Trish 0:00

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Steve 1:05

Welcome to the HR Happy Hour show. My name is Steve Boese, I'm with Trish Steed. Trish, how are you?

Trish 1:09

I'm fantastic. How are you today, Steve?

Steve 1:12

I am great. It's great to be doing a Happy Hour. It's been a little bit, I feel like,we've been killing the At Work in Americas and other things we've been I agree.

Trish 1:22

I agree. We have written more, probably, in the first few months of this year than in the last three years combined. So I'm really excited to get back to the podcasting a little bit.

Steve 1:32

Lots of great stuff out at the website. So we are joined by, you can see already for watching this on YouTube, Naomi Lariviere from ADP. She's the Chief Product Owner and Vice President of ADP Shared Services. And we're going to dig into big issues in the world of work; how ADP is seeing them, how they're helping their customers meet those issues, and just some of the really cool development that is going on at ADP. So Naomi, first off, welcome to the show. How are you?

Naomi Lariviere 2:01

I am great. Thank you for having me. This is a lovely opportunity to catch up with some friends that we've that I've talked to before. So looking forward to the conversation.

Steve 2:11

That's great. I know you two are friends. You were hanging out recently at the ADP Meeting of the Minds event, which maybe we'll start there and give us, you know, a minute or two on that, Naomi. I wasn't able to go, but I'd love for you to share a little bit about what happened there.

Naomi Lariviere 2:25

You missed out. It was a great event, obviously. You know, we were always excited to be able to talk to our clients and get, you know, give them updates on what we're doing, how we're thinking about things and really understanding and celebrating them. That's really what meeting of the minds is about. Is celebrating our clients and how they work with us and how they engage with us. And also it's a wonderful learning event as well. So I thought, I thought it was a lot of fun. Trish, how about you?

Trish 2:55

Well, I agree. I think it's always fun as an analyst to come and you get all of the product updates, which is awesome. It's what we're looking for. But also hearing being able to talk to some of the customers. I sort of spent my whole career being a customer of ADP before I became an analyst. So for me, it was also exciting to see the advancements that have been made since I last officially used the product. So it was good all the way around. But we also had Lindsay Vaughn, which was incredibly insightful and inspiring. So I kind of went out of there with about 10 or 12 pages full of notes, of things that I took away from the event. So it was really good.

Steve 3:33

Yeah, that's awesome. I'll have to make it next time for sure. So Naomi, everybody knows ADP, right? The number, you know, the gorilla of HR tech, right? Million plus clients. I don't know what the number is anymore. It's probably climbing right as we speak. But maybe you could help us understand a little bit about what you do at ADP. So you're the Chief Product Owner and Vice President ADP shared services. Maybe tell us a little bit more about that, what that's about?

Naomi Lariviere 4:00

So at ADP, I oversee quite a large portfolio of products. Generally, it's products that are used across our different business lines. So think about payroll, think about talent, think about access and identity management. Think about mobile experiences, employee manager experiences, all of that sits within the portfolio of products that I oversee. But the other thing that I do oversee is our very large AI program, and we call that ADP Assist.

Trish 4:32

That was something that I was really glad to see highlighted at Meeting of the Minds. It was certainly far superior to, I think many that have been out in the field already. I'd love for you to maybe talk a little bit about that, because right now, one of the biggest questions I think Steve and I are getting when we're talking with HR leaders, whether it's at events or on the show, is they don't understand the difference of who really has AI and what that means. What are you hearing from your customers, and how are you telling them about how ADPs approach with AI Assist is different?

Naomi Lariviere 5:06

You know, it's funny when I talk with clients, I think a lot of our clients, and just in general, when I'm talking, they're still stuck on like, what is AI and what does generative AI mean, and what does it mean for them? That's generally the biggest question. And actually that was a large question at Meeting of the Minds. And then, how can ADP help them with that? So you know, when we think about how we're bringing AI to their experience, what we're really thinking about is, how do you make them much more, not only efficient, but also very effective in what they're doing in their jobs? So you know when you're when we're being asked them the basic questions, like, what is AI and like, should I trust it? What we always want to make sure that they understand is, as we're building these products, we're building it with compliance, right from the get go. So our whole product development philosophy starts with, you know, how do we use your data? You know, privacy, compliance, security matters. We are accounting for all of that, from idea to the actual production of that effort that we're bringing to market for our clients. So it's a whole entire journey as we go from soup to nuts.

