Speaker 1 (00:01):

This podcast episode reflects the opinions of the hosts and guests and not of Greenberg Traurig, LLP. This episode is presented for informational purposes only, and it is not intended to be construed or used as general legal advice nor a solicitation of any type.

Ryan Minnick (00:17):

I'm kind of like parsley, I'm everywhere. I'm on every dish, and I'm just there to try to hopefully make it all better and keep us moving forward as efficiently as we can be.

Nikki Dobay (00:30):

Hello and welcome to GeTtin' SALTy, a state and local tax policy podcast hosted by Greenberg Traurig. My name is Nikki Dobay, shareholder in the Sacramento, California and Portland Oregon offices. I'm very pleased today to be joined by Ryan Minnick, who is the COO or chief operating officer of the Federation of Tax Administrators, FTA. Ryan, thank you so much for being here today.

Ryan Minnick (00:54):

Awesome, thank you. That was both good expansion of acronym and delivery of acronyms, so government and non-government folks alike will totally understand what you just said. That's fantastic. Thank you for having me.

Nikki Dobay (01:04):

Well, I'm super glad to have you here and I'm really excited for this first question, because I met you a few years ago at one of the FTA conferences, and Ryan has a really important job with the FTA conferences. He holds the drink tickets, so I spent a lot of time with him. But what I don't know about you, Ryan, we've talked all about food and travel and all sorts of fun stuff, but how did you get into state and local tax or government work? Because I don't actually know what angle you come at this from.

Ryan Minnick (01:34):

Absolutely. Well, like everybody I went to school for it. Isn't that always the right answer?

Nikki Dobay (01:38):

Well, we've only had two weirdos that said that on the show.

Ryan Minnick (01:41):

I know, very rarely do we ever get that response, right? No, like everybody else, I kind of fell into this world and thrive in it because I love the combination of complexity, but also the impact of when everything just works perfectly. So, my background's really interesting, at least from all over the place perspective. So, I many years ago did technology consulting and training for small mid-size enterprise. Back then it was called virtualization, not moving to the cloud. So, I worked on that for a little while. My education's in advertising, which is something that most people don't expect, given my technical background, but the fun story there is I was in school for technology operations, that kind of thing, and I had a professor who cold stopped me in my junior year and was like, "No, I'm not letting you major in this." He's like, "You're not challenging yourself."

(02:34):

He's like, "You're here to learn and to grow, and this is great that you know want to do this, but I'm going to make you do something different." So, he pushed me into an advertising class just to give the other side of my brain a workout. Turns out I loved it. It was fantastic. So, I spent a few years post-grad project managing, working on branding campaigns, nonprofits, and for-profits all over the world, and then ended up running client services at a small firm that did both government and state contracting as well as private sectors.

(03:02):

So, I've worked with Interior Design Magazine, the Department of the Navy, just very wide range of clients and backgrounds, and that's what actually kept me open to subject matter. I find my specialty, so I work on operations projects, programs, technology, but how that applies to any given industry just requires you to learn something new. Good news, I love learning new things, and so tax has a ton of stuff to learn. So back in 2015, I was recruited into FTA to kind of put both sides of my brain through a good workout because we were modernizing our technology programs back in the early 2010s.

(03:46):

Everybody had already started moving to modernization, and that meant getting rid of old main programs and moving to more... Not at the time cloud-based, but what now are precursors to cloud-based technologies. And all of those emerging concepts are really technical and really hard to explain to executives. And so, my first job at FTA was to come in and explain emergent technology to the commissioners and the business leadership, so that way there could be better communication between the IT stakeholders and business stakeholders. So, that was my first program, over the years, I picked up a few more. Three years ago I was appointed our first chief operating officer and supported the organization, which was super humbling and a big honor. And now I get to work on a lot of other fun stuff.

Nikki Dobay (04:28):

Well, I am just super happy every time I get to see you at an FTA conference, not just because you have the drink tickets, but because I think you're a super charming person to just chat with and talk all about everything. So, thank you for that background though, because really helpful in understanding kind of your role, which we'll kind of move into now. So, you are the chief operating officer and the first at FTA. So, what the heck does that mean?

Ryan Minnick (04:57):

So my function is to work in... I know Sharonne's been on your podcast before. She's our executive director and the executive director role is all about the direction of the organization. Where are we headed working with our board and alignment on all of these different strategic issues, getting that strategic plan not only published and updated, but also following that path? The operations function works in concert to support every possible functioning organization that operationally to make sure that we're aligned, moving in that direction.

(05:27):

So, I always kind of make a Star Trek joke, so pick your favorite season, whatever it may be, I'm like the guy in the engine room getting as much out of the engines as I possibly can and Sharonne's in the captain's chair pointing us to the next great adventure. So, it's truly one of my favorite roles I've had anywhere. And as a self professed nerd, I love my technical roles, but I also really enjoy the opportunity to help align an almost 90-year-old organization to continue to grow our programs, deliver services to members, support our leadership and our board, and then most importantly, support our team and all of our subject matter experts that run our programs and make sure they have what they need. So I hope that's a good enough answer. It's like I'm kind of like parsley, I'm everywhere. I'm on every dish, and I'm just there to try to hopefully make it all better and keep us moving forward as efficiently as we can be.

Nikki Dobay (06:20):

Well, I think that was a great overview and a great segue into the mission of FTA. And as you mentioned, it's a 90-year-old organization, and so there's three things that you all focus on, research and information, training, and intergovernmental and interstate coordination. How are those things shifting? And I just want to give the FTA big kudos, because when I kind of got into state and local tax, it was not an organization I heard a lot about. I started going to your meetings. It's a wonderful place to interact with the tax administrators, which is a very important piece of what I do, but I feel like you've just jumped ahead light years and are really out there on the forefront of trying to modernize and really pull the states into a different era. So, how is the mission shifting and where are you all at in that thing?

Ryan Minnick (07:18):

Awesome. Well, first of all, thank you for the kind words. I like to say that Sharonne joining the organization almost three years ago was the equivalent of putting rocket fuel in the engine, because with her experience running the tax side of the comptroller's office in Maryland and just the wealth of deep empathy and optimism she brings to everything, it was absolutely a great characteristic to bring all of that and the technical expertise and then start to realign around what we were doing post pandemic. And I know that that's kind of a standard answer for most organizations these days, but we had already a little bit of a jumpstart. So, I'll say this and I'll more directly answer your question. So prior to the pandemic, we've always had a mostly remote team. So, I'm somewhere at a conference right now when we're recording this. We have a ton of conferences every year, more than two dozen in-person conferences.

(08:13):

We reach almost 4,000 people in terms of our physical registered attendees, not even counting our online stuff. And before the pandemic, we were really good at that, and that was the part of the iceberg that everybody saw. And going through the pandemic, we didn't really have to pivot as much as a lot of other organizations did, because while the in-person stuff obviously went away for a brief period of time, the subject matter was still super necessary, was really critical, all the programs that the states were supporting. And so, we pivoted to a lot more online tools, like a lot of organizations at the time, our team was already used to working remotely. So, the only people who really had a little bit of a learning curve were those of us that were in the DC area at the time because we have an office in DC, and so a lot of us go into the office, but we weren't able to do that.

(08:57):

So, we got through that as a team, and actually our remote people taught us a lot because they did that all the time anyway, so they were the ones sharing all the really good tips about you got to set a timer for the end of the day and all those types of things, because we were all in that new format. And then coming out of the pandemic with Sharonne joining the team and then leading us through the strategic planning exercise where we took the product. And unlike a lot of organizations, didn't put it on a shelf, we printed it out, it's front and center on our member website. We give out physical copies of it to every tax commissioner when they come into the role. We want everyone to know where we're headed and how we're doing it.

(09:38):

And that is all to say that it supports our mission, which is promoting excellence in tax administration. The profession of tax administration is incredibly noble. It's incredibly difficult, and it's done by some of the most exceptionally talented people in the world. And unfortunately, government already sometimes doesn't have the highest opinion for people outside of it. And then even worse, tax agencies, tax authorities get dunked on a little bit more. And so, we as an organization are there to promote excellence in practice, but also through a lot of the work, like chatting with you on this podcast or our podcast, bring people along to show them that innovation happens actually rather frequently within state agencies, and that's something that should be celebrated.

(10:25):

So the three ways we do it, you nailed it. It's been the same since we were founded. It's research and information, it's training, and it's the intergovernmental and interstate coordination. And so, what that really means is that we're here to be the connective tissue for revenue agencies across the country, and we help them learn from each other, we help highlight exceptional initiatives, and we help them kind of bridge that gap. And we do it kind of one step removed from the actual taxpayer part of the process, so we're there to support the administrators versus other organizations that exist that handle interfacing with taxpayers.

