

S5E30 Anne Gannon

SPEAKERS

Anne Gannon, Peter Margaritis

Peter Margaritis

Hey, welcome back, everybody. Man, do I have a fun and interesting guest today. And as you heard in her bio, she's a former professional golfer. Yeah, I know, jealousy all around all of us. Just this, especially those in accounting professionals, say, "Oh my gosh." Then she went back to school and got her accounting degree. Now, she's one of us at a firm. It's a very interesting story. So first, Anne, thank you so very much for taking time out of your busy schedule. However, this is after the busy season. So, you've probably been sitting around eating bonbons and watching Ellen or going out swinging the club a little bit.

Anne Gannon

A little bit starting to wind down. So, yes, I'm very happy that April is behind us.

Peter Margaritis

I bet. So, before we get started, we were talking, I was, we were talking about how you got started playing golf. And if you can relive that story and equate it to an accountant's mindset, I think it's hilarious.

Anne Gannon

Yeah, so I grew up playing competitive golf my whole life. I went to college, played, you know, all through my collegiate career. And then my senior year, won the Women's Eastern, which got me to be ranked 11th in the country. And I had had a golf pro, my whole college career who really worked with me, you know, actually gave me free lessons, my whole college. Really kind of leading me towards this, you know, elite golf path. And then so, you know, after college turned professional, and what I quickly realized is I don't have the mindset for playing for money. Which sounds really weird until you think about it that, you know, I feel like I'm risk averse. So, I love you know, like a steady paycheck or to know what's coming. And when your paycheck is tied to making a putt, I just couldn't do it. As silly as that sounds. And my poor coach, I had to sit down with him after eight months. And you know because everyone struggles their first year. It's hard. You get used to different tournaments, and there is a lot of added pressure. And I'm like, you don't understand it's, I just, I can't do this for money. Like I just don't, I'd rather go back and play for trophies and amateur golf. And so, that's what I ended up doing. You know, went back to school, my major had been in economics. And so, you know, went back for my accounting degree.

Peter Margaritis

As I said, I'm a risk taker, but I'm with you on that if I gotta putt that either I can make my career or lose a whole bunch money on. Yeah, I think that's why I draw the line.

Anne Gannon

Well, and the worst for women's golf. And this is that, you know, I mean, men's golf, at least the paycheck is like a big one, right? So, if you're like, if it's like, hey, you could be the future Tiger. If you make that point within women's government, you're getting paychecks for like, \$100. Like, it's so bad. Like, I just did all of this work, and yeah. So, it just didn't work.

Peter Margaritis

So, tell me how, I mean, as a professional athlete, and you went back to school and got your Masters in Accounting, because in economics, the great thing about economics, is you can be wrong 50% of the time, and they still get paid. They pay you. But, you know, it's also the nature of the work. But it's good to have that econ background, but how has that helped you in your mindset of starting your own and running your own business or running your own firm? How's that help?

Anne Gannon

Yeah, I mean, I definitely feel like there are a lot of similarities between sports and, you know, being an entrepreneur or business owner. Just that you have to keep looking forward. And you can't, you know, you can't dwell on the past. And I think, you know, that's one of I think the biggest lessons in golf, is that you, in golf especially, I'm sure other sports and other athletes say the same thing. But I feel like in golf, you are just taught such humility, like, it's never a sure thing. You could have a great round, and then you show up tomorrow, and you can't make a putt, right? Like it is just the most humbling of sports. But I feel like in that humility, you learn that every day is a new day, right? So, I can't like rest on my laurels and think like, oh, I'm awesome, because I just, you know, had this great round, or I'm terrible. I had this terrible round. But you have to just kind of do the same routine every day and get your mind right, and like approach every day as a brand new beginning. And I feel like that's why I think golf resonates with business owners so much, because it's that same like, okay, here we are today. We're gonna make the best of it. We're gonna get through it. And then, you know, move on to the next day.

Peter Margaritis

Yes, and no as it relates to business owners. So, we just came through the biggest improv exercise known to mankind called The Pandemic. Where we had to adapt every single day. Now, with that mindset of yours, and when this happened, I imagined you just got to keep moving forward, and not worry about yesterday, and worry just about today and stuff. Maybe planning a little bit out in the future. But I think other business owners just kind of freaked out and didn't know what to do and cost them their businesses.

Anne Gannon

I would agree, I think and that's that, you know, I think making light of it. I think I had never really thought about the similarity. I mean, when I left golf, I sort of didn't look back, right? It was like, okay, I still want to play golf. And maybe I'll play, you know, a little bit here and there. But really, you know, this is a new path. And accounting is different, and all of those things. But when the pandemic hit, it was very, I felt like I was drawing on some of those, like, really bad moments in golf a lot. Like, oh, I remember the time that I, you know, showed up to the USA Am, and for the first time and hit two golf balls in the water off the First Tee. So, that was horrible. Like, this is bad, but that was like, horrible.

And at least here, I can, you know, kind of work hard every day and make my own destiny and you know, and help my clients make their own destiny and carve a path forward. So, you know, kind of that reminder of like, the things we can control versus the things we can't. Like the one good thing in business as, as an owner, you can control your business, right? Like you can make it better every day. And I think that really reminded me of, you know, if you can see a path forward, which again, goes back to golf, like visualizing a good shot, then you can make it happen. Versus like you said, the ones that just couldn't see the forest through the trees. It was very hard to get through the last two years.

Peter Margaritis

So, if you can remember back to March 2020, when this first hit...well, let me back up. Is your firm prior to the pandemic? Was it in person in an office or didn't have a virtual component to it already?

Anne Gannon

Yeah, so we had a virtual component. We were, I would say, I probably was in person, like 25% of the time. And then you know, 75% was virtual. Our tax was more in person, you know, that annual meeting. But I think overall, probably 25% of the time. But I think what makes us unique is where, we were probably and are still like 90% restaurants.

Peter Margaritis

Oh, wow.

Anne Gannon

And our model is flat fee monthly. So, when COVID hit, I did not know if we would survive. Because I didn't know who was going to cut us off for that April bill. So, I was like, right in the thick of it immediately, because we were so exposed with restaurant clients. So, it was crazy for me. And I had, you know, growing up, my dad had been an entrepreneur whose business had failed. So, I knew what that look like, and how emotional that gets very quickly. And I mean, I remember the first week I was just I was a mess with them because I knew this was their life. Like I knew restaurant owners especially historically don't have a lot of savings, right? They don't really think about retirement. They think about growth. Like, oh, I have all this money. Let's go build another one. You know, which is great. That's why I love working with restaurant owners so much. But when the pandemic hit, and all of a sudden, you're watching their livelihood disappear before your eyes, knowing there's no safety net. I mean, it was terrifying. So, I probably spent the first six months on the phone giving away free advice to anyone I could just to keep, you know, plug the holes and we're all going to find a path forward. Like let's build a weekly budget with 30% of your sales and see what it looks like. Like that, I mean, those were the, I have one client who was actually in Alaska, they were like a huge brewery in Alaska. And we had to do three projections in like the first week of April 2020 for his bank. One was the cruises don't come until June 2. Cruises don't come till August, and third is cruises don't come at all. And they were relying on this 12-week cruise season. And that was like, I just sat there going this is the hardest thing I've ever had to create.

