**Interviewee:** Thomas J. Miller

**Interviewer:** Mia Miller **Date:** November 27, 2021

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### **Abstract:**

Thomas Joseph Miller was born in St. Paul, MN, and currently lives in St. Louis Park, MN where he has lived for 20 years. He recently started work as a real estate agent during the pandemic. In this interview, Thomas Miller discusses how COVID-19 has affected his work, his family and friends, and his overall mental health. He shares his experience of transitioning from one job to another during the pandemic as well as how the real estate market was affected. He also discusses the ways COVID has impacted the people around him, both good and bad. Additionally, he speaks about the vaccine and his thoughts on it.

### Mia Miller 0:01

Currently it is 1:04pm. The date is November 27, 2021. As of now there have been 47,916,623 cases of COVID-19 and 773,779 deaths in the US. In Minnesota where our interviewee lives, there have been 895,229 cases and 9,338 deaths. In the US, 70% of the population have received at least one dose of the vaccine, and 60% are fully vaccinated. Could you tell me your name, and then if you wouldn't mind sharing some demographic information such as your race, ethnicity, age or gender?

### Thomas J. Miller 0:50

I am Thomas J. Miller. And I am a 58 year old male Caucasian. Heritage is euro centric, I would say.

### **MM 1:07**

Okay, so what are the primary things that you do you on a day to day basis, for example, your job, your extracurricular activities, things like that.

#### **TJM 1:18**

So my job is to be a real estate agent. I'm a real estate agent. And I've been doing that in coordination with a second job in a different industry that I'm leaving the second job over the last year, since January one of 2021, I've been working that other job, which is to be a sales manager for a manufacturer selling merchandise to major mass merchants such as Target, Lowe's, Home Depot, Costco, etc. So, this year of 2021, has been a transition year for me working part time as a sales manager, and full time as a real estate agent. And then at the end of this year, I'll be working full time as a real estate agent and will conclude my work as a sales manager. So day to day on a day to day basis, I work out of the house. So I work have a-have a office in my dining room of our house, single family home in St. Louis Park, Minnesota. And that's where I spend the majority of my time. And I live at home with my wife, and one of our three children lives full time with us, and the other two are away at college. And so, in terms of my real estate agent business, I guess a majority of my time, probably 70 80% of my time is spent at home, working on a computer or working on a phone, that sort of thing. And then the other 20 to 25% of my time is going out to meet with clients and or preparing homes to be sold or preparing homes to be listed to be sold. Occasionally, I'm also going out of the house to meet with my other real estate associates, people who do what I do in the office, which is about five miles away from me. Really close. So we weekly we get together for a staff meeting on Wednesday afternoons. And yeah, that's primarily what my work life looks like, I don't do any- As a part time sales manager, I don't really leave the house at all anymore. It's just all a series of well, Microsoft Teams and or Zoom meetings with the head office for this company that I work for part time, which is based in Toronto, Canada. And then other sales managers like me are all over North America all over the world actually. And so I'm on occasional Microsoft Teams or Zoom meetings with people all across the world that do something similar to what I do. So that's my work life and then I have a lot of hobbies. So I do a lot of different things throughout my day. But one of my primary hobbies is to play squash, which is a sport that is played on a small 25 by 20 court, wooden court with glass walls and and masonite walls and played-typically play with one other person on the court. So that's called singles. And I play that at least three times a week for about an hour and a half each time. Early in the morning. I start playing at about 6:45 and wrap up about 8"15 And then on the weekends I play and sometimes on Fridays I play doubles squash. So that's for people on a court and a much much bigger court. More twice the size I think. And so I'm on there with-with three others playing doubles. So that's a big hobby, big way I spend my time then I'm also do a lot of home projects. So I have a workshop outside in my-one of my garages I've converted into a workshop. So I do a lot of work out there and maybe probably just three to five hours a week I work out in the workshop, and I'm usually coming back inside to take whatever material or whatever I'm working on into the house and fasten it into the house in some fashion. So I spend a good chunk of my time doing that. I spend time as a trustee at my church. And so I am occasionally very occasionally going to the church, which is about seven miles away. But that's only happening once every, maybe every month. The rest of the time, I have zoom meetings or virtual meetings with the other trustees, as well as with the pastor and the moderator of the church and the treasurer of the church, and so on, so forth. So that's another way I spend my time. And then I'm also on the Housing Authority Board for the city of St. Louis Park, which occupies very little of my time, maybe two hours a month, maybe well, maybe more like five hours a month, three hours of prep, and then a two hour meeting once a month. And again, it's a

virtual meeting. And we discuss all kinds of issues with housing in the-in the-in St. Louis Park. That is pretty much the majority, there's a lot of other small things, but that's the majority Oh, and then I play drums. Another part of my day is I usually play drums for half an hour to an hour a day. And that's in my-in my basement. So I have a drums drum kit set up in my basement, I come down typically by myself and play the drums or listen to music and my headphones and play the drums along with it or I do my practice sessions. That's another thing I do, I go twice a week, twice a month, I go to a music studio nearby into a very, very, very small little practice room that's only about five by 10. And I practice the drums with my instructor for half an hour. And I do that twice a month. So I think that's all the ways I spend my time.

### **MM 7:26**

Wonderful. So focusing on your job as a realtor. When did you start that?

# **TJM 7:33**

I started in 2020. Part time, February of 2020. Very part time. So at that time, I was a sales manager full time. And I was doing real estate part time. And I was only spending maybe three to five hours a week on real estate at that time from February from March 1 really until end of 2020. Then I flip flopped that so then then I started spending time- most of my work life working on real estate and a small percentage of my time three to five weeks for three to five hours a week, I would say working on my part time sales manager job, maybe-maybe more than that, more like five to 10 hours. So yeah, so I've been doing it for almost two years coming up on two years now.

### **MM 8:18**

Okay, so you started, right, the beginning of the pandemic, how did the pandemic affect that transition to a brand new job?

# **TJM 8:26**

Well, it was very fortuitous, actually, of course, I thought it was going to be a really bad time to have started in real estate. And I was very happy that I still had my full time sales manager job. So I made that-I got my license my real estate license in February of 2020. The pandemic hit immediately after just within a couple, three weeks. And I remember thinking, Okay, well this whole thing is gonna go on hold now because no one's gonna buy or sell real estate because no one can go to see real estate etc. Not to mention, like what it would do to the economic market. So I just continued to do my spent probably more time on my full time sales manager job, thinking, well, this is gonna be like, I'm just gonna have to put real estate on hold. But within about six to eight weeks, the economy recognized that real estate could continue. So, after a

couple intense months of doing my sales manager job, I kind of started to realize that I could do the real estate business again. And I have a partner, a real estate partner, who's been doing this for almost 20 years. And he was able to kind of help to guide me and keep me moving forward on my real estate business even though I was spending very little time on it. And then what happened was two things. One was the real estate market got really, really good. Because people were in transition. Many of them were moving out of the center of the city to an outer part outer suburb, because they could because they realized they could and still hold their jobs instead of having to shorten their commutes and buy a place or own a place with a short commute, they could live anywhere. So that started to take hold during summer of 2020. Just a little bit. It certainly the market was certainly wasn't going down, it wasn't going crazy, but it wasn't going down. And then other people were realizing that they still had their jobs, and they could still buy homes. So the real estate market did not come to a halt, it actually kept going. There was there was a very significant dip in March, April. And then by May and June, started to pick back up again and then By late summer was starting to kind of normalize. But at the same time, my-it just so happened that my sales manager business really, really, really flourished because we were able to shift all of our activity to online retail as opposed to bricks and mortar retail bricks and mortar retail got heavily hit by the pandemic, obviously. But I just happened to be-the accounts that I was in charge of just happened to be all the accounts that stayed open during the pandemic. So Target, Lowe's, Home Depot, Costco, were four of the biggest retailers apart from Walmart, which I didn't cover, those four retailers were deemed essential. And so they stayed open. So my business actually flourished like crazy during-during the early parts of during 2020. Not only were those stores open, so they grabbed market share from all the other stores that were closed. But they also did a really healthy online business, which is where we shifted our attention to. So 2020 was actually really good for both of my businesses, it kept my real estate business going. And then my sales manager business flourished, which was really, really good, because it madegave me a financial outcome that helped me make the transition into 2021. So I was able to sell enough essentially that I got a bonus that I got, at the end of the year, during-during COVID. In March, April, May, June, we-we are as a sales manager, my compensation was cut back, because we assumed the business was going to go bad. So the company laid off a lot of people and the people that they kept, of which I was one, we had our compensation reduced by one quarter. So my conversation was cut back, but not so significantly that it really did any did me any harm. Then by the end of the year, the business was so good that not only did I get all my compensation back that the company shorted me during the pandemic. But I also got a very significant bonus. And then that significant bonus helped me in 2021. Because then in 2021, I cut back to part time in my sales manager job and I was able to use my bonus, and my part time income from being a sales manager to get my real estate business up and running because it takes so long to get it up and running.

Great. So you mentioned that COVID affected your job in ways of your compensation going up and down. Has the COVID 19 pandemic affected the employment of people that you know and in what ways?

# **TJM 13:25**

Yeah, definitely it did. So as I said earlier, the early on at the at the manufacturing company that I worked for-work for today. Of course, our sales when COVID hit about March 15 2020, our sales dropped off like a rock while everybody was trying to figure out what they were doing. So we immediately let lots of people go or put them on furlough actually. So they had completelycompletely eliminated salaries. They were still employed, but their salaries went to zero. And they were able to collect unemployment, I believe or they were formerly let go. I'm not sure which somehow they were able to come back later in the year after being furloughed. I guess they were laid off. So they lost their jobs. So these were very good friends of mine that I work with and had worked with for eight years at that point. So I knew them very well. And they almost all of them lost their jobs with the exception of me. And the person who calls on amazon.com They-we were the only two who kept their jobs. So yeah, it was very it was it was definitely affected people I knew very very well. All sudden were just at home with like nothing to do. Couldn't go anywhere. Couldn't do anything. And then of course my family. So my oldest daughter was just about to be become a server at a restaurant in town-near town-in town. And she lost her job right away. So she went on unemployment. And, and my wife's job didn't change at all. That was very odd. She used a writer for The-the hospitality for-for a brand loyalty company who, whose client main clients are hospitality. So hotels, rental cars. Somehow I thought for sure, Karin, my wife was going to lose her job, or be cut back severely. But just the opposite, they actually ended up doing a ton of business because their clients wanted to make sure that their loyalty continued their customers loyalty continued. So they've even put more money into their brand loyalty, arm, which is the company Karin works for. Anyhow, so then, and then, of course, just a lot of friends and associates who-who, you know, lost their jobs, or were furloughed or something like that. And then one of the biggest, one of the biggest impacts to me personally, and with associates of mine was a nonprofit that I had started about three years prior, which was a student-run nonprofit, coffee shop near our high school, which I had worked on, I had put in literally 1000s of hours, building out the space and managing students and creating a menu and finding vendors and sources and fundraising for three years. And we had been open for a year and a half, almost two years, and we had to close because of the pandemic. But in the case of-unlike the other two examples, I just gave sales manager in the real estate business. Obviously, the-the food and beverage business got hit the hardest. And when you combine that with the fact that this nonprofit was very young, and didn't have a lot of cash reserves, we closed thinking maybe we could hunker down and stay, you know, closed physically closed for a while, but keep our employees paid somewhat. But about three or four months into that we realized that COVID wasn't going to go away anytime soon. And so we had to close the entire organization and shut down the entire organization, which we are still doing, It takes so long to shut down a nonprofit. Even in fall of 2021, we're still filing federal paperwork, showing

that we've dissolved as a nonprofit organization. So the so that was a huge, huge hit to me to my other form my board members that were on the board with me of this nonprofit, the students who were running it and working at it, the students who were actually working as baristas, our-our coordinator that were those full time. It was a huge, huge hit. That was probably to me personally, that was probably the biggest negative of all of COVID.

# MM 18:10

Awesome. So you mentioned some things about your friends and family. So I think that's a good transition into our family section of the interview. Has the COVID 19 outbreak affected how you associate and communicate with friends and family and in what ways?