Nikki Dobay (11:01):

So for purposes of the strategic plan, where are you all at in that process? And again, most organizations go through the exercise and then put it on a shelf and never talk about it. You all are talking about it all the time. Is it a moving target? Are you halfway there? Where are you at?

Ryan Minnick (11:24):

So, we publish it as a five-year plan. I feel like we're probably rolling through it faster than we expected to because we've got an incredible team. And especially when you've got an incredible team and you're in alignment moving towards that goal, and you've got a leader like Sharonne who's helping keep the eye on the prize, the road way forward is very clear and it's very understandable as to where we have to head. So, we're probably a little better than halfway through at this point. We're almost halfway through the time period. So, it was a 2022 to 2027 strategic plan. We're now in 2024.

Nikki Dobay (12:00):

It's moving along.

Ryan Minnick (12:01):

There's so many things that have been checked off, but we're going to blink and it'll be 2027, which is frightening.

Nikki Dobay (12:07):

We won't talk about that.

Ryan Minnick (12:09):

No, we won't talk about that. The conference that I'm at right now, we have not been able to hold since 2019, because it's not an annual event.

(12:17):

And when I did that math and realized I blinked in five years past, I'm sure it'll happen again. So, in 2027 is a special year for FTA, because 2027 is our official 90th anniversary. So, we have two kind of anniversary dates depending on how you want to do math. So, in 1934 was the first time that all of the tax commissioners around the country got together for a meeting and they said, "Hey, we should have a meeting, we should talk to each other, share best practices." And then in 1937, they hired their first staff, they created the association. So, depending on which year you want to use, we tend to use the staff year, because that's when the organization truly existed. But as of this year, the states have been getting together for 90 years to share and to learn from each other.

(13:02):

But in 2027, it'll be 90 years of staff dedicated to the national level supporting tax administration, which is a pretty big milestone. So, we're rolling through a lot of the initiatives. I think for us, we put an emphasis on member delivery, member value training, education opportunities, and then our program alignment, so making sure that the programs that we have are actually the programs that members need and that we're meeting their needs and that we're adapting. So, a lot of it is putting in place, in some cases, advisory groups for those that are made up of highly engaged people in those different subject matter areas. In some cases, it's hosting our conferences and doing really thorough feedback. And I know you've been to many of our events and how we kind of joke that we have a crystal ball. So, we plan our agendas based on this large amount of data that we have on what states are working on and where they're headed and what the trends are broadly in the private sector.

(13:58):

And so, we put all that together and we create our agendas and then we have a really great feedback loop. So, that's all in support of those strategic initiatives, and then if you crack open the strategic plan and go through the different sections, you can find specific examples of things that we're going to be tackling in the future. It's things like potentially content management systems for learning, ways to kind of provide and raise everybody up, especially with the focus that everyone has these days, I think in the public and the private sector on organizational resilience with so many retirements happening with people regardless of sector staying in roles for shorter periods of time.

(14:38):

So, how can we as a national association... And we actually work with other national associations that serve other areas of government and talk about this all the time, how are we as the association community helping our members broadly meet their education and training needs so that they can onboard people a little bit faster and they can supplement that knowledge and they can make them useful? Because you don't always get somebody for 10 or 15 years anymore. You might get them for three or four, and you still want that to be a productive three or four years.

Nikki Dobay (15:09):

Yeah, that's a great point. Just in conversations I've been having with clients, it seems from the taxpayer side, there's been a real shift where there were long-standing relationships with auditors and folks on the state administration side, and there's younger people coming into these roles. And what I do a lot of work with my clients on is, "Well, we're going to have to help train them, too, because this is all new for everybody." And so, how do we bring this new generation or as we see people retiring, just things shifting. And so, that's from my perspective, why I think it's very important for the practitioner community and taxpayers to be engaged in the meetings that you all have that are open to the public, because I think that's how we build those relationships. And until we do that, there's always going to be this adversarial relationship and I just don't think that needs to exist and is not that productive.

