

Chrissie Powers: [00:00:00] The biggest thing that you need to remember is that as an expert witness, you are an advocate for your opinion and not an advocate for your client. So, regardless of whether I'm representing the plaintiff—being hired by the plaintiff or the defendant, or the wife or the husband in a divorce that I'm still going to have the same opinion regardless of which side I'm on.

Peter Margaritis: [00:00:32] 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. 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: [00:01:19] Welcome to Episode 38. And my guest today is Chrissie Powers, who is the Founder of Powers Forensic Accounting LLC. Chrissie's experience includes investigations involving diversion of corporate assets, fraud examination and investigation, forensic accounting and record reconstruction, damaging claims analysis and documentation, and providing valuation of closely held businesses for purposes of divorce, estate, and purchase, or sale.

Peter Margaritis: [00:01:47] Additionally, she works with clients to strengthen their internal controls and management systems to deter fraudulent activity and asset diversion. She has testified in US Bankruptcy Court, Civil Service Commission, and various Ohio Common Pleas Courts and Depositions. Our discussion focuses on her journey from staff audit and tax accountant to finding her passion for forensic accounting. As she states, she doesn't count the beans, she finds the hidden beans. We also discuss the opportunities and challenges of being an entrepreneur and how strong communication skills are essential for success.

Peter Margaritis: [00:02:28] Before we get to interview, Change Your Mindset is part of the C-Suite Radio family of podcasts. It's an honor and a privilege to be amongst some of the more prevalent business podcasts, such as The Hero Factor with Jeffrey Hayzlett Amazing Business Radio with Shep Hyken, and Keep Leading with Eddie Turner. You can find Change Your Mindset and many of the outstanding business podcasts on C-Suite Radio by going to www.c-suiteradio.com.

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Peter Margaritis: [00:03:59] Now, let's get to the interview with Chrissie Powers.

Peter Margaritis: [00:04:06] Welcome back, everybody. My guest today is a longtime friend who I haven't seen in a long time, Chrissie Powers. And Chrissie, thank you for taking time out of here, I can imagine, hectic and busy day to spend some time with me on my podcast.

Chrissie Powers: [00:04:22] Thanks for having me, Pete.

Peter Margaritis: [00:04:24] I'm so excited for you because you—well, first, before I talk about that, I have to ask this question. You started your career the traditional way of public accounting counting the beans and doing that type of work. How did you—what made you—what was the driving force for you to say, "You know what, I want to do something in the forensic accounting world"? Was it one too many CSI episodes that you watched and said, "If they can do that on bodies, I'm sure I could do that in financial statements"?

Chrissie Powers: [00:04:56] I don't know if CSI was even around at that, but I did start my career in the traditional public accounting doing tax and audit work. And like we all have read through the AICPA magazines, the newbie was sent out on a [crosstalk] where funds were missing. And it just so happened that one of the audit clients had had fraud occur through cash. And I was tasked with determining the dollar amounts. And it was like after that, I was hooked on this puzzle, if you will, as to find out how people were stealing money and how much was taken. And there was a lot in the news back then with Jessie Oddi here in Franklin County back in 1998-1999 where funds were misappropriated. So, I just kind of got hooked, and got through the CPA exam, and transferred myself over to a firm that specialized in the forensic accounting, so that I could grow that area and niche.

Peter Margaritis: [00:06:05] And as well, as you have grown it because you left the firm, and you had a partner, and you guys went out on your own, which is (1), one scary enough as it is; and (2), because you only have that—that paycheck every week, and you've got to figure out benefits, and you got to do all that other stuff. But you grew that firm. And I'm looking on. And now that you're—as the beginning of this year, you went out on your own by yourself. I looked at your website and your list of clients are just phenomenal. I mean, the list simply go on, and on, and on. Mostly, it seemed like you're doing a lot of work for attorneys.

Chrissie Powers: [00:06:46] Yeah. I would say that probably, at least, 90% of my referral source comes from the attorneys. If I have a corporation that reaches out to me with fraud occurring, we want to make sure legal counsel is involved. So, we have that attorney-client privilege, at least, until I would be named as an expert in court. So, even

if the corporation is engaging me, we'll get legal counsel involved, so that we have that attorney-client privilege. And then, working through other CPA firms that don't have the specialty niche, and want to keep their independence, and keep that client as a tax client or audit client. And then, a lot of treasury management bankers because they're looking at the financial statements, and they'll have that face to face with the business owner, and the business owner may say to them, "Something just doesn't smell right." So, possibly, those bankers are saying, "Hey, speak to Chrissie. Powers Forensics can help you."

