# JoeyHavens-S6E14

# **SPEAKERS**

Announcer, Joey Haven, Peter Margaritis

## **Peter Margaritis**

Hey, welcome back, everybody. I've got a very special guest and he's a two timer on my podcast. I interviewed him a little over a year or so ago when he was in the process of writing this book, Leading with Significance. And first and foremost, Joey, thank you for taking time out of your very busy schedule to spend some time with me on the podcast.

#### Joey Haven

Oh, Peter, it is absolutely my pleasure, and I can't thank you enough for the opportunity to do just that.

#### **Peter Margaritis**

Well, I want to take a little sidestep here to start this podcast off because you sent me an advanced copy of this book some months ago, and I sat down to read it cover to cover within a very short period of time. Which is honestly, Joey, I usually don't do that. It usually takes me sometimes a year to get through a book, and I just consumed and devoured this whole thing. And it gave me chills, and one, how vulnerable you are in telling your story about how things changed at Horne, and The Good, the Bad and the Ugly, and how it all came out to the end. I mean, I think this is one of the best books on culture that's been written in a very long time. So, I just want to give you a big shout out at the beginning of this. Going, thank you for writing this book. I, as we were talking in the pre, I want to get some copies for you, because I've got some partners and some firms that really take a hard look at this book.

#### Joey Haven

Peter, thank, thank you for those kind words. I really don't even know what to say. But, but thank you.

## **Peter Margaritis**

Well, you're welcome. And you can say something really nice about the Kentucky Wildcats.

#### Joey Haven

The Wildcats did great until ran into the LSU Tigers in the baseball.

#### **Peter Margaritis**

Oh, yeah, I was, I was following that as well. So, let's start off. And in the book, and you've talked about this a lot, that good culture is not good enough. And then it's kind of been a mantra or statement of yours for a while. So, tell me more about that. What does that mean?

Peter, it starts with, when I interview people, or when you talk to people about their company or their culture? What are they gonna tell you?

## **Peter Margaritis**

It's great.

# Joey Haven

Yeah, it's good. It's great. It's part of our identity. You know, it's our company, and we're making the decisions around it. We're an owner. And, man, I just did a presentation to about 300. And I have not asked that polling question. 93% of the people there said their culture was good or better. 93%. And so. rather than argue with somebody about whether they're truly have good culture or not, I think we're at the point in time, where it's easier to understand, whatever we've defined is good culture is really not good enough to carry us forward. We're not winning the people battle. People are quitting accounting. People are leaving accounting. Young talent is not choosing to go into public accounting. And so, the whole point is, not only do we have to tell a better story, we've got to create a better story. So, one of the things that, in addition to saying good culture is not good enough today. Look, it's not about if you have good culture or not, it is about how good can your culture be? How good can your culture be? And having that be better mindset because culture is the soul of your organization. I mean, it's the soul of your organization. Because it's not only what you believe in your values, it's your actions, and what people see and what they experience and what they feel and includes the behaviors you allow. And that's what, that's what really drags good cultures down is the behaviors that we allow over time. We make exceptions for different things.

## **Peter Margaritis**

Can you give me an example of that, that, how these behaviors that aren't deemed, are pushed down.

## Joey Haven

Sure. You know, we appreciate our people. We love our people. We put our people first. Well, we've got a partner that nobody wants to work on his engagements. And he's been a partner for many years, and he's got the highest turnover rate of people under his tutelage. So, you don't even have to go any further than that because most firms have a toxic leader.

## **Peter Margaritis**

Yeah.

## Joey Haven

And when those you are allowing that individual, because usually they're a big business developer, or they have a big book of business, a personal book of business that's profitable. And so, we allow Fred or Bob or Peter or Joey, whoever it is, we allow them to abuse people. And they do it in different ways. But the point is, we're not having the conversation that says, "Peter, you know your people feedback is really bad. Very few of our team members really want to work on your clients. And these are the behaviors that are leading to that. And we've got to get on a path of correcting that or we got to find another way to have a win-win."

# **Peter Margaritis**

In my period within this profession, those difficult critical conversations, we're not the best, CPAs not the best, partners aren't the best, and giving those types of feedback, basically. And it's almost, it's almost like if I give it, if I don't address it, maybe the problem will go away. And that's really the wrong approach, because it doesn't serve, to your point, a set of good culture.

