

KEEN ON RETIREMENT



Surprisingly, It May Be Time To Retire “Retirement”

Welcome to Keen on Retirement
With Bill Keen and Steve Sanduski

Steve Sanduski: Hello everybody, welcome back! You're listening to Keen On Retirement, and I'm your host Steve Sanduski. On these episodes, we talk about ways to help you thrive, both before and during your retirement years. And helping me along this journey is my good friend, Bill Keen. Hey Bill, always good to have you here.

Bill Keen: Hey, good afternoon, Steve. Great to be back with you again here today.

Steve Sanduski: Yeah. It's always fun to do these and I'm looking forward to what we're talking about here today. What we're going to chat about is, we have pulled a few quotes here about retirement, and we thought this would be kind of fun to go through and see, what are other people saying about retirement? We've picked a few here that we agree with.

Bill Keen: That's right.

Steve Sanduski: I think we've got a handful here that we don't agree with. So it'll be fun to pick these apart and see what we can learn from them. Let me just throw it back to you. What's a good one here that you'd like to start out with?

Bill Keen: The first one that I wanted to share is this. It says: "Retirement is not a great idea, especially at age 62. In fact retirement as we know it today is a relic from a time and a world that have long since past. In the context of our modern age, conventional ideas about retirement are not only inappropriate, but counterproductive. The concept of retirement was a short-sighted political machination and social manipulation which is no longer relevant and is hopelessly out of touch with our times."

Steve Sanduski: Wow. That's a pretty strong opinion, there.

Bill Keen: Isn't that? That comes from author and radio host Mitch Anthony. Steve, you know Mitch, Mitch is a friend of yours and a friend of mine, and we've known him for some time. I first read one of his books, my goodness, probably 20 years ago, maybe, called the Retirementality. Is that right?

Steve Sanduski: Yeah, The New Retirementality.

Bill Keen: Yeah, and did he come out with a new version called, The New Retirementality?

Steve Sanduski: Yeah, he's on the fourth update of it.

Bill Keen: That's right. I wanted to start with that one for a couple reasons. One is, because he's going to be a guest on the podcast here, coming up in the near months, and two, I just wanted to give some perspective. We probably have clients and listeners out there that are retired at 62, and they're thinking, "Whoa, wait a second. We're already retired. What's this supposed to mean?" But I think the thing that Mitch is talking about is that the old concept of retirement and withdrawing from society, and receding into someone's couch, if you will, is just not the way things work anymore today.

Steve Sanduski: Yep. Yeah, agreed. Bill, you and I, we like to have some fun here.

Bill Keen: That's right, we do.

Steve Sanduski: We do, so I'm going to pull out one of my famous little quizzes here.

Bill Keen: Oh no.

Steve Sanduski: And test some of your knowledge.

Bill Keen: When I was in your studio, you didn't do this to me, really. I think one time, maybe, but now all of the sudden, we're back by Skype, and you're doing it to me here. Maybe you're braver now, huh?

Steve Sanduski: I've got to fake you out a little bit.

Bill Keen: Okay.

Steve Sanduski: I can't have you be prepared for these things. This brought to mind, so Mitch Anthony here is talking about how retirement is a relic from a time and a world that have long since past. Do you know where this idea of retiring at age 65 came from?

Bill Keen: Okay. Now, the instinct comes right to mind with the answer, but I'm afraid it might be deeper than I'm thinking, but let my go with, we invented it in 1935 when our social security administration started, and that was the retirement age. I actually think that's probably the right answer.

Steve Sanduski: Well, certainly here in the US it is.

Bill Keen: Okay.

Steve Sanduski: Yeah, because that's when President Roosevelt got passed some legislation here that the Social Security Act, I guess it was, in 1935. Back then they said it was age 65. So I'm going to back a little further, and go back to the late 1800s. There was a gentleman by the name of Chancellor Otto Von Bismark of Germany, and he was heading up Germany at the time, and he was a little concerned because there were some Marxists who were threatening to take control of Europe, so he decided he better do something to keep his people happy. So, he said, "I'm going to pay any non working German over the age 65 a pension." He thought, "Well, if I pay these people some money, they'll probably back me and support me." Now, the funny thing is that back in the late 1800s, not a lot of people lived to age 65, so ...