Ryan Minnick (16:10):

Absolutely, and you said exactly what my point would be, which is that what we see collaboration and relationships develop the most are at the conferences. I'll always say I love our agendas. I think we put on probably some of the better content agendas relative to any other organization that has similar membership, and it's because we focus so much on that, but at the end of the day, the content's there to support the conference, which is also there to support the networking and relationship building. So, it's about the conversations in the hallways, it's about the networking receptions, and making sure that people are connecting with either their counterparts or their different stakeholders that they have relationships with. So, I would absolutely say for the practitioner community, for folks that interface with agencies. Coming to our conferences is a great way, especially when you come with the intent to build relationships, it's a great way to build relationships outside of a specific activity.

(17:08):

And that's something that I think people maybe... And maybe I'll just dunk on my own generation a little bit. I think millennials don't always understand that you have to put relationship dollars in the relationship bank, and they tend to be just in time and high performant and all these wonderful, positive things, but when you have to pick up the phone and call somebody you don't know, because you have an issue, it really helps if you've met them or understand their role, because then when the rubber meets the road, you can have a productive conversation and you don't have to get through the awkward, I don't know who I'm talking to. Are you a human that I can relate to or are you not? And I think that's really important.

Nikki Dobay (17:47):

Yeah, I'd just say a few things for, again, the business community side of this. I've heard from folks that will look at an FTA agenda and say... Well, especially the annual meeting, which I think is a wonderful conference, but they'll look at the agenda and they'll say, "Well, nothing's really that relevant for me." And it's like, "Well, yes, that's true. This is a conference that's focused on state tax administrators, but the value is not going to the sessions."

(18:13):

I don't necessarily sit in on all your team building sessions or your specific sessions that are directed towards the state tax administrators, but what I do do is sit in the hallway and as people come out and fill their coffee cup, you start chatting with people and building those relationships. And the follow one I'd have to that is I can't tell you how many times I've started an email... And sorry for Frankie barking. She loves to be part of the podcast. I've started so many emails with, "Hi, I met you at this FTA conference, or CEDA, or WSATA, or we didn't get to meet, but I saw you on the agenda," and people always respond, and it's a great way to efficiently get things done in the world that we live in.

Ryan Minnick (19:00):

Absolutely, and I think a lot of the ways I look at our conferences as a choose your own adventure. Most of them have different breakout opportunities. We focus a lot on the content side. Yes, our audience is government tax administrators, and 100% that's what we build for, but we also have some really interesting stuff, and I'll pick on annual for a minute. We have a couple keynotes this year and we've got a professor coming and talking about deepfake technology. And that's not only something that's concerning from a fraud and impersonation and IT standpoint, which I think hits a lot of industries, but he also has a slightly Pollyanna attitude about it, because the same technologies are what's going to make virtual engagement slightly more engaging. It's the same technologies that are going to enable VR and AR and all these things that feel like very new technologies right now.

(19:53):

And a lot of times what I tell people is that smartphones felt like a very new technology at some point. So, we try to have some of that perspective, and we always ask them to tilt it towards tax administration. But a lot of those speakers, a lot of those sessions, we do have the privilege of attracting really great experts. A good example is our technology conference every fall, which we bring in experts from private sector academia, even the public sector depending on the year, and AI is such a big topic right now, and it's such a huge topic right now.

(20:26):

In fact, as we're recording this, the most recent episode of our podcast that we published was about AI and ethics and how do you approach responsible and transparent AI and trustworthy AI, and that I think everyone should be mandatory required to listen to those sessions, because it's not specific to how government's going to implement it. In fact, I think a lot of times government is more strict about how it uses data than a lot of other industries are. So, there's some areas where I feel like we probably are ahead of the game and those lessons are really valuable. But to your point, choose your own adventure, especially in the afternoon. We usually have three or four concurrent breakout sessions. There's always something for everybody. I'm like, hopefully you can look at something... And you know what? And if you need to go catch up on emails or grab a cup of coffee in the hallway, that's a great spot to do it.

(21:17):

And I think that's one of the parts that I enjoy about our conferences is they're kind of living, breathing creatures. You bring a few hundred people together. We're all, for the most part, tax people or tax-adjacent people. And some of the biggest hearts, kindest people, very conscientious, they're really eager learners. I'm always amazed how many people are in sessions at 4:45 in the afternoon. They're there, they're learning, and taking notes. And that's something that I definitely would love to, to your point, I'd love to have more of the practitioner taxpayer community engaged. We have our different national conferences, which we talked about a couple, and we have our regional conferences. Depending on the conference, we get different mixes of attendees. And for some of, especially on the taxpayer side, the regional conferences may make more sense depending on where they're headquartered and the states they engage with, but our national conference is such a great baseline relationship building for people that I always encourage people to attend.

