

Nick Barnes:

Those that are generating the most appointments, those that are generating the most interactions with their customer have a company-wide holistic view on engaging with customers.

James Robert Lay:

Greetings and hello. I am James Robert Lay, and welcome to the 169th episode of the Banking on Digital Growth podcast. Today's episode is part of the Exponential Insight series, and I'm excited to welcome Nick Barnes to the show. Nick is the practice director of financial services at [JRNI 00:01:07], an experiential relationship management platform for scheduling and managing personalized experiences at scale.

James Robert Lay:

Now, I connected with Nick through Tom Novak, who is the VP chief digital officer at Visions Federal Credit Union. And Tom was also a guest in episode 163, which I highly recommend that you go back and listen to because it's going to connect some of the dots of what we'll be discussing together here today. Nick, welcome to the show.

Nick Barnes:

Thank you so much, James. Lovely to be with you.

James Robert Lay:

Before we get into the conversation talking about experience, and appointment scheduling, and video, what are you really excited about right now? Personally, professionally, it's always your pick to get started.

Nick Barnes:

Thank you. Great question. And I think from the outset there's been a lot of focus and rightly so in the financial services industry on the consumer, the customer, the member. And what I've found particularly interesting and significant over the last couple of years has been the time and devotion spent to improving the staff members experience here. So there's an equal bidding, if you like, for the importance of that experience for both the customer but also the staff member themselves. So that's particularly exciting for me.

James Robert Lay:

I want to dive into that because it's been probably the biggest awareness. People have asked me now, "If you could go back and rewrite or update Banking on Digital Growth, what would you change in your book?" Because I started writing Banking on Digital Growth in May of 2019. It published in May of 2020, and I felt really good. Like 85%, 90% was spot on. The one thing that I would go back and update, and I was like, "I'm not going to update the book. I'm just going to write a whole new book to really address this subject about the EX, the employee experience."

James Robert Lay:

What would you say has been probably the biggest aha moment there? Because I think up to that point, I was writing and thinking about the digital experience and humanizing the digital experience, the customer experience, the member experience, but I wasn't thinking myself even about the employee experience and how all of this plays into transformation. Because a positive employee experience will lead to a positive human experience that can be delivered through a positive digital experience.

James Robert Lay:

Let's roll this back a little bit. What's your take on the employee experience and how all of this fits together to create just an overall positive experience both internally and externally?

Nick Barnes:

Yeah, 100%. I think from the outset, you make a good point there which is, if you have an engaged content customer that you are meeting their needs, that's only one part of what is an overall experience for them. And one thing that we have really noted and seen throughout, actually it has been highlighted from the pandemic. But scratching at the service before that was the knowledge, the strength and how much a part of that whole process, that experience for the customer, the staff member was. They were integral to that whole experience.

Nick Barnes:

And I would say that the significant part of this has been the development and ingraining of an appointment culture. And so what we saw post pandemic, and that's going to come up a lot today because we talk a lot about what the pandemic did. It accelerated it. This was already in a trajectory, but it's been accelerated.

Nick Barnes:

However, there has been some changes that have affected everyone. And in particular, the staff member, the colleague. Their experience of this, they have truly embraced and won't look, won't go back to not having an appointment culture. It governs their day. They feel more prepared. Your customer routines are crisp and concise. And throughout that, the customer gets a better experience.

Nick Barnes:

And the point I'm making, the overall point is, the client experience plus an improved staff experience come together to create much better business outcomes. And therefore you can really grow lifetime value and whatever the data points are that you're looking to from there.

James Robert Lay:

Absolutely. And I love this idea of an appointment culture because I've been talking about this and making recommendations for appointment scheduling going back five, six, seven years when it was still a relatively new idea in financial services. And at that time, I would be getting a lot of pushback for multiple reasons, but the pandemic, to your point, accelerated so much of this.

James Robert Lay:

And we're going to get into a pushback in just a bit, because I always like to get into the why. Why is there pushback when introducing new ideas, new thinking, new tools? But first, what are some of the, what I would call, the elements that make up a strong appointment culture? To use your words here.

Nick Barnes:

Yeah, absolutely. For me it's about engagement. It's about how engaged the customers are, how intuitive it is for them to use. It's about how engaged the staff member is and how much they want to focus on the customer need. It's a corporate or a company-wide culture. That culture is one of looking ahead, it's a proactive outreach. And actually across all of our data sets, across our aggregate pool of information.