Trish 6:29

I'm glad that you mentioned that people are still asking, really, what is it? Because I was recently at HR tech in Europe, and that was one of the biggest questions, and from some really large organizations where the HR, head of HR is sort of still thinking like, Oh, we're so far behind. It's almost a relief to me to think, you know, your customers can come to you and say, I still am really trying to learn what this is and how it impacts me, and not feel like they're far behind, right? That you guys are leading that charge for them, and they can trust that. That's also another factor, trusting the data.

Naomi Lariviere 7:02

Yeah, I, you know, a trust the data. But, you know, I will say, like, HR is not behind in this race. You know, I think a lot of organizations, regardless of size or, like, the bigger organizations, definitely AI efforts tend to be concentrated in technology departments, and they're thinking about, you know, whatever their core product or service that they're offering to their clients, they're thinking about, how do I use AI that way? They're not necessarily looking internally, outside of maybe sales organizations or call center environments. But you know, the wonderful thing about working for ADP is we think about our users, you know, relentlessly and providing value for them. So we know that HR departments, they're still very manual, right? And what we want to do is demystify this technology, but also make it so easy that they can it's just there in the product for them. They don't have to overthink it. They don't have to over analyze it. It just works, and it's within the flow of what they're trying to do. And you know, that's where that, you know, efficiency and effectiveness is coming in. That's how we're thinking about it. It shouldn't, you know, I don't think that AI should be this big neon sign that is saying, like AI is here it really should be, you know, used in scenarios that actually help the user do their job and get them out of, kind of the minutia of some of the data entry that they still do to, like, really moving them from this, you know, kind of paper pushing or data pushing, kind of function, to much more of a strategic player. They have the insights at their fingertips. They're able to talk at the big tables around, you know, talent strategies, organizational change management that they need to do. And that's how we think about facilitating those conversations for them.

Steve 9:03

Naomi, thanks for that. Yeah. And I think we're hearing more of that, like in trying to get folks to stop even the on the provider side as well, to talk a little bit less about the technology, very specifically, or and just talk about the solution versus talking about process efficiency, getting it into the flow of work, right, things like that. And I think we're starting to get there in the conversations, and maybe that will allay some of the some of the fear too. If there is out there, right? It's, oh my gosh, I must go use AI now, well, well, no, we're going to, you know, create a job rack and go source some candidates for it, which is something we have done for years and years, but now we've got some extra capabilities. Some of them are AI capabilities, right, to help us do that more efficiently. And that's really the conversation.

Naomi Lariviere 9:57

When I talk to clients and they're like, well, where do I even begin on this journey? Part of what I actually say is have a really good understanding of what your function or your organization is doing and how the work gets done. Because if you actually understand that, and this is what we spend a lot of our time with our clients, trying to understand, is, how do they do the world of work, and then basically, you pick off AI to support those activities that they're doing. So it shouldn't be like, Oh, I've got this new bank, you know, fandangle thing. It should just be like, Oh, I can source candidates much quicker. I can activate a bunch of payroll changes very quickly. I have better insights on my turnover, all of those things that that's what we really think that this technology should be doing.

Trish 10:44

Yeah, I like that you mentioned, especially that piece on like, sort of predicting and having insights on your turnover, that was one I was going to ask you about, because a lot of companies are out there saying, How is this really going to impact me? And a lot of what we see and hear, just even in the media, in more general terms, is around how it can help you take a look backward, but maybe talk a little bit, because I know it at Meeting of the Minds, there was a lot of talk about sort of the forecasting you can do that is AI enabled and enhanced and predictive things you can do with it as well.

Naomi Lariviere 11:18

Yeah, yeah. So like, I also want to maybe, you know, kind of give a ground rule around AI. So one of the biggest things that I think all clients, all users of this technology, need to understand is, if you have bad data in, you're going to have a bad result coming out. So it's really important that you know, anybody who's endeavoring on an AI journey that they really focus on, on their data, because that data is the key to having good having a good ability to actually, like, understand the data, interpret the data, and then use it for, like, helping with insights. You know, we talked about the turnover insights, but maybe it's the Why did my paycheck go, you know, up, you know, $10 or, you know, reduce $10 and like, why did that happen? And, you know, is this a seasonal trend? You know, maybe I worked more hours this week than I did last week, whatever the scenario is. But you know, if you have good data in your system when you're deploying AI to it, you can, you know, not only understand historical patterns, but then you can actually start to predict, you know, well, what's going to happen in October. You know, where, when budgets might be thin, and I'm thinking about the year end and bonuses and all of those things. You know, for an HR practitioner like that, HR business partner, they'll have a lot a richer set of information that they can help move the direction of their organization in terms of facilitating big decisions that they're making.

