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Jaime: Welcome to Eventual Millionaire. I am Jaime Masters, and today on the show we have Debbie King. Now, I love interviewing people that not only have a master's degree from Georgetown, but also ran a data analytics company and now has a new book called *Loving Your Business*, and you can check it out at [LovingYourBusiness.com](http://LovingYourBusiness.com). Thanks so much for coming on the show today.

Debbie: Thank you, Jaime, I'm happy to be here.

Jaime: Anyone that can blend both data and love, because I really feel like there's two sides of people. But business really has that two sides, too. Can you tell me a little bit more about the book?

Debbie: Yeah. What happened to me is that I built and bootstrapped a company from scratch. This is one person doing technical consulting, and eventually grew it to be many millions. And what I found is that I did it with willpower and grit, right? Just hustling and really it led to burnout. So, the conclusion after that sojourn was that if we bring love to our business, we can not only get further faster, but we can enjoy the journey on the way. So that's why I called the book *Loving Your Business*.

Jaime: And we're totally gonna dive into that, because it is. It's the rat race, hamster wheel that you're like, oh, when you have a job it's like this, but when you have a business you're like oh crap, now I'm just working all the time, and doing all the things, right? So, unpack a little bit more. Because the old adage, enjoy the journey, I know I've heard it a million times. I know it's so important, but it's so much easier said than done. So, tell me a little more about loving your business.

Debbie: I think part of the problem is that most of us that start our own business, we're sort-of type A entrepreneurs. We're willing to take some risk, and we're betting on ourselves, and we feel like we have energy and an idea, and we wanna do it our way, when we want, how we want. And the problem is, that it actually doesn't take very long to realize that you don't have any of the things you thought you would have. Time, money, and freedom. You don't have those things, and those were the things that you started the business to have. And so, it can lead you to feel frustrated and think that there's something wrong.

But what it really is, is that when we're looking for our business, to prove our own self-worth. That's what I found, Jaime, is that when

we identify so much with our business that when something goes right with the business, we feel on top of the world, and when something goes wrong with the business it's like, oh, we're terrible. The world's coming to an end, and we're a bad business owner. So, when you put your own feeling of self-esteem based on something external, outside of you, like your business, you're always going to be trying to control the outside world, and that's what leads to the perfectionism and burnout.

Jaime: Thank you so much for saying this. It's a wonderful gift that so many of the interviews now a days are talking about, internal feelings versus external validation and trying to make things happen. Because we're also taught in this hustle culture that as long as you just work hard enough, you can do it. But then burnout after burnout after burnout, and entrepreneurs going well, what the heck is the whole point of this? I have now health issues, or there's just a myriad of things. And then, our lives aren't worth anything after we've killed ourselves trying to do all this stuff. So, how do we get out of that, keeping it external and trying to control everything ourselves?

Debbie: Well, I think that what it comes down to is, understanding that we are not our business. The business is something that we do, and the purpose of a business is to add value into the world, and to build an asset that can take care of us. So, nobody ever told me that. I don't understand why they didn't, but it's – making money is a strategic byproduct that happens from adding value to the world. So, totally all about making lots of money. I think it's a great measurement of how much value you add to the world. But the idea is that the business should eventually take care of us. It should be an asset that has value in and of itself.

So, what so many of us do instead is we create just a glorified job. And it's the worst kind of job, Jaime, because we can't quit.

Jaime: Totally.

Debbie: So, we find ourselves feeling trapped and we don't know why. And some of the things that I found out is most of the business owners that I know do all the selling, for example. So when you're doing all the selling, if you're not around doing the selling, no sales are happening. And a lot of business owners also get stuck where they're the ones having to answer all of the complex questions about what to do next. And we want a business to have a life of its own, and become an asset that can take care of us.

Jaime: Yeah. They're like, well, I got customer service off of my plate, so

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that's hat No. 1. I got 10 hats off my plate but I still have 27 left that are still high level stuff, so I feel better. But again, it's more than one person's job. It's like 12 people's jobs that you're trying to deal with. So, how do you do that? Especially when entrepreneurs want to put their flavor into everything?

Debbie:

So, there's two things you have to do, really. Just two things. You have to change how you think about your business, and how you run it. So, you have to decide on purpose to love your business, and then you have to turn it into an asset that works for you. So, when I talk to somebody who's feeling frustrated and overwhelmed with their business, I know right away that that means that their business is not an asset. It's not actually working for them. They're working for the business. And so, that means that it's based on, usually, providing services instead of solutions.

