EPISODE 009 – Interview with Jeremie Miller

You are listening to the Fun and Profit for the Active Entrepreneur Podcast Episode 9. My special guest is Jeremie Miller.

Welcome to the Fun & Profit for the Active Entrepreneur podcast. I'm your host, Paula G. Join me as we explore what it takes to get you out from behind your desk and endless to-do's so you're feeling more vibrant, alive, and engaged in your business and in your life.

Paula: Let me tell you a little bit about Jeremie. His bio reads: Purchasing lots of toys, including mountain bikes, skis, paddleboards, and backpacks, to name a few, has taught Jeremie and his family the importance and challenges of managing money while trying to live the life of an active entrepreneur. Jeremey's business, **The Secure Entrepreneur**, focuses on helping other entrepreneurs manage the important link between their personal and business finances so they can play big in their business and the great outdoors. Welcome, Jeremie. Thanks so much for coming on the podcast.

Jeremie: Thank you for having me. I'm really excited to be here. This is my first official podcast that I'm speaking on. Very exciting.

Paula: Inaugural podcast, very cool. I would love to start with you telling us a little bit about why you're so passionate about the topic of finance. In the lead-in to the episode, I talked a little bit about how you like your toys. You're definitely the version of active entrepreneur because you do all kinds of cool stuff that I love, and even some stuff that I wouldn't dream of doing, because I don't bounce well on mountain biking. How did you get so passionate about the topic of finance? Your background isn't necessarily finance, to my understanding.

Jeremie: I think my passion for it comes from first being really bad at it, and not realizing the affect that being bad on it was having on me for a number of years. Then even once I got married, getting married to somebody who was a little bit better with finances than I was, I drew her out of her savings, safety-oriented ways into my spending ways. For the first few years of our marriage, we kind of lived the high life.

Paula: So you corrupted her, basically.

Jeremie: That's a good way to put it. When she got pregnant with our son, we kind of had one of those years that I'm sure most people have experienced where everything kind of happens at once. She got pregnant. We both quit our jobs. We sold our house. We moved to Rossland, British Columbia without jobs. When we got there and had our son, we didn't really change our spending ways at the beginning of that either. We ended up going into a bunch of debt, like I said, being really bad at this stuff. Then out of necessity, I had to figure out a way to make it work. We'd moved to this new town. I was working as an on-call teacher. My wife was taking time off to be with our son. Even once we were going to get jobs, we hadn't – the purpose of moving to Rossland wasn't to get 12-hour-a-day jobs and not enjoy everything around us. We figured out the budgeting thing. Went too far in one direction and budgeting didn't work because we were a bit too tight.

We kind of found this middle ground where we can both work the amount we want, we can spend a ton of time as a family and with our son, and because we budget and because we save, we can do all of these active entrepreneur type of things on a lot less money than a lot of people do. That's where the passion really started to build. I saw the difference. I spent all of this money and I don't even remember where half of it went. Now we're so targeted with our budgeting and so targeted with the things that we do do. I have all of these memories and all of these experiences, at way less money than we were spending before. **It makes running my business easier and less stressful, which brought more passion into it.** Finally I hit a point where – for six years I tested all of this on myself and realized that it worked. Now it's time to share it with other people.

Paula: When you say you were able to do all these extra things on way less money, you're not necessarily talking about the fact that you and your family are going through exotic environments, living in a hostel and camping by the side of the road. You're talking on a holistic view because of how you've repositioned your cash. Is that what I'm hearing?

Jeremie: Yeah. For example, if we get in a car accident, we're more worried about what happens to our bikes than our car.

Paula: Because you have your priorities straight!

Jeremie: Exactly. Our money, our budget redirects money toward new bikes when we need it or to a trip to Moab for biking. We went to Nicaragua this past summer. So we're not living a crazy, extravagant lifestyle all the time. Instead, we're living a very within-our-means lifestyle, even below our means, so that we can save up this money and accumulate it to have the toys and do the trips that we want to do.

Paula: I just thought that was an important distinction. So often when I personally read about people that are doing awesome stuff, and maybe I'm reading up on minimalism or what have you, people are backpacking with their entire belongings in one backpack. That's not what I want.

