EPISODE 1563

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FT: So Money episode 1563, Ask Farnoosh.

[INTRO]

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FT: Welcome to So Money, everybody. I'm Farnoosh Torabi. It is September 8th, maybe September 9th. I was a little bit late recording this podcast. Let me tell you about my week. Hopefully, you will find yourself in me, part of you in me. This is back to school for our kids in Montclair, New Jersey, starting on Wednesday. The heat wave has resulted in early school closure across the school district. Somehow, for some reason, between the hours of one and three, the schools just can't take it anymore, and they let the kids out early. This meant for us that not only the kids would be out early but super-duper early because we also were depending on aftercare through the school, which was also shut down this week. So my normally eight, nine-hour workday was truncated to about three and a half, four hours.

Listen, September is usually, in my world, the busiest month, one of the busiest months, especially if you're trying to launch a book, and it's now 27 days out to *A Healthy State of Panic.* So at 7:30 last night, my podcast editor is like, "Uh, did you mean to not record something for tomorrow?" I was like forehead slap. The truth is I had actually recorded half of this show yesterday to ship out for editing to be ready today on the Friday, but I just – well, you know, life, hashtag life. So apologies this was a little bit late, but I suppose the most forgiving audience I have right now is the So Money audience. My kids not so much. So if I do drop a shoe, it's going to be on this show, not with my kids.

But I'm allowed to do that too. I think parents, you deserve a break. Like I went out to dinner last night with my friends, actually, and I handed my kids to a babysitter, and it was worth every penny. Where was I? Oh, yes, the podcast, the book. So the book is coming out October 3rd, y'all. That is happening very soon. That's three weeks, more or less, from today. How do I feel?

Well, I have a lot of emotions. Truthfully, though, I'm just trying to not get COVID. Has anyone gotten this recently or has heard from a friend or a school friend or a work friend? Like COVID is back. Not, of course, 2020, but it is still something we have to anticipate. I've got some book events coming up that I'd really like to show up for, and I don't want to have to suddenly cancel. I don't have that kind of insurance, so fingers crossed.

If you are in the New York City area on October 2nd, which is the night before the book comes out, would love to have you at our Brooklyn launch party. This is going to be epic. I've got lots in store. Me and the one and only Mrs. Dow Jones will be at the party. We'll do a Q&A. There'll be audience questions. The gift bags, let me tell, you are really looking pretty schwaggy. I have to say. Like I was a little nervous in the beginning of planning this party. I don't know how to get schwag for things, and I've just been calling out, calling friends, calling people, calling random PR people. They have been showing up for us.

So if you're coming to that party, and it's ticketed, so I know it's not inexpensive, but you're going to get your money's worth. You, obviously, will get a book, premium drinks, premium food, great company, premium company, and of course, the schwag bag, which is really what we all want at the end of the day. I'll put the link to the Eventbrite here in the show notes. I've got other events throughout uh the New York, New Jersey area and Philly. If you are a listener who lives in those areas or will be in those areas in October, make sure to go to ahealthystateofpanic.com. I've got all the details for those events that are all happening in October. We'll hope to have more coming in November and December and all the other months.

But in November, my brother is getting married, and then it's Thanksgiving. So I'm just kind of keeping it light in November. I really just hope that by then, the book has built some momentum. There is some word of mouth, it’s continuing to sell, and I don't have to be so hardcore. But you know me. I'll probably end up being hardcore in November and December and all the months. But for now, I can only plan out through October. If you've got ideas for me, please let me know.

That’s really what I want to wrap here with with the book and everything is just that with three weeks left, it's really the pre-sale season has been going on for months, but now is game time. It’s go time. If you've been wanting to buy the book, and you're interested in the book, I would really appreciate that you purchase the book now and not wait. Why? Because this woman, me, I would like to become a bestseller. This is not a goal that I necessarily had with the other books. But in this era of my career, I would like that bestseller status. Amazon is one place to get bestseller status, but there's the Wall Street Journal list. There's the New York Times list. These lists are very, very difficult to break into, but your sales numbers do matter. The powers that be will take notice. Any book you sell from when your book becomes technically available for pre-order, which is usually six to eight months out till the first week that the book is out, counts as your first week of sales. Those first week of sales are what get looked at for consideration onto these lists.