Nick Barnes:

We see that those that are generating the most appointments, that those that are generating most interactions with their customer have a company-wide, a holistic view on engaging with customers,

making low touch digital experiences. It's quick and easy. It's possible. Click here, sign here, move on. But also making the high touch, the high value, the one-to-one advisory space as experiential as possible.

Nick Barnes:

And so we really do see that you're covering a spectrum of sort of touch points there. And one point I'd note as we record this podcast today, I literally heard last week the chairman of Bank of America talking about something in the region of two plus billion digital interactions-

James Robert Lay:

Wow.

Nick Barnes:

... in Q4 of 2021 alone.

James Robert Lay:

Wow.

Nick Barnes:

If you think about that for just one second quite how much opportunity, quite how much engagement you can take from that at varying levels of interaction, it makes the mind really get quite excited about where this is heading.

James Robert Lay:

I like the idea and the way that you frame this. It's engagement both from a customer or a member perspective as well as from an employee. And it's about bridging the best of both worlds here. From our experience over the years, we have seen the faster you can get prospect, a prospective customer, a perspective member in touch with another human being on the financial brand side, the higher propensity that there is for conversion.

James Robert Lay:

And that's just on the marketing and sales side of the journey. Then there's the sales transitioning into the service, the retention. That whole piece of the pie. I'm curious, what are some of the reasons that appointment scheduling or a culture of appointment scheduling falls short?

James Robert Lay:

We can adopt the tool, but unless we have the cultural buy-in, then the future becomes the predictable pass informed by behaviors in the present moment.

Nick Barnes:

It's a great question. And it's something I've pondered a lot. Over the years I've been doing this quite a few years now and I feel that personally it's the appointments don't necessarily have a natural home. They can fall into a number of different buckets. Is it a more digital initiatives project? Is it more of a retail initiative? Is it an IT problem?

Nick Barnes:

And then you have the various different use cases within the business lines that make up any given financial institution. From retail to business, to wealth, to advisory and so on. And so I don't always feel it's had a natural home of where it belongs. I think coupled with that, there is sometimes an impression

that scheduling is straightforward. How hard could it be? We book a meeting someone all day every day, but it's not a meeting, it's an appointment, it's an engagement. It's an opportunity to sell.

Nick Barnes:

And where we see the biggest growth across all of our customer base, where we see frankly, the customers that have nailed it, it's where they are sales-led, initiative-led. They are reaching out. It's a pro ... Some of our customers in some cases three quarters to 80% of their appointment volume comes from staff members reaching out to customers, reacting to life events or life changes. Be it the sort of personalization at [inaudible 00:10:32] where you are really looking at, you've got kids who've graduated from college. You just had a new arrival or you are going through different changes in life.

Nick Barnes:

That will mean that you are looking for some kind of change to your financial situation. What we do see as well from the data, and this is one of the slight conundrums that we see, a growth in virtual or video appointments, video interaction, but at the same time, a growth in the need and desire for one-to-one human advisory interactions. And that's reflected across the 10 branch credit union right through to the 3000 branch full service coast to coast bank.

James Robert Lay:

Great point on the video side of things, because I know that a recent study from Vonage found consumers are using video calls to communicate with businesses 67% more than they were a year ago. And once again, like appointment scheduling, I've been advocating to build in video comms as part of a financial brand sales and service strategy. I think was primarily a great point about not having a home in this appointment scheduling side of things, because I think video historically was viewed as a marketing activity, but now it's an augmentation to the calls and service experience.

James Robert Lay:

So what are those opportunities to make video an even bigger part of the sales and service experience in conjunction with appointments scheduling? Because I think it's like peanut butter and jelly. They go hand in hand together.

Nick Barnes:

Perfect. Exactly that. And then again, within that spectrum of that interaction, it could be an instant call center, contact center, 24-hour banking appointment. Meet with me now. I'll quickly jump call with you, we'll talk you through it. And some of the other technologies come hand in hand with that. So co-browsing, some of the conversational technologies. The ability to quickly meet with someone, authenticate, do the ID check and move forward.

James Robert Lay:

"I have a problem, and I need help now." Versus, "I think where you're going with this."