# Joey Haven

It pulls your culture down. And I will say this, I think you're right, conflict, conflict avoidance is a cancer in our profession. We really have trouble with radical candor. Because we're nice people, but truly, I try to get people understand you're not being nice, when you're, you don't tell the truth to people, when they're surprised by things. And conflict avoidance is a big issue in culture. It's one of the things that we found at Horne, and it was holding us back. And I still don't believe we're very good at it. But we're better at it than we were.

# **Peter Margaritis**

That's a step in the right direction. So, let's take a journey back to when you decided to write this book, or let's take that journey back to when you were changing the culture at Horne. And I remember reading and we talked about this. And I think this was really interesting, because you went on somewhat of a listening tour to all the branches and talking to all of management and so on. But you took something with you. You took some rope with you. Tell us about the rope story.

## Joey Haven

Okay, the rope story comes in when we decided flexibility, it's a great discussion, because it's so relevant right now. Flexibility, we identified as the number one challenge for the profession. The number one challenge at Horne, and the number one challenge for us to really have, be attractive for talent and have the ability to do exponential growth. Flexibility was the biggest opportunity we had. It was also the biggest challenge we had. So, when we, we didn't know how to solve it. We actually put that out to our team members and said, "Look, we want to offer flexibility. We need ideas and thoughts and creativity about how it would work. What is the commitment? How do we do this? What's the guardrails for team members, for leaders and all of that?" And they actually bubbled all that up, we opened it up into a firm, wide open discussion on our intranet and captured all of that. And they came up with commitment, communication, and trust is the three pillars. And we then roll them out fearless, unrivaled flexibility. And there's reasons why we named it that but fearless unrivaled flexibility is what we did. Well, this, this was a dramatic change in how we did business. And so, I knew that it's gonna fail if middle management doesn't by in. The managers touch people every moment every day. The partners are touching people every minute every day. So, I put together a tour across the firm, where I met with all the partners and managers in the firm. It was generally a two-hour meeting. We went through what we thought, one while we were doing it? How we were going to do it? What best practices would be? And we own the fact that we're going to make mistakes. Our people are going to make mistakes. And we're going to learn how to do this together. Well, the first hour of that meeting, while I was in that meeting with my hands tied together with rope. And of course everybody's dying to ask, you know, why do you have your hands tied together and nobody does. So, we go about an hour in then this kind of warm up and somebody finally says, "Alright, Joey, why have you got your hands tied together with that big

rope?" And I said, "Because this is where we hand it off. That the board and the leadership team is behind this initiative, but this initiative does not work. My hands are tied. It does not work if you don't embrace it, and you don't promote it and live it. In fact, part of the deal is our team has to see you doing flexibility. Our team has to see you leave in early. Our team needs to see you going to the kindergarten graduations or they won't believe it." Seeing is believing.

# **Peter Margaritis**

Right? Walk the Talk.

# Joey Haven

It was very, yeah, it was very effective and people's minds.

# **Peter Margaritis**

Well, it was such a great visual. And it's it doesn't surprise me that no one at first said why are your hands tied? Why What's with the rope? It's also because you're the managing partner, senior managing partner of the firm. And there's a little bit of, I'm not sure what to say in this situation. Because there's a going back to a few moments ago, that fear

# Joey Haven

The conflict avoidance. Although, you know, I always felt like I was pretty open, and people would approach me pretty easily. But what I've learned is you don't get to decide if you're intimidating or not. That's what other people get to decide. And so, a piece of it was that but it was also they were giving me the benefit of good intentions. They knew me well enough that I had some story behind that. I mean, they just didn't want to steal the thunder in some ways. They knew Joey's gonna tell us why his hands are tied.

## **Peter Margaritis**

But nobody came out beforehand. It took about an hour to kind of loosen up before somebody.

## Joey Haven

Usually, yeah, sometimes 30 minutes in. Sometimes a full hour in, but somebody always asks.

## **Peter Margaritis**

Well, so, along those same lines, what's the hardest step that that managers and leaders have to do in order to create a new culture? Because change is a word that nobody likes. Some people see it as a hindrance. Others like yourself, and myself see it as an opportunity. So, how do you get them to change?

