## Stump The Guru

Hi, everyone. Welcome to Stump the Guru podcast with your host, Ari Galper, the world's number one authority on trust-based selling, and the creator of Unlock the Game. This monthly podcast will bring you guests from virtually every industry unrehearsed to try and stump Ari with their most difficult sales challenges. This podcast is for business owners, financial advisors, entrepreneurs, and sales executives. The guests on this show have only one goal in mind: to stump Ari. And Ari has one goal in mind: overturn the notion of selling as we know it today by building trust between buyers and sellers.

ARI GALPER: Hello, everybody, and welcome to Stump the Guru. My name is Ari Galper, your host and I'm glad to have you all here today. We have lots of people, probably thousands, all over the world listen to this podcast every time it comes out on Spotify or Apple wherever you listen to your podcast. We specialize in trust-based selling a very unique approach, which we've harnessed for the last 25 years into an art form.

> We have a lots of folks out there who have adopted our philosophies. And this is a chance for people to come on live and ask me a thorny, complex question they might have in the back of their mind to help their business move forward. And it's a chance for them to get some new ideas, execute and get some results. There are lots of folks who come back each month or come back with the results or feedback. So we love doing the show and helps a lot of people.

> And it's a nice taster for those who want to possibly step forward you order my book, my new one just came out on the website there. The one is 'Are You Chasing Ghosts?'. That's why we have six books now and have a chat with us. But it's a good way every book, I understand kind of our approach, how we think, and how we're different.

> So today's theme, I wanted to talk about this concept of people having difficulty making decisions, difficulty moving forward in the sales process. What is that? You know, it only takes me about 30 seconds to say to you right now, 'I'm in. Let's do this.' Why does it take your prospects one meeting, a second meeting, a third meeting to say I'm in? And I've thought about that a long time. And that's part of what we have now, which is called our One Call Sale model to collapse the sales cycle into one meeting.

> But what I understood before I invented that was that what you're battling out there right now in a commoditized market is indecisiveness. The inability for your prospects to say to you, 'Let's do this, I want to become your client. Let's start.'

Indecisiveness comes from complexity. It comes from too many choices. It comes from commoditization, and most industries now have been commoditized, where the experts are on its end of the fence is being shopped by their prospects.

Because everybody has one of them already, or they're making a change, but it's not new. And what's not new, what happens is prospects feel like they're in shopping mode. They got to shop you against somebody else. And they have their, quote, own process for how they make decisions. Now, the irony of this is if you ask your prospect on your first meeting, what is your number one criteria you're going to use to choose somebody that you want to work with?

They've never been asked that question before. And that forces them to tell you the truth, which usually is someone I can trust. But once you can break the pattern of indecisiveness in your sales process and how your brake it through trust because in one meeting, someone will say to you, 'I like to work with you as long as they can trust you.'

And that's the whole theme of the Stump the Guru show and theme for our approach. So you want to learn more, grab my latest book, you'll see the bottom of screen there, 'Are You Chasing ghosts?' and you can chat with us and learn more about what we do. So Steve, let's get the show going here. And we have few folks back there and we have a limited amount of time. Let's see what we can get through today.

**STEVE:** 

Alrighty, here we go. Welcome everybody to the hot summer here in New York where it's hotter than hell, but I'm going to bring Bill on first. Hey, Bill, how are you if you can let everybody know a little bit about yourself who you are, where you're from, and your question for Ari, please.

BILL:

Sure. My name is Bill Haggerty, I live in California, in Northern California, had a practice for about 30 years insurance basically just kind of graduated up into financial planning. There's my clients age asset management. And my daughter came into the business about two years ago and really trying to connect more with people through zoom and all over the country. And so we're trying to streamline the process but make it effective and short. ARI GALPER: Sure. The issue? So my big question is, you know, how do you connect with people that have good assets, they have good income they're doing some things right, but you can see a lot of things that they're not doing right. But without kind of giving them too many answers. How do you get them to that trust level where they're saying, 'Okay, where do I sign? I'm in. I want to work with you.'

ARI GALPER:

Exactly. Yeah, I know what you're saying.

**BILL:** 

And the other there's a two parts. The other one is younger generation, because my daughter's going with a lot younger generation. And they're kicking tires. They're the Suze Orman, the Dave Ramsey, you know, I just need S&P 500 and a piece, a little term insurance policy. And I'm good to go, you know. And so how do you break through that to get them to that connection level?

