

Podcast 438: Study Skills Strategies part 2

Episode Transcript

Andrew Pudewa: Teachers, presenters really love engaged people. If someone asks a good question, that's just like a delight. It's like, Oh, they want to know more about this. Or, Hey, I could help them with this thing.

Julie Walker: Hello, and welcome to the Arts of Language Podcast with Andrew Pudewa, founder of the Institute for Excellence in Writing or as many like to say, "IEW." My name is Julie Walker, and I'm honored to serve Andrew and IEW as the chief marketing officer. Our goal is to equip teachers and teaching parents with methods and materials, which will aid them in training their students to become confident and competent communicators and thinkers.

Julie Walker: So welcome back, Andrew. You talked last week about study skills.

Andrew Pudewa: No, you talked about study skills. I just tried to ask you some intelligent questions and moan and whine about my lack of vision. But here we are now in the second part. Well, you better recap what you talked about. Let's see if I can remember. The first one is you have to own it.

Julie Walker: Right. So there are seven study skills strategies that I presented in a talk I gave at a homeschool convention, and the first strategy was to own it.

Andrew Pudewa: To own it, which means don't be a victim, you're responsible for it, and if you don't get that far, nothing else good happens. And you mentioned a book, well you mentioned *The Seven Habits of Highly Effective Teens*, but then you mentioned another one about heroes,

Julie Walker: *Hero on a Journey*

Andrew Pudewa: *Hero on a Journey*, which is part of the own it idea, and that we would identify ourselves as the hero of our own story; that's an important thing to do. And then of course the hero needs mentors, people to help along the journey.

Julie Walker: I wanted to mention this last week, but I completely forgot. I would like for you to tell your story that you tell the teens that has to do with coming out of class with a backpack and going into the cafeteria and getting a cup of coffee.

Andrew Pudewa: My point in that story was there's two kinds of students, the ones who get out of class, hoist on their backpack, cruise into the coffee shop, get a cup of coffee, and just chat with somebody about whatever, sports, girls, boys, life. And then the other kind of student would get out of class, hoist on the backpack, go into the coffee shop, get something to drink, pull out their notes, and try to tell someone what they just learned.

And these two students look almost the same at a distance, and yet one is using a strategy to reinforce in the most effective possible way, better learning of what they just remembered. And I use that as a preface to, "Okay, now we're going to divide into partners and let you each tell each other what you just learned and heard."

Julie Walker: And that, if a student would do what you recommend of their own volition, that's owning it.

Andrew Pudewa: And that's tough because you've got to have the right kind of friends who would be willing to listen to you go over your notes from the sociology lecture you just came out of or whatever.

I think that's one reason that I think a lot of people feel like being married is an intellectually rich and stimulating opportunity because that's what you do. You hear something interesting on a podcast, radio, you have a conversation, you read something. Your natural inclination is to talk to your spouse. Not because they necessarily want or need the information, but in sharing it, it becomes understood, more real, more applicable by you. Another argument for getting married at a younger age.

Julie Walker: Ok, number one was own it. Do you remember what the second one was?

Andrew Pudewa: Budget.

Julie Walker: That was number three.

Andrew Pudewa: Oh, then I forgot number two.

Julie Walker: Number two was see it.

Andrew Pudewa: Oh yeah. Oh, that's because I don't do that. So yes. And we talked about having that mission vision kind of thing, which I don't know, I've just been so allergic to that. Part of it, I guess, is just this deep level guarding I have against ambition. Like, I don't want to set high goals because I don't want to be personally ambitious. I want to receive what God gives me gratefully. And so that's a personality quirk of mine.

Julie Walker: Well, and I've convinced you, I think, that it is good and right for our company to want to be able to reach more people just because I believe, and you believe, too, that, you what we have to offer is something that can be truly helpful.

Andrew Pudewa: right. And that has been a slow development and I do see that. I really do, even though I'm still kind of on guard against this overreaching.

Julie Walker: Oh, sure.

Andrew Pudewa: You get into the world of businessy people, and it's just all about me and metrics and measuring and dollar success and build a company so you can sell it so you can have another company and be a multi billionaire. The whole, I just don't want to go there, but can we grow the organization to serve more people? That I can get behind.

So see it, so own it, see it, then budget.