Jeremie: Yeah, and that's not what we want. For example, when we go to Moab, we stay in a hotel. Biking is dusty and dirty and we don't want to be in a tent. Our son is only eight, so it's good to have a shower and fresh water and a grocery store close by. But we stay in a $90 a night hotel, which in Moab is extremely cheap when you compare it to your other options. When we drive down to Moab, we try and drive for the full 16 hours at once so that we don't spend some of our vacation budget money on a hotel on the trip down. That gives us more money to spend while we're there.

Paula: Bless you, 16 hours straight. We spent 15 hours going to the middle of nowhere in Maine this summer. It was paradise once we got there, staying at a friend's cabin, but the drive was long.

Jeremie: Last year we did not make it. We actually ended up having to stop. Our friend that we were driving down with joked that it was the most expensive hotel he'd ever stayed at because we got in at 2:00 in the morning and, because we wanted to bike the next day, we left at 5:00. I think it was $120 for the hotel and we were only there for three or four hours.

Paula: I know what you mean. I know that you've had a variety of different entrepreneurial roles. You've run your own business. You've been in contract positions, supporting other people, which is sort of how we connected and got to meet initially. With those comes different levels of predictability of income, at least in the short term. Maybe you can talk a little bit about some of these variety of roles and how that predictability or lack thereof helped inform your system and your work that you're putting out there in the world now.

Jeremie: When I started, I was doing kind of one-off contracting jobs for different clients. That was kind of the start of **an abrupt realization that being in business is very different than getting a paycheck.** Within the first few months, I could see how much my money was fluctuating. One of the things that we had done to fix our personal budget was we used the envelope system. You put a certain amount of cash into an envelope for different categories of expenses: groceries, gas, going out to the movies, whatever. I realized that because I was putting different percentages of our income into those envelopes, that would be a way for me to work with my consulting income.

Although the dollar amount changes on a monthly basis, percentages are always constant. Instead of wondering how much I should pay myself each month, and wondering how much I should put into savings, and wondering how much I should have for profit or for choice (as I call it), I switched it to percentages. If I had a really good month, I would pull out – back then it was a bit higher because we were living off it and my wife wasn't working yet – 60 percent of my business income. On a good month, that would be more money. On a slow month, I would still pull out that 60 percent. It would be less, but I would have the extra from the previous month waiting to supplement the slow month. By working with the percentages, I kind of smoothed out that income roller coaster that we experience as entrepreneurs.

Paula: I love the statement of "dollars fluctuate but percentages are constant." Hopefully I remember that as a tweetable.

Jeremie: That made the start of my business really helpful. When I fell short in my personal life, I covered it with personal debt. When I fell short in the business, I covered it with business debt. That was another one of my big realizations, that although as solo operators of our business or having a small team, our personal finances and our business finances are in this weird place where they have to be much closer linked than if you're taking a paycheck from a big company. They also have to be kept separate or everything gets really confusing. Keeping that debt, when I started my business, separate on each side depending on where the shortfall was really taught me how to control stress with starting my business. My wife especially was really nervous when I started my business. For her to see that I was going into debt on the business side and not affecting our personal life was huge for her. It just relieved the stress of mixing our money too much and getting confused. That was another important piece of the puzzle.

Like you said, as my business grew, I actually ended up becoming an associate coach and operations manager, general manager for other companies. All of a sudden my business income really started to smooth out because I was on retainers. The system still worked. Instead of switching to trying to figure out a set amount of money, I still took a percentage. Because you can also adapt percentages to your situation, now I didn't need to have to take as much out of the business to cover our personal lifestyle. We just adjust those percentages as I got new retainer contracts. Then I just watched that money accumulate in my business because things were very steady at that point. But, as we all know in business, things change. Now a lot of those retainer clients have been slowly disappearing, or at least reducing the pay to me. Again, because it's percentages, I have money saved up in certain accounts to cover the shortfall while I build the new business. I just change the percentages if I need to, or if I can live off of them, I maintain those percentages and just have that money going to where it needs to be.

Paula: It takes the thinking out of the equation, or I should say the emotional thinking and the – I say this for all those folks that are listening – I had the good fortune of working with Jeremie earlier this year, 2015. As much as I wanted to shoot myself because of the complexities I created in my life when we started – plenty of tears were shed – now probably six or more months after implementing it, it's just so awesome. Because the emotional "I need to make" and the decision fatigue goes away, the percentages, you just work the system but not in a rigid way. You work it and then at any time you can revise it for yourself. In those moments where you're in a hurry or you're stressed or you're not sure what's happening with your income, you don't have to think or make it mean anything. You just kind of keep working the system.

