

**Kimberly Ellison-Taylor:** [00:00:00] We all can grow, we all can change, we all can evolve, and we all can accept what's around the corner because the generations that have come before us gave us a great foundation, and we have a responsibility to make it better for the next generation.

**Peter Margaritis:** [00:00:26] Welcome to Change Your Mindset Podcast, formerly known as Improv is No Joke, where it's all about believing that strong communication skills are the best way in delivering your technical accounting knowledge and growing your business. An effective way of building stronger communication skills is by embracing the principles of applied improvisation.

**Peter Margaritis:** [00:00:47] Your host is Peter Margaritis, CPA, a.k.a. The Accidental Accountant. And he will interview financial professionals and business leaders to find their secret in building stronger relationships with their clients, customers, associates, and peers, all the while growing their businesses. So, let's start the show.

**Peter Margaritis:** [00:01:13] Welcome to Episode 26. And my very special guest today is Kimberly Ellison-Taylor, who is one remarkable woman. Kimberly is currently a Global Strategy Leader at Oracle. She has held positions at NASA's Goddard Space Flight Center, Motorola, KPMG and a role in government at Prince George's County in Maryland.

**Peter Margaritis:** [00:01:32] Now, from 2016 to 2018, Kimberly served as 104th Chairman of the American Institute of CPAs, where she received numerous awards and recognition. Notably, she was the youngest person, the fifth woman, and first person of color to serve as chairman in the AICPA's 130-year history. Kimberly was the second Chairman for the Association of International Certified Professional Accountants, an organization founded in 2017 that has 667,000 members in 184 countries. She's been recognized by Accounting Today as one of the Top People in Public Accounting 2018 and by CPA Practice Advisor as one of the 2018 Most Powerful Women in Accounting.

**Peter Margaritis:** [00:02:22] Her drive, energy, and passion can be traced back to where she was growing up in inner city Baltimore. I'm going to keep it a secret for now,

but she will let you know at what age she knew that she'd want to become an accountant. She has traveled the world representing the accounting profession and away from her family. Her success is equally attributed due to the support of her husband, Darius, and her two boys, Darius and Dominic. She is one remarkable woman who I admire and thankful that we're both colleagues and friends.

**Peter Margaritis:** [00:02:54] Before we get to the interview, I want to share with you that Change Your Mindset is now being distributed on C Suite Radio. You can find Change Your Mindset, as well as many other outstanding business podcasts on C Suite Radio by going to [www.c-suiteradio.com](http://www.c-suiteradio.com), all one word.

**Announcer:** [00:03:12] This podcast is part of the C Suite Radio Network, turning the volume up business.

**Peter Margaritis:** [00:03:19] And, now, a quick word from our sponsor.

**Announcer:** [00:03:22] This episode is sponsored by Peter A Margaritis LLC, a.k.a. The Accidental Accountant. Are you looking for a high content and engaging speaker for your next conference? Do you want to deliver a story to stakeholders that will transform data dumping to engaging business conversations? Do you want to feel that the value a speaker provides your audience far exceeds the dollar value on their invoice? Then, book Peter for your next conference, management retreat, or workshop. Contact Peter at [peter@petermargaritis.com](mailto:peter@petermargaritis.com) and visit his website at [www.petermargaritis.com](http://www.petermargaritis.com). By the way, one of his Fortune 50 clients, actually, made the comment about the value he brings to your audience.

**Peter Margaritis:** [00:04:09] Now, let's get to the interview with Kimberly Ellison-Taylor.

**Peter Margaritis:** [00:04:18] Hey, welcome back, everybody. I've interviewed a lot of rock stars in the accounting profession, but in my music world, Bruce Springsteen is the biggest rock star. I'm about to interview in the accounting space, my Bruce Springsteen, Kimberly Ellison-Taylor. Thank you so very much for taking time out of your hectic, busy, crazy schedule to spend some time with me.

**Kimberly Ellison-Taylor:** [00:04:43] Well, I can't thank you enough for that amazing introduction. It's a shame we don't hear the crowd screaming for me like they do for Bruce. But I'm still delighted to be the rock star on your podcast, at least, for right now.

**Peter Margaritis:** [00:05:01] Well, I have been in the audience a number of times when you have spoke, and they give you a thunderous applause at the beginning, and even a louder one at the end. So, you do hear those crowds.

**Kimberly Ellison-Taylor:** [00:05:15] I appreciate my colleagues a lot. So, thank you.

**Peter Margaritis:** [00:05:19] So, Kimberly, if you could, in a nutshell, I'd know I've done a little bit of the introduction, but could you give people a sense of who you are and the accomplishments that you have achieved in your professional life and in your personal life too?

**Kimberly Ellison-Taylor:** [00:05:34] Wow. So, bring it to a Reader's Digest version. And that's how I'm dating myself. So, I'd start out and would say I am a Gen-Xer, presumer. I was born in 1970. So, we'll let all of our accountants do the math. And so, that means that, yes, I can see that you're thinking about what that means. So, yes, I'll be 49 in two months. That's only two months. And so, in my years, I've had just the excitement of having people around me that give me inspiration, that motivate me, that say, "Kimberly, you can do it." And that started with my parents who really believe that hard work, perseverance, education would pay off.

**Kimberly Ellison-Taylor:** [00:06:19] And so, I've kind of taken those core values with me throughout my entire career, very fortunate to know that I wanted to be a CPA in the third grade. And I think that when you're in third grade, and you say something that big, Everyone says, "Oh, sure, honey. Sure, honey." I don't know if they realized that I would stick to my knitting.

**Kimberly Ellison-Taylor:** [00:06:40] And so, everything I did after that kind of was right focused on that objective. And I've even had people say were, "Well, Kimberly, how do

you know?" And I know because when I went from - now, this was really dating myself, but I'll say it - from the eighth grade, which was junior high school, to the ninth grade, which was the new junior high school, I picked a school on purpose that had a business curriculum. I wanted to be in a business curriculum in high school on purpose. My high school yearbook says that I wanted to be an accountant.