Nick Barnes:

Exactly. And this is the reactive proactive balance that you want to get right. And as I said, 80% in some cases is a proactive interaction. However, you and I are both consumers. We've probably dealt with our banks a lot over the years. And if you want to get hold of someone, about something as important about your finance, your tolerance for waiting, your tolerance for clicking, your tolerance for funding around trying to find advice or the answer that you need to settle what is ordinarily a very important or a noted decision when it comes to your finances?

Nick Barnes:

So it's choice. It's the ability to offer choice. You mentioned you've been prolific on your sort of predictions on growth over time, over the last four, five, six years. You've been talking about this subject. And actually some of the customers that we see, some of our customers at JRNI that we see who are really leading the space here have been working at the appointment scheduling piece for four or five years-

James Robert Lay:
Absolutely.

Nick Barnes:

... to growing the omnichannel engagement piece. But now moving that on, conversational technologies, as I mentioned, those one-to-one experiences, how do you bring even more to that? How do you cater for what is a diverse group of stakeholders from the out of network, out of branch, remote customers that frankly it's a lifeline to them being able to do banking on their mobile phone. To the wealth management sort of advisory pensions insurance space, where you want to look into the eyes of who you are talking to and really build a relationship. Really exciting times.

James Robert Lay:

There's a fantastic video years ago. It's got to be at least eight to 10 at this point from Umpqua Bank that showed their vision for the future of banking. And a lot of it was involved to the scheduling side of things, to the video side of things, being able to connect via mobile device through video so that I could get that face to face via screen to screen.

James Robert Lay:

And I remember showing that at board sessions, at executive sessions, at conferences, at training events. And it was almost met with, "Yeah, right. That's not going to happen." And I'm like, "Just, no, it is going to happen." And those, to your point, who have been at it for four, five, six, seven years they built that foundation and now they're able to scale and move further, further, faster. I want to come back to this point on video and the employee experience and get your take on this, because I do believe that that proactive outreach is a fantastic way to get appointments scheduled because ...


James Robert Lay:

Think about it. And I literally was just having this conversation recently with a financial brand in our coaching program. And we were talking about ... I was like, "When was the last time that your branch manager sent, or your loan officer, sent a proactive outreach to your account holders?" And it looked like it was coming from him. And this is where automation can bridge some of that gap right there so that they can, to use the words of Issy Sharp from Four Seasons, automate the predictable so that we can spend more time humanizing the exceptional.

James Robert Lay:

I'm a branch manager, I'm a loan officer, I'm used to this face to face real world experience but I know the importance of video, but I'm intimidated by video, how can we maybe put their minds at ease of saying, "You can do this." Because I do think it's a little bit of a different skillset to get comfortable looking into the eye of the camera and not having a person in front of you but a camera? How can we help make people feel a little bit more comfortable with that experience?

Nick Barnes:



Absolutely. That's a really good point. The whole point of this or the tone of this is humanizing the digital. But a lot of work goes into making that a seamless experience. Whatever channel you are hopping from across, whatever entry points, whatever your call to actions are, it's about making that a seamless experience. And so some of the pioneers of this, US Bank, HSBBC, M&T Bank, they've been doing this a long time.

Nick Barnes:

They've grown a very large, significant, prominent, appointment culture throughout their organization. And that's been from a continual feedback loop with the customer. From tagging any kind of entry point or website of any nature. From making it seamless to be able to carry out what's known as ... There's a way of sampling. Basically having a continual survey throughout your experience.

Nick Barnes:

And so, US Bank's great at this. It's called persistent feedback. And so at any one point you're able to basically say, "I'm happy, not happy, indifferent. Here's a suggestion." Whatever it may be about that. And so they've eased their customer into this. The other item I've seen here as well, which is quite interesting if you think about the concept of virtual locations, but we've actually seen video appointments being carried out from bank branches.

James Robert Lay:

Yes.

Nick Barnes:

And so with library in the background, with the branding, with the correct know your customer routines, with the ability to do identity checks, much easier now. But here's some stats. And to your question around how have you embedded customers into this? Well, again, think about it as in the customer benefits from an engaged staff member, from an efficient staff member. So virtual appointments across our aggregate data set are now 6% of all appointments up from 1%. Just 1% 12 months ago.

James Robert Lay:

Wow.

