



Rainmaker
PODCAST

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Gui Costin: What is up, everybody? It's Gui Costin and welcome to the latest episode of The Rainmaker Podcast. I am joined by Jonathan Harari. Jonathan, welcome.

Jonathan Harari: Thank you, Gui.

Gui Costin: Great to have you here. Mr. Harari is a Managing Director and Global Head of Investor Solutions Group. Prior to joining Crescent in 2023, Mr. Harari was an executive vice president at PIMCO focused on business development across a wide range of clients and prospects, including pensions, endowments, foundations, and family offices. Prior to that, Mr. Harari was a Vice President at Blackstone with a focus on hedge fund solutions. Mr. Harari received his MBA from Wharton and his B. S. From New York University.

Now, just as we were kicking it off, I don't know, if you're not on video and you're just watching, he has got an unbelievable resemblance to Sly Stallone, a Philadelphia fan probably all-time favorite, which I said is a huge compliment. So welcome to the show.

Jonathan Harari: Thank you, Gui. Good to be here.

Gui Costin: We're so excited to dig in. We were just kind of getting into some cultural stuff. Before we jump in, could you just give us a little background? You grew up in Paris. Just start us off from the beginning, walk us through kids and stuff like that, right through your career and up to what you're up to at Crescent right now?

Jonathan Harari: Sure, absolutely. So, as you mentioned, I grew up in Paris. Had the luck and privilege of coming to the States to study. I studied at NYU. After that, I spent a few years on the buy side doing long-short equity in Asia. Came back to the United States to study in this beautiful city of Philadelphia, where I did my MBA at Penn. And then moved back to New York City where I met my wife of 14 years, almost. Two kids. And went to work for PIMCO, where I spent 11 years doing essentially sales, client service--

Gui Costin: It's institutional.

Jonathan Harari: Institutional sales, yep, across institutional channels, including pensions, endowments, foundations, et cetera. Had a stint at Blackstone in between. It was two journeys at PIMCO, where I had a fantastic time. And I've been at Crescent Capital for a couple of

years leading global sales. And we are a private credit, public credit firm specialized in the non-investment grade space.

Gui Costin: Gotcha. And right now, your client base is all institutional?

Jonathan Harari: Yes.

Gui Costin: Gotcha.

Jonathan Harari: That's right.

Gui Costin: OK. So, let's talk about your team so we can just get a sense of team. And I know we'll talk a little bit about, you mentioned your offsite. I want to dig into that a little bit because I love that, some of the topics that you were discussing. But tell us about your team so we can get sort of level set.

Jonathan Harari: Sure. So, one team, which is about 30 people, representing essentially three functions, client service, so investor relations, business development, pure sales, and then product management. So, where we have individual specialized by product to work with the sales team and act essentially as PM substitutes during pitches.

Gui Costin: So, let's have a little fun with the word sales, that middle team, pure sales, you said.

Jonathan Harari: Pure sales.

Gui Costin: You didn't say business development. You didn't say what people try to mask it. I believe in sales, and the word sales, and salesperson so much. I believe in cold outreach. That's how we built two businesses purely on cold outreach. Could you talk to us about what that means to you? Because clearly, you've built this team the last couple of years, and now you're talking specifically about a 10-person sales team that's going out and selling the Crescent products.

Jonathan Harari: So, I love the word sales. Just to be clear, business development is a great term. But like you, I think there is a little bit of a tendency on the back side sometimes to massage it for some reason when sales are a great thing. Sales is everywhere. Everybody's selling something.

So, we have a team that's more geographic oriented. So, we have individuals in the United States deployed across the country. We have some in Europe. And then we're working with several placement agents, partners as well. And so, the strategy is the same across the board. It's targeting full coverage of our respective territory. Three steps, origination--

Gui Costin: What does that mean?

Jonathan Harari: That means uncovering new opportunities, new dialogues, whether it's existing LPs or new ideas, new organizations that we've never talked to before.

Gui Costin: OK, good. So, you've got to love the selling something new to old, right? Existing customers, selling something new, obviously easier because it's already open, it's warm. Hardest, new to new. Talk to us about that and just your philosophy around how important that is to your business?