Peter Margaritis

Oh my gosh. We're able to help your clients procure PPE, PPP money? Something like that. Yes, but I think what happens especially being two years out, and this is what I try to remind our clients now is

like, they had to get through five weeks before that money ever hit their bank account. So, there were a lot that didn't get through. I remember we were doing a live like free webinar like two three weeks in with this consultant that we kind of knew, and by the time we got to week four... I remember on week three, he said, "You watch next week there won't be as many people on." Because we were hit the point because most restaurants are 15, 30 days AP and you still had another full payroll to get there just because of timing of payroll. And sure enough, week four, it was like the numbers are dying. I'm like, they just didn't, they didn't make it. Wow. Wow. That's, and being Greek American, and spending a lot of my early life and through college a little bit after college in the restaurant business and the family restaurant business. Yeah, this is the first time I've kind of heard a story like that. Quite to the matter of the accounting firm being so heavily dependent upon the restaurant industry. So, just out of curiosity did a percentage of your clients that were all in restaurants or, or some type of customer service capacity, how many of them survived?

Anne Gannon

I'm happy to say I really think though again, it was their work. But I really think our monthly model proved to be the difference maker. 95% survived, which was...

Peter Margaritis

Yay, yay.

Anne Gannon

And a lot was PVP. I think PVP was a great program for restaurants. The ones that were able to be proactive. Again, that forest to the trees. You know, there were some that thought this was going to be an eight-week thing, and PPP gets you through two months. So, hey, I'll just keep my staff and then we'll be great in eight weeks. It didn't work, right, because it wasn't an eight-week thing. But the ones that were able to be creative and say, Okay, I'm gonna, I'm still gonna do the hard work. Because we basically made everybody build a weekly budget in the new reality, right? If you're gonna go delivery, then what does that look like. If you're closing your doors, and that means your front of the house is now expo, like all of that. And the ones that could get there mentally, used the money the best they could, right? They kept the team they needed to keep. It plugged the gap, and it got them into the Fall, which ended up to be a little better. But the ones that just like kept waiting for it to come back, it was it was hard.

Peter Margaritis

I kind of wish I had I interviewed you a couple days earlier, because I spoke to a food and beverage conference yesterday. And I was sitting down with, before I was getting up to speak, I'm talking to one of the other speakers and he was a partner in the restaurant. And I said, "So, how did the pandemic effect you?" And his staff was there, and he said, "Tell them the story." And this is an Irish Pub. And an Irish pub, he goes, "You know what, yeah, we don't have carry out because, you know, fish and chips coming get soggy in that plastic container. So, we had to figure out some way that we could provide if we were gonna have delivery or takeout that we could provide something that was sustainable." And he said the chef love to smoke meats. So, they found a way without having to invest a lot of money in smokers and stuff to provide barbecued chicken, pulled pork sandwiches, ribs, out of an Irish Pub restaurant. But he said it actually put about it helped them get through that period of time being very

creative. And by the way, they've kept the ribs on ever since. And I'm going sometime this week to go try those ribs. But that was the creativity a lot of people endured. But some, like you said, just couldn't get there.

Anne Gannon

Yeah. Yeah. And that was the hardest thing. I think that I feel like it changed. The business owners that made it through, I feel like it changed their mindset to that, at the end of the day, if you listen to like the big guys in the restaurant world or in any industry, right? They love what they sell. But they also listen to their customer, right? So, if their customer doesn't want chicken tenders and they want a different kind, like they're gonna try a different kind because that's what their customer wants. And I think your old school restaurant, you know, historically, it's like, I'm gonna open a pizza place and I'm gonna sell pizza and everyone's gonna come order pizza. And there we go. And then like you said, you had some models that just didn't work anymore. And we had one client who had just done this beautiful build out in downtown Philly like gorgeous for like the millennials to come and the after-work crowd. Well, the millennials all moved out because everyone's working from home. And you know, no one's going to work, so there's no happy hour. And I remember right away the manager said they want chicken tenders; they're getting chicken tenders. You know, I'm not gonna go down for the sake of this venue, like whatever they want, they're gonna get. They want pretzels, we're giving them pretzels. You know, but I think the ones that were like well no, we're you know, we've built this venue, like that you had to listen to your customers. And I feel like what's come out of that on the other side, you know, a lot especially in hospitality and I think other industries too is like being more data driven, right? Like really paying attention to that core customer and that changing need and all of that and not being so bottlenecked into like what we think they want, but realizing we have all this data we can we can find out what they want today and answer.