Nick Barnes:

35% of all of our appointments are for new products or services. Virtual appointments take on average half the time the same appointment took in-person. And so if you just think about some of those, the 500% increase in virtual usage, if you think about the 75% increase in new products and services there, and if you think about that time-saving, those efficiencies, all of that translates through to a much better experience for customers.

Nick Barnes:

Quite often, as we mentioned previously, you want to quickly jump onto a call and solve your problem when you have a need. Likewise, through integrating, through CRMs, through workforce management systems, we are able to bring into a proactive outreach from the banker, from the advisor to really bring in a lot of context to that customer. And so I spoke earlier about allowing for or catering for life events.

Nick Barnes:

And so that use or prediction, that almost just in time but reacting to life events is a really good way of reaching out to your customer because it is personalization at scale.

James Robert Lay:

Yes.

Nick Barnes:

If the customer feels you know them, I'm a consumer, as I've mentioned before, I take no offense to my bank reaching out to me based on my sort of situation, if you like. Be it mortgage lending, or college funds, or whatever it may be I take that as a sign of strength, as a sign of relationship.

James Robert Lay:

Absolutely.

Nick Barnes:

And that ability there, that's what we've seen. We talk about these torch barrels of the appointment scheduling industry. Those have found a way to really tap in to the customers. So if you like the metadata around their customers and then use that candidly as a sales, the program. The ability to grow lifetime value, to grow engagement, to enhance products and services and cross-sell across those different business lines.

Nick Barnes:

And so that targeted approach, not too heavy, but based on that, based on the sort of metadata, as I mentioned, really does come across well to a customer and feels you're engaged with them, you know them, and you share the same value.

James Robert Lay:

I think it's that idea of being proactive in doing the outreach as opposed to being reactive is what's going to differentiate financial brands, those winners over the next five to 10 years, will build that proactive piece of this element into their culture as opposed to being reactive, because any relationship that you don't hear from, you're like, "Do I not matter to them?" That's where things, I think, begin to become more transactional, where the opportunity is to really be transformational, helping first and then selling second. We're going to come back to that point here in a bit.

James Robert Lay:

Because we've talked a little bit about appointment scheduling, we've talked a little bit about video and experience. But in a JRNI article that that was posted, it was noted that top 10 bank in the US reduced their appointment link by half by using virtual appointments. So I'm curious what happens to the branch going forward into the future? Because if we can do all of this virtually, then I'm like, "Well, maybe Brett King was right. Branch Today, Gone Tomorrow. So what's your take on this going forward into the future around physical branches?

Nick Barnes:

Respectfully to Brett, the data does not support that argument. So yes, there has been a reduction in the physical footprint, but actually, if you look at it statistically, there has not been a reduction that equals that in terms of the number of staff, in terms of the number of colleagues. And that's because a number of reasons, there's a lot of knowledge based on that. There's a lot of trust that ... What the pandemic really did was showing a spotlight on quite how much community banking, for example, was an integral part of the community.

Nick Barnes:

It sounds obvious, but this is where credit unions, and frankly, banks can take a leaf out of credit union's book here. It's about the member experience. And so with that in mind, we've not seen a reduction in the number of staff members. What we have seen is a transition from, if you like, re-homing or relocating those staff members into virtual settings.

James Robert Lay:
Yes.

Nick Barnes:
And so they could be based in all four corners of a time zone. They could be based in multiple different time zones, but it's been that ability to absorb what are 95% of all physical bank, anything you can carry out in a branch, you can actually do online now. But it's that knowledge, it's that trust. It's that human experience. Again, you talk about humanizing digital, that's people, that's knowledge. I've banked with the same bank for 24 plus years, and there's a number of reasons for that.

Nick Barnes:
There may be one that pays better savings rates. There may be one that offers additional products and services. But I have a trust, I have a relationship with them. They've advised me on many important points of my life. And I think we need to factor in that human component to branches, to banks. And so we work with some of the largest banks throughout the world, and in particular here in the USA. And ultimately, yes, they are reducing their branch footprint, but they're not reducing their commitment through colleagues to the customers.

James Robert Lay:
And I agree with that. And that's one of the reasons that I encourage financial brands to read Banking on Digital Growth, not just from the lens of marketing, but from the lens of marketing sales and service. I even had the SVP of retail of a multi-billion dollar community organization. I was doing a workshop with them, and we had a break, and he came up to me at the break. He said, "I just want to tell you, I didn't want to read your book. I didn't think that it would be anything that I would gain from it."

