

Episode 92

FS Thrive x Sarano Kelley: Access your potential

Sarano Kelley's purpose in life is helping advisors achieve success. His secret? A hyper-focus on communication, planning and process.

Sarano Kelley ([00:00](#)):

We all want to believe that money moves towards good and that money moves towards superior products and services. But this is not true. Money moves towards order, it doesn't move towards good, and that can be really hard to accept sometimes.

Ginevra Czech ([00:19](#)):

Welcome back to FS Thrive, a podcast by FS Investments. I'm Ginevra Czech, director of client value-add programs, and today we are joined by one of my favorite value add partners, Sarano Kelley. Sarano has a very impressive background and resume, but I actually think it's more fun to let our guests and their experience speak for themselves so we can really get to know them in their own words. We partner with Sarano in a variety of different ways. He's got a lot of different content that he is able to share, whether you are advisors looking to improve how your interacting with your clients, your centers of influence, or perhaps your recruiter looking to attract advisors and attract talent and really sharpen your communication skills around that message. Or one thing that Sarano's been doing a lot of work in recently is this idea of the mega team.

([01:13](#)):

And again, I don't want to steal Sarano's show, so we'll get into that in more detail. Really the purpose of today is to learn a little bit more about Sarano if you're not familiar with who Sarano is. And then we're going to talk about mega teams and why the rise of the mega team and the need for a COO is super important. And then hopefully share a couple of takeaways for our listeners so that they can think about what are a few tangible strategies that they're able to implement into their businesses today. So Sarano, I would actually love for you to introduce yourself, how you describe yourself, I think professionally. What are your qualifications? Why should we be listening to what you have to say today? But I'd also love for you to introduce yourself personally, what do you care about? What are you interested in? So I'll let you take it away.

Sarano Kelley ([02:03](#)):

Well, thank you for this tremendous opportunity and I do want to say that you and Fs have been just tremendous partners, and as you know, I love making a difference in people's lives and when people understand my background, they'll understand why. So the typical introduction would include things like I've been rated the number one speaker for several years running across the entire industry by the Securities Industry Association at the Warden School of Business. I've had several television shows made about my landmark coaching book called The Game Win Your Life in 90 Days. And I spent two years as a media skills coach at

the White House, none of which seems like would possibly be the case for someone who began their life with a massive speech impediment. I did not have a minor impediment. I was unintelligible. And even at six years old, for those of you with children, I still couldn't be understood.

(03:02):

And I grew up in the same neighborhood as Mike Tyson, which was famous for Mike Tyson, but also the highest murder rate in the country. So literally, if you were someone who didn't have a disability, you could easily be a target. It was definitely going to be a problem if you were different. I was also labeled as mentally slow because I went to public school. That's what they tell you if you're left-handed and they can't make you become right-handed. And as a new mom, I'm sure you can appreciate that would not be a great sendoff for your child to school. But that kicked off a very massive "I'll show you" kind of mentality. Entered basketball today, 16. I landed on Wall Street working at 44 Wall Street as a cold caller. My first year of production, my rookie year in the eighties at Naman Brothers, I did \$400,000 in production only to find out at the end of that year that one night.

(03:58):

Unbeknownst to me, I got a call the next day and tragically four of the children in my extended family had all perished that evening, that night in a horrible house fire. And you never have to tell you that. It was that experience that had me really distinguished for me what is my purpose in life? And my purpose is to give people access to their potential. And one of the ways that I do that is through communication skills. But as you know, what I have a passion for in all things is creating order that's really what I do.

Ginevra Czech (04:32):

Thank you for sharing that. I do find your background is super fascinating. I also think a lot of us in this business specifically have that aha moment or that defining moment that really made us commit to what we're doing every day. I think about financial advisors specifically. Every day you get out of bed and you're serving others, but it has to really be that motivation for you. One of your things about communication and what we're going to get into this is just to be direct and to communicate authentically with people. And so you were talking about in one of your workshops, prospects not getting back to you or maybe if it's someone you have a good relationship with, they're not getting back to you. So what do you say to them? It was super obvious, right? You just say, is everything okay? I told one of our wholesalers that, I'm not kidding you, he got a text back immediately.

Sarano Kelley (05:23):

Exactly.

