

EPISODE 636

[INTRODUCTION]

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FT: You're listening to So Money, everyone. Welcome to the show! It is October 9th 2017. A big shout out to my girlfriend Margie Fox. It's her birthday today. Margie, I love you and how appropriate that today's guest is actually Margie's best friend and a very good friend of mine. He is someone who has been a key member of my support system since the very early days of living in New York and being broke and not knowing anyone, Brian has always been there for me. He's more than just a friend. He is a mentor, he is an entrepreneur, a dad, a brother, a husband. He recently made a brilliant career pivot. From high profile positions and brand marketing and public relations to becoming the owner of his own Brooklyn Art Gallery called, CUSP NYC and I've been there. It's incredible, it's a gem, you've got to visit.

I've always wanted to pick Brian's genius brain and talk money with him so now seem like a great opportunity. Brian has always had a love of art. In fact, he says that the power of art has always been his engine for creativity and inspiration in helping brands. His modus operandi: creativity unleashed to solve problems. I love that, and it's how he also came up the name CUSP it's the acronym C.U.S.P. for the gallery here in Brooklyn.

Later this month, very exciting, CUSP will be featuring 12 female artists, in the exhibit called, "Make Room" all the artists use uncommon techniques or unique process to transform traditional media. So maybe, I will see you there, go to cusp-nyc.com Now, we are going to listen to Brian Maloney on his money philosophy, growing up in the midwest, and flipping burgers at Burger King. You got to start somewhere.

Here's Brian Maloney.

[INTERVIEW]

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FT: Brian Maloney, welcome to So Money! this is an epic episode for me because you are probably somebody who has known me longer than probably anybody else in New York. Can I just say that, and so an honor, and a delight to have you on my podcast. Welcome!

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BM: Thank you! Thank you!

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FT: You and I met, what, like 2003, 2004 all the way back when I was just a wee graduate student and you're running your Malonian Fox, which was, how would do you describe Malonian Fox? I think it's limiting to just say you're a marketing agency.

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BM: It was a creative consultancy. We like to antagonize PR marketing and then some because we did a lot more than just that.

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FT: Right! and then some, truly, you guys won several awards, your business partner at the time Margie Fox, the two of you have been incredibly supportive of me. And I just, I will never be able to pay you guys back for all the support and cheerleading, and help that you have been in my journey. So, I wanted to have you on the show because I think that for an entrepreneurial stand point you have so much to teach, so much to share, your journey is really incredible, you went from, you know, I met you at Malonian Fox before that you were, working in marketing and PR and starting your own company. As a leader I think you're just exceptional.

You went on to Ogilvy and ran huge teams for them and now you are running CUSP. So, where do we begin? Where do you think was really a pivotal time in your career that, is worth sharing? Where you feel like, you know, this was a time in your life where you were learning a lot, and

there were some incredible takeaways, was it when you were with Malonian Fox? or was it maybe when you were transitioning?

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BM: I think that's a perfect place to start and I actually like to call it my "taco sauce" moment, because, yes, we had a great go at Malonian Fox for 15 years, we had a very special place, a creative place. We had a place where people never wanted to leave. And we, many times, Margie and I would encourage people to go to other agencies to see what was about. So, when we went to Ogilvy we had big dreams and big aspirations, we were running big U.S. brands and the "taco sauce" moment hit me, like, I like to say like a bushel of jalapeños, it was a moment when I was handed a 120 page document full of data, and media data, and graphs, and charts, and it was all about how to get millennial moms to buy more taco sauce and I'm not joking, I sat there, I put the document on the desk, I turn to Margie, and I said, "I need to do something different, this is not at all fulfilling for me."

This is, this was a real seminal moment in my career where I still remember it to this very day. I probably remember what I was wearing. And so, I literally resigned the next day. I had no job, I had no idea what was next and I had to be very careful on what I was going to construct in my next career move in my reboot. So, I took a month to just to let it all wash over me. I realized that I was most comfortable around art. When we were at Malonian Fox, to my, you know, 30 year marketing career we used art and artists to build brands and to create amazing events for this companies and it all went through a prism of art.