Peter Margaritis: [00:07:45] So, as you're describing that, I went, "Wait, you're not a stereotypical accountant." For one, as you—and I'll let you give your tagline about the beans-

Chrissie Powers: [00:07:58] Yes. Most accountants count the hidden beans. I find the hidden beans.

Peter Margaritis: [00:08:04] So-

Chrissie Powers: [00:08:05] Count the beans, I find the hidden beans.

Peter Margaritis: [00:08:07] Yeah. She's looking for those hidden beans out there, but, also, it just dawned on me, something else, that in order to be as successful as you are, you said the R word, referral, which means that you have done one - it's my podcast, I can say this - one hell of a job out there networking to find business. And that's something that those in the profession aren't the greatest at doing, or they don't like talking to strangers.

Chrissie Powers: [00:08:36] Yeah. Some accountants will prefer to sit at their desk and just crunch that tax return or crunch the numbers. But my forensic accounting work typically is not reoccurring. So, for your traditional CPA, they go out, and they land the audit, and they may have that audit for five, six, seven years before it goes back out for bid. I, hopefully, am only coming into your corporation to investigate the fraud that happened one time with the problems with internal controls. And then, hopefully, you

never need to find me again, unless you're wanting to refer me to a friend at another organization. So, my type of work is non-reoccurring for the most part. Now, some of that will reoccur working with various law firms. However, once again, if it ends up in the courtroom, they want to use several experts over the years, and not continuously using the same individual, so they don't give the appearance that that expert is in their pocket.

Peter Margaritis: [00:09:39] God. So, that takes—I mean, that takes a lot of work. And that takes—because when you said that, "I don't have that nonrecurring," let's just put it in accounting terms, "cash flow," and you've got to go out and find new business almost all the time. And to your point, you've developed a wonderful referral service because you do a lot of work with attorneys. You've got—you're well position here in Central Ohio with accounting firms, one of your specialty, because you do a lot of—in the past, you've done a lot of speaking up at the Ohio Society of CPA conferences. I know on your website, you've got a number of articles that you've written on the topic to help drive that business because you're an expert and you're an authority in this area, but I would have to imagine, because myself, I have sleepless nights when I don't have—because I don't know—a lot of times, I don't have that non-recurring cash flow coming in. And you're always trying to find new ways to position yourself or get in front of potential prospects, potential attorneys for firms that you can provide that expertise that they're looking for.

Chrissie Powers: [00:10:52] Yes, yeah. So, a lot of speaking engagements, Columbus Bar Association. I spoke for the Ohio Bar Association in the past. Banks, law firms, CPA firms coming in and speaking on continuing education. Just definitely got to be out and about and continuing to network.

Peter Margaritis: [00:11:14] Yes. And I love networking. I think it's it's a blast. But there's something in that word that it's not just easy because it has the word "work," and it does take a lot of work. So, let's talk about the services that you provide. I guess, of your services, what is the more requested service?

Chrissie Powers: [00:11:38] Well, that varies by year and the economy.

Peter Margaritis: [00:11:40] Oh, okay.

Chrissie Powers: [00:11:43] So, back in 2009 when we say we sort of went through a depression or a recession, if you will, the divorce world, those cases were not as prevalent because people couldn't afford to maintain two households. They were watching their cash, if you will, just like the traditional accountant. On the reverse side, I saw a spike in fraud investigations because the corporations did layoffs. They were watching where every penny was going. People started scrutinizing the financial statements. And then, those were where some of the frauds were caught because somebody had taken the time to pay attention and look at those accounts. So, it all depends on what's going on in the economy.

Peter Margaritis: [00:12:35] Interesting. So, this is 2019. What is your most requested service? Since we're not in the recession, per se. They're talking about it, but we're not quite there yet, what are people coming to you for?