## Joey Haven

I mean, as John Maxwell says, and I believe this very accurate. I love John Maxwell. You know, he says people change when they incur enough pain. They learn enough that they see the benefits of changing or three they're receiving enough that they want to continue to receive. And so they, they make that change, so they can continue to receive those benefits. So, when I go back to that, and think about that, as far as I'm gonna pause here, because I lost my train of thought on what your question

was. It was the hardest step. So, going back to our earlier thoughts around, it's not about how good your culture is, how good can it be? How good does it need to be to move forward? And the hardest step is so reverse mindset. In other words, can you go negative enough? Can you be open minded enough? Can you be objective enough to really evaluate your culture. Take the strengths and play them even bigger, but take those things that are not smelling so good, and go to work them, and report them transparently to your team? Because that is what starts to build a magnetic energy. When your team sees you be transparent about what's not great in the culture, they join hands and start to help build that. They want to make the culture better.

# Peter Margaritis

It's the openness of leaders to do that in order to get by in, and that seems to be the law. This is what I'm telling you to do but I'm not. I expect different from you.

# Joey Haven

But there's two pieces of Slater's may involve them long enough to say, okay, we don't have it all figured out. That's number one. But number two, and really is the first part of it is can you go negative enough? Can you be objective about your culture? Because remember, it's just like driving. If you have 300 people in the room and you say how many of you are better than the median driver in the room? 80 to 90% of the people are gonna say they're better than the median driver, but we can't all be. The same thing and culture 90 to 95% of people will say their culture good or better.

# **Peter Margaritis**

Right. But then once they take a hard look at and start peeling back the onion and looking deep into the whole organization itself and exposing those areas of concern.

# Joey Haven

It's hard to do. And that's actually one of when I do a presentation on the book, probably the most valuable thing we do is the thing that some people might not, I said this in Chicago, I said, "You may feel like this a little bit like hot yoga." Hot yoga was the longest hour of my life. Sixty minutes of pure hell. My wife wanted to know if I was coming again. I said, "No, I'm never gonna do that again." Where the reflection opportunity I carry people through on culture is I ask a lot of questions about, have you thought about this? Have you measured this? Have you sliced and diced it? And when you start peeling, I love your illustration about peeling an onion back because like, okay, you've gotten good culture, but does everybody have the same experience? And is that experience consistent? What about your underrepresented group? What about your women? What about your turnover for the firm? You know, making no excuses about this person didn't belong or that person, voluntary, involuntary, all turnover? What does that look like? What does it look like for women? What does it look like for on are represented groups? Have you ever measured your sense of belonging? What percentage of your team does have a strong sense of belonging? Have you reported that and then are you doing things to increase that sense of belonging?

# Peter Margaritis

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to offscriptimprov.com and order your copy by clicking the click to Order button. If you want to buy 10 or more books, please contact me to offer you a bulk discount. You can reach me through my email at Peter@PeterMargaritis.com.

# Announcer

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# Peter Margaritis

So you go through this process, and there was a lot of angst. I mean, the timeline it wasn't it didn't happen in a year. It took Yeah. Fill in my blank there for me, please.

# Joey Haven

Oh, yeah, I mean, look, culture is not a destination. Magnetic culture, great culture, better culture is not a destination. It is an opportunity every day to start the game ahead, and to continue to be in the lead. Continue to be that attractive workplace. But it's something you have to work on every day. It has to be, you have to be intentional. When I sign a book, one of the two words you're gonna find in there is Be intentional. Because leadership and the whole, the team members, every voice counts, and everybody has to be intentional around.

# **Peter Margaritis**

So, does being intentional also mean creating a, help to create a culture that has psychological safety in it, where your voices heard, you're not ridiculed for what your thoughts and beliefs are. And it's not going, well, for the most part, it's not gonna show up on a performance evaluation unless you go, you know, maybe completely off the rails.

# Joey Haven

Yeah, every voice counts. And that means that they have to have opportunities to express their opinion and feel safe doing that. When you start measuring a sense of belonging, that's that psychological safety. People in an organization can never reach its full potential unless they have a strong sense of belonging. When people have that, they associate more meaning to the work, they associate more purpose to what's going on. That's where the magnetic energy comes in. That's, that's what I call discretionary effort. That's when your team makes innovation, creativity. They make things happen because they can see they're not in it alone and they can see that they're building something bigger than themselves. And everybody really has that innate desire to do that.