Let me tell you. I was looking at the recent New York Times bestseller list, non-fiction and how-to, two different lists. There were 15 authors on the non-fiction list. Four of them, including Oprah, were women. Then on the how-to list, I think there were 9 or 10 titles. One was a woman author. So I'm just throwing that out there because you get where the pressure – you understand the pressure, right? You understand why this would be an ultimate dream come true because it doesn't often happen for women, let alone women of color. It’s time. It's time that we all collectively worked to change that, change that equation.

Of course, when you're a bestseller, bestsellers, that news travels. People will buy your book because it got the vote of approval from the powers that be, the bestseller list powers that I hope this book reaches as many people as possible. Why? Because I want to help people. That's why I got into this business, right? I didn't get into this business to hit sales numbers. I got into this business to help people. Those two things, helping people and sales numbers, are sometimes connected. In this case with a book, sales numbers reflect how many people you're helping.

So I'm going to focus on those sales numbers because that, to me, indicates that this book is getting into people's hands, and I'm able to get this message out about fear, that you don't have to be fearless to be successful and to feel fulfilled in life, that fearlessness is not courage. Actually, it's recognizing your fears, unpacking them, and having an emotionally intelligent relationship with your fears so that you can become self-aligned and go make those great awesome decisions in your financial life, in your career, in your relationships. This is the message of the book. If this resonates with you, if there's someone in your life that needs this book because they're so down on themselves for having anxiety or fear or trepidations, and they're not good with risk, well, I would love to help them vis-à-vis *A Healthy State of Panic*. Go to ahealthystateofpanic.com.

All right, moving over to the iTunes review section, the Apple Podcast. I can't get it right. It's the Apple Podcast review section. You can tell I started podcasting in 2000, what now, 15? Yes. So the podcast, Apple Podcast. Let's go to pick our reviewer of the week. This week, we're going to say thank you to veer the king, who calls the show, "Outstanding. Farnoosh is gifted in making tough topics sound easy and maybe even fun. She is thoughtful, strategic, and on the money. Love listening to this podcast and feeling empowered." Thank you so much, veer. Email me, farnoosh@somoneypodcast.com or DM me on Instagram. Farnoosh Torabi there. Let me know you left this review, and I will give you a link where you can select a time for us to connect for your free 15-minute money session.

The theme for this Ask Farnoosh today is fear of money. It's a chapter in the book. Chapter six, to be exact. It's central to the book. It's the only chapter that talks exclusively about the fear of money. But, of course, it's sprinkled throughout the book too. But the way I designed the book was very deliberate. It travels through nine different fears, starting with the fear of rejection and then loneliness and FOMO. Then we get to later on the fear of money, which I feel like is so related to some of those early fears. Later on, after the fear of money, we travel to the fear of failure, the fear of endings, and the fear of uncertainty, and also the fear of losing your freedom.

The fear of money is central to the book because it is, in my mind, if there's like sort of an anatomy of fear, money is often the central thing, right? We're so afraid of money, and we bring to the fear of money so many other fears. Today, I wanted to bring on one of my friends and fellow finance experts, Georgia Lee Hussey, to talk about how she looks at fear in the context of financial planning and some of the questions that we've pulled. We're going to find the fear in these questions, but flip it and show these audience members and, hopefully, you listening how to actually work with fear to land on the best possible decisions.

I'm going to do this from now on until the book comes out and maybe even after that. I just think that sometimes, before you buy a book, you want to actually understand how the system, how the method works. You hear it's great, but maybe it sounds too good to be true. No. We're going to actually walk you through some examples right now. So here we go. Let's go to the mailbag.

Joining me now is my friend and one of the best financial minds out there, Georgia Lee Hussey. Welcome to the show. Georgia, everybody, is the Co-Founder of Modernist Financial. It's so nice when you're here. I just feel all warm and fuzzy.

[00:10:42]

GLH: Oh, it's always a pleasure. I love getting to chat about money questions with you and also really digging into the emotional side. I love that you're so open and, obviously, very engaged in it, given you just wrote a book on the topic.

[00:10:54]

FT: Yes, yes. I just spent the first half of the show talking about all the updates around the book, and I wanted to dedicate the second half of this episode to financial fear. We actually have two questions from our listeners, audience members, who are grappling with money questions. As I say, whenever we're talking about money, we are talking about scary things, high-stakes decisions. It's not just like should I get the strawberry ice cream or the chocolate ice cream. No. Those are low stakes, although we somehow seem paralyzed a lot of times around that too.

