Matt Wagner:

Welcome to the Main Street Business Insights Podcast. I'm your host, Matt Wagner, Chief Program Officer at Main Street America, a nonprofit leading a collaborative movement dedicated to strengthening communities through place-based economic development and community preservation.

Each week, join me as I travel the country and take a deep dive into the personal journeys of downtown and neighborhood entrepreneurs. The stories that far too often go unnoticed and unheard. Whether you're a small business owner who wants to learn from your peers, or community leader looking to better support your local business base, Main Street Business Insights is here to provide you with the tools, strategies, and personal stories to help you and all of your Main Street businesses thrive. So subscribe now and tune in every Wednesday to get inspired by the individuals driving our communities forward.

Welcome everyone to episode five of season two of the Main Street Business Insights Podcast. And today's podcast finds me in New Orleans with one of the city's newest residents, Bobby Boone, owner of &Access, a consultancy that creates data-centric retail real estate solutions for historically excluded entrepreneurs and under-invested neighborhoods.

Many of you are likely familiar with Bobby's work as there had been a number of intersection points within our respective fields. One of those intersections, in fact, was just last fall. I had this incredible opportunity to attend a conference put on by the Small Business Anti-Displacement Network. Bobby's been a regular contributor to this work and has an extensive history within the organization. So my resulting call to action was really to try to use the podcast as a forum to dive deeper into this critical issue of displacement that's been on the rise and of concern for so many of our communities.

With success, the unfortunate pendulum swing is the real threat of losing the independent businesses that gave those places their identity in the first place, and actually led to the hyper-economic growth of people wanting to be there, wanting to shop there, wanting to live there. But for most of our communities, we're not especially equipped to address this growing risk. Bobby has been at the forefront of raising this issue within the broader field of economic and community development, and is now developing some really interesting tools to allow communities to be much more proactive in establishing policies and programs to bring equity and inclusion to how we think about economic growth and success. So next up in my conversation with Bobby Boone, join us and we'll see you on the other side.

Welcome to the show, Bobby. It's good for you to join you here in New Orleans, your new hometown.

Bobby Boone:

Yeah, thanks for having me.

Matt Wagner:

Yeah, it's good to have you here. Let's jump right in to the show here. You've had this amazing, wonderful breadth of experience in the broader field of economic development, especially when it comes to small business, community, and support systems. Tell us a little bit about your pathway and how did you meet this calling?

Bobby Boone:

Yeah, that's a long journey, but it really starts with a passion for architecture and urban planning. I really enjoy spaces and places and how they serve people. I took a class in grad school called Location Theory. I was studying abroad in Istanbul, and it was all about how retailers decided to locate, and I was like, "Whoa, this is a career?" This can't be. And so we had IKEA and McDonald's and JLL, which is Jones Lang LaSalle back in the day, all come to the class and they're just talking about the subject.

And so I utilize that to really say, "Hey, wow, you can actually impact something that is on the ground and impacts every day life." And so being in Istanbul as well, with cafe culture and all of that, it creates a different idea of what is retail business, other than big national brands that may only have the same SKUs every place, but you have these local businesses who offer a cultural experience that's very different. And so, took that into my career, I worked for a broker in Cincinnati for a while, worked at another design and consulting practice, and then went to the Detroit Economic Growth Corporation where I really saw a lot of supports around small businesses that are storefront businesses, not just big tech, high growth, all that. So it's like, "Oh, I need to go learn." And so, being able to learn from all of my colleagues that I worked with throughout the city in the role as a retail manager, was really beneficial and meaningful for me.

And so I started &Access really one, because my partner, we moved here because she just got a job at Tulane, so we're now here. And I was like, I need some flexibility to do something really good in my career, something I want to do with my career, I guess, while also recognizing that a lot of these resources that Detroit has need to be verbalized and shared across the nation to other areas that are just like, "Oh, we also need small business supports for the retail sector, and how do we leverage community development block grants?" Or, "How do we stand up community development financial institutions in order to really support them?"

Matt Wagner:

Yeah. You really connect on two, I think, important items that need to be discussed more nationally. One is the big difference between retail that's simply transactional, and retail that's experiential and I think helps to define community. And I think the other big point that really you hit on is that underlying, whether it's high-tech, economic development or how we want to think about the broader field of economic development if you don't have wonderful places which often are defined by these experiential retail establishments, it's very hard to have successful economic development.