# **Peter Margaritis**

So, I do a creativity innovation workshop. And I especially with it when they do it with accountants and I ask them how many of you feel like you're creative? Not like cook the books, creative, but really creative. I get maybe two or three hands that go up out of 30,40,50 people. Then I go, oh, I worded the question wrong. How many of you all have ideas? And all these hands up. So well, then you all are creative. What's keeping you from being great? Because the iPhone was an idea. You know, the steam engine was an idea. Computers were an idea. What's holding you back, and it comes back to that psychological safety. I don't want to make a career limiting mistake or say something that could be perceived wrong. I went, well, that's the culture issue.

Yes, it goes to the business model, like, what are we measuring? What are we telling people it takes to be successful? I mean, I will tell you the number one thing that our associates and supervisors and managers would tell us is in public accounting, the chargeable hour is the number one thing that determines your worth. It would be by far. Now, people might run from that they may deny it. But I've literally talked to 1000s of professionals in our profession. And they will tell you at a 90% clear, and my firm, chargeable hours, or they may say, utilization, or realization, but it's all driven by that hour. Well, when people know, that's what you measure, they're gonna make the work fit that.

## **Peter Margaritis**

Yeah. Yeah.

## Joey Haven

And there's no incentive for them to really be innovative, and creative. And now the gap between what's possible, and what that young first year associate can do and what the manager or partner thinks can be done is pretty wide gap. I saw this happen in real life is, it was happening outside my office a couple of years ago. And the manager, actually, it was a partner, the partner was giving some work to a first year associate, and said, "Look, this is what all needs to be done. This what needs to happen. This got to be downloaded. I want this worksheet. These are the key things I need. We've got about 16 hours, a couple of days in the budget for this. And you get this started and get back with me get it to a good sound spot." Well, the young associate was back in the office in less than two hours with it all done. And they were very skilled at some of the tables and algorithms in Excel and simply knocked it out. Okay, so we got that whole technical ability, the whole knowledge gap on technology and automation, and all of that going on, which is making our lives that much more complex. And when our business model says that what we're worth is based on time, we're upside down in an exponential world.

## **Peter Margaritis**

Yeah. And let me ask you this, it's kind of goes along the same line of thought. So, when we talk about value, and we talked about culture, and we talk about all these things, but a manager or partner may look at a bill and go, I can't build this whole thing. I gotta give it a haircut. And I sometimes I go, well, why can't you build it out? Well, the customer won't, client will pay it? Well, how do you? Goes back to conflict avoidance. How do you know that? And it comes down to how are you communicating your value to the client? And I think that the ability to communicate one's value that they bring to the client has a lot to do with the culture that has been created?

## Joey Haven

Yes, I mean, most of it is bill and duck.

# Peter Margaritis

Bill and duck.

In other words, we don't agree with the client, what the work is worth. What's the deliverable worth before we do the work? And so, we're doing all of this psychological allow, it took a lot longer than we thought and all of this, and again, it was no incentives to get it done quickly anyway. So, you know, all of that. And of course, this is all from business model in public accounting, but all of that is upside down. I mean, one of the greatest needs in the profession is for partners to have education and build a pricing skill set. And I personally believe that no partner should be able to price alone, you should not be able to commit the resources of firm to a price by yourself.

# **Peter Margaritis**

It's a collaborative effort.

# Joey Haven

Yes, because you'll get a better, you'll get a better answer for the client. And you'll get a better answer for the firm when you collaborate on that, and include the client in the collaboration by the way.

# **Peter Margaritis**

That was, I'm glad you said that because that was a question that had my mind earlier. When you go through this whole processes change and changing the culture of the firm, did you bring clients in to be feedback? Did like a focus group or something of your, of your top 20 clients.

## Joey Haven

We actually didn't on the culture because we, because we formed these circles of belonging. We had this these belonging teams and we used it. It got to be an honor to be on one of those teams, you know, and, and those team members got feedback from other team members. And they met, in fact, the first year or two, I met with every one of them myself, because I wanted him to know how important was to the future of the firm. And then as we gained confidence and get better at it, we were able to put different leaders in that and continue that, that movement forward. On the client side, on the business model part, what we did on the pricing strategies is that we only priced the new work. In other words, if we had been doing work for our client for 20 years, we stayed with that while we learned how to have the conversations about what's the deliverable? What's it worth to your business? And what we call fixed pricing and doing that on the front end.