**Kimberly Ellison-Taylor:** [00:07:16] So, I've been very serious about my goals and objectives. And I took accounting in high school, which I think is very, very important to create preference and awareness as early as we can for our profession or for other things and industries, kind of, could take center stage in our minds. I think, we have to talk about the options that are available. And then when I went to UMBC, go UMBC, I made-

**Peter Margaritis:** [00:07:40] Yay.

**Kimberly Ellison-Taylor:** [00:07:41] Yay, yay, UMBC. I majored in Information Systems. And so, although I majored in Information Systems, Peter, I still wanted to be a CPA. And so, I got an MBA from Loyola. I said, "You know what, I need to do this." I went to school at night. I was working full-time during the day at NASA Goddard Space Flight Center. And I went to a community college for two years at night, two classes a week, which I know everyone who has ever taken a summer class or a three-hour accounting class will know how difficult that was, but that's how focused and determined I was.

**Kimberly Ellison-Taylor:** [00:08:17] And so, I've been able to walk the fine line between technology and accounting. I've been able to walk a fine line of leveraging my accounting and finance acumen in every role I've had. And so, working at NASA Goddard, working at Motorola, certainly working KPMG, being a CIO, and now having been at Oracle for almost 15 years, every step of the way, I've always recognized that there were technology implications and always understood that there were finance implications. People, process, technology, and the financial resources. And I've been able to leverage both of those on top of the foundation that my parents set for me when

they said very early that don't be afraid, and you need to pay your dues, and work hard to get ahead.

**Peter Margaritis:** [00:09:06] Wow. That's an incredible story. There are some things in there that I have not heard from the past. And I think you grew up in a very tough part of Baltimore. You grew up in the inner city of Baltimore. And the insight and foresight that your parents had, and the determination, and the perseverance had also come out of growing up in that part of Baltimore.

**Kimberly Ellison-Taylor:** [00:09:36] That is correct. I mean, I grew up in the inner city of Baltimore and my mom. And so, whenever I had the chance to speak, I always give shutouts to women who make really tough decisions in their career, choices that help anchor and be the anchor for their families. And my mom did that.

**Kimberly Ellison-Taylor:** [00:09:53] I mean, she probably could have done anything, but she said, "Listen, I cannot work while I have three girls that I'm trying to raise in the inner city of Baltimore." I have a sister that is four years older, a sister that is four years younger. So, I am slammed dab in the middle.

**Kimberly Ellison-Taylor:** [00:10:10] And she was pretty fierce. She was serious about good character, being someone of good moral fiber, making sure that we would be women that could hold our heads up, take care of ourselves, be independent. And so, she was like, "I need to be there to do that." So, we got out of school at 2:30. At 2:45, I can tell you, my mom threatened us so many days that if we weren't home at 2:45, she would be in curlers, hair curlers at the school. And that fear of either set us on strap because we did not want to be embarrassed. So, embarrassment is a great motivator. Yeah.

**Peter Margaritis:** [00:10:53] Yeah, there's a lot of truth in that. Embarrassment is a great motivator.

**Kimberly Ellison-Taylor:** [00:10:57] Yeah.

**Peter Margaritis:** [00:10:58] So, great business career, but you're such a volunteer. You volunteer your time. You've held roles as the Chair of the Maryland Association of CPAs. You've held roles at the AICPA. You've held roles, executive roles, chair roles, leadership roles at the Association of International Certified Professional Accountants. And you love state CPA societies, I do know that about you. You absolutely-

**Kimberly Ellison-Taylor:** [00:11:27] Yes, I do.

**Peter Margaritis:** [00:11:28] Where did that desire to volunteer to give back, what fuels that?

**Kimberly Ellison-Taylor:** [00:11:35] And that's a great question. And, actually, no one's ever asked me that question. And I think, Peter, it's because I recognize it. I think it comes from having such a strong faith background. So, I grew up God-fearing, for sure. Understanding that it's about servant leadership. It's about helping people who might just need a little hand up. It may also come from my walk growing up in inner city. So, different socioeconomic background as a black female. So, different race from the environment that I'm operating in for the most part, and different gender from some of the executive positions that I've been in.

**Kimberly Ellison-Taylor:** [00:12:14] And so, I think, with each one of those, it made me realize that other people may just need a little bit of help. Other people may need role models. Other people may need a courage to say that they can do it when they hear your story that I haven't shied away from a tough story, which there's a -- sometimes, we move toward the best stories, the success stories. What we don't see is the iceberg - all of the determination, the sacrifice, the hard work, the disappointments that are underneath the water. We only see the success. So, it feels like a 48-year success overnight, but they don't really realize all of the things that go into it.

**Kimberly Ellison-Taylor:** [00:12:57] And so, for me, I think to whom much is given, much is required. And I think it's also important to lift as we climb. And that's what the NABA community says, and I believe that is true. And so, I have adopted an elementary school, and I try to go and give school supplies, or go and participate in the programs

during the holiday time. I participate in a Susan G. Komen Walks. I participate in a St. Jude Bid Program with our military and for our military, laying wreaths on the grave. And, also, as key to this discussion, working with the profession.

**Kimberly Ellison-Taylor:** [00:13:35] And I think it is important because the more of us that can give visibility to the options that are available, the more of us that will be attracted to the profession, that will stay in the profession, will be advanced and promoted to the highest levels of the profession. And I think that if not me, who? If not now when? And we all have individual accountability and responsibility to do our part and to pay forward.

**Kimberly Ellison-Taylor:** [00:14:03] And so, it's just a part of who I am. And in every instance, I think, that's why I've grown. I believe in karma. I believe you certainly reap what you sow. And I have received way more than I have ever given. And each one of those instances, it put me in contact with people that I would have never met. They gave me exposure to things and experiences I would have never had.

**Kimberly Ellison-Taylor:** [00:14:28] And so, I always recommend state society volunteerism because it's on-the-ground training in a safe environment where you can learn more than you would learn in any other place. And so, I'm just a fan, as you said, and it's true of, especially, the Maryland Society of CPAs.

**Peter Margaritis:** [00:14:46] Yes, very much so. And for those of you who are listening to this, you probably thinking the exact same thing that I am right now. And you want me to ask Kimberly this question. Do you sleep at all?

**Kimberly Ellison-Taylor:** [00:15:02] I don't sleep a lot. That's true. That is good. And that's a question that lit up your phone bank? Everyone wants to know. So, this is it, Peter. This is it. I only really need about -- and no one's ever asked me this either. So, you're getting new information. 5.5 hours and I'm good. So, I probably -- And you tell me what that calculation is. If I go to bed about 1:00-1:30 a.m., and because my kids, although they have alarm clocks, sometimes, I feel like I'm the alarm clock. So, I'll get up at 6:30 to make sure that they are up, and they're getting through.

