities. Thank you so much, Josh Elledge, for being my special guest on So Money.

JE: Awesome, Farnoosh. Thank you so much. I'm a huge fan of you and seeing your presentation at FinCon, you are a giving person. The offers that you made from the stage, to everybody in the audience, of... To be as giving as you were with your availability and your time, you are just one of those people that you want to see all the success in the world be at your feet. So I'm excited for everything that lies ahead for you and I'm very, very honored that I get to in my own small little part, I get to be a part of that.