Trish 12:56

Yeah, I think too, when you're using a solution like that. It helps you actually ask questions you wouldn't naturally have thought to ask, right? Because by asking one, you're sort of getting led down a path of other things. Do you want to consider this? Should you ask that? It's it's truly more of a conversation than I think a lot of people anticipate it being. It's not just you have to know exactly what to ask, right?

Naomi Lariviere 13:23

I think it democratizes analytics to a certain extent. You know, a lot of large organizations, you know, they'll have these analytics groups that are, you know, their sole purpose and journey is to analyze all the data. But if you're like a smaller organization, and ADP has, you know, over 900,000 smaller businesses. You know, you may not have the luxury of that, and you having data and then trying to interpret it. Now that I have these tools at my fingertips, I can actually understand what might be happening in my organization quicker, with less friction than, you know, hiring, you know, some sort of analyst to do that work for me. So like now, we're putting the data in their hands in a much more useful fashion than we ever have before.

Steve 14:11

yeah, Naomi, we're talking a lot about technology, right, which is sort of what we do on the HR happy hour show. But I wonder if we can sort of put the technology over here for just one second and talk a little bit about as you guys work with customers, and I know it's a tough question, because there's so many of them, but you know, we always hear about it's retention, it's engagement, it's finding candidates, etc. Are there any themes that are coming out in 2025 that you're hearing a lot from customers? Or that you're trying to respond to to help you know a wider swath of employers, maybe in the US. What kind of business and talent challenges do you hear or see more of in 2025 perhaps, than others?

Naomi Lariviere 14:58

Yeah. You know, like, obviously, there's always the, do I have the right people? You know, do I have the right talent? Do I understand my bench strengths? Do I understand what skills I have and maybe where, what I'm missing, you know, especially, what's going on, broadly, you know, there's, there's individuals that are really thinking very hard about, you know, where, where am I going with my talent, and how can I best leverage in the most effective margin positive way, the resources that I have and the business objectives that I'm trying to achieve? So I think, you know, it can be anything from like, how my staffing to, you know, how do I upskill individuals? To it could be like, I'm being forced to make a different decision about my talent because of, you know, the economic situation that's going on.

Trish 15:59

I think that when you're talking about what their needs are and what they're focused on, one of the things I always think about, though, is, what else should they be thinking about? Are there any, maybe key areas around employing individuals that they should be thinking about? So maybe even, like what you all at ADP are strategizing for the next, say, one to three years, as is becoming more important.

Naomi Lariviere 16:28

Well, tell me a little bit more on that, or kind of like, where you might be thinking on that one, Trish.

Trish 16:34

Of course. No, I'm thinking more in terms of, you know, obviously when, when you're in HR, you're in a role that is largely reactive, right? You're reacting to situations. You're reacting to the economy, maybe different political things that are going on, or social things that are going on. And so it's a lot of reacting. And I always looked to ADP, for example, when I was an HR leader, to tell me maybe some of those things that I'm not thinking about enough. So if I'm really highly focused on keeping my current employees from a retention perspective, or keeping them more engaged, I might be missing out on some key things. Are there any that kind of come to mind as things I just should be also thinking about?

Naomi Lariviere 17:18

I guess you know, a lot of what we spend our time focusing on is compliance related matters. You know, whether it's at home or abroad, there's just a lot of change going on right now. You know, like my team that manages the payroll process here in the US, you know, we've just completed over 800 different statutory changes that have happened. Like, if I'm, if I'm a client, I'm, you know, and I have people in every single state and all the different locales, it's like, how do I keep them informed? I mean, that's and that's where our products can actually help them by delivering insights. We also have, you know, part of ADP assist, they can actually chat with us and actually understand, like, what's the latest minimum wage law? And, you know, what's the rate? And you know, we can tell them, you know, who might be impacted by a potential future change, you know. So, so there's that. But the the other thing that we are thinking about is, you know, ADP is a global company. We are reacting to what's going on in the world. So, you know, we're thinking about, you know, some of the different EU AI laws and how that impacts what we're building and how it supports clients in the future. We weave all of that into our compliance by design process.

