

Speaker 1: Welcome to PayTalk the podcast for payroll professionals, with your host Nina Talley. In the podcast we explore the human side of payroll by speaking with global industry leaders who provide their unique insights to help listeners better understand the issues important to them and their careers.

Nina Talley: Hey everyone, thanks for joining us for PayTalk the podcast that brings you payrolls human side. I'm your host Nina Talley and today we're joined by Martin Armstrong, CPP, MBA, DBA, and vice president of payroll shared services at Charter Communications. Martin is a four time recipient of the APA's Prism Award for best practices and he is here to share that award-winning expertise in payroll best practices with us all. For nearly two years now our lives and our careers have been disrupted by a global pandemic and payrolls best practices have had to bend and evolve to fit in. But before we dig into the specifics of today's episode, Martin, can you introduce yourself and give our listeners a little bit of background information on your experience in payroll?

Martin Armstron...: Absolutely. Thank you very much Nina. As you mentioned, my name is Martin Armstrong, I'm a CPP, I've been one since 1990. I used to work at Caesars Entertainment now I work at Charter Communications and I'm a former APA board of advisor and vice president. I currently represent the payroll industry as the chair of the wage and investment committee for the Internal Revenue Service Advisory Council. I'm also on the advisory board for The Workforce Institute and the Bloomberg Tax & Accounting payroll administration guy. And as you mentioned, I am a four-time recipient of the prestigious APA's Prism Award twice with Time Warner Cable back in 2010 for management, in 2012 for overall best practices and twice with my current employer Charter Communications, 2018 for shared services and this year 2021 for overall best practices, so that's a little bit about me.

Nina Talley: That is such an extensive resume and I'm so excited for you to join us for this episode because just like everything else, payroll best practices have had to adapt over the last 20 months of near constant regulatory fluctuations. And Martin, thank you so much again for joining us to share your insight. I would like to really dive into what has and hasn't changed for payroll departments now that many of them are operating sort of fully or partially remote and I think that you're the best person to talk to.

Martin Armstron...: As you mentioned, things have not really changed, payroll is payroll, but what has changed is our environment. And one of the things that shifted for me best practice wise since the pandemic began is really how we engage with our employees so I would say employee engagement. These work from home rotation models have now required people leaders to create the same workplace environment that recognizes the importance really I'd say of human and social interaction amongst our team members. We have 62 people in my payroll department and it is tough not seeing everybody's face on a week to week basis. Fact is, not everybody has the same reaction from working from home and being isolated from others. Some employees from that isolation may

suffer from anxiety, stress, and depression and that is something that you really can't tell without seeing them. So what we do is we conduct regular group and individual check-ins as we call them, we try to put people in their video cameras just so we can see them but these check-ins really are for one-on-one meetings with you and whomever else and also for group meetings.

And in these meetings we really try to ascertain how they're doing and what barriers we might remove given the virtual environment that we're now working in and even with challenges they may be facing. With these check-ins we allow people to still be present even though it's on a virtual environment, we still have to give direction and clarity and understanding for all the deliverables that payroll practitioners have to do. And I think finally, the reason why we do these group check-ins is because it does reinforce trust and comradery amongst our team members, so that's really it. And I'm assuming if I was to say one other thing, Nina, and that is, a great example of this is we just celebrated National Payroll Week last month in September. So what we wanted to do is still give that same experience for employees even though it was on a virtual format so we had trivia questions, we had a payroll escape room, we had dessert contests, we had many activities, some really the activities that we would do if we were in-person we just did that virtually and I think it worked out really nicely.

Nina Talley:

That is such a valuable point. And I'm seeing more and more as I'm having discussions about, how have things shifted over the last two years? What do payroll professionals really need to be mindful of? And the biggest thing is empathy for your team, it keeps getting repeated in all of these episodes. And I really hope that our listeners are taking it to heart both for themselves as employees and as bosses and managers, as employers, that making sure that you have that one-on-one time and that you are being empathetic to what's going on, it may be anxiety, it may be depression, it may be large life upset, that is the best way to keep your team engaged and feeling like a part of a business and a part of a culture when you can't necessarily see each other every day.

And that's a super valuable point, thank you so much for bringing it up. And it does also tie in a bit with something else I wanted to ask about which is, right now a lot of payroll departments and payroll professionals are feeling maybe a little bit overwhelmed or at least very busy with year-end prep, and so what's your best advice to help somebody get out of that sort of stress mindset and get more into a best practices mindset?