Chrissie Powers: [00:12:50] All right. Now, I have quite a few fraud investigations going on. A handful of divorces and some business interruption claims. So, like the businesses, one of the owners has an accident, and the revenue stream isn't where it was because they're not able to work within the business. So, I've got to go through and look at what the yardstick measurement was three to five years before the accident occurred, see how that affected the future revenue stream, and put a calculation together for that.

Peter Margaritis: [00:13:23] Interesting. So, you, obviously, do a lot of divorce, as well as fraud related. What other services you provide?

Chrissie Powers: [00:13:33] I work with receivers here in town. Some of that is because organizations go into bankruptcy, and someone needs to come in, and either wind the company down or keep it running. Or over the years, some of those receivership have just been because two partners aren't seeing eye to eye. One that's locked out. So, the court appoints a receiver to try to either continue the business and buy one of the owners out, or sell it altogether, or just shut it down and make a

distribution, so that the two of them can part ways. I work in the bankruptcy arena. There has not been a lot of that with the economy doing well right now. So, that's kind of—it's on the backburner, if you will. It's not real prevalent. So, those are some of the areas that are—where we get into and specialize in that.

Peter Margaritis: [00:14:23] And you also mentioned that—and prior to us recording this, I made this comment because she—Chrissie, you actually go to court and testify. And you say a lot of CPAs and even ones who are none—who are the accidental accountants, I don't think I would want to have that type of pressure to testify in a courtroom on a case. But you take that on, and you go to court, and you testify on behalf of your client. And so, that's going to be a little bit nerve wracking.

Chrissie Powers: [00:14:55] Yeah, it can be. The biggest thing that you need to remember is that as an expert witness, you are an advocate for your opinion and not an advocate for your client. So, regardless of whether I'm representing the plaintiff—being hired by the plaintiff or the defendant, or the wife or the husband in the divorce that I'm still going to have the same opinion regardless of which side I'm on. So, that's—sometimes, you get put into a corner where you've got to reiterate and remind clients and/or attorneys of that. But not everyone likes to go into the courtroom. It just comes with time and lots of continuing education on how to handle those difficult questions and knowing how to respond to the aggressive attorneys.

Peter Margaritis: [00:15:45] So, I have to ask everybody, there's a starting point for everything. I remember the first day I walked into Pricewaterhouse as an accountant. Do you remember the first time that you went to court to testify?

Chrissie Powers: [00:15:57] Yeah, that was a divorce case in Delaware County. I'd had some deposition testimony prior to that, but it definitely was a restless night until you had your first first chance, if you will.

Peter Margaritis: [00:16:13] So, when you got called to the stand, I imagine nerves were probably going in every which way, shape, or form.

Chrissie Powers: [00:16:19] Uh-huh (affirmative). Yes. It was a very well-known attorney that was asking questions.

Peter Margaritis: [00:16:29] And apparently, you do well because you went back, and keep doing more, and you keep getting continued education, and getting better and better at that role. But that's—I don't think I could sleep the night before or maybe even the week before knowing that that's staring me in the face. That's a skill set that many don't have. And I applaud you for taking that head on and do it as well as you have being an expert witness.

Chrissie Powers: [00:16:56] Thanks, Pete.

Peter Margaritis: [00:16:59] But please don't ever call me to be an expert witness. I'd be happy to help if there's anything I could help, but when it comes to—so, I don't mind I don't mind speaking in public. I do that for a living. But my idea of public is not a courtroom.

Chrissie Powers: [00:17:17] Like I said, there's continuing education up there to prep you for that. I read lots of materials published by the Sikh Group to prepare myself. And then, the attorney that you're working for and the partner at the firm helps to get you ready for that first time until you lose your virgins [crosstalk].

Peter Margaritis: [00:17:37] So, thinking about what you do and thinking about you got an early start on this because you said you started this back in—about around 2000. Was it? That's about right?

Chrissie Powers: [00:17:54] My first fraud investigation was in '98. So, doing this for over 20 years. But at that time, I wasn't 100% forensic accounting.

