

# Bill & Don Tomoff-S6E4

## SPEAKERS

Peter Margaritis, Don Tomoff, Bill Tomoff

### **Peter Margaritis**

Welcome back, everybody. I tell you what, if you're not gonna laugh during this podcast, and you know, I don't know what's going on, because I've got the Tomoff twins, Bill and Don with me. And we're going to talk Chat GPT. And just the warm up to our conversation, my stomach already hurts because we've been laughing so much. Great content coming out of this. But I love how these guys put this hilarious twist on just about everything they do in such a way that it sticks in your head. And I don't know a few weeks ago, Dan sent me notice. Hey, Pete, have you heard about this ChatGPT? I said I actually I had been. It's been about a month into and I've been playing around with it. And then he goes into what he's doing with it, he and Bill. And I going I gotta get you guys on the podcast. So, first and foremost, guys, thank you very much for taking time out of your very busy schedule to spend some time with me on the podcast.

### **Don Tomoff**

Thank you, Pete. This is a great topic. Very timely.

### **Bill Tomoff**

Yeah, thrilled to be here.

### **Peter Margaritis**

So, in layman's terms, what the heck is ChatGPT?

### **Don Tomoff**

I'll handle that one. Every, everybody hears about AI, Artificial Intelligence and how it's going to replace our jobs or do whatever. The way I think of it, what ChatGPT has demonstrated is, it's really, it augments what we do. Okay, so from the standpoint of, it's in the category called Generative AI. And it's a company, it came out of Open AI. And we've started to get a sliver of what it can do. And you're reading good, you're reading bad. But it helps you in my, the best example I can think of it gives you a start if you're doing something. Whether it's research, working on developing something, etc. It gives you a fantastic start. Pete, you had a great example, on the introduction to the podcast.

### **Peter Margaritis**

Yeah, I did the introduction. I went into ChatGPT this morning and just put in some information. Put the name of the podcast. Put the twins in. Twins name in ChatGPT. And just said give me an opening for my podcast. And it took a few minutes. It took about maybe probably the longest 45 seconds to a minute then started just going. I went, okay, you have to clean up a few things, but to your point, it's a start.

**Don Tomoff**

And compare that to what your normal process would be, Pete, as far as the time it would take you in the thought process.

**Peter Margaritis**

Ahhh.. what do I write? What do you got to add Bill?

**Bill Tomoff**

Yeah, let me, let me jump in there, because we're going to talk more. I'm sure you've got this on the new agenda, but how we think about it and how we can use it. We have to be careful not to, as you're seeing, like, we talked about New York Public Schools banning it. We have to be careful not to go to the extreme to protect our space. And we want to ask, and Don and I do this all the time, what am I missing? How can this help? A funny example in our world was we were watching the World Cup during December. I'm a huge soccer fan. Daughter played for a lot of years. I was a referee. So, I know the laws, okay. Not like I used to, but I know them pretty good. Dan called me and said, "Hey, what is this offside?" He goes, "I can't, I don't know what's happening."

**Don Tomoff**

I went, "Somethings offsides. They don't call it. Okay. Bill's gotta help me."

**Bill Tomoff**

Well so, he went into chat GPT and he said please explain the offside rule in soccer. And ChatGPT gave him an incredible response, and he sent it to me. And I said, I read it and I go for the casual fan that's really a good start. All right. And then he did a visual. Don did a visual where he said, "Okay, I've got zero knowledge. 10 is complete knowledge. This got me to about a five." And I went and searched, you know, I told them here's the law 12 of, you know, explaining offside and it goes into a lot more depth. But the key and what Dan said, and you said, Pete, it's a start. That's the mindset we have to have.

**Don Tomoff**

And I think the key point that Bill made without really making it, and this applies to however you, anyone uses it is, you need to have a little bit of knowledge to be able to challenge what it gives you back. Okay, so, in Bill's example, I read it and I went, "Huh, this is great. Well, it's this much of this."

