

Agency for Change Podcast: Mick and Judy Guttau, TS Bank

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Mick Guttau

I was sitting on a grassy knoll in Fort Benning, Georgia and a drill sergeant said, "The troops come first."

Announcer:

Welcome to Agency for Change, a podcast from KidGlov that brings you the stories of changemakers who are actively working to improve our communities. In every episode, we'll meet with people who are making a lasting impact in the places we call home.

Lyn Wineman:

You might be someone who believes in buying local. That's a very popular concept these days. The idea of shopping at small businesses in your community in order to help spur economic growth. When they in turn, pay their employees from your community or buy supplies from other local merchants. But do you bank locally as well? Local banks, particularly those in small towns, all over America are vital to the health of these communities. Offering credit that helps people start small businesses, run their farms and buy homes. Today you're going to hear about a bank in Treynor, Iowa, which has built its reputation around giving back with things like financial literacy classes and community reinvestment. And we're going to chat with a couple that made that bank what it is today. Discover why giving back is so important to them and learn about their love for their community and how you can just find out more about them. Hey everyone, this is Lyn Wineman, president and chief strategist of Kidglov. Welcome to another episode of the agency for change podcast. Today's guests are Mick and Judy Guttau, founders of TS bank, which helps ignite lasting client and community prosperity. Mick and Judy, welcome to the podcast.

Mick Guttau:

Thank you, Lyn.

Judy Guttau:

Thank you. We're happy to be here.

Lyn Wineman:

I'm so excited to talk to you because I have talked with other people from the bank who have told me part of your story. So I'm looking forward to diving into that today. And Judy, let's start with you for someone who's never heard of TS Bank. Can you explain what you do and how you help people?

Judy Guttau:

Well, we are a bank and we are a family owned community bank. And I emphasize that because we definitely focus on our community and our theme. Our motto is that we want to ignite prosperity. We also really want to help our community grow and just be better and when we say, "our community," we're talking about all the communities in our area.

Lyn Wineman:

Judy, I'm so glad you said that because it seems to me these days that everybody's trying to be a bank. A lot of big corporations are trying to be banks. Insurance companies are trying to be banks. And I think the community bank plays such an important role all throughout America that I'm glad that you shared that. And, Mick, I'd love to hear about your beginnings. Can you walk me through the journey? I understand you were in Vietnam, you were a soldier, and then you had the opportunity to purchase the bank with Judy. Tell me a little bit more about that.

Mick Guttau:

Yes. I was with air cavalry as a helicopter pilot in Vietnam and came home. My degree is in agriculture and my plans had always been back to go back to the farm. However, we were sitting in our apartment down in Fort Riley, Kansas, my last year of active duty, after I'd been home from Vietnam. My brother calls and says, "Mick, you got to call Bob at the bank." Who I'd known since I was a little boy, he was the president of the bank, and he said, "They're looking for a loan officer." I said, "Why should I call him?" He said, "Bob, you want to get back home and be connected to agriculture, and you maybe hear about land for rent, et etcetera." So anyway, I called Bob up and he offered me the job without even an interview. Of course, he'd known me for a long time.

Mick Guttau:

So anyway, I came to the bank in 1972, right out the army. My first problem was being confined because I'm a farm kid. I'm an infantry officer. I'm an air cavalry pilot and I just like to be outside. I don't really like to be confined and I don't know that I've ever been confined eight hours or nine hours a day. I came to work here and then I decided to leave because a company in Omaha offered me a job to expand their business into Iowa and I'd be working with farmers and I still get to live in my hometown. They were going to give me a car and the salary they offered me was double what I was receiving from the bank.

Mick Guttau:

And as you can probably detect, Bob, the owner of the bank, his family and I are good friends to this day, but I'm telling him that I've been interviewed, and this is the offer they got and I'm going to leave. And we both got tears in our eyes when I'm talking about this. And I finally said to him, "I said, well, Bob, I'm not happy. What would you do if you were me?" And I should preface this by saying that we were living in a house trailer at the time. We probably had a net worth of \$20,000. And anyway, I said, "Bob, what would you do if you were me?" And he said, "Well, Mick, why don't you just buy the bank?" And I said, "Bob, you got changed for a five. No, seriously." He said, "If you talk to your family and I talk to my family, maybe we can work something out."