Ginevra Czech (05:24):

What you're doing is working in resonating. So very interesting background in terms of lots of different experience to get you where you are today and this current iteration of the Kelley Group and what you're focused on is the mega team. So what is the mega team and why do we care?

Sarano Kelley (05:44):

Well, what brought me to this was my own personal journey because yes, I've been rated number one as a speaker, but I want to acknowledge that the same way that the investment part of the business is own science, like the investment sciences, the running of an investment practice is an entirely different affair. These are two very different technologies and the tendency if you're like me and you love something is to want to put your heart and soul into that. But that's very different than running a business. And ultimately I had to confront that there was a technology that we were teaching some of the largest teams in the industry, and yet I wasn't applying it myself, which is an organizational technology that we've designed that is featured in our landmark work that just got released on mega teams. Mega teams are considered the largest, certainly in many cases, the teams that have the most people the most assets. I do want to distinguish though that there are two kinds of teams. There are high functioning teams and there are dysfunctional teams. So just being a mega team doesn't mean that you're doing the job correctly.

Ginevra Czech ([06:56](#)):

I love your book. I think there were so many funny things in the book and then also just in our interactions when we're working together with advisors or recruiters, you talk a little bit about the impolite term stupidity, right? And laziness.

Sarano Kelley ([07:18](#)):

Well, you're going to bring that up. I should have known you would bring that up.

Ginevra Czech ([07:24](#)):

It was one of my favorite parts of the book. It really catches you off guard, I think. Can you talk to us a little bit about why, I mean, that's one of the first things you get to in the book. Why do you talk about that? What is it and why do you talk about it?

Sarano Kelley ([07:38](#)):

Well, if any of you have watched the movie, the Founder featuring Michael Keaton, and it's the story of McDonald's, Ray Kroc, the founder as it were, of the McDonald's corporation. There's a scene in the movie where Ray Crock has just seen this magical experience of watching a McDonald's in operation. It was such a beautiful thing to see, and one of the McDonald Brothers was trying to describe it to him. And what Dick McDonald's said is that it was actually a symphony of efficiency, not a single movement wasted, which I would define as also a level of organizational intelligence. Now, by contrast, this is not part of the movie that whenever we do the same thing repeatedly, but don't turn it into a system, a process, a policy, a procedure, that would be my definition of stupidity, stupidity is actually doing the same thing repeatedly, even though it should be a system and hoping that somehow it will magically just someday become easier instead of confronting that a true business has at the core of it, a series of repeatable processes including how you communicate. So yes, I do have the unmitigated goal to accuse myself and others of former and sometimes current levels of stupidity. Yes.

Ginevra Czech ([09:10](#)):

Okay. And so this is really important to me because I've heard you connect with advisors before. And I think to say that to someone, my first reaction was, oh,

could someone get defensive? And what's your answer to that? Why do you think that advisors are more willing to accept that feedback?

Sarano Kelley ([09:32](#)):

Because most people who are mentally healthy are defensive when they hear the truth. I always say that as a leader, if someone in your organization makes the mistake and they justify it, the reality is you can't count on them to change it. If they justify for any reason whatsoever, what they're saying is, I'm not responsible and this can and will happen again. So if a person is offended by it, I would say, take a look. Where are you not running your business intelligently? Ginevra you know that one of the most senior tenants or principals in the book is this very, very, I say fairly obvious statement, which is that if we take a look at it, money moves towards order and money moves towards control, money moves away from disorder, money moves away from any lack of control. You could say, I don't say this in the book, that money moves towards intelligence and money moves away from stupidity.

([10:35](#)):

And look, there's not a single advisor who's going to argue with me and say, I would definitely invest my client's money in a company that was disorganized. And while I would love to put investment capital into a country that's spending out of control. McDonald's doesn't have the best hamburgers, they have some of the best controls. Starbucks does not have the best coffee. They have some of the best controls. And there's a joke that I'll often say to the audience where I'll ask them, what is the biggest problem with organized crime? And you've seen me do this, right? And they look at me like, well, it's not a good thing, but what's the biggest one of organized drug? And then I look at them and they say, well its not good but what's the biggest problem?

Sarano Kelley ([11:13](#)):

It's organized.

Ginevra Czech ([11:15](#)):

Yeah. I asked my husband that joke the other day, my husband's a financial advisor. And yeah, we got to get chuckle out it because it's true.