Peter Margaritis: [00:18:06] So, if we look at the profession today, and we still have the traditional services that are out there, but the way technology is having an impact, and things that I'm reading, things that I'm hearing, that there's a lot—more people are beginning to specialize. That generalist approach in accounting seems to be withering

away and people are looking to gain those credentials, and specialize, and being that expert in that niche area. What advice would you give someone who's graduating from, let's say, the Ohio Dominican University, and with a degree in Accounting, and let's say they've passed a CPA exam? What advice would you give them as they matriculate into the accounting profession as relates to niches in the accounting profession?

Chrissie Powers: [00:19:01] Well, I think that having an audit and tax background definitely helped me because those are the types of reports and records that I review and analyze on a regular basis for my different forensic accounting specialty areas. So, definitely, that background helped, and I was able to build on that. But forensic accounting really wasn't offered in college back when - now, I'm dating myself - back when I went through school. So, there are classes that they can take on data analytics and in more law classes to understand the laws that get looked at in a lot of the forensic accounting classes.

Chrissie Powers: [00:19:46] So, those definitely would help them taking those when they were going for school. But when you get out, starting to get into public accounting and working with a firm that offers the niche areas of the forensic accounting or litigation support, so that even if they're in audit and can help when there's an overflow because going into a boutique firm like myself definitely me being a smaller firm now, I need somebody that has the experience versus someone straight out of college in that. So, looking for a firm that they can get some experience in.

Peter Margaritis: [00:20:27] Right. And I guess, you made the point, as what do you want to specialize in - forensic accounting, or business valuations or whatever - you still got to get the basics down and have a good solid knowledge of the basics, actually, from both sides, from the audit world and from the tax world. And then, decide how you want to specialize or where that interest lies. And I think during that period of time, as they're building up the knowledge base is to begin to take continued education classes in those areas to see if something sparks, if there's some interest there, or it's like they sit through a business valuation question, "That's why I want to do," and after a couple of business valuation classes, you go, "There's no way I want to do that." And they have very little vested or invested at the time, and they can't begin to look at different areas,

or if they're lucky enough to get with a firm that has specialties to find themselves working on one of those specialties.

Chrissie Powers: [00:21:30] Yeah. And then, once you start getting the specialties and the alphabet soup after your last name, you can work out, "Am I needing all my continuing education?" because all those credentials have deferred reporting period. Some are 12/31. Some are on your anniversary date. So, that starts to be sort of a headache to try to make sure you're in compliance with everything you're needing to track that.

Peter Margaritis: [00:22:02] Oh, yeah. And then, there's that too, maintaining the compliance aspect of it and keeping track. And that in itself can be its own separate, I wouldn't say headache, but I'll use the word challenge. But as I sit and think about the forensic accounting, and so here's what I know as relates to divorces, marriage is the leading cause of divorce. That is statistically proven. And in those marriages, they say 50% of marriages end in divorce, and now I had a first wife, and we ended in divorce. My second wife, we will make 24 years here by the time this episode goes live. We have already celebrated our 24 years. So, I don't think that's going to happen again, but-

Chrissie Powers: [00:22:50] Well, congratulations and happy anniversary!

Peter Margaritis: [00:22:54] Thank you. It depends. She gives me my performance review on my anniversary to see if she wants to exercise an option on another year. But with with the aspect—I don't think fraud is ever going to go away. Sarbanes-Oxley is not going to get rid of that. There's always gonna be some aspect of fraud, whether from a large organization or from a small church where there's one person in the accounting department, they end up stealing from the church. There's always going to be fraud. There will always be divorces. There will always be disputes when we have partnerships because something tends to go awry in those. I guess, my point is looking on to the future and looking at your business, it is very sustainable because of the type of work that you're doing. And the bigger question on top of that is it's sustainable, and I don't believe technology, as it's evolving, will disrupt you. But I think the use of that

technology could actually enhance your business and your business model. Would that be a fair statement?

Chrissie Powers: [00:24:09] Yeah. And things have changed over the years. A lot of it, too, is driven by the client, and the size of the client, and how they're keeping their records. So, I've used data mining software like ACL and Idea over the years. But then, we'll run into clients that don't use formal accounting software on the smaller side when you're doing an investigation. So, then, they're giving you a Quickbooks or another type of smaller package, if you will, to go through.