### **TJM 18:31**

Well, of course, we didn't see friends very often, for that real severe time of COVID. And so we did a lot of outdoor, you know, meeting and greeting of friends, a lot of sitting around our fire pit in our backyard, outdoors, even during the middle of the winter. And that was, you know, pretty much for about a year there until the vaccines were available. That's pretty much how we communicated with friends, family, we stayed away from our family, my mother and-my elderly mother, we would see just by standing outside and talking to her through the window. My brother and sister we just didn't see very often. Certainly not for holidays. And then-and then the opposite thing kind of happened with my immediate family. So my oldest daughter grad-had grabbed or was about was graduated about the same time as COVID. From undergraduate. She lost her job as I mentioned, so she had very little to do so and couldn't go out and get a new job and yada yada yada so she actually lived with us at home and stayed with us for-the -or a full year. And that was actually great as I have written on some other with some other organizations that I'm a part of. We spend a lot of time with our oldest daughter, watching television shows and movies and things like that. And then, of course, with my twins, who were four years younger than my youngest-than my oldest daughter, they had a huge disruption to their lives because they were graduating from high school, just as COVID hit. So I was looking forward to my daughter, being the captain of the-elected captain of the Synchronized Swimming Team, which she had been a part of, for many, many, many years. She- it was a spring sport. And as parents of the captain, we were busily organizing all the other parents and all the swimmers and coaches and so on, we'd already started that in February. And then COVID hit. So we were looking forward to all these swim meets that we were going to go to, and the state meet and all the pasta dinners before the meets and organizing all of that just being with all those people for three months. And that whole thing came to came to worse was shut down. And then of course, my daughter and son weren't able to have the typical graduation, my daughter didn't get to have her synchronized swimming meet, swimming season. So it was very disruptive to that senior high school year, and then my oldest daughter was going-was graduating from the University of Minnesota, and she didn't get to have a graduation ceremony either. And then my two youngest children, my twins, went to college in the fall. And that was very weird because they were in a

dormitory of a nearby college and locked into the dormitory all the time and didn't get to associate with anybody. So my wife and I were very, very concerned about their mental health and their first year of college, which was, you know, not-not a good year at all. So yeah, it was a very strange time for friends and family. And then I was, it's been-since the vaccines came out, we've been able to get together with people, you know, considerably more often. And then this Thanksgiving, just two to three days ago, we had a relatively normal Thanksgiving. Although in the interim, my mother died. So she obviously was the first Thanksgiving without my mother. And then I would say another very tragic part from a family and friends perspective was one of my very good friends took his own life in February of 2021. And I would say, and his-his widow would say that COVID was a major determinant of his mental health, bringing him to the point where he felt he needed to take his life. He was somebody who really needed to be out and about with other people. He was a-he was in a band that had that would practice to two times a week and then perform every other week. And he ended up having such a severe depression that he took his life. And so-so there were a lot of effects during this time of COVID. To my family and friends.

### MM 23:27

Thank you for sharing that. So since you mentioned mental health, what I guess basic ways overall, do you think that COVID-19 is affecting people's mental or physical health? Just overall?

### **TJM 23:49**

Well, I think there's a lot of-there's a lot of stories in the media about the way that people meet people, alcohol use has gone up considerably. Overeating has increased significantly, because people are just not that active. They're not seeing other people. So they need to rely on these other substances that make them happy, or make them less sad. So yeah, I think it has a tremendous effect on people's mental health. We're very lucky in that we have a stable home. We have plenty of money to eat, and all those kinds of things and entertain ourselves and things like that. But for people who are underprivileged and don't have those that stability, it's obviously very, very, it's been a very stressful time for them. For us, it hasn't been I mean, we have lost out on a lot of things. And in one case lost a friend. But it hasn't been-we haven't had our-we haven't had our livelihoods threatened we haven't had-had our food supply threatened, we haven't had our housing threatened, like so many other people have. So the, the, the impact on us hasn't been as great. But I know that for a lot of people that have we, in our case, you know, I could-I couldn't play squash for a long time for about six months, I think it was. And so I invested in a home gym, which I put up my garage, and a couple other things so that I could at least work out, which is really important to me to have that time to do that. So again, we had the resources to do it. A lot of people don't have the resources.

### MM 25:45

Thank you. So you also earlier mentioned the vaccine. You have gotten the vaccine, correct?

### TJM 25:54

Yes.

#### MM 25:57

Did you have any side effects to that vaccine?

#### **TJM 26:00**

Not that I recall, maybe a tiny little bit of a headache or something like that. But no.

### MM 26:06

And then have you or anyone you know, had questions or concerns about the vaccine.