Trish 18:43

I love that you mentioned compliance. That was, I wasn't sure that's where you're going to go, but I was hoping so, because, well, I think we've, you know, we've got a report coming out, actually, about compliance and just how HR leaders can think of it in a more proactive way. And you're right. It's staggering the amount of things that change in any given year, and especially now that people are working from really anywhere at this point, right in a different whether they're hybrid or fully remote, it it changes all of the tax implications and other implications around compliance. So it was always a favorite part of my job, actually staying up on compliance. But it's good to see that that's really going to be aided by, you know, the kinds of questions I can't even imagine, how my life would have been easier just asking an AI agent about compliance at a certain state or which part of the population and organization would be impacted by a certain change. Instead, my team and I spent, you know, sometimes days, maybe weeks, researching and hoping for the best, hoping to get the right answer. So that alone, I think you're saving, saving teens a large amount of time of research.

Naomi Lariviere 19:52

Yeah. I mean, now it's right at your fingertips. I mean, even when I started at ADP six years ago, like our typical way of communicating and getting a compliance change was like, you pushed an email on a Thursday afternoon. And, you know, depending on how many products at ADP you use, you could be getting like, five or six different notifications about, you know, a different compliance change. And I think about that especially is, you know, a lot of our clients do use multiple vendors to solve their HR needs, all of that information coming at you so fast and furious. It's like, what do I do with it? And, you know, that's really when we're thinking about the products, is it should just be there. It should just be natural and like as you are, as you think about, oh, what's, you know, this Pennsylvania local change that's happening, I can just talk to ADP assist, and it'll give me the answer.

Steve 20:46

Some of the things we're sort of describing, whether it's a compliance kind of matter, or some of the payroll things you mentioned, Naomi, I would tell folks that, if you haven't seen how some of this works and how it demos, it's, it's phenomenally good. It's, it's actually quite fascinating and exciting, right to the mechanisms by which you can, you know, inquire on the system for information, but also have that two way conversation to gain insights and also to to kind of affect change. It's it's nothing at all like how we came up using these kinds of enterprise tools. It's completely different, and it's so much more powerful and effective. So I would tell anyone who hasn't actually seen this yet is, yeah, can that reach out and get a demo if you're an ADP customer now, or even if you're not, it's worth your time to see how this stuff works, because it's that powerful, I think.

Naomi Lariviere 21:45

I appreciate that. I'm sure my, my entire team would appreciate that comment. I think, you know we have really been focusing on solving, you know, like, there's obvious use cases that you know, everybody can solve, which is, like, job description generation and things like that, sourcing capabilities. But like, what we really want to do is the way that we design a lot of our solutions is with our clients from day one. They're usually the ones that come to us with the idea, and they follow us throughout the journey, as we're wire framing things out as we're building it, as we're going through and testing it, so that we hit the mark every single time. Because at the end of the day, what we want to do is make their day better, like less friction, less difficulty, you know, because they're in the business of supporting people, the technology doesn't need to be in hindrance to that process. So we're trying to make it as easy as possible.

Trish 22:45

Yeah, I think also when, when you work with ADP, you have all of your different connections, so that as a customer, you feel informed the whole way along. You feel included, or at least I always did. And I think anyone I've talked to that you know is a customer or has used the product, they feel the same way. It's not just the piece of technology. You actually need that support there so that you're part of the discussion and part of the changes, right? Maybe talk a little bit about what excites you the most, whether it's, you know, working with customers on kind of the future direction, or even on your own team, how you all are seeing kind of the direction of ADP going in the next couple years.