Jonathan Harari: So, if anyone on my team that would listen to this podcast would not be surprised when I say the term new name because they hear me say it all the time. Any new names this week? Because I'm always focused on who are we talking to that we're not talking before. So, it could be through your network. You're talking to other clients. They tell you, oh, have you talked to X, Y, and Z. It's through your database, which we use extensively, literally every day to find names in specific cities that we've never talked to before. Going to conferences around the world. We have a program that's over 25 conferences that are very targeted. So, it's very deliberate. And there is a field that we just created in our CRM where when you fill out an activity, it says new name, question mark. And so, I get an alert that says new name with the activity summary.

Gui Costin: Can we end the podcast right now?

Because I can't tell you-- I mean, we're obviously related in some way. I mean, I love that I always talk about the new, literally both on software and fundraising. We always talk about the new. Finding the new is everything. It's the lifeblood of any business. This is a peculiar business because a lot of people listen to this podcast, and I love them all, don't believe so much and that should be the approach. I believe the best salespeople; the best distribution people are all about the new.

Now, we're not going to say that comes at the cost of existing relationships and client service. We're not going to play the game of, do you want me entering notes into a database or raising money? It's like, no, we're going to do both because both are very important. My point on this is, you're going to do both, but if you're not doing the new, eventually, the business dies.

Jonathan Harari: And that's what we talk about with my team all the time. And look, I think it's about empowering salespeople. They all have their region. It's their business. If you cover the Eastern region, the Midwest, the West, it's your business. You're the CEO of that business. So, you don't want to lose a dime on the existing. That's a given. You want your clients happy. But then you don't want to miss a name, not one.

And when we're having a hard time reaching someone, we'll get together. And we're like, OK, let's look at networks, let's look at Dakota, let's look at-- we will find a way. Sometimes it's, hey, maybe you're not getting a response because everybody is emailing during the week. You ever try the Saturday morning.

Gui Costin: So, let's just unpack this a little bit because I-- so when you look at how you're structured culturally, you're structured where you give one person sort of a CEO role within their region that they're covering and then it's massively transparent against people that you do not have a relationship with and you track that?

Jonathan Harari: Absolutely.

Gui Costin: Right. And then obviously you track when it happens, which is what you said, you get an alert when it's a new relationship, which I think is awesome. That's something everybody should have as part of-- because basically what you just want to be able to say is, A, I'm going to acknowledge the importance of that, and B, I want to make sure I know immediately.

So really can just call up and you can know, it's like, hey, we just got a new account, and you want to probably talk to that salesperson, or what a lot of people don't think about is you are managing up, and we'll get to that in a second, but you know how important that is. If you're seeing all the new come in, then you're having a conversation with the partners, or your partners, or however the structure is, you now have the ammo to be able to share with them, hey, you can't

believe this. We didn't know Abu Dhabi and now we-- obviously, you do. I'm just saying.

Jonathan Harari: And that's very important because, look, our job in sales is very outcome visible. It's did you raise the money or not? However, how you tell the journey to the money is super important. Because so much more time is spent-- if you dissect the process in three phases, origination of opportunities, development of opportunities, closure of opportunities, so much more time is spent on origination and development. And if you don't tell that journey, the story along the way, not just when it happens, along the way, you're not doing right by your team.

Gui Costin: Brilliant. So, we just dropped The Dakota Way book yesterday. So, it's available on Amazon. Only reason I'm saying that is the first thing of the core principle, number one is set expectations. And it's having a sales plan and then having a clear reporting against the sales plan, which is essentially what you just said. Because that's why-- you know what? I was at dinner last night. Got asked, why did you write the book?

And immediately, I wanted to go to like-- and then I'm like, oh, we're just geeks. No, you wrote the book because the law of 18 months. Salespeople last 18 months in this business for the exact reason that you just said, they don't set the expectations, and they don't report against their plan to their boss. Thus, their boss, all he or she really cares about is the end number.

And what you're saying is, hey, no, no, no, we've got to show you the time and energy it takes to get to that end number. And you're going to know it so well, you're not going to be able to come to us and blindsides us, right?

Jonathan Harari: You should not have to wait the months for the numbers to know whether your salesperson was on the right track or not. That's on you, the sales leader. I can tell after three to six months if someone's on the right track. Because the way I do my process is, look, we sit down every month individually. We go through pipeline, plan for the region, meetings that have happened, the top three or five opportunities in that region.