Now, you've taken all of that and most recently developed obviously your company, which is called &Access, and I love that name because I think access is such a really important word in that underlying access is equity. And whether if we think about equity in the form of access to markets, access to networks or mentorship or what have you, capital obviously, which is a big part of your work, and as economic development professionals like yourself, where do you see the breakdown happening as we think about bridging to access for all?

Bobby Boone:

Yeah, that's a great question. One, I want to just make sure we're positioning it. We focus primarily on retail, restaurants, storefront-based businesses. So there's access that exceeds that, and for many communities, for many individuals and business owners. However, our focus is there and we really wanted to go there as a name because it is something that starts to span different topics such as knowledge and capital, resources of all types. And so as we think about our work and who is it for, it's really for those who are historically excluded from opportunities in workforce, whether that's immigrants or returning citizens, those with lower educational attainment. And realizing that there's not a lot of economic development occurring for many of those communities that have to rely on retail specifically, like selling some food, or their favorite empanadas or whatever as a way of commerce and as a way of providing for their families.

And so thinking about that, we wanted to work with municipalities to say, "Hey, this is an important topic." In 2019, when we first started, it was hard to say, "This is an important topic, we should be all paying attention to it." We went through the roller coaster of 2020 together, and recognizing that there's a big perspective shift back to small businesses and understanding their role and value and had a lot of resources from the federal government, et cetera, that really supported that.

Recently, you see a swing back, not as much of a perspective there, not as many resources, but I can commend many places that are actually trying to push the narrative forward. We worked with Rhode Island Department of Commerce last year where we were working on a comprehensive economic development strategy. I had to make sure I get that right. And with that, really, they focus on retail and restaurant. One, because they have different industries that they're biotech and offshore, all their water resources, et cetera.

But they realize that with the University Johnson & Wales, with Providence having the most restaurants per capita outside of San Francisco maybe, it's all just being like, this is a place where this industry matters. And so trying to provide the resources in order to ensure those businesses are able to not only sustain but grow within the economy is really important.

Matt Wagner:

That's an excellent point in that I think it's difficult for the economic development field overall to think of retail restaurants as a form of economic development, even though they can be key drivers, whether it's in the tourism sector, or just livability for where human capital wants to be. Any assumption as to why that is? Why are we so fad driven towards, "We need to be a biotech haven, or a high-tech haven?"

Bobby Boone:

I mean, the economic development metrics are jobs and wages. So it's like, okay, well, really focus on how are we producing more for the society at something that's "scalable." And so you think about high-growth businesses, and when they're talking about receiving venture capital, it is because they reached a certain levels of efficiency, economies of scale, that they're able to produce. And so that is rare within a retail sector, specifically within the small businesses, which represent majority of all retailers and drives most of the occupancy of main streets to downtowns.

Strip centers are a little bit different beast, but just thinking about how those businesses that are high-growth can contribute to society, and that has a larger weight, I would say, than those that are in retail because hey, maybe you only employ one other person or other people instead of really being able to get to that economy of scale from a business perspective that's employing hundreds of thousands, which is more of a reasonable or expected trajectory, I would say, of some of those other industry clusters.

Matt Wagner:

I think you're right. I think we look at the solo business when maybe what we should be doing is thinking about the density of those that actually add up to one singular big business. But you work with so many small businesses out there, I'm always interested in trend lines and what's happening within the field. What are you seeing out there?

Bobby Boone:

Well, I mean, I think back on the subject of this large-scale businesses that are able to grow, and occupy a lot of space, have maybe franchises or hundreds of operations, compared to the small business landscape. You get into that transactional experiential one, back to what you were mentioning earlier, where you have all these SKUs at a supermarket or a Walmart, et cetera, and you can find those same SKUs online. And so it diminishes the role of the store, unless it's for convenience or emergency, et cetera.

Whereas within small business, that's a very different SKU makeup. And so just that is what create the experience on, and that with the build environment and how do you actually deliver those services or goods to the customer, et cetera. And so that's going to always, I think, underpin a trend.

And so what's challenging that is one, e-commerce. And so hey, big businesses are able to adopt digital technology at a faster rate, get things automated, into the customer's hand, be able to take on new regulations. One that's coming out is like Snap, EBT, just being able to accept it online. And so, hey, are grocery stores from a local base, a mom and pop going to be able to tap into that technology easily? Or is it only going to be your national brand in supermarkets? And so being able to really articulate across this trend line of like hey, these technologies, or these innovations are impacting small businesses and their viability long-term, is something that we need to pay attention to.