ARI GALPER:

Well, regardless of age, human nature is the same. And most folks out there are skeptical of experts. And they are, in their mind thinking themselves, 'Do I trust this person?' That's shifted. Before COVID, it wasn't like that. When you met someone who was an expert, you're like, 'Okay.', you have relationship with them, and you do work business with them. But things shifted now that everything's online.

So your main question is, how do I break through that barrier to build trust with someone in a short amount of time in one conversation, say via zoom, so they can feel comfortable moving forward. Because the irony of all this is they don't really care about how you solve their problem, what they care about, is are you the one to solve it or not. And so it requires letting go a lot of the old habits and conditioning we've been used to doing because a lot of us grew up in the know like and trust model.

We get to know somebody build relationship with them first, and then over time, they work with you. But there's no time do that now. That's the challenge. So the first thing we have to do is eliminate fact-finding from your first meeting. Don't ask them any facts. Because you can like a human calculator, coding the inputs and outputs. And they can tell you're not operating from the heart level, you're operating from the head level. Next thing you want to do, these are some big changes is not to work on building a relationship with them.

That sounds kind of crazy and so antithetical to the entire industry. But the whole concept here is on this meeting, you don't want to get to know them. You want to get to know their problem. It's a shift. Like when you go to your doctor, first thing he says to you, 'Where does it hurt? You say, 'My shoulder.' He says, 'Let me take a look. It looks so sore, let's get your X rays right away and see what's going on.' He gets the X ray, 'Here's the problem you've got. You got that going on. And got that going on.' And you're going 'Oh, wow. I didn't realize that.'

BILL:

How do you do that without asking fat questions, you know, how do you close?

ARI GALPER:

You do what I call trust based questions, not fact finding questions, so questions that open up the entirety of their problems. So you might start your meeting with 'Nice to meet you.' 'Nice to meet you as well.' But no more chitchat after that. No, 'How's the ballgame? How'd you hear about us? What's?' Don't go backwards, stay present. You say 'You know if it's okay with you, Mike, you take step back for a moment, and walk me with your background and situation up to your financial concerns.' Key word concerns, 'and we'll go from there. Would that be okay with you?'

You take it figures like this out of your mouth and sit back. Because I trained you not to talk because people like to talk and also sends a message that this meeting is not about you. They don't care about you nothing personally. But this tells them that you're just going to listen to them. And then they open up and their brain goes right to their concerns, not bantering with you to get to know you better. Now that takes them right down what I call the iceberg. We then can unpack that problem and go down to a level that I call COI cost of inaction. We can help them to see the impact of not solving the problem. Now there's a business case for moving them forward.

That's a quick summary of what we teach in the model. And to jump real fast over to the younger folks out there. Like any anybody else, regardless of age, they obviously have a connection to somebody they're following, but they still need your help. And it's going to be the same process with them, regardless of the age, assuming you get the zoom. Now, when it comes to marketing, that's a different story. I have got a model for that too. But save that for next time or are come at a separate time with me. We can chat more about it. Okay, Bill.

**BILL:** Alright. Sounds good. Thank you.

All right. Take care. Thank you so much. Okay, we are back to the Stump the Guru show and great first question, very real question. A lot advisors are challenged with the market right now. And because we're so used to the model of know like and trust long sales cycles, free consulting, free education, but that is a commoditized approach. And you cannot do what everyone else does in your market. Because usually most industries have a norm. A norm is average.

You cannot be average, and they're going to hire you on your approach, not your solutions. because your solutions are commoditized so you got to upgrade the art of your approach. So it's so unique and different, that they hire you just on that, because you only have one meeting to do it. All right, so Steve who else do we have today?

Alrighty. We're going to bring somebody who I haven't seen in a while. I love this guy. I'm going to bring on Marco. Oh, he was here on the left. There we go, oh, you got him. You're looking like homeless like that.

**MARCO:** Yeah, there you got..., you know.

I'm going to send you a wig of my hair, then you're going to be ready to rock and roll. So since you've never been on the show yet, this is your first time to see you know, everybody comes on and say who they are a little bit about the back history. And then your question for Ari. So rock out my friend.