One of the big things I talk about in creating an asset is that this idea of – picture building a full length feature film every time you get a new client. You have to go through the estimating, and you go through the delivering the service, and all the things that you do. And then at the end of it, you start over again with the next client. That's a recipe for exhaustion, and that's not an asset. If you ever want to try to sell a business like that, it's very difficult. You won't get very much for it, because it's dependent on the people delivering the services.

But if you can take what the 80 percent is in common in your customer base and build a solution that can scale, then you can serve more people without having to recreate the wheel. And that's how you begin to create an asset.

Jaime:

Okay. So, we're gonna dive super deep into this, because everyone knows that they should productize their services, or whatever type of business they have. And yet, even when they get pieces of it, right – because carving out the time to actually create it takes a bit also, which you know, gotta do what you gotta do. But having other people run it, I've just seen so much. If your team isn't good, there's just so many pieces to productizing and having their team do it in the way that they need it to be done. So, what are some of the issues that pop up when they are starting to try to productize, but also to really make it so that they do not have to jump in at all, ever, anymore?

Debbie:

It's a little bit of a long game, right? You want to productize your solution so that it's unique and different in the market. Because

market differentiation is one of the most important things, in terms of the value of your business. And the more unique you are, whether it's how you do your services for your niche, then you can control your pricing. So the idea of owning your market and controlling your pricing means you can make more profit, which you can then put into marketing. So, it creates this virtuous circle. So, when you start to take a solution and make it a productized solution – which is what I did.

I took a technical services, figured out what the 80 percent in common that all of my clients had – and before I even did that, though, I niched down. My target market was large trade associations. That's all I served. If a business called me and wanted data analytics, I wasn't helping them. And that is super important. Don't you know that, Jaime? I'm sure you do, right? That's your niche.

Jaime: This is why I'm smiling so much. I'm like, okay, can we – I still want you to answer the other question, but can we dive into way more on that? Because I have lots of clients, and I'm sure you have too, that are generalists and go, I know, but I can't pick one. Or there's a million reasons why we can't actually niche. So, how did you pick yours?

Debbie: Okay, I get really excited about this, actually. So, I'm glad that it's something you wanna talk about because I think it is the holy grail. And it's because of market differentiation, but also how you communicate. When you narrow your niche, and you only work with a certain type of customer, you've identified your ideal customer avatar whether it's a person or a business. You've got clarity on that. You can communicate to them in a way that tells them that you understand them, you know who they are, you're just like them, you've solved these problems.

They will trust you because you're using the lingo they use, you're describing the situations that relate to them. And it's not even – you almost don't even have to sell in that environment because you're truly solving problems. But if you serve all these different kinds of market, that means in order to do any marketing at all, you have to be really general in your messaging. So when you're really general in your messaging, I think of it like spraying or sprinkling seeds in the desert. They just don't take hold. You're wasting money. You're throwing your seeds on the desert. But if you can actually narrow your niche, own it, speak directly to them and what their problems are in a way that makes them say, I have to work with them. I have to hire this company because they get me.

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That's what you want. So, you can't do that when you have a broad niche. And so, the other reason, in addition to being able to communicate well, is that you can become an expert. Now, the people on your team – Gallup has done lots of studies about this. People wanna feel like, not only does what they do makes a difference but that they're good at what they do. If you're trying to serve every different type of market, because any revenue is good revenue, no.

Any revenue isn't good revenue. Narrow your niche, own it, become an expert. Not only will your clients be happier, but you'll feel better.

Jaime: Okay. So, I have three bookkeeping clients right now. Two have niches that are – they're like this. The other one doesn't wanna pick a niche because she's been in business for 20 years, and she's got all the things, right? And yet, I'm looking at it going, I know, but it's just so much harder, it's just so much harder. So, what do you tell people that just feel like they can't pick, they're unsure, they've got all sorts of clients that are all different types, and she likes different types. Mindset wise, how would you get someone like that to change?