**Peter Margaritis**

Right? It's a start and so now, thank you for that, because I'm not a, I watch hockey every now and then I never grew up with it. And icing to me is like, like a snow cone. So, I know it's a, it's some type of penalty or something. And so, when we're done with this, I'm wanting to chat GPT and going, can you explain icing as relates to hockey? Because I've never understood it. And so, so there's been some ways I, I've used it. I've gone okay, I'm going to write an article on this topic. Let's just say business improv in the workplace. Give me 10 headlines. Okay, so I read through the 10 headlines. Take number two and write an introductory paragraph. (beep beep beep) Did I just start laughing? Okay, can you write a conclusion for number two? And, and I'm just sitting in my jaws come unhooked. I looked like a

cartoon character. But to the point of it is, it's not perfect, but it just saved me two hours. Because now I've got something to start with. There was some version there of where you could ask, it wasn't as refined as this, but I think it was Open AI is first step into this. And it just gives you stuff. And you can say, okay, this looks good. But now let me clean it up. And I think people are as anything, remember, the internet is just a joke, right? From back in the day, this thing is never going to work. We, or email. We've seen that. I think there's just been a huge knee jerk reaction. But I think the best explanation I saw was from what you sent me, Don, about Seth Godin's blog. Why don't you share that, in essence, that summary of that blog?

**Don Tomoff**

Bill? I'll let you do that.

**Bill Tomoff**

I don't have that immediately available. You remind us what day that was Pete? Or do you have that? I?

**Peter Margaritis**

I, here's what I remember about that. And he was trying to say in that blog, don't overreact, don't, use this as part of learning. From an educational standpoint, use this as part of learning. So, and I related to this accounting course that I'm teaching, Survey of Accounting at Oklahoma State. We have students come into the class prepared. I don't sit up and lecture them or hate that word. I don't conversation with them for hour and 15 minutes. They're going, they're reading. We've got videos out there for them to watch. We've got supplemental materials out there for them to get up to speed. Walk into the classroom and start that conversation at that point versus coming in with nothing. And I think his point was, that's learning. So, why are we going to restrict it so that we can't let them use this to get the start. Every decision, I mean, like in the CPA profession, we're always trying to get to people who cheat, right? But those are few and far between. Same kind of mentality when people go to cheat. They're always gonna find a way to cheat. But look at the greater good that this could have.

**Bill Tomoff**

Yeah, Pete, that while you were refreshing our memory. That was January 10th, and the title of the blog post was 'The End of the High School Essay.'

**Peter Margaritis**

That's right.

**Bill Tomoff**

And he really got into exactly what you were saying, How can we lean into this and make learning better, and improve learning? Versus sticking with all the teacher hands out on assignment, the hard work goes to the student, then the teacher just has this boilerplate of grading. Okay?

**Peter Margaritis**

Right.

**Bill Tomoff**

They need to be more engaged in the learning. And he talks a lot about the education system, but he exactly what you were saying. Let's pause. Let's not knee-jerk reaction here. And yeah, it was very good post. That was January 10. in case anyone's looking for Seth's blog. All you got to search for.

**Peter Margaritis**

It's wherever this discussion at Oklahoma State now what is learning? Is it taking an exam, or is it just memorization? Because we're seeing a drop off of knowledge retention as you move from one class to the next to the next to the next. So, we're going we're rethinking how do you assess people? And even how do you assess them? Is to tests? Maybe some. Is it through projects? Yes. Is it through other other means of assessment, not just exams? And this is about learning.

**Don Tomoff**

Pete, when, when Bill and I talked to a few clients over the last month or so, and one of the observations, frequent observations is, yeah, but what can I do with this? And anytime you drop something new, or an idea, and someone, immediately there's a defensiveness to well, that doesn't work for me. And it's really up to each person to figure out how do I apply this to my world?

**Peter Margaritis**

Right.