Jeremie: The way I explain it is you work the system in those emotion moments and while the money is coming in. You adapt the system when you're in those calm, rational, non-emotional, "I can think about this properly" moments. Don't adapt the system during the one week where you don't get any invoices paid and you have a bill due and you're panicking and crying and wondering if you can afford another bottle of whiskey to calm your nerves. That's not the time to adapt the system. That's the time to look at the system and go: Forty percent goes here, twenty percent here, and ten percent here. Once that surge of emotion passes, that's when you can go: Okay, maybe my percentages aren't right. I need to adapt the system.

Paula: Having a pocket for that extra whiskey is also part of the system. I'd also say, because I've had the good fortune this year of having – it will be my best year in business income-wise since I've been in business eight and a half years. I've had more wrestling with the overages. When you are doing really well is also not the time to say: Let's adapt the system and throw it all to nothing because look how prosperous today feels. It helps you then reprioritize whether it's pay off debt or build a reserve or invest in yourself, that sort of thing.

Jeremie: As you know, Paula, I have a very strong Spock brain. I like to be logical and analyze things. Before I decided to start sharing this system, I actually took a year and didn't use the system in my business. I wanted to make sure that if I didn't use it things didn't go as well. I did exactly what you're talking about. I had quite a bit of money coming in. Because I didn't have the system to control that money, I have some really great computers in my house. I have some great monitors. I have a brand-new bike. All of those things were because I wasn't controlling it the way my system controls it. I started just spending. I was like: Ooh, look at this month. This is the biggest month I've ever had. Let's go out and buy stuff. In the back of my mind, I knew I was breaking the system, but I didn't want to bring the system back in. I wanted to experience it so I could share that with people who might be struggling.

Paula: What I love about it – I'm looking at my notes and I'm thinking: How do I want to ask this question so that everyone listening can understand. I've got a background in accounting and I'm a spreadsheet geek. I love numbers and I love playing with finances. It all made perfect sense to me when I worked in corporate. I ran into this problem that you've already talked about. Now you're an entrepreneur and you're like: Holy crap, this is a whole different world because it's not predictable. I had always resisted really budgets and looking at that piece. It always felt constricting. There's this fine balance. Maybe you could talk a little bit about, just give people a taste where it's really not budget in a way of restriction because you're creating it. It's really a choice sort of scenario.

Jeremie: I actually think that budgeting provides freedom and is not restricting. The way that I think the shift in how you look at budgeting comes in two places in the way I do it. One, as you know, is one of the first steps I have in the whole budgeting process is identifying your core values. What's truly important to you? You use those core values to organize your budget in what's most important in your budget and what's maybe not so important. By doing it that way, you actually get to build fun into your budget and afford that fun, instead of what a lot of budgeting people tell you, which is you have to cut back everything and live off beans and rice until you pay off your debt and get back on your feet.

Paula: Which could be never because life happens at every corner.

Jeremie: Exactly. That was a big part for me. Part of this whole system comes out of the whole scare about retirement, save everything for retirement. My wife and I are looking at this beautiful new baby boy that we have who's now eight. We're like: Why would we want to save everything for retirement and not be able to give him any experiences while he's young? We needed to build that into the budgeting system. We needed to be able to go to Disneyland, but still be working on retirement, still be paying off debt, still be covering all our other expenses. That was an important part of the system, too. What I call that is the choice account.

What I suggest in the system is, the first step you do when you get paid is you take ten percent of that invoice and put it into a separate account. After 30 days – sometimes you don't make it 30 days, especially when you're starting out. At the end of 30 days, you can choose to do anything that you want with that money, as long as you deal with the consequences. That money might go to paying off debt. That money might go to covering your internet bill one month because you're short. Or you could save that money, like my wife and I did, for a whole year, ten percent of my income, and we went to Nicaragua for two weeks last summer. It wasn't anything that should have fit in a budget if you look at our income level. Because we have this ten percent of freedom money that we can do what we want with, we just decided not to use it and then use it all at once at the end of the summer.

Paula: I've found, too, having finally gotten wrestled into a budget and just trusting, it has really been more freeing. While I do my choice thing a little bit different, I think I'm a hodgepodge mashup of all that you taught me and some of what worked with me before. It's been incredibly helpful. Even with our monthly budget account, which we deal with, daily living and stuff, it makes it really clear: Do we really want to do this? Here's the impact it's going to have. Sometimes the answer is: I don't think that's going to give us the meaning and satisfaction we want. Other times it's like: Yeah, we could stand to just go have fun with that. That's what I think is, to me, the difference from everything else I've ever read or seen or done and what you're talking about.