Peter Margaritis

That's a very good point because I do binge watch like Diners Drive-Ins and Dives. I just love that show. But I listen to these restaurant owners, and they go, I like cooking food. I like to eat. And when I first heard it, I went, "Whoa, whoa, whoa well that's not a good, that's not really a good model." It's probably great food, but that's what you like to eat. You haven't asked your customers what they would like, and I think luckily the places that he visits the customers like it too, but there's always a possibility that the customer doesn't like it, or they're choosing someone else over you.

Anne Gannon

Yeah. And I think too, I think you know, what people also learn in the pandemic is just communicating what makes you different, right? If you're, whether you're selling chicken tenders, or pizza, or whatever it is, or any business, you know, why are your chicken tenders the best? And I think the ones that were able to do that, were also able to translate that to the third-party delivery. And you know, in the marketing that even if someone's not walking in the door, I can still show them a picture of my awesome chicken tenders, and they're gonna buy it anyway, you know. But the ones who, you know, really were more just, again, just convenience, and we're just gonna, we're gonna be everything to everyone. And, you know, we're around the corner, so they're gonna just come in, that was a harder sell. So, I think it really forced people to take a look at what you're offering. And remember that you

have to sell them on it and convince them why you love making that food, right? Because there's maybe a great reason why you love making that food. But we need to communicate that, so they see it.

Peter Margaritis

Absolutely. So. So, you get your Master's in Accounting, and you go to work for a firm. And then you leave that firm, and you go become an accounting instructor at Florida Atlantic University, and you did that for about four years, then you started your firm. And as a, I've been an instructor of accounting at a university, how have you have you? Have you been able to teach your clients accounting, which they usually they start hyperventilating, whatever, and then doing shots of tequila just to get that thought out of their head?

Anne Gannon

No, it's so true. I feel like everyone who's in accounting should go try to teach accounting, because it really makes you look at it differently. Trying to communicate to people who don't understand, and it really, I felt was probably the biggest lesson, right? Because I think in a big firm, you know, I wasn't like a top regional firm with just CCR of in Boston. And, you know, we were a great firm. But I think in a big firm, you kind of get away with like, well, you know, it's because of how we say like, the people just like, okay, whatever you say, you know. And there isn't a lot of like collaboration with your clients. You know, it's more kind of busy season, tax returns done, and that's, then we're good. Whereas I feel like when you have to teach it, you have to realize that not everybody speaks that same language, and you don't have 50 people in a room who all speak this language. Like you have to go and be the one person who does, and now communicate to the room of 50 that don't speak your language. And I really felt like that was a great lesson. But it also taught me that, I think, and you might agree, that I think it's accounting in some way it's taught well in school, but I feel like there's a lot of things that they leave out, or, you know, things we could dwell on more than we do.

Peter Margaritis

Amen.

Anne Gannon

You know, and I feel like, you know, that's okay. But you're really being taught by a lot of people who necessarily haven't been in the public accounting world. And so, what I tried to do was kind of realize, it's kind of pass on the same lesson that I was taught, right? Like, I started off as an economics major, but my instructor had really told me, accounting is all how hard you work at it, right? Like, it really isn't, it's a skill more than it is something that you're like born with, right? Like, if you really work hard, and you train yourself, you can teach yourself accounting. And I feel like a lot of times, it's those people don't get it right away. They're discouraged, right? It's like, oh, you're maybe not just meant to be an accountant. And I felt like that was a hard thing to tell my students. So, I would always try to, like, help them and, you know, make it simplified. And then, you know, I always had a soft spot for the athletes. The other accounting professors hated me because my class was filled with athletes, and I was simplifying it. So.