**Don Tomoff**

The, the beauty is, when you think of, we're all used to using Google.

**Peter Margaritis**

Right.

**Don Tomoff**

Part of your career is being able to effectively use Google. Okay, knowing how to search. Knowing how to filter. Well, it's the same idea in 2023 with AI. You're gonna be, you're really got to develop a skill set on how do I use this tool to help me do my job?

**Peter Margaritis**

Right. And but you, in one of the emails that you sent me, I think that you had mentioned that you, you spent 30 days, you guys just spent 30 days using ChatGPT. And correct me if I'm wrong, you said using ChatGPT is like a virtual assistant.

**Don Tomoff**

Yes.

**Bill Tomoff**

Personal Assistant.

**Peter Margaritis**

Help me with that. Tell me how you doing that?

**Bill Tomoff**

Yeah, Don. Don, wait before you jump into that, and I'll give you the behind the scenes talk about laughing and Don, and I do a lot of that while we're learning, okay. But he calls me up and says I've got, I've got two extra, the equivalent of two extra people working for me. I just, you know, 15 minutes. And I'm on to my next thing. Go ahead, Don.

**Don Tomoff**

Okay. Pete, I'll give you two real simple examples. And I think I forwarded one of the pieces to you that I did. But I needed to develop the concept of digital transformation is, if I asked 100 people, what the definition of that certainly in the accounting profession, you're going to get 100 different descriptions, okay. And it's way more encompassing than I think, at first blush we think of. So, on Christmas day, I sat down, this was in the evening, and I said, Okay, I'm going to start gathering information on digital transformation. And you know, this from having worked with this tool. I started asking it questions. And based on the question and response, I would go deeper on certain questions. Explained to me how soft skills incorporate into digital transformation and building it and building it. And over the course of 90 minutes, I asked about 75 to 100 questions. And I had, and the next day, so that in 90 minutes, I then took that content the next day, shelled it into a document, that's a resource granted. It's, it's just a start. But it was 70 pages of resource content. And the way I put it was, if I were to do that myself, if I, I wouldn't, because it would take me a month and a half, doing the research. I did it in 90 minutes. So, that literally it's like an extra person. The other simple example I give people that everybody can relate to is we all spend time in Excel. Okay? So, if I asked Pete, if I give Pete a problem, and I say, Now I know that the way to answer this, Pete, say a student, okay? Is going to be an index match match. Okay? Which is a formula that people have a hard time wrapping their head around and putting together in a spreadsheet. But once you understand what needs to be done, and I did this, I just said, return this value from row 10, column 10. Okay. I don't know what I do, but I just pretend like I don't know what that is. And it returned the index function perfectly with the reference. Then I said, okay, automate the row and column reference based on looking at this cell and this cell and revise the formula. And it came back with the perfect index match match. Now, what happens when you do that at least my belief is it also explains to you what the index function does. It explains to you what the MATCH function does. So, instead of teaching somebody by going, okay, look at this data set, an index match will solve your problem, go figure it out. You're having them look at the problem, ask it in English, and then exploring why this solution works. Okay? And that is probably to me, so when I say personal assistant, when I'm developing models, and you know, I use that example. But any complex formula I have, when I'm developing models, I have the internet with ChatGPT open on one side of my screen, or available. And I'm just going in and say, formula for this. And literally, it gives me the answer most of the time. So, it's cutting hours off of what I need to do.

**Bill Tomoff**

Yeah, Don, that used to be you sat there with Google open. And just doing modifying searches, seeing if you can find something that clicks and...

**Don Tomoff**

Finding your situation. That's a great point, Bill. So, finding your situation. Well, now you describe your situation, and it gives you a potential answer.

**Peter Margaritis**

So, there's hope for me with Excel.

**Don Tomoff**

No, you're an expert.

**Bill Tomoff**

You're an expert. Yes.