But it's really tough when you're trying to figure out how to save, where to invest, which financial goals to prioritize because it will mean trade-offs, and then will that mean disappointment? Anyway, we'll get to those questions in a second. But first, I just wanted to open up and talk to you a little bit, Georgia, about fear of money. I come from the place of like there's always a bit of wisdom and guidance when the fear of money shows up. It's not always easy to see it that way. What is the mistake that you see too many people make when they're afraid of money and whether that is – and just to distill that, like it could be the fear of enoughness, the fear of scarcity, the fear of debt, the fear of investing. There's so many different flavors of fear of money.

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GLH: Yes. I think you're really speaking to an essential part of the work we need to do as financial beings in the world is to build awareness. So every financial decision is either grounded in awareness or not or maybe on a spectrum of awareness. I see that fear shows up in a lot of people's decisions.

To me, fear is a core emotion and, usually, there's valence emotions that are like flags that come up from fear. So sometimes, there can be anger. Sometimes, there can be like clutching, like a very sort of anxious attachment to a particular idea that we sort of get caught on a loop that there's a particular solution we have to have, or it won't be enough or, you know, whether it's a house or a school for a child or whatever it might be. So with clients, I'm usually trying to get them back to that core question and away from the valence solution they think they need to move towards.

My favorite example is a client early in my career was like very attached to the idea of a vacation house. Through the conversation, they're very busy founders of a fast-growing company. I realized that they didn't want a vacation house. They just wanted a vacation. It was a much cheaper, much easier solution, but it required them acknowledging that they were tired and that they were scared of their own capacity to rejuvenate. They were scared of the ways in which they were being pulled away from their families, especially one of the – it was a heterosexual couple, and the founder who identifies as female was really scared about the ways in which her success was – felt like she was deprioritizing her role as a mother and a partner. It could be, yes, you need a vacation house. But I'm like, "Do you really need more responsibility and bills and things to think about?" So I think that's one of my favorite examples.

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FT: I love that. I think what I'm hearing too, and I talk about this in the book, is that when the fear of not achieving a financial goal arrives in your life because it is a lot to carry financially, mathematically. It's going to mean not just maybe more money. But in this case with the second home, like more executive functioning, responsibilities, tasks that it's important to explore why you're afraid of not being able to achieve this. If you don't have this vacation home, where does that leave you?

On the other side of that, you're saying, "Okay. Well, I feel as though I won't be able to have a place to escape too. I feel like I won't ever be able to slow down after a busy day at work or a busy month at work, and I won't feel like I'm including more peace in my life.” Because the idea of a vacation home, it just seems so idyllic, right? Like it's by the lake or it's by a beach or it's where your family gets together all the time. I know for some people that have vacation homes, they love it because when their kids get older, it's where they come back to. It's a gathering place, and so they want for that.

Those are not small things. I think that those are the things worth protecting and worth being afraid of. Not doing those things, if it means happiness, gratitude, pleasure to you now and in the future, let's find a way to protect that. But maybe it's the pathway that needs re-engineering. To your point, like it's not the house. It's we need to go on vacations more, or we need to take time off more, or we need to set more boundaries in our work life, say no more, which doesn't mean you're not working hard enough or smart enough. It just means you're actually probably doing it right. So I love that. I think when you stop and acknowledge the fear, which we seldom do, we just want to be like, “The fear doesn't exist. I'm going to override the fear. I'm going to do the thing anyway without being thoughtful about it.” That's when we run into the dead ends, and that's why fear gets a bad rep because we think, “Oh, fear led me there.” But there's another way to use fear, and I love that example.

Well, let's get to our questions from our friends in the audience. Monica has a question that on the surface may not seem like it has an underpinning of fear. But I always find the fear, and she basically is telling us she has too many goals that she wants to save for, and her fear of money is closely attached to the fear of failure I think. I think you also have a different perspective, another perspective. Like she's telling us, “If I save too much in one area, then that's going to mean a tradeoff that I'm not really willing to accept.”