Julie Walker: And that's pretty much where we left off. But the whole idea of budgeting it, how it fits into study skills is because a big part of study skills is time management, and we're going to get to that in a little bit. When we get to habit or skill number five, which is schedule it and prioritize is related to that.

But the whole idea of budgeting money is a limited resource. And if you learn and if you have the discipline to say no to something. Because whenever you say yes to something, you have

to say no to something else. And that's true with time and that's true with money. So if you learn it with money, you are perhaps more likely to be more disciplined with your time.

Andrew Pudewa: Young people don't necessarily have the need to practice economy as much as, say, people later in life with a family and more expenses. But like anything, if you practice economy when you are young, you will develop an aptitude. So, if you choose the thing that is quality, but maybe not as fashionable, you choose something that's practical and useful, even though you might imagine you would wish for the better version or the newer thing, then you, you're really practicing restraint and that is a skill that carries your whole life. When you can, like you said, say no to that thing that you don't really need and be happy with less.

Julie Walker: Yes.

Andrew Pudewa: In fact, probably the happiest people I know are the people who have the least amount of stuff because they're just not attached and their happiness is in no way dependent upon their stuff.

And then I think we see examples of people who have a tremendous amount of stuff and they're miserable because they always want one more. And this is the theme of quite a number of fairy tales as well because it's a truth we have to learn in childhood.

Julie Walker: Yes. King Midas and the Golden Touch. All right. So, habit number four or skill number four is prioritize. And I recall you sharing the Latin meaning of *priority*.

Andrew Pudewa: I don't know that I did, I mean, prior means before. So priority would be something you do before everything else. But what was interesting, I think the thing you're remembering, is I had learned that it wasn't until the mid 20th century that the word priority became plural. It never previously was used in a plural form. You didn't have *priorities*. You had one priority, and you did that before everything else because that's what it was. And I'm not opposed to words growing in meaning and application, but we do tend now to say, "Well, I have so many priorities."

Julie Walker: It's true.

Andrew Pudewa: And so, which is the true prior priority? And I think people have made great and small fortunes on helping others learn how to prioritize correctly so we avoid the tyranny of the urgent.

Julie Walker: The tyranny of the urgent and actually that's exactly where we're going now to talk about back to Stephen Covey because we talked about him a little bit last week and his book, *The Seven Habits of Highly Effective Teens* or *People*. His son wrote the teens book. He wrote the *People*, and his habit number three is put first things first.

And so like you said, what is the most important thing? What is the one and only thing? Well, it's grown to that, so first things first. And he sets up a quadrant, two by

Andrew Pudewa: Right. I remember that from the Covey Franklin day planner world before we had computers.

Julie Walker: yes, exactly. So you've got two columns and two rows. So the columns are labeled urgent or less urgent. And then the rows are labeled important or less important. So I

gave names to these. And now this is not Stephen Covey's names. These are my own names, but it helps me. So quadrant one is the urgent and important things.

And I call this the fire department. Oh my goodness, you've got to put that fire out because it's urgent and it's important. And if you don't, there are consequences.

Andrew Pudewa: Oh, that sounds horrible.

Julie Walker: What happens if we procrastinate and wait to the last minute with things, which I'm totally guilty of, and we live our lives in the fire department, that's going to be very stressful.

And we're not

Andrew Pudewa: We don't want stress.

Julie Walker: We don't want, well, we want a certain amount of stress, but not so much that it's daunting and debilitating, right? So the third quadrant now, so we're going to go down, I'm going to skip two.

Andrew Pudewa: So this would be urgent, but less important. Okay.

Julie Walker: I call that the zoo. And the zoo, think about the monkey cage. And in the monkey cage, you talk about, that's your monkey, it's on my back. So here, it's your priority. So if it were me, say, one of my friends says to me, I really need your help with something, and this is going to take a very long time, and it's super important, and I need you to do it. That there's their monkey that they're putting on my back. And so that's a quadrant three activity. Okay. So, how important is it for you? Well, it's not important necessarily to you, but it is certainly urgent, at least to your friend.

Andrew Pudewa: Wonder where we got that idiom monkey on the back. I don't know anyone who's ever had a actual monkey on their back. I don't know if a monkey would stay on someone's back very long. So that's the zoo because of the idea of monkeys. So we have the fire department, the zoo.

Julie Walker: So we have a not urgent and not important.

Andrew Pudewa: Why do we ever do any of those?