Mick Guttau:

So Bob is only, well, we figured 13 years older than I am. And I was 31 at the time. In fact, we just had lunch with he and his wife a year ago when I went to one of my Vietnam reunions. They live in North Carolina now, so we're still connected with him. But anyway, he talked to his family and I come home and I talked to Judy about it and told her what's going on. And we prayed about it and we talked about it. And then we went up to my parents and we all live on the same farm. We went up to my mom and dad's house and asked them. My father already had it figured out. He said, "I thought something like this was going to happen."

Mick Guttau:

And I said, "You talked to Bob?" And he said, "No." Anyway, he had already talked to mom and they decided I could have anything out of the farm I could get out on a loan as long as it was okay with my siblings. So got approval from mom and dad went to my brother and sister-in-law and my sister and brother-in-law, and I'm the youngest child. They're 10 years and four years older than me and for some reason they let me risk the whole farm that at that time had been the family for about a hundred years. Now, it's approaching 150 years and I was able to borrow a quarter of a million dollars on the farm. And at the age of 31, I became a bank president.

Lyn Wineman:

Wow. What a Cinderella story really. That doesn't happen to very many 31-year-olds that first of all, they have the opportunity to buy a bank. And second of all, their family rallies together in that way to make that possible. That's what I love about small towns. Small towns make things happen like that too. And I'm curious, Judy, on your part, did you ever envision yourself going into the banking business with your husband at the young age of 31?

Judy Guttau:

Not at all. I was a home-ec major graduating from Iowa State University and we had two children. As Mick indicated we're living in the mobile home and he called up once he started and he said, "Do you think you could come help?" And well, you know what and I had been working for the farm business association together part-time. And we found we worked well together. Lots of people will say, "Well, who makes the final decision? How do you couples do that?" And I always say, "Well, I always have the last word in. It's 'yes, sir.'"

Lyn Wineman:

I love that.

Judy Guttau:

But we found that we worked well together and that he's a visionary and I'm more of an implementer of small details. And so our youngest son who is now our CEO and president was only three at the time. And I started working on a part-time basis and continued working part-time in a lot of different roles, just working with Mick and then with our bank team.

Lyn Wineman:

I love that story.

Mick Guttau:

Yeah. Couple extensions on that story is that she mentioned we were both working part-time for farm business association. So I was working about a third time for them full time at the bank, flying for the national guard, Nebraska as a pilot unit commander. And I was going to graduate school, raising hogs with our brother, other than that, didn't have much to do.

Lyn Wineman:

Right. All of those. That sounds like three full time jobs, Mick.

Mick Guttau:

Those are all great experiences, but working for the farm business association and I was working with some very successful farmers that ranged from people, maybe farming 240 acres with some cattle and hogs to one guy that was already in those days, selling millions of dollars of cattle in one year. And so it was just a very broad range of exposure. And I share with people that there's no question in my mind that it was my experience and my members in the farm business association that educated me and helped us get through the ag crisis as a banker, I learned so much from them that they helped me through the ag crisis and that they worked out very well.

Lyn Wineman:

Good for you. I think that's fantastic. We talk a lot today about having empathy in business and really understanding your client base. And you had to have had that advantage of having worked so hard and having that background to come together. I also really admire that you work together so well because a lot of couples don't really do that. And I think it sounds like you recognize you have differences that come together to make you a really great team. So Mick you mentioned the ag crisis and you have been through several different crises in your time since you've owned the bank. Why was keeping the bank alive such an important part of the community, survival in Treynor and the other communities you serve?

Mick Guttau:

Well, during the original farm crisis, we only had the one location in Treynor and just like any other business or the school or the churches or anything else, the bank is the integral part of the community and we just needed to keep it going and I got a lot of encouragement from people in the community. I got a lot of cooperation. We did have one bankruptcy, but I did what we called in-house bankruptcies. And I would have asked the whole family to come in and we'd sit around the boardroom table and I would present to them what the situation looked like and that we would need to charge this loan off down to this amount, much as basically what we would lose if they filed bankruptcy but I wanted to try and keep every family on their farm. I did not want to lose anybody that would be leaving the community.