I think also just customers. And so if you think about where people are, where people have been moving, really after and through the pandemic, is central business districts aren't as viable of a location with their legacy high rent rates, and dependent on the office customer. Many downtowns are trying to figure out what do we do with our central business district without a residential population?

And so that's one, but also thinking about what happens outside of that CBD. Now people are spending more time in their neighborhoods, and that could be in larger cities. And then you can even think about people that are deciding, hey, I am a remote worker and I now don't need to be adjacent to the major city, so I can move to a smaller town, and I can either continue that job as well as open up a new business. And so, those businesses might live on Main Street, they might be their office spaces that could be on Main Street as well.

And so I think one of the things that I would say is an opportunity for Main Street specifically is just how do you think about what's the new makeup of the business mix, or the occupancy, that happens on the corridor from who's the customer most nearby? Do they need a co-working space? Or do they need their own private office that could serve as second floor locations, or clustered on one end of the main street and we'll keep the energy of the retail sector there, but that provides customers for those businesses day in and day out.

And so really being able to utilize that as a strategy now that this big shift in where we are, who the customers are, and what does that mean for our business opportunities.

Matt Wagner:

I'm going to move into, so what you're hitting on, and I think what people underestimate is, the pace of change, especially from a real estate perspective and how consumerism shifts, which then changes the whole real estate paradigm for commercial businesses.

So obviously throughout history, we've had this evolution of downtowns to regional malls because of the Interstate Highway Act and to suburban strip centers, and then the growth of central business districts in big cities because of the office sector and entertainment venues, the sports stadiums, and everything else. And the pandemic really shook up a lot of that to where, to your point, we certainly saw more residential outmigration, more focus on neighborhoods, and then also remote work, or people wanting to get to outdoor recreation and more rural environments. What impact do you see that having, or potentially having, on those neighborhood commercial districts or in those small towns?

Bobby Boone:

Yeah, I mean it's a really big question, but I think there's one, the growth of the rent rates that occur because of this outmigration with access to capital, access to the networks, to do something different with the [inaudible 00:17:54] historic districts. And so as that investment occurs, new businesses open, they maybe push someone out. So displacement becomes a risk factor, but I think all of it is really an opportunity to say hey, let's understand what's occurring. Let's understand who these people are that are coming in, what are their goals? How do we align goals across different stakeholder groups, whether it's existing businesses who are tenants of the spaces they may be buying, or next door to a business they may be starting.

So really being able to root that conversation into reality instead of it just being a, "Oh, no, they're bad." Once you get past this, "Oh, we have mutual goals." And so now think about what are the externalities or the outcomes that occur based upon now aligning those goals? So it's like, all right, how do we make sure rent rates aren't increasing too fast, or you're moving a business out that might have a lot of cultural value for a community? And then what resources after that are required in order to really support that next step for the district, for the neighborhood, for the community?

Matt Wagner:

I had an opportunity back in the fall to attend the Small Business Anti-Displacement Network Summit. And I know that it's an organization very close to your heart, and you're quite active in supporting, contributing to the network. And I want to stay on this line of what's been happening and what we're seeing happening across the country relative to real displacement occurring is to your earlier point, you have real disruptions in migration patterns due to remote work or just investments that are taking place in certain communities that then become really attractive to people that weren't living there beforehand.

And then there are real estate transactions and growth and success, but not always the ability and opportunities for everyone to participate, especially those individuals that were living there, or owning businesses there previous. Could you talk a little bit about how you're seeing your work address some of these issues, whether it's in the policy realm, or programming realm?

Bobby Boone:

Yeah, so it's a widespread problem across the nation that don't necessarily have a lot of tools available. One, if you think about affordable housing, there are lots of tools, whether that is landlord-tenant rights, to different funding mechanisms that can support those residents in terms of the developers generating the affordable housing. We can go really deep into affordable housing challenges, however-

Matt Wagner:

On the residential side, yes.

Bobby Boone:

Right, on the residential side. But on the commercial side, we have to figure out what those tools are.

Matt Wagner:

Yeah, there's just not that many, right?

