

Disrupt Yourself Podcast

EPISODE 197: JOHN MACKEY

Welcome to the Disrupt Yourself podcast, a podcast where we discuss strategies and advice for how to climb the S curve of Learning™ in your professional and personal life, disrupting who you are now to slingshot into who you want to be.

I'm your host, Whitney Johnson. Today, we're joined by John Mackey.

In 1980, he co-founded a small supermarket in Austin, Texas. Over the years, the company has grown a bit. It now has more than 500 stores in North America and seven in the United Kingdom. You may have heard of it. It's called Whole Foods. In 2017, the company was acquired by Amazon for 13.7 billion dollars. In 2003, John Mackey was named Entrepreneur of the Year by Ernst and Young. In 2006, he cut his salary to a dollar per year, but continued to work for Whole Foods out of a passion. A passion to see the business realize its potential for deeper purpose, for the joy of leading a great company, and to answer the call to service. In 2013, John co-founded the Conscious Capitalist Movement, and he also co-authored a New York Times and Wall Street Journal best-selling book entitled *Conscious Capitalism*. In 2020, he published *Conscious Leadership: Elevating Humanity*. John provides. John is a great example of accelerant number five on the S curve of Learning™, step back to grow. He shares how individuals and businesses need to reflect on their motives and get clear on their purpose. Then put the purpose first and ensure follow through. It's easy to say, "I'm too busy to step back," but that time of reflection is critical for businesses and for individuals to be conscious about the work we're doing and provide true leadership.

John, thanks for joining us.

John Mackey: Thanks for having me on, Whitney.

Whitney Johnson: In the introduction to your latest book, *Conscious Leadership*, you title that chapter, My Awakening to Conscious.

Can you tell us what happened?

John Mackey: Yeah, my awakening to conscious leadership. This took place a little over 20 years ago, almost 21 years ago. That was back when we had the big Internet boom. That's when Amazon was created and took off and the web commerce thing was really happening and lots of companies were going public and you were getting these amazing valuations and Whole Foods jumped into that mania with initially wholefoods.com. We changed the name to wholepeople.com. We bought a, a mail order vitamin company based in Boulder, Colorado, named Amyron. And we were going to make that the foundation for our own e-commerce outreach. And my wife and I moved to Boulder to get that started. And we were there are just a little over a year. And I realized, I don't know, about seven or eight months into it, that we were way ahead of our time, that there was not a market for what we were trying to do. In the long and the short of it is, the business was not yet viable. I couldn't see it becoming viable for several years. So we sold off the assets to another company and my wife and I moved back to Austin. But what had happened while I was gone, I put one of my senior executives basically in charge of the company so I could focus on the Internet. So there was a coup attempt that was made with him and a couple of the members of the board of directors, he wanted me out.

And so I was in a struggle to survive and keep my job, even though I had co-founded the company, had been the only CEO. And so there was a meeting scheduled in Florida with our board of directors and myself and the individual wanted to take my place. And what I did before that meeting was I was in Florida, South Florida, Miami, Fort Lauderdale area, and I decided to do what I usually do, which is to tour stores. And of course, I was anxious about the meeting coming up because I didn't know what the outcome was going to be. But I got into the stores and I don't know how else to put it, except I had a spiritual experience. I just had my heart open, wide open. It was like I felt so much love towards the team members as I was connecting with them during the tours. And I just felt so much love. And I realized this was really what my higher purpose in life was, was to be doing Whole Foods. It wasn't, wasn't time for me to leave. I didn't want to leave. And I also got this glimpse of how I needed to be sort of a glimpse of my higher self because I was very powerful in this sort of love space.

And I went in to the board meeting in that same sort of very high state of consciousness of the very open, loving heart and very relaxed, very peaceful and the board decided to keep me and remove the other executive out so that the near-death experience ended up being just a near-death experience and not an actual death in terms of losing my job. But it was a total wake up call. I had this amazingly altered state of consciousness. And I got really clear that I needed to change, that I'd been given another chance, but I needed to grow a lot more as a leader. I was trying to run the company primarily with my mind, and I realized it, it needed more than my mind. It needed my heart. And it needed my open heart, it really needed to me to be to lead with love, to be a more conscious leader. And of course, you just can't... You might get a glimpse of that through this type of altered state I was in. But you have to do the work. You have to do the inner work to, to get to that level on a more regular basis. And so I call that the awakening to conscious leadership, because I began to do a lot of serious work on myself after that, a lot of different spiritual practices. I read a lot of books and I began to systematically practice a lot of the skills that we articulated in the book *On Conscious Leadership*.