Mick Guttau:

And so I faced it that way. We brought everybody in. We worked that out, but I would tell them I'm not going to be comfortable unless you go talk to an attorney and I should back up a little bit. One of the things I would share with them is that this formula that I'm sharing with you is going to be the exact same formula as a bankruptcy, except that you and I are each going to pay \$10,000 for legal fees. That would've been back in the seventies. It's a lot more than that now. Going to pay those legal fees. And that's 20,000, that's disappearing from this formula, but I think it's important, you go talk to your attorney. Every one of them, except one came back and accepted the offer. So we did the in-house bankruptcy and continued to work with those people. The young man that did not accept my offer, walked in my office two years later.

Judy Guttau:

Walked into your office,

Mick Guttau:

Walked into my office two years and I thanked him for that. And I said, "We got to be in this community together. Let's keep moving forward." And we're great friends to this day.

Lyn Wineman:

Mick and Judy, I know bankruptcy is not an easy or fun thing to talk about, but that story just gave me goosebumps. I feel your passion for caring for the community. That's why I love community bankers, because I think that that is a really important aspect that you don't get from a giant bank that maybe is making decisions in another state in another way. And maybe I revealed part of your answer to this next question I want to ask you, but what do you wish people knew about community banks like yours? And Judy let's start with you and then go to Mick.

Judy Guttau:

Well, I guess I would just say that we want them to know that our community bank truly wants to be a part of the community in so many ways. And we want to give back and that ties back, I'm not sure Mick mentioned this, but when he came home from Vietnam, you know what it was like.

Lyn Wineman:

Yeah.

Judy Guttau:

It was a tough time. But coming back to Treynor, people supported him and came up to us in church and greeted us. And so that's very important to us. So it just became a part of helping our families and just helping people in this community. It's really great. And I think that probably happened in a lot of rural places in America, but that was not true when he came into the airport in Los Angeles.

Mick Guttau:

I was yelled at, and of course I was in uniform. That's how we traveled in those days.

Lyn Wineman:

Absolutely.

Mick Guttau:

I was yelled at and spit at and same way when I was going to Vietnam, the airport in San Francisco, the same thing happened. Came home to my hometown and just greeted with open arms and a show of love and that's the way I knew my community. So I wasn't really surprised by that. And few years later, or maybe decades later, I realized, wow, this was special. This is something different. It's a feeling we try... You talk about doing things in other states. We now have banks in Wisconsin and Illinois and North Dakota. We have offices for our wealth management in Denver and San Francisco and Omaha, and so we are located in many areas, but we try and drive the premise that the community is what's important and what we're trying to serve.

Mick Guttau:

And we need to keep that in mind every time. In fact, when I first bought the bank and my first examination and the examiners come in, and of course, Judy probably thinks more like an examiner. She's a detail person. On the disc test, she's a high C. On the disc test, I'm a high D, and so we just think different. So when the examiners heard me say that my goal is to not tell anybody, no on a loan request, they just got this surprised look on their face. And they couldn't believe what I said. And I said, "Well, it doesn't mean I'm going to get a loan. It means I'm going to help them figure out what needs to be done

to see if they can get a loan, either through us restructuring or going to the SBA or whatever it might be." But I said, "That's how I feel we should be as a community bank and serve our customers and find an approach for that customer."

Judy Guttau:

Can I add one more thing? Because when our son was probably 10, 11, 12 junior high, he was the lawnmower for the bank and we never pushed our kids into going into banking. We just really felt they needed to pursue their own desires and he really wanted to be, he thought he was going to be a vet as he grew up. But one time Mick, you could tell that story really well about how you said to him, "Well, have you ever thought about being a banker?"

Mick Guttau:

Well, we're talking about his future one of his comments was he said, "Well, I know I don't want to go into marketing."

Judy Guttau:

Into banking.

Mick Guttau:

No, at first he said marketing.

Lyn Wineman:

Now marketing is not a bad career.

Mick Guttau:

I said, "Life is marketing." And this was a story at an older age. He was dating his wife to be, and I said, "Josh, life is marketing." And he looked at me and I said, "How do you think you got Shelly to date you?" I said, "That's called marketing." And I said, "Everything in life is marketing."

Lyn Wineman:

That's true.

Judy Guttau:

But the story I was thinking about was when Mick had said to him, "Have you ever considered being a banker?" And he said, "No, I want to do something that helps people." And that was actually before and he was going to be a veterinarian. He thought he would be a physical therapist and Mick, that just impacted his heart, so they had a heart-to-heart talk about what banking is all about.

Mick Guttau:

Yeah. We had good discussion that night.

Lyn Wineman:

Yeah. I love that. Well, I want to take this back and say Mick and Judy, both of you, thank you for your service. Thank you for what you did in Vietnam. Thank you for the sacrifices your family made, because

that's important to all of us. And I hear the emotion and passion in your voice. And I think that's the thing that I, by having this podcast and helping tell your stories, want people to understand what community bankers do. Because I think every community in America needs a bank, a church. And if they're an agricultural community, they need a co-op. And those three things kind of form that backbone in my mind. So I know that giving back is really ingrained into your culture. And Judy, I'm wondering, can you talk to me about some programs or some ways you've been able to help the community? Because I know you've been really innovative in that area.

Judy Guttau:

Well, that's kind of you, Lyn. I always want to give credit to Mick because again, he's the visionary and many times the ideas were his. I, maybe, developed one or two, but many of the ideas were his. And when we first started banking, I don't think any banks at that time were having newsletters, not in our area and thought we needed to do that. And so we got a newsletter started and of course that's evolved into more of email blasts at this time too. But we started a Statesman's club, which was a club for people 55 and over to have educational and social opportunities. We would do about 16 or 17 opportunities, but it was also just a great way to draw in new people in the area and get to know them in a more personal way. And that was just a great time. One of the very first things we did was reinstitute the watermelon feed at the county fair.

Judy Guttau:

And after that, there were just a lot of things that went on with developing who we were going to support as nonprofits and some faith-based giving as well as heartfelt giving. And so we just developed our plan of community reinvestment and then that expanded into financial literacy and our TS Institute, which is an opportunity to go into the schools and that actually was our son's idea. During the crisis in 2008, he felt people weren't understanding finances, and so we started a program which continues to this day and I've got some figures here. I should look them up and report to you, but we're impacting thousands of students here.

Lyn Wineman:

Actually, tens of thousands.

Judy Guttau:

Tens of thousands of students with this and in our local community, and in some of the other communities too, the school board actually implemented a one semester class on finances and learning personal finances and that started right here in Treynor and has expanded.

Lyn Wineman:

I know that program has grown really big too, so that's really great. You also do a program that's kind of like Shark Tank, is that right?

Judy Guttau:

Yes, we do, and that idea was actually developed by Kelsey.

Lyn Wineman:

Ah, we've talked to Kelsey on this podcast.

[Listen to our Agency for Change podcast episode with Kelsey Stupfell here - <https://kidglov.com/podcast/kelsey-stupfell/>]

Judy Guttau:

Yes you have. And we call it Rev. We call it Rev. And it's an opportunity for people to promote their entrepreneurial ideas and participate in a contest with judges and some end up receiving awards and that's been really fun. It's a fun thing to do in a community and we've been trying to implement that in our various charter locations.

Lyn Wineman:

That's fantastic.

Mick Guttau:

A local business won of our recent awards and is located here in our community and-

Judy Guttau:

Right across the street.

Mick Guttau:

Right across the street and actually hosting a food truck today to draw people in.

Lyn Wineman:

I love that. You just continue to embrace the community and give back. I'm curious, is there a particular story or memory of a way you impacted someone through your giving that stands out to you and Mick, let's start with you, and then Judy, you can jump in.

Mick Guttau:

Oh, and she's going to have to help me.

Judy Guttau:

Well, I love the mother that came up to you at-

Mick Guttau:

Oh yes. Just a few years ago. We were at a high school event up at the high school and when it was over with, and I'm standing out in the hallway because I'm just standing there leaning against the wall and she's talking to someone else and this young mother comes up to me and she's pointing her finger... She gets really close to me almost like she's punching me in the chest.

Lyn Wineman:

That sounds scary, Mick.

Mick Guttau:

Yeah. Oh no. Did we send back a check or something? What happened? And she said, "Aren't you Mick Guttau?" And I said, "Yes, I am." She said, "Well, I want you to know." And I can't remember the exact

numbers now, "But for every dollar our son gets, he puts 25 cents away for savings and 25 cents away for giving it." And then she shook her finger again. And she said, "And if it wasn't for you, he wouldn't be doing that." And I thanked her for that and she turned and walked away and I thought, "Why didn't I get her name and phone number? We could make a TV commercial."