**Peter Margaritis**

I am, I am not an expert. That's a side-to-side conversation. I did, I did my first Vlookup and 15 years ago, almost strained a ham, pulled a hamstring or something. I had an aneurysm in my head. It was just, it was, it was terrible.

**Don Tomoff**

Pete! You should have used xlookup.

**Bill Tomoff**

Oh my God.

**Don Tomoff**

Now, you got to ask ChatGPT. What's the difference between Vlookup and Xlookup?

**Peter Margaritis**

It's exactly what I'm... I, I keep it open most of the time, but just listen to this conversation. I'm keeping it open on my second monitor over here.

**Don Tomoff**

And that's a perfect example of where it becomes a learning tool.

**Peter Margaritis**

Yeah.

**Don Tomoff**

You know, you might say Vlookup, and well, Bill or Don might mentioned well, you really shouldn't use Xlookup and in your brain, just say, Why? Why should I have done that? And then you explore it by asking a question. And in 60 seconds, you go, okay, I got a sense of what they're talking about.

**Bill Tomoff**

Pete, let me jump in with, I just one of the things I did with it, and Don and I are forever evolving, a hitlist around personal development. It's one thing we talk a lot about. We encourage so much. And sometimes or you know, when you're just talking to someone, well, how do I explain it that it's as compelling to someone else as it is to me. I'm not very good at that. I'm an accounting guy. So, I went to ChatGPT. And they said, so we believe is in this is a theme out of give and take. Help people who then help other people. Okay, so we love to learn in order to increase our potential to help others. I mean, I'm not just learning or we're not learning and just keeping it. We share it. We want others to benefit from it. And I went into ChatGPT and I said, Please give me 10 reasons that personal development is very important. Okay. And it gave me 10. And I said, yeah, these are all things I think about, but I couldn't lay them down. If you just said you got half an hour, okay, just scrambles through your head. So, I picked five of them. And then I said and modified, give me five reasons why personal development is important in order to help others. And then they tweaked most of the answers and explain that and having greater empathy your personal development might allow you to create greater empathy which allows you to help others. And I'm like this, so I'd literally cut and paste it. Gave credit to ChatGPT and put it in our contents.

**Peter Margaritis**

Like the referencing of ChatGPT in that.

**Don Tomoff**

Yeah, yeah, always let people know if that's using.

**Peter Margaritis**

Yeah.

**Bill Tomoff**

Yeah, we're not out to game and this was part of the fear of people is they're gonna game it. You got to layer your unique voice to anything you do. Voice and experience. That's where the value is. Like, it gets you racing down the right path. Okay?

**Peter Margaritis**

This is, this is really a quick starter. So, you know, being Greek American. I spent a lot of times in restaurants. That's one of my hobbies. So, one day I was sitting there going, you know what really, I was watching Diners, Drive-ins and Dives and they were talking about ramen. Ramen for the first time. So where did I go? ChatGPT. Give me a spicy ramen recipe. Lays out the ingredients. Then goes into how to prepare it. And it was like, wow, okay. And I did it. And it was pretty good. I've had it a couple times. And then I read somewhere where ChatGPT can write jokes. So.

**Don Tomoff**

That's were I need help.

**Peter Margaritis**

So, this is well, I don't they need to really work on this because I wrote it into ChatGPT, write a joke about an accountant and a chicken. And the joke came back, why did the accountant cross the road? To get to the other side of the ledger? Okay. Then I went include chicken in the joke. And it said, why did the chicken? Why did the chicken go to the accountant? To get a piece of the budget? So, it's got its ways to go before can write a joke joke. But just by doing that. I mean,

**Don Tomoff**

I think that's Pete, we were talking a little bit and probably be helpful to expand out from the perspective of the universities. Give your perspective, you know, we focus on the glass is half full,

**Peter Margaritis**

Right.

**Don Tomoff**

All the time.

**Peter Margaritis**

Right,

**Don Tomoff**

Give the perspective of what you guys are dealing with at the university setting?