So, I still use that knowledge and experience and understanding, but I thought what can I do everyday that can center me in the dead center of art and the art world? And so, I created CUSP which loosely stands for Creativity Unleashed to Solve Problems because, at Ogilvy, you know, unfortunately, I was, my creativity was crushed. All I was doing, I was crunching numbers and I was doing stack utilization reports and I was moving bodies around to support the brands, and it, it became, I felt like I was riptided away from anything creative. So, that's when I had that moment, I stopped and thought, "what do I want to do?" and that's when CUSP began.

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FT: By the way, I don't know any millennial moms that want to buy taco sauce that bad.

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BM: It was all that hot sauce in case anybody wants to know. I don't buy that anymore. I don't look at it and I walk pass it.

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FT: Its so interesting to hear you talk about that experience at Ogilvy, where as on paper and for people hearing about your responsibilities they would go, "Wow! Brian has," I mean I thought Malonian Fox was like the ultimate way to serve clients and you guys run an amazing agency and then, to then become the head of U.S. brands at Ogilvy, that, to some people would be like, "the penultimate," right? but for you, it was not fulfilling.

What's also interesting, too, Brian, is that knowing you personally, it's not a surprise to us, I think all your friends that you would land in a place where you are surrounded by art. Where you are using art as a way to reach people and reconnect and reboot. Does it surprise you that it took this long to get here? Do you wish you had had this epiphany earlier? or do you feel like you're doing what you're doing at the right time at the right moment?

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BM: I think I'm doing what I'm doing at the right time at the right moment. I say that because, I've always made decisions and never really regretted them. In terms of any of the business decisions, you know, leaving Patrice Tanaka, Margie and I were at Patrice Tanaka we ran the Windows 95 and the Microsoft consumer PR business. We left that to start our own place. We've then, had Malonian Fox for 15 years, we left that to go to Ogilvy. I never really regretted anything. I just knew at that moment, you know, I just turned 50, I have two 3-year-old twins at the time who are now going to be 7, I knew, there was, I knew I needed to do something I felt it really deep down, it was very visceral to me.

And so, it's not necessarily a surprise that I landed here, I think, from that moment I resigned to Ogilvy until now, it's been a real eye opener. And I, you know, I was, I mean the whole category of business but I really relied on my marketing know-how and experience to build a new

business where I didn't know any of the language, I didn't know what secondary market meant in terms of art and, you know, what that meant as a definition.

So, overtime I started asking the right questions. I asked my friend Sheryl Hasan she had a mosaic tile studio and she said, I said, "Hey! can I take over the front part of your mosaic tile studio? I see an opportunity here to sell art". And she said, "Yes!" So I started having exhibitions and I started reaching out to artists that I love, to say, "Hey! would you like to join my portfolio? I don't really know what I'm doing yet, but would you like to?"

And, over the last 3 years I've amassed a beautiful collection of emerging artists. I've been supporting established artists. I'm now working in a field of artists like Keith Haring and Kristoff, and Sol LeWitt and Rauschenberg. It's just, it's all taking every decisions step by step and not really panicking, I mean I've had my panic moments, it stressed me but it's been a very, sort of, systematic way to look at where you are at ground zero and then say "Okay, how do I get to where I kind of need to be?"

I didn't know what it meant, I didn't know where, it was going to look like but, to look back now and say "Oh my gosh! Now, I have a gallery in a really creative area in Sunset Park". I'm having a really good time, I'm doing what I love to do and I'm bringing people in a very comfortable way to experience art in all forms.

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FT: How are you monetizing a gallery, Brian? I know that this is an industry much like, perhaps the restaurant industry, galleries come, galleries go. It's very tight to the economy sometimes depending on how you execute. So, how are you making this sustainable for yourself, and for the artists?

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BM: You know, the New York Times wrote a story about how these small galleries are closing up and I've read that, and I thought, "Well CUSP is not the typical gallery model, we're not waiting for people to come and purchase art in our gallery." I mean, we've been out of the way, we're in Sunset Park and I couldn't rely on any foot traffic to sell my art. So, clearly art sales are important and we've also created an art consultation category, where I will go and I'll help people find art they love.

I have a strong curation business when I go into a home. I will help families kind of reorganize where their art goes. We have an installation group that will go in and install art in people's homes, reinstall it and, you know, the curation is really important both for residences and for businesses we recently finished an installation with 32 pieces in a really cool high tech firm on Park Avenue South just last month.

And, so there's a whole plot of different ways that we can create revenue and I think that's a benefit from my marketing background is, I'm just not going to do what is typical. I'd like to do things that will be exciting in layers. We also have created something that we call the "The Idea Trip" which takes individuals, families and businesses out on the road to experience art whether just to enjoy or to solve problems as well. So, there's a whole number of things that we're working on that help us, you know, raise our own awareness.

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FT: That's brilliant, I know sometimes you find artists and people in the art world that are really great at the craft, really geniuses around the art, what they lack is the marketing, the sales, the business savvy; whether they're making jewelry or paintings, whatever, it's sometimes not a given that this is going to be a natural strength of theirs but sounds like you have a little bit best of both worlds and I think that's, that is very smart. Did The New York Times respond by the way? Did they say, "Oh, thanks for correcting us and we're going to profile you" because I hope that's what's next.

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BM: You know, you would think after 30 years in P.R. they would respond, they did respond on a previous story that I sent a note to them on but not this particular one but I, I just want to be on the radar, that's another thing as a former P.R. gallerist I know how to pitch a story to, you know, recorded.

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FT: Right! You're in Sunset Park, right?

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BM: Sunset Park, we're in an area called Industry City and it's a burgeoning creative area; ABC Carpet & Home is literally 300 steps from our gallery. Mitchell Gold-

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FT: There's a Buybuy Baby, I was just there the other weekend buying a stroller.

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BM: Mitchell Gold is coming in, Designed Within Reach has a huge, huge warehouse there. A lot of creative incubators, a lot of really interesting, there's a group called Camp David there that was recently featured in Architecture Digest and the Times are really cool work space that people are going to, there's beautiful views, it's easy to get to. I mean, I've had two exhibitions, I saw you at one and I was so surprised, we had 60-65 people at each show and, you know, I didn't get that many folks when I was in New York at the gallery in Washington.

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FT: Wow! How about that? Brooklyn is where it's at. I mean, let's be honest, Brooklyn is the new Manhattan for better or worse.

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BM: I understand and I just read a, they said Sunset Park was one of the 10 coolest places to live and work in the world.

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FT: Really! Well, there you are. Incredible! so, you are right on, you're ahead of it, as always. Let's talk about your money, Brian, have you ever talked about money openly on a show? probably not, right? I'm you're first.

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BM: I think you are my first.

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FT: Well, I really look forward to hearing your answers, just some of my, so many questions and that, I always start by asking guests, what is your money mantra, financial philosophy? Do you have one?

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BM: You know, I do and I thought about that, and I think it's pretty simple, it's really have fun spending your money, I mean, if you have the means and you spend within your means, have fun spending it. I think that's one thing everybody, sort of, over freaks out about it. I say, "Just don't freak out" but I do realize there are times when there are unforeseen money problems and unforeseen issues that you have to pay for, I say, "Just don't freak out when that happens", and find great advice and find a good finance person who can help you through some of those issues, your bank. When I started CUSP, I really didn't know what I was going to do and I went to my bank and they helped me tremendously.

So, that is sort of my general mantra, but one sort of philosophy that I really lived by is, a simple fact it's sort of micro purchases, you buy that 5 dollar latte everyday and you're spending 12 hundred, 15 hundred dollars a year. I say go buy your coffee maker and make it at home. And it sounds so simple, but when I'd left Ogilvy and I was without any revenue, you know, finding ways to save 700 dollars, 12 hundred dollars, 18 hundred dollars here and there, was tremendous and it really, really helped me a lot.

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FT: It's true, I think that when you are going through periods of unemployment or any kind of financial setback. Looking at how you are spending, you know, buying a latte when you have a job, got savings is totally innocent and enjoy it. But, yeah, it really does, the numbers don't lie

they definitely add up and when you're not making any money cutting back on those little things can end up being like a revenue stream essentially, right?

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BM: Exactly, exactly. And I also like to say that the piggybank has power, it really does. And to that, I mean when, we would decide to not to take a taxi and take a subway instead, what I would do is I would put that 20 dollars that I would have paid for the taxi into the piggybank and you do that for a few years and when I was left with, you know, no lunch money in my transition after Ogilvy, I raided that piggybank and it bought me a lot of sandwiches off the food truck, I mean it worked out.

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FT: Good, I know that's the key, right? We talk theoretically like, "Oh, take the subway you'll save," but if you don't actually save the money you're not doing anything helpful to yourself. My son Aven, he's 3, we have a jar of coins in our living room, and he actually had- he probably doesn't know why or what the value of this is, but whenever he finds coins, he puts it in the jar. He just thinks that's where it has to go and he is yet to see the other side of that which is taking that to a bank or a Coinstar machine and actually getting something from that but you can learn that at a very young age. I know you have 2 young children twins. When you were a kid Brian, what was your exposure to money? Did your family talk about it? Did you have any relationship with money when you were a kid that was positive, negative?

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BM: You know, discussions around money were usually incredibly stressful to be honest in my family. I was originally 1 of 6 children, my father worked, my mother did not, he worked for the Ohio Bell Telephone Company for 40 years and God love him. And, we had no money, the money we had went to, you know, the basics and the staples and as I've said there were 6 children and a house where we shared one bathroom, and as I was thinking about this, as a house that has no art in it. So, in some ways it's I look back I find it a little bit ironic but, that experience, for me in childhood, I realized that if I wanted some lunch money or if I wanted

something that my parents couldn't afford, I needed to figure out a way to get it myself and so I did. I mean, in 3rd grade I had my first paper route and then I saved money to buy a lawn mower.

I bought a lawn mower and I, I've cut more grass than I think anybody on the planet. I raked leaves, I shoveled snow and I saved money and I had all the money that I've thought I ever needed, and I felt very fortunate that I could. So, early on I had that, you know, ability to say how do I create a revenue stream? really.

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FT: The entrepreneurship, really. There is a correlation, actually, between entrepreneurs and starting a revenue stream as a young kid with a lemonade stand or just getting a job. What did you do with the money?

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BM: You know, I, after I would collect my money from my paper route customers I would go to Burger King and get a fun meal pretty much. I just remember that as being like the highlight of my weekends. You know, I did save money, I remember having a passbook and going to the bank and, you know, I went to high school and I could buy my class jacket and I could buy things, you know, my parents really couldn't afford to buy.

I felt really proud of that, as soon as I turned 16, I worked at Wendy's. I worked at Wendy's for 5 years. I worked at Wendy's throughout my college summers. And so, I always knew, the value of money and the value of hard work and in college I had 2 to 3 jobs as an RAM, I was a student assistant.

So, that all, sort of, built me up, when I came to New York, Farnoosh, I had, I don't know, I think 38 dollars in my pocket and, Corky St. Clair from Waiting for Guffman might say- "a tube of Chapstick" and I thought my first job at 14,000 dollars a year was just mind blowing and you could bring in 200 dollars a week, I was totally excited.

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FT: That's more than Burger King money for sure.

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BM: Exactly, so-

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FT: What was the job, by the way? what was the-

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BM: I was hired to drive the Raid Bionic Bug Robot, the Raid Mobile for Johnson Wax on a national tour to educate consumers about insect control.

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FT: Wow! So, not exactly the wiener mobile, but-

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BM: But, it was a great way to see the country and we drove 18,000 miles in 3 months and I just had a, I had a real blast, but that money was really real to me, really, really wonderful so sort of built from there.

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FT: I think there is something about being 1 of 6 children that just makes you, hopefully, makes you really hard working, and you kind of have to fend for yourself, right? and that seems to have been a running theme in your life as an entrepreneur. It makes you really prepared for entrepreneurship in some ways. You have to hustle, you have to, know how to promote yourself to get what you need. You have to constantly be looking for ways and resources to achieve things, no one is just going to hand you something, there's not enough to go around. Would you attribute that to the fact that you were 1 of 6?

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BM: I very much do, and all of us, my family, you know, my mom died very early so that even made it more difficult. I was very young when my mom died and so my father re-married has 3 children. So, you know, like I said 8 of us in the household all shared the same bathroom. It really does, it makes you creative in terms of how you generate money and you generate revenue.

And, you know, and interestingly enough I never felt like I was without anything when I was growing up, not at all. And so, it does make you scrappy and I feel like that's been a big benefit for me throughout my career in marketing and now certainly in the art world. You know, finding new creative ways to build the business all through that prism of art. It's exciting and it's terrifying at the same time.

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FT: From Ohio to New York City- being raised in Ohio versus being raised in New York City, very different, you have 2 children, 2 small children you're raising with your husband in New York City. Are you very conscious of their exposure to things that maybe they're being exposed to faster, sooner, I always wonder about how children in New York City develop a relationship with money, there is so much access here but there is also so much poverty here. So, as a parent what do you see your world being in shaping their money mindset because it does start to form as young as 5, 6 years old?

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BM: That's a very good question, I mean, they're now 6 going to be 7 and we have real discussions about what they need and what they want. My older sister said it very clearly. She said, "When it comes to money, give them some- most of what they need and some of what they want. "And, I thought, "that's- that's a really great way to look at it," so we have those discussions quite a bit. We do talk about earning money. We talk about spending that money they earn in fun ways. We talk about rainy day, we say, "no" and it's hard but it's not. It's providing those smart guard rails and, you know, staying within those. And, you're right, it's

pretty epic when I read the story about the Summer Camp Day and the parents were flying in on their, you know, private planes with fresh Nobu sushi to deliver to their kids at summer camp. I mean-

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FT: Yikes! I didn't even eat sushi until I was 19 years old by the way.

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BM: But look, that goes to show they're spending their money if you have the money but I do think it goes a little too far. You know, it's nice that the children were brought up in public schools and it's a little more democratic in public schools versus the private, I'm not saying one is better than the other, I just think it's probably a little easier in the public school to not have that over showing of wealth. But, we have conversations about it, you know, they're just having, they're just now understanding. But look, I, we remind them they have most everything they need and that's all that's important.

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FT: Brian, what is your number one money habit? Something that you do, it could be daily, it could be once a quarter but it's something very thoughtful and conscious that you do that helps you manage your money well whether it's in your marriage, in your business tell us what that is? if there is something-

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BM: It's really simple, I call my financial adviser, at least once a month. And money, you know, money and math for me, were never really my strongest suit and understanding finances. You know, I actually went in P.R., Farnoosh, so I didn't have to take accounting in college. It wasn't part of my strengths.

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FT: I wish I had had that foresight, I would have loved to skip accounting, that's my worst subject.

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BM: That's one decision I wish I had taken, accounting. So, I, you know, find a great adviser to be honest but it's kind of out of your realm of understanding and, you know, now with our new business having a great bookkeeper. I can pull all these stuff together, but my bookkeeper is, you know, keeps me on track and then she gives us great advise so, that's what I would say my number one habit is just to find a great adviser and have them help you out.

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FT: Yeah, don't go it alone if you don't have to, and there's a lot of ways to get the help without spending a fortune. I know that typically, a financial adviser is going to be costly, they take a big cut but I just came back from a conference in Dallas at the XY Planning Network Conference and this is a community of advisers that largely work with people in their 30s, who don't have a ton of assets yet and maybe just want someone to help them out with budgeting, spend a few hundred bucks and then maybe develop the relationship from there.

So, everyone if you're interested, don't know where to start, don't have a lot of money, XY Planning Network and I'm a 100% with you Brian. I think it is important to recognize your strengths and your weaknesses and fill those gaps and be in communication as much as possible with these people. Not just let them take it, you know, take your money and go but they're actually involved and you're asking questions that's a great bit of advice.

Alright, before we wrap, I want to do some so many fill in the blanks. This is where our guest get to just, reveal their consciousness around money by finishing some sentences, so here we go.

If I won the lottery, the first thing I would do is?

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BM: Call my adviser.

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FT: There you go. That adviser, how did you find your adviser by the way, was it word of mouth, was it friends, was it just trial and error?