Lyn Wineman:

That would be a great TV commercial. Well, if she's listening, please send us a message to KidGlov and we'll get that to Mick and Judy how about that?

Mick Guttau:

We've had numerous feedback from parents and other family members about what kids have learned and how maybe it's just kind of changed their lives, maybe even money management. They look at it now as kind of a hobby or a game to see how the world really works.

Lyn Wineman:

It is just such a great thing to learn that may not be part of the normal school curriculum. Teachers may not be educated on how to teach it. And if you understand how to manage your money, it does change the trajectory of your life, so think of all the students that you are impacting in that way. I think that's great, Mick and Judy. So I understand the bank is celebrating a big birthday this coming year. Could you tell us about that milestone and what it means to you and maybe some of the things you're going to do to celebrate?

Judy Guttau:

Well, it's going to be 100 years in '23, May of '23 is 100 years.

Lyn Wineman:

Congratulations.

Judy Guttau:

Thank you. As far as activities, we're really not involved in determining what's going to be planned. The marketing committee is truly working on that, but they will feed us information and get our input. I know one thing that a few years ago, a relative who was the son of one our vice presidents was very gifted in writing and he wrote a book about the history of the bank and he's passed away and we need to clean it up a little bit and get it all firmed up, and so that's something I'll be working on in the next few months too, to just make sure we have that story all complete.

Lyn Wineman:

That will be great.

Mick Guttau:

And I like to point out that of those 100 years, I've been here 51 of those years, but that's nothing because when I came, the person who was the vice president of the bank was my uncle and my godfather and he continued to work at this bank until he'd been here 77 years.

Lyn Wineman:

Wow. That's a long tenure.

Mick Guttau:

Yeah, when he graduated from Treynor, he was going to go to Iowa State, go to college. And then he ended up the banker called his parents and asked if he could talk to him about working at the bank and he started that summer and he worked here for 77 years, so really even with 51 years now I have nothing to brag about.

Lyn Wineman:

You've got a ways to go, so this next question is for either one of you. What do you think the next 100 years holds for the bank?

Mick Guttau:

I think that the team that we have at this point, there is so much talent involved and so much professionalism in so many areas that I just foresee the bank continuing to move forward with additional acquisitions and growth and expansion. And I'm quite confident the focus will be on supporting the community and giving back to.

Lyn Wineman:

Ah, that's fantastic. You have had so much success, Mick and Judy, and done so many interesting things. I'm curious to know if you think back on the time since you bought the bank, is there anything you'd change or do differently if you could?

Mick Guttau:

Oh, that's an interesting question. The opportunities that were given to us were so fantastic and God presented this thing before us and set it up. And I tell people, "I frequently don't agree with the things that He does of my life, but usually after about 10 or 15 years, I agree. Okay, you were right." And I think that's been true in what we've done, but just the continuation of moving forward and serving communities, I think will continue to bring success to the bank, not only the communities.

Lyn Wineman:

That's fantastic. Thank you for that answer. I'm next going to ask you my favorite question and people who listen to the podcast know that I am inspired by motivational quotes, and I feel so lucky to get to talk with people like the two of you on the podcast. I'm curious if you could each give us an original Judy Guttau and Mick Guttau quote for our listeners.

Mick Guttau:

I'll go first. I'm going to cheat a bit. Mine is not original, but it's very old.

Lyn Wineman:

All right.

Mick Guttau:

I've actually done presentations on this. I was sitting on a grassy knoll in Fort Benning, Georgia and a drill sergeant said, "The troops come first." I listened to what he said. And he said, "What that means to you

as officers is when you camp down for the night, you got to make sure everybody's tucked into their tents, but you're probably going to be sleeping in a tent on a cot where they're sleeping on the ground. When people are going through the mess line, you got to make sure everybody gets to the mess line and gets their food first before you go through. You will probably get more food, because there's going to be some leftover and they see your rank and they pile on a little bit more. But as always, "The troops came first." And I sat there that day and it sounded so profound to me.

Mick Guttau:

And a lot of drill sergeants are not very well-educated people. They're just very experienced people from combat and leading people. And I listened to a lot of what they said, but that was the quote that stayed in my mind. And when we built the addition onto this building, I went down the employee lounge and I look out through the glass wall of the employee lounge at the far wall on the other side of the hallway. And in one-foot-tall letters, it says in quotes, "The troops come first." And then says, "Captain Mick Guttau." And I've always said, "I didn't realize I preached that so much." So the troops here are the people who are working on the front lines, being tellers or sitting at a computer doing internet banking and that type of thing, maybe one or two states away, but still they come first because they're the face of the bank with that client.