In addition, we have weekly team meetings where everybody is sharing what they're doing so it's full transparency. And then I believe in availability. What is availability? It's the most understated or underappreciated concept in our job. You've got to be available as a sales leader. So, if you're on the plane all the time, if you're out of the

office all the time, you're not going to be with your team in the trenches.

I'm available. Ask most people, when they call me, I pick up. When they need to meet with me, I'm available. And that changes everything. Because now, instead of waiting for that next one-on-one, we talk every day. And that's why I get the alerts on real time.

I find that getting things in real time makes you a lot closer to them, a lot closer to their situations. You're a lot more helpful to them, as opposed to, oh, yeah, that situation that happened two weeks ago, remind me? Then we'll spend the whole call on reminding me, as opposed to me get the alert, I can reply immediately, here's my thought on this. And so, it makes for a much better exchange.

Gui Costin: So, our core philosophy and our business, and it's in the book because I wanted to have this documented, is the core umbrella philosophy is focus on what matters most. So, as I'm listening to you right there just go through your philosophy, I mean, it's all focus on-- because you could break down each individual action that you were going through and it's focused on, at the end of the day, what matters most.

Talk to me just about as you-- because obviously, you're rooted in that as a philosophy, meaning total focus on what matters and complete disregard for stuff that's irrelevant. And that's not easy, right? It's not because if you look around-- now, luckily, if you're in the 1% that does that, a lot of the richest-- the spoils go to the people that know how to pull it off. And you're using that type of philosophy.

Jonathan Harari: That's the goal every day. I think there's a lot of noise and a lot of distraction. I could be in many places every day. There's always a reason to travel. So, I'm very, very careful about picking my spots because if I'm out of the office-- in our business, people love to say what? I'm on the road. Why are you on the road? You're the head of the team. Are you empowering your people? Because they're on the road. But what are you doing to help people? I see my job as helping my team win however I can.

Gui Costin: Give me some examples of-- because I was talking about removing obstacles. So, you need to be available. I love that. I've never used that term-- I call it open door policy. Anybody in the company can call me anytime with a question, anything. And I encourage it more often than I probably do get phone calls. But availability.

Jonathan Harari: Availability. Urgency.

Gui Costin: Urgency. I love that word.

Jonathan Harari: Huge. I don't sit on anything. So, I'll give you an example. Product design, many members of my team meet with very complex LPs that are super sophisticated. They might want their own solution. They might want something we don't have. Maybe we do but in different form.

Sometimes it's working with the team to step beyond marketing products and getting into marketing capabilities. Because capabilities can be packaged in different ways. The products are the flagship ways to package them. But then maybe we can think of other ways. That's why getting the emails, talking real time can be super helpful. Fee negotiations. Fees are a huge topic. How do we get creative on fees? We must discuss in real time because also, one of my jobs is to advocate on their behalf to senior leadership to enable the opportunity to materialize.

Gui Costin: I love it. So, as we're back to this concept of focus on what matters most, being available as a leader, leader not always being on the road, which is great because when you're talking about developing talent, you do have to give up-- because a lot of the joy in this job is the hunt and the kill. And it's almost the most depressing part is when you win the allocation because the journey and the process is so much fun of figuring it all out.

But sometimes, you must take yourself out of that role and then you must become the leader. And the leader then must remove obstacles, be there, be extremely responsive, and then they must know-- can you comment on the concept of knowing that you have their back and how important that is to you?

Jonathan Harari: So, I've told everyone from day one, look, I'm not managing to a promotion. I'm a managing director. There's no title above managing director at Crescent. I am managing to generate results. The people I report to know that. They know that I will tell them what I think the truth about whatever we're doing. What about winning? There is no time to play games in terms of caring about what doesn't matter and managing my own career at the expense of helping my team win.

Gui Costin: All right. Earlier, before we started the podcast, we were discussing culture. And you were saying it's becoming more and more important in the world. And let's not talk about-- you worked with two amazing firms before. It's not the point. What makes it harder to do what you're doing at different firms versus obviously, the teams giving you the freedom to set your culture the way it is? Its results based.

I have a great mentor, Dick Williams. Just some of the best one liners of all time in sales. He goes, results, not reasons. And that has stuck with me since 2001. He taught me just that, results, not reasons, which is clearly what you're managing-- I love what you said about you're managing to result, not your personal next step in your career.