**Peter Margaritis**

Well, that's an interesting conversation, because that conversation is just now happening. And at the beginning of the term, which was yesterday, so this was this was last week, we had an email from someone at administration about ChatGPT. And not so much, just being cautious of it. And I was almost like borderline banning, but they didn't, I don't remember that word being just a cautionary tale. Just keep your eyes open. But I'm sitting there going that cautionary tale, versus here's how we could use it in the classroom. And I'm having a conversation, I've been having a conversation with one of the faculty members at Oklahoma State. And she introduced me, she sent something out. There's some PhDs who will do a big research project on how will this affect accounting education, because apparently it can figure out problems and stuff. And I'm going, well, that's nice and fine. However, if the students don't know how to do it, and they're relying on ChatGPT, and they want to sit for the CPA exam, well, that's not gonna happen. It'll happen, but they will pass. But once again, if we can get them to take a step in the right direction, how did they do this, and go back and work it through? As it relates to it. I think most of the fears, papers, writing papers, writing essays. And here's the thing if somebody wants to use Chat, my opinion, I'm different. I'm a non-tenure track faculty member, been in the business world, but I'm sitting thinking if a student wants to use ChatGPT to write an essay, that's fine. As a start. Now, if they submit that essay as a final product, and not modified it, and to you guys have put it into their voice, then the question becomes, what does the faculty member do if they're suspicious? And I think what the faculty member does is tell me about this paper you wrote. Tell me the

nuances of it. Tell me how did you, where did you go with it? And if you get the deer in the headlights look or whatever, then you go, did you use ChatGPT? Yes. That's fine. However, did you modify it? Did you edit it? Did you synthesize it to your voice and what we're talking about? Or did you just submit it? And if the student says, I just submitted it, then that's an F. Is it? Is it cheating? I think that's what I think that's where there's a great area. Is it cheating? Go ahead, Bill

**Bill Tomoff**

Pete, I read a great article yesterday. And actually, this is all going to keep evolving at warp speed. But there was a young man who just graduated, believe computer science, but he's been working with GPT3. He has developed an app, and I tried to get on it yesterday. And you know, it couldn't. But he's developed an app that will interpret writing and say, was this created wholly by ChatGPT? Okay, it will literally take it and say yeah, there's an issue here. So, that kind of counter will be available. So, I think from the education perspective, like at the college and what you mentioned about a cautionary tale, I think that's probably pretty smart on the education because they know or they suspect where many students might go. Like you just said, it's a whole different demographic than Dan and I, you know, or you dealing with the business world. And we're out there trying to solve problems efficiently, effectively, and smartly. And so just a shortcut isn't going to isn't going to win the game over the long term. So.

**Peter Margaritis**

I think that's the university's responsibility to say, let's how can we use it for good? And how do we monitor it in the classroom? How can, when people turn in papers? I mean, I think we can tell to some degree, if there's even a question about it. There's a question about it, then have the students in their own words tell you about the paper that they wrote? Or...

**Don Tomoff**

Your approach right there, which is having a discussion is absolutely, to my mind, that's the answer. Because they're not going to understand the content of the papers.

**Peter Margaritis**

Right.

**Don Tomoff**

Okay. And it becomes obvious if they didn't do the work.

**Peter Margaritis**

Right. And I'm at a similar point, but different as relates to Open AI. Sunday. I was watching CBS Sunday Morning, and they're talking about art. And then all of a sudden, I hear Open AI. And I forgot what so we've got ChatGPT. I forgot what the name of the creative side of it is. It's a blend between something and et or Dalle.