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BM: Ironically, Margie and I, one of our 1st big jobs was rebranding that consulting firm called J.H. Cohn and one of the gentlemen Howard Hook was one of our clients and we were just so impressed at how they did business and literally how they spoke in English, like, it amazes me how advisers talk in their own jargon lake and I don't know the jargons so, I asked Howard early on, please, please tell us what this means in real simple plain English and though, and he has been, my adviser and I believe Margie's adviser for 25 years, so he is terrific.

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FT: Wow! 25 years that's a good adviser. I'd fire a number of people in my very shorter experience with financial support. It's great to find someone you can trust. Alright, one thing I spend on that makes my life easier or better is?

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BM: I'm going to say my sausage, egg and cheese sandwich on the corner. It makes me happy. It really makes me happy.

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FT: I love an egg sandwich, Brian, I'm there with you.

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BM: You know, I would have to say my kids will take their money out of their piggybanks and will do a treat every once in a while and it's a sausage, egg and cheese sandwich.

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FT: It's the little things, and I have to say, I'm not a big fan of street meat but, I do like an egg sandwich off a cart and coffee. And, when I worked on Wall Street many years ago. During the recession, the Starbucks in Wall Street shuttered and guess what? The cart vendor, his business flourished. I mean, he's recession proof, right? Who can beat a dollar fifty for a large coffee, delicious large coffee and a 2 dollar egg sandwich. Not Starbucks.

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BM: Yeah, No, I, that does make me happy, I'm sure there's probably a more sophisticated answer out there, like, "Buying a great pair of shoes," but-

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FT: I like this answer because it's the little things and I think, it is not just the taste but it's the experience, you know, going to the cart maybe you're friends now with the guy who runs the cart, your kids get involved, it's memories that you're making and that's very special. When I was growing up, the one thing I wish I had learned about money is?

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BM: The one thing I wish I knew about money? That's a tough one, because I feel like I had a healthy understanding about what money was, what money I needed, what I needed to do to get there. I don't mean to answer this in a Pollyanna way. I feel like I understood the value of money, I saw how hard my parents worked, my mother ended up getting a job. I saw that and I was taught to save and I was taught to know my banker and I was taught, you know, how to go out and make some money. So, I really don't know. I didn't want more money. I didn't so-

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FT: You didn't feel like you had, maybe, not as much as you did and that's a big credit to Mr. and Mrs Maloney. So-

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BM: Thank you, yeah, I mean-

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FT: You're thankful.

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BM: You know, when I went to college I raided my grandpa's closet with his clothes after he passed, because they were the best wool sweaters I've ever seen. He had Hush Puppies shoes, and I went to college and people asked me, like, "Where I got my clothes and where did I, you know, how much were they" and I just was like, "These are my grandpa's clothes," so I-

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FT: That's cute, that's really special.

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BM: Yeah, I mean, I've always felt that, you know, yes, yes having more money might have been nice but I don't know if I ever really thought that, to be honest.

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FT: You have a talent for being able to find fulfillment and pleasure in the little things and the sentimental things, and I think that is a great lesson for all of us and last but not the least Brian, this might, I didn't tell you I was going to ask you this, but here we go, finish the sentence. I'm Brian Maloney, I'm So Money because?

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BM: Because, I love what I do. I love what I do. I love bringing people to art. I love helping them understand how to get there. I love, and that's all begetting a nice career for me now.

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FT: I am so happy for you. I'm so grateful to have you in my life and to share your story with our audience. You are such a gift and everybody, please checkout CUSP in Sunset Park if you ever visit Brooklyn, but of course, your website please share that with us.

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BM: It's cusp-nyc.com, and we're also on Instagram and Facebook. So, yeah, and you know, we're laid back, I like to say when you come through the door at a certain hour you will always be asked if you want a cocktail. So please do.

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FT: I'm there, I'm telling you. We're going to be making some fall visits to CUSP in Sunset Park. It's really a great developing area, like we had such a ball at Bed Bath & Beyond in Sunset Park, because nobody was really there, that hour and you could, it was like a little mall and we could park and we could have lunch, and it was just with 2 kids, that's like, all you crave when you're a parent on a Saturday morning, it's quiet and parking and more to come obviously but you're at the right place at the right time and we appreciate you, Brian. Thank you so much.

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BM: Thank you so much, Farnoosh.

[END]