Peter Margaritis

Well, that you're supposed to do, I mean, because one of the challenges that higher education has is they teach accounting, like the fundamentals of accounting and fundamentals of managerial, they teach it like, do these kids are gonna be all become CPAs or going to get their accounting degrees, which is just the opposite. They really, there is a way of doing that. And you've explored that, and I was doing the same thing. How do you, how do you get these guys interested in it? And that makes it so complex? And actually, accounting is easy. It's just your mindset going into it a lot of times, and you said something else that just, just went right out that ear. It'll come back to me. So, well, business owners need to become better accountants. They need to have that training, but we've made it scary for them.

Anne Gannon

Yes, yes. I agree. And I think that it's, it's unfortunate because it's not like an option. If you're going to run a successful business., you have to understand those fundamentals. And I agree with you, if you taught it more broad based and said, you know, even if you're going to be an entrepreneur who makes their own T shirts, you have to understand the balance sheet and P&L. Like, that's just, it's not an option. But we've scared them into thinking, Oh, I can't learn that so I won't, and I'll go do this other thing. And then years later, it comes back. And they're like, oh, I should have listened.

Peter Margaritis

Absolutely. And when I was in sales, I, when I worked with CPAs, and I go, you know, you guys asked me how many you speak a foreign language. And a couple hands, Spanish, you know, maybe Italian, whatever. Let me reword it. Does anybody here speak the foreign language of business called accounting? And they all start laughing. I go, okay, it's a good joke. I know. But it's serious. Because have you ever talked to someone who's not an accountant, and you see the deer in the headlights? And they all start shaking too much? Yeah, yeah. Yeah, they're not understanding the words, you're saying. You have to translate it. We have to become translators of that complex language into something more simplistic, so they can actually use it in decision making, not be afraid of it.

Anne Gannon

Yeah. It's so true. And I think the ones that, that are the, you know, business owners that are able to think, really appreciate it. It could be life changing, if you can get them to get out of that deer in headlights look.

Peter Margaritis

Right. And it's a hard thing to do, because they've been conditioned that way. And so, it's almost like, we need to start back at the university level, and teach accounting, and finance not the way that you can become a professional accountant, but the way you become a better business owner.

Anne Gannon

Yes.

Peter Margaritis

It gets that because it's, too many businesses go out of business, because they fail to plan.

Anne Gannon

Exactly.

Peter Margaritis

Right. They're afraid. I've got a client, and she's got a great business, but oh, my God just absolutely hates the numbers. And I'm just working with her to try to let the panic. And so, I'm doing a little fractional CFO work. And it's like, it's okay. I'll help you get through this. But a lot of people have built up this scar tissue. And just can't get past that. And I just keep telling her. I'm not stopping until you fire me. Yeah. Yeah. So, how do you get your clients to buy into the thought that you're actually trying to teach them accounting? Or do you do it so stealth-like, they have no idea they are being taught that?

Anne Gannon

Right? No, I mean, I think a lot of it is, you know, just having those good conversations. You know, just really taking the time to kind of check in with them. You know, and I think from that, it's good to, like you said, understand how much scar tissue is there? Because sometimes it's hard to know, right? You might think it's a great conversation, and then that kind of completely lost. So, there actually wasn't very good. They tuned you out about five minutes ago. So, you know, I find that it's good to start slowly, and then just get them to open up a little bit. You know, how much do they understand? You know, but also know that there's no, you know, silly questions, like, if you have a question about the basics of fundamentals, ask. We want you to get to feel free that you can ask and I think sometimes then they're a little more open to, you know, hey, this might sound like a silly question, but what's a liability? And you're like, it's okay. That's actually a good question. And let's talk about it. Because I'd rather you ask, then we look at your balance sheet. Here's like, uhhhh.

Peter Margaritis

Yeah, we, a don account hears the word depreciation. That's the value, they lose their car, when they drive up a new car lot. Accountant goes, No, no, it's a systematic allocation over time. What did you just say? Or what's it? What's it this first one, cash out? We get? Cash out?