Naomi Lariviere 23:25

That's a that's a big question. You know what I would say, and we haven't actually touched on it, I'm most excited about the introduction of agentic agents at the moment. We have a large focus there. I think it really is going to be a game changer. I mean, like this technology is already, like a game changer anyway, but this will really take, you know, all HR systems like it. There's going to be so much leaps and bound jumping in the next 24 months, I would say, around this, you know. And for those of you who maybe are wondering what an agent is, an agent is something that has agency. It can reason, it can think, it can adapt, it can learn, it can do. And when you put that into people terms, you know, if you think about, you know, processing a payroll or a job change or something like that, it's an activity that can happen all on its own. Now, you know, one of the important things that I just would add is, you know, when we think about, you probably hear agents, you'll probably hear the words autonomous out there during this time. But if you think about put that into the context of something that we all know and love, cruise control, you know when you know there's a certain car company that has self driving companies, you know people either trust it or don't trust it. But if you think about when cruise control was introduced, you know, a lot of us still, you know, we press the button and then we still had our foot hovering over the brake to make sure that nothing was going awry. And, you know, as as people got used to it and understood how the technology worked, you know, car companies developed more things that actually like made sense to where eventually you can have a car that drives itself. That's actually kind of like how we're thinking about what we're doing is, you know, we can build agents that, you know, can do things for our users, and then slowly, over time, as we build trust with them, and they have input to the process, and they have the ability to say, Yes, I do want you to do this, or No, I don't want you to do this. There's that human in the loop. We are going to be building trust to maybe, potentially, one day, we'll have an autonomous HCM system out there. I don't know, especially with how people buy technology these days, but you know, that's probably the most exciting piece of work that's going on here at ADP, and I'm very excited about that.

Steve 26:08

That's awesome. We're hearing, we are hearing a lot about that. Trish has been covering this and writing about it, you know, and trying to create those kinds of educational resources as well. Right? For folks about AI and agentic AI that you've been working on, I know.

Naomi Lariviere 26:24

It's a really exciting time for HR and just what this technology can do. And I'd say we're probably all in the very early stages of it, because this technology is only about six months old.

Trish 26:39

I'm glad you mentioned the human and loop part too, because that's also another big question. People like, wait, am I just turning over my own agency completely? No. And you can insert yourself at any point, maybe in one organization, in a certain you know, process, you insert people toward the beginning, maybe sometimes it's at the end as a check, right? It's, it gives the it gives the client, I think, a lot of power to control where and when and how often they get to sort of be in a process, right? And maybe, like you said, over time, as they learn to trust what's happening through their own experience with it, then they can maybe decide they're going to step out of it a little bit more, right?

Naomi Lariviere 27:22

Yeah, I don't think, I think it will be a while before you actually have, like, an agent that just runs an entire process end to end, because of the trust factor, and because, you know, what we know is that everybody has, well, and even some of the regulations that are required in different countries, like you're required to do certain steps, and you couldn't automate that anyway. So, you know, I think it's going to be a journey of innovation over the next 36 months or so.

Steve 27:54

It's a really exciting time. There are definitely folks out there, speaking, even outside of HCM tech and more broadly, right, to enterprise or just tech in general. What's happening with AI and what's happening with agents is akin to a seismic shift, like the internet was, right? You know, 25 years ago, or more than that, 35 years ago, and what mobile was, say, starting 20 years ago, right? And so now, now that's this, right? It's going to be that significant and that impactful. I think it probably will be, honestly now, we'll see how things play out and but I could see a time I thought it was going to be voice, and I think I was wrong on that one, like when, when we started doing voice, you know, devices in our homes and things like that. And I thought that was going to be the big thing, that was going to be the big shift in some of these systems, but, but I think, you know, those kind of natural language, you know, inquiries and prompts and things like that, it's going to be a fundamental part of how these systems work and how people engage with them. And I don't think there's any doubt about that.

Naomi Lariviere 28:56

Yeah. I mean, it should just be so easy, like, you know, if I'm, I'm sitting there brushing my hair in the morning, and I think about, oh, I need to take a day off. Like, I don't want to have to open up a laptop, sign into my system and do it. I just want to be able to say, like, "Hey, Siri," and I can do that.

Steve 29:12

Yeah! See you're with me on the voice. I still think I'm still championing voice capabilities.

Naomi Lariviere 29:16

You know, I still like the assistance, you know, personally, but I, but I, you know, if you think about, I mean, I see people walking around and saw it at the conference, you know, they're sitting there doing this into their phone, and I don't think that's going to change anytime soon. So it's like, as technologists, we have to figure out how to work with the technology and how people like to interact and behave, but then make them smarter, as they're doing. So I think there's lots of opportunity.