Jeremie: Once you have the budget set up and the system working, it kind of becomes like a game sometimes to say: Okay, I'm not going to go over budget, but how can I play with my budget his month to do something I really want to do? Again, it's making the choice and then dealing with the consequence. So I might decide: Let's go out for sushi tonight. Instead of what I used to do, which would be just throw that on the credit card and deal with it later, now I sit down and talk to my wife and say: If we go for sushi tonight, when you go grocery shopping tomorrow, you only have $40 and we have three days left in the week. Can you grocery shop for three days of the week on $40? If she says yes, we go for sushi. If she says we have a dinner party to make something for so probably not, then we don't go for sushi. The freedom is from within the budget and the ability to say I'm not going to over budget. It's my life and I can toy around inside the budget and have some fun.

Paula: Maybe you could talk a little bit about – even for myself as I've been working through this the last six, seven months, first of all, I think there's great value in squeezing expenses and getting rid of things that aren't aligned with your values, as you might say, or they're not giving you joy. Why spend something you don't need to because it's not only x-amount of dollars. Maybe you could talk a little bit about the balance, the dance between squeezing expenses and carefully calculating a budget versus the more freeing, expanding money mindset teaching that is everywhere that I think there's a lot of value in as well? How can I create more income? We want to expand and create more. I'd love to expand and create more income because it's a fabulous thing, and also not to be driven on a treadmill of being driven that you have to, not becoming a slave to that. Maybe you could talk about your take on that.

Jeremie: My take on it is that abundant, freeing money mindset grows much better if you have a solid foundation to grow it from. What I've seen is, people who try to grow that mindset to plug the leaky ship, instead of having a ship with no leaks and then expanding their money and their abundance. What happens, I think personally, is, if you don't have that foundation of a budget in your personal life and a budget for your business, you'll make more and more money, and you'll spend more and more money, and you'll have no idea where it's going.

Paula: Sort of like people who win the lottery. They haven't fundamentally changed their thinking or their system and therefore they're screwed.

Jeremie: Exactly. The percentage of lottery winners who go bankrupt is phenomenal. The percentage of people that you will see on money mindset abundance forums who are struggling with money is phenomenal. I really do think it's because they don't have the foundation. The thing with creating that personal foundation for your life and the personal foundation for your business is, as that money comes in and that money starts to increase and you're starting to feel more abundance, again, you can wait for that to happen for a few months in a row to make sure it wasn't just a fluke. Then adjust the system.

It's not that I made $10,000 more this month, so what am I going to do with it? I made $10,000, and I used to take 45 percent out of the business to cover my personal costs. With this new abundance I'm experiencing, I only need to take 20 percent out of the business. I can leave the rest in the business in an emergency fund or savings account. I can create an investment account within my business to deal with that abundance. Or I can decide to adjust my percentages and take all of that out for a while and catch up on my retirement. The reason I know I need to catch up on my retirement is because I have this personal budget foundation that says I'm only putting $200 a month in retirement and I really need to catch up on that. I might not know that if I didn't have the foundation. I truly believe that budgeting is not a scarcity mindset. I think it is the basis of a healthy abundance mindset.

Paula: It's a great container to allow something to grow. You can keep changing the container as your plant is growing, but it's not like this invasive mint that's everywhere.

Jeremie: Exactly. Also, while you're becoming abundance, it keeps you out of going into debt. That's the other part I really see affects people's attempts at abundance or making more money. Somebody comes along and says: You need to spend $15,000 before you'll make $50,000. People end up in this weird situation of going into debt to make more money. For some people that works, and for some people, my audience, I experience that can mess with their mind and how they run their business. It can cause some issues there.

Paula: That's a good segue. You must be looking over my shoulder. Talking about the decision making and business debt, I know for myself I came from a world where never should you ever have debt. Debt is debt, something you owe. It's an obligation. It can really weigh you down. Sometimes you can use it to get yourself something that no one else can ever take away from you, like bettering yourself or something, that then can pay you dividends later. For me personally, what becomes a big trap door is when you feel like you have to, there's no other options, or you can't seem to stop. It's sort of like potato chips. You can't seem to stop at that first one, that first investment, that first $10,000 or $20,000 mastermind, then the $50,000 mastermind, then the $100,000 mastermind or whatever. You find that you keep reinvesting, reinvesting, but you're never actually ever getting head. Partly why you're never getting ahead is because you never changed your foundation, like you talked about. The other reason is because your business where it's at can't sustain that level of investment based on where you're at.