**Don Tomoff**

Dall-E. D-A-L-L-E

**Peter Margaritis**

Yeah. Yeah. And I went, I went out to Dall-e. And I said, so the Oklahoma Route 66 runs from Tulsa all the way to the Texas border through Oklahoma City. And I'm starting to get into route 66 and stuff. So I said, create a Route 66 highway sign retro. Think, think, think then all of a sudden four pictures show up. And I'm going I'd like one of the four. This is cool. Then I went, okay, so there's a lake up in North East, Oklahoma just before the Arkansas Missouri borders called Grant Lake. And I was up there spending some time during the break. And they got these beautiful sunrises. So, I said, I want a piece of art on a sunrise on Grand Lake, Oklahoma. Think, think, think. Went, okay, this is getting freakier but it's even made its way into the artistic world. Now, there's some who say they taking your artistic licensing. So, I could say do it in the manner of Andy Warhol. So, now my infringing on Andy Warhol's work. Should there be some royalty type of payments or whatever? So, that opens to a whole new can that they're trying to figure out, but to the point of AI, it's a start. And that's I think that's how I'm gonna title this episode. I like GPT, ChatGPT. It's a start versus its product.

**Don Tomoff**

And I think Pete, and this is something that we're already seeing is, this really is just the start. I mean, to sit back, and we're talking about ChatGPT. That's today.

**Bill Tomoff**

Excellent.

**Peter Margaritis**

Yeah.

**Don Tomoff**

Okay. Microsoft, most likely, at least as of today is going to make an investment in the company. And the word is they're going to integrate it into their Microsoft Office Suite. And they and the search browser, which obviously will give them an advantage. But Google's not going to sit still. They're already talking about the tool that they have. I think it's called Sparrow, which is going to be coming out. And it's really going to be, we are just starting to your to your point.

**Peter Margaritis**

Right.

**Bill Tomoff**

Yeah.

**Peter Margaritis**

So, the date that this was released, and correct me if I'm wrong, was like November 20th, or something like that of last year. And within two or three days, it had over a million subscribers. And right now it's free. It ain't gonna last free for long.

**Don Tomoff**

No.

**Peter Margaritis**

Right now, it's free. Like the amount of traction this technology has gotten in a very, very short period of time. It's, what 2-3,2 months ago and it's on Sunday morning, CBS Sunday Morning. It's, maybe it's too fast. I don't know but we're people were reluctant to change. And when people say they're reluctant to change, I say, so, are you looking for a wall phone at your house? That's kind of like a 40-foot cord that you could walk into different rooms? Or because you're dissatisfied with your iPhone? Oh, no, no, no, I love my iPhone. That's technology. That's changed. Embrace it. Quit shunning it.

**Don Tomoff**

Yep. And, and I think to your point, Pete, when you know, it hit, and we all hear about AI, all of the sudden, we have this tool that is AI, and we can actually use it ourselves.

**Peter Margaritis**

Right.

**Don Tomoff**

That's the big difference. We understand what, we don't understand what's happening. But we understand what it can do for us if we get in and play around with it.

**Peter Margaritis**

Right. It's just investing some time and to learn what the capabilities for you using it are for the greater good. Versus Muahaha.... I'm going to get an A in my accounting classes, and I want to sit for the CPA exam, and I'm going to pass Well, well, you might get A's. But without having that deep learning, you're not going to pass.

**Don Tomoff**

I gave an example to a client yesterday. I was talking to him, and they said, well, how would you describe it really simply? And I said, well, anybody that's gotten to our age, realizes that as you get older, you have a little less energy, like 10 hours doesn't just, you know, you don't get up and go at it for 10 hours. I said, so I use the analogy of in my world, I might be working less, but I'm three times as productive. So, every week, my productive, my productivity is going up, even though energy may be going down a little bit.

**Peter Margaritis**

So, you guys taking naps in the afternoon now? Just just I'm gonna go on record. Don, you're in Cleveland, in the Cleveland area. And Bill, you're in the Baltimore area, just... Yep. Yep.

**Don Tomoff**

That's one of the advantages of work from home is if you need to take what I call a meditation break. Well go for it.

**Bill Tomoff**

Yeah. And Pete, when Don says he's more productive with ChatGPT, it was scary how productive he was before ChatGPT, okay?