Jonathan Harari: That's right.

Gui Costin: But that means you're making it all about your team.

Jonathan Harari: It's all about my team. It was two days ago; one member of team one got a ticket for a very important strategy. Very hard to sell. And I talked to him almost 10:30 at night here. I couldn't see it any other way. We didn't manage to reach each other earlier but I wanted to talk to him on that day to say congratulations because I know how it feels. And so that's very important. It's all about them.

And just to be clear, going back to what you said, sometimes we must stop the hunt, I do make it a point to still hunt not because I'm obsessed with myself and my production, but because it makes me better when I talk to them. If I say, hey, well, how come we're not raising that product? If I sound like one of those leaders that's so divorced from the action that they're going to look at me like, he doesn't even know what it's like to pitch that product. No, no, I want them to know I know what it's like.

And so, I'm trying to be like Shaq and Kobe with every team member. I might originate, pass it on, and then they score. And I'm pretty good at originating new opportunities. And so sometimes it's just division of labor. And so, I'll pass it on. Pass it on. Because go win that opportunity. If I can use some of my time to do that, I'll do it. Otherwise, more and more of my time is spent with each team member working on winning.

Gui Costin: Right. Coaching, focusing on results. It's all about them.

Jonathan Harari: And enabling the winning through working on the design of products, solutions, fees, whatever else is needed to help them win.

Gui Costin: One thing that's very important to me and most organizations, could you talk about your CRM? You touched on it a little bit. And just what role that plays within the organization?

Jonathan Harari: So, when I joined, we were a little bit in a transition in terms of how we looked at sales and distribution. It was not playing a big role. And then when I joined, we overhauled that. I have on my team, a manager that manages the investor relations team. She's a fantastic person. We worked very closely together with an associate on the team to revamp the entire Salesforce. So, you can really customize Salesforce. So, my associate worked with a consultant to really tailor it to how we looked at sales.

So new name. One thing that salespeople have a harder time doing because they're busy traveling, doing many things is, who haven't I talked to in three months? New alert every Monday. Who haven't you talked to in three months? I want to make Salesforce work for them. Automate everything as much as we can. But it's religious. We enter meeting notes. Everyone's getting all the notes on a weekly basis. So, everybody's seeing every meeting. We also see everybody's calendar every week. We know where everybody is. And so, if you have one meeting and everybody has 10, you start wondering a few things.

Gui Costin: That transparency right there is everything.

Jonathan Harari: Everything.

Gui Costin: Right? Because then the person's going to vote themselves off the ship or off the island if they don't do that. Or if everyone else says 10, you're going to make sure you have 10. You don't want to show up empty handed to every sales meeting.

Jonathan Harari: And really, it's to encourage dialogue between team members. Pick up the phone, ask your teammate how they're doing it.

Gui Costin: Yeah. You know what that Dakotatism is? Walk the 8 feet because most offices are 8 feet away. And I had an incident where the guy asked me about consultants. And there was a guy 8 feet

across the room in an office. I said, well, he's been covering consultants for 20 years. You've been sitting next to him for a year. Go ask him.

Jonathan Harari: Exactly.

Gui Costin: Isn't it crazy, an organization-- this is why I think communication is so important. An organization has all these people doing all these things all day long. So, you have all this value, all this knowledge being created in the past, in the present day, everything. And there aren't great ways to harness what other people know, unless you do what you're saying, or you Slack, that you force the issue, which is just putting all those call notes in one place that are easily readable. And people love it on Slack because they can just scroll down, they can see all the stuff. Because then that Dakotaism is tap into the collective knowledge of the group. Because that's the whole goal, right? That's why anytime an opportunity comes up, just like it sounds like exactly what you do, you want it right in the middle of the team immediately.

Jonathan Harari: Yeah, exactly.

Gui Costin: Right? So, everyone can then be like, oh, I can help with this, have you thought about this, or I'm struggling with this. This is the-- right?

Jonathan Harari: You want that. And I think that transparency and sharing that, I think the buy side lacks compared to what used to be the sell side. First, there were no real offices. [INAUDIBLE] on the pod, talking to clients, pitching. People would be listening. I mean, that's how I've learned some of that business.