Julie Walker: Well, because we are lazy, and this is the time wasters quadrant. This is basically the trash can. This is the things that you are doing that waste your time. These are amusements. You think of the word, a-muse, maybe it's a video game that you're getting lost in.

Maybe it's basically you're wasting time and watching television is probably the biggest culprit; screens in general, generally fall into this category.

Andrew Pudewa: Screens will exacerbate that. But, there, there's always people who say, well, but this helps me be relaxed. This is my recreation.

Julie Walker: Well, recreation, and as you know, Andrew, and listeners, perhaps you know this as well because you've listened before, you've heard me say, my undergraduate degree is

in recreation. And the whole idea of recreation is re-creation. You're rejuvenating, you're energizing, you're looking for opportunities for leisure.

Andrew Pudewa: Okay. So doomscrolling doesn't count.

Julie Walker: I don't know what that means.

Andrew Pudewa: Doomscrolling? You don't know the word doomscrolling?

Julie Walker: I've never heard it. What does it mean?

Andrew Pudewa: it's when you're probably on social media looking at one bad news thing after another bad news thing

Julie Walker: no, I would not know that.

Andrew Pudewa: Yet another prediction of disaster and the world is falling apart and I can do that for a long time.

Julie Walker: That's probably a quadrant four time waster. That's your trash can. Okay, but quadrant two, which is the less urgent, but still important, but recreation, leisure activities fit in there. Planning ahead. Some meetings can be very much in that category where you're encouraging one another. It's where we can actually be most productive. And the more time you spend in quadrant two, the less likely that you're going to have these fires in quadrant one.

Andrew Pudewa: That sure makes sense.

Julie Walker: Yep.

Andrew Pudewa: That's why we have so many meetings around here.

Julie Walker: Prioritizing and just looking to see which of these categories and then Andrew, you did this exercise in *University-Ready Writing* where you're talking about priorities, where you're assigning letters and then numbers. Can you describe that?

Andrew Pudewa: I think the system was, you have letters A, B, C, D, and numbers 1, 2, 3, 4, and the letters are for the important and the numbers are for the urgency. So an A1 is your fire department. It is urgent and important and it is the priority. And then you'd have D4, which would be the least important and the least urgent.

And so, you would have a list of tasks and then assign a letter-number combination. And then you should organize those in some kind of logical, A1s are at the top, and B1s, and A2s, and, and keep your transcript looking good.

Julie Walker: Yes. And so what you described the study skills was your A's go at the top, but then you prioritize your A's. One, two. And if you finish all your A's, then you can move into the B's. And I like to think of it, A, absolutely must be done. And B becomes before the end of the day or before the end of the week, depending on what your timeline is.

Andrew Pudewa: Oh, A for absolutely, B for before, C is, oh, and D is don't

Julie Walker: Can wait.

Andrew Pudewa: Oh and D is don't...

Julie Walker: Don't bother. There you go.

Andrew Pudewa: I like that.

Julie Walker: So nice mnemonic there. So that's the prioritize. The book that I'm recommending, believe it or not, is not the Stephen Covey book of Seven Habits. Although that's a great book.

But I have a specific book for this one, and it's called *The One Life Solution* by Dr. Henry Cloud. And Dr. Henry Cloud is the boundaries guy. So this is the boundaries book on steroids. This is, if you've ever read a boundaries book, you're going to go, "Oh, okay, I get this." And the whole idea of boundaries is imagine that your life is a yard, right? And you've got a nice little picket fence around your yard. And you want to keep your yard clean. And some neighbor walks by, not a very good neighbor, and he throws his trash in your yard. What are you going to do about that?

Andrew Pudewa: Either leave it there, pick it up and put it in the trash, or throw it over the fence back into his yard. I don't... have a dog to eat your trash? I'm not sure what other options there are.

Julie Walker: Right. And the idea of the boundaries book is recognize that you have boundaries. And recognize that you're allowing people to throw trash

Andrew Pudewa: Build a higher fence.

Julie Walker: Maybe that's true. Maybe some people don't even have a fence, and they allow people just to take advantage of their good graces.

Andrew Pudewa: I have boundaries that prevent me from reading books like that.