**MARCO:** Absolutely. Good morning. Good morning Ari.

**ARI GALPER:** Hi, Marco.

Yes, my name is Marco. I'm a mortgage broker. I'm based in Sydney, Australia. My company is called Stars Broking Services. We've been operating for 10 years now. And we mainly focus on residential and commercial loans. Now, Ari, my question for you today is that most of our business is referred most of our customers come to us asking help with finance. And usually they let us know that they don't have a clue about what to do where to go in order to get their home loan.

They don't know anything about grants, government schemes. And yeah, they sit down with us, and they would like the whole rundown. The biggest issue I have is that from time to time, we'll probably... I should say the biggest issue that I have, and I would like to resolve is to stop or avoid giving free consultations.

STEVE:

**ARI GALPER:** 

STEVE:

MARCO:

So how can I say it's a bit of a challenge, because on one hand, you need to prove to the client that you're the best person for helping them and at the same time, you need to provide some kind of information for them to make this assessment that you are the best person. Although at the same time, I don't want to give out too, too much. But I just want to eliminate or reduce the percentage of leads...

ARI GALPER: Sure.

MARCO POLO: ... or referrals that come through that basically get a free consultation and then just

disappear and vanish never to be... again.

**ARI GALPER:** Good question. Now, you do not have to prove yourself. Okay, so I want you to

eliminate that from the back of your mind that your job is to present, prove, show, show value, give value. Now, the perception might be that they're shopping you and you got to show them you can do the job. Now they know what you do. You're a mortgage broker, it's not a surprise to them, when they show up. They know what mortgage brokers do. You don't have to overwhelm them or show them how much better you are

than anybody else.

That is not the goal. The goal is for them to feel that you care about them, and that their situation is so unique. You've never seen it before. It's just special. Because what might be happening is you've been doing this for 10 years now. You've done this so many times in the back of your mind when they come and say here's my challenge your system goes 'Easy. I've done this 1000 times, no problem. Let me show this, let me show you that. Let me show you this.'

And they feel like it's just they're just a number. What you need to do is make them feel special. And say things like you know, 'Your situation is quite unique. Because you want to do this to that. And I think that you don't really fit into any boxes that we're probably used to here. But why don't we talk about your situation. And let's map out a plan that would be probably best and customized to your unique circumstances. How's that sound to you, Mike?'

See how that feels personal, customized, not generic and not educational? You're not educating them on things. You're building a quote, 'building a plan' with them or roadmap for how to structure their thought process to make that decision.

MARCO: Yeah.

**ARI GALPER:** Now you're a consultant.

**MARCO:** I'll try this this morning my next appointment.

**ARI GALPER:** Yes, you got to shift your mindset to a doctor patient conversation with a consultant.

And you're showing them an x ray of their problem. And you're customizing the answer to their unique situation. You're not educating them on options. Do not give them options. Give them a plan. And we'll talk more about that one on one when we talk next

time.

**MARCO:** Perfect. Thank you very much, Ari. Great to see you.

**ARI GALPER:** Good to see you, Marco. All right.

**MARCO:** See you.

**ARI GALPER:** Take care.

**MARCO:** Goodnight.

**ARI GALPER:** That's a great question. It happens all the time and what I call the experts sale. Whereas

as experts we feel it's our job to prove ourselves. It's our job to educate the market and your prospects. Do not do that. That commoditizes you. That's what every other expert does. All they want to feel, your prospects, want to feel is do you care about them. Are they special? Can they trust you? And the only way to do that is to reimagine your

process. So you line up with what's in the back of their mind.

Now what's the back of your mind, and that's what we teach in our One Call Sale process. It is very unique. In fact, we patented our process now. Out patent is pending at the patent office, and it's very special. And it's really comes a lot from my son, Toby who has Down syndrome. And he taught me a lot about being honest, open people, transparent, and to stop selling, but to connect with people at a deep level, and we put a framework around that to make it easy to learn. But once you understand this, you'll never ever go back to the old way again, I promise. Okay, Steve, what do we have next?

STEVE: All righty, we got Sam coming on. Sam, I'm not telling you what to do, man. I'm just

going to let... I'm just going to exit stage left. I know you know what to do.

SAM: Thanks, Steve. Hey, Ari, how are you going? Business Consulting. And very similar to I

got a perfect question. And it leads into the other two gentlemen, which I get, I understand. Here's my question, what I'm noticing is that there's a level of a trend around impatience. And there's a trend around, you know, as you said, people, you know, no longer respect the authority, and they want to challenge you a lot, right? And

they're in shopping mode.