Bobby Boone:

There's not that many. There are not a lot of buckets of funding or institutionalized funding from federal government all the way down to your local. And so what we've seen be successful, one, is the Small Business Anti-Displacement Network has a toolkit. So it grew out of some work done by some PhD students. We had a class at University of Maryland where we were looking at hey, what tools do we know already out there and how can they be applied to some communities within Montgomery County? And so what we did is just look at what's good, what's working, how is it working, recognizing nothing's a silver bullet answer. But what they are is some legacy businesses ordinances. So I think San Francisco was one of the first to start that, and they provide rent subsidy for older businesses as rates are going up.

So helping to communicate programs like that to the clients. Also thinking about what does it look like to have stronger leases for small businesses back to this landlord-tenant rights. There's not a lot of commercial tenant protections across the nation by any state, district, or other jurisdiction. But thinking there's also a lot of businesses that only have leases, and so they're in these spaces. We were talking to a business in Tulsa a couple of weeks ago and they've been in this space for 16 years and they've never had a lease. And just one wrong comment to the landlord, they might get be kicked out the next day, the next day. It's so much risk that's associated without having those contractual documents in place.

And sometimes it's cultural, sometimes it's just like, "Hey, I don't even know if it's worth the headache or not even knowing what should be into a lease." And so we're working with the George Kaiser Family Foundation to really prop up model leases and terms that businesses should be thinking about.

And then thinking also about what has been driving most of the conversation is really property ownership and community ownership, because that's probably the best solution. If you own the space, you're able to have a little bit more sustainability. You don't have to deal with rising rents because your mortgage is typically locked in for however long it is, 7, 10, 15, 30 years depending on what type you get for the commercial entity. But recognizing that that's not always feasible for many businesses. Some organizations in order to circumvent that is like, "All right, well, we'll take on a master lease and then lease it out to small businesses." Or, "We'll think about ways to provide additional subsidies to support."

And that's been through the work that I've been working with Sweet Auburn Works in Atlanta, where we're just like, "All right, how do we start a SparkLab?" They occupy the space as their office. They use the storefront space as opportunities for emerging entrepreneurs, but they're able to provide it to them at little to no cost, just really because of having the space. And so it's like if they're able to occupy and hold more leases along the corridor, like the other organizations across the nation, how can you now give the space back to the business at a sustained rate that they might not have been able to sign a lease for in good trust for themselves? I could do one year, maybe three, but you can't, then you're at whatever the market is after that. And so maybe you want that 10-year, that 20-year lease to really sustain that space. So I think it's really back to ownership and contractual documents and then those funding supports that really start to answer a lot of the myriad of challenges as it relates to commercial preservation and anti-displacement.

Matt Wagner:

Given your work, I can see where, obviously in the retail businesses, or restaurants, would be bought into that. And the local community serving or small business organizations or main streets are into that. What about the property owners? How do you think they respond? How do we bring them around? Because I think here is the key point, there is short term, long term. I think what we've seen in areas where there has been a lot of displacement, maybe in neighborhoods in New York or whatever, they'd have a long enough period of that occurring. When those businesses, the Starbucks or the national brands that can afford the rent, then go away, or the neighborhood transforms so much that it loses its identity. There's a cycle back in the long term. And I wonder what makes those neighborhoods so wonderful is the uniqueness and the experience that those independent small businesses bring. Is that part of the argument to property owners, or are they just seeing dollar signs in the short term?

Bobby Boone:

So I mean, we have to break up the property owner puzzle, right?

Matt Wagner:

Yes.

Bobby Boone:

They're not all ubiquitous and motivated by the same thing.

Matt Wagner:

Good point.

Bobby Boone:

And so there are different profiles. So you'll have your institutional owner that's a big corporation that owns lots of properties. They maybe can be long-term holders, or they could just be trying to figure out where the value add and then transition ownership to another group. And so there are different business models associated with that type of group.

There are also, on the other side of the spectrum, of mom and pop property owners. It's like I'm solely rooted into what's best for this community. We were able to talk to a property owner in Raleigh and they were just like, "Yeah, we are always going to lease to small."

Matt Wagner:

Yeah, they're mission driven.

Bobby Boone:

Yeah, mission driven. They're going to figure out how to make the lease rates work. It might be a challenge for them, but it doesn't impact their profitability because they already underwritten a lot of the properties this way.

