

Episode 126 Disaster Preparedness: Are You Ready for the Unexpected?

Patti Brennan: Hi, everybody. Welcome to "The Patti Brennan Show." Whether you have \$20 or \$20 million, this show is for those of you who want to protect, grow, and use your assets to live your very best lives.

Joining me today is Laura Clancy. Laura is a life coach, and as we think about the way that I introduce the show, to live your very best lives, to protect, grow and use your assets, Laura Clancy has the protect part down cold. The topic today that we're going to be focusing on is disaster preparedness, mitigation, developing resilience when those curve balls are thrown your way.

In my opinion, there is nobody better than Laura Clancy when it comes to those issues. What's so cool about Laura is it's not just about the bad stuff. She does help people live their very best lives. I mean, we're kindred spirits, it's just unbelievable. We get on the phone, and two hours later, I'm like, "Oh, my gosh. Do we really have to hang up?" She's that good.

I'm so excited that she actually came to the studio today, and is willing to spend this time with you and with me to share her wisdom with all of us. Laura, welcome to the show.

Laura Clancy: Thank you so much, Patti. It's so good to be here to see you in person.

Patti: Absolutely. I'm really curious because you don't have a background, per se, in risk management. You're not an attorney. How in the world did you ever become so knowledgeable about disaster planning and risk mitigation? Tell us your story.

Laura: My story actually begins in 2006 when my house flooded unexpectedly. At that point, it was about \$60,000 to \$80,000 in damage. We were insured, but flood insurance is almost impossible to collect on. I thought that was the end of it. As it turns out, 13 years later, that was just the beginning of it.

Patti: Oh, dear.

Laura: I'm actually just an ordinary person, a lay person who's experienced a lot of disasters.

Patti: Wow. You know, there is nothing like real-life experience for all of us to become an expert. What is cool about your story is that you just didn't keep it inside of yourself. You're now sharing your insight, the things that you've learned, to help other people make sure that the problems, the issues, the ridiculous amount of red tape that you went through, that other people don't go through that themselves.

Laura: That's right. I believe that we should expect the best, and plan for the unexpected. Extraordinary things do happen to ordinary people. It's not fun and sexy to think about planning for a disaster. It's tedious, but when you get on the other side of that planning, you can have peace of mind and a lot more energy because your mind is relieved of what you need to do.

Patti: I often find myself, Laura, going back to my early days in my previous life as an ICU nurse. Boy, talk about crisis. At any moment of any time, a patient can crash. Meaning, their heart stops, they go into V-tach, V-fib, they stop breathing. Something can happen.

What appeals to me about what you do, is that is kind of like what we do for our clients in terms of, "OK, everything's going along hunky-dory. OK. That's fine, but let's do some stress testing. What if it isn't going well? Where are you most vulnerable? How can we reduce or eliminate those risks?"

Now, the one thing I'm going to tell you right up front is, when it comes to property and casualty, I do not consider myself an expert. We don't have a property casualty expert here in the firm. What would be your advice? First, I'd love to hear more about your story. What happened, what did you do, what was it like when you were going through it?

Laura: Well, in 2019, to continue the flood story, in 2019, we had a big microburst above our house. This time, I was home. I could see the rain coming down, and I decided to take action. My worst enemy that day was not the rain, it was actually my own thoughts of, "Is everything fine? Is everything OK?" But I took action anyway.

I joke about how I slammed down my coffee after I looked out the front window and saw water coming up over my son's tires. I slammed down my coffee, grabbed the keys, shoved my feet in someone's shoes, and I drove his car all the way up the hill.

By the time I came back, the water was already over the sidewalk. I moved two more cars up in the driveway, and then I screamed to my son, "There's an emergency," and we moved all the most expensive stuff from our basement upstairs. Within 15, 20 minutes, that water was at my front door. I literally laid down, and I pushed that water back as hard as I could.

I took action even though my idea was everything's fine. I'm going to look ridiculous, but I did it anyway. I saved us another...That first flood was 60, this was only 10 or 12.

Patti: Wow.

Laura: I took action, and that was a defining moment for me. I realized in an emergency like you at the ICU, I'm good in a pinch. I didn't want to be good in a pinch, but I knew I built confidence that day. I built that confidence muscle up.

Patti: It's interesting. You can't rely on the ability to think when it's happening. You have to go and rely on that muscle memory.

You go over and over and over. You practice it. That's what I learned in nursing school. That's what you learn on the regular floor, and that's what you did on that day. You really just said, "OK. I don't care what it looks like. I'm still going to do it. Worse comes to worst. We drive the cars back down the hill. Nothing lost."

Laura: Exactly.

Patti: I thought it was so interesting. It was scary hearing what it must have been like for you, grabbing towels with your son, and literally rolling them up and putting them in the cracks of the door. Tell us more about that.

Laura: Yes. I was laying down. I had another emergency going as the water flowed into the basement, so I changed places. We traded positions, and Liam said, "Is this even making a difference?" Of course, that water was still going underneath.

Patti: I have a question. Time out. How old was Liam at the time?

Laura: 2019, he was 19.

Patti: Wow.

Laura: He was a millennial baby.

Patti: There we go. What an experience it is for a 19-year-old.

Laura: Absolutely. It's really interesting because he and I have been through quite a few interesting things like that.

One time we saw a man almost like you in ICU fall off...He was skateboarding down a hill, he went flying, and he hit his head. I had to pick him up and take him to the hospital with his son, and Liam was with me. We seem to be together in these. I don't know. Maybe we shouldn't hang out together.

Patti: Gosh. As a mother of a son who had a traumatic brain injury from a skateboard accident, please let me look at you in the eyes and say thank you. You saved that person's life.

Laura: I may have. Who is ever born thinking, "Wow, one day I'm going to be natural disaster girl. I'm going to help people in emergencies." I believe we have to keep our body, mind, and spirit foundationally strong so that if and when disaster comes, we are ready for it. It's that triage position you're talking about.

I don't want to think about every worst-case scenario, I call it WCS. I've worst-case-scenarioed my life because I have a lot of anxiety, or used to. I think if you are strong in body, mind, and spirit, you can do anything in an emergency, and you're a good person to pick in an emergency.

Patti: What a great way of putting it. Body, mind, and spirit. Again, to your point, you don't have the time to think. You've just got to act. Then, you get to think. Then, I think the way that you frame it is just so powerful. You say react, respond, and release.

Laura: You think about it just in general life. If you're in a conversation, and it's a heated conversation with someone, you're reacting. Usually, people aren't listening. They're talking to react or to have a response.

I think that if you can get to the point where you know what you're going to do and you do it, you can get on the other side and release it right away. You don't have to carry that with you and make it your burden.

Patti: Absolutely. It's interesting. There's a saying that talks about expectations. It's a different way of thinking through things. Expectations are just premeditated resentments.

Laura: That's really good.

Patti: It's good to have goals. I think it's really important to have goals, but when we put our expectations on another human being and if they don't deliver, I'm not a good thing for either party.

Laura: That's right.

Patti: We believe in each other. That's one thing. We work towards something that might be important.

Again, this is more about personal growth, helping people to grow, not necessarily disasters. By doing so, we help those people to avoid those disasters or maybe just help them to realize all the wonderful things in their lives. That's really what you do as a life coach.

Laura: Right, and I think that's what you do as a wealth management coach. I think what you're... Well, I don't think I know. What you're doing is you're helping people not everybody's on a growth path. They're just not. It's unfortunate, but they're not.

You're helping the people that are you're giving them really valid information about how to manage their wealth, and then you're interviewing people and teaching them how they can grow, too, in these other areas because everybody's specialized. We have to learn from specialists so we can become like a...

Patti: The connector maybe.

Laura: Yeah, that's right.

Patti: It's so true because I'm the first one to tell you, there's a lot of things that I don't know, but I'm curious. I'm just a curious person. I want to understand you as a human being. I want to understand what you aspire to, what you worry about. Then I want to talk to the Laura Clancy's of the world because, for example, the property casualty flood insurance.

OK, I know for the most part it's terrible. Is there anything that we can do to advise our clients. What can we do to make sure that everybody's aware if that thing does happen? Here's where what you need to do or here's how to be a little bit more resilient financially and ready emotionally.

Laura: That's a really good question. I'll start with the flood, and then I'll talk about my next disaster because I think then I have better advice for that. For flood insurance my understanding is that the people that are selling you the insurance are well intended, but they don't really understand what they're selling you.

A lot of times you're buying something that you think you have, but it's very specific like, I would get into the minutia of your contract. This is what I heard from a claims adjuster about flood insurance. If the houses on either side of you don't flood, you're not covered. It's that specific. Now, I don't know if that's really true, but that is something that happened to us.

In 2006, that flood, the insurance company that we had -- and I think this is typical -- it was a local disaster area. We had so much water in the DC area. They sent "CAT teams", which

are catastrophe teams. Somebody came in who was not an experienced adjuster for that particular insurance company.

Some days they would have on the hat of one insurance company and the other, and I didn't feel like he really cared. He said your car is fine. My car had been underwater. My car was not fine. I wasn't going to drive it. They just blew off our house. For flood insurance I don't have as good of advice as I do for our next disaster which we haven't even talked about.

Patti: Fascinating. It is that fine print or maybe when you go through it you say, "Oh, man, this is just not what I thought it was." It's interesting because we have that same similar role. I'll tell you, I'll give it to you real. We can have people come into this office all the time.

To me, my job is also to figure out what's out there so that we're aware of it because if it's something that would be good for our clients, I want to make sure that they're aware of it. We have a lot of people come in and usually it is the following, "Rant, rant, rant. Aren't we great? Recommend us to your clients." I'm like, "I don't know about that."

I have 30 full-time people, and we dig and we dig and we dig before it gets anywhere. That's kind of it. I go to these conventions, and I'm one of these nerds that goes to all of the booths. I am surprised, kind of disappointed in my industry that advisors don't go to the booths because that's where I learn.

My spiel is always the following, "I don't recommend your service or your product currently, tell me why I should. I'm not going to promise you anything, but let's have a conversation." Then I go to the next person, and they just watch what I did with that person.

It's kind of funny, but I appreciate what you're saying there because there's so much to these things, and let's face it these companies are in to make money, and they're not making money if they're paying a lot out in claims.

Laura: That's right. That is correct. I think research, research, research. Maybe one of the things I thought about is get together with friends. Again, this isn't fun but maybe if you work together because we're so used to working alone, and it's lonely, and it's confusing. Work with people and dig and dig just like you do.

I think that's so cool, Patti, because you're so curious like you said earlier, always be curious. Always be curious, and that's what sets you apart from so many others. You care so much about getting the right person on your team to help your clients. It's just phenomenal.

Patti: You just reminded me, years ago probably maybe 10, 12 years ago, there was a long-term care product. A policy that covers for long-term care. When it first came out, honest to goodness, it felt like it was too good to be true. Really too good to be true.

I actually went to one of my clients who's, really I hate to use the four letter word, but it begins with an A and ends with an L. Fill in the other two letters. She's very detail oriented. Pretend her name is Susan.

I said, "Susan, how about we do this? I'm going to read this contract and peel it apart. What do you say we do that together, and let's see if this thing is really what I'm being told it is? I just want to advocate, and I'll go back to them and really push the envelope." Long story short, it was everything that we thought it was.

She actually got the policy. The policy was around for about three months, and the company took it off the market because it was too good to be true.

Laura: Too good to be true. [laughs]

Patti: They weren't going to make any money, but she's got it.

Laura: Wow.

Patti: Isn't that cool?

Laura: That's cool.

Patti: She's grandfathered also.

Laura: That's very cool.

Patti: That's what it is.

Laura: There you go, planning, right? Planning.

Patti: Right. To your point, peel it apart, take the time to understand. I guess from my perspective, I'm going to be the client here because, let's face it, who do you know who to trust? Especially in that area when you get a policy for example, I might have gotten a homeowner's policy 10 years ago, and every few years I get these endorsements.

These things that they send in the mail that say, "Oh by the way, we've added something to your policy," more like taking it away. What am I going to do? I don't have time to go to the bathroom much less research my own insurance. It's very interesting how that can occur, and what it might mean in terms of people not necessarily having what they thought they had.

Laura: That's a tough one. I'm lucky because my husband was in insurance, and he was actually in claims, he was in auto claims for many years. He tends to be a little skeptical, he digs deep. I'm the flighty one. I don't dig as deep, but I've learned to. I will sit down with him until I understand. It takes a lot for me to understand because they use confusing words.

It's like buying a mattress, you can't compare and contrast, or tires, you just can't do it. Again, maybe a neighbor that you know, a lawyer that you know, it is so worth paying the money upfront because again, disaster can happen. It happened to us again, as you know. May the 4th be with you in 2022.

Patti: [laughs]

Laura: We were so lucky that we had good insurance.

Patti: Tell us more about that one.

Laura: May 4th, 2022. I'll tell you the whole story.

Patti: Crazy.

Laura: I was on stage in La Jolla. I'm a speaker, and I'm growing my business. My story is about the flood in 2019. I was on stage with my one true sentence, which is Mother Nature

picked on the wrong water sign that day. About 20 minutes later, my phone rings. I'm in a theater, and I'm at an event, and it's my husband.

He never calls when I'm at an event. So, I go out into the hall...It's California, so I went out into this entryway that's outside. It's absolutely gorgeous, and my phone had blown up. I had texts everywhere. They're, "Laura, are you in the house? There are fire engines everywhere."

Then my husband called, and he said, "There's been a fire." I argued with him. I said, "We're not fire people. We're flood people."

Patti: Right, there you go.

Laura: It took a long time. So, fortunately, Patti, none of us were home. None of us were home. It's not lost on me that I was talking about the flood when it burned down. I believe in a higher power so I know that it was answering my prayers, but at the time you're in shock. You go into shock, and again, you've got to have somebody reasonable.

That would be something I would tell your audience. If you find yourself in this position, it's that triage. You're probably not prepared for it. Go call your most reasonable person, the reasonable friend that you have, somebody that you trust to help you through that process.

Patti: So let me get this right. Did your house actually burn down?

Laura: Yes.

Patti: Wow.

Laura: The structure is still there. The brick is still there, but we lost everything. Unfortunately, our cat was in the basement and didn't survive. That was really hard. My son was at school, and my husband was busy teaching. So, nobody was home, and that's unusual for us.

Patti: Wow. Wow. Wow. This was just last year. What have you learned from that experience?

Laura: That I can really speak on. There are different parts to your homeowners insurance. There's loss of use, which is when you have to be outside of the house, and they pay for you to stay outside of your house. People should check that. Make sure they have good coverage on that.

In order to get back to where you were, if it's something as big as ours, it's going to take two years. Being in an apartment for two years, make sure that the insurance will cover that.

Then, there's structure. For us, we had replacement cost. We had built in inflation. We had all these riders. They were going to dig out the interior of our house, put it back together, and then put it back together as best they could to what we had. We had a policy for replacement cost plus all this extra.

Now that we're rebuilding, we needed code updates and things like that. That, we had in our policy.

We also had contents. Contents is usually a percent of your structure. That's what we were left with. We had a little bit of a problem with our contents. We're on the other side of that now. That goes back to who you can trust. That's what we had in our insurance policy.

What we decided to do is sell the land or the structure, and purchase another house. I think we're done with that house. I think that house was kicking us out. [laughs]

Patti: Yeah, all those disasters. I think that higher power of yours is telling you something there, Laura.

Laura: I agree. [laughs]

Patti: You're done. You're out of there. Wow. Here's a question. What did you learn? What was it about the contents in particular?

Laura: This gets back to trust. We had to hire an attorney. I was in California. Jim, my husband, said, "Stay in California. You're not going to like what I say next." He shipped me to Utah. He and my youngest, Liam, who helped me with the flood, had to get back on their feet and find a place to stay. I went to Utah.

The people that took care of our contents, it was word of mouth. It was this person recommended this person, recommended this person.

Patti: Time out. When you say "took care," what does that mean, taking care? Getting it out of the house?

Laura: Yes. There are people after a flood, they take your things, and they clean it.

Patti: I got it.

Laura: The man that represented this company came in, met with Jim, Liam, and the insurance adjuster -- this insurance was good, by the way, very happy with them -- and went through the house, and he said to all of them...It was all verbal. I don't know if I would recommend bringing a recording of something like this. It all worked out for us. I can give you the update on that.

Basically, they went through the house. The man said, "Everything in the basement is gone." The fire started in the basement. "Next level," he said, "it was too hot. Everything on this level is gone. We might be able to save some of the things on the..." It's a split level, living room level, and the upstairs. It depends. What he said is, "We'll take your textiles, your clothes, and we'll try that. We'll test that."

Jim said to me while I was in Utah because I wanted to see it. You want to say goodbye. I'm all hippy-dippy, but there is a little practical, "I am a trained accountant," like you're an ICU nurse. There is a practical side to me.

They came in, they brought a big crew, and they took everything. They didn't do what they said. They took everything. I never got to see it. They took the papers, they took the plastic, they took everything on those levels. They packed it up, and they said 10 percent was savable, 90 percent, they'd bring a dumpster. They did the opposite and charged accordingly.

Patti: Wow.

Laura: It was getting worse and worse and worse. They were charging for everything.

Patti: Can I make a suggestion? Maybe if I'm going to read between the lines here, Laura, is a takeaway while your house is still standing, go take a video of everything in your home.

Laura: Bravo. Yes. Everybody should do that before, I think, and definitely have a fireproof safe. That saved us. We had our passports, and things like that were in there. You should always have it in the basement, but ours was in the attic, and it survived.

Patti: I have one. I don't close it, though, so what good is that going to do? Shoemaker here.

Laura: I know. Life is hard.

Patti: It is.

Laura: You have to take certain things seriously, but life is also full of levity. Life is full of fun. As I told you earlier, the leading edge of comedy is the trailing edge of tragedy, and let's try to shrink that time. Shrink that.

Patti: Say that again slower. That's amazing, guys. Listen to what Laura is about to say. Go.

Laura: The leading edge of comedy is the trailing edge of tragedy. If you can shrink that time between the two, you've won at the game of life.

Patti: Powerful. So powerful. Boy, that really gives me some pause. Thank you for that.

When you think about the fire, the tragedy, and the 90-10 breakdown and the amount of money that they were just raking over the coals and taking from you, at what point did you say, "Uncle, this is not right," and what did you do?

Laura: As you know, my husband did not want to fight.

Patti: Yes, I do.

Laura: Patti, I was tired. I'm tired. I'd been through about four years of just...Those are just some of the highlights of some of the things we went through.

The thing that made me mad wasn't that they were taking advantage of us, but that they would take advantage of someone who's at the bottom of the birdcage, at the bottom of their life. The hardest thing that most people go through...Most people don't go through this, but it wasn't my first rodeo, and I had fight in me.

I did not want them to do that, so I hired a lawyer. I told my husband he didn't have to get involved. He did, though. Thank God because he had all the history. I'm happy to say we picked up our 30 boxes last Friday, a week ago.

Patti: Yeah, baby.

Laura: They reduced what they were charging us, and we walked away. Now, they have all of our stuff, they need to destroy it, and it's done. The fire is behind us.

We purchased a new house. Everything is toward our new future. We're rewriting our new story, or we're writing our new identity. We get a choice. This isn't an unhappy ending. Nobody wants to read that book. We're creating our own happy ending, one chapter at a time.

Patti: What is so cool is that not only are you creating a happy ending, but you are printing books and books and books and books so that other people can learn from your experience so that they don't have to go through what you've gone through. We're all that much better off, and we're much more wiser as a result of what you've done.

Let's pull this together. I think it's so cool because what I found is we talked about worst-case scenarios, and I call them stress testing, etc., but you've got a checklist, which is very intriguing. By the way, I haven't seen this checklist. Girlfriend, you've got to send me this checklist.

Laura: I'll send you the checklist.

Patti: That's really important because sometimes, people don't even know the questions to ask. What is it about the checklist? What makes it different?

Laura: I think there's preplanning the planning. Sit down, look at every document you have. It's just like you do with -- I don't know if you guys do estate planning, but -- estate planning.

Patti: We do. You bet.

Laura: It's all of that. Look at what you have. Look at what you have to protect, your personal umbrella. Look at all of your insurance policies, all of them. Your house, that's usually your biggest asset. I would say sit down, look at that, and really go through it.

Then, also maybe look and see the reputation of the companies. There's Yelp. There's Google Review. My understanding from the lawyer that we hired is most people are underinsured, so make sure you're insured enough.

Patti: Sure. I agree.

Laura: Better to pay pennies right now and...

Patti: You betcha.

Laura: ...survive later or thrive later. There's that. Going through the minutia and the boring with someone that you trust.

Patti: If I hear you right, it's the underlying insurance company that matters more than actually the agent representing that company. Is that what we should think about?

Laura: I would say so. I really think so because everybody, they're nice. Salespeople are nice. They think they're selling a good product...

Patti: It's their product. I get it.

Laura: ...but it may not be correct. The lawyer, because I said, "Well, we had this good insurance company," and he said, "It's not the insurance company. It depends." I thought, "Gosh, you can't even rely on anyone, any of the major ones or minor ones."

I would look and see, or talk, word of mouth, go find out people who've had disasters. I don't know. That's brave if you knock on someone's door like, "Hey, heard you had a disaster. How did that go?" It would be one way to maybe you could compile locally and help others locally.

Patti: It makes me think, boy, wouldn't it be cool, which are dangerous words in Key Financial, by the way. When I say, "Wouldn't it be cool..." everybody's like, "Oh, God. Here she goes again."

Really, wouldn't it be cool if there could be an advocacy group that would literally walk people through a standard insurance policy and say in English, "This is what this means, and here's how it will be applied."

That idea of the flood insurance, "If the two people on either side haven't been flooded, you're not covered." From the insurance company's perspective, I can see them getting away with that. I can really see that happening, but that's the pits.

Let's understand, go into it, knowing if that's going to be the case or could be the case. No offense. I hope my neighbors get flooded because that would mean we're all covered, but just in case they're not. Again, those expectations are premeditated resentments. If we expect in any kind of a flood, it's covered, maybe not.

That's where your topic is so powerful because what you talk about so much is resilience.

Laura: That's basically what I do. I help people pre-resilience. I call it pre-resilience. I've talked to other high-level resilience coaches, and they say it's resilience.

I think it's getting ready your body, mind, and spirit because if disaster happens, you are at your peak. I think your audience is always trying to get to their peak. They're into personal growth. They're listening to you because they're curious, too.

Then I would say, too, if and when something happens, call that friend. Call that one friend that can take you through. You are not in your right mind, and you can be taken advantage of.

Patti: Interesting. Good tip.

Laura: No matter how clear you think you are, you probably aren't.

Then after, if you wind up in a problem like we were with the people who took the contents, hire a lawyer and look around for a good one. We found a really good one.

Patti: You need somebody who's going to advocate, and just be there, and not give up.

What is so important is that what you're doing is not only helping your situation, Laura, it's helping so many other people, to your point earlier, that are going to be completely taken advantage of. They're just going to say, "Well, I guess that's it then. I guess I'm going to pay these ridiculous bills, and I'm not going to get any of my stuff back. I guess that's the way this stuff works."

Laura: You have to be your own advocate. Then, that's the response. At the end of that, when you've done that, when you've put it all on the table, you need to applaud yourself. Give yourself an A-plus for getting through something very difficult and release it. Release it.

Patti: I love that part of it because so many people hold onto it. It's the old grudges and things of that nature, but I love the way you put it. Body, mind, spirit. React, respond, release. That's Laura Clancy in a nutshell.

Wow. I can't thank you enough for being with us today. Thank you so much for your wisdom, your insights, and for sharing your story.

It must be hard for you to have to tell that story over and over again because it's just like...I don't know. PTSD, you got to relive it. We all have these pictures in our mind, and you do it with so much grace. What I so appreciate about you is that you have a greater purpose in mind.

Laura: Eventually, there will be a musical. [laughs]

Patti: There you go.

Laura: That's what I want to do. That's my dream is to make Muffin Toppled the musical. It'll be a Tony Award-winning musical.

Patti: Wow.

Laura: That's my big dream and purpose. It keeps me driving. It keeps me moving forward.

Patti: Muffin Toppled because I know that that is the name of your company. Tell us what that means.

Laura: I started as a personal trainer because between reunions, I would gain weight and lose weight. In 2008 I decided I never wanted to lose that 30 pounds again, so I became a personal trainer.

I joked about starting a company called Muffin Toppled, that muffin around your middle. I've got it, too, because right now I've not been in the best self-care mode, but we're back to that soon. You can put it on hold, and then come back to it.

Patti: Don't judge it either.

Laura: The philosophy is laugh, cry, lose weight. Becoming weightless in such a heavy world, it's gone much further than just body and getting skinny or getting strong. It's about becoming weightless, and just living your best life. It's Muffin Toppled. In the musical, there are going to be musings from my heart. Hopefully, I'll get that off and running this fall.

Patti: You are a wonder to me. So much creativity, brilliance, wisdom. Laura, thank you so much for joining us today. This was so fascinating.

If you have any questions, if you want to get a copy of that checklist that Laura Clancy has put together, go to our website at www.keyfinancialinc.com. It's going to have all of Laura's stuff on it. She's phenomenal. Please feel free to go to the website. We'll send it out to you.

The most important thing that I want to say to all of you is, chances are, most of us don't want to talk about the bad things that can happen in our lives, and yet you still listen all the way through. I want to thank you for that because this is how we all get better. That's what this podcast is all about.

Again, as I've said, it's not an area of expertise that I have, but I sure know somebody who understands and can help. Thank you for joining us today. I hope you have a fantastic day. Take care.