Debbie: So, mindset wise, I would be looking at the thoughts that you have about the niche. So in my world, it's all about thoughts, create feelings which drive your actions. So, *Forbes* is putting out an article I wrote on that, that idea that feelings are the rocket fuel for your actions. And in business, of course, it's actions that get results. So the model is, thoughts, feelings, actions, lead to results. So if you have a question about, I don't want to narrow my niche, examine your thoughts about that. Nine times out of ten, they're gonna be things like, if I do, I'll make less money. If I do, my business won't succeed.

It's a scarcity thought. Something about not enough. And notice that when you feel that kind of – or when you think that kind of thought, you're gonna feel bad. And so, of course, people – none of us wanna feel bad. So that's why we don't narrow our niche. But the key from a mindset point is to decide, no. Narrowing my niche means I can serve them better. I'm determined. I can do this. It will make a difference. There are people out there I love to serve. Not only that, when you narrow your niche, you can actually enjoy your business more. You're serving who you love, and isn't that actually the point? Like I said, the money is a strategic byproduct. We wanna add value into the world, to the people that

we wanna serve.

Jaime: See, my face hurts from smiling so much. Because I love talking to data driven people about thoughts and feelings. Because you're like yeah, but it's science. Mind set is such a term that's thrown out that's so squishy for people. They're like, but you have beliefs, and they're random, and it was from your childhood, and it's like, that's great. But it's an actual thing that's going on in your brain that's causing you to do this.

Debbie: That's right.

Jaime: How long does it take, though? That's the other thing. Everyone's like, well, how long? If I pick my niche, how long do I give it? Or maybe they only give it a short period of time and they're like, aw, marking that niche didn't work after three months, or whatever. How much time do they need?

Debbie: I think that's a function of how they're going about it. There's no one size fits all. If you just decide, I'm gonna narrow my niche but you're not taking action, you're not going out and actually marketing to them in a new way. You don't take your old stuff and just try to shove it into – you change your messaging so that it's directly aligned with the market that you want to serve. So, it can take – I know, I remember one time when I decided to even narrow further within my business. It took about six months, to be honest with you, before the clients that no longer fit my model, I was done serving them.

You know, because you have existing contracts. And the hardest decision I ever made was when I turned down a million dollar implementation. I had a million dollar implementation contract. And I'd written the proposal before I changed my model, and they wanted to award it to me, and I said I'm really sorry, I've changed my mind. And that's when I put my money where my mouth was, and I just put a stake in the ground.

Jaime: Wow. Okay. So, I'm assuming finances were doing well anyway, otherwise you wouldn't have gone like, naw, I'm not doing a million dollar contract. But that takes guts. How did you make that decision? Because it sounds like a hard one.

Debbie: Yes. And what I would encourage your listeners to do, Jaime, is to consider the opportunity cost. So, the reason I made that decision – because let me tell you sister, everyone told me I was making a mistake. Everyone.

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Jaime: Take the money, take the money. Yeah.

Debbie: But I knew that it was gonna take us almost a year to fulfill that contract. Most of my staff was gonna have to be working on it. It was gonna limit the other things we were gonna be able to do, and it was a lot of custom work. So, it didn't fit into my new productized solution model. And the time that I would've spent executing on that would have paid – I mean, the price would've been, I would've never built my product that I was able to scale. And when I built my productized solution and I hosted it on Amazon and changed my whole multiples of what my business was worth, I was in early entrant into the space because of that.

And if I hadn't turned down that implementation, I wouldn't have been able to build the solution. Somebody else might've gotten there first, and the whole rest of my history might've been different. So, we have to consider the lost opportunity cost. And I don't think most of us do that. We're looking at the bird in the hand, we're not looking at what we're giving up.

Jaime: Well, that's what I always talk to business owners about. There's short term thinking. We're like, woah, we can see ten years out, that's easy, but then we're looking at our feet, typically. And it's like, those decisions are easier when you know where you're going, a year, two years, three years. Because it feels fast, and you're like, oh, crap. I can't take that, because opportunity cost, right? Instead of – like I've seen many people do and I'm sure you have also, where you're like all right, fine. This time I'll take the million dollar contract, then next year you're going, well, they referred me to that one, and it's there, so I'll just keep waiting.

And then, who knows what will happen. But that's what we do, because we're so – especially scarcity mindset entrepreneurs that are like, you know what? Let's just take it now. I can't predict what's gonna be in the future, let's take it now. Especially with COVID. So, how can somebody, right now, take risks, because that feels super risky? Even though I know there's opportunity costs, super risky in an “unstable” landscape at the moment.