Anne Gannon

Exactly.

Peter Margaritis

So, I mean, you've got a great personality, you've had this firm now bought on seven and a half years. And you're doing a lot right, but there's something that I think you're doing that a lot of firms forget about. Providing a customer experience or client experience. So, could you expand on that aspect of it?

Anne Gannon

Yeah, I mean, I really think that with technology, that it's important to provide that extra level of customer service because otherwise they, you know, could just say I could just go do it myself. Right? Like I think there has to be a value above just a report or just a tax return. You know, and I really feel like it's just as important for, you know, especially hospitality like they want to talk so, you know, that's important that they know that they can. But I think for any industry, you know, I would say that two bits of advice is to find an industry you like and really focus on it. Right? Not trying to be all things to all

people, but really focusing on a few industries in your area, or, you know, whatever it is. But I think that that is important, because I think in accounting, then, you know, you have other people to draw on. And other examples, you know, in the community to draw on as well. But, but yeah, I mean, I think it all comes down to me that I love talking to my clients. I really do. I'm fascinated by I think it's the economics. Yeah, I'm fascinated by like, how people have been able to do what they've done. So, to me working with entrepreneurs is just, it's fascinating to see what they, how they've accomplished what they've accomplished.

Peter Margaritis

Yeah, accountants aren't really known for their communication skills. That's not a knock on the profession, per se. But that's their, yeah. I grew up in restaurants. So, I get that ability to communicate, and that's why I love my communication school. But when I came into public accounting, the accounting world is like, got me on stage doing standup, crickets. Can't hear a sound that anybody. And it's like, okay, well, is that the way we're interacting with our clients? Or is it, it's, we have to provide them with a good customer client experience, where they can ask questions, and they can do this versus it's, wow, it's April 15. It's a Friday. I know, I know, Monday is the deadline for filing an extension. And I still haven't heard from my accountant yet.

Anne Gannon

Yeah.

Peter Margaritis

And that's a true story. That happened, that happened to me this year. And it's like, that's not a good customer client experience. And you've got excuses. I understand. But if you had excuses, you should have informed us about the challenges that you are having, not telling us after the fact.

Anne Gannon

Yeah.

Peter Margaritis

Because as I asked the council, what business are you in? And they give me all this stuff. I said, "No, no. you're in the people business first and foremost. Without people you have no business."

Anne Gannon

Yeah.

Peter Margaritis

So, let's treat our let's treat our people that work with us, and let's treat our clients in a different way, and keep them informed.

Anne Gannon

Yeah.

Peter Margaritis

But I how do I charge for that? You don't.

Anne Gannon

Yeah. And that I think, you know, some of it comes down to what I feel like is when you meet like, CPAs, you know, a lot of times the people that are drawn to you understand your communication style already, right? The ones that are your best clients, probably understand your communication style, the best, right? And are probably a lot like you, but that's a joke. Because my, my team because I'm like my clients, different than everybody else's, which is okay, but at least we know that. You can't spy on everyone else's side. It's different. But I think you have to own that, right? Because, you know, I mean, we ended up kind of like acquiring a small book. Someone was retiring, and what I quickly realized is the personalities are so different, right? That, like, I inherently forget how my clients understand my communication style, like we work really well together. And then you have people who are used to something different. And that is hard, right? So, I think as a place to start, if you're trying to improve your communication, look at your favorite clients, the ones you really enjoy working on. Because I guarantee that there's something about you they love, and that's what you need to focus on.

Peter Margaritis

That's great advice. And you know, I guess a lot of times accountants spend 80% of the time with the clients that don't provide them that top 20% in revenue versus spending time with that, the 20% that bringing the 80% revenue. And that's another challenge that they have. So, I understand, and I actually forgot to ask you about this at the very beginning. I understand you've got a book coming out here soon.