Whitney Johnson: Sounds like Paul on the road to Damascus.

John Mackey: Well..

Whitney Johnson: Well, I mean, I know you laugh, but that's what it sounds like.

I mean, and it altered your life, but it's altered, you know, probably thousands, if not tens of thousands of lives as a consequence of that experience that you have. So, so you might want to understate it, but I'm not sure I'm willing to do that.

Do you remember what one or two books were that you read at that time?

John Mackey: That's a good question. No, nobody's really ever asked me that one before. I mean, I was already on a spiritual path, but I intensified it after that. I got more serious in my work. Probably around that time I read Marianne Williamson's book on *Return to Love*. The books that have had the most influence on me have been

Essential Spirituality by Roger Walsh, of course, [inaudible], *Returned to Love* by Marianne Williamson, *Path of The Heart* by Jack Kornfield. There are all Geraldine Polski's books. There, there have been a lot of them.

Whitney Johnson: Thank you for sharing that because I think, you know, one of the things I know for me, whenever I admire someone, I'm always interested in, you know, who their influences are, whether it's a business leader or a musician, it's always interesting to understand their influences so thank you for sharing that.

How are you now, at least today, defining conscious leadership?

John Mackey: There's different depths in terms of how you define it. The most simple definition is simply being a leader and being more conscious as a leader, meaning just more self-aware, more aware of your own emotions, more aware of your own motivations, more aware of your, your higher purpose. Most people don't lead very consciously because they don't understand the emotions. They don't understand what's driving them or motivating them because they're doers. They haven't done much interior work. They're more about having to do lists and task and getting things done moving forward. And they have motivations that they've not, they've not self-reflected on. So, they don't know exactly or haven't thought about what's driving them to do what they're doing. So they're less conscious, less aware. A conscious leader is, is doing things, but they have more awareness of why they're doing them and what they're trying to ultimately accomplish.

Whitney Johnson: One of the principles is to put purpose first, speaking of doing that work, to understand what it is that's motivating you and driving you. Talk a little bit about what putting purpose has looked like for you and tell us a story about it.

John Mackey: Yeah, this is such a... that's why we put it in the first chapter, put purpose first, because ultimately, any leader, whether it be in business or somewhere else, needs to be putting purpose first and, and leading in such a way that the purpose is being fulfilled. And this is not well understood in business. And the reason why is the normal paradigm about business is that it's just about making money. Go to a cocktail party and you were randomly to ask people what the purpose of business is. They look at you quizzically and they say, "What do you mean? What's the purpose of business? Everybody knows the purpose of business. Purpose business is to make money."

That is a very strange answer if you think about it, because if you ask what the purpose of a doctor is, doctors make a lot of money, but that's not their purpose. Their purpose is to help heal people. Teachers educate, architects design things, engineers construct things. Every one of the professions refers back to some type of value creation that they're doing in the world. They all have to make money, but that's not their purpose. Business has been defined by its enemies as just about money, selfishness, greed, exploitation, and it's fundamentally inaccurate. Every business has its potential for higher purpose. Every business is creating value for other people or they won't succeed. And the profit part of business is necessary. But a better way to understand that would be, as Ed Freeman, the, the father of stakeholder theory, says, "My body has to produce red blood cells. If I stop producing red blood cells, I'm going to die. But it doesn't logically follow that just because I have to produce red blood cells that the purpose of my life is to produce red blood cells." Similarly, business must make money or it will die.

So, for example, Whole Foods' higher purpose is to nourish people on the planet. We didn't articulate that 42 years ago because we weren't very conscious. But I would have said the founders started the business to sell healthy food to people, sell natural organic foods to people, earn a living while we were doing it, and have fun. Those things, all are still true about Whole Foods. The purpose has evolved. You can either say it's gone deeper or gone higher as we've become more aware of all the ways that we're creating value in the world. So, purpose is not necessarily stagnant. It has a chance to, to evolve to a higher place. Purpose is something that's very clear for nonprofit organizations. So, the Humane Society of the United States is to celebrate animals and confront cruelty and... Or the Nature Conservancy to conserve the, the wild places of the Earth. The nonprofit purpose is more clear because they're created to fulfill a higher purpose. Businesses aren't always so clear, but they should be. They could be.