Debbie: I think it goes back to, why are you in business? We want time, money, and freedom, but do you want all the money at the expense of all of your time and freedom? I can tell you, I have a lot of friends of mine that have gone down that path, and they're not happy. You want all three, actually, is what you want. And so, if

you're giving up your time and your freedom just to pursue the money, you're going to be sorry in the end. This is a great time, actually, with COVID, to double down on your business and get clear on who you serve and what you wanna do. Instead of chasing after any crumb that you can get, if you can get your head in the space where this is the time, I'm building the foundation for my million dollar business. And you start acting as if, okay? What would a million dollar business owner do?

Well, they would make strategic decisions about how they spend their time and what they invest in. So, I just really believe that we need to bet on ourselves. Bet on our ability to iterate and pivot into a space, but not iterate and pivot by broadening out. I mean, the time to broaden out your niche and to broaden out even what you do for your niche – because that's another thing. Even once you have a niche, sometimes we do too many things for our niche. And the goal is to do a few things for a lot of people, not a lot of things, right, for a few people. And so, anyway. I know that it's a hard decision to make, to turn business away, but the price is worth it when you're building an asset.

Jaime: Let's go into that a little bit more, too, because I know people, even, that create courses, like thought leaders, are like oh, I had this course, it was successful, now I'm excited to make the next course. And you're like, but sell the crap out of the course you just made. Because it's spreading thin. It could be so many ways that you could spread yourself thin. So, give us some examples of how you did that, because there's a lot of advice around it but because everybody's situation's a little bit different, it's hard to navigate how big you go, and the team, and all that sort of stuff.

Debbie: Well, I think the key to scaling, which is the way to make the most **[inaudible – audio defect] [00:19:26]**, the fastest and the best with the least amount of pain is to do what's called the triumvirate. It's, what is most learnable, what is most valuable, and what is repeatable? Look for the intersection of those three things in what you do. So, if you've already built a course, of course, that's very – people can learn the material of your course, you need to market the heck out of your course, like you said.

But as you're thinking of how to productize a business, it's trying to figure out what, of all the things that we do, is the easiest for me to teach new employees that is the most valuable to my client base, and that they buy more than once? So, that's one of the key things. And if you can't think of – a lot of times, we can think of a lot of things that are easy to teach and easy to learn, but they're not that

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valuable. So there's an inverse relationship. So what you do then is, you bundle. You bundle a lot of things that are easy to teach into something that you call a product and you brand. And then, you market that as a product, even if it's just a bundle of services. But there're so many reasons why, because when you sell a product you charge in advance, for example. And so you change your cash flow.

Jaime: Let's talk about cash flow. Because that's the other – it takes a while to productize, and a lot of the owner's attention. So, when they're in sales mode, and then they're like oh, she told me to productize, and now I have to go down this road. Now she's adding more on my plate. How do you manage all of those things all at once when you are trying to do something that's brand new?

Debbie: Well, I would advocate for doing what you're already doing, but look for the 80 percent that's in common amongst your client base so that you already have something. See, we already have all these assets, all this intellectual property from all of the things that we've done, but we don't look at it like that, right? We just think we did this thing for this person, and/or we built this course and put it out there. But I'm saying take the 80 percent that's in common, that you already have, and figure out a way to brand it and market it so that it appeals to more people who need that thing.

You know about productized services, but the idea is that the customer is then coming into your world instead of you constantly having to contort yourself to go into theirs.

Jaime: Yeah, because it's already, oh, it's here. It's the best food that you think is perfect for you. Come get it. Instead of oh, now I'm gonna have to make this turkey dinner for you, and then over there I'm gonna make this. Because it's just so much energy expenditure. But for you, for trade associations, it seems like it's like oh, there might not be enough trade association, or there might be this, or, right? And all those fears come up. So, when you were navigating you actually going through this, tell me a little bit more about how long it took when you started trying to only market to them? What started working for you, what didn't work for you?

Debbie: Well, back then I did a lot of public speaking. So, I think that being a subject matter expert is one of the best ways to get publicity for yourself, because then people are coming to you. But what I found that worked the best was, again, talking to them in terms of what are the pain points that they have that my solution solves? And I

think that that's the main key, is to focus on what is it that you're really helping them achieve? When you can help your customers – and even better, one idea I had was helping my customers' customer. So, once I was able to think through the lens of my customer, which would maybe the American Institute of Architects, or something. They were one of my clients. Or the American Academy of Pediatrics.