Sarano Kelley ([11:24](#)):

And intuitively, we all want to believe that money moves towards good and that money moves towards superior products and services, but this is not true. Money moves towards order, it doesn't move towards good, and that can be really hard to accept sometimes.

Ginevra Czech ([11:42](#)):

And so I think it was obviously a leading question when I asked why are advisors willing to accept the hard truth from you? Sometimes? You've also said to me in the past, if you want to be successful, you're willing to hear the feedback that you know need. And a lot of times people use sports analogies. And I think that that's a really obvious analogy here. You and I have talked in the past about think about any single time you're preparing for a game or any sort of sporting event, you're practicing and generally speaking, there's some sort of order or structure or system or process to the way that you practice. You start with a warmup, then you

probably have some sort of technical skill. I was a lacrosse player, so we warmed up, we passed the ball, we warmed up our sticks first, warmed up our bodies and warmed up our sticks. But you're never just jumping into scrimmages. There has to be a process, an order to the different components that lead to the ultimate outcome, which is a successful game where you're all working together as a unit.

Sarano Kelley ([12:50](#)):

I've never had an advisor really bulk at this because look, we're all business owners. We've all made mistakes. I'm not saying that we ourselves are stupid, but I'm saying it's that we can do things stupidly. And imagine lacrosse player who doesn't warm up, doesn't drill, doesn't do exercise, they go out and they get hurt. It's like, was that really a bright maneuver on their part? Probably not, probably not.

Ginevra Czech ([13:19](#)):

So I know that you talk about the benefit of advisors understanding. Nowadays, I think we have to recognize that to be successful advisor, even if you're a sole practitioner, to be a successful advisor, it's more than just one function of advising. And then now you're adding in this idea of the mega team where you've got maybe multiple groups of advisors working together. There has to be order, there has to be process. So you have built the diagnostic tool and there's seven different categories. What are those seven categories and why have you chosen those seven categories as a metric for evaluation?

Sarano Kelley ([14:04](#)):

Absolutely. So those seven categories can be seen as like the seven dimensions of a practice or the seven divisions of a business. And that the diagnostic allows a person to have the kind of analytical insight because there's a structure, a framework that allows them to be able to discern where is their business strong, most importantly, where is it weak and exactly and precisely what to do about it. For example, the first division of the business is the executive division. That's where we establish mission vision, that's where we determine what is the plan. And the planning function is critical because you see so many advisors working so hard, they're very busy. And I will sometimes say to them, what's the point of climbing the ladder of success? Only to find out that all along it was propped against the wrong house. It's possible to be busy, but to utterly and entirely miss the mark, the next division has everything to do with the relationship or the human capital, what we think of as more the HR function.

([15:17](#)):

But there's more to it than that. It's also the analytics of the organization. To what degree are you tracking statistics? To what degree are you really investing in the betterment of your team? And by the way, this begins with being a solo practitioner. There's a way that this is applied to solo practitioners so they can escape the trap and actually become someone who has support, ultimately build a team and maybe a mega team. And if you go through the diagnostic, it goes division by division, and it will literally allow you to see with each of these areas, what would it look like if you were really performing at your best. It's an invaluable tool.

Ginevra Czech ([15:59](#)):

I know that this is something that you've spent a lot of years building and doing, maybe not as specifically as you're doing it today, but what are some of the biggest things that you've found through this diagnostic tool? Maybe where advisors are most often struggling? Is there one area where advisors are typically having a difficult time? Is there another area where advisors are typically excelling? I'd be curious what you've been seeing.

Sarano Kelley ([16:29](#)):

Well, I don't want to spoil the story, but I will say that when people go to our website, [mega teams.org](#), and they take the diagnostic candidly, there is an area where I would say 80% of most individual practitioners and sometimes even mega teams score the lowest. But here's what I want to say about the value of the diagnostic. Listen, 80% of small business owners, which is not a small number, like 80% of them failed within the first two years. Actually in our industry, 77% of advisors fail within the first two years. So there's something about those numbers, but contrast that to the fact that 80% of franchise owners succeed within the first two years. And if you sit back and ask yourself, well, that's a massive difference. 80% fail versus 80% that succeed, our industry would kill for an 80% success rate. You ask yourself what could make such a difference?