But here's specifically what she says. She says, “My husband and I want to find land and build a home in the next few years. We decided we're going to deal with living in our small house to keep our girls in their school district they've always been in, and my younger daughter will graduate high school in four years from now. So that's our timeline. It gives us time to sort of explore this investment, this real estate investment. My thought is I want to save as much money as I can in cash to pay for the lot or at least have a big down payment for when we find a lot. We will have over $200,000 worth of equity in our current home that we can put towards the mortgage to build the home. So that way, we keep our mortgage reasonable.

Here's the thing. We're in our 40s, 40 and 42. We have a small Roth IRA and 401(k), about 35,000 in each one, between the two of us. So my question is do I save a lot of cash? Do I invest more? Do I do both?” She says, “We also have some big ticket items like finishing saving up for our emergency fund. My daughter needs a car in two years. There's spring break every year. I feel like I have 50 savings buckets, but I don't want to lose hope and determination on building a home one day.”

So she's trying to figure out the best plan forward that will accommodate, essentially, for all these goals. I hear a fear of failure in the sense that if she completely puts all of her financial eggs in the real estate basket, then that's going to come at the cost of retirement, retiring well and supporting her family's other goals. What do you hear from her question?

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GLH: Yes. I hear a deep question about whether there is enough available to her. Often, I find that for myself, at the root of that fear is a fear that I'm not enough, that I don't have the capacity to figure this out. I think there's two – what's funny about this kind of fear is that there's some truth to it. Like there's just not enough. We can't all have whatever we want. I think that kind of weighing of tradeoffs and making decisions about where want to put our resources can be fear-based but I think can shift into values-based and starting to make decisions based on what we think is most valuable for us.

I think she's also in a very common crunch phase, just in terms of her life, where she's got – there's not quite enough room left in the house. The cash is tight. The kids are still in high school. Retirement is becoming real in a way that it probably wasn't 5 to 10 years ago. So I think even just acknowledging that this is a moment where cash feels tight can be important to make decisions about how to use her cash and how to use their cash. I have some very specific recommendations here, but that's my core feeling about what I'm hearing.

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FT: I want to get to your recommendations. I want to throw out another hypothesis, and this may not be true in her situation. But I tend to see in our financial lives when there is a fear, it leads to avoidance of like – okay, investing is scary. Looking at your bank account and going, "Oh, my God. I only have so much in savings, which is not really where I want to be," that's scary. So rather than address that, we complicate things even further by being like, "Well, I really can't do those things because I got to buy a house too."

So we do this to ourselves. It's like we set ourselves up for failure. It's like rather than addressing the thing at hand, we just throw more problems into the bucket. So we end up inevitably at a place of feeling helpless and directionless. I don't know what the psychology behind that is. It's partly avoidance I think. Like you don't want to deal with the scary thing, so you make the thing just so out of reach and hard that you just feel like, "Oh, there's nothing I can do," and maybe that's like the easier way out. I don't know.

What do you think she should do? Like what is the road map? Also recognizing that – you mentioned that these fears are valid in some ways. So is there a way to create a blueprint that creates a balancing act for her here?

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GLH: Yes. It's – I agree with you. There's a lot of competing goals that she has, and she's clear enough to be able to speak into that and say, "This is where I feel stuck." I think that's a great win because many people can't even see that. I think this is going to take a lot of creativity to figure out. I think my first concern is that we often underfund our future selves because our current expenses feel more real than our retirement. I think, especially once we hit our 40s, overlooking compound growth is a mistake, honestly. It doesn't see – I like to call the first 10 years of retirement saving the boring years. Nothing's really happening. You're just adding money. It looks like it's going nowhere.

But I remember the first client I had who was in their early 60s, and I looked at their 403(b). Their contributions were $250,000, and the account was worth a million dollars. I was like, "Oh, right. Compound growth is magical." So I would say finding some way to balance her future,

future self, her 80-year-old self, her 50-year-old self, and her present self is really what I would focus on. I think she can get really creative with this idea of the land purchase.

Given how much of her assets are in her house, I would not buy another piece of property before she sells her current piece of property. In four years, her youngest daughter will be off at school. Her house will really just not feel as small as it feels right now because launching. Let those kids go off into the world and pay their own rent. So I think there's some opportunity there to maybe they can sell that house and buy some land and get something they can live in for a year or so, where they build a piece of – build a house. Very few people can buy land and build a house without very significant assets.

I think the other thing I hear in this is like a sense that we should be able to do this. When in reality it's a very – I mean, I couldn't do this.