# **Peter Margaritis**

I don't know if this as an easy question to answer or not have, but during this process, what was one of the hardest things you had to do in changing this culture? What was some pivotal moment or something along those lines? Because you said, you know, you said, you know, when you change, you go down into this hole, everything kind of goes down, you get down and when you when you hit rock bottom.

## Joey Haven

You go into the swamp, and you wonder, why did we decide to do this? Are we really gonna get the benefits that we anticipated? And you always have challenges that you, and you always make mistakes that you hadn't anticipated. But then as you start to make progress, you can start to see the next hill top

and you can start to breathe a little easier. You know, we had, as you well know, you read the book, we had a number of downtimes. I would say for me personally, there were two that come to mind. The first one being the very first toxic leader that I had to really approach and work through to where it was a win for them, a win for the firm, and they were no longer with the firm. That was, you know, somebody that I'd worked with for nearly 20 years. But it was just not going to work. And again, it's never afterwards, I always want to share this. Afterwards, it's never, Gosh, I wish I hadn't done that. It's always I should have done that two years earlier. Because again, the energy that came from the team and from the other partners and the other managers in that focus area was just tremendous. It changed them overnight. You know, they have a new lease on life. So, but that's very hard, because you've got someone that's helped grow the business, you've got somebody that's committed their life to the business. And you've got to look out for their family. And so, we we always look at the best way possible and make that a win-win. But that, nothing is going be harder than having that discussion, but it's harder on him or her than it is on me. But that is a low point. I mean, that is like, gosh, this is hard. But we know what's the right thing to do. The other is when we're making those investments and, in our journey, we went through almost a year where we failed on some investments that we had made, and we've failed on any big wins. And so, we had incurred not only the investment we were making in people but the investment we're making in technology. And we lost on three or four really big opportunities that if we just hit one of them and we should have. It got us in a tight financially, just to where it put a lot of pressure on the partner group. Like they had grown accustomed to some pretty nice numbers from a profitability standpoint. And there our growth stall and our profitability went down. And so, for me as a leader and feeling responsible for that and the board, that was a low point and a tough, tough time because it is seemed like it took us a full year to get back in well going again. So, let's look at the other side of that coin. So, the culture is in place. Lack of a better term, you've launched this new culture. What did it do to the business model? What did it and percentage wise? What did it do to the revenue stream? What did it do overall for the firm, and that first year to 18 months after it was set in place? Well, I mean, that's one of the things that may have been a coincidence. But if you know, if you read the book, I don't truly believe that they're coincidence. I believe God has his hand on our firm, in many ways, did some amazing things. But in the first 24 months, after we, we stood in front of the firm, and told everybody, culture would be number one. It'd be our number one strategy. It's our number one focus. We're going to be very transparent about what we're going to be working on and why. And if that means we get smaller first, that's fine. But we are going to be who we say we are. And we're going to honor those core values of God, Family, Service and Gratitude. And that's going to drive our decision making. And that was certainly an exciting time. It was also a scary time, but in the next 24 months, our firm for the first time in any two-year period, we had double digit growth back to back. We grew 20% in two years, which was part of the why in saying, you know, if we get culture, right, we believe we can have exponential growth. We believe we have the talent, the resources, the innovation, the creativity, and our client service, will get better. But before we always said client service, client service, client service, and the heck with the team members. We, client service is the reason we're in business. I know you never heard that, Peter.

## **Peter Margaritis**

Never.

So, we flipped that around and we said culture is going to be number one. And what we realized is that when people understand you care about them, they'll care about the clients. And they will, our client service get better and better and better.

## **Peter Margaritis**

I've never heard someone say, you know, we put our people first and our business fell apart. I've never, I've never heard that. And it goes back to Richard Branson, where he treats you know, was a Virgin Airlines. He doesn't worry about the customer. He worries about the people he hires. If I hire the right people, put them in the right spots, they will take care of the customers.

## Joey Haven

Yeah. Amen.

# Peter Margaritis

And just on a little bit of a recent note lately is that this culture, it's run by the, turned by the firm, run by the people within the firm, who bind to that culture. And during the pandemic, you know, we had to go remote. And then after the pandemic, as were coming out of it, you know, some came back hybrid. Some leaders demanded that everybody come back in force, and that led to the Great Resignation. I think that's what we were calling it at the time. And then all of a sudden, I heard two nights, couple, maybe it was last Sunday or something that a lot of organizations are back to demanding their people, and the word is demanding, that the people come into the office. I'm going, weren't you guys paid attention? Or is that just or is that just the leader's the ego that he in order to see productivity, I have to see cheeks in the seats?