Bill Keen: That was going to be my next question, here. Because that was the case in 1935 as well. They weren't expecting to pay a whole lot of resources out of the system at that point here.

Steve Sanduski: Right. Yeah.

Bill Keen: Certainly not like it is today.

Steve Sanduski: Right. Well, here in recent years, we're in the process of extending the age that you have to be before you can start receiving Social Security benefits at the normal retirement age. Which was 65 for many years, and now it's extending up to, I believe, age 67.

Bill Keen: 67, and I got to think it's going to be extended for some of the younger generations here coming online, but I guess we'll stand by for that.

Steve Sanduski: Yeah. I think this was a good quote here, as you mentioned, to start out with Mitch, because it really gives us some perspective on where this idea of retirement has come from. Also, back, of course, think about the late 1800s, much of our labor was manual.

Bill Keen: That's right.

Steve Sanduski: Your body was broken by the time you were, certainly, in your 60s if you lived that long, chances are your body was pretty weak by then.

Bill Keen: It's interesting because the folks that are retiring today and have retired with my firm over the last 20 years or so, really select against that average of retiring and becoming couch potatoes, if you will. I was going to share a story, with many of our clients, remember me having my grandfather at a lot of our events up until he passed a few years ago, but he was a World War II, Korea, Vietnam vet. He was in

the Big Red One, was a ranger, a paratrooper, was just literally, Steve, my hero. For real. Without question. A true American hero. He stood guard at the trials of Nuremberg, even.

Steve Sanduski: Oh wow.

Bill Keen: There was some real history with my grandfather. My mom told me recently, I was one of the only ones he ever talked to about that time in his life. He actually retired from the military in 1968, the year I was born. It's interesting. Maybe it took him a little bit of time to settle into civilian life. The point to me sharing that with you is, he selected against the average for his generation. Up until he was in his mid 80s, he volunteered his time at the zoo, and listen to this, he taught aerobics until he was 85 years old. Isn't that great. He really did. He lived a long, good quality of life into his 90s. But that, probably, for his age group, was an anomaly.

Steve Sanduski: Oh, for sure.

Bill Keen: Don't you think? I think now the generations are what Mitch is talking about in his quote.

Steve Sanduski: Right. Another quote in here that I think just follows right up with what you're talking about here is, this comes from Harry Emerson Fosdick. I have no idea who that guy is, but he said...

Bill Keen: Give him credit.

Steve Sanduski: Absolutely. Yeah. He's got a good one here, he says: "Don't simply retire from something, have something to retire to."

Bill Keen: That's right. In fact, you've actually said that in so many words yourself in prior episodes, I recall, Steve. I'm seeing that more and more with our folks. I always say start thinking about this five years or so before retirement. Now, of course we start thinking about the financial side of things. How Social Security will look, claiming strategies, how health insurance will look, the asset base, what we can spend, what the taxes may look like, all of the financial 'hows' five years in advance at least. Heck, be planning for retirement as early as you can, obviously, but really getting focused at five years out. Also, on the lifestyle issues five years out, that way you retire and the first couple weeks of retirement feels like a long vacation, and then you look up and you're a couple months in, and you're kind of falling flat. I've seen that happen several times. The folks that really are excelling at retirement have thought it through, they've got on the glide slope, and they have their plan for when they make that final decision.

Steve Sanduski: Yeah. I like this one here from Malcolm Forbes of Forbes Magazine. He said: "Retirement kills more people than hard work ever did."

Bill Keen: Yeah, you've said that in multiple episodes. It was a little shocking when you first

said it, and I was thinking, "Oh my goodness," you're going to say that in one of our first episodes, I think, that you've seen the tale of people retiring and within short order passing away. I think it speaks to exactly to what we're talking about coming out of the social environment, having a reason to get up every day, having a schedule, having something to follow and then coming completely out of that without a plan. People have. Some people have their entire identity wrapped up in work.

We talk a lot about time, and this speaks to when I'm sitting with clients and thinking about what their days are going to look like, we realize that this concept of time, it's the great equalizer. No one has more time than anyone else. You can't slow time down, you can't speed it up. You can't even save it. The only thing you can do with time is invest it. It's kind of an interesting metaphor, to actually investing. This concept of time, I think when people approach retirement, they get out of the rat race or the whirlwind of the day, and they look up and they start thinking, "I'm in my 60s, and just based on typical life expectancies..." and not to be morbid here at all, it's just a reality, and people come to us for the truth and reality, not to have things sugar-coated. You know that Steve?

Steve Sanduski: Yeah.

Bill Keen: People come to qualified advisors to get to think about the reality of things, and if you start thinking, if you're in your 60s, and let's say you had a 20 year life expectancy, you can start to think about how quickly that will pass and how important each day ends up becoming. I'll tell you, it's really empowering, and it's an honor for us to be able to sit with clients and watch them design what's most important to them and what they're going to do with those precious days that lie ahead.

Steve Sanduski: Yeah. Very good. Well Bill, what else do you have on your list there that you think would be good to share with our listeners?

Bill Keen: I have one here, and it's interesting, this could go either way. But I'm going to read it the way it was written by Miss Ella Harris. Okay?

Steve Sanduski: All right.

Bill Keen: It says: "A retired husband is often a wife's full-time job."

Steve Sanduski: Okay.

Bill Keen: Now you've made mention of this as well, and I'm not going to try to restate what you said in a prior episode, but I think you probably know what I'm thinking, don't you?

Steve Sanduski: Is it about the wedding vows?

Bill Keen: It's about ... well, now that you mention it, you're going to have to say that, too, yes.

Steve Sanduski: Okay. I teased them, huh?

Bill Keen: Something about lunch, dinner ...

Steve Sanduski: Yeah. Is that the one you're thinking about?

Bill Keen: It is, yes.

Steve Sanduski: Oh, okay. Yeah, so when you take your wedding vows, it never said, well, it said, it did say, "For rich or for poor, for better, for worse, in sickness and in health," but nowhere in there did it say, "For breakfast, lunch, and dinner," too.

Bill Keen: It is so funny. Since you've mentioned that quote to me, I've said it multiple times in client meetings, and it hits home, Steve. It really does. When folks are retired, it's not that they don't have endearing, long-term relationships, it's just that the every hour, every day, it's things that have to be thought about and navigated.

Steve Sanduski: Yep. Do you remember the golfer Chi-chi Rodriguez?

Bill Keen: I do.

Steve Sanduski: Yeah, so he's a funny guy too, and he had a quote that's right along these lines, and he said, he's relating this to golf, he said ... I'm going to mangle this a little bit, but the gist of it is, "A person who's married to a retired golfer gets twice the golfer at half the income."

Bill Keen: I love it. I heard one similar to that that said: "When a man retires, his wife gets twice the husband, but only half the income."

Steve Sanduski: Yeah.

Bill Keen: Something very similar.

Steve Sanduski: Right along those lines.

Bill Keen: Of course, that could go either way this day and age, couldn't it?

Steve Sanduski: Absolutely. You could get just the opposite of that, for sure.

Bill Keen: That's right.

Steve Sanduski: Hey, I'm going to pull another quiz on you here.

Bill Keen: Oh no. Okay. All right. You had me on the last one. I got partial credit on that last

one.

Steve Sanduski: This one, I'm gong to say the quote, and I want you to try and guess who said it.

Bill Keen: Okay.

Steve Sanduski: The quote is ...

Bill Keen: This isn't a multiple choice, is it?

Steve Sanduski: No.

Bill Keen: Okay. I've got to come out with it out of the blue.

Steve Sanduski: Out of the blue. Well, I ... we'll see how you do. So here's the quote: "No wise pilot, no matter how great his talent and experience, fails to use a checklist."

Bill Keen: Well. It's not Bill Keen, is it?

Steve Sanduski: No.

Bill Keen: Okay.

Steve Sanduski: But I think you'd agree with this.

Bill Keen: I would agree with that whole heartedly. Yes sir. Would it be one of the Thunderbird pilots? Or one of the Blue Angel's pilots?

Steve Sanduski: Nope. I'll give you a hint. This person is the sidekick of a famous investor.

Bill Keen: Oh goodness. You might have to help me on this one.

Steve Sanduski: Okay. He's in his early 90s.

Bill Keen: Is this Charlie Munger?

Steve Sanduski: Charlie Munger! Yes.

Bill Keen: Oh really. There's another one of your Omaha stories. See, that's why you had me on that one.

Steve Sanduski: I thought I'd throw this one in here because I know you're a pilot and I know that you like to use checklists both when you're flying and also in the process of working with your clients.

Bill Keen: That's right.

Steve Sanduski: Do you use checklists, or would a checklist apply in some fashion when it comes to retirement?

Bill Keen: When I think about anything that's important to do, I think about having some sort of a checks and a balances system. Steve, even when I'm getting ready to take a trip, and I know you travel quite a bit as well, you probably do the same thing. But in my nice, little iPhone, I have a checklist of things that I want to make sure I pack, and I'm able to look at that checklist as I'm running out the door, usually, and I'm able to say, "Yep. I've got all those things. Phone charger and whatever it is that folks might leave behind." When it comes to things even more important as flying an airplane, or being in retirement, absolutely.

In the practice here at Keen wealth, we run through a checklist every year for every client. We think about and get conscious of the issues that could be affecting each family. A lot of times the issues don't apply, sometimes they do. Sometimes a law has changed or something has evolved. There's been a addition to a family, a death in a family, a divorce, there's been something, a change, that we pick up and we're able to adjust a plan, too, by having gone through that checklist. No one can remember everything, of course you have to have a system of checks and balances.

Steve Sanduski: Absolutely, yeah. It's so easy to let things fall through the cracks, or slip through the cracks there, and by having that checklist, you can make sure that you don't miss anything. We did another episode on the importance of checklists, or a blog post, and we've got that back on the website.

By the way, this would be a good time to mention the website, that I encourage everyone listening here to make sure that you go to keennonretirement.com K-E-N on retirement dot com. If you haven't been there, make sure you check it out. You can get the show notes to all the podcasts that we're doing, and also we do a blog post. We do two of these podcasts a month, and we do two blog posts a month. Just about every week we've got something new coming out there and it's all great stuff that can help you be more successful both before and during your retirement years.

Also, make sure you're subscribing to the podcasts. Whether you have an iPhone, or whether you use an Android device, you can use a podcast app on your iPhone, and you can also use an app on your Android phone and you can automatically have these episodes downloaded. You can easily listen to them while you are walking the dog around the neighborhood, or even in your car. If you've got Bluetooth in your car, you can play these episodes right through the speakers in your car if you're going on a long trip. It's real easy to listen to. All you have to do, just go to the website: keennonretirement.com and click on any of the podcast pages there. We've got direct links to iTunes and these apps that you can download if need be. So, we'd love to have you all listen to that.

Bill Keen: Steve, I've been getting a lot of really fun feedback on the blogs and the podcasts. I know we have a lot of our clients listening, I know we have friends of our clients

and friends of the firm listening. I also know we have other financial advisors listening as well. So I'm just glad to be able to have a discussion to stimulate thinking among all of our listeners, and it's really become a treat to be able to do these with you, you stimulated my thinking, you made me think of something with respect to these quotes that are out there, and these old line philosophy around retirement being just the stopping point.

I have one here that says: "Retirement is a one-way trip to insignificance." Then, I've got another one that says: "To retire is the beginning of death."

Steve Sanduski: Well, you said you didn't want to be morbid earlier, Bill.

Bill Keen: I know, I know. But what you find is, I think the natural state of our culture is, it's static, it's passive, and it's negative. It really is. I think you have to work to stay positive. I think you have to work to stay thoughtful and proactive. When we talk about those things, one of the strategies that I see a good portion of my clients putting in place, is they always have something exciting and fun out on the horizon, almost everybody that I know that's retired, they've got a trip or some sort of vacation, or something planned, and it doesn't have to be exotic, in some cases it is, and in other cases, it's not, but it's always something to look forward to.

We've talked about this before. Have you noticed that in retirement communities, or even in my own life I've had my great-aunt who lived to 100 years old, she was waiting for an event to occur before she finally passed away. Have you ever seen that happen in your life, Steve?

Steve Sanduski: What I have read about is research shows that, I think that the month where the most number of people die, I believe, is January. The reasoning is that people want to live to Christmas.

Bill Keen: Yes.

Steve Sanduski: They want to get to Christmas, and then after Christmas is, they've reached that goal, and then January is a big month for people passing away.

Bill Keen: That's right.

Steve Sanduski: You've got to have something to look forward to. I think that's a great point that you made there, that it gives us hope and things to look forward to. Yeah, I think that's a real key to always have something like that. A lot of people that I know, I'm in my mid 50s, and we have folks that we hang around with that actually are like, 10 years older than us, and often times they're taking trips to Europe and doing river cruises in Europe and taking their extended family with them. So they have big trips like that that they're looking forward to and most of them are still working too.

Bill Keen: Yes. Working in some capacity, probably. Maybe not their primary business in their

life, or something different.

Steve Sanduski: Actually, they're still their primary career, yeah.

Bill Keen: Okay. Well, they have to pay for those trips, I guess, don't they?

Steve Sanduski: Yeah. Those aren't cheap.

Bill Keen: My mind was instantly thinking, "How much would that cost?" And trying to run those numbers.

Steve Sanduski: Of course, my wife is like, "Honey, we need to do that." So we're in the early stages of planning our own river cruise in Europe someday, or soon. Hopefully next couple years. Which would give us something to look forward to.

Bill Keen: Is it you that says "soon," and she that says "someday?" Or is it vice versa? Or are you on the same page? I guess, is the question.

Steve Sanduski: Well, do you want me to be honest with you?

Bill Keen: Yes, please. We are amongst friends here.

Steve Sanduski: I'm the one who's more "someday," and she's the one like, "now."

Bill Keen: Okay. I got it. I understand. We'll wait to hear, we'll stand by and hear how this goes. Send us pictures when you get back.

Steve Sanduski: For sure.

Bill Keen: I wanted to read another one that goes in the face of all this, because again, it's my experience, it's what I'm seeing. It says: "Retirement: the best is yet to come." When I shared that with our clients, they look at me, in some cases, some agree. In other cases, I have guys kind of jab at me a little bit, saying, "Come one, Bill. We're in our late 60s, our knees hurt, our shoulders hurt. We don't have the energy we used to have. How can you say, "the best is yet to come?" I know that they're tongue-in-cheek talking to me that way, but yet there's probably a part of them that's thinking, "We are at this final phase."

But what I've seen, and this goes to what we call, in the aviation world, we say, "You have to stay current. You have to have currency." Would you rather fly with somebody who has 500 hours and who's flown 100 of those hours in the last year, or would you rather fly with somebody who has 3000 hours, and hasn't flown at all in the last year? Not once? I would always chose the person who was more current in that situation.

I'm getting to see clients with the time that we talked about earlier, I'm getting to see them build in margin into their days. So they're not racing from one thing to the

next to the next. They actually have margin. They have time. They have time to say, "What's most important? Is it exercise?" For almost all our clients, it is. For some of them, they're running marathons and racing in, literally, competitive bicycle races, cycling. For others, it's getting out into the garden and moving around and maybe walking around the block. It's all just about movement. They're getting to experience that, and in someone's mid 60s or later, they're having new views on things and new worlds opening up. Whether it's literature, I had someone in yesterday that said they've looked at the same piece of art and they've read the same books a couple of times, but as they age and they have more wisdom and perspective, it means something completely different to them as their mind stays engaged and grows, and I think that's definitely this case with the spirit life as well.

So, seeing people have the time to stay current on the things that are most important and let all the things that were distractions and time wasters drop away, that, to me, lays the framework for, yes, the best can be yet to come in retirement. You know it?

Steve Sanduski: Yeah. I think a lot of it also has to do with your attitude about things. We know bad things happen to people. People get sick, and they get disease and those sorts of things. We understand that those things happen, and it's hard to remain optimistic and positive about life when you have physical ailments. We certainly understand that. But, I think also how we approach things, the frame of mind that we have and our mind set on how we approach these types of things and how we respond to these challenges that we face go a long way toward just how bad things are really going to be. I think that's helpful.

Bill Keen: That reminds me of one. It's by Satchel Paige. Do you remember Satchel Paige?

Steve Sanduski: Yeah, that was a baseball pitcher.

Bill Keen: Yes. He says: "How old would you be if you didn't know how old you was?" I think it speaks exactly to what you were talking about, it's that state of mind.

Steve Sanduski: Yep. Here's one from Confucius. I think many people listening to this have probably heard this one before. Confucius said: "Choose a work that you love, and you won't have to work another day." I think you could substitute a lot of different for the work 'work' there. You know, choose a hobby that you love ...

Bill Keen: That's right.

Steve Sanduski: Or even exercise. That might be a better one. Choose an exercise that you love and you won't ever have to exercise another day.

Bill Keen: That's right.

Steve Sanduski: You talked about the movement here just a moment ago. So, if you like to walk, that's great exercise. But is it really exercise, or is it just I love being outdoors and

hanging out with the dog or something like that?

Bill Keen: That's right. I have a good portion of our clients that just absolutely feel in their zone, in their place when they're out in nature, and a good portion of folks that I work with just love hiking. Getting out. Whether it's here in Kansas City, greater Kansas City area, or out in Colorado or other places, just being out in nature is almost like coming home to them. Again, it's like you're out in nature, you're moving, you're feeling connected, you're probably creative as well, and all those things. Yeah, doesn't sound like 'work' to me, does it?

Steve Sanduski: No, it doesn't at all. Well Bill, as we wrap up here, is there any final quote or final thought that you want to share?

Bill Keen: Here's one last one, and it might not be the last, because I got a couple that I think are funny. Is that all right?

Steve Sanduski: All right. I'll just charge you overtime for this.

Bill Keen: Okay. All right. I'll look for that bill to come through. "Retirement at 65 is ridiculous. When I was 65, I still had pimples." -George Burns.

Steve Sanduski: There you go. Now he died, did he hit 100 before he died?

Bill Keen: I believe so. All right, so the next one. "The best time to start thinking about your retirement is before the boss does." That's not a bad one, is it?

Steve Sanduski: That's not a bad one, no. Well, and since we're being a little funny here, here's one. "There are some people who start their retirement long before they stop working."

Bill Keen: Steve, I wanted to share one last story with you before we wrap, and it's something that happened to me the other day when I was coming in, actually, up in the airplane, and I was on autopilot. My airplane that I fly does have an autopilot, and it holds our altitude, of course, and it holds your heading, and you can even hit a button that says GPS, and it'll fly you right to your destination. And as I was flying in to town, I looked down at the GPS, and it says, "Estimated time to arrival." Now, I fly into a towered airfield, where there's a lot of activity, meaning you have to talk to a control tower 10 miles out, and you have to be cognizant of what the weather is, what's happening, who else is coming into what we call the pattern around the airfield, a rectangular pattern of traffic, and you have to be given the approval to come in at a certain time and a certain place by the control tower. And I looked down at my GPS, and while I was still quite a ways out miles wise, it said that I was only 9 minutes from my destination, and I had been on autopilot for some time.

And while I was still paying attention to what was happening, my mental and my physical self had taken a breath for a little while, and looking down at the 9 minutes to go to destination, I realized, things are going to get busy real quick here. So, I have a policy, a personal policy on my checklist is I always come off with the

autopilot. I come off of autopilot at least five minutes out from my destination so my mind and my physical body can get reengaged because a lot of things are getting ready to happen in the next five minutes.

I'd liken that to someone on the trajectory for retirement. A lot of folks are saving money, they're putting money in a 401K, their market's doing its thing, their on that growth curve, and you get to a point where when retirement comes, it's going to get awfully busy. It's going to get awfully busy quick. There's a lot of decisions to be made, a lot of things to be thought about. I liken that story to saying, "Hey, let's everybody get engaged and think about what's most important, think about these decisions, get with a good, competent advisor that you trust and can have a relationship with that can walk you through their checklist driven process if they have one, and if they don't, I would find one that does, and make sure that you're engaged in the process and paying attention.

I also say keep your currency. Just like we said earlier. Not only get engaged, but stay current. Stay current with that advisor a couple times a year at least. I think it's just so important, and I think that's why important for us to have these conversations, even though I know we're having fun and joking around, it's very serious the things we're talking about and I believe that communication and engagement, I think it's what we've got to have this day and age. We're meant to be relational, and I just hope that what we're doing here is hitting a chord with folks, Steve, I really do.

Steve Sanduski: Yeah. I think it is. I know you're getting some good feedback and we're definitely sharing some quality information here. I want to encourage everyone listening here, I mentioned, please go to the website: keenonretirement.com, and tell your friends and colleagues about this as well, we definitely want to share this podcast with other folks out there that you think can benefit from what we're talking about here, and we appreciate that.

Bill, as always, love the conversations that we have here, love the fact that we're really helping and reaching a lot of people out there. I look forward to the next conversation.

Bill Keen: Yes. Me too, Steve. Thank you so much.