And so I think back to on the solution side of this conversation, it's really being able to understand and categorize your owners and what are their drivers? How do we align some of our anti-displacement work, or our small business growth and cultivation work, with those that have those goals in mind? And then how do we drive profit for some of the businesses that might be restaurants that have high revenue thresholds, and potential different than say a craft store? And so that is with your institutional owners who might be more profit motivated. And so being able to be strategic within your looking at a series of owners in order to get to a series of solutions.

Matt Wagner:

It is wonderful and it's great advice in that these are complex issues and it's not going to be probably one thing that you really have to be strategic about it and understand the marketplace, understand who your property owners are, et cetera. It's really important.

Bobby Boone:

So one thing we do in a lot of our projects is actually mail a letter. Because then you only have their address typically, not their email address or phone number.

Matt Wagner:

You heard this, Bobby is mailing letters.

Bobby Boone:

I am mailing physical letters to property owners, specifically within districts that have lots of absenteeism, or that the property owners don't even know about what's going on, or the study. They might live across the nation, or world, and just like, "Hey, we're doing this study. If you want us to integrate your goals into this, please give us a call, or fill out the survey or whatever." So that we can understand what is real and not just what's altruistic based upon the community desires, which I don't want to diminish what those community desires are, but we have to figure out ways to realize them through the conditions and controls that we have.

Matt Wagner:

One of the new aspects of your business &Access is been what's called In-Place, and I wonder if you could talk a little bit about that because that's a new tool, or driver that you're looking at relative to this subject.

Bobby Boone:

Yeah. Thanks for that. Yeah, we're really excited about it. It came out of my work as a Culture of Health Leader at the Robert Wood Johnson Foundation, which is a program from their foundation, and we get funded to do a strategic initiative. And I was like, all right, what would move the needle forward? From my understanding personally and edification, but also for the industry. And what we landed on is In-Place, is really doing a lot of research around, hey, what are these conditions that are impacting businesses and how are we moving that into a replicable impact investment fund?

And so initially we did a big survey, 600 and I think 29 businesses, or maybe more probably now, have completed it. We analyzed those results, we had it in many different languages thanks to some nonprofit partners that we had across the nation. And it was really asking them everything from what are they paying in rent, how long is their lease, do they have a lease, what type of business they are, all the way through. All right, how's neighborhood changes impacting their sustainability? Some of the things that surprised me throughout this was half of the businesses were just like, "Oh, we would love to own a property."

And then the other half was like, "Never." Just like we do not want that. And I think that gives you back to this, all businesses aren't created the same. They all don't have the same goals. Some of them want to be a five-year runway, and then do something different. Some of them want to just sustain what's been generations of a pharmacy or something that maybe passed down in their families. And so being able to really meet businesses where they are was something that we found be essential within this model development.

And we landed on something which really is, hey, how do we acquire properties that are occupied by primarily minority-owned businesses within, say, gentrifying neighborhoods? And so that gentrification has many different ways of calculating, but we see that as investment that's entering into the market. And how do we hold those properties, stabilize those businesses, through a lower base rent with a percentage rent on top that's based upon the business's performance? And to get the businesses higher in performance, how do you pair that with growth opportunities and growth strategies such as technical assistance on accounting, or how do you create new verticals within the space? So now it's maybe going from a barbershop to a barbershop and a bar, or it has some chicken wings that you get to eat while you're waiting.

And so just thinking really about what are these ways that can really support business revenue growth while sustaining them within their space and for their communities. And so really, ideally at the end, it's just realizing the returns based upon those growth that's occurring. But if growth does not occur, it's also stabilized because they have a base rent that's attainable. And have a base rent that they can continue to rely on, similar to a mortgage, in perpetuity. Hopefully at the end of all of this work, as we launch the fund within the next year, it's just really thinking about, hey, we can now transfer this ownership over, too.

It's just like as these businesses who historically couldn't access that capital, who can't be approved for a loan for that commercial mortgage initially, but now they have this stabilized lease that have financials associated, have a growth plan in place that banks see them as a much more viable contender once it comes to that property ownership. And so that's how we're thinking about it. It's a work in progress. You can continue following our website to learn more as we are sharing more out.

But it is something that's just like, okay, well, we have the tools and the ingredients and back to those solutions that I was talking about in terms of policies and programs, it's like ownership matters. Technical assistance matters, access to that capital matters in order to yield a lot of these businesses' growth plans if they have any or they want sustain themselves.