And you look at the buy side shops, you have pods, but then you have quiet rooms. And everybody goes into a quiet room when it's pitching time. So, if you ask some of my past PIMCO colleagues, people knew me for staying on the desk, being loud, and pitching. And I loved doing it in public because then you hang up the phone and someone said, why did you say this or why did you say that, and we'd have conversations.

But look, if you don't do that, sales become a very lonely job. We talked about this. We just had this offsite. And I said to them, I said, first, we use two slides, two slides the whole time. And I said, look, I

want this whole discussion today, it was a whole day, to be about selling.

I don't want to talk about products because we do that all the time, or the firm, or whatever. I want to talk about selling, what makes you uncomfortable, what makes you comfortable, and let's talk about it. That's not done enough. I think egos get in the way. And so, it comes from the sales leader to do it.

Gui Costin: What do you think makes salespeople most uncomfortable?

Jonathan Harari: Having to admit that they have challenges and open about the fact that, yeah, I'm having a hard time doing this. And I know you're not and so revealing myself might not be the best move.

Gui Costin: But if they have a leader that trusts them and that knows, hey, listen, this is a safe place, you can say whatever and you're not going to be judged--

Jonathan Harari: That's correct. Everybody then becomes very comfortable. The way we did during the offsite is, I collected-- I love memes. So, on Instagram, I follow several sales meme channels. It's unbelievable the stuff that gets created. They take movie scenes, put a caption on, tremendous. And so, I saved a bunch of memes of very representative challenges that we face every day, we played them, and then we discussed each of them.

And there was one specific one. I remember we opened the whole discussion with it. It's a Will Smith movie where he plays himself twice. There's two Will Smiths in the movie. And the one we see is a sniper. So, he's looking for his target. And the caption is, when you're looking for someone to blame for missing your sales quota. And so, when he finds his target through the lens, you see it's Will Smith.

Gui Costin: He's shooting himself. [CHUCKLES]

Jonathan Harari: He's shooting himself. And I thought that was amazing to open the conversation because that's the thing about sales, it can be only if you don't open and it's all about discipline and self-accountability. And if we don't talk about it as a group that we're all in this together, nobody is going to hold himself accountable or herself accountable.

Gui Costin: That's amazing. Wow. I couldn't agree more. And can you comment on the back to when before we started, on culture and why you think culture is more and more important today than ever?

Jonathan Harari: Look, if you assume that you're doing it right in terms of compensation, if you are-- one thing I do a lot is talk to recruiters, talk to industry peers on compensation. You must understand what levels are. You can't live in the past. Markets move just like asset prices move. And so, you must keep up with that. If you're paying your people right.

The other part is culture because it can't just be about the money. If the day-to-day is awful or if they don't have any career paths, they'll leave you. And I say they'll leave you, the manager. They leave the firm. But really, they're leaving you.

Gui Costin: But that's the influence one individual can have. And as I said to you before, writing the next book called *Be Kind*, our leadership book, talks about how much time you spend with your family goes down over time because the kids get older, and they move out, and they're with their friends. But the amount of time you spend with your colleagues at work is five to eight hours a day, five days a week. Maybe more.

And so having a work environment that's very enjoyable, you feel challenged, you feel you're growing, but you really enjoy the people, that changes everything. And you talked about comp versus that. Could you just comment on that?

Jonathan Harari: Yeah. Look, I think several financial services firms, in general, think that comp is probably 80% of the equation. I would argue it's a huge-- if you don't get comp right, we can't even talk about anything else. Assuming you get it right, you must get culture right.

It's not just the day-to-day. It's about putting someone on the path. They're seeing themselves go somewhere, grow with the organization, and they know they're cared for. They know someone cares about their outcome, their day-to-day, and the journey. Again, we talked about how sales are all about the outcome. Well, now, you've gotten to really care about people along the journey. And if you don't, they'll probably find someone who does.

Gui Costin: Yeah, I love it. So, speaking of that, when you think about a young person coming into this industry right out of college, what advice would you give them?

Jonathan Harari: A couple of things. First, read a lot. I mean, content knowledge in our job today is power. I think it has always been power. But today, you walk into a meeting, whether it's on the institutional side or the wealth side, an RA, an IBD, or anyone, they will respect you for knowing your stuff. So, you've got to understand what you're talking about.

And I will say observe what people are doing. So, one of the great things that was helpful for me for several years at PIMCO is that I worked with several people. Because they pair you and you work in pairs, which is great. And I worked with people with such different styles. And you just start, OK, this works here. I'll take that. And you become a composite of these styles. But it's your own style. So, I would say watch people, emulate, and start having your own voice, which I think is the third point, is have your own voice. You must have a voice. So, it's great that you're learning. But over time, you must have your own style. That's how, as a salesperson, if you have knowledge and your own voice, it's very powerful because you go into meetings and you're hard hitting. People remember what you say. And if they can remember two or three things you said, that really helps selling.

Gui Costin: Yeah. And they can hopefully retell it right to their boss.

Jonathan Harari: Exactly.

Gui Costin: Because we're never, ever selling to the end buyer, right?

Jonathan Harari: Exactly.

Gui Costin: It must be told to someone else. OK. So, for you, as a distribution leader, biggest challenge you're facing today?

Jonathan Harari: Look, I think it's specific to our industry, the risk of not keeping up with innovation. Innovation goes very fast in our industry. Faster than I think we even talk about. We talk about innovation in AI, and tech, and all of that. Innovation in our industry looks a little different. It could be a different vehicle. Look at BDCs, they were innovation.

Today, if you're a firm and you don't have a BDC and you're trying to have a BDC for the first time, think about what it's going to take. And the rate of adoption can go very fast. And so why does that matter to me as a sales leader? If you fall behind in terms of innovation, you can't keep feeding the sales team good things to sell. And that is a recipe for bad outcomes. You want to be able to get your sales team excited about selling something that's relevant.

So, you don't innovate, or you don't keep up with innovation-- you don't have to be the first mover, but you really must be a fast follower. And if you're not, you're knocking on the door of irrelevance. In our industry, it's a real risk.

Gui Costin: So constant innovation?

Jonathan Harari: Constant innovation, almost paranoia about missing out on something so that you're always keeping your ears to the ground. The challenge in asset management is unlike investment banking. Every year you get revenue from the assets that are in the door. You don't start from zero.

And so, it's an interesting contrast where you can be making a nice annuity like revenue, but you constantly must ask yourself, what are we going to be three to five years from now? And that forces you to always keep up with the competition.

What new products are coming out? What's the latest tax-advantaged way to deliver credit? Are we doing it? Because three to five years from now, your annuity could start declining if you don't take care of it. And you take care of it through innovation.

Gui Costin: That's always been one of my core philosophies of this business. If you're a salesperson in this business, high recurring revenue, high margin business, you can be very successful and fat and lazy and not keeping your eye on the ball. So, I always say to everybody, if you're a one-person sales team, you must act like a big distributor. You must have processes in place that are just like a big distributor.

So, you must have your Salesforce airtight. It must run your business, even if you're a one-person sales shop. Why is that? You must treat it like you're selling steel or lumber. 1% margin, 2% margin, they have everything tight, as you can imagine, all the sales processes and everything. So, I couldn't agree more with that. It's one of my guiding analogies, is that I pretend we're selling steel and lumber and not

investments because I wanted to make sure that we're protected. Because if you learn something-- Because otherwise you can just get through this business easily because it's so lucrative and you just have a few relationships that works. But at the end of the day, what are you left with? You want to make sure you're building skills. So, I want to close. Usually, I close with the biggest challenge. But you covered so much just by speaking earlier in the podcast about your leadership style. So just, if you had to characterize even one word, how would you characterize your leadership style?

Jonathan Harari: Well, I like what you said about your culture here. You said it's a combination of hard charging and kindness. And I would say we're very close to that. I love that balance. You want to treat people well, be very respectful, but you want to set high standards. And I think that's what we've done on the team.

Gui Costin: Jonathan, I can't tell you how much I've appreciated this conversation. This is something I'm going to go back and listen to because as you started out and you walk through everything, it's unbelievable how when you create transparency, trust-- and those just aren't words. Those are things that really work. And then you focus on the outcomes you're looking for and you make it all about your team, that's what you're all about. And it's special. So, congratulations.

Jonathan Harari: A pleasure to be here.

Gui Costin: Oh, it was great.

Jonathan Harari: Thank you very much.

Gui Costin: You got it. All right. Thanks so much for joining us on the latest edition of The Rainmaker Podcast. And we can't wait to see you on the next edition of The Rainmaker Podcast.