# TJM 26:12

Um, nobody I know, personally had questions about the vaccine, everybody that I associate with was eager to get the vaccine. I've only heard of stories, third party stories of others who have been either concerned about getting it or refused to get it. Oh no, I'm sorry, I do have one friend who didn't want to get in, I still don't know if he's vaccinated today. And he said, he said he's not an anti Vaxxer. But he. But he had other concerns that he didn't articulate about. But for the most part, everybody that I knew, was eager to get it. There are some I guess there were some folks that were suspicious about just how needed the vaccine was, but they got it anyhow. And then that-that's on one end of the spectrum. And then on the other end, were friends of mine saw suits of mine that were just very, very eager to get it.

#### MM 27:12

Great. What was your experience, like getting access to information about the vacc- the vaccines, such as understanding when it was available, making appointments, things like that,

# **TJM 27:26**

I actually found that to be a very frustrating experience. Because it seemed like everybody that I knew, was somehow getting access to the vaccine, and they all had a special circumstance. So they all happen to know a doctor who knew somebody who could get the vaccine to them. Or they worked for a nonprofit that-that served underprivileged people. So they somehow got access to it. Just one after the other, I heard of all these people getting access to the vaccine. And I kept inquiring with my health care provider, and then they had no idea when they were going to get it. And that was going on and on and on. And I just had no way to get the vaccine. So then eventually, I just decided to book an appointment in outstate, Minnesota, where I had heard that you could get the vaccine, and I drove with my family, an hour and a half to outstate, Minnesota to get a vaccine at a small pharmacy. That was my first dose. And the second dose worked out a little bit more like what I had heard other people doing, there was a connection to a connection to a connection. And a friend of mine made an appointment for us at a very local healthcare agency 10 minutes away, and we were able to get our second shot that way. But I did find the whole confusion about like, and then I was talking to people who are saying, oh, you know, I stayed up until two in the morning. And if you stay up until two in the morning, and then you go to this website, that website and the third website, you'll get in somewhere and I just wasn't willing to step into the middle of the night to try and find one. So I found the whole process very frustrating, actually.

### MM 29:21

Thank you. And then have you or anybody you know, gotten sick during the COVID 19 outbreak. And then what was your experience in responding to that if you have?

### **TJM 29:33**

Do you mean actually getting-getting COVID?

#### MM 29:35

Getting COVID, yeah.

## **TJM 29:36**

Oh, yeah. Many, many, many. I just now just in this last week, to the older sister and the uncle of a friend of mine, uncle, older sister and brother in law, have a friend of mine both died of COVID. They were in their 70s and 80s. And I suspect they were not vaccinated based on where they live and what I knew about their attitudes and so on. And then I just knew a whole-a whole slew of people who got who had COVID. To some degree, some people could just got it very, very mildly, friend of mine, neighbor of mine just got to just recently about three weeks ago, and he had just, you know, very mild symptoms, he had been fully vaccinated. He had very mild

symptoms, all the way to my brother in law, who got COVID very early, probably from his wife or daughter, who were, who are nurses. And he got it before the vaccination badly enough that he had to go into stay in the hospital for several days on oxygen. And then kind of everything in between, I think I've heard about friends of mine, who've had it, you know, to varying degrees between hospitalization and, and, and just simple mild symptoms.

### MM 31:04

Great. So there have been lots of different types of news coverage over the past couple of years. Where do you mainly get your news from? And do you find it trustworthy?

### **TJM 31:15**

Yeah, I get my news from National Public Radio, and then the local affiliate Minnesota Public Radio. That's, I'd say the majority of my news intake. I also read The New York Times online and the Minneapolis Star Tribune online, I would say that those three sources are my main sources for news.

### MM 31:36

Okay. Back to the vaccine, we know that the vaccine doesn't completely protect you against getting COVID. You can still get COVID. So what was your reasoning for getting the vaccine knowing this information?

# TJM 31:54

Well, I heard it put very, very well lately by some doctor on NPR, I think, who said that, he was reminding all the listeners that the idea of the COVID vaccine isn't to prevent people from getting COVID. It's to prevent people excuse me, it wasn't not-not meant to stop people from being infected. It means it was it was developed to, to to slow down or halt the disease, the COVID disease. And so that was my motivation too. I really wasn't concerned about getting COVID If it was going to be something mild and keep me out of the hospital, even if I felt bad for a couple,three weeks. But if it could keep me out of the hospital, I was more than willing to take the vaccine. And I have, you know, total trust in the, in the US, the CDC, as well as the Department of Health, Federal Department of Health, that, and then I would say just kind of common sense I relied on as well, that we've developed in the United States, we've been developing vaccines for decades and decades and decades. So, you know, I wasn't concerned about any, you know, potential health, significant side effects, because we were being told by the authorities that this was a safe vaccine, and I think I trusted that they-that they knew that it was and that and based on the fact that I just think just assume it wasn't as complicated as some of the

other vaccines that we've had to develop, such as the polio vaccine and measles, mumps, rubella. So I was very comfortable taking it.