Chrissie Powers: [00:24:42] With the divorces, sometimes, we're trying to find out the one spouse's economic income, so that we can determine spousal support and/or child support. And a lot of times, they don't have a full set of books, if you will, because the spouse uses a Schedule C. So, nobody is using Quickbooks. And so there could be a lot of keying of the bank statements to come up with what that is. There is software out there now that can scan those bank statements and dump it in. And then, it's just us categorizing it, if you will, putting it in the right buckets for court purposes. Certain things may be deducted on the tax return, but they are not considered a true expense for more coming back to the income for the spouse for court. So, we're adding that back.

Chrissie Powers: [00:25:32] And just kind of give you an example. So, we might have a husband that owns a business, and him and his wife have two children. All four of the cell phone bills are being run through the business. So, he deducts that as an expense tax return. Well, when I'm looking at that for divorce purposes, we're adding that back as if he was a true employee at arm's length, and he worked for me. I wouldn't be letting him run his entire family cell phone bill for the company. So, those types of things would need to be scrutinized and addressed appropriately for the court.

Peter Margaritis: [00:26:09] I could imagine, trying to find that information, (1), has evolved over time. And it makes me think of a company that's based out of Canada that's called MindBridge. And basically what they've developed is an artificial intelligence Watson type of platform where you dump the GL into this Watson—into their the MindBridge artificial intelligence platform. And it immediately, within a matter of

minutes, will categorize the transactions in three ways - high risk, medium risk, low risk. And the high risk ones, from an audit perspective, those are the ones that those transactions are being immediately looked at and scrutinized to see if they're legit or not. And thinking about your business and trying to find this type of information, I would assume that type of technology would be of great assistance to you. No, you're not doing an audit, but you're trying to get to find where the high-risk types of transactions are in order to help you do your job.

Chrissie Powers: [00:27:14] Yeah. And the thing that would be different is, like looking at the cell phone bill, while it might be only employees for company A, but when I come back and look at company B, this guy or wife, husband or wife, one of, whoever the business owner is, pushing more personal expenses, if you will, through. So, it's not a one platform fits all, if you will.

Peter Margaritis: [00:27:38] Right, okay. And I can imagine that you see a lot of that where the business owner, and maybe a single member LLC, or even a small partnership are trying to run their personal expenses through the business to get the tax deduction, but they're taking a huge risk and doing so because that corporate veil can be pierced.

Chrissie Powers: [00:28:01] Yes, yes. Yeah. And I mean, the things I've seen over the years from the fraud investigations to the divorces are just—make for really good stories, if you will.

Peter Margaritis: [00:28:15] So, I love stories. And so, of all your time in this, and what you do, what is—and if you can. If you can't, I understand. And if we can keep it kind of sanitized and not name any clients or anything like that, what is the craziest thing that you've seen?

Chrissie Powers: [00:28:37] Well, this one wasn't something that I saw, but there was a divorce that I worked on, and there was a child in it. And the child's pet dog had died. And it was the attorney bringing us up to speed, but rather than properly dispose of the animal, like taking it in, and getting it cremated, and have a nice little box with Fido's

name on it, the parent put it in the freezer. And they were pulling it out, and letting the child see it on a daily basis, and give it a kiss on the nose. That's not accounting related but just some crazy things that I've seen over the years and heard about working on these cases.

Peter Margaritis: [00:29:27] Okay. I wasn't expecting that.

Chrissie Powers: [00:29:31] Yeah.

Peter Margaritis: [00:29:31] But that is—I asked the question, and I should be prepared for what I was going to hear. But yeah, that's creepy. That's [inaudible].

Chrissie Powers: [00:29:41] Yeah. I mean, like I had another one that the business went into receivership. I went with the receiver to go pick up the accounting records. As we're walking up the door, we had the fire department come flying in, the police department come flying in, and it was my alleged suspect that had been accused of misappropriating records that we we're going to get the records from, the individual had threatened to commit suicide and had dialed 911. So, here comes everybody in, which, of course, postponed us being able to obtain the records that particular day. And on that same case, there were days that we were scheduled to be in court, and the individual wasn't present because it, again, threatened to commit suicide and was at the hospital. But I think what had really happened is they knew the brunt of what had occurred, and that the hammer was going to be coming down sooner or later, and they just couldn't live with themselves as to what could happen, whether that meant jail time, whether it just meant restitution.