Jeremie: This comes back to what we were talking about, about making decisions when you're emotional versus making decisions when you have time to think. This is actually a little bit different than what we talked about when you took the class with me. I've been rethinking how to do this. I don't think that debt is bad. I think that debt that we haven't made a clear decision about is bad. For me, it comes down to, when you're in that moment when you can think clearly, you say: What is my debt comfort level for my personal life? What is my debt comfort level for my business? You create a floor for that debt that you're not going to break through.

For example, when my business started, I went to the bank and asked for a $10,000 line of credit and a $10,000 Visa. They said: You're building a business. You qualify for a lot more than that. I said: That's all I want. I don't want to be able to go over that amount. If I'm going to go over that amount, I'm going to get a job and work my business part-time and pay for it that way. When I started my business, I actually had a soft debt support line at $10,000. Then my max debt was $20,000. I always wanted to function within the -$10,000 to zero mark. If I knew I could pay something off because I had a bunch of money coming in from clients, I would go down to that -$20,000 if I needed to buy something in order to get those clients. That was kind of – I didn't ever want to stay in that area, but I used it for a week sometimes to cover a cost.

What's happened as I've built my business and accumulated more money in the business is I've actually raised my new debt limit to $5,000 and $10,000. At $5,000, I'm fully comfortable with carrying that debt in my business for long periods of time if I need to, and $10,000 is for blips in the radar that I need to cover but I know I can pay back right away. I think as long as you're working with an amount of debt that you're comfortable with, you don't fall into that trap you were just talking about, about the $10,000 mastermind and the $50,000 mastermind and the $100,000 mastermind. Once you hit your support line, you have to work the system, like you said earlier. You have to take the emotion out of it and go: This program sounds really cool, but I'm at my debt limit and I can't go through it. I know that that's going to affect my creativity. It's going to affect my thought leadership. It's going to affect the offers I make. It's going to affect how I have sales conversations. It's going to affect how I deal with my significant other. Keeping a clear idea on where your comfort level is and sticking to it is the key to using debt, I think.

Paula: When you start finding yourself opening new credit cards just so you can sign up for things, you know you're in trouble.

Jeremie: That's a good sign.

Paula: The level is different, right? Depending on what your business is, if you're earning $50,000 a year, investing in a $100,000 program, unless you have the ability to swing that, might be crazy. If you've got a million-dollar business, the percentages are a lot different. It's not like when we throw out these numbers that we're saying this is bad or this is expensive. It's more like let's think through it.

Jeremie: Exactly. It might not even be income-based; it might be risk levels. I could be a 21-year-old entrepreneur who has an amazing idea for an app. I know I have years to make my money back if I screw up, so I'll be comfortable with a $200,000 loan to get that. You're exactly right. I'm not saying there's a number for everybody, but make sure you get clear on your number, and then work the system and stick to that number so that you don't put yourself in the situation where you're panicking and stressed out.

Paula: Or in the valley of desperation, as a couple of colleagues and I called it the other day.

Jeremie: That's a great name for it. I'm sure you noticed, and your colleagues have noticed, that when you're in that valley, the way you talk to potential clients changes. The speed at which you decide to do special offers on your business changes. It just changes the whole way you run your business. It's not from a position of strength usually. It's that panicked position of you offer a package for $10,000. The person says they can only afford $6,000, so you say okay. Then you resent that person the entire time you work with them because you're doing $10,000 worth of work for $6,000.

Paula: Right. It does change the whole dynamic. I know for me, having a – I've had constructs before, but for me personally, I was looking at: How do I do this better? Take away the emotion and the decision and the up and down, while also paying off some debt. I certainly don't regret any of the investments I've made in myself, but I just got to the point where I'm like: All right, that's a little too much to be carrying around for right now. It's like carrying around an extra 50 pounds. It makes walking and biking and hiking all that much harder.

Jeremie: One of the ladies that helped me when I was creating budgets is named Gail Vaz-Oxlade. She has an activity she used to do on her TV show where she assigned – I can't remember what the exact numbers were, but it was ten-pound weights per x-amount of debt that the people on the show had. It was in sacks they had to wear on their body. For a whole day they had to walk around with this extra weight to have a physical representation of how debt affects you.