#### MM 33:35

Wonderful. So you mentioned early on in the interview some hobbies such as working in your workshop and squash and playing drums? Did you find that over the pandemic, you maybe had more time for these hobbies? Or what were the ways that affected?

#### TJM 33:58

Well, so one of the ways that affected squash, which is very interesting, in the way I described the game earlier in the interview, it's you play it on a relatively small court. And right on top of somebody you're-you're shoulder to shoulder with somebody else. So the way my squash club handled it was we developed a system of trusted groups. So we chose, I think six people, five other people on yourself who became part of a six person trusted group. And that trusted group were the only people you could play squash with during several months of the pandemic. And in addition to only playing those people, so you would reduce your exposure limit your exposure to other people. Yet we were also required to wear a mask when we played and then there were other requirements such as the locker rooms were closed. We had to come and go with our squash gear on and not-we couldn't stay at the club long after we played and socialize. So there's a whole regimen of things that the state of Minnesota put into place for, for health clubs, like the squash club that we participate in. But I was actually very willing to do it because I knew from my own mental health, I needed to play squash I needed to work out. And I also needed to see these friends of mine on a regular basis that otherwise I wouldn't see. So I was willing to take the risk, the limited risk of playing with a trusted group. For all-with all the limitations that I mentioned, because I thought my exposure was relatively low compared to some of the other things that we were doing, that didn't have any sort of limits on them, such as going into retailers where, such as a target or Costco or something like that, where hundreds of people were there that I didn't know. And even though we were wearing masks, I think the-the, you know, the exposure for that was relatively low. But I think their exposure level there was much higher than it was playing squash where I was always playing the five other people. In addition to like, all the ventilation system changes that the squash club made, and the fact that the ceilings were 60 feet, are 60 feet tall, and all those kinds of things. So-So yeah, I felt pretty comfortable doing that. There are some other, you know, hobbies of mine, or interests of mine that, you know, I just couldn't do such as, go to church on Sunday, be-go to meetings at church, get together with other people to go to, you know, whatever movies and things like that.

# MM 36:43

Okay, thank you. Is there anything else that you'd like to share?

# **TJM 36:50**

Let's see, just about this time of COVID? Well, I guess we put more emphasis on the point that I made earlier, which is that for me, and for my family, there were certainly negative effects. But the but overall, you know, we were able to sustain ourselves during that period, quite well. And in many ways, it made some of the-our life plans work out even better. So in the world of real estate, I mentioned, the churn, or the activity in the real estate world actually increased considerably. And it was-ended up being a great time to start a real estate business. And then, because of the work I was doing, as a sales manager, it ended up being a great time to be a sales manager, which allowed me to make the transition to be in real estate agent, easier. My wife is a writer, freelance writer, so she could do all of her work from home without any problem whatsoever. So, I mean, there were certainly a lot of negative effects. Like I mentioned, my kids, not being able to have a quality senior year of high school, my kids not being able to have a quality first year of college. You know, certainly my friend taking his life, there was other family members and friends who, you know, who had very ill effects because of the pandemic. But overall, I felt like we were able to sustain ourselves through it. But I would emphasize that it's in large part because we're white, because we have established economic conditions, because we're white that helped us sustain ourselves. And so we both my wife and I recognize the fact that this could have gone very differently had we been non-white, had we been living hand to mouth because of lower level jobs that we presumably might have had unstable housing, where we would maybe getting behind on rent and be threatened with eviction exposure, more exposure to COVID, because of lower level jobs, where exposure to others was higher, or it's just a whole, a whole number of things that could have been much, much, much worse for us. So we feel like we sustained pretty well during this time.

### MM 39:25

Thank you so much for talking with me.

#### TJM 39:28

Thank you.

## MM 39:29

It's been a pleasure, have a good day.

# **TJM 39:31**

Thank you.