([17:28](#)):

And what I say is this, because the franchise owner is given the ideal scene, they're given a precise model or precise target, and what they know is that they follow that blueprint. They will be successful. Ginevra, the other advisors here, myself, the leaders, the managers, we weren't given an ideal scene. I was given a telephone book, a phone, and I was told, see you, but I wouldn't want to be here. And so we find ourselves searching in the dark to try and find out what's our next big move? Where should we grow? What should we not do? It's very haphazard. The moment a person fills out the diagnostic they will experience for the first time in their career, the ideal scene, what their answers will be, the current scene, and the most important thing that they'll discover is what is the greatest departure between the current scene and the ideal scene? And that is precisely and only the thing that they should fix. And literally by going to [mega teams.org](#), building out the diagnostic, a person will have an insight that they could not have had at any prior point in their career.

Ginevra Czech ([18:41](#)):

Yeah, I agree. I've actually gone through the diagnostic myself. And what's interesting is when you are looking at it right in front of your face like that, it almost seems, I don't want to say obvious, but you're like, oh, well yes, this makes sense. I should have a vision statement and a mission so that I'm building the ladders on the right house. I should be investing in the development of myself and my team and clearly defining jobs and roles and responsibilities. I should be providing high levels of service, being strategic about how we're managing assets, thinking about growth, and within our existing client base or future clients. You say it all, I say it like that, and you're like, yeah, yeah, that sounds right. But then life happens, right? Things get in the way. Things slow us down.

Sarano Kelley ([19:34](#)):

Let's just say there's the Ritz and then there's everybody else. So what the Ritz does is not rocket science, but it is a science. And what a lot of people don't

appreciate is that the Ritz is an exercise in organization that anytime you're able to see that level of quality delivered across that many countries, for that level of consistency, there's only one possible explanation order. And you're right, I've never had an advisor take the diagnostic and go, that question's not relevant. That doesn't apply to me. I don't think that's necessary. I think a lot of them, because they've review and analyze so many investments in companies over the course of their career, not everybody studies businesses the way that you guys do. They look at the questions, they go, yeah, that's what I would expect from any company, but they've never applied it to themselves. Sadly,

Ginevra Czech ([20:34](#)):

It's the nature, of the beast of life I would say. Sarano. I know this is a little bit off topic, but you, and I think you were actually talking to a group of advisors around this idea of money moves towards order, money moves away from disorder, and about how, like you just said, if I'm an advisor, I have expectations of the businesses and the companies that I'm investing in. I expect them to have good organization. So as an advisor, I should probably hold myself to a similar standard. And we talked a little bit about in the personal life as well. What was the story you told me about you and your wife, Brooke, and your Sunday evening ritual?

Sarano Kelley ([21:23](#)):

Yes. Well, this does tie oddly enough still into mega teams because one of the things that we would say is that order is senior to adding time or people, and that the first thing you need to add order to is your time. A lot of people will have a misconception. They think that Monday begins on Monday. Monday begins on Sunday, and the latter half or the evening, so my wife instituted what she calls a clean ship program. So the family reports into duty, even the poodle with their schedule, their meal plan, and that is where we coordinate ourselves for the week. Everything related to the household vacations, volleyball matches the whole Shabbat. Prior to that, she didn't even know what day is your flight leaving? So you're leaving the country. You think you might've wanted to tell me that, right? We didn't have a centralized meeting to organize ourselves as a family and that simple change. Now remember, my wife won five gold medals in the Junior Olympics training for the Olympics. Her brother played for the Cowboys in the Patriots. She was number 10 out of 8,000 salespeople for Pfizer pharmaceutical chiefs coach, the largest teams of Barron's and Forbes advisors in the industry for two decades. My wife is an organizational psycho. I say that openly, by the way, lovingly, right? So yeah, that totally changed our lives. I was so resistant, by the way, my resistance was a form of stupidity.

Ginevra Czech ([23:03](#)):

That's right. Now, would you say, were you resistant to that before or after you were telling advisors these concepts of how to run a more efficient mega team? Was it, which one was the chicken and which one was the egg? Right

Sarano Kelley ([23:17](#)):

Now Ginevra, why would I listen to my wife?

Ginevra Czech ([23:21](#)):

We're going to have to cut that from the podcast. Now, it's funny because I said to you, my husband and I just had a baby, and so we had to do the same thing. We

always had a shared calendar, but there was a difference between having a shared calendar and then actually spending 10 minutes. I have a little magnetized calendar that I put onto the refrigerator, and we do exactly what you said. What meetings do you have this week where you might have to go into work early or stay at work late? Are you traveling? Okay, work is done. What social engagements do we have? I have it color coded. I also might be an organizational dictator. I'm not sure what you used.

Sarano Kelley ([24:02](#)):

You are, you are?

Ginevra Czech ([24:06](#)):

So we do social, and then we do all of our meals. So those are decided in advance, so then we can buy our groceries according to the meals we're going to make. There's no waste. It's fabulous. I love it. Which is also why I love the work that you're doing with advisors with this diagnostic tool because it really does speak to my love language of organization and planning and preparing and all of that. So my development item is spontaneity, trying to be a little bit more spontaneous every now and then.

Sarano Kelley ([24:39](#)):

What's beautiful about when you put an order is that it's a tremendous foundation for then spontaneity. We think that people who play jazz, we don't realize they're trained in chords and scales. They know what they're doing. They've mastered the fundamentals. Now they can create, it's very hard to create when you're busy reacting, when your typical day is dictated by problems or other people's problems, there's no room in there to really see how can you create your masterpiece? And I will tell you that when people go literally to the website, [mega teams.org](#), they fill out the diagnostic, they look and see what is the greatest point of weakness. They read the book and realize, wow, one of the rules is if you fix the right thing, but in the wrong order, it's still the wrong thing that you need to fix the right thing, the right order, which what the diagnostic will show you, it puts them on a pathway of continuous improvement.

([25:42](#)):

But Ginevra it's not just continuous improvement. What's happening is the IQ of their business is rising dramatically. It is very difficult according to scientists to change the IQ of a human being. It seems to be genetically predetermined. There are some things like changing your handedness that is known to boost a person's iq, but there are not many mechanisms. Whereas with an organization, you can literally boost this IQ massively overnight. I mean, Ray Kroc boosted the organizational IQ of the McDonald's brothers franchise or store because they didn't have a franchise by adding an organizational technology called franchising, and they literally feed 1% of the world's planet every single day. That is a massive organizational exercise.

Ginevra Czech ([26:38](#)):

Yeah, I love, I think your analogy about a jazz musician is so spot on though, and I think there's so many parallels. We use the sports analogy. I think a musician analogy is great. Free time in school is great. One thing I wanted to touch on before we wrap up is you have these 22 tenets, which is a lot, but I love all of

them. I don't know if you have a couple that you want to pick out. We've touched on a few of them, but I don't know if there's maybe one or two that you really think are super important that we could share with the listeners today.

Sarano Kelley ([27:20](#)):

So a very simple one is order begets order and chaos begets chaos. I always say that dirty dishes in the sink always begin with a single fork. That's how it begins. I remember when I was taking this medication and the doctor said, go from taking it once a day to twice a day. I take my vitamins and everything that I would do like that in the morning after breakfast. So I just didn't take it. And the doctor's like, dude, what's up with you? And I'm just like, I forget. So what happens is it's in my medicine cabinet. What I did was I took it out of the medicine cabinet and put it by my toothbrush. And since it's by my toothbrush, obviously I see it the night before I go to bed. So I take the medication order begets order the same way that chaos begets chaos.

([28:08](#)):

And so that is one of those very fundamental rules that is a breakthrough in stupidity because if you allow chaos, what you're going to get is more chaos. I say that a really, really big one for us is this idea that if you do the right thing but in the wrong order, it's still the wrong thing because some of the advisors come to us with these amazing ideas that they've heard and oh my gosh, it's going to change their lives. And I'm like, the idea is great, but time out. Is this the right idea for you right now? Because if it's not, it's wrong. And really, would an advisor bring me an idea that's just outright stupid? Whatever they bring me, it usually sounds good. It is good. It just may not be what they need to be doing right now.

Ginevra Czech ([29:03](#)):

Do you have any examples of that that you can think of?