Whitney Johnson: You know, the word that's come to my mind is you're talking about this is the purpose animates the organization and...

John Mackey: Yes.

Whitney Johnson: ... animates all, all that you do.

John Mackey: Very well said.

Whitney Johnson: And so my question to you is, what's your purpose? I mean, you've talked about the purpose of Whole Foods, but what's your purpose?

John Mackey: It's the same. That's not unusual. It's not unusual in the sense that this is what was driving me when I was younger. But I didn't, I had never self-reflected. I hadn't done the inner work to become more conscious of what it was. I was just drawn forward by my passions and this is what I became aware of, and that I created Whole Foods or co-created Whole Foods with other people who had similar higher purposes, because that's what we were drawn to do and that's what we wanted to do. So, I think most entrepreneurs, in a lot of ways their higher purpose, personal higher purpose will tie into the organization's higher purpose. Now, why that's interesting is that Whole Foods will continue to exist after I retire from Whole Foods, but I'll still be trying to fulfill my higher purpose in life. It'll probably just be going in a different, it'll, not a different direction, but a different vehicle than Whole Foods.

Whitney Johnson: You talk about lead with love and there were a couple of quotes. So, you said, "That which we give to others, we give first to ourselves." And then you said, "Most of us have an internal critic that constantly measures both ourselves and other people, but real appreciation temporarily breaks the power of that critic." I'd love to hear if you can think of an experience that you had where you were able to give something to yourself, you were able to appreciate yourself, appreciate someone else that broke that, that stranglehold that that critic often has.

John Mackey: The internal critic is inherently judgmental and it's, it judges ourselves and finds ourselves as less than perfect and then gives us a hard time about it. So, you break the hold of the internal critic at any time or fully in the moment, because when you're in the listening, the internal critic, you're no longer fully in the moment. So, when you're fully in the moment, there is no internal critic. We also break the internal critic whenever we're fully loving someone else, when we're, when you can't really love without being in the moment as well, I might add. And so these are connected together. But when you're doing appreciations, for example, Whole Foods ends all our meetings with appreciations, which, which is very powerful for releasing. If you want to lead with love, this is a good way to start it is in your meetings with appreciations. If you got, if people got nothing else out of this talk I'm doing today with you except to practice that in organizations they would find that to be incredibly transformative because it's very difficult to do a authentic appreciation of someone else without opening your heart. You can say the words, but if it's really an authentic appreciation, then you have to open your heart to do it.

And when you do that, there is no internal critic. The internal critic is silenced and the person feels that appreciation which has given from love. And it creates a connection between you. Going back to what you said at first and trying to tie it together about what we give to others, we give first to ourselves is a sort of a fundamental spiritual principle, in my opinion. And one that, if we fully understood, our behavior would change, because in order to fully appreciate someone, you have to open your heart. So, you're, in a sense, giving that to yourself first by opening your heart. The love is flowing from you. And so, therefore it's, it's originating from you. Therefore, it's very wise to practice and get skillful at leading with love. And love is emotion, to be sure, but it's much more than that. It's a set of skills, in my opinion, that we can develop. And you can see that because gratitude is a form of love. Gratitude is one of the keys to happiness. One of the things that I do every morning, I start my day with just one minute of expressing gratitude to myself, to the universe, just the basic gratitude of being alive. Such an amazing thing.

We're not here very long. Life's pretty short, but the beauty of it, to be able to touch and taste and feel and love and have friends, to be able to move, to listen to music, it's, it's all the different blessings that are there. But the feeling that accompanies that authentic, generous gesture is something that you're giving to yourself. And it's, it's really the most important thing. So, love is expansionary and so leading with love to tie it back to the, the book is

love is something we don't think about in leadership and cycling corporations because I mean, I've been asked about this more than anything else during this book tour, which is leading with love. That sounds really ridiculous. So, people have this conception of corporations as being these heartless places. You check love at the door. It's something to do with your friends. You do it with your family. But it could not possibly exist in a corporation because corporations they're, they're hyper hypercompetitive metaphors. They're all about their war. You're trying to crush your competitors or their Darwinian metaphors of survival of the fittest, kill or be killed. It's a jungle out there. Or they're portrayed as sort of win-lose games where you're trying to win and somebody else is going to lose. And while competition is part of business, it's not the defining characteristic of it. Value creation for other people is a defining characteristic of business.

And that's where it's primarily about, not about competing and winning. That's an aspect of it, but not the primary defining value of it. So, as long as we have hyper competitive metaphors, we're never going to have a place for love in a corporation.

So, we check a big part of our humanity at the door.

Whitney Johnson: Leading with love is a great segway because you can't find a win-win-win unless you're thinking about this from a place of love and you tell this really gripping story in the book about the decision to sell to Amazon. Can you talk that through with us?

John Mackey: Very few people think win-win-win and by win-win-win we mean, you're looking for solutions that are good for you, good for me, and good for all of us, good for the larger community. It's, if you think about, it's complete ethical system. If you start trying to practice, win-win-win, your life is going to transform itself. It is a practice because it's not natural to us. We're not taught that as children. And we have to learn it and we have to practice it. What's good for you, what's good for me, and what's going to be good for all of us. Turning that around to the, the Amazon story is why Whole Foods ended up merging with Amazon. We had shareholder activists that were trying to take over our company back in 2017, Jana Partners. And why was that happening? Well, we were a public company and we'd had a long, long decades of growth, decades of success. And that success bred a lot of new competition, a lot of imitators and a lot of people that were copying our products, copying our marketing and trying to undersell us in price. And as a result, our same store sales began to slow down. And with that, our stock price fell. And that attracted what are called shareholder activists who basically get a, Jana got 8.8 percent of the company and then went around talking to our investors and saying that they needed to replace management because they weren't no longer doing a good job.

And to do that, they had to take over the board of directors to fire the management. So, they began a campaign to oust first the board, then the management, and then put the company up for sale to the highest bidder. So, without getting sidetracked about why that's maybe not a good thing for business or capitalism or America, which is an interesting conversation to have, let's just say that's the reality that exists in public marketplace today. And so, confronted with the situation, the reality of it and I began to ask this question, "What's the win-win-win solution?" And we explored many different pathways. One possible pathway was to fight Jana. Just say, "Let's fight these guys, we can win. We'll win. We'll get our shareholders to support us." We worked out a whole strategy to, to do exactly that, but I didn't know if that was going to be a win-win-win solution because it's going to take a long time. It was going to cost a lot of money. We were going to be distracted from our business fighting and hiring lawyers and just in a struggle which was not a win-win-win solution, although it was one possible solution to the problem that we faced. Secondly, maybe we could sell the company to somebody like Warren Buffett. We actually contacted Warren Buffett, who tends to buy companies and let them continue to operate independently.

But we contacted Mr. Buffett and he was not interested in acquiring Whole Foods. And then we thought, "Well, maybe there are some supermarket chains that we would fit well with. And we, we took a meeting with Albertsons, who was very interested in merging with Whole Foods. And when I looked at it, it just didn't seem to be a good fit for our company. And the other final thing we thought about doing was taking the company private, which would mean we'd have to take on over ten billion dollars of debt to buy the company. And then it's a temporary solution because we buy Jana out. They'd make a nice profit and go away. We'd be private. And then we, that give us an opportunity over there over a few year period to do some of the changes we needed to make that were difficult to make as a public company, primarily lowering our prices and doing it in such a way that our stock wouldn't get

killed to do it and then coming back out. So, that was one thing we looked at also. We didn't see an immediate win-win-win solution. But this is a great example of I kept thinking about it all the time. I kept asking a question, "What is the win-win-win solution?" And I had a lot of intentionality to get a win-win-win solution. I woke up one morning and I first thing I thought of when I was in bed was, "What about Amazon?" It was like, "Whoa, first thing is, well, Amazon is not the food grocer. They're not going to be interested."

But I had met Jeff Bezos a year before at a conference and we had talked for a while and I really liked him. And I always admired Amazon as a customer. And I thought, "Why not explore it?" And so we contacted Amazon and they really were interested. And, and I flew there to Seattle to meet with Jeff and three of his senior executives with three of my senior executives. The first meeting was went for three hours. And we just talked about all the things we could do together. And our team was extremely impressed with Amazon, their intelligence, their open mindedness, their desire to reinvent the grocery business, their clear admiration of Whole Foods and what we'd accomplished. And so a good merger, a little bit like a marriage and we fell in love with Amazon, we as love at first sight for us, and when we retreated from that meeting, the first meeting, we went to a restaurant to talk about what we just experienced and what kind of process, what had happened. And we were looking at each other at my three senior executives. And we all have sort of like goofy grins on our face. And it was like, "Those guys are incredible."

This, those guys would be credible. This could be a potentially a tremendous deal. And we clearly really like them." And then then we asked the next question, which when you meet somebody that you're really attracted to, it's like, "Did they like us, too?"

Whitney Johnson: Yeah.

John Mackey: And the answer was they liked us a lot. And four days later, a team of Amazonian top executives and Amazon flew down to Austin. We had two long days of meetings. Six weeks after that first meeting in Seattle, we'd signed a deal and it was kind of a whirlwind romance. Now, why was it a win-win-win? It's a win-win-win because it was good for every one of the stakeholders. How is it good for our customers? It was great for our customers because we've had three major price reductions since the merger and we're working on a fourth one right now. Amazon let Whole Foods do what Whole Foods needed to do but couldn't do as a public company, because when you when you initially cut prices... Whitney, let's say we're selling something for a dollar, and we cut it to 90 cents. Well, our sales just went from a dollar to 90 cents. You're actually initially, when you make a price reduction, you actually, sales decrease and then there's a lag period. As people see, you got lower prices, your sales begin to go up, but that takes time. And when you're a public company with shareholder activists, dropping your prices is not something you need to do, but you can't do because you're under so much short-term pressure.

So, it's really good for our customers to get lower prices. A lot of the fears people had that Amazon was going to change Whole Foods in terms of our, of our product mix has not been true. Our quality standards have remained the same. We're still doing the same things we're doing with our produce, meat, seafood. Our perishable qualities remain the same. And Amazon has, has not tried to interfere with Whole Foods markets the way we run the company. In fact, they pushed us to get deeper into delivery, which turned out with, with COVID, it's obviously very good decision.

Whitney Johnson: Prescient.

John Mackey: Exactly. They've really helped us there and to make that effective part of our business, but good for our customers, win for them. How about our team members? Well, within the first year of this merger, Amazon came to us and said, "We want to, we want to raise the minimum wage at Amazon and of Whole Foods to fifteen dollars an hour. How do you feel about that?" And I said, "Well, that means we're going to have to increase everybody's pay in the company, because if you, if somebody is making twelve dollars and you increase them to fifteen and the people are making fifteen, you've got to increase up as well and so forth and so on." So we ended up giving ninety thousand people pay increases and we counted out the cost to Amazon. It was going to cost 250 million dollars a year to do to raise ninety thousand people's pay rates.

Amazon said they're willing to do it because they're thinking long term that this is going to be good for morale, it's going to be good, good publicity for Amazon. And so that's been a huge win for our team members because pretty much everyone in the company is making more money than they were making pre-Amazon.

Whitney Johnson: Yeah.

John Mackey: At the same time, Amazon has a lot of Whole Foods market team members have gone to work for Amazon, so it's created more job opportunities for them. And now Amazon is opening up their own Amazon fresh stores. They've opened up three so far and opened up many, many more. That's creating new job opportunities. So, win for our team members. What about our suppliers? It's been a huge win for our suppliers. Now the simplest way I can explain it is once Amazon could see what our sales were with every one of our suppliers, a lot of those suppliers they picked up themselves. Our suppliers are doing more business as a result of this merger than they were doing before because they now are customers of Amazon and not just customers of Whole Foods. That's been a huge win for them. What about our investors? Well, we were thirty bucks and we sold the company for forty one. Four billion dollar increase and for them. Good for our communities. More philanthropy. More taxes are being paid. It's been a win-win-win. Good for every one of the Whole Food market stakeholders.

Whitney Johnson: What about Amazon? Has it been good for Amazon?

John Mackey: Absolutely. Because they wanted to get into the grocery business and we've been the key. We had the intellectual capital to help them to do that. And we've obviously shared everything with them to help them be successful in the food retailing business. They, they are, they're launching the new brand while to be complementary, we hope, with the Whole Foods Market brand.

Whitney Johnson: And even good for Jana, right?

John Mackey: Jana made three hundred million dollars. They were very happy about that.