So my question is this, and it's consistent with the other two gentlemen, I get what you're saying. And I practice it. It's fantastic. Where I struggle sometimes is how do you deal with the person that wants to resist the questions and don't really want to get on board? They don't like your diagnostic approach. They're basically saying, 'I don't, just just, I don't care about that. Just tell me what I want.' Right? 'Tell me what I'm here to ask you about.' Like in that gentleman's case, it could be a mortgage, you said, you know, like, 'I want to need to know about that.'

So when you get that pushback, where people don't want to comply with just the answering any questions that you have that you need to assess whether they're a fit or not, and you're trying to help them right? Could you give me some guidance around that, and so some of your wisdom around how to combat that?

**ARI GALPER:** Just for fun, just for fun and a metaphor, what do you think a doctor would say, if a patient came in and said to the doctor, my shoulder hurts, I need surgery, I need this

medicine. And I need this, but no X rays, just just give me that please. Just for fun.

**SAM:** He'd say, 'Well, what are you talking about? Are you kidding? I'm the doctor, you're

not?'

ARI GALPER: The doctor would say, I think you need something else for your mind, because you're

getting crazy.

SAM: ....Well, that... you know some of these people... say "Are you on drugs?"

ARI GALPER: Of course. Okay, so I'm just playing around. But I want to make it clear for the audience,

that you have to keep restructuring your mind. You're the authority and they are not.

Okay, and they're going to try to hijack your agenda, Sam.

**SAM:** Exactly.

**ARI GALPER:** They're going to try come in there and command it and be the bull in the china shop.

Because that's their way of feeling in control.

**SAM:** Exactly.

**ARI GALPER:** That's their way of not feeling sold by you. That's their way of defending themselves

what they think is coming their way, which, of course, won't come their way because you and others in our world don't do those kinds of things. But that's what that's the

market right now.

**SAM:** Yeah.

**ARI GALPER:** They're coming to you with their guard up. So our job is to bring their guard down so

they can trust you. So they feel vulnerable and open up to tell you the truth of what the real problem is. Because when they come in like that, they don't tell you the truth. They give you a small percentage of it when they trivialize the problem, and you got to guess

and bob and weave and help you get it right. And that's really dangerous to do that.

Now, the way you make the shift with someone like that, I get this sometimes, too. You know, people said to me, 'Ari, what can you do for me?' And the first thing my system does in my mind is I lower my voice. I take a deep breath, and I stay calm. Because people like that are trying to get you to a higher intensity level to match their level. You

got to calm them down.

So when the guy says to me last week, you know, 'What can do for me?', what I said to him, was this, 'At this point, John, probably nothing.' And he says, 'Well, what do you mean?' I said, 'I have no idea what I can do for you to the extent that I can, until I understand the full landscape or 360s of your situation. It's unethical for me to provide any advice until I do have a full 360 quick view of your situation. Would you be open to me asking you a couple questions first so I understand more about the context of your

challenge, we'll go from there, would that be okay with you?'

Now, I said it like that even softer than that to them, and he just calmed down. Because what I said to him was logical. It makes complete common sense. He's being emotional, commanding, and directive and controlling. Right? I can't help the patient if they aren't

in patient mode. So our job is to help these people move into patient mode. So we can do our job of diagnosing their problem and unpacking that issue.

So if you get someone who comes to you like that, Sam, you can tell right off the bat, it's just really directive and controlling. You just cut it sit back, take a deep breath. And just explain to them why you cannot provide ethically any suggestions or ideas yet, because what you will if you did that, most likely that would be inaccurate or incorrect, because then you don't have the full picture of the situation. And you don't work like that.

Here's what you can say you don't take shortcuts. You don't work like everybody else. And you have a process for how you get done right the first time. You don't do any guessing at all, based upon cursory information, and you always say to them, 'Would you be okay with that?'

**SAM:** Yeah, yeah. That's perfect, Ari. I love it. I guess the question is, you're going to love this

guy, right? What if someone was still resist that point, which happens, sometimes they

just ignore...

ARI GALPER: Then you say one more time. If you're not willing to allow me to understand you better

and understand your situation. So I can better diagnose it. I don't think I'm the best

person for you.