Nikki Dobay (22:17):

Before we leave the meeting discussion, any other plugs for the national conference that's coming up in Long Beach in June?

Ryan Minnick (22:27):

Absolutely, so FTA Annual, it's our conference, it's all for commissioners, deputies, general counsel. It's very policy legal, operations management focused. It's in Long Beach. It's going to be June 9th through 12, really great property. We're going to be at the Hyatt right there on Long Beach Harbor. We have some exhibits from private sector companies as well. So, if there's somebody who's listening who provides services to states, that's also an opportunity to introduce yourself to the market. And that conference, I think we have a few days left on the hotel reservations-

Nikki Dobay (23:05):

Good to know.

Ryan Minnick (23:06):

If you're listening to this before June 9th and you need a hotel room, you can always reach out to FTA and we'll see what we can do, but no promises after the cutoff. Those are all such specific dates, and we tend to sell things out, because our conferences are popular, but then yeah, the next one we'll have, CEDA, the week of the week of July 14th in Louisville...

(23:24):

Now, CEDA is an affiliate organization of FTA. That's the southeastern region, and then after CEDA, the next major will be the FTA Technology Conference, which is going to be August 4th through 7th, and that's going to be in Milwaukee. And those are the next three, but I encourage everybody to head out to our website taxadmin.org, and our full calendar is always out there. And there's, like I said, there's choose your own adventure. There's something out there for everybody. So, if you're interested in revenue estimates or you're interested in technology and how it applies in government, or you're interested in policy or you really want to get to know a specific region of the country really well, we've got a conference for you.

Nikki Dobay (24:04):

Well, and Ryan, we've talked quite a bit about that these meetings do provide a platform for practitioners and taxpayers to be involved, and I would just really recommend that even if you don't look at the agenda and think that that nails it for what you're looking for, just go and meet some of these people and they're really just... They're fun. I go to a lot of tax conferences and you guys have some fun ones. So, any other kind of thoughts about how practitioners or taxpayers can get more involved with FTA beyond the conferences?

Ryan Minnick (24:39):

Sure, so I think conferences are really great first step, because it'll introduce you to all the different stakeholders. Depending on the program and depending on where someone's coming from. And I know, Nikki, for example, I know you've worked with Brian, our general counsel on a number of things outside of the conferences. I think when you find people who are interested in their role supporting the work that we do, so helping states get on the same page, one thing that I always like to point out is that we're here to provide connective tissue. We don't set standards for states. We don't tell them what to do. States are still sovereign governments that can make their own choices, but what we try to do is bring the right information together. So, if you are listening and you're an expert in a specific area and you want to share that expertise with an organization who can take it and help disseminate that, so that everyone's still going to make their own decisions, but they can have best information possible, we love those perspectives.

(25:33):

That's a really great way for, I think, practitioners in particular to get involved, because if you work with specific tax types, specific type taxpayer, also this is where it gets into process management, operations, things like that, this is a big see something, say something, especially recently, so many agencies have put such a focus on customer experience and customer service. There's customer experience on our agendas at the annual meeting this year. Identifying processes happens internally, it also happens externally. So, that's a really great place to provide what I would call constructive feedback.

(26:08):

It's not a place to come and just say, "Hey, this didn't work," but if you're someone working with a ton of clients and you're noticing over and over again, like a consistent pain point, we're a great organization to reach out to and discuss that with. We may not have a great answer. We may not be able to necessarily fix every single pain point, but if we don't know it exists or if somebody hasn't brought it to our attention, I think this is something that we can do and we can engage with, and we always welcome that outreach. We are not hard to get in touch with. I hope that that is as true for you as I try to make it for everybody, but FTA is pretty accessible.

Nikki Dobay (26:42):

Yeah, I think that's a great point, and I think we are kind of in this transitional period where from the taxpayer side, I work with a lot of taxpayers where the focus is really just how do we create efficiencies or make audits easier or use technology or think about things a little bit differently, and you all have always provided a very good platform for having those conversations, the multi-state power of attorney, you all are working on the electronic version of that. And so, I think that is a great point to highlight that see something, say something. If there's something that you've been thinking, maybe it'd be good if the states thought about this, you've got Ryan on speed dial.