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FT: You hit on something so important because I feel like I have this conversation a lot with people who feel so personally deflated when they are – now, they can't buy a house, right? It's like they just – the math isn't mathing. Maybe it did two years ago when interest rates were lower. But even then, you were in a much more competitive environment, so you were overbidding. But, yes, I mean, all things kept the same. Interest rates have tripled or more than doubled. So your monthly payment for the same house two years ago is double or 50% more. So renting is fine. I keep telling you.

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GLH: It's fine. I love renting.

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FT: It's fine, y'all.

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GLH: Yes. It's fine.

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FT: Get it out of your – get your mom's voice and your father's voice out of your head.

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GLH: Yes, and your grandparent's voice.

[00:24:51]

FT: And your grandparent's voice.

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GLH: America's dream, that is also deeply problematic. Like real estate is great, and it has made a lot of wealth for the middle class and for the very wealthy. But it ties you down. It really secures where all of your extra spending is going. It can be fantastic. Like I personally made a decision to buy a very nice condo in downtown Portland, but I cannot own a car too. Like I know that by taking the bus and taking public transit and walking everywhere, I'm saving 700 to 800 dollars a month, and that is very specifically funneling into my retirement. So I think it's just we can't have it all, but we can be creative about how we fulfill the value we have.

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FT: Right. Back to our friend here, I think that you can get creative with the home and land purchase to some extent in terms of how the timeline and the financing and all of that. But you can't really get creative with investing. You just got to do it and start.

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GLH: You just got to do it. Put it in there and let it grow and ignore it. Just keep funneling.

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FT: Right. In terms of timeline, like sooner, the better. Don't wait for everything else to work itself out before you become more aggressive. This was such great advice. All right, let's – we have one other question. It's a little bit more straightforward. But again, I sense the fear, which is normal. It is our friend, Lucy, who is afraid of something related to retirement. What I'm hearing is that she's using this fear in a health way to try to learn more. Because sometimes, as I write in the book, when you are afraid of something to do with money, what the fear is wanting you to do is to just get more educated. Ask for help. We don't know a lot. In that place of not knowing, of course, fear is fertile ground for feeling scared.

Specifically, her question, Lucy, is this. Actually, I want to read her little note to me. She says, "Thank you for all you do. Love your advice and levelheaded thinking, even when in panic mode." She's 54, Lucy, and she's curious about funding her Roth IRA, which is managed by a robo-advisor. Additionally, she wants to fund a SEP IRA, which is managed by a human financial advisor. I wonder why, though. That's me opining.

"I opened the Roth IRA," she said, "about 30 years ago." But she has not funded it since then. Well, maybe she earned out of it or I don't know. Sometimes, your ability to invest expires based on your income. But she says, "I'm self-employed. I'm going to make about 80,000 this year. I am not clear on the IRS contribution limits. I know that I can put up to 25% of my income tax deferred into my SEP. But if I want to put some money into my Roth, as well, does that count as part of my overall contribution limit? Am I limited to spreading 25%, which would be $20,000 across the two types of IRAs? Or can I put 20,000 into my SEP and an additional 5,000 into my Roth IRA?"

Okay. So listeners, just to in case you've like fallen asleep here, this is – she's got the SEP IRA and a Roth IRA. The IRS does set a limit as far as how much you can contribute. The SEP and the Roth have different tax implications, though, right? With the SEP IRA, it works more like a traditional IRA. What you contribute today you save on taxes today. The Roth IRA, you save on taxes down the road. You don't pay taxes on those distributions. So all this to say, how should she balance these two investment vehicles, which have – I love being able to combine retirement vehicles that have different tax incentives. Does she have to worry about this 25% limit, though?

[00:28:48]

GLH: Yes. It's a really good question. So I want to start with your fear question because you know what's really scary? The IRS tax code. It makes no sense. So I would say all of us just begin with knowing that there is no logic that you can apply to the tax code. Forget that there may be logic because it's a series of decisions made by Congress that have been implemented into the tax code, and most people in Congress don't know anything about how the tax code actually operates. So it's a little bit of a mess in there. Trying to say if I can do this, can I do that for this other kind of account usually doesn't work.