Sarano Kelley ([29:06](#)):

Too many. I'm going to do a radio show. I'm going to do a radio show. I'm like, do a radio show. I'm going to start doing seminars. I went to this thing and I'm going to start doing seminars, and I'm going to join a board. I'm going to join a board. I'm going to join the country club. Okay, why are you doing that? I want get more clients. I'm going to get the CFP. Why are you doing it? Well, I want to get more clients. Okay, you want to get more clients. So this is really all about getting clients, right? They're like, yeah. I'm like, okay, question. Are you asking for referrals?

([29:42](#)):

Well, I mean, that's usually the first side, something other than I look me in the eyes and say yes when I'm talking to you. They're like, well, I do get them. I said, that's not what I asked. I said, get them. I asked you, do you ask for them? And they're like, no. So an example of stupidity would be calling on strangers when you haven't talked to friends. It's weird and it's not profitable. So I see these sort of mistakes all the time. The sad news is is that the advisor being the kind of people that they are, when they aren't able to make that sort of thing happen, they never think maybe it was the right idea, I was doing the wrong order. What they do is they lose faith in themselves. They say, I can't execute. I don't follow through. I don't do what I say. My team is not accountable. We don't finish things. It's like,

why would you finish the wrong thing? Oh, no, no, it's the right thing. Just at the wrong time and in the wrong order, it's still the wrong thing. So yeah,

Ginevra Czech ([30:52](#)):

I had to laugh because I mean, everything you said is so spot on.

Sarano Kelley ([30:58](#)):

I really want to acknowledge advisors. So obviously, as you know with leaders, I lead a program on recruiting. I've heard the only book in the history of the industry. I have to recruit an advisor over the course of now 32 years, been responsible for training individual who started off as solo practitioners, now run the largest businesses in the industry that we call mega teams. What I want to acknowledge is that people really, really do mean well. So I'm never doubting their intentions. I just find that there's so much confusion that we're often making poor choices and so overwhelmed that we can't take sensible things and make them a repeatable process, which is the only way to dig yourself out and arrive at a higher level with more time, more control, more balance, a better personal life, more sanity. So I just wanted to highlight that we have good people in this industry, but all of us could stand to be better at our understanding of organizational sciences. And that's what the diagnostic does. That's what the book does at Mega Team Federal.

Ginevra Czech ([32:09](#)):

And I think that's actually a perfect place to wrap up and maybe think of a couple of takeaways. I'm going to put you on the spot and hear from you what your takeaways would be. One of the quotes from your book that I think is a really good summary of everything that we've talked about, and I'm just going to read it directly. You said "there were no warnings along the way, telling me that no matter how much I loved the business, the size of my business and the level of success I achieved would be determined by my ability to communicate with others and my ability to build and manage a business". So that's my takeaway. You just said it. How can we help people unlock their potential? I love this industry. I love working with advisors. I love being a part of the value add team at FS because I think it's so meaningful. I think the goal here is you're in the business for a reason. And so whether you want to continue to grow your business or you want to find ways to make your business more efficient so that you have more time for a better work-life balance, we're here to help you communicate and run your business better. Sarano, anything that I'm missing though, what would you say are the key takeaways for our listeners?

Sarano Kelley ([33:20](#)):

Our greatest enemy is always delay. So if I was someone right now experiencing this, I would immediately go to mega teams.org. I would download the book, the book preview, and I would immediately begin taking the diagnostic. Because when you immediately follow with action, what will naturally happen is action begets action. If a person delays and they're going to get around to it, well, what do you want me to say? I'm not surprised at a later date, and someone says, did you hear about this book Mega Teams? You're like, yeah, I think I came across that one time, but nothing actually happened. I'd like to see you make something happen, and that would be the way that I would do it.

Ginevra Czech ([34:03](#)):

I couldn't agree more. We've said it a couple of times, mega teams.org. I would also invite anyone to reach out to fsthrive.com or Fsthive@fsinvestments.com. We are working with Sarano often to have him meet with advisors and recruiters. So there's a variety of different, obviously we've talked about a lot today, and you can see that Sarano's obviously been around and has lots of really wise wisdom, lots of good tenants, a diagnostic tool to help advisors really maximize their potential. So thank you so much Sarano for joining. Tons of fun connecting with you today. I know every time we get together, it's always a lot of fun and I look forward to the next time we connect

Sarano Kelley ([34:48](#)):

And long live the OCD.

Ginevra Czech ([34:56](#)):

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