**SAM:** That's a nice bold move. I like that.

**ARI GALPER:** But notice my whole aura about me now. I'm backing away. I'm not confronting, so he

wants you or she wants you to confront them. That's a bully, do not confront a bully, okay? Defuse in the scenario, the situation, then they will back down. Now they don't back down, then exit them as soon as possible. If they do not comply with your process, they are not the ideal client. That's number one rule, you have a process, they've got to follow it, you'll give them one chance, maybe two, to adapt to your process. If they don't

show them the exit door.

**SAM:** Yeah. I think that...

**ARI GALPER:** Do not adapt to your prospects. That's the worst thing to ever do because they

themselves need help articulating their own problem. And if you have the skill set that we have here, you know how to do that, to impress them, the fact that you know them, or they know themselves, and that's what creates trust, because they respect you by

not you selling to them, but by you understanding them better.

That's what you know, when you meet someone, or wife or husband or girlfriend, you set yourself up. She gets me. He's got me. That's what trust is not educating them, not

persuading them, not becoming their friend.

**SAM:** Yeah.

**ARI GALPER:** Does that help Sam?

**SAM:** It does. I think the hidden message I've gotten there, we're not the thing that stands out

is be able to let go and know that not everybody, you can save. Not everybody you can

help. And I guess that's, you know, because part of my thinking is why did you come on the call for? You know, why did you reach out to me?

**ARI GALPER:** 

Don't forget, we have to give them some empathy. Think about where they're coming from. They're coming from a sense of fear. And they're worried, they're concerned that you're going to be super sharp, and persuade and convince them to do something they want to do. That's what their perception is of you, not you in general, but you, any expert.

They're assuming that you're smarter than they are. You're going to use that against them to make that sale. That's what they're thinking in the back of their head. Because that's how they got, you know, that's how it is out there for everybody else, but not people who are with us. So we're the niche here, right? We're the fractional group who does not operate that way.

So when they get to you, you got to calm them down with our languaging and our approach, and then you got to unpack their situation, and go what I call behind enemy lines and go deep inside their world, and stay in there to finally say this to you. 'How can you help, Sam?' Yeah, wait for that moment, requires immense patience, and letting go of the sale, and focusing on the truth. Once you make that mind shift, you should be converting everybody who complies to your process at that point, Sam?

SAM:

Yeah, no, I love it Ari. That makes total sense. You're right. I mean, I've got to think about it from their perspective. They're probably guarded and jaded. You know, they've had a lot of conversations with people and some of them have even lost money, you know, unintended... be more aware of that.

**ARI GALPER:** 

A lot of this is about empathy and caring, understanding where they're coming from and coming down and not for them to feel that about you that you're not out to make the sale.

SAM:

Yeah, the biggest thing you said, Ari, the biggest thing I just took as a takeaway is the first part is to not fall into it. Just got to be calm, relax, and then itself, who take the edge off the whole thing anyway.

ARI GALPER:

You'd be amazed that comes from Aikido training, where we have an attacker coming your way, you don't resist the attack, you defuse the attack, you step aside, and you move into a circle the ground, same concepts, Sam. And when you feel like you're in a call with someone, and you feel resistance, don't let that catch you into your getting resist back. You got to let go and let it go right past you. That way you can think clearly. Otherwise, what happens is you're not thinking you're acting, and you're not seeing things 360.

SAM:

That's gold, Ari. That's the gold there, Ari. Thank you very much.

ARI GALPER:

All right. Okay, Steve, I think we're good to go. Let anybody else on, you can jump back in, but if not...

**STEVE:** Yes, we have one more. So, Lily. So Bill works with his daughter, Lily. So we're going to

bring really Lily Haggerty on? Hey, Lily, how are you today? So...

LILY: I'm doing well. How are you?

STEVE: Doing alright. You heard the deal when I said to you that we know where you guys are

from, but I know you have another question to add to Ari. So I'm going to let you guys.

LILY: Yeah, I'm kind of piggybacking off of what my dad asked and you made a really good

point is like completely taking away from the fact-finding questions of not like, obviously not focusing on getting to know them, you want to get to know their problem, but when you are able to mark it towards a slew of people, whether they're a business owner, whether they're, you know, high value, whether they're small family, things like that.

How do you, you have to get to know them in a sense. So how do you kind of balance

that taking away from the fact-finding?

ARI GALPER: Well, you don't have to get to know them. Your whole industry has been taught to get

to know the client at all levels, as a way for them to feel that you care about them.

**LILY:** Right.

ARI GALPER: That's relationship building, traditional relationship building. Okay. And but here's what I

discovered, real relationships take time, lots of time.

**LILY:** Right.

**ARI GALPER:** If you end up doing that, like every other advisor in their first meeting, they they've

been through this game a few times, especially high net worth folks. They have advisors that met advisors, and they all do the same thing. 'So tell me about what you brought in today. What are your some of your goals? Tell us a little about you.' It's like it goes left and right and left and right. And then there's chemistry, 'I want to feel as good.' And at

the end, they want to think about it.

LILY: Right.

**ARI GALPER:** You're like, what happened? We had good chemistry. I ask them all kinds of questions.

And they want to go think about it. What? Right? It's because we are going to have a directed process for them to help them see the seriousness, and the gravity, and then priority of their situation. We have to be able to have a model and a process to help them see they're coming to you guarded, they're holding back and only giving you service level descriptions of their problems. Because they don't trust you enough to

open up to you and say, here's what's really going on.

**LILY:** Right.

ARI GALPER: My wife and I are about to divorce. We got lots of money in my 401 K plan. I'm not sure

what...' They just want... they don't know you well enough to do that. But your job is to allow that to occur in that one meeting, using this trust-based languaging and helping them see the seriousness and priority of their situation, and the economic or emotional

impact of not solving their problem.

**LILY:** Yeah.

**ARI GALPER:** You want them to own it. And you're going to say to them at the end, 'Is this a priority

for you?'

LILY: Yeah.

ARI GALPER: ... to address, resolve once and for all. So you can finally get this off your plate, take care

of a family and move on. And I'm okay if it's not.' It's not a close, it's just the truth. You want them to own it first, then they're going to say to you, 'Yeah, you're right. It's a problem. We want forgo.' Then you can onboard them with what we call a roadmap we develop to as a new client right there and then, but you got to stay focused and locked into their problem. If you start to go sideways, zigzag around, and other stuff like that,

like go off the ski trail in the forest, and you'll lose them.

LILY: Yeah.

**ARI GALPER:** So it requires us to be more directed more focused so that when they come in to see

you, it's not the same as the other advisors they have.

**LILY:** Yeah, there's not a whole lot of beating around the bush. Yeah.

ARI GALPER: Yeah. Because that's what most people advisors do. 'Tell us about what your goal is,

what are you trying to achieve? Give us.' It's like, oh, God, they've been this 100 times

really. They just want someone to focus.

LILY: Got it.

ARI GALPER: But it's a shift in mindset. It really is for folks who've been around a long time the

industry. We're used to the old, nice to meet you, you know, it's like, oh, God, they

know it's a sales thing.

LILY: Yeah.

ARI GALPER: All right?

**LILY:** Yeah. I know, that helped. Thank you.

**ARI GALPER:** Nice to meet you, Lily.

LILY: Thanks...

ARI GALPER: All right, that'll wrap up our show for today. And hopefully, lots of folks listening are

getting some notes, shifting their thinking around this and most importantly, letting go of the old way of thinking because the world has changed as you all know. If you're still using the old mindset, selling the old way, doing free education, trying to become their friend, and allowing the meetings to go zigzag and left and right and letting them then

they drop off and you chase them. You're on the losing game.

So you got to upgrade your whole thinking and have structure to help people see they can trust you in one meeting. On that note, if you don't have our latest book yet, just go to arigalper.com. And you grab a copy of the homepage here and schedule a time to

have chat with as well. That's the latest one called 'Are You Chasing Ghosts?' and also my one before that, which is also very popular, which is called 'Trust In a Split Second.' On that note, I say goodbye. Have a great day.

We hope you've enjoyed this month's segment of Stump the Guru and that you've discovered some new trust-based selling strategies that you can apply directly to your sales process. You can get access to Ari's trust-based selling 60-minute masterclass at www.unlockthegame.com/video. And if you want to go one step further, you can order his latest book Unlock the Sales Game, and get a free one-on-one sales growth consultation at www.unlockthegame.com. Before we say goodbye for now, if you enjoy this podcast, please take a moment to review this podcast. It's easy. Just scroll down to the bottom of Stump the Guru podcast within Apple podcast until you reach ratings and reviews. Click one of the five stars under tap to rate to leave a rating. Thanks so much and we'll see you on the next show.