Julie Walker: So in Dr. Henry Cloud's book, *The One Life Solution*, he recommends a time audit. You take a couple weeks, just, you don't do this all the time, but you take a couple weeks and you just track what you do. All day. How much time do you spend cooking? How much time do you spend cleaning? How much time do you spend cleaning up after your kids? How much do you —what did you call it? Doom scrolling?

Andrew Pudewa: Doomscrolling.

Julie Walker: Let me tell you how much time I spend doomscrolling. Zero.

Andrew Pudewa: come on.

Julie Walker: No, I don't. But

Andrew Pudewa: Bee counts, so,

Julie Walker: okay. No, I have other scrolling issues. Basically, it's not videos of cats, but I will get caught up in what my grandchildren are up to. But I think that's okay,

Andrew Pudewa: that's ,

Julie Walker: I love rewatching videos my kids send me.

Andrew Pudewa: That's of greater value.

Andrew Pudewa: No, this idea of a time audit, I didn't call it that, but my very first boss when I had a job that actually required independent work and responsibility and accountability, that's what she did to me. She made me keep a log of every single 15 minute block of time from when I woke up until I went to bed. And oh, it was painful. But very revealing. I actually have used that with a couple of my children from time to time because that's probably one of the big delineators between being a child and being an adult is using time well, right? And some people never grow up because they never gain it. But then you see other kids, by 14 or 15, they are using their time very well. I think that's probably one of the the biggest goals we should have as parents and teachers is to help kids reach that awareness of the finiteness of time.

Julie Walker: Okay, so number five is schedule it. So four was prioritize, five is schedule

Andrew Pudewa: You mean if you just make the list but then you don't do anything about the list?

Julie Walker: Yes. So I use the analogy of the rubber band when I'm talking about scheduling it. And the rubber band here, I'm going to have you do this with me, okay? So I want you to imagine you have a rubber band, okay?

Andrew Pudewa: Smaller and big.

Julie Walker: Well, and that's a really great question. Everybody is genetically predisposed to have a different size rubber band. Some people have teeny tiny rubber bands, and some have bungee cords. I tend to be more on the bungee cord side. And this represents your stress tolerance. How much stress can you handle? So, I want you to stretch your rubber band. Oh, turn it vertical. There you go. So, now we're going to stretch it up, and stretch it down. Now, I want you to make it, like, it's really, really tight, and it's about to break. Okay, that's all the stress you can handle. Okay, there are two ways to lower your stress. You can either reduce your expectations or get help.

Andrew Pudewa: I see. Or just let go of one end and then it,

Julie Walker: Well, that

Andrew Pudewa: hits your other hand and hurts.

Julie Walker: hurt you, but that whole idea of getting help if you need it or lowering your expectation because, Andrew, you are a perfectionist, and I know sometimes you have to say that to yourself. All right, I just can't do it all. I can't do everything. And sometimes it's hard to know who you can ask for help. But part of a strategy for helping you have realistic expectations, going back to that time audit, is I can't do it all, what can I do, how can I get these important things done, and part of it is a schedule.

And I have several ways of looking at a schedule. A lot of people do the weekly plan. What are you going to do every day of the week in general? Sunday you're going to church. What

else, anything else you're doing on Sunday, you're going to have planned to have a dinner with your family, perhaps. Monday that maybe that's your co op day.

Tuesday, maybe that, so just schedule the big things. In your weekly plan and assign times to it. And if you're being proactive and working ahead, you're more likely to get it done. Then, within those days, like a normal work day, what do you do? What time do you get up in the morning? What are you going to do before you have to either hit the books or get in your car to drive to work?

What are all the things that you can get done? Your morning time can be a very productive time. So, don't miss out on that really productive time. What time are you going to go to bed and what activities are you going to do in the evening that will help you be more productive in the morning? One of the things that I did when I was homeschooling my boys is part of our morning time was something I affectionately called the white tornado, where we spent 15 minutes, I literally set a timer, and every boy was responsible for a certain area. And when they finished their area, they moved on to the next one. And we just all worked together for 15 minutes so that the house was clean because I like a clean house.

Andrew Pudewa: And well behaved children.

Julie Walker: That's true. It's true. And so just scheduling that, that was part of our schedule. Life happens and you kind of get off schedule, but that's okay. It's that idea, Andrew, , I think of the Unit 7, Unit 8, 5 paragraph essay model. Having learned that essay, you now have a structure. Having set a schedule, you now have a structure. Can you deviate from it? Sure, of course. But you know how to get back on board and maybe adapt it. we're not beholdng to our schedule.