At the bottom of this question is a good tax adviser, whether it's a tax preparer, an enrolled agent, a CPA. You probably don't need a CPA at this level, but certainly a good tax preparer can answer this question for you. I think you pointed it to the really important element of this, Farnoosh, is we generally want to focus our saving on a variety of tax vehicles. I like to think about it as taxable accounts, tax-deferred accounts, and tax-exempt accounts. She's asking specifically about the tax-deferred account and the tax-exempt account, so SEP IRA and Roth IRA.

I will say, first off, almost none of our clients use SEP IRAs because they actually have a limited amount that you can put into them. Most of our clients use an individual 401(k) or solo 401(k). Most robo-advisors have that as an option. What I love about them is you can put $30,000 deferred if you're over 50 years old, plus 25% of the net income in your sole proprietorship. Especially as we get older, you can really just shovel money over the wall and get tax deferral on that. That's one thing I would say.

The SEP always is tax-deferred. Solo 401(k)s can actually be Roth solo 401(k)s. So you can do 30,000 into the Roth of your solo. Let me tell you, as a financial planner, that is like getting the keys to the candy store. I love tax-free growth. So I would definitely talk to your tax adviser about that, whether you should actually be looking at a solo. Then your Roth is really just a basic AGI question, adjusted gross income. It's a word, an acronym you hear all the time, and you want to know what it is because it's what most of the tax incentives for retirement accounts, child tax credit, a variety of credit and benefits are tied to your AGI. Given what you've told me about your income, I think it's highly likely you will qualify for a direct Roth contribution. So I would have that conversation with your accountant.

The last thing I would say is when you're investing, you always want to be thinking about your after-tax return. The best after-tax return you're generally going to get is put money into a Roth if you're under the 24% tax bracket, and then just let it grow because as that money grows, all that money is yours when you distribute it out. Whereas an IRA or a 401(k), they're fabulous if you're over 24% because you're getting to defer taxes and pull your tax rate down now. But you do – some portion of your account is going to go to taxes. So if you have a million-dollar Roth versus a million-doll IRA, your million-dollar Roth is worth more money. So I think that's just a – it's a very odd way of thinking about it, but it's, I think, the more sophisticated frame to consider.

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FT: I don't – can I – I hate that the Roth IRA has an income limit.

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GLH: I know.

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FT: Why? Why do that –

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GLH: But the Inflation Reduction Act that just got passed significantly shifted all of that. So there's going to be far more options for Roths in retirement accounts like simple IRAs and solo 401(k)s and so on. So there is a limit. A good tax adviser can help you massage that structure too. There's things called backdoor Roths. I don't know. There's ways to do that, for sure.

[00:33:05]

FT: Yes. Lucy, I think like all – I would say this to anyone who has their own business. Very important that you work with an accountant that has experience working with other entrepreneurs, so probably also has a lot of experience and knowledge in retirement planning and like the best ways to allocate your dollars to make the – to optimize for retirement.

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GLH: Yes. The one caveat I would give to that is a lot of accountants are like, “I just want to save you taxes today, and I'm always thinking about your 80-year-old's tax bill.” So again, if you're under the 24% bracket, it's usually better to just pay the tax today and then let it grow with a glory of compounding till your far future self.

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FT: Because, you know, my CPA never ever brought up this solo 401(k) Roth thing.

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GLH: I'm happy to have a talk with you after.

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FT: I’m sorry. What? Yes. I've been in a SEP for 10 years. Maybe it's time to find some – but you know what? I max it out, and it's a lot. It's like $60,000 a year I'm investing, plus other investments. So I always feel like I'm doing fine, like I've run the numbers. I'm like, “We'll have a lot in retirement, if God willing and stock market willing.” So I don't feel the need to like also take out a pension, which you can do, which I've been advised or like a whole life insurance. No, thank you. No.

So I get sold a lot of bad stuff. I get tried to – people try to sell me a lot of bad stuff. It's not working. Well, only the good stuff with you, Georgia Lee Hussey. Thank you so much.

[00:34:45]

GLH: It's a pleasure, my dear.

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FT: Listeners, I hope that our conversation was helpful to our question askers but also everybody else who's maybe thinking about the same things. Hopefully, you got to see how fear can be a tool for you in your financial life through these real live questions. I so appreciate you, Georgia. You're bringing my book to life and I hope –

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GLH: It's a pleasure.

[00:35:09]

FT: Yes. Come back anytime. I will have you back soon.

[00:35:13]

GLH: Excellent. I can't wait.

[END]