Martin Armstron...:

You hit the nail in the head. And I will tell you, my advice is to make something as really herculean as I say for year-end prep is to make that a habit to manage all of the year-end procedures on a monthly basis and that's what we do here at Charter. We never wait till the end of the quarter or certainly not in December to try to figure out what reconciliations are in balance or out of balance, there's a lot of things that go on during year-end. But I think the more important things are really W-2 related, we take a look at withholdings with no taxable wages, we make sure that we don't exceed annual limits, we ensure that our withholdings

are balanced between our employment tax returns and the general ledger and the tax balances module that we have in our payroll system.

So it is extremely hard to try to do that in a condensed period of time when you got 26 different pay periods, 12 months, we have a 100,000 employees, it's just impossible to find something that is out of balance. So really we treat payroll year-end like someone would be preparing for a 26 mile marathon. If you were trying to gear up for a marathon you wouldn't start training for a marathon three weeks before the race, no, you'd probably start preparing about six months ahead of time to give yourself the best opportunities for success, and simply put, that's what we do at year-end.

Nina Talley: That is what everyone should be doing. I think that many of our listeners already know that if you put it off, you're creating the problem for yourself. And I think road mapping is one of the most helpful things all of us can do for our jobs and if your roadmap has to change, change it, it's not written in stone. But definitely get that roadmap together, work with your department and figure out the milestones you need to hit to make yourself successful.

Martin Armstron...: Absolutely. Couldn't agree more.

Nina Talley: So while I was doing a little bit of research in preparation for this episode, I kept coming across something called the vision to zero concept, which I had heard of applied in different ways before but never applied to payroll. So can you tell our listeners a bit about what the vision to zero concept is and how it could best be achieved in a payroll department?

Martin Armstron...: Sure, absolutely. So we came up with this payrolls journey to zero is what we call it and it's really our vision because we had to make a distinction between what is a mission and what is a vision. A mission is something we strive to do every single day and if you're in a payroll environment as a practitioner your mission hands down is to issue perfect paychecks every day, we pay people every day, every two weeks, whatever your pay cycle is, that's the mission hands down. The vision is something that we're striving and making plans to achieve over the next 12 months, 18 months, 24 months, whatever the time period is, but we know it's in the vision. And so because it's visionary, something we're striving for during that period of time, we really came up with four kind of concepts that we want to strive for over time that when that time comes we would've met it. And I remember the name of these four concepts by using the acronym MEND, like I want to mend something, M-E-N-D.

And so the first one is, our journey to zero is to have zero manual efforts, that's the M, the E is to have zero errors, N is to have zero non-value added activities in our processes, and finally the D is to have zero dissatisfied customers. Now, I recognize someone listening to this might say, this is impossible to have zero errors, right? Because when you think about it, all of our work is given to us by someone else so that means this supply chain that we're dealing with has to

work perfectly every single time. But I will tell you, if you look at any benchmarking accuracy rate, the average for just your peer groups for accuracy rate is 99.87% so this can be achieved and is not monumental to do so. So that's our vision which is journey to zero and we're making tremendous strides in having zero manual efforts, zero errors, zero non-value added activities and zero dissatisfied customers. So that's what we're hanging our hat on, it's our calling cards, our North Star for what we do here.

Nina Talley: And for people who think that, well, you can't have zero errors and you can't have zero dissatisfied customers, the laws of chaos say that there has to be something that will go wrong. And that's true but that doesn't mean that your goal shouldn't be zero dissatisfied customers and zero errors, it's always what we shoot for. We're human, to be human is to error and nobody wants it in payroll but it does have to happen on occasion but just shoot for the goal and I think that it's important to give yourself a goal. I know that so many of us without actually having something set down, I'm trying to reach this, it can feel a little intangible to improve but I think that having a goal that you're always working towards is so helpful.

Martin Armstron...: Yeah. You know what? It kind of brings me back Nina to this saying, and you may have heard this before, and that is, if you don't know where you're going any road will take you there, right? So to your point, you got to have a goal so you know where that destiny is at some point where you'll reach it, that's very true.

Nina Talley: So I know that you are using lean principles to sort of achieve this zero concept vision. And for our listeners who aren't necessarily familiar can you discuss a little bit about what lean principles are and how they can be applied to payroll management?