**Don Tomoff**

Wait. Pete, I use that, I was telling somebody the other day, I said, I actually thought I was pretty good with Excel. Until I started using it with ChatGPT.

**Peter Margaritis**

Now you make me really gonna to start with using ChatGPT for all my Excel questions. At some point ChatGPTs gonna go, stop!

**Bill Tomoff**

Well, think about you use the example. But just, you know, off of Excel, you knoe, say I'm a marketing person, and I'm working in Word. Okay, I'm creating content to just be able to go into Word and copy something, say, okay, give me an introduction, like you described on x, y, z. All right, you got to start. And you've barely done anything but think about what you want to write about.

**Peter Margaritis**

Right. It eliminates the writer's block.

**Don Tomoff**

Yeah.

**Peter Margaritis**

I could have my books done quicker.

**Don Tomoff**

Actually, Pete, you just made me think of something. And you're right, the books. Think about that framing a book. I mean, it would be much quicker. You know, it still has to be you. Framing it becomes much easier. I was telling Bill the other day, I said, you know, and you know this as, as course creators...

**Peter Margaritis**

Right. Yeah.

**Don Tomoff**

One of the things that is a challenge, not a challenge, but you really got to think through and spend time is, what's the course? What's the overview? What are the learning objectives? What's the marketing summary, etc? And that would take a good chunk of time doing it from scratch. Now, you can literally have those components to edit within minutes.

**Peter Margaritis**

Yes. Yeah. That's a good point. Yep. That's a very good point.

**Bill Tomoff**

And that's, that's really the big thing.

**Peter Margaritis**

So, guys, I want to be kind with your time. I greatly appreciate you spending. I mean, we seriously we could talk hours on this, and we will. We will, but I appreciate you taking time in a short window there because I think was maybe two weeks ago, you sent me that ChatGPT. We were able to put this together. You guys are busy. I'm getting but I just come off Christmas break, so I'm getting busy again as well. But I'll tell you what, and I said this to you guys before, I need at least maybe monthly if not semi-weekly dose of the twins. Because every time I talk to you guys, I just leave refreshed. I've laughed a lot. And I'm smarter by doing that. So, go ahead Bill. Don.

**Don Tomoff**

Likewise.

**Bill Tomoff**

Yes, Pete great, great opportunity to catch up here about, you know, the education world and the overall discussion of ChatGPT. As Don said, and you noted, this is just the start.

**Peter Margaritis**

This is just the start. Absolutely.

**Don Tomoff**

Yep.

**Peter Margaritis**

And go ahead. Go ahead. Don, were you gonna say something?

**Don Tomoff**

Oh, no, no. It's been, it's been great and in a month. We don't need to do a podcast, but we ought to revisit this because this world will have dramatically changed.

**Peter Margaritis**

Let's get it on a calendar.

**Don Tomoff**

And actually, let me wrap up with one thing. I was talking to CTO and a client of mine, and I asked him about, and what I've done over the last month or so is, informally hit as many people as I can and said, "ChatGPT ? Okay, what are your thoughts?" And most of you haven't heard of it, haven't heard of it, etc. Heard of it? That's it. Well, this person just replied back and said, "Whoa, have you spent any time with this?" You know, and I call them and, and I said, "What do you, how would you describe it?" He says, "It's like having a friend who knows everything. A little bit about everything, sitting right next to you, as you do your work, or whatever it is you do." He said, "That's it. They're not perfect. But man, they give you whatever you need, just to get started."

**Peter Margaritis**

There's that word get started. Let's sign off. Thank you, guys. Very good morning.

**Bill Tomoff**

Thank you.

**Peter Margaritis**

I would like to thank again Bill and Don for having the conversation with us. And remember what we all said, ChatGPT is the start not the end product as such a very useful tool. Remember there are people who prefer to say yes, there are people who prefer to say no. Those who say yes are rewarded by the adventures they have, and those who say no rewarded by the safety they attain. Be a Yes person and thank you for listening.