Ryan Minnick (27:27):

Hey, you've got anybody on our team. The one thing I love, we put kind of fun ribbons out at our conferences, and since I'm at a conference, I happen to have one of them on my badge and I'll happily show it off. One is really important. I think this is very applicable. I've got my really friendly ribbon here. One is I have questions and it is probably my favorite ribbon we put out, because I think everybody should take it.

(28:00):

Everybody should have questions. We're all learning all the time. I feel like if I don't learn something new every day, I get bored really quickly, and that's probably why I've been here almost nine years now, because I don't think a day has passed where I haven't learned something new, been exposed to something interesting, some weird kind of chewy, exception to a problem has come up, but that's why our team exists. I work with some of the most exceptionally brilliant subject matter experts in tax. I've learned a tremendous amount from all of them. Hopefully, they've learned a few things from me about the technology side of things, and we're great sounding boards. Like I said, we can't always help with whatever the issue is, but we always love to hear about it, because then it helps us contextually understand what's happening outside of the revenue agencies, how people are engaging with them, which is still part of tax administration.

Nikki Dobay (28:45):

Well, Ryan, thank you so much for this conversation. Last thing I do want you to plug is your podcast. So, tell GeTtin' SALTy listeners about what you got going on.

Ryan Minnick (28:56):

Absolutely. Well, we love a good, fun name for a podcast, so GeTtin' SALTy. So, ours is called Tax Breaks. So, you can find FTA Tax Breaks anywhere you find your podcasts. So, you search for FTA Tax Breaks. You can also watch our podcasts on our website taxadmin.org, or you can listen to them directly on the website. But most people, Apple Podcasts, Google Podcasts, wherever, Spotify, we distribute on all the major platforms, and we publish about once a month. And it's always about a topic that touches on government and emerging topics and tax administration. So, we've done episodes on AI, we've done them on project management, communications, customer experience. So, we get a really fun group of folks together and we just talk about a topic for 30 to 45 minutes and help hopefully people who are in government learn something new and people who are out of government kind of get a little bit of a glimpse into the level of innovation and excellence that exists I think within every revenue agency in the country. And I might be a little biased, but I do believe that.

Nikki Dobay (29:58):

Awesome. All right, well, just one more thing to do. It's the surprise non-tax question.

Ryan Minnick (30:03):

Gosh, I've been bracing myself-

Nikki Dobay (30:05):

Hold onto your hat.

Ryan Minnick (30:06):

[inaudible 00:30:06] half hour, Nikki. I'm very excited.

Nikki Dobay (30:08):

All right, well, I thought you're in San Antonio, so let's talk Texas. So, I was in Austin last week and I discovered that there's hills in Austin. I thought Texas was just really flat, so that was really cool to find out. But what is your favorite thing about San Antonio? I spent a lot of time there when I was at COST. We had several conferences there, and the River Walk is so great, and also I just find the food there to be really amazing. So, what have you been enjoying in San Antonio while you've been hanging out at this conference?

Ryan Minnick (30:41):

Oh, absolutely. Well, I always tell people conferences are one of those things where when you go to them, you just see the inside of the hotel for several days and you're lucky if you make it out, but I have been to San Antonio many times. I've got a good answer for this. I do love the River Walk. My home base is Orlando, Florida, so I am in the backyard of Disney. And one of the things I really appreciate about the River Walk in San Antonio is they have...

(31:04):

The city planning here is very Disney-esque. Everything is arranged in a very helpful way. All the restaurants are kind of lined up. You don't really have to think or... I don't know any street names of San Antonio. I travel to cities all over the country. I usually know the street names. You just intuitively walk around and you find something cool. I don't have to pull my phone out, I don't have to search for a restaurant. You can blindly walk down the River Walk and find a good meal, usually good music, and enjoy a little bit of nice weather, and friendly people. And absolutely 10 out of 10, I love coming here.

Nikki Dobay (31:34):

I think it's such a great place for conferences and I've really enjoyed every time I went there. So thank you again, Ryan. This has been a great conversation. Thank you to listeners for being with us. Contact information for Ryan and I will be in the show notes. If you have any questions or comments, feel free to leave those in the show notes as well, and I will be with you again soon on the next GeTtin' SALTy.