Anne Gannon

Yes. So, it's called Shotmaker. It's all about mindset. Yes. But it is it's about the mindset. So, it's a little bit of both. It's about the mindset of a business owner and reminding you how important it is to focus on that mindset every day. Because I think unlike sports, we're able to have these bad mental days, right? Whereas if you were playing golf and you had a horrible mental day, your score is probably also going to be horrible, right? So, you're gonna have to fix it very quickly. But in business, we sometimes forget that, like, am I having a bad day? Is something else is going on? Or am I having a bad day because I'm just in a bad mental place, and I need to fix that to make my day better. So, that's a little bit, and then it's really meant for, you know, business owners, but restaurants especially to really kind of walk them through some of what we're talking about with understanding the accounting terms. Like, here's the accounting terms you need to know so you can really focus on your business today and not be reliant on I'm an accountant. Because even my clients, I don't want you to be waiting for me, right? Like, I want this to be a give and take relationship. But if, you know, your business is on fire, you need to know how much cash you need to make it to the next month, even if I'm not available, right? Like, it has to be on you, and you have that knowledge. Because in any business, that owner needs to know where they are at any point in time and not be this well, my accountant didn't get back to me so how would I know? And it's like, no, no, like, you're the owner. So, there's, this is a two-way street here. And we need to give you this information in something that you understand. So, when your business is on fire, you can make that decision right now.

Peter Margaritis

What possessed you to write a book like this?

Anne Gannon

COVID, really. You know, because like I said, until COVID, I really had not thought about the correlation in mindset. And I really feel like if I were to take a look at the, you know, the 10 clients that I dealt with at COVID, that really did the best, it was more than anything mindset. I mean, they just did not see failure, they saw, 'Hey, this is great! By the end of this, there's gonna be like one of my restaurants on every corner!' Like, really, because you should talk to the other guy, because the other guy is like, packing it up and leaving. So, I mean, but it was just so different. Like you heard some people who were doom and gloom, and I can't do anything. You had others who are like, you know what, I heard that restaurant on the streets for sale, I'm gonna buy it. I gonna make it a comment. Like, it was just crazy the difference. And I feel like it just because everyone was in this hyper state it highlighted mindset is everything.

Peter Margaritis

Yeah, it absolutely is. So where can, when will it be released?

Anne Gannon

So, it's on Amazon. So, it is it is available? So, you can find it on Amazon.

Peter Margaritis

Perfect. And how can people find you more important?

Anne Gannon

Yes, so I actually did start the Shotmaker podcasts. So, that is in the works, which is fun, just to kind of continue on the conversation of mindset, and then our website. So, we do offer free resources to business owners, entrepreneurs, who were looking to, you know, learn a little more. So, you know, kind of taking that accounting in their own hands and understanding the fundamentals. So, we offer that on our website.

Peter Margaritis

Nice, nice. Well, this has been absolute pleasure. It's been so much fun to have this conversation because we have a lot in common in our background. And I wish you and your firm the best of luck. I think that you guys are going to blow the doors off of your competition, and or have already done it and just looking for new doors to blow off. And you've got such a great attitude, personality. I can't imagine your clients that go, I can't work with her.

Anne Gannon

Thank you.

Peter Margaritis

They're probably excited. Oh my god. Anne's calling me! My accountant's calling me! People looking at what? Your accounting? You're excited. Well, you haven't met Anne yet.

Anne Gannon

Thank you very much.

Peter Margaritis

You're more than welcome, and best of luck to you and keep in touch please.

Anne Gannon

Yes, definitely.

Peter Margaritis

I want to thank Anne for her stories on why it's important to provide excellent client service aimed at the client and not to the convenience of the accountants. Thank you, Anne, Remember, there are people who prefer to say yes, and there are people who prefer to say no. Those who say yes are rewarded by the adventures they have. And those who say no are rewarded by the safety attain. Be a yes person. Thank you for listening.