So, I've got this customer, who are their customers? Well, their customers are architects, or their customers are pediatricians. And what do they care about? And how can I build a solution that enables them to serve their customers more? So, that's how I did it.

Jaime: What did you actually do to come up with those ideas, and brainstorm, and figure out how to do that?

Debbie: I spoke to them about what their customers needed, and I also looked at their events, their annual meetings and what education sessions they were having, and we made sure that we built into our solution the things that we saw that were in common.

Jaime: It's funny, it's not rocket science, and yet we're in it, going but it's hard when it's my business versus –

Debbie: I think maybe the most important thing is to consider your business from a risk value proportion. That's a really important concept I wanna make sure to mention, which is that all business is about mitigating risk, as you scale it. And so, it's risky when you're business is dependent on any one client, or any two or three clients, even. You want no business to be more than – no client to be more than 15 percent of your revenue. And it's also risky if you're reinventing the wheel for each client, because it means that you have to hire really expensive people, or you yourself have to get involved with this work.

When you have a productized solution, of course, then it's possible for a sales person to sell it. But when you have something that's custom and different each time, it requires you to sell it, or somebody like you. And the other thing I think is important with cash flow is, we were talking about, getting paid upfront makes all the difference in the world. Look at what happened with COVID. So many of my clients did not get paid. They had to write off bad debt, right?

Jaime: Yeah. Everyone's like oh, I'm very risk averse, I like to say, and I make my clients have a lower risk tolerance than they might

anyway. Like, building out a foundation. And then when COVID hit they're like, oh, now I have a lot in reserves instead of doing 12 other things that I was gonna do beforehand. That, yes. Now you feel safe. Now you can actually pivot and have energy instead of trying to pull your hair out. Because this stuff happens. Whether it be COVID or an issue in health in the business or something like that, businesses always have problems. That's one thing we cannot get away from.

Debbie: Yes. Oh, that's such good advice that you give your clients. It's so important to have a reserve. Also though, cash flow is so important. The way it flows in. You can have the money sitting in what looks like an asset on your balance sheet, but if you never get paid for it, it's a liability and a bad debt.

Jaime: Okay. So, when it comes back to loving your business, because – especially if you're the subject matter expert. So, it sounds like you've got a sales team, or sales people to actually do that for you. Did you just love the subject matter expert piece of it and that's why you kept that? Tell me a little bit more about how you navigated loving, actually, the pieces of work that you were doing.

Debbie: Well, here's the thing that they don't teach you in business school. You're relationship with your business consists of how you think and feel about it. So, we have the ability to choose what that is. It doesn't happen to us, we get to decide how we think and feel about our business. So, what is a business? It consists of four main things. There's you, there's your team, there's your customers, and your solution. So, I think of those four as four corners of the square, for example. And there's a connection between each of those four as well as all the others. So, there's like 12 connections all together, but between these four aspects you wanna look for what you love and appreciate at each connection.

So, I had to decide on purpose that I felt good about myself. So instead of beating myself up every time I made a mistake, I chose to unconditionally love myself. That was a really important – and as a data analytics person, people are like, what's love got to do with it? I'm like, it has everything to do with it, because it's the fuel for the actions that you take. So, loving yourself, deciding on purpose to love your staff. So what does that mean? It means that you appreciate them, you feel connected, and you want them. If you don't want them, and you don't feel connected or appreciate them, you need to change that. Same with your customers. If you have customers that you don't like, what are you doing? You either need

to look for what you like about them, or change your customers. This is your business. And then your solutions. After a while, after 10 years, for example, there were solutions that I just didn't love anymore. I couldn't even talk about them anymore. So, why keep selling those? So, loving your business means feeling connected and appreciated, and wanting all of these things, and it's important.

We think that our business should just be easy to love and it'll work for us. But actually, what we need to do is decide to love our business, take the actions to turn it into an asset, then it will be easy to love. So, I think that's the main thing.

Jaime: That's a great breakdown, and a great visual for us analytical people to be like, oh, that makes so much sense. How do you prioritize those, though? Which one do you start with first? If you think them all, I'm assuming.