Mick Guttau:

And so I'm not so sure that it didn't even save my life. Frequently when you're in the middle of combat, you have to change your mind about what you briefed the guys on about how we were going to do this. And sometimes in middle of a mission, I would change things up and whenever I did that and we got back, I would always get to the guys and tell why I made that decision so they could understand how I thought because my life, depending on my wing man, because he's going to put down suppressive cover when I break off of the target. So I knew that he had to understand how I think and so I kind of brought that to my work and to this bank. And like I said, I didn't know I had preached it so much it was going to appear on a wall somewhere. But it's been a valuable lesson in life and family in anything you're involved in, whether it's your church, your community, school, whatever it is.

Lyn Wineman:

Mick, I think you should write a book. I think that's the title of your book when you find yourself with a little time.

Mick Guttau:

I have a very thick file, but I don't know if it'll ever be in a book or not.

Lyn Wineman:

I think it should be. I'd be in line to buy that book. So Judy, how about you?

Judy Guttau:

Well, I also have some borrowed sayings when I've been training people or working with people who help me and if they've made a mistake and they usually feel so much worse about it than I do. And so I will say to them, something that Mick is always saying when we're in a difficult situation, but he will say, "Well, they're not shooting at me." referring to Vietnam. So it's not all that important to have made a mistake and you can always correct it. And then the other one is my mom would always say, "Well, no

one's going to know the difference in a hundred years." And so, I will share that too, sometimes to people who feel badly about a mistake.

Lyn Wineman:

I love that.

Mick Guttau:

Part of that for both of us is that she's secretary of the board and I'm chairman of the board and I've been here a long time. We've both been here a long time. And when people, especially young people and new employees walk in and they know who we are and they think about the title and stuff like that, and so we both try and put them at ease and I joke a lot with people and Judy just has a very pleasant personality. So I think they get comfortable and people are, whether it's in a bank or the teller line or whatever it is, fixing a computer, or in combat, if that person isn't put first, you're not going to have a successful outcome. If the IT guy is here in my office, trying to help me fix my computer, if I don't let him sit down on my computer, I'm not letting him be first. Then he's not going to get it fixed.

Lyn Wineman:

Mick and Judy, I feel it. I feel it talking with you today. I feel like I could talk with you for the rest of the morning, but I know podcasts have a time limit. So we probably have to keep this moving on. I'm curious for our listeners who would like to learn more about your work what's going on at the bank, maybe as you start to promote some of the hundredth year celebration, how can they find out more?

Judy Guttau:

Well, there's various ways. They can go to our website, tsbank.com and they can call. They can go on our various social media and we're on all of the social media so we can be accessed in that way.

Lyn Wineman:

That's great. We'll make sure to have a link to tsbank.com and our show notes too, for people to make it easy to access. So as we wrap up our time together today, I'd love to hear from each of you, what would you say is the most important thing you would like our listeners to remember about the work that you're doing?

Mick Guttau:

I would have to say, and again, it kind of gets back to my "the troops come first" quote, but you can say that many ways, the troops come first, the family comes first, the employees come first, the community comes first and just on and on through life. We're involved in so many different connections that we just need to make sure that we're being supportive in all those roles, whether it's our children, our parents, or whatever it might be.

Lyn Wineman:

That's fantastic.

Judy Guttau:

And I would just say that we care. We care and we'll just try to do the best we can.

Lyn Wineman:

Mick and Judy, I feel that, and I fully believe the world needs more people like you, more organizations like TS Bank, and I just really thank you for taking time to tell your story to us today.

Judy Guttau:

Thank you, Lyn. You're a sweetheart.

Lyn Wineman:

Thank you.

Announcer:

We hope you enjoyed today's Agency for Change podcast. To hear all our interviews with those who are making a positive change in our communities, or to nominate a changemaker you'd love to hear from, visit KidGlov.com at K-I-D-G-L-O-V.com to get in touch. As always, if you like what you've heard today, be sure to rate, review, subscribe, and share. Thanks for listening, and we'll see you next time.