James Robert Lay:
And I said, "Well, I appreciate the honesty and the feedback." He said, "But no, you transformed my thinking. You gave me hope for my team, that people are still going to be needed going forward into the future." I said, "Absolutely." And I said, "I think even more so, if we're wanting to truly commit to put the transformation of people over the commoditized transaction of dollars and cents, the only way that that transformation is going to happen is with a human component. We could have the best apps in the world, we can put AI and recommendation engines in those apps, but if we're wanting to establish positive behavior change that leads to a bigger, better brighter financial future for our account holders, for our members, the human element comes into play because it's a human element where we get that accountability. It's the human element that we get that deep level expertise. That can all be augmented with automation, with AI, with technology, with recommendation engines, but I still do believe it is the people factor that come in here."

James Robert Lay:
I want to pull up to a high level. And Nick, this has been a great conversation. Pull up to a high level as we start to wrap up. I read in a JRNI article that 59% of customers think it will be faster to speak to a specialist if they schedule an appointment online. And we're seeing those trends play out from an experiential standpoint as well. Looking ahead towards the future of financial brands optimizing their

experiences, what do you feel are the biggest opportunities available for them to either create something new or capitalize on strength that they already have going forward?

Nick Barnes:

Absolutely. And I've written a few articles on this, of looking at the future state here. And I think one interesting area to sort of remember here is that, when we're dealing with a spectrum of consumers, of members, there are obviously priorities amongst those groups, differing priorities. So for some generations, it's a physical trust thing. For some generations it's about sharing values.

Nick Barnes:

However, the important point here is about knowing your customer. But there are knowing your customer routines already out there, but this is taking it to a whole new level. And so for us that aspect of making sure you have the trust, having an advisor in front of your members at any one point, you can do a lot online. You can do a lot through these sort of, as I mentioned, low touch [inaudible 00:29:06] check in account, you can get a credit card. But humans, society around the world have not moved on from human trust when it comes to important decisions along with that, such as their finances.

Nick Barnes:

So looking forward, it's unrelenting focus on customer satisfaction, but that comes with being adaptable. So it's satisfaction through adaptability. How do you respond at any one point to your customer? How do you use data to really target, to do what we call hyperpersonalization? So the ability to really reach out at the right point at the right moment, we've suggested ideas and products. When we sort of look at this online versus in-person, I think actually that's just too binary.

Nick Barnes:

There really is a blend here. We should be at whatever the choice of the customer is. Allow for it all. I've been speaking about hybrid banking since the pandemic came about. Not trying to claim being the first to talk about that. But what I mean by that is, it's always seemed to me that the centrist position on this is the right way forward, because then you're catering for everyone.

James Robert Lay:

It's not a one, it's not another, it's the best of blending the both worlds together. And I think we can learn a lot from the old book series, Choose Your Own Adventure back in the 1980s, to where you would read and you would pick, "Well, I want to go this way." Or, "I want to go this way." Because it does come down to the individual choosing their own adventure of how they want to connect with another human being.

James Robert Lay:

And the more that we can empower those decisions, the better off the experience will be. I want to flip that question around and not just look only at the opportunities, but maybe what is the big roadblock? What's the challenge that financial brands must be aware of when it comes to this idea of appointment scheduling and video? What's one thing that could hold them back from capitalizing on the opportunities that are available to them?

Nick Barnes:

Yeah. And that, I think, out of everything is a particularly insightful question, because ... And I've mentioned before, one of the areas that, I guess, has restricted the growth of appointment schedule over the years has been, where does it live? What home does it have? And so this appointment culture, as I mentioned, the organizations that are really setting lights with this, they have an ingrained appointment culture.

Nick Barnes:

There are metrics, there are targets, there are social factors to consider. One of our customers has been opening branches or virtual locations that are focused on members of the community. Whatever the member, different areas of the community are, it's an unrelenting focus on the staff that serve those customers in those communities. And so personally, I just think that until there is an employment culture ingrained, like any organization, you need a plan and you need to stick with it and see it through and adjust it where necessary.

Nick Barnes:

So to me it's structurally about embedding an appointment culture. It could be easily done though as we see some real success stories from this. And recent events at recent conferences at future branches in Austin, for example, recently the entire attendees there, every single one of them spoke in our conversations around the next appointment, the next need which is appointment setting. And so I think it's upon us. I do honestly think it is.

James Robert Lay:

I do agree with you. This idea of strategy is so critical because I've seen ... And this is just digital transformation as a whole. There's a reason that 60% to 85% of digital transformation initiatives fail regardless of what the tech is. And it's my belief that it's because we forget the human element of who's having to deploy this transformation internally.

James Robert Lay:

Do they have the clarity? Do they have the awareness? Do they have the understanding of why we're doing this in the first place, number one. And then number two, what's my role in this? Is my job, is it safe? Am I going to be displaced? And the more that we can, I would say, not just think strategy, but also just training education to help the unaware become aware of the potential future opportunities and speak into that while addressing some of their concerns, it'll put their minds at ease, and that's a repeated pattern that I hear time and time again through the training and the education and the coaching that we're doing here.

James Robert Lay:

So, Nick, I always like to end on a very practical question for the dear listener to set them on their next steps on their own journey of growth, if you will. What is one thing that they can do very practically, very simple to move forward and make progress? Because all change that leads to future transformation, that leads to future growth begins with a very small, simple step. What would that one thing be that you would recommend for them to do next?

Nick Barnes:

That's a great question. A slightly tricky one as well. I guess I'll probably quote my boss to you who says to me, "Nick, I want you to delight our customers." And I think that, when we talk about an appointment culture. When we talk about knowing your customer. When we talk about driving business outcomes and improving business outcome, it really does start and finish with delighting your customer.

Nick Barnes:

And what you will find is that, an appointment culture delights your customer, delights your staff member, and will delight your CFO because your business outcomes will improve. You are focused on the customer. You are focused on efficiencies, and both of those come together to help the bottom line. And

so to me that unrelenting focus on customers allows everything else to cascade them from there to a positive outcome.

James Robert Lay:

Rewind that back for me, because I think that's the key right there. When you delight your customers, what's the effect that, that has? Those three areas. Your customer, and then who else?

Nick Barnes:

Your staff member and your CFO.

James Robert Lay:

That's it.

Nick Barnes:

Yeah, absolutely. The bottom line, top line everything's improved as a result. And I know that sounds simplistic, but it's just fact. It's fact because we see whether it's new products and services, whether it's increasing lifetime value, whether it's increasing MPS scores, all of those metrics go up with an appointment culture.

James Robert Lay:

Because when you put people at the center of all of your thinking and all of your doing, and then the optimizations that can come from it, because I think it's important to come back to how we define experience here at the Digital Growth Institute, experiences are well defined systems and processes that have been strategically thought out, number one. Number two, applied. And then the key is number three, optimized over time resulting in hopefully positive emotions that then just continue to get that flywheel going. And we can keep making good experiences back to your point, Nick, that delight customers.

James Robert Lay:

Great conversation with you, Nick. What is the best way for someone to reach out and say hello to you to continue the conversation that we started here today?

Nick Barnes:


Absolutely. And thank you for that. And it's been a pleasure talking with you. Jrni.com. J-R-N-I dot com. You can find our blogs, our articles, data sheets, the full gamut on what JRNI does and what it offers. And we'd be very happy to speak more about this. We're very passionate about the benefits of the appointment culture.

James Robert Lay:

I also want to give a shout out as well for the Experience Evolution. Since you've got an audience, a global audience here of podcasts listeners, can you give a little bit of context for the Experience Evolution podcast?

Nick Barnes:

Yeah, absolutely. Thank you. Yeah. We periodically speak to prominent figures within the industry. We review any of the trends. We look at our aggregate data sets. We review the outcomes that come from initiatives. And it's just a nice way to, as we are today, to talk about what are exciting times in an industry that's historically been underserved in all of these areas.



Nick Barnes:

So it's really just about, as we say, it's an evolution and that's to your point just a moment ago, we look at continual improvement. If you're stale, you're going backwards, you have to keep moving forward. You have to keep delighting your customers. If you do that, then hopefully, well, ultimately things will always be okay.

James Robert Lay:

That's exactly right. Well, Nick, thank you so much for joining me on another episode of Banking on Digital Growth. This has been a lot of fun today.

Nick Barnes:

Absolute pleasure. Thank you. Good time.

James Robert Lay:

As always and until next time, be well, do good and make your bed.