**Kimberly Ellison-Taylor:** [00:15:42] And the times when I said, "I'll really not do it," because I'm going to see if they'll get up on their own, it doesn't work. Although the clock is blaring, they set the snooze 10 times, and I'd have to call them in the morning from wherever I am. I call them every morning at about 6:30. And so, it just means that I don't need that much sleep. But every four days or so, it catches up, and you have to sleep. And so, it just works. And I'm a night owl. So, for me, which is unfortunate, I'm at my peak energy level at like 10:00 at night.

**Peter Margaritis:** [00:16:16] Wow. Okay, look-

**Kimberly Ellison-Taylor:** [00:16:19] So, that is like, "What in the world am I going to do?"

**Peter Margaritis:** [00:16:21] At your peak at 10:00 at night. I've been interacting with you for a number of years, and I'm going, "Oh my god. What is it like at 10:00 at night?" Because I've seen through the day and you're like the Energizer Bunny on steroids flying through everything.

**Kimberly Ellison-Taylor:** [00:16:36] That is true. What I prefer -- I know people who get up at 5:00 in the morning. And I could stay up till 5:00 in the morning, but there is no way I could get up at 5:00 in the morning just because. I get up that time because I'm usually going to the airport. I mean, that's how I do my work, family-life integration. I'll tend to go stay the night with the kids and my husband. And then, get up first thing in the morning some time. And so, just work. But that's not what I prefer to do. My preferred best hours, Peter, would be something like 9:00 to 7:00 or something.

**Peter Margaritis:** [00:17:13] Okay.

**Kimberly Ellison-Taylor:** [00:17:14] Yes.

**Peter Margaritis:** [00:17:15] So, before we move further, we have to give a shout out to your husband and to your kids.



**Kimberly Ellison-Taylor:** [00:17:21] Yes.

**Peter Margaritis:** [00:17:21] Your husband's name is?

**Kimberly Ellison-Taylor:** [00:17:22] Darius Taylor.

**Peter Margaritis:** [00:17:24] And how long have you guys been married?

**Kimberly Ellison-Taylor:** [00:17:27] We've been married, it'll be 22 years on July 4th.

**Peter Margaritis:** [00:17:31] Oh, wow. And-

**Kimberly Ellison-Taylor:** [00:17:34] Yeah. But I met him as a sophomore. So, we've known each other 29 years, but we have been married 22 years in July.

**Peter Margaritis:** [00:17:44] Wow, congratulations. And your children?

**Kimberly Ellison-Taylor:** [00:17:48] They are -- So, it's Dominic and Darius II. And they are 14 and 16.

**Peter Margaritis:** [00:17:54] So, your role as the chair of the American Institute of Certified Public Accountants, and your role of Chair of the Association for International Certified Professional Accountants took you around the world.

**Kimberly Ellison-Taylor:** [00:18:10] It did.

**Peter Margaritis:** [00:18:11] It took you away from home a lot.

**Kimberly Ellison-Taylor:** [00:18:11] It did.

**Peter Margaritis:** [00:18:11] And managing a family, and being away, and having those boys at that age makes you even much more of a special person because I have not

met them, but you've talked a lot about them. And from what -- and I don't think you're just being a proud mother, I just think you'd be a very honest, very good boys.

**Kimberly Ellison-Taylor:** [00:18:35] Yes, I would never say that to them, but I'm going to pat them on the back, but they can't hear it because they know that I'm kind of "Education is serious. Don't take it for granted. Work hard. Pay your dues. Don't feel entitled. Don't think that you're picking up that trophy if you were 10th place. If you're not for a second or third, try harder next time." So, I'm that mom.

**Peter Margaritis:** [00:18:58] And I love that because my son was on the dive team, and he's now 18. So, this was when he was a lot younger. And they were giving out ribbons. And then, my wife told me to leave because he got a 10th place ribbon, and I kind of said some words a little bit too loud, louder than I should have.

**Kimberly Ellison-Taylor:** [00:19:27] It sounds like my husband.

**Peter Margaritis:** [00:19:30] Yeah. And I'm going, "Why get? No, it's first, second, third, and then try harder."

**Kimberly Ellison-Taylor:** [00:19:36] Yes.

**Peter Margaritis:** [00:19:36] I had that same-

**Kimberly Ellison-Taylor:** [00:19:37] That is exactly what I think. And I say that to them to say I refuse to diminish the hard work and sacrifice of the people who were in the first place. And I think the trophy should be different. First place should get the big trophy. Second place should get a smaller one. Third place should get a smaller. Do silver, bronze, gold. Do something. But don't make it seem as if everyone's effort was the same because it's not. And everyone else can get a certificate, but everyone else should not get trophies. I mean, there are different ways to motivate people. But I bought my son a shirt that said, "If winning wasn't important, why did they keep score?"

**Peter Margaritis:** [00:20:14] That's true. That's true. Just ask your alma mater's basketball team last year in the NCAA tournament.

**Kimberly Ellison-Taylor:** [00:20:21] Yes.

**Peter Margaritis:** [00:20:21] The first team to ever beat a number one seed.

**Kimberly Ellison-Taylor:** [00:20:30] And let me tell you, I was so proud and back there [inaudible]. He's done such an amazing job here on BC. My husband and I both wonder if we could have gotten in there today. It's amazing.

**Peter Margaritis:** [00:20:42] I feel the same way about my alma mater, University of Kentucky. I don't think I'd be able to get in in today's world as I watch my son who is getting ready to start his college career this upcoming fall, which makes me really feel old right now, but-

**Kimberly Ellison-Taylor:** [00:20:57] Oh, my gosh. Yeah.

**Peter Margaritis:** [00:20:59] Moving past that, so I was Chair of the Ohio Society of CPAs. And then, I was on council for three years, and on the Ohio Society board first. That was my first taste of the accounting profession is much more than debits, and credits, and spreadsheets, and calculators, and anything along those lines. It was such a broader view of what the accounting profession is all about. So, your years at the AICPA -- well, before we do that, because I want to know what you were seeing at the time that you were chair of the AICPA, what was evolving in the years that that was happening?

**Kimberly Ellison-Taylor:** [00:21:39] Oh, my gosh. It was such an amazing opportunity to see all of the segments of our profession. And you're right, when you're the chair of a state society, and when you get involved in the state society, your view expands because, then, you realize that, yes, it's about public practice, but we also have members that have needs and requirements from their business community that are in business and industry, that are in consulting, that are in government, not-for-profit, and

that are also in the academic and education environment. And so, then, you understand the importance of advocacy.

**Kimberly Ellison-Taylor:** [00:22:17] And so, when you move to the national and international level, you get to see all of those on a bigger scale because all of those areas have more cynical, more requirements, the complexity grows, the scope grows, there's more at stake, and you're trying to balance every single thing. And it's flying the plane, serving the coffee, and checking in all at the same time while remembering that we're here to support and protect the public interest, that, yes, we all are trying to grow in our business communities to thrive, but what about Mr. and Mrs. Main Street investor? What about the people whose pensions or retirement funds are tied up into various environments? Are they safe? Are they reasonable? Is it a reasonable risk?

**Kimberly Ellison-Taylor:** [00:23:08] And so, I think it becomes much more, I would say, daunting in a way, but it's exciting and exhilarating because, then, you realize that you're adding your lens, your view to a broader perspective across the profession.

**Kimberly Ellison-Taylor:** [00:23:26] And so, things that were really top of mind for me were next generation leadership and technology. And then, of course, our integration with the Chartered Institute of Management Accountants. So, for me, those three things, among all of the other things, the peer review, looking at small firms and helping them, looking at tax reform, looking at things we're doing any advisory space, all of those things are still important. They were important then. They're obviously important. But for me, in particular, there was a laser focus on the three things I just mentioned.

**Peter Margaritis:** [00:24:00] So, before you go down that path, just so the audience has the understanding, can you tell us, describe to us the difference between the AICPA and the Association for International Professional Certified Accountants. I have to pause every time because I still can't. I'm trying to get the words in-

**Kimberly Ellison-Taylor:** [00:24:18] I know. We have to get it out.

**Peter Margaritis:** [00:24:18] Yeah, trying to get the words in the right order.

**Kimberly Ellison-Taylor:** [00:24:24] It's a mouthful. So, I say that every organization has different points where you do a SWOT: strengths, weaknesses, opportunities and threats. And, I think, if we look across our membership to reflect on what we could do to be more advocates of our members and helping them through their careers, and their personal career journeys, and providing the competency and learning that they needed, our assessments showed that members who were anything other than in public practice was, at least, 50%. And if not 50%, directionally, between 48% and 50% of our profession. And yet, we had not in-housed all of the resources that they would need that would give them the value proposition that they felt would have brought them back full time, active, renewing their CPA licenses, or things that they could use inside their function in business and industry, for instance.

**Kimberly Ellison-Taylor:** [00:25:25] And so, as we look around, you couldn't decide if people make these decisions all the time. Do you make or do you acquire these types of skills? For us, if there was a partner already doing it, already a leader, already well-respected, well-branded, and would not provide competition with our auditing colleagues, why wouldn't we go forward with such an integration or a joint venture?

**Kimberly Ellison-Taylor:** [00:25:55] And for us, that was the Institute of Chartered Management Accountants who are based in the UK. And they were in over 130 different countries already with their members, well-known in the management accounting space with resources, podcast, logs, and resources that were just already available, and great success stories of leaders in 350 companies who house what they learn in the Chartered Institute of Management Accountants as being key to how they progressed through their careers.

**Kimberly Ellison-Taylor:** [00:26:27] It was just, kind of, of a great opportunity for us to bring to our membership and ask for their consideration. We had to show the value proposition, the why, the who, the when, the how much. All of those, our members are tasked because they're accountant. So, they ask really tough questions about why this would be a benefit to them.

**Kimberly Ellison-Taylor:** [00:26:46] And after we did all of the due diligence, working with the state societies who were especially key in communicating the value proposition to their respective members, the firms of all sizes, educational institutions, and certainly the not-for-profit space and education, but we went out and did this grassroots kind of making sure everyone would be bought into it, especially the business and industry community that had been sitting inside AICPA for quite some time, but maybe not feeling that they were getting all of the assistance that they could have gotten.

**Kimberly Ellison-Taylor:** [00:27:21] And so, once we fortunately got a successful pass vote from our members, we then became the Association of Certified International Professional Accountants. And that meant that AICPA and CIMA, which is the Chartered Institute of Management Accountants, became the legacy founding bodies that stayed in place. We each have mission. We each have responsibilities to our members and core value. However, under the umbrella of the association, we became a stronger, more vibrant entity with a bigger voice that gave us more resources and the ability to service both of our membership more effectively than we could have individually.

**Peter Margaritis:** [00:28:08] I couldn't put that any better. That was outstanding. Actually, I've asked folks over time to kind of explain it to me, and nobody has done the job quite like what you just described because, now, I -- and, hopefully, the audience has a better understanding of those two organizations.

**Peter Margaritis:** [00:28:23] And you're right, we haven't, in the past, really treated the B&I and the other aspects with the same reverence that we did with the firms. I remember - so, this was way back - I went to pay for something on the Ohio Society website, and it clicked for a credit card, is it firm or personal? And I went, "What?" So, something as simple as that.

**Kimberly Ellison-Taylor:** [00:28:51] Right.

**Peter Margaritis:** [00:28:51] Well, I'm not in a pharma. I'm in the company. But from the company's perspective, also, actually, when I went to go to work for Victoria's Secret

Catalog - and I've told you, not as a model, but thank you for thinking about that - I asked about it. I said, "Would I be able to continue my license and get CP?" And they said, "Of course, we'd give you time. You have two weeks' vacation, correct?" And I was in the finance role at the time. I was kind of shocked that they weren't going to support my CPA. And in all honesty and transparency, I let it lapse.

**Peter Margaritis:** [00:29:30] And I know that there are, still today, some organizations that, internally, don't support the people who have passed the exam and maintained their license to continue to maintain their license. There's that misconception of value. And I think that's a stigma or something to help that 50% to be larger.

**Peter Margaritis:** [00:29:56] So, we could tell the story a little bit differently in business, especially in today's environment. We're going to talk about the technology aspect, but in today's environment, it's even much more important that they maintain that skill set in order to help organizations continue to grow versus, "I don't have to learn now. And if I don't have to do my 40 hours, I'm not going to do my 40 hours. But I'm not going to also take initiative and do the L cube - lifelong learning." Something stops there.

**Kimberly Ellison-Taylor:** [00:30:23] It's interesting because for many of our members, the -- and back to your first point, and then I'll go to the second point. So, firms don't always see the value proposition. And we have to be so valuable to a member that, first off, when I had to pay on my own -- I mean, so, when I became a CPA, I was at KPMG. KPMG was very committed to the profession. So, it was no-brainer. And KPMG pays. It's a 1% firm, just like a lot of the firms in the top 100 and T400. A lot of firms are committed. And I should just say firms of all sizes are committed when they're able to.

**Kimberly Ellison-Taylor:** [00:31:07] And so, for me, it was like, "Ah, this is what you do. When you become a CPA, you pay to be in your state society. You pay to be in the national organization," which is they are AICPA. We, hopefully, would have value that members would be willing to pay even if they had to pay for themselves. And that's what we were faced with when we were trying to make the decision of, do you make it on your own or do you acquire the resources that you need?

**Kimberly Ellison-Taylor:** [00:31:36] But you're right, the B&I community did not feel that that value proposition was there. And I've had colleagues, certainly, at Oracle all who would say to me, "Kimberly, I left the profession." Now, my colleagues are amazing. They're developing. They've developed cloud software solutions for enterprise resource planning. They're doing human capital management, development. They're doing marketing. They're doing sales. They're doing account functions. So, they are accountants. They trained as accountants. And yet, because they only saw one focus area, they perceived that when they left that world, they left the profession.

**Kimberly Ellison-Taylor:** [00:32:17] And so, the value and commitment for lifelong learning is something that we have to make sure that all employers are well aware of, the benefits of why financial skills are important. We just did a report between Oracle and the association that talked about the adoption of emerging technologies. And we found that more and more companies, instead of being ahead and abreast of these technologies that are in the marketplace - like AI, blockchain, machine learning, big data, cybersecurity - that financial leaders are reporting that they feel even farther apart than they did a few years ago.

**Kimberly Ellison-Taylor:** [00:32:55] Now, that's not the time to get hesitant. It's not the time to stand still and wait and see what's going to happen or put our hand in the sand and hope that this, too, will pass. We have to put our foot on the pedal, be willing to be uncomfortable. And so, I'm hopeful that employers will get the value proposition message. And that even if that doesn't happen, that first is when I went to the government, and they didn't pay, I paid for myself.

**Kimberly Ellison-Taylor:** [00:33:21] And then, when I came to Oracle, Oracle has paid my state and local Maryland Association of CPA due. They paid the NABA dues. They paid the AICPA dues. They supported me through all of my volunteerism and, certainly, supported me through being chairman of the board for both the association and AICPA because we also have a commitment for lifelong learning at work.

**Kimberly Ellison-Taylor:** [00:33:46] Now, Oracle say it that way, but when you're in an organization where adding value is a part of your core mission and what you do for



mission-critical organizations, there is the expectation that you will continue to grow. There is an expectation that you're not going to sit back on your laurels, that we're going to be current. And so, that kind of dovetails nicely with my desire to make sure that I'm maintaining my competencies and commitment to lifelong learning.

**Peter Margaritis:** [00:34:13] Exactly. And I think in today's day and age more than ever, that -- I guess, the aspect is that we have to earn these hours to maintain our licensure is that part of that motivation to keep us learning, but I don't believe in 40 hours. I believe in just learning. And it could be 70, or 18 hours, whatever, and not having that knowledge that is critical for the future of this profession and future of the organization, letting it pass by.

**Kimberly Ellison-Taylor:** [00:34:45] Correct.

**Peter Margaritis:** [00:34:46] It's just -- You mentioned AI, you mentioned blockchain, you mentioned all these technologies. I will tell you, the first time I heard blockchain, I thought it was an intestinal disorder.

**Kimberly Ellison-Taylor:** [00:34:58] You've got a blockage.

**Peter Margaritis:** [00:35:00] Yeah, it's like a blockage. And, apparently, I think there is some intestinal disorders when we start thinking about blockchain because how it works, and the complexities of it, and the three-dimensional aspect of it. But I think you mentioned something that as a profession, we're kind of waiting and seeing if something happens. Like when FAS would come out with the standard or will adopt international financial reporting standards. I just got to wait till it happens. Technology, it's not going to wait for us. We can predict. I'm not going to go out tomorrow as the anticipatory organization process. I'm not going to go out tomorrow and buy a dumber phone.

**Kimberly Ellison-Taylor:** [00:35:42] Correct.

**Peter Margaritis:** [00:35:42] I'm going to continue to evolve with technology, and that doesn't stop where the standards might. And I think it's a change in mindset that we

need to grasp that we have to get on the train, we have to get on board, we have to get up to speed as quickly as possible, or technology, we're going to be so far behind. We're going to be antiquated.

**Kimberly Ellison-Taylor:** [00:36:06] That is absolutely true. And I say this pretty frequently, standstill isn't an option. Our lives have evolved because there are things, just like you mentioned, in our personal lives that if we did not have the technology option, it would be unacceptable. So, for many of us, we like mobile check-in. For many of us, we like to do our own travel. Many of us, we were seeking to digital engagement, we can go to LinkedIn and talk to our colleagues and people we don't even know. There is no going back.

**Kimberly Ellison-Taylor:** [00:36:36] And most of the people who are maybe not as comfortable with technology would not even go back in their own personal lives. And so, what I say, especially across the membership, if you're not asking questions about technology, you have risk in your environment because you're not asking the question that could be the difference between a company that you're auditing, or you don't have before being here one year and not being here the next.

**Kimberly Ellison-Taylor:** [00:37:05] And so, we don't have a choice. We have to ask the questions about technology policies, technology compliance, procedures, cybersecurity, what's next from a strategic competitive value proposition. And technology is fueling transformation and disruption. So, if they want their clients to be competitive in the marketplace, or if they need to report to the audit committee that with a fast movement of technology that the traffic are on, we need to send a warning sign, that's not going to happen if we're not considering, not only the community that we're in, but the global community fueling the pace of change at an unprecedented, unparalleled pace. And, again, standing still is totally not an option.

**Peter Margaritis:** [00:37:53] It's not. And speaking of technology, so, right now, we're using Zoom. Prior to Zoom, it was Skype. But prior to that, we would physically have to be at a location to do this. And we have agreed that the next time our paths cross, we are going to do this at a physical location. But just from this aspect of technology and

the ability to collaborate and communicate, I'm embracing it. And I'm excited to see what's next down the road as we communicate and collaborate, and the tools that will be available for us.

**Kimberly Ellison-Taylor:** [00:38:29] Well, I'm excited about it too because I'm thinking that the technologies that are available but are cost-prohibitive today, like holographic images. I'm expecting that we'll be in a conference room, and a holographic image of everyone from China, to the UK, to somewhere in Brazil, to somewhere in Canada, it could be in Ohio and Kentucky, we'll all be sitting around the digital virtual 3D images while someone is in the room talking. And that will be like the next evolution of being able to be there when you can't be there.

**Peter Margaritis:** [00:39:07] But when you said the holographic images, 2014, I believe it was, National Speakers Association Annual Convention, one of the hall-of-fame speakers by name of Mike Rayburn was on stage playing his guitar next to a holographic image of Mike Rayburn playing the guitar.

**Kimberly Ellison-Taylor:** [00:39:25] Wow.

**Peter Margaritis:** [00:39:27] It was that. And-

**Kimberly Ellison-Taylor:** [00:39:27] Wow.

**Peter Margaritis:** [00:39:27] The whole crowd, we were in such, but it might be a little bit closer than we think. And having that capability of being somewhere but-

**Kimberly Ellison-Taylor:** [00:39:43] I think it's here.

**Peter Margaritis:** [00:39:43] ... not having to be there.

**Kimberly Ellison-Taylor:** [00:39:45] I think it's here. I just think it's cost-prohibitive. So, you're right, it is here. I just think that the costs have to come down to a more reasonable level, so that when kids go off to college -- Now, the kids probably won't

hear this, but instead of mom worrying, mom gets to say, "Come see me right now," and then you just pop in the living room, and they're like, "Oh great," because it's the same way that we're using checkboxes and voice-activated assistance, we'll be able to use those holographic images. And that technology is not that far from being available. And, certainly, it's only mostly probably because of the cost to bring it on a wide scale and to be pervasive.

**Peter Margaritis:** [00:40:30] So, what skills do you see that CPAs need to be prepared for the future, to be prepared for this technological change? We talked about blockchain, we talked about artificial intelligence, we talk about robotic process automation, where we're not having to do the crunching of the numbers, but we're there to analyze the information and communicate it throughout the organization or to our clients or to whomever.

**Kimberly Ellison-Taylor:** [00:41:01] Well, I mean, Peter, I think it's about what you talk about. I think it's taking the numb out of the number in your book. I think your book is insightful because it does talk about skills that we need to have. And you've also done sessions, in general, on storytelling, which is the work that people are using today. And I think that is the skill.

**Kimberly Ellison-Taylor:** [00:41:22] The skill is the AI will be able to provide us back the transaction, and based on what we feed in, make a recommendation. The machine learning will say, "You've made the decision, the same decision 10 other times using these factors." Because machine learning, what it learned, how you thought, what made you choose, what you show, but, that, the machine did that.

**Kimberly Ellison-Taylor:** [00:41:49] We can't take those numbers into our internal customers or to the public and say, "Here are the numbers." We have to explain the full length. We have to tie it to the mission, purpose, and values. We have to bring and illustrate it to life, so that we are providing, I would say, astute recommendations that matter to their core interests, and they're not what I would just want to report because if they just wanted a report, then they will have a checkbox or a robot.

**Kimberly Ellison-Taylor:** [00:42:17] The difference is the human element, the gut check, the, "Hey, guys, let's think about the environment that we're sitting in." Yes, you could close this plant, but what about the fact that 20,000 people would be out of work if you do. It's the people who work here, the businesses that rely on you, the airport that would close because, now, you're not here. There are so many non-balance sheet type of decision points that companies have to make. And there is qualitative. And maybe it's things that maybe we haven't considered before.

**Kimberly Ellison-Taylor:** [00:42:52] But in today's environment, I would say problem solving, critical thinking, creative thinking, good judgment, people, management, all of those are things that we're going to have to factor in and recognizing that all decisions aren't economic. And as tough as it is to say because as CPAs, we want to - or as accountants - solve them. We want to say the numbers are the numbers, that's it. The numbers are the numbers. Well, as leaders, we know that there are so many other data elements and considerations that have to be taken into account.

**Peter Margaritis:** [00:43:26] So, there's times that when I'm speaking at the conference, I'll ask the audience, what business are you in? And I'll hear, "Consulting." "No." "Auditing." "No, that's a byproduct." "I do taxes. I have clients." I say, "No, that's a byproduct." And I get them a little bit uncomfortable. Just before they look like they're ready to get up and hit me or walk out, and I go, "What business you're in, you're in the people business, first and foremost, because without people you have no business."

**Kimberly Ellison-Taylor:** [00:43:54] That's correct.

**Peter Margaritis:** [00:43:57] You have no clients. You have no customers. So, the better we take care of our people, the better we look at them as an asset, and grow those folks because if they don't like the environment, they're going to leave. And it takes twice as much time to replace them. Some folks, if they don't get on the trade, or they're not good for the organization, that's a bad hire, and we need to figure out how to hire better.

**Peter Margaritis:** [00:44:24] But once they're in, and they're productive, we have to keep them motivated. We have to -- that emotional intelligence aspect within leadership has a trickle its way down because if somebody leaves -- what did Tom Hood say once? Either Tom or Rebecca. Firms are out there looking for a 35-year-old tax manager. You know how long it takes to find a 35-year-old tax manager? 35 years and nine months.

**Kimberly Ellison-Taylor:** [00:44:53] I love that. I love that, yeah.

**Peter Margaritis:** [00:44:57] So, I have to take the Southwest approach. Herb Kelleher built this wonderful airline, and he recognized, "People are my greatest asset." And they never had layoffs at Southwest, just natural attrition, but realized, "I need to keep my people, and we can cut other costs, maintain profitability. But when profitability is down, the first thing we look at is our largest line item on that income statement, people, payroll, and we begin cutting." And I think that's a big detriment to organizations these days.

**Kimberly Ellison-Taylor:** [00:45:34] That is true. And I have always thought it was about the people, because your input, your customers will never love the company until your employees do. And I read that somewhere, and I was like, "Oh my gosh, that is absolutely true."

**Kimberly Ellison-Taylor:** [00:45:50] And so, I think people are your greatest asset because it takes so long, to your point, of teaching them how they should operate, what the functions are, and then letting them thrive. And I think I heard another leader say, why would we hire you the best and the brightest, and then tell you exactly what to do? No, we want to give you a parameter. We want to tell you the outcome. And then, we want you to go and make it better because you're going to think about stuff that I didn't think about.

**Kimberly Ellison-Taylor:** [00:46:23] So, if I tell you how to do it, I am, then, really putting myself at a detriment, because, then, you're already limiting your thinking. No, we want you. I'm going to tell you the outcome of where I want to go. And then, I want you to ask me why because you're going to see the things I didn't see. And until we're

comfortable without our checklist, and until we're comfortable with a clean sheet of paper, we're going to be behind. And our organizations that rely on us are going to be behind. We have to be able to see what's not there. Look around corners. Anticipate the future.

**Kimberly Ellison-Taylor:** [00:47:00] Maryland Association of CPA talks a lot about the Anticipatory Organization with Dan Burrus, and it couldn't be more true because we know that change is happening. There's no way to fully anticipate all of the changes. But you know it's going to change. And so, you have an environment that is really agile, innovative, and flexible enough to change, to accept that there are new ways of doing things.

**Kimberly Ellison-Taylor:** [00:47:27] And it's not the three-year strategic plan that you put on your shelf. It's an ongoing, in real time, crowdsourced, where you think we should be kind of operating model that says that the best idea can come from the person sweeping the floor, to the person greeting people at the desk, to the CEO, and in sensing people to be not afraid to speak up, giving them the environment to make risky -- What would be risky in other organizations, risky suggestions.

**Peter Margaritis:** [00:48:00] I've heard this quote, I don't know who said it, but the collective knowledge outside of your office far exceeds the collective knowledge inside of your office.

**Kimberly Ellison-Taylor:** [00:48:13] I can see that.

**Peter Margaritis:** [00:48:14] And that goes to collaboration. And you were talking about next gen leadership. Now, I'm a baby boomer. I'm 10 years older than you are. So, the accountants can do the math real quick.

**Kimberly Ellison-Taylor:** [00:48:24] I'm 48 guys, if you needed to refresh it.

**Peter Margaritis:** [00:48:31] Yeah. And I had to actually write it down on a medical form the other day. I said, "How did I get to be 58 all of a sudden. Where did that come?" But

there are going to be some folks who's listening to this who will be upset about it, but that old-style, baby-boomer leadership model, I'm telling you what to do, do it this way, this is not the environment anymore. Unless you've really worked back then, but it doesn't work today. And the ability to collaborate with everybody in the office, to give them that room. I was in the banking business at one time. And my boss told me, "Pete, I'm going to give you some rope. You're going to do one or two things with this rope. You're either going to build a bridge or you're going to hang yourself."

**Kimberly Ellison-Taylor:** [00:49:13] Oh, wow.

**Peter Margaritis:** [00:49:14] One of the two things. And he was right. But the thing was when I made a mistake, when I hung myself, he didn't beat me up over it. He would say, "What did you learn from this, so you don't hang yourself again?" And I still have those rope burns. I still have that from those mistakes I made. But that's what makes me better today than I was then. If we look at those mistakes as -- well, someone said use the acronym of FAIL, first attempt in learning.

**Kimberly Ellison-Taylor:** [00:49:48] Oh, I like it.

**Peter Margaritis:** [00:49:49] But the old baby boomer kind of leadership was we weren't allowed to make mistakes. Mistakes were bad. Mistakes were not looked at. Now, if you make the same mistake over, and over, and over, and over again, okay, but not the first time. What did you learn? What are you going to do differently? How is it going to affect you? How is it going to affect the organization? And the more that we fail early on, the better we'll be later in life. Bringing it back full circle to what you were talking about at the very beginning of this conversation.

**Kimberly Ellison-Taylor:** [00:50:20] Absolutely. And so, with great power comes great responsibility. And I say that about technology because it means that the generation today has access to knowledge and information that we didn't have. We had to learn through brute force, through repetition, through someone who was in the accounting department for 30 years who the leaders probably prayed every night that she wouldn't wake up the next day and say, "I'm not coming in." And probably that's how we learned.



**Kimberly Ellison-Taylor:** [00:50:53] And in today's environment, I mean, in Maryland, you can get nanolearning, 10-minute increments of learning. And I know other states are thinking about it if they haven't done it already. Using the [inaudible] online, you can go to a university. I mean, there are so many opportunities to learn and get new skills set. And technology can be overwhelming. And so, we have new challenges, but we also have new opportunities because of technology. And we have got to get up to speed.

**Kimberly Ellison-Taylor:** [00:51:22] And so, it means that our young people know they have options because -- and I say this, I was influenced by baby boomers who grew up in the Motown generation era, who were serious about, "Pay your dues. Pull yourself up by your bootstraps. Your time will come. We'll let you know when it's time. And then, you can move forward."

**Kimberly Ellison-Taylor:** [00:51:43] In today's environment, what I said to our leaders across the organization, you, almost, in your onboarding, need to say for any of you who aspire to be a CEO, your partner, to be a managing director, to be a manager, these are the skills that we're looking for. You can't say it's five years because soon as you say 5, or 10, or 15 years, they're thinking, "Well, suppose I learn it faster."

**Kimberly Ellison-Taylor:** [00:52:09] So, if I learn faster, Peter, if I learn everything that you tell me I need to know, are you going to arbitrarily keep me in this place because I have not stayed in the role as long as you did in your career? That is not the work for today's generation. So, that's why I talk about multi generations working in the work environment. And it's across the board. It's around the country. The same thing that we see, some of the characteristics, across the millennials and Zs, we see no matter where we are. Everyone that are Xs, and boomers, and traditionalists are saying the same thing.

**Kimberly Ellison-Taylor:** [00:52:46] And so, it just tells me that technology is probably the equalizer because how would a kid in the UK has similar characteristics as a kid in Singapore, as a kid who's in Mexico, as a kid that's sitting in Victoria, and somewhere

across the United States and Canada, Maryland, California, Florida, how would they all have similar characteristics? The equalizer is their access to technology, which then changes how they think, what they expect, and what they are going to demand when they come to work inside our organizations.

**Peter Margaritis:** [00:53:26] Wow. That's a steep learning curve for some out there to change their mindset to realize that. And for those who have, I mean, they're ahead of the game. And one of my favorite firms, actually, is in Maryland. And they won the First to Do the Anticipatory Organization last year, last business season. And to begin the busy season, they made some changes. One change they made that there are no mandatory weekends. What? No mandatory weekends.

**Kimberly Ellison-Taylor:** [00:54:00] What?

**Peter Margaritis:** [00:54:00] And then, they went ahead and said, "By the way, we're going to change of vacation policy to unlimited PTO." Unlimited PTO.

**Kimberly Ellison-Taylor:** [00:54:07] Yeah.

**Peter Margaritis:** [00:54:08] Wait a minute. That means you trust your people. Then, they went on to one additional thing is they did do market surveys. At the time, they had two locations in the Baltimore area, in the DC Baltimore area, and they had a group of employees drive them from Frederick. And driving into the DC area, which means traffic, and jam, and a lot of time in the car that they opened an office in Frederick for the people to work versus do it in-

**Kimberly Ellison-Taylor:** [00:54:45] Unbelievable. Unbelievable. I can't believe it. That's amazing.

**Peter Margaritis:** [00:54:49] They're one of the case studies in my book, DeLeon & Stang.

**Kimberly Ellison-Taylor:** [00:55:00] You know I love them. Yes.

**Peter Margaritis:** [00:55:03] They get it. And when I share that with audiences of CPAs, I get the head, the Scooby Doo kind of "Aru, what?" But they have low turnover. They get people working for them that it's like the Richard Branson approach because Branson says, "I don't worry about my customers. I worry about my people. If I put the right people in place, they will take care of my customers."

**Kimberly Ellison-Taylor:** [00:55:31] Absolutely. And it goes back to your customers will never love you if your employees don't. That's true.

**Peter Margaritis:** [00:55:36] Exactly.

**Kimberly Ellison-Taylor:** [00:55:37] And which is why I said technology and next generation leadership. But in next generation leadership, it really applies to all generations. But it was awesome.

**Peter Margaritis:** [00:55:48] So, as we said before, so we could probably talk for two or three hours.

**Kimberly Ellison-Taylor:** [00:55:55] We do, we do, we do.

**Peter Margaritis:** [00:55:57] So, we'll begin to wrap this up. The one question I've always want to ask you, and it goes back to your time as chair of the executive board of -- Would you say the institute and the association? In all your travels, what was the one thing in your travels that -- what was the most enjoyable part of this process? Do you have one story that you can share?

**Kimberly Ellison-Taylor:** [00:56:21] It is -- well, I have a lot of stories because they're all around people. But I think that it's -- now, I know this is going to be counter to what I just said about next generation leadership, but, I think, a couple of the stories that I've cherished have been around our more seasoned members. Members who have walked up to me and they said, "I've been a member for 50 years," and they've got -- at this

point, they don't pay dues anymore for their state society. They don't pay dues for the association. I mean, why should they if you ask me today.

**Kimberly Ellison-Taylor:** [00:56:58] And I was concerned that being a minority female would be so daunting to our members. I wasn't sure what the reception would be, but our members -- and I have to credit this maybe to us being CPAs, and they know that if you pass exam, you pass exam. And hey, welcome to the club. And so, it doesn't matter if you're blue. If you pass the exam, welcome to the club.

**Kimberly Ellison-Taylor:** [00:57:25] And so, I wasn't sure because our profession is working on being more inclusive, but it's not now. It wasn't then, but we're getting better. And so, to have members who were 50 years in, and they would tell me, "Hey, I'm 74. I'm 75." We got some members who are 80. And they walked up to me and they said, "You know what, young lady," and I would smile because, "Hey, 46 is the young lady when you're 35," I'm thinking. And they said, "It's about time. We're glad to see here.".

**Kimberly Ellison-Taylor:** [00:58:01] And I'm telling you, if I didn't hold myself together, I probably would have burst into fear because they would have come through the profession during a time where black people couldn't even take the exam. They would have come through the profession where women were not even expected to go to college, let alone go on and be executives.

**Kimberly Ellison-Taylor:** [00:58:24] And so, for them to have evolved, and changed, and stuck it through, and was willing to change their mindset that if they had it ever to do that, and to be in the here and now tells me we all can grow, we all can change, we all can evolve, and we all can accept, you know, what's around the corner because the generations that have come before us gave us a great foundation, and we have a responsibility to make it better for the next generation.

**Peter Margaritis:** [00:58:58] Wow. What a way to end up this conversation. That was pretty powerful. And for those in the audience who don't know, when Kimberly refers to NAB, it' is the National Association of Black Accountants. And I've had the honor and privilege of speaking at that conference. I think, I'm going on my fifth or sixth year and is

by far -- and I'm sure this was, by far, my favorite conference to attend, to be a part of it, to speak at. There's so much energy that it's just such a great conference. And I'm looking for -- I always block it out. As soon as I know the dates, and I call Maryland, okay, I block out these dates. Get me back in.

**Kimberly Ellison-Taylor:** [00:59:38] It's always a great time.

**Peter Margaritis:** [00:59:39] Yeah.

**Kimberly Ellison-Taylor:** [00:59:39] It's always a great conference, yeah.

**Peter Margaritis:** [00:59:39] It is. And once again, I can't thank you enough for taking time. I've enjoyed our conversation. I look forward to when our paths cross again, hopefully sooner than later. I admire everything about you. You are, by far -- maybe Tom Hood might be your biggest fan, but I'm 1A-

**Kimberly Ellison-Taylor:** [01:00:03] I love Tom Hood. I love him.

**Peter Margaritis:** [01:00:05] ... or 1B, and you've had a dazzling career, and I can't wait to see what's next for you.

**Kimberly Ellison-Taylor:** [01:00:16] Thank you, Peter. Thank you to the audience for listening. I look forward to seeing you guys out at our conferences and, certainly, as our paths are crossed. Thank you.

**Peter Margaritis:** [01:00:29] Now, that you've listened to this episode, what are your next steps in preparing for the future? Is it changing your mindset and recognize that those soft skills are mandatory in order to become future-proof? Is it learning more about artificial intelligence or RPAs? Whatever it is, just do it, and work on your new skill every single day.

**Peter Margaritis:** [01:00:53] One of my favorite quotes comes from Simon Sinek where he said, "Just because you take a leadership class doesn't make you a leader. You must work on those skills every single day. So, get to work."

**Peter Margaritis:** [01:01:04] Thank you for listening. And if you're enjoying this podcast, please subscribe and share this episode with a friend. Also, please visit [www.c-suiteradio.com](http://www.c-suiteradio.com) to listen to many of the outstanding podcasts they have in their network.

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