Steve 29:48

It's super exciting time, and it's great to hear from just some right of what you guys are focusing on at ADP. It's, I do think it's important right to follow what companies like ADP are doing, just because they're so influential and so many workers are impacted, right? We're talking millions, right? I don't know what it is Naomi anymore is a one in 10 or one in now, there's some number. It's really high, right? How many people?

Naomi Lariviere 30:14

One in six.

Steve 30:14

So it's even higher. It keeps getting higher. One in six, right? So chances are everybody listening to this you're either using ADP or, you know, somebody who's using ADP, or someone in your family is getting paid right through ADP, and it's a big deal, right? And it's important to just us as followers of workplace and workplace tech, to really stay connected with what's happening there, because, because you guys are so influential and have done honestly. You know, have a real good history of innovation, not just an AI, but we start talking about things with data, cloud and some of the other innovations over the years, like phenomenally powerful and Google relying on that data honestly, like leveraging that many millions of people, data in all that information that you can glean from that make it available to customers. It's been a great story over the years, and really appreciated following it. Yeah, for sure. Thank you, cool, Naomi. Thanks so much. It's been great to chat with you. Thanks for taking some time with us today. Give us a little ADP update. But yeah, as I expected, we talked a lot about AI, but that's probably going to be the conversation 2025, is there any last things you want to leave us with? A things coming up for you just go to ADP to learn more? Anything else you want to share with our audience?

Naomi Lariviere 31:34

I mean, we've got a lot of we have a very busy spring and summer and fall already planned with our AI strategy. So if you want to learn more, go to adp.com/ai.

Steve 31:47

Nice, nice, great.

Trish 31:48

Get that done, right, Steve.

Steve 31:50

I man, it's cool. Trish, there's a lot of you've been championing payroll innovation or and certain things you wanted to see in payroll. And I, you know, I don't want to get into a laundry list of functionality at this point, but I do think a lot of what you've been talking about over the years is now showing up in ADP solutions around payroll, specifically, right? Some of the things about, oh, what happens if I move, what happens if I take this job? What happens if I change my tax withholding right? And being able to sort of see the impact of that, right? You've been talking about that for 15 years, I think.

Trish 32:20

Well, and that's because that's what was needed. I mean, I think back to just, just what we're talking about right now, and it's not even about AI specifically, there's other technology they've done. But when I was sitting there and I was an ADP customer, and I would like have exception reports, for example, when we'd run payroll personally as the head of HR, I was sitting there for several hours a week at night, missing out on being with my kids at their, you know, football practice and cheer practice. And so when I think of it in that terms that, you know, you can save time and be able to do that in literally mere seconds or even a minute, maybe what I what would take me hours to do. That's time you're getting back with your family. That's time you're getting back for yourself, right? Sometimes things that kept you late.

Naomi Lariviere 33:10

Trish, your experience is not it's not unique. That's what we hear a lot. And actually, you know, ADP was started by a gentleman who was actually covering for somebody who was sick, right? That's, that's ADP's origin story. And if you think about, like, how we think about payroll, you know, I think about every user who can't take off at the end of the year, or they always have to be at their chain to their desk Mondays and Tuesdays because they're processing payroll. I want to make their day better. I want them to be able to take that summer vacation with their kids. I want them to be able to enjoy Christmas and, you know, be able to go and throw snowballs with their children. You know, those are the things that actually, I worry about and make, trying to make sure all the payroll work that we've got going here on here as part of my portfolio, as well as the AI aspects, and really bringing that to make their day easier, smarter and just a little bit more human.

Trish 34:09

And you've done it, right? I mean, that's the thing we all want, really, is time. You want more time, and that's so difficult to ever get. And I think ADP is finding a way to give that back to people for whatever use, right?

Naomi Lariviere 34:20

Great stuff. Naomi Lariviere, she is the Chief Product Owner and Vice President of ADP Shared Services. It's been great to see you. Thank you so much for joining us and Trish, great stuff. I know you geek out on the HR tech and the payroll stuff. So glad we were able to do this today. And I have an idea for a really good like follow up. I'll tell you offline, Trish, we'll have to talk about it; but it's been great having Naomi here. Go to adp.com/ai to learn more about what we've talked about today, and remember to subscribe to the show. Go to hrhappyhour.net for all the archives. Anywhere you get your podcast, leave us a review. Let us know what you think. Five stars probably for today, I think. And. We appreciate that, so we'll see you next time and bye for now.

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