Martin Armstron...: Absolutely. At it's highest level the definite for lean is the elimination of waste and non-value added activities. So a basic lean principle is that if an action that you're taking adds value to delivering that perfect paycheck that we talked about for the mission for everybody, then you should keep it, and if it doesn't, if your actions don't lead to a perfect paycheck, you should eliminate it or if it can't be 100% eliminated, significantly minimize it. Because every process has activities and working in payroll anybody will tell you that we're a transactional type of shop, we have a number of transactions, each one of those transactions come with processes and each processes have activities. So when we apply lean principles we're asking constantly to ourselves, if we don't do this particular activity within this process will it change the desired result of issuing a perfect paycheck? And if it will change it then we should keep it.

If it has no earthly mention to the perfect paycheck outcome, we should eliminate it because we're doing something that has no value into producing a perfect paycheck. So some of the lean principles, I'll go over this pretty quickly, is we define value. So the question is, what does value mean? Well, in lean it is,

what is the customer willing to pay for? Payroll is a business all by itself, you know that by the ADPs of the world, paycheck is everything, people don't come to work for free, they come to get paid and there's processes and companies who do nothing but do that. And so when you think about value as a customer I have to say, if you told me all the activities that you're doing on my behalf to pay people and you itemize them out, would I be happy with paying for every single one of those? And if the answer is yes then I found value in you doing that so I can get my deliverable and that is having people paid.

And if I don't think that I should be paying for this that means I don't value that activity and I wouldn't be willing to pay for it and that's quite frankly how we define value. Another principle for lean is what we call value stream mapping where you put all your activities and processes documented on a document and we ask ourselves of all these different activities within this process we categorize above with these three categories and that is value added one and value added two, value added speaks for itself, we add value when we continue doing it. And then there are going to be some things that we say, now, and they're not really value added but we got to continue to do this.

And then there's going to be some items that we totally know aren't value added, so that's the value stream mapping. And the last one I'll talk about is flow, creating flow. One of the hallmarks of lean is to have things go predict through a system and a process without interruption. And when you have a lot of starts and stops in a process, that interrupts the flow and therein lies a process that is not finally tuned, if you will. So we always want to create that flow where we can have predictable workflows with no interruptions in a process. And so at a very high level I would say, that's what lean is, elimination of waste and non-value add activities and then defining value, having a value stream mapping and creating flow are three management principles of lean.

Nina Talley:

You don't have to take on your payroll journey alone, being a part of the American Payroll Association means having exclusive access to resources that can help you carry the load of payroll compliance. Membership in the APA helps you do your job better and keep your company compliant, you'll have the opportunity to connect with the largest network of payroll leaders, get the latest payroll compliance news with expert analysis and receive deep discounts on world class education and publications. Other benefits include free eBooks, events, and webinars, help with your compliance questions through the APAs ListServ and hotline referral service, training specific to earning payroll certification credentials, and much more. Invest in your payroll career, join the APA today. Visit americanpayroll.org to learn more.

To our listeners who are interested in learning more about lean and lean principles there are so many certifications and just explainer videos out there. Lean is often applied to software methodologies but there is incredible use in applying in other processes as well. Feel free to search for lean principles, you'll learn a lot. And something that I think that all payroll professionals are very

mindful of is waste, what are some of the key indicators of waste in a payroll department and how can they be eliminated through best practices?

Martin Armstron...: Yeah, well, you can definitely spot waste by having too many manual processes. If you work in an environment right now where all you're doing is pushing paper, finding signatures, and that is not automated, or can't be done online, that is a real good indicator that there is wast in your department because you're not using automation. So too many manual processes would be one and this next one will be a career killer and that is, a high number of overpayments, underpayments, or in some cases where employees don't even receive a paycheck at all which is almost unforgivable, that's for sure. If you have too many of those, too many adjustment checks, one way or the other that is a great indication that you have lean wasteful activities that don't produce a perfect paycheck.

Another thing too is, I would say a lack of competencies in the workforce, right? Sometimes people are underutilized, some are overutilized or some just don't have right competent skill sets. For us in payroll we're a compliance shop that means, you got to have somebody with competencies in the areas of wage in our employment taxes, garnishments, all of those things that are legal type of deliverables that will get you in trouble for sure. And then the last thing I'll say, Nina, is how you can spot the lack of reporting the outcome of what you do, there's no metric reporting. I just can't even think about working in a place where I cannot measure my own outcome, I won't be able to tell my story and I won't have any kind of a supporting documentation to get the things that I want. For me data is everything and measuring how well we're doing it is very key.

Nina Talley: I agree. In a few episodes back we were joined by Iggy Svoboda and we really dove into the power of data driven storytelling for a payroll professional because oftentimes it's hard to prove that you have made process improvements because honestly, if everybody is getting paid, everybody is generally pretty happy with you. So if you have the data that shows that you are making improvements, you're not just doing the day to day, you are doing something different and building value for the company, it will help you build your career out more.

And something that I would like to mention to the employers out there is that if you are finding waste in your payroll departments, which let's be honest, it happens, look at where it's coming from and if you do have a lot of amendment checks going out and it might be a competency issue, look at your team but also recognize and understand that there is a little bit of a workforce understaffing right now. And what you might want to do is invest in that team, maybe pay for their CPP courses, that could very well pay off by bringing up the competency of your department to a point where it's no longer an issue.

Martin Armstron...: That's right. And you know what Nina? This brings me to another kind of saying that I use sometimes and this is from a guy named William Deming and I think the saying is something like, "Without data your opinion is just like everyone else's," and therein lies why I kind of put a premium on data because I'll never win an argument with just my opinion, it's always going to be fact based. So if nothing else I think we should keep that in mind as well.

Nina Talley: What an excellent quote, that's so true. Without data your opinion is just like everybody else's, I love that. And it's something that we should all keep in mind, make sure that you are finding and tracking metrics, it will help you catch anything that you are slacking on a little, or maybe we let slip through the cracks over the last year. Let's all be honest, life has been hard and it'll help you catch any mistakes ahead of time and it'll help you improve your own processes so that you can carve out a better seat for yourself at the table. And something I'd like to dive in a little bit deeper with you is, what are the tools you can use to implement these types of lean principles that can help you cut out this type of waste?

Martin Armstron...: The great thing about lean is you really don't have to do a lot of legwork because it already tells you what type of strategies or actions you can use based on what you're trying to achieve. And so some of the lean tools that I like to use and one of the other great things before I get into the lean tools is that there is nothing you need to buy or build, there's no software you need to implement tools, you just need to know some concepts and lean tools then you decide what to use based on what you to solve as I mentioned earlier. So some of the lean tools that I use is something called FMEA, F-M-E-A, that means failures, modes, effects and analysis.

I use this to identify failures and implement some type of detection systems to prevent those failures from impacting employees and then processes. Another tool I use is the value stream mapping, and I mentioned that earlier, to streamline value added and non-value activities within a process so I can really get that process down to the very bare minimum I can possibly do and still get a high premium result. Now, we always say, I want to get the highest possible quality at the lowest possible price point and value stream mapping helps to do that. And then another simple thing I use is a Japanese word in lean called poka-yoke and what that really means is mistake proofing.

So we have a lot of processes, a lot of pages that we ask people to fill out, whether it's on the time and attendance side or payroll processing or tax or whatever it is, and simple things like having a dropdown menu that has information that people have to choose from, from an end user page or forms or wherever this dropdown menu might be versus having them enter data themselves, then that's going to be data I'm not looking for or I can't even use to achieve my perfect paycheck is a waste of time. So kind of gearing them to what I think they should be using so I can use it in a more meaningful way is a great kind of idea for a mistake proofing. And so you can just think about all the

different things that people give you information and you can't use it, well, you can avoid all that by adding some poka-yoke or a mistake proofing in the processes forms online, drop down menus, whatever.

Nina Talley: And another thing that that helps you do is it helps you standardize your data so that then you can begin to automate it. That is an incredible point and I think that just making things easier for your end user it's something that is not necessarily always at the top of our mind because we want to make our lives easier. By making the end user's life a little bit easier you can buy yourself so much time down the road, it's just about setting it up now to save you time and likely money eventually. Sort of related to that, I think that we've all gotten a bit more familiar with technology since March of 2020 but there was a lot of rapid adoption for in the moment needs. Now that we're a bit more settled are there any emerging technologies that can be used to help payroll professionals implement departmental best practices?

Martin Armstron...: I wouldn't call them really emerging technology, I'd say, because right now people have been hung up on operating in a virtual environment, they're really big right now on business process continuation or BCP, business continuity processing, I should say. But things that I want to focus on for best practices that should be implemented, whether it's new technology or emerging technology or not, is really thinking about analyzing information to help the business however your organization is structured, where they can manage data employees and desired outcomes better with the data that you're providing them. And so for that I would say, this would include determining what metrics are important in your company, what do people say is the most important thing that they would use to better manage labor, data, employee, and whatever outcomes you're looking for. And that really just includes implementing those measurements, whatever the company says they deem to be important, but more importantly, presenting those metrics and information in a manner that is really simple, easy, and actionable for people leaders to use.

And so I don't know if you would call this emerging technology or not but when we talk about payroll analytics is really in two different phases. And I really got this from the hacker group cause we have a subscription for them, they really broke this down in such a simple and easy way to look at metrics and how they could be meaningful for other people. The first two things are kind of run into business, right? Providing what we call descriptive analytics and all that simply means is, what happened? You can say what happened through some ad hoc reporting or just some standard reporting just describing what it is. And then the second part of that when we run the business with the descriptive is then diagnostic, right? Why did it happen? We're already talking about what happened, but why did it happen? And we could provide queries and drill downs and correlations and some statistical analysis and data mining to be diagnostic in that way.

And then when you want to transform the business after we kind of cleared those two hurdles, the last two types of analytics that we're doing here at Charter, one is called predictive analytics and that is predicting what will happen. So we give some advanced visualization, some predictive modeling, some alerts, we do a lot of alerts, and then what if analysis, just like you would in Excel. And then the last one Nina is prescriptive, how do we make it happen? This is being really intent on how we make it happen. And again, we can use simulations, do a lot of forecasting, optimization, machine learning and then automated decisions. And for me, we have so much data in payroll if you are concentrated in this analytics and really making an emphasis on giving us data for people that can make informed decisions, that is a perfect roadmap in which to do so.

Nina Talley:

I completely agree. I think that analytics is such an exceptional technology to use for best practices because it can actually inform what your best practices are. It's so powerful and if you aren't already collecting data and metrics off of your payroll, you need to be doing so. It will be the next era of payroll, we'll be completely based on analytics and we're seeing the industry move that way already before the pandemic. Now that we've all moved so remotely, it's put this spotlight on technology and how it can sort of help and inform our payroll departments. But if you are not already on the analytics train, you need to buy your ticket right now. And I've one sort of last best practices question for you and it's a little bit of a cheat, but let's be honest, everyone loves a cheat sheet. Can you give our listeners a payroll best practices roadmap to go by?

Martin Armstron...:

Absolutely. For anything, especially if you're on a new journey on doing whatever it is, best practice is certainly one of them, you got to have some goals, that is number one, goals, what are we trying to achieve here? Right? And from that we got to create a vision. Goals is really the first thing and then underneath of that, after you've figure out what the goals are then creating a vision. And you may ask yourself, well, I don't even know where to start, there's so many things that need attention, I would say, just identify what hurts the most and I call those pain points. What hurts the most? When you're doing some really good payroll accuracy, getting things right 100% at a time, what's the one thing that stops you from doing that? And you would also be, I think, smart to ask your stakeholders, folks who work with you, and give you your work quite honestly, whether that be compensation or employee service center or benefits or wherever you get your work from, ask them if there's any pain points that you can then make some goals out of and then create a vision.

And then you got to plan, you got to make some plans after you've determined what you're going to work on with regards to goals. And the plans to me from what I'm describing today is really the hardest thing because it is how we're going to do it, how we're going to achieve whatever it is that we say we're going to do, then we got to communicate that strategy, right? That action plan, the plans, and then we got to measure it, and we've been talking about analytics and whatnot. So measuring is just really results, keeping yourself honest and a

lot of people use the smart technique and that would be being specific, measurable, attainable, realistic, and then having something that's time-bound driven.

And then the last one I would say, Nina, is rewards. You got to ask yourself when you're going down this best practices roadmap you're asking people to do things from a change management standpoint that maybe they haven't done before. So you got to ask yourself and answer this question that people that you're asking to make these changes are already asking themselves and that is, what's in it for me? You've already heard of that, we're not making anything new out of here. Why would somebody want to do this? And you got to have something in it for them to want to do it so that's what we call rewards. Then you measure for results and hopefully you can sustain that momentum to keep that train, as you mentioned earlier, rolling on all optimum levels.

Nina Talley: What an excellent roadmap. And I think that all payroll professionals know that each department, each process, is unique and it absolutely should be. But I think that that's a beautiful starting point for anyone who would like to begin thinking about implementing best practices into their department so that they can save themselves a bit more time and headaches. So now is the time in our podcast for something we like to call payroll nightmares. And we ask our listeners to send us their payroll nightmares to podcasts@americanpayroll.org, or leave us a comment on the APAs Facebook page. Martin, do you have a payroll nightmare for our listeners?

Martin Armstron...: I do. And somewhat embarrassed to tell you this but it happened to me a long time ago and I've learned lessons from this. But some people know I used to work in Las Vegas in the gaming industry and so I was working at Caesars Entertainment some years ago and I know how long this was but I'll never forget, it's almost like yesterday. And to make the long story short, we had 100,000 employees at Caesars Entertainment when I was there, we had 102 unions, so I'm just setting you up with the background on what I was working with. Now, with all that said Nina, I had to rerun W-2s not once, not twice, but three times. I hit the trifecta of rerunning W-2s for a 100,000 employees in a highly regulated union environment three times in one calendar year. And I'm not talking over a five year period time, I'm talking about in the same calendar year, I mean, that was painful, it was a nightmare, if I was to do that today I wouldn't be here the next day, I can guarantee you that.

But I'll tell you, what could happen did happen in my stint there for that accounting year, the CFO called me up to his office, said, "What the hell is going on Martin?" I tried to give him explanations, he called them excuses, I had to get a lecture about the definition between excuses and explanations which I still remember almost word for word right now, and I learned a valuable lesson and that was trust but verify. I put too much trust in other people when they said they did it instead of trusting them but also verifying. And my CFO at the time when he was giving me some feedback he was saying, you know what Martin?

You need to do more verifying, more asking questions because there's more power in a question asked than in the information given, that's the quote he gave me. This is probably almost 20 years ago, I'd say, and I still remember that quote as if he just told it to me a minute ago, there's more power in a question asked than in the information given.

And so I learned a good lesson because now after learning that hard lesson, and it was painful, I decided that I'm going to take care of my own destiny. And to this day, Nina, right here where I work at Charter Communications, 2021, we run a number of reports so we can always ensure that the outcome that we're looking for is definitely on its way of getting there. So we run probably about out 30 reports in different areas, whether it be in time and attendance, employment taxes, limits, garnishments, whatever they are, everytime a payroll is processed we run these reports to try to catch anomalies in our payroll. And quite honestly over a period of time we've learned from a lot of different mistakes we've had and when we've learned from those mistakes we've added another report. So maybe I talk to you again in another, I don't know how long it would be, we'll be up to 40 reports, I mean, I don't know. The bottom line is, I went from kind being a failure to a four time winner of Prism Award.

Nina Talley:

That is a really beautiful arc. And I think that it ties in a really lovely way with what you said about mistake proofing is trust but verify. Everyone is human, everyone can make a mistake and just verify, put the process in place and get the report and if you make a mistake, make a new report. So we don't like to leave things on a negative note here so I have one more question for you Martin, what is the best piece of payroll advice you have ever been given, or what's the piece of advice that you wish somebody had given you?

Martin Armstron...:

My goodness. Well, I'll tell you what, I was doing something for someone else a couple months ago and they asked me if I were to write a book what it would be named and I said, if somebody would've told me, that would be the name of my book, and as far as this advice, if somebody would've told me. So I will tell you that would be the book that I would've written as far as that but I actually did get good payroll advice and I'll share it with you now and that is, success should be no accident but instead it should be habitual. I don't know if you ever heard this booking, Nina, it's called Atomic Habits from a guy named James Clear, it is just a great book, I would recommend anybody who's listening to this podcast to get that book from James Clear it's called Atomic Habits.

It's really in line with the piece of advice that I got that I'd say was the best advice and that is, success should be no accident, we should be doing actions, putting in strategy or whatever it is to make sure that whatever those actions that we're doing they become second nature habitual. And so I'm going to give you one last quote that James Clear out of this Atomic Habits book that I just hang here in my office, I'm referring to it every now and then, it says here, your outcomes are a lagging measure of your habits, your net worth is a lagging measure of your financial habits, your weight is a lagging measure of your eating

habits, your knowledge is a lagging measure of your learning habits, your clutter is a lagging measure of your cleaning habits, you get what you repeat. And that is so powerful to me.

Nina Talley: That is very powerful, you get what you repeat. I love wrapping our show with excellent advice like that. And Martin, thank you so much for joining us today and sharing all of your expertise with our listeners. It's easy to talk about best practices but you dove in deep and I know you helped make someone's job easier today.

Martin Armstron...: Well, you know what? I really appreciate the opportunity to be here with you Nina, I listen to these podcasts all the time. I'm just honored to be given an opportunity to spend some time with you today on yet another great podcast, so thank you very much.

Nina Talley: Well, the honor and pleasure was all mine. And I also want to take a moment to thank all of our listeners out there, without you PayTalk would not be possible. Make sure you rate, review and subscribe on your preferred podcast streaming service, that is the best way to support this podcast and ensure that we can continue to bring you the human stories that make payroll so personal. Until next time folks, this has been your host Nina Talley with PayTalk.

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