Paula: That's cool.

Jeremie: People really get it that way. A lot of people will use that dangerous word "only" to say: I only have $15,000 of debt. If that's beyond your comfort level, it doesn't matter. It's going to affect you. You might not understand that you're feeling it, but every time you have a fight with somebody or lose your temper or panic or wake up in the middle of the night in anxiety, that's probably – other things could be causing it, but it may be that debt that is affecting you.

Paula: This is one question that I ask everyone. Maybe because I know you do cool things, you can even maybe embellish it with a cool story, too. What does being an active entrepreneur mean to you?

Jeremie: Basically for me it means getting a lot of enjoyment and valuable experiences out of my business, but in the end the business is there to support the active lifestyle that I'm after. For me, that means working when I want to work. Again, I don't want to make it sound, like you said before, that it's this extravagant lifestyle. I will end up working until midnight one night because I know that it's snowing out and there's going to be fresh powder the next morning, and I'm not going to work at all the next day. I guess active entrepreneurship for me means having the flexibility within my business to choose my hours so that I can experience the activities that I want to experience.

Examples are the ski thing. I have a group of dads. Once a week we have a ski day. I don't always go, but I try to go as much as possible. Sometimes that ski day moves if we get a dump of snow. I like to have the flexibility to say: I can still go Tuesday because I'll just work extra Monday night. Then we can go skiing Tuesday. Every spring break, my family goes to Moab. Because I can have my own business and a year in advance I know to tell my clients I can't do stuff during those two weeks, I can plan for it. I can have the money saved up for it. For two weeks I go down to Moab and pay it all with cash. I have no stress of coming back from vacation going: Goodness, I have to do a promotion in my business to make money to pay my credit card off.

My wife is a teacher and my son goes to school. In the summer, they both have two months off. Being able to take huge chunks of time off during the summer to spend with them is a big part of my active entrepreneur lifestyle. Or, when I can't take time off, I'll get up at 4:00 in the morning and work until 10:00 in the morning when they're ready to go and spend the rest of the day with them. I think the big piece for me is just that flexibility, that the business supports the lifestyle and doesn't interfere with it, doesn't get in the way.

Paula: You're not tethered to business.

Jeremie: Exactly. Again, for the realistic side, there are definitely times where I get tethered to my business. Because you can look at it – I guess that's another part of that lifestyle for me, looking at whole year of activity. I've really found – for years I tried to strive for work and life balance. I don't think it exists. I think it's more of the work and life teeter-totter. If I know there's a big span of time where I want to be active and go mountain biking or go on a ski trip or whatever it is with my family or friends, it just means when that trip happens, the teeter-totter is going to go to the life side. There's going to be some time before that where the teeter-totter has to come to the work side and I'm going to have to work extra. It's that ability to control the teeter-totter that really makes it such an amazing experience.

Paula: I like the teeter-totter thing. I never had great luck on teeter-totters as a kid, but it does make me want to go find one. I like that visual. I talk about work-life rhythm and harmony, because I think to have the life you want, you're going to naturally be out of balance to be good at anything. Where can people find you? I know you've got the new work coming out into the world. I was early in the beta land. How can they find you, read more on this, and connect?

Jeremie: My website is TheSecureEntrepreneur.com. That is where you can go to read blog posts and writing that I've done. You can find different classes that I'm providing. If you're not a website person in this day of social media, I'm on Facebook at Facebook.com/SecureEntrepreneur. I'm also on Facebook personally as Jeremie Miller.

Paula: I'll link all this from the show notes and make it easy for people to find you and get in on what you've got unfolding.

Jeremie: Awesome. Thank you.

Paula: Thank you for taking time out from your adventures and business to be with us today.

Jeremie: It's perfect. This is actually shoulder season up in Rossland, so there's too much snow on the grass to bike and not enough to ski, so this is one of those teeter-totters in the work direction time. It was a perfect time to chat with you. I actually can't believe it's already been 40-some minutes.

Paula: Time flies. Thank you. If you've enjoyed listening to today's podcast and my interview with Jeremie, I invite you to head on over to the iTunes Store. Leave a quick review and rating for this episode and the podcast. Spread the word. It's the way you can let others know about the content that you've enjoyed and help them, too. I greatly appreciate it.