Peter Margaritis: [00:30:48] Right, yeah. And thinking about the human aspect of a lot of what you do, there's a lot of emotion in these types of cases outside of trying to find those hidden beans, but there are people involved. And sometimes, people take different actions or process things differently, and you come up with, again, something like that, which is kind of difficult to, to some degree, get your mind around, but we kind of understand it's human nature and that fear. But that's not what you kind of signed up for when you kind of went down this path initially, and it's something that you had to

necessicize yourself with over time to not be so emotionally involved into things like that.

Chrissie Powers: [00:31:32] Yeah, yeah. You learn as you go. You've got to kind of leave some of that at the office, if you will, when you go home at night to family, not let that impact your daily lives. I know I have two boys who both are going to be teenagers here because my youngest is going to be a teenager. And I ask a lot of questions, and follow through, and validate, and verify things. So, if they're trying to get away with things, you know. Before they graduate high school, it's going to be real difficult because mom doesn't trust anybody because of her job.

Peter Margaritis: [00:32:11] Oh, those poor boys. Oh, my goodness gracious. I wish—now, I wish I'd gotten to forensic account. Mine just started college this week, and I'm a pretty good reader of body language, but he may have something over on me. I may need to take a Chrissie Powers class in detecting fraud out of your kids. You might want to add that to be one of your services. Well, Chrissie, I'm thrilled about you going out on your own. I love what you do. It's very fascinating. If somebody wants to find you or reach you, how can they find you?

Chrissie Powers: [00:32:56] My website is www.powersforensic.com. My email is chrissie.powers@powersforensic.com. Or if they just want to pick up the telephone, 614-745-5192. I'd be happy to chat.

Peter Margaritis: [00:33:22] And your office is located on Mound Street in Downtown Columbus?

Chrissie Powers: [00:33:26] That's correct. 150 East Mound, just two blocks east of the Franklin County Courthouse.

Peter Margaritis: [00:33:33] And I do have to ask one question before we wrap up. Is all of your work sourced and done in basically Central Ohio in the Ohio area, or are you working on cases throughout the country?

Chrissie Powers: [00:33:49] The majority of my cases are in Ohio. A lot of them in Columbus. Sometimes, I've got stuff up in Lima, Cleveland, Cincinnati area. And I've had cases over the years far reaching as Miami, Florida, and West Virginia, and Kentucky. I had the pleasure of traveling to Miami to get records on a case. And, unfortunately, they complied and produced the records, but if they wouldn't have complied, I would have gotten to go to the Dominican Republic, which was where their home office was sourced. So, that particular one, I was a little bit bummed. I was hoping to get to travel to the destination.

Peter Margaritis: [00:34:32] So, you do work outside of the State of Ohio. And, I guess, with technology, the way it is, you don't—a lot of times, you'll have to physically be there to get the information. So, if people are listening to this, because the podcast is being downloaded in almost every state and, actually, in about 35 and 36 countries, so that's why I wanted to bring that up, that if somebody outside the State of Ohio wanting to contact you, you have done business outside the state, and they can contact you as well.

Chrissie Powers: [00:35:01] Yeah, yeah. I know, right now, I have a divorce matter that's pending that's in Tennessee too. So, I'm willing to travel and able to travel.

Peter Margaritis: [00:35:11] Well, cool. Well, once again, I will put your website, your email address, all that on the podcast website for this episode. I appreciate your time. I wish you all the best luck. And I know you'll do great things. And for those of you who are thinking about going, maybe curious about forensic accounting, Chrissie did say she will be speaking again at conferences in 2020. And she does keep a calendar of her speaking events. So, if you visit her website, and keep up to date with it, and look, maybe attend one of her classes, tell her that you heard her on this podcast, and go watch her work. I've seen her present. She does a wonderful job. So, once again, thank you very much. And I'm sure we'll talk soon.

Chrissie Powers: [00:36:01] Thanks for having me, Pete.

Peter Margaritis: [00:36:06] Now, that you've listened to this episode, what will you do to find your passion or your niche? What steps should we begin to take to achieve that dream? What system of accountability will you use to ensure your success? Changing your current mindset to achieving those dreams is critical to that success. So, thank you for listening. And if you're enjoying this podcast, please subscribe and share this episode with a friend. And make today your best day.

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