Matt Wagner:

Well, one, first, we applaud you in making this effort because to our earlier discussion, there just simply are not enough tools, again, whether they're policies out there, or programs, and being able to do it at scale. And so what you're doing is that hard R&D that it takes to develop something, then many other organizations and efforts can really take a hold of and adopt to their own communities. So we will have the website and In-Place drawn out in the podcast notes. So make sure you do take a look at Bobby's website.

I want to just conclude with something that... And your question is slightly different. And so I'm going to ebb a little bit here that typically we ask our interviewees around advice they would give to other small businesses. And obviously, you're a small business, but I also love the fact that you've spent so much time in the economic and place-based work. And I'm wondering if we could focus, what kind of advice would you give to other place professionals out there that are experiencing challenges with displacement? Or, many communities that are on the cusp and concerned about what they're seeing from a trend line perspective?

Bobby Boone:

Yes. Yes. You're throwing me a wild card. I'm just like, yes, but one of the things that I recognize within my work In-Place and with place professionals is there's a need to intimately know what's happening, know the property owners, know the business owners, know what's happening from a policy landscape, what tools that can be leveraged because without that initial access to knowledge, and just like you can't get those equitable outcomes that you are striving for. And so, take your time to do that homework. And that might, again, that's the R&D period before you can say, "Hey, this is the solution we need to go after," which is difficult for many organizations that are staff limited. So it's like as you're bringing on new staff, what does that training process look like? Ensuring that they understand the breadth of the challenges. Yes, we love on-the-job training, but there's also need for maybe some curriculum associated with that that's unique and bespoke to your community.

And so what I'd say is, it matters that you are a voice and you can represent what the challenges that are coming to the community are, are already present in the community. And as you're able to represent them, you have to continue to challenge what your perspective is, and your altruistic goals and your drivers. Walkability is great, but you also need a parking lot in most places. So you have to be able to say, "All right, yes, we might still need to keep some parking here. We know we'd love everybody to bike here, but it's cold."

And so all of the realities that we are faced with, and do it in a way that's not serving your own personality and/or ego, even if that is a driver for you, but is mostly rooted in the outcomes for the neighborhood and the community that they serve.

Matt Wagner:

So simply put, it's not about you, it's about the community.

Bobby Boone:

Very, very true. Yes. Yes.

Matt Wagner:

Bobby, thanks so much for joining the podcast. It was great. I really appreciate all the insight and certainly advice as well, even with my curveball. And we'll look forward to watching all of your future endeavors and following In-Place and joining with you in making sure that that's a wonderful success.

Bobby Boone:

All right, thank you for having me.

Matt Wagner:

So there you have it. I hope you enjoyed the conversation with Bobby Boone, founder of &Access in New Orleans, Louisiana. I'm so glad we had the opportunity to chat with Bobby and explore in greater detail issues around small business displacement, where for decades, there had been efforts to combat the rise of residential gentrification with tools like Community Land Trust, or inclusionary zoning, and even community benefit agreements. There just hasn't been as much focus on what happens when hypergrowth and infusion of large public or private investment leads to independent small businesses not being able to afford rising leases, or local entrepreneurs and residents not having the opportunities to participate in their own district and downtown successes. It would seem like there's an opportunity to really learn from our residential and community development colleagues to adapt these tools and programs and advocacy tactics to bring more attention and proactive use within our downtown and neighborhood commercial districts.

I hope this conversation has sparked some new learnings in this space. And we'll look to follow Bobby's new In-Place financial capital program as a model to really adapt in our own communities. So as always, if you're a business owner, and likewise to my place professional colleagues, I hope this episode has provided plenty of new insights, solutions, and inspiration.

And as consumers, please continue to support your local small businesses and tell their stories. They're so important to our local and national economies, and most importantly, they provide and promote, really, the quality of living to the places we all call home.

That's going to do it for this week's episode. Remember to check out this podcast and others and video format at the Main Street America YouTube channel. Thanks for listening. Please rate and review us, and as always, be sure to subscribe and tell your friends, family, neighbors, and colleagues so you all can catch the next episode when I'll be in Inglewood, Colorado, sitting down with Tiffany Fixter, owner of Brewability, a brewery and pizzeria that recently received one of our American Express Backing Small Business grants and has the amazing mission of providing employment opportunities for individuals with disabilities within an inclusive community dining experience. Don't miss it. We'll see you then, and thanks for all the support.