# Joey Haven

Well, I personally think it's a huge mistake. I think there are roles and activities and mandatory meetings. And I think there's a rhythm that you do need to find that one helps people grow in their career and helps client service and you reach your goals. But for the leader that says everybody's got to come back, and we're gonna be here eight to five, five days a week. Be careful who does come back. And even when the stars show back up, be careful how many of them go on and put their resume out there and begin actively looking? Because short term, okay, you're probably going to win the race a little bit short term, you are not going to win the race long term. And if you're also counting on the recession or slower economy, meeting the leverage back to the employer, it's not going to happen. People, their, we're in a new world. We're in an exponential world of digital transformation and people have different values and different viewpoints on, flexibility is more than where they work. It is where they work when they work and how they work. It's all three. And flexibility is unique and to the individual. It's unique to their role. I mean, at Horne, we've got some roles that are client-facing five days a week. So, two things have to happen. One, the team members that sign up for that need to understand that's the role. They need to be compensated for those sacrifices. And then we have to build in shadowing and, and the ability for team members to replace them so that they can have some flexibility in their life. But people want autonomy, and owners hate to hear that word. But it's autonomy and giving feedback and have an influence and to when, where and how I work so that even on a weekly basis, Peter. Think about how much your personal life changes on a weekly basis, what you

need to do in your career, and having the influence in the ability to manage that and have your schedule worked out where you can make the kindergarten graduation. You can deal with elder care. You can do these things and meet your client obligation and your team obligations.

# **Peter Margaritis**

Well put, Joey, I can't thank you enough. But before we sign off here, how can people find you?

## Joey Haven

Well, people can find me on all the social media, but if you want to email me, you can email me at joey@joeyhavens.com or joey.havens@horne.com. And I'm on LinkedIn and Twitter. And then my book, Leading with Significance is available in almost all the retailers and Books A Million and Amazon, Google Books, bookshop, Walmart. So, if you're interested in the book, I would certainly encourage you to place an order, and it's on Kindle and audio also.

# Peter Margaritis

I'll make another plug. It's worth the investment. Every penny of it. And actually, I just I was out on Amazon the other day I went, I just got it on audiobook. I guess I didn't listen to them. Do you read the book?

## Joey Haven

No, no.

# **Peter Margaritis**

Oh, I was hoping to hear your voice to that process. Okay.

## Joey Haven

I was scared to tackle that and with the publisher, and I had a long discussion about that. But we decided let's go with a professional reader.

## **Peter Margaritis**

Okay, okay. Well, I can't thank you enough. And hopefully, you know, I was supposed to be at Engage this year at the same time, but I was coming back from a week with Master of Accounting Students at Disney. And to make that quick turnaround, I knew it wasn't gonna be worth it. But I hope our paths eventually crossed real soon this year, because I have meet you through Zoom, and stuff. And I just love the work that you're doing. And I can't wait to sit down and have an adult beverage with you and just chat for a bit.

## Joey Haven

Absolutely. I look forward to that, too. I can't thank you enough for this opportunity. And let me say this, you get you a group of those, you know, undergraduate or master's students together and you want to do a Zoom and let's have a little session with them. I'm all in for you.

## **Peter Margaritis**

Oh, you're in. I, we'll get that done this fall.

I would love that. I love helping those young professionals understand that public accounting is a great choice and a great story.

## **Peter Margaritis**

I will, I will be back in touch. I will be back in... I'm gonna send a note department and when we're done here, and we're gonna get them thinking and yeah, I'll get back in touch with you that, and thank you for and thank you very much for that opportunity.

## Joey Haven

Absolutely. Thank you.

# **Peter Margaritis**

And again, I would like to thank Joey for sharing his thoughts on building a sustainable culture that thrives in all environments. If you enjoyed today's episode, please leave a review on Apple podcasts, Spotify, Google Play, Audible, iHeart Radio, or your favorite podcast platform. Also, please subscribe to and share this podcast episode with a friend. Also please visit my YouTube channel Peter A Margaritis CSP CPA Biz Improv Virtuoso, where you can see previous podcast video episodes along with this one. And while you're there, just hit the subscribe button so you won't miss any updates. And always 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 that they have. And those who say no are rewarded by the safety they obtain. Be a yes person. And thank you for listening.