Debbie: I take that matrix and I ask myself, what are my thoughts about me, my customers, my team, and my solution, for example. And whichever one is the most negative is the one that gets prioritized first. For example, if you have this thought in your mind, you'll never get this right, it's not good enough, you should be a better leader, beating yourself up like that, punching yourself in the face all day long while you're trying to scale a business is the worst thing we could do. It's like driving down the road with one foot on the gas and one foot on the brake. And then, the other one is your customers.

If you have thoughts, they're trying to take advantage of us. It's so frustrating because they pay late. Those thoughts are not making you want to come up with better ways to serve them. Those thoughts are making you want to resist working with them, and that's creating a barrier that you might not ever notice. And how about your team? This was a common – almost all business owners I know are like, why can't they do it right? Do I have to do everything myself? I have to do in there and clean it up. These thoughts are poison. We think that they're just facts. We think we're just reporting the news.

They're just never doing it right, blah, blah, blah. No. We're choosing to believe those thoughts. You could have a different thought. You could think, I wonder what I could do to make it easier for them not to make mistakes? And the same thing with your solution. Mine, at one point, was I'm tired of it, it's not interesting anymore, I don't wanna do this. So, if you're having thoughts like that about your own business, it's gonna reflect in

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your revenue. It's gonna reflect in how you scale, and how you feel. So, I decide based on how I'm feeling, which area to focus on first.

Jaime: A million times. Okay. It's funny, because even just looking at customers that get rid of that pain in the butt client or customer, and they're like a weight has lifted off of my shoulders. It's like, yeah, you had that weight on your shoulders for how many years they were a client of yours.

Debbie: Because we think we have to, right? Somewhere along the road, we forget it's our business. And then we think that if that client's not there, we won't find another one. These are not facts. These are thoughts, and they don't serve us. And so, in my book I talk about his idea of mindset and strategy. Yes, you need to have the strategy piece. You need to productize your services, you need to narrow your niche, you wanna get paid up front, you also wanna track your KPIs because what we measure is what matters. And you want to make the business independent of you. I remember once, I got thrown from a horse and I broke my ankle.

I was in the hospital for like, three days, and it happened to be at the end of the month and nobody else in my company knew how to do the billing. And these kinds of things are crazy. So, those are the strategy pieces, but the mindset piece is decide how you're gonna manage your mind by the thoughts that you think. Automatic thoughts that come up unbidden are just usually habits. We have 60,000 thoughts a day, and most of them are versions of the same thoughts we had the day before. And I'm saying, take a look at how you feel, and use that as your barometer to notice what you're thinking.

If you're frustrated, if you're resentful, if you feel like escaping. If you're having those feelings about your business, it's a trigger for you, it can be, to look at what you're thinking and change your thoughts.

Jaime: I love how, on your quiz, you talk about if it's an asset or a trap, and it's like, the trap is between your own ears half the time. Awesome. So, I know we have to start wrapping up. What is one action listeners can take this week to help move them forward towards their goal of a million?

Debbie: The action that I take every morning is when I wake up, I do what's called a thought download, and I just take out a journal and

I write down the thoughts in my mind, so that I can see them on paper. Then I separate what's actually a fact versus a thought that I made up, and which ones do I wanna keep? I literally scratch out, I write through the ones that I don't – that don't serve me. And then I choose the thoughts that I want to believe, because that's how my day is gonna create the results that I want.

Jaime: Everybody, go do that. Well, in the morning, tomorrow morning, go do that. The amount of information I hear from people that is like, oh, well it's already in there and it's hard to figure out ADD kind of stuff. And you're like, no, just write it down and look at it, you cross it out.

Debbie: Write it down and cross it out.

Jaime: I love this. Where do we get your book, where do we find out more about you online?

Debbie: So, you can get a copy of the book on Amazon, *Loving Your Business*. Yeah, it took me 18 months to write this thing, because combining mindset and strategy was a challenge. And also, I was able to scale my business and eventually sell it. I had three offers to buy my business, and I took one of them. So, if you follow these, the same could happen to you. And so, [LovingYourBusiness.com/millionaire](http://LovingYourBusiness.com/millionaire). We have a free resource for your listeners, and viewers.

Jaime: Go check it out everyone, and I so appreciate you coming on the show today, Debbie.

Debbie: Thanks.

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**Duration: 35 minutes**