Whitney Johnson: So, you were on this S curve moving along as a CEO and then you had that that epiphany, that moment in 2000 where you almost got knocked off the S curve. And in many ways, it did move you to a new S curve as you rethought how you were leading the business. And since then you were moving up that S curve. Then you had Jana come in buy 8.8 percent of your stock. You had to rethink things. And that allowed you in that instance because you were finding that win-win-win you chose by selling to Amazon to jump to a new S curve. And now there have been all sorts of fantastic developments along that S curve that have kept you engaged and in this sweet spot as you continue to refine the business and, and make it a win for every stakeholder involved. Does that represent accurately the experience that you've had?

John Mackey: It does, absolutely. We think it's very important. Whitney the ninth and final chapter of our book is Continuously Learn and Grow. We should be learning our entire lives.

Life is this adventure of learning the entire time. And I think the life when you're learning, life keeps getting more interesting. Your world keeps getting bigger. You keep exploring new pathways. And that helps our consciousness to stay vibrant and keeps us from going into into that feeling sorry for ourselves and depressing our our awareness so continuously learn and grow is a very important aspect of conscious leadership.

Whitney Johnson: So, what's your call to action? After listening to this conversation that we're having, I suspect you want people to go shop at Whole Foods, buy your book. Is there anything else that you would recommend people do?

John Mackey: Well, obviously, if people found any value in this, listening to this podcast today, then, yeah, that if you want, we just scratched the surface.

If they are interested in it, they should definitely buy the book. I'm very proud of this book. It's my third book and it's one I think is the best book that I've, I've written. And my coauthors, Steve Macintosh and Carter Phillips were also fantastic to work with and contributed just as much or more than I did. This is every bit as much their book

as my book. These guys were extremely wise and they've taught me a lot. They're also good friends. So, what do I want people to take with them? All the chapters in the book are calls to action. The purpose first, lead with love, always act with integrity. So, every single chapter in the book is a call to action and, and life is short. Life's an adventure. Go for it. And hopefully this book will help people to be a little bit more conscious.

Whitney Johnson: So, last question for you. You said you end every meeting with asking the question, would anyone like to appreciate a fellow team member? You've just appreciated your coauthors. Is there anyone else you would like to appreciate on your team or in the world right now as we as we close out?

John Mackey: Well, since it's on my mind, I just had my 29th wedding anniversary, celebrated with my wife last night. I will appreciate her because when I think about my great teachers in life... In fact, I'll just say that in general, we learn the most to relationships. That, there's our greatest teachers, it's our family, it's our friends, and particularly that person that you form your deepest and hopefully most long-lasting bond with, which is your, your really significant other. And I've, I definitely married up. My wife is, is very spiritually awake and she has helped me tremendously. So, I want to call out for Deborah. She's, she's amazing. And I hope other people can be as fortunate as I've been in terms of their, of their marriages.

Whitney Johnson: Oh, sweet. John Mackey, thank you so much for spending this time with us. I am confident that people are going to be more conscious, more awake after having listened to you. Thanks again.

John Mackey: Thank you, Whitney. I enjoyed our conversation.

I said it at the outset but talking with John really reinforces how important accelerant number five, step back to grow, is in moving us along our personal S curve. I loved John's definition of conscious leadership: Be more self-aware, more aware of your own emotions, your motivations, of your higher purpose. If we don't do the work to be conscious, to understand what motivates us, if we don't dig deep and discover what drives us, sometimes an outside event will give us a nudge, you know, a push to a new S curve giving us the opportunity we need to wake up and reevaluate. In John's case, it was nearly being ousted as the CEO of Whole Foods. It's how we respond to those times and what lessons we choose to learn that inform how we move forward, how we deal with disruption defines us. If you've been pushed to a new S curve, which we've all been this past year, and would like some help personally and or with your team to evaluate, to mine for what you've learned and therefore what you can leverage going forward, go to our website. We have a download for you at whitneyjohnson.com/insights.

Finally, I love this from John, he said, "Every business has the potential for higher purpose, as do each and every one of us. That purpose can animate an organization. It can animate our lives."

Thank you again to John Mackey for being our guest. Thank you to our team, Jennifer Brotherson, Emily Cottrell, Whitney Jobe, Steve Ludwig, Melissa Ruddy and Nancy Wilson.

I'm Whitney Johnson. And this is Disrupt Yourself