The other thing that I like to do is just look at a year at a glance, and I know you walk into my office and you'll see the year calendar on my wall. And I've got 2025 ready to put up because we're already starting to plan some things for 2025, what's happening in the big picture for your year.

So a daily plan, a weekly plan, and a yearly plan is all part of scheduling it, so you know what the expectations are. Then the other strategy, and the book that I'm going to recommend for this one, I know you're going to groan, but I'm going to tell you what it is. The strategy is chunk it, chunk it. And the idea is creating work islands. So you're working on a specific project during a specific time of the week. You know who recommends this?

Andrew Pudewa: Someone I know?

Julie Walker: Someone that, a famous person, and they have the same name of someone you know. And it's a book that you did not like. You employ a lot of their strategies. And the book is called *Getting Things Done* by David Allen.

Andrew Pudewa: Oh yes! I think you found that I had cleaned out my office and thrown it in the trash can.

Julie Walker: Yes, you did. I did not give you that book. A friend of ours did. But once I learned that you didn't like it, I thought, well, I better figure out what this book is so that I could read it. And he does talk about creating, he doesn't call them work islands. That's my

idea. But I've been working on work islands and some of our Structure and Style for Students videos are finished up because I have set aside time.

Andrew Pudewa: You are extremely disciplined in that way. I'm impressed. In fact, your calendar even will say, Work Island. Maybe you should write a book. You can call it, Work Island.

Julie Walker: Work Islands. There we

Andrew Pudewa: build the idea,

Julie Walker: Yes. And here's another thing that I do that helps when I'm, especially in the middle of a really busy time, is I do something called Dr. Pepper email checker. And so once upon a time, Dr. Pepper used to have a slogan that said, drink your bite to eat at 10, 2, and 4, which basically means have a Dr. Pepper for 10, have another one at 2, and have another one at 4, just to get some energy.

Andrew Pudewa: Right, so you don't let email constantly invade because it is very often the urgent and less important and yeah, it's urgent, but it can wait two hours or four hours or one day. Well, I think you should just write a book and redeem all these things because we don't want people drinking Dr. Pepper or Mountain Dew or Red Bull.

Julie Walker: So now we're getting serious brass tacks, strategy number seven is practice it. And here are some very specific strategies that you can practice. I did talk about in the talk that I gave, the daily to do list of prioritizing absolutely must be done before the weekend. But here's a couple other things that I recommended.

I'll post a picture of this. I have a picture that I showed. It was a college professor lecturing a class and every student that he's lecturing is sitting in the back of the class. So dumb. Absolutely dumb. If you want to be that student that gets the most out of class, you sit in the T. Do you know why?

Andrew Pudewa: Because you'll be more attentive, the professor will notice you, there'll be a likelihood of higher engagement, and you'll score better on your test.

Julie Walker: One hundred percent.

Andrew Pudewa: That's old. That is, do you remember when we were very young, there were television commercials? And there was this one course or something "where there's a will, there's an A." Do you remember that? It was kind of like with Evelyn Wood Reading Dynamics TV commercial. Anyway, where there's a will, there's an A. You could buy this, this course. And that was the first thing they said is sit in the T.

Julie Walker: Yes, because that's where teachers teach. They teach in that front row, and they teach along that center aisle. It's like an inverted T.

Andrew Pudewa: There's an even bigger reason to do that now, and it's also supported by research because if you are in a place where you can see someone else's computer screen, you will be more distracted than if you can't see someone else's screen. And yeah, sit in the front. All the people behind you, they can be distracted with your doomscroll.

Julie Walker: No, no, and that's the thing when we talk about, when I talked about this is during class, practice the magic of the T, take notes with pen and paper. Do not...

Andrew Pudewa: All the research shows that pen and paper note taking way more efficient for comprehension and recall. Yeah.

Julie Walker: and then I also recommend that you ask questions because if you're asking questions, you are more likely to be engaged in students that are owning it, circling back to strategy number one of owning your education. If you are owning it, if you are asking questions, you are more likely to do well in that course.

