

When it Mattered

Episode 31: Katrina Jones

Chitra Ragavan: When Katrina Jones' husband passed away at a young age, she was left to raise two kids on her own, forcing her to drop out of college to confront her new responsibilities. It would prove to be the most challenging time of her life.

Chitra Ragavan: Hello everyone, I'm Chitra Ragavan and this is When It Mattered. This episode is brought to you by Goodstory, an advisory firm helping technology startups find their narrative.

Chitra Ragavan: When her husband died, what kept Jones going was not just the support she got from her extended family but lessons from her grandfather, a street smart hustler who left a priceless legacy. Joining me now is Katrina Jones, Vice President of the single family mortgage business at Fannie Mae. Jones has worked in the mortgage/finance industry for more than 30 years, where she has spearheaded efforts to make the dream of home ownership a reality for Americans. Jones has been recognized and honored for her advocacy of home ownership as a wealth creation tool for generations. Katrina, welcome to the podcast.

Katrina Jones: Thank you for having me. I appreciate it.

Chitra Ragavan: Tell us a little bit about yourself.

Katrina Jones: Oh, I'm the oldest of five kids, only girl, and grew up in a military family. I was born in Fort Dix, New Jersey, and lived just about everywhere. And when my dad moved back here to Washington, D.C., he retired at Fort Myer, so I call D.C., affectionately, my home.

Chitra Ragavan: And how did you end up in the housing business and here at Fannie Mae?

Katrina Jones: Oh, well, everybody who gets into the housing industry, we typically get into it by accident. I happened to have the opportunity when I was a contractor, very young in my work life, to work for a mortgage company helping people get a home, processing loans for mortgages. And quite honestly, loved it largely because of the

impact that I was having. Had no idea what I was doing, but I learned fast and spent a lot of time in a primary mortgage industry. When my grandmother passed in the late nineties, I decided to move back to home where the nucleus is and had an opportunity to interview for a position here at Fannie Mae, where I was hired and have been here for the last 25 or so years.

Chitra Ragavan: Your success in life was shaped in some significant way by your grandfather. Tell us a little bit about who he was and why he became such an important figure in the family.

Katrina Jones: My grandfather, our patriarch, he was born in 1990 on a plantation. He's a son of a previous slave, and he prided himself on the fact that at a very young age he knew he was different. He knew he was strong-minded and stubborn. And he ended up dropping out of school, believe it or not, in the second grade and running away from home at the tender age of 12. He lived down in an area called Culpeper, Virginia or Caroline County, Virginia, which is south of Fredericksburg, a little north of Richmond, but far enough to be far from D.C. He walked from Caroline County to Washington, D.C.

Katrina Jones: And so I asked my mom what was in Washington, D.C. She said, "Well, you know your grandfather, he was a hustler. Jobs were in Washington, D.C." A new opportunity and hope for a future was in Washington, D.C., so he settled down in D.C. Had an opportunity to get some odd jobs when he was young; and I think for him, that's been his entrepreneurialship and hustler will stepped in because this is a 12-year-old kid who's trying to feed himself and look for an opportunity to survive.

Chitra Ragavan: What was his name and how did he survive?

Katrina Jones: George Carter, he was the second oldest of eight children. I will tell you my grandfather survived because he had passions in life: God, family, and just a view of being a hustler. Always willing to do the jobs that no one else will do; but, more importantly, doing them better than anyone else would do it. I think for him, that's how he survived. And I think for him being here in Washington, D.C., giving him an opportunity to set a new chapter for himself. And I say new chapter, remember, he's only 12, setting a new chapter for himself and a city where I'm so excited he came here because it opened up worlds of opportunity for our family.

Chitra Ragavan: Tell me some of the jobs he held starting from the age of 12. I mean, what did he do to survive and what was his hustle? What were the street hustles?

Katrina Jones: Yeah. Oh yeah. My mother would share with me all the things he did. I didn't even know they existed back then, but trying to be a busboy and cleaning out garbage cans on the street and laying train tracks around the Washington, D.C. Area. Remember, there were some streetcars here in Washington, D.C., so laying down street cars, keeping the streetcar rails clean. It's manual work, self-learner. And I would also offer self-learner because remember he dropped out of school in the second grade, could not read, could not write very well, but knew enough to be street smart and had a wicked sort of common sense about him.

Chitra Ragavan: And did he sleep on the street?

Katrina Jones: Of course, of course. Slept on the streets, slept in hallways, slept in lobbies when they allowed them to be in lobbies. But again, this is a person who recognized that he's going to have to do what he had to do. And my mother would tell me stories about him asking for positions or jobs. And as you can imagine, you're sleeping on the street, probably not taking a lot of baths. Cleanliness is probably not top of mind. And she said people would just look at him and turn him away.

Katrina Jones: But every now and then someone will say, "Well, come in if you think you can do this, we'll give you a trial period." Would not pay him, by the way. Would not pay him, but he would come in and be so impressive with his ability to learn, his ability to be self-driven, his ability to really take whatever challenges that came his way and made it his own and make it successful. My mom laughed. He would be able to get a job in no time because people saw, "Oh, I didn't know what I had." It was a diamond in the rough.

Chitra Ragavan: And he was a bit of a ladies man, wasn't it?

Katrina Jones: Oh, most definitely. Before he met my grandmother, he was previously married and he apparently went on a double date. I said, "But mom, he was married." Yes, he went on a double date with one of his brothers. He sees my grandmother sitting a afar in the house where his brother was dating the sister. He sees the little sister and he says, "Ah, I want that one."

Katrina Jones: I said, "What do you mean he wants that one?" My grandmother was quite young. She's 18 years his junior, but he decides he's going to do whatever it takes to win over my grandmother. Her name was Idella, but he called her affectionately Doll because she looked like a doll baby to him. He ended up getting a divorce from his first wife. And I guess at the time, you have to wait six months

before you can get remarried. Sure enough, in October 1942, my grandfather and my grandmother married each other here in Arlington.

Katrina Jones: And she said, "I only have three things of you, George. I want you to ensure we had God at the center of our lives. I want you to ensure that family is top of mind for you. I want you to put me in a home and I want you to know I want a family."

Katrina Jones: "What? All right, that's what I'm going to do."

Chitra Ragavan: And he was what, 40, at the time?

Katrina Jones: Well, he was probably, I would say, late thirties because here's what happened. He ended up buying property. The first of many lots, he bought in the Arlington, Virginia for a mere \$175, mortgage payment of about \$10 a month and set on a quest to fulfill her requirements before he would marry her. Once he did that, my grandmother absolutely married him but then she went on to tell him, "I want kids too." And he remembered that she did say that was part of the requirements of being her husband.

Katrina Jones: "And I want you to join the church and become a deacon." When my mother was born, she is the third or fourth, I can't remember in her order of eight children. And she says, "I don't know how my grandfather had any energy," because he was easily in his late forties when she was born. And all she knew was he would get up in the morning at 5:00 AM. He would be gone all day. She wouldn't see him again until probably seven, eight at night. Back then all the kids would go to sleep in preparation for school.

Katrina Jones: But she said she just remembered this is the person who comes in late at night. My grandmother would dust off the shoes, get them ready for the next day. She would see him on Sundays because that's when they would go to church, but he was hard working all the time. That's what my mother remembers about him.

Chitra Ragavan: Now here's the important thing. He didn't know how to read or write.

Katrina Jones: Could not read or write. But my grandmother, who had a sixth education, taught him to sign his name.

Chitra Ragavan: When he bought the house...

Katrina Jones: He used his mark, the X. Back then, if you couldn't read or write you mark with an X, your sign.

Chitra Ragavan: He was a hustler and he had a lot of gigs. And how much money did he even make?

Katrina Jones: Oh, that's a great question. I asked my mom if she remembered and she said, "I remember an IRS statement and when it came back from 1951 or so, he was making probably about \$580 a year," raising a family of eight, living in Arlington, Virginia, getting his hustle on. Amazing.

Chitra Ragavan: Definitely. And that house, did he built it himself?

Katