

The Patti Brennan Show - Beyond the Bucket List with Amy Bloom

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Introduction

Patti: Hi everybody, welcome to the Patti Brennan show. Whether you have \$20, \$20 million, or \$200 million, this show is for those of you who want to protect, grow and use your assets to live your very best lives. Folks, I am so excited about today's podcast. Back by popular demand is Amy Bloom. I'm going to read Amy's bio because it's just pretty incredible and too hard to memorize.

Amy Bloom is the author of four acclaimed novels, three bestselling short story collections, and is a New York Times bestselling author of the memoir "In Love." She's been a National Book Award finalist and National Magazine Award winner, and her work has appeared in The New Yorker, the Atlantic and Vogue. Here's the real differentiator, though - Amy is also a psychotherapist, which makes her uniquely qualified to basically talk about the most complex and human parts of our lives. Amy, thank you so much for joining me today, and welcome to the show.

Amy: I'm so glad to be here. I'm always glad to talk with you.

Patti: Oh, we have so much fun. I learn so much from you, and I will tell all of you who are listening and watching - what you're probably going to find, as I have found, is that Amy Bloom is probably one of the best communicators I have ever met. And by the way, it's not just that beautiful, velvety voice of yours. It's the things that you're able to say and reflect on that make you so effective. So again, thank you so much. So folks, buckle up, take a deep breath, and let's go "Beyond the Bucket List."

Beyond the Bucket List

Amy: I think a bucket list is always a nice idea for people, but I suspect that is not the only thing that they hope to have in the last act of their life or in the middle of their life. I suspect that there are always the things that are harder to say, or a little more embarrassing to say. I mean, if you say "I'm dying to go to Morocco," everybody says, "Oh, I was there! The Blue City," blah, blah, blah. But if you say, "I would really like to have better communication with my adult children about my end-of-life plans and finances," people tend to say things like, "Oh yeah, that sounds tricky."

Patti: That's exactly right. You know, folks, I will come clean with all of you. Amy and I have not practiced. We basically talked about some of the things that she and I usually talk about, and we did a role play, and I said, "What would you say if I came to you and said, 'What if my mom dies?'" And I love the way you handled that question, folks. Amy didn't say a word. There was that pregnant pause, and all she did was reflect it back to me: "What if mom dies?" That's one of those icky conversations that people kind of don't want to have,

especially the kids, because they never want to imagine that mom's going to die, but it's a fact of life. We're all going to die, so let's bring it out in the open and make sure that everybody is prepared for something like that that is truly inevitable.

Amy: So, and I think the goal, Patti, is not - we're not planning so you can avoid grief. No one thinks that's what's going to happen, but we are planning so that on top of grief, there are not painful surprises, there are not excruciating conversations between siblings, there are not fights between the dad and the oldest daughter. No one's going to avoid grief, but we could make a better path through conversation to what is 100% inevitable. And if somebody is prepared to tell me, "Oh no, Amy, you are mistaken, people actually don't die," I look forward to hearing about it.

Patti: You know, it's so interesting because I've seen this in my own family, and kind of went into a situation at the very end, and I was interested to learn that they hadn't had any of those conversations. And it was fascinating because the sister actually said, "Oh, thank God, Patti's here. She's going to find out the questions that we all have." And so I just started to riff and ask the questions. And thank goodness I did. Unfortunately, they weren't able to get the answers, but it's a powerful lesson. Don't wait until the very end. There are very practical things that can be addressed ahead of time, and that's what this is all about.

Amy: Yeah, and it's also about people understanding what they want, what their intentions are, and at least being honest with themselves. Listen, I have grown children. We don't always tell our grown children the absolute unvarnished truth about everything, and I think that's okay. But if secretly, your plan is to make some arrangements, not tell your kids, and figure that they'll just have to deal with it after you're gone, I understand it, but that is not a kind or generous intention, even if your vision of yourself is that you are being kind and generous.

Patti: You know, it's very interesting, because we often don't think about the unintended consequences of the things we say or don't say, and that's what you and I are all about. We want to be practical and proactive without being pushy or judgmental. You know, that's the most important thing. Nobody gets on the defensive. They're in the no-judgment zone. That takes a lot of work.

Communication Techniques

Amy: Yes, it takes a lot of work for a professional. It really takes a lot of work in a family where, of course, you do make judgments and you do have opinions. And part of what you have to say to yourself, whether you are the adult child or the parent, is 'What is my goal here, and is expressing myself the way I really want to going to help me meet that goal, or is it going to get in the way?'

I mean, some of this is like couples counseling, where I have often said to people, "Do you want to be right, or do you want to be happy?" And if you need to persuade somebody that you're right, there's already a difficulty in the communication. And I think it's hard for people. We do make judgments. We do have: 'This kid is a star and somebody on whom you can rely, and that kid not so much.' So how is your planning going to reflect that? And how are you going to have that conversation, so that you don't immediately start off with a problem?

And one of the things I always think is don't ask "Why?" - whether you're the parent or the kid, don't ask, "Why, mom, why did you do that? Why didn't you call me? Why didn't you tell me you were having this problem? Why haven't you let me know?" All of those questions indicate judgment, and the person who is listening can tell. And I've had people say to me over and over again, "No, I just want to know. I'm just curious." And I said, "If it is your family, you are never just curious. There's always something." If it's, you know, people on a speedboat four miles away, I am curious about what's going on with the speedboat and the three people who are water skiing. That's genuine curiosity and a little snoopiness on my part. But if it's in your family, "why" is never just about curiosity. There's always an implicit judgment. And the bad part is the other person can tell. "I was just curious," but they heard it, and they know it, and now you're off to a really bad start.

Patti: Yeah, I would think that it induces shame, and that's just an awful place to start, because, of course, they're not going to want to open up. Even if they do at that moment, they're never going to want to open up in the future, because they're going to worry about the "why" question, right? What's a better way to frame things, Amy?

Amy: Well, depending on who you're talking to, you might say, "You know, I've been thinking about this, and I'm not really sure how to raise the subject, but I've been worrying about this, whatever aspect it might be, and I'd like to do a better job. I don't feel like I'm doing a great job in communicating about this. So bear with me. Could we try to talk about it a little bit?"

Patti: Oh, I love that. I absolutely love that. Because it's an "I" message, not a "you" message, right?

Amy: That's right, and you take a little bit of the blame. "Oh, maybe I could have done this differently." Because the answer is, you probably could have done it differently. We could all do better. So why not acknowledge that? Let the other person off the hook a little bit. And again, part of the problem is, in some of these really hard conversations, we don't want to let the other person off the hook. We're pissed, right? They didn't do what we wanted them to do, they didn't respond the way we wanted them to. They managed their money badly. We suggested X, and they went out and did Y. And so we want to convey some anger and some disapproval. And all I am saying is that is not going to get you where you want to go.

Patti: And that's why you started out with what is the end goal here on communication, because when you understand that, that drives everything, and there are certain ways to do this. I love something that you taught us basically over the phone. You said human beings - and I'm going to quote you - "Human beings, basically, we're all wired for familiarity, not happiness." And I thought that was so interesting. That comes into play when people are retiring, for example, where their identity is they're the boss. They've got a team. They're the expert, and imagining the change in that identity is very difficult. It's familiar, even if it's not making them happy. They opt for staying the same.

Amy: Sure. I mean, there is a reason that there are, you know, 40-year-old guys living in their parents' basement. It's not necessarily that that is what they prefer, but it is familiar, it is safe. It is not challenging. They are not going to fail any further. And the same thing with us as we are older - we like it the way it's been, even if it hasn't been great. I mean, we all know people who've been married 50 years, and there are those beautiful marriages that

we all envy and admire. We like these people - they are so happy, and they love each other so much. There are also those marriages that are actually not great, not impressive, not admirable, and people will just keep plodding away, because the energy and the risk-taking involved in happiness is more than they have the energy for. And I understand that. I wish it was otherwise for people. That's a long time to be unhappy.

Connect Before You Correct

Patti: Absolutely. So when it comes to conflicts and communication, you've worked with many families who are just plain stuck. Family dynamics are complicated, right? And human dynamics are complicated. So you used a phrase: when tensions rise, how can we "connect before we correct?" That was the phrase - "connect before we correct." What does that mean?

Amy: Well, it's really a technique for working with kids, with little kids when they're having a hard time. Someone's in the middle of a meltdown, and before you start scolding the kid about whatever it is - folding the napkin, getting off the tablet, not kicking little Johnny - you got to connect with the person you're talking to, even if they're only seven years old. That usually means, you know, going from your height to their height and lowering your voice and making eye contact and putting a friendly hand on the shoulder. And we can do the same with adults, which is basically making sure that the other person knows you're essentially on the same team. Now, if you're not on the same team, you got a real problem, and you got to figure out why not, and do you want to do anything about it? But if basically, you feel affection for the other person, you want to convey that before you start telling them how to do things differently, or, as I would say, suggesting that it might be possible for the two of us to do things differently.

Patti: Oh, I love that. I love that. Early in my career, I took a course on neuro-linguistic programming, and they taught us about the mirroring technique. Just as you articulated, you get on the same page and you mirror the person that you're talking with to kind of develop that rapport non-verbally, because so much communication is non-verbal. That's why I like face-to-face meetings.

Amy: If I'm sitting talking to you, and you are leaning forward and you're fiddling with your cup of coffee, and I am sitting back with my arms folded, I am not suggesting to you that this is going to go well, or that I am open to your communication. And again, part of it is telling ourselves the truth. If I'm going to have a conversation with a family member who I think is an absolute idiot, I need to think over how I'm going to approach it, because if I think you're an idiot, the chances are pretty good you're going to be able to tell that I think you're an idiot. And so then the task becomes, how do I conceal my negative opinion of this person? It's like, well, if you can't get over your negative opinion, maybe somebody else should be having the conversation, because people do sense these things, and you don't have to be a genius to tell when somebody holds you in contempt. And it's one of those things that people can feel. And so if that's your starting ground, the communication isn't going to go well. I know people say, "Oh, communication is everything." It is an awful lot, but there is something that underlies the communication, which is how we feel about the person we're communicating with. And if that's negative, that is going to charge all of the

communication. And you can use the nicest words in the world, and the person you're talking to will know what you mean.

Patti: It's so interesting, because there is this invisible energy that really exists, and people can feel it, right? I think that's so fascinating. There's another phrase that you've used, and that is to "sit in the swamp emotionally." What does that mean? And how do we move people to dry land?

Sitting in the Swamp

Amy: I think that this has to do again with being comfortable with what is familiar. You know, let's say you have a kid you have been babying for 45 years. The kid is comfortable with it. You are not comfortable with it, but you are certainly used to it. A conversation that would change the terms is going to be hard for everybody. And so you have to decide, do I have the energy for this? Maybe I can't do it by myself. Maybe I got to bring in an outsider, you know? Maybe I got to bring in the sheriff, right, to have the conversation. And there's nothing wrong with that.

A lot of difficult conversations go much better with a third person present who is not invested in the same way, a third person who - I mean, I used to see families with small businesses regularly. I would get, you know, Mom and Dad would come down from Toronto, and the son would come up from Miami, and the daughter would come in from Cincinnati. And we would meet a few times to talk about the transitions in the business and what the plan was. And it really wasn't just the communication, it was also what people's wishes and feelings were. And lots of us, especially people who are good with money and good with business, really want to believe that the feelings don't enter into it. And what I would say is that the feelings always enter into it, and I don't blame you for wanting to pretend that they don't. But to me, this is like, it's raining or it ain't raining, and you can use an umbrella, or you could not use an umbrella, but it's still going to be raining. It's like, of course, you're going to have feelings about money, about power, about fairness, about the dynamics. Parents have feelings about kids. Kids have feelings about parents and about each other, and that is literally the way it is. So to pretend that feelings don't come into it, it seems to me, is to cut yourself off at the knees before you've even started.

Family Business and the Three-Legged Stool

Patti: Amy, it is so fascinating that you brought up family businesses, because you don't know this, but I just completed a really super intensive program called the Certified Exit Planning Advisor or CEPA, and this is a - they talk about the value acceleration methodology. It's a way of managing a business to be ready for anything, and anything includes transitions. And they talk about the three-legged stool. It's not just about the business. People think that values of businesses have to do with their growth. Actually, that's only 20% of business valuations. It's all the other stuff. Yes, what they refer to as the four C's. And they address it using something they refer to as the three-legged stool: the business, the financial and the personal, and you are the expert on that. That's the most important thing. What are the personal issues that need to be brought out so that they don't sabotage the business or the financial affairs of the family? Because it's a family business. Make no mistake, businesses are family businesses.

Amy: I agree, large or small, and I think people ignore that at their peril, and I don't blame people for wanting to ignore it. I mean, that's all sticky. It's sticky, it's messy, it's awkward. People get their feelings hurt. But often, when we say "I don't want anybody to get their feelings hurt," what we mean is, "I don't want them to get their feelings hurt in front of me." They want to go back to the hotel room and cry into their pillow and come back to the boardroom the next day. That's okay, but what is happening off screen, off stage where you can't see it is definitely affecting your business. And if you are not prepared to open up the conversation, not by saying "I didn't mean to hurt your feelings" - that is not going to help. Could say, "I see that I approached this the wrong way. Let me - would you let me try again?" You gotta decide what your goal is. Yeah, if your goal is not to be blamed, you will find a way to blame somebody else. If your goal is to make it better for everyone in the room, you can absolutely find a way.

The Power of Clarity

Patti: It's so interesting because, you know, clarity is so important. In fact, I'm going to - you know, I have my bracelet on that was my word of the year last year, clarity, because, and I'm going to come clean with you, Amy Bloom and everybody that's listening and watching, I got feedback from people saying that sometimes I'm kind of vague. So at the beginning of each year, I pick a word for the year, and I encourage the people, my colleagues, to do the same. My word for the year last year was clarity, and boy, did I ever get clear with myself and everyone else.

Interestingly enough, the reason the CEPA program came out is because I'm at a point in my career where we've got a great team, a deep bench, and I feel like my role is really to help them progress professionally and teach them. And so my word for this year is "try." Let's just try. Well, okay, here we are at this age. I could be on Medicare, et cetera. I'm taking the equivalent of an MBA related to businesses called the CEPA program. It was amazing, very intensive. I learned so much. At the end, there's a final exam, and of course, Patti Brennan being Patti Brennan, Amy - you know me well - I didn't listen to the recommendations in terms of how to do this program. For example, they said, "Clear your schedule. You're going to be in classes for five to six hours. You're going to go to lunch, then you're going to study, and then there are office hours at the end of the day, and then you're going to do your practice exam." Me, I didn't do that. Of course. I've got meetings all day, et cetera. Fortunately, it was online. I listened to the courses, you know, between seven and 11. I fast-forwarded and I did the exam. And the only way that you get credit is doing the exam before midnight. So there I am at midnight answering these questions. My point there is, when it came to the final exam, I said, "You know what? I won't tell you what I said to myself, but it was something to the effect of, screw it. I'm just going to take the exam. I don't care if I fail, because I wanted my team to understand that even the CEO fails from time to time." So the end of that story is, unfortunately, I passed, but then I signed up for another program, the Certified Tax Specialist. Same kind of deal, because I want to keep up to date. And this program is really, really excellent. I took the first exam, guess what? I got kind of cocky, not proud to admit it. I failed it. So it really was a humbling experience, and I think it's important for me and my team to recognize that we are all painfully human, and it's okay, just try.

Amy: It's not only okay, Patti, it is inevitable. It is how we are made. It's not like failing is optional. It's not like the old days with air conditioning. It's like, no, no, everybody is going to fail. The question is always, what are you going to do with it? You're going to learn from it, or you're going to refuse to take it in. I mean, your remark about the test taking, of course, is exactly what we are wired for. The familiar means your approach is, "I'm going to do everything I'm doing. I'm going to be multitasking. I'm going to be juggling 17 plates and a piano, and that's how I like it." You made a decision to approach those tests the way you approach tests, and you were prepared, actually, to take the risk that it might not go so well. And part of what is hard for people is to recognize that it might not go so well and to come to terms with how they feel about it.

And when you talk about clarity, I just want to say something, which is that it's not just a gender difference, although it can be, but I would say that people who don't like conflict tend to have a little trouble with clarity because they want to be kind. They don't want there to be difficulties, they don't want there to be friction, they don't want somebody to be mad at them. So they're going to tend to be a little vague. But there's another side, which is the people who are scared of being thought soft, people who are afraid that somebody else will take advantage of them, people who are scared of the mushy territory of feelings, and those people think that they're being very clear, by which they mean aggressive and uncompromising. But that also doesn't lead to clarity, because you're leaving out huge parts of the picture, because those people are uncomfortable with the mushy stuff. And so clarity can only be accomplished if you say what you want to say, and you listen to things that you may not want to hear, and then you allow yourself time to respond to them. But clarity is a struggle for all of us, because almost all of us either don't want to hear what the other person is saying, we don't want to say what we're thinking, and we don't necessarily want to tell the truth about the situation.

Patti: It's so interesting because I will often preface things with, "Please just give it to me straight. I'm a big girl," right? I will tell you that, you know, we all have these things that kind of - the stories inside of us. And long ago, I learned that failure is not a person, it's just an outcome. Okay, to your point, what are you going to do about it? Right? So I retook the exam, I actually studied and I passed the second time. Right? Because failure isn't a person, it's just the outcome of what I was or wasn't doing. So I think that sometimes we aren't even aware of how we are framing things and the identity we are taking on, right? And therefore we don't take those risks, we don't do those things that ultimately will be so helpful for the people around us. That's what I've learned.

Taking Emotional Risks

Amy: I agree, and I also think that people are much more - especially people who are successful in their financial lives and their professional lives - are much more willing to take a risk that they've understood about the stock market, for example, but much less prepared to take a risk in the emotional communication with their family or with their business, because they haven't really thought through what are the options here? What's going to happen if I do this? What's going to happen if I say to my children, "Let's not talk about it," and I am 83 years old, what's the outcome likely to be? Well, the outcome is likely to be my children will be surprised, and things will be just in disarray. And if I am

prepared to say to myself, "I'm okay with that, let it be a surprise. Let them struggle, let them be an unholy mess for 18 months, I'm good with that." If that's how I feel, then my behavior is consistent with my feelings. But if, in fact, I see myself as a concerned and responsible parent, I can't accept that outcome, and I'm going to have to do things differently, even if I don't want to.

Patti: Yeah, it's like there's a lack of congruence. Yes, and part of what you do so powerfully is bring it up so that people can understand it, to recognize it. A lot of times - I don't know, this is your field - don't you find that people don't even realize that's how they might feel?

Amy: I think people often don't realize it. I think it's mostly because they don't want to, and I don't blame them. I mean, I was working with a lady, and she said to me, "You know, my husband weighs about 400 pounds, and I'm really concerned about his health." I said, "Of course, you are, absolutely." And she said, "So every day I tell him what to eat." Well, he weighs 400 pounds. How's that going? And she was like, "It's not. Well, and it really hurts. It doesn't go well, and it really hurts his feelings." And I said, "At what point are you prepared to change your approach?" Of course, not only was she worried about his health, she was also really pissed off, and I didn't blame her, and she was also scared to death, and I didn't blame her, and also she didn't find him as attractive as she used to. And I didn't blame her. But she had to sort of take a moment - sit down, whatever your style, glass of water and a handful of almonds or a martini and some pretzels. It doesn't matter. You gotta sit down and think, what is my goal here? Is my goal to make him feel terrible, or is my goal to find out why we are where we are and how we can approach this as a team, so that no one feels shame? People who feel ashamed are not good allies. They are not responsible, and they are not trustworthy, because what they're acting out of is such pain. You know, it's like if you're getting people to do what you want, because they are ashamed and afraid, yeah, I would not count on that for the long run.

Patti: So fascinating. You know, there are many self-help programs like AA, et cetera, and the shame for those people in those rooms is off the charts, and the communication skills that you're talking about right now can help people, you know, overcome the things that they themselves want to overcome. It's just so fascinating. So you and I bring different strengths to the conversation. I come from a financial planning, a preparation perspective, and maybe some of the healthcare. As a former nurse, you bring the emotional support. So we have a lot of advisors all over the country who are tuned into this show, and let's kind of get really practical for those people. So what do you say? What would you recommend they say to people who are resistant to planning and being and preparing for the good stuff, but also the not-so-good stuff? Is there anything special? Can you give us a magic phrase?

Practical Advice for Advisors

Amy: Well, I definitely can't give you a magic phrase, because that absolutely costs extra, but I can talk about what would be useful. I remember actually sitting with somebody because I wanted to sell my house and I wanted to move elsewhere. And what the advisor said to me was, "Well, as long as you're prepared for the fact that if you can't afford it, you'll have to move to New Haven and rent an apartment." I thought, "I don't think we're on the same page here. My goal is not to be scolded or scared. My goal is to make a plan."

So I think if you're advising somebody, it's important to say, "It sounds like there are certain things you don't want to discuss. And if I were the advisor, I might say, I feel an obligation, as somebody who cares about you, to bring this stuff up. I absolutely cannot make you talk about it, and I understand that, but I'm going to lay out a couple of reasons why it might be useful for us to continue this conversation." You know, I might say, "Here's how I see it. I see that because you love your children, you want to do some planning for them, and I don't think we can get there without talking about it. I see that you care about your spouse, or you care about your relatives, or you care about your charities and your philanthropic commitments. I worry that we will not be able to accomplish what you want to accomplish in your lifetime if we don't have that conversation." You know, I would present my own concerns as a way of being respectful and also showing that I heard them. Yeah, you know, if somebody keeps telling you they're worried about Bobby, you know, who's been on the West Coast for 25 years and hasn't had a job in 40, you don't want to say, "Yeah, I hear Bobby is a real mess. Let's solve that problem." But you might want to say, "I know you brought up Bobby a few times, and I think your concerns are legitimate and they are grounded in love. Let me try to be a little more helpful to you. I don't feel I've done everything I can."

Patti: Wonderful, wonderful, wonderful. You know, sometimes I will tell people that I'm meeting with that one of the most important things that we do is save people from themselves.

Amy: Not always easy. Not everybody wants to be saved from themselves.

Patti: Exactly, 100%.

Amy: And then I just want to interrupt for a second, because then if somebody really does not want to be saved from themselves, I think one has a moral obligation to articulate that. Yeah, say, "You know, Mrs. Jones, here is my concern. This is what your response has been. I feel an obligation to point out X. But in the end, if you do not want to pursue that, if I have misunderstood your goal, if your goal is not to take care of Bobby, or your goal is not about your philanthropic organizations, then I apologize because I've misunderstood, because I am definitely not helping you get to the point of being able to address this. And I have to honor that if that is not something you want to do right now." And usually if you speak to people - low voice and good eye contact - they hear you, and they go, "Oh, shit, I actually do have to address these things."

Patti: Yes, yes, 100%. Fantastic. And again, you're so effective with those "I" messages. I love that part of the way that you communicate, because we're taking ownership ourselves, and that way the other person feels that sense of "we're really just trying to help." And that's basically the most important thing about communication.

Amy: That's a good way to start. I mean, you start by modeling, you demonstrate for the other person how you would want them to enter into the conversation. And you can't do that by browbeating somebody or shaming them or scolding them. You got to begin by going, "So these are my concerns, and I worry that I have not done as good a job as I should have in this area," and that means we're now allowed to talk about making mistakes, and you cannot help somebody definitely with their business or their finance if we're not allowed to talk about mistakes.

Patti: Exactly, 100%. We've all made them, and we've all learned from them, right? That is so important to be able to communicate that to the people that we are talking with, whether they are clients, whether they are family members, et cetera. We are all painfully human.

Amy: Right? And if somebody comes in to pitch me with their financial advisor, their program or something, and what they are doing is telling me how great they are and how successful and how they're going to make me millions of dollars, I already know this is not the person for me. You got to be in the trenches sometimes with people. And I want somebody who's not going to take up all the air and all the space in the trench. I want somebody who can actually be there for me, even though we are not the same, even though our goals are not the same. I want somebody who can listen, and the best way to do that is to demonstrate to your client upfront: I am listening. I do make mistakes. Let me try it this way, and if I have misrepresented or misunderstood, I hope you're going to tell me right now so I can fix it.

Patti: Right? I love that. I love that. So, Amy, we're almost out of time. Let's wrap this up with, maybe - I just think if we can help even just one person to, you know, make a remark that opens up a meaningful conversation that would otherwise be really icky, that they would want to avoid. Is there a way? Is there one remark that perhaps we could help our listeners and viewers with?

A Magic Phrase

Amy: I think if it's something difficult, whether you are the parent, a peer, a grown kid, I think one way to begin is to begin with the "I" statement, which is to say: "I've been thinking about this, and I don't feel good about the way I've handled it so far. I feel like we haven't had a couple of really important conversations, and honestly, some of that is on me. I've been kind of afraid. I've been uncomfortable. I don't want to make you mad, I don't want to disappoint you, but I know that these conversations need to take place, and I hope that you'll give me permission to open this door and the two of us can walk through it together. It's going to be kind of messy. It's not going to be easy, but I love you, and I know you love me. What do you think? Could we try?"

Patti: Oh, there's that word again. I love that. I love that. So folks, there you have it. Amy Bloom in living color. Wonderful voice to boot. So I have really, really good news for all of you. Amy and I have already agreed to a bonus round. And by that, I mean we are going to record another podcast, except this podcast is going to be very practical, and our goal is to answer the questions that might be ruminating in your mind. So here's what I want you to do: go to our website, Google us, Key Financial, go to the website, go to the contact us page, and you can anonymously ask us any questions you might want to ask. It's simple, it's easy, and we're going to come back with part two of this podcast. Amy, thank you so much for joining us today, and thanks to all of you, listeners and viewers, for spending your valuable time with the two of us. I hope you all have a wonderful day. Thanks so much.

Amy: Thank you, everybody.

End of Recording