Andrew Pudewa: Well, the other thing is, teachers, presenters really love engaged people. And I know if I'm giving a talk and there's a little bit of time, if someone asked a good question, that's just like a kind of a delight to me. It's like, "Oh, they want to know more about this or, Hey, I could help them with this thing." And I know that college teachers are the same. And then when there's like no questions, there's no conversation and then it's just one way and that's never as fulfilling for anyone. So yes, and I think that's one thing we see is that homeschool kids that do college classes whether it is a dual enrollment or when they get there, they tend to do very well. And one of the things that teachers like about them is that they engage in asking questions and conversation and, and a lot of other kids are just, that's not an aptitude they've developed in the same way.

Julie Walker: So practice it. I talked about what to do during class, after class, and then this whole, we remember 10 percent of what we read, 20 percent of what we hear, 30 percent of what we see, 50 percent of what we see and hear, 70 percent of what we discuss with others. 80 percent of what we personally experience and 95 percent of what we teach others.

Andrew Pudewa: I don't know you could ever prove that with studies, but I think empirically it holds true. We all experience that phenomenon. And getting back to why we have this tendency to want to share information with other people, not necessarily for their benefit, but because we instinctively want to retain it more.

Julie Walker: So that was it. There's a few other things I shared about memorization, and I would be remiss if I did not mention our new app that is not yet quite ready to launch, but we're pretty close, called Memory Mentor. And this will be a way to help parents, students memorize lots of great content. It's got a scheduling tool as a part of it. It's got some actual content built into the app that will curate it. We'll have a link in the show notes, of course. Learn more about that. Sign up to be on the interest list. And we're looking forward to getting that one out.

Andrew Pudewa: Well, the other thing I've been talking about on the convention circuit, a lot of people have older kids, juniors, seniors, or even college students, and they didn't grow up doing any of our stuff. So these families are new to us. So a very frequent question is, well, what's the best thing for my senior? I've only got one year. And I don't think he's good at any of this. Well, the *University-Ready Writing* course is one I point out. As a good option, but I think the most valuable thing in that course is the advanced note taking system, kind of like key word outlines on steroids. And it's so effective, so good. I think that right there, just that part of the course is worth way more than the cost of the whole thing because how to take notes, how to do recall, how to organize ideas quickly and efficiently on paper. If we just do it linearly and try to write everything in prose, we never keep up. It's not nearly as flexible.

So I would encourage people to really take a look at that advanced note taking system in the *University-Ready Writing* as something that would just be super good for everyone. They may or may not need the writing practice. I mean, more never hurts that much. But the advanced note taking, that's invaluable.

Julie Walker: Yes. I agree. So I'm going to recap the curriculum that I recommended. And then send our listeners to one more page, [IEW.com/high school](http://IEW.com/high-school). And this has some great recommendations. Some of them we've talked about already. *The Seven Habits of Highly Effective People* by Stephen Covey or *The Seven Habits of Highly Effective Teens* by his son, Sean Covey, *Hero on a Mission* by Donald Miller, *Financial Peace University* by Dave Ramsey.

The One Life Solution by Henry Cloud, that's that time audit. *Getting Things Done* by David Allen, that's the Chunking and Work Islands. *University-Ready Writing*, as you've already mentioned. Study Skills included in there, kind of as a bonus. Note Taking, for sure. *How to Read a Book* by Mortimer Adler. Something very helpful for those college students. And I talked about Memory Mentor, so.

Andrew Pudewa: We really should have like Amazon affiliate links for all those books, given the fact that everyone's gonna rush out buy the list.

Julie Walker: I hope so. I hope so. I think this would be a very robust, great, get your students ready for, what do they call it? College and career preparedness.

Andrew Pudewa: Yeah, college and career readiness is the college board's idiom.

Julie Walker: And then they can come and apply

Andrew Pudewa: But we don't have any financial interest in pushing these books.

Julie Walker: no, not at

Andrew Pudewa: They're just recommendations. I think you should write your book. Then you should write one book that does all of those books.

Julie Walker: And then they don't have to read them all. Yeah. We'll see. Thank you, Andrew.

Andrew Pudewa: Thank you, Julie.

Julie Walker: Thanks so much for joining us. If you enjoyed this episode and want to hear more, please subscribe to our podcast in iTunes, Google podcasts, Stitcher, or Spotify. Or just visit us each week at IEW.com/podcast. Here you can also find show notes and relevant links from today's broadcast. One last thing: would you mind going to iTunes to rate and review our podcast? This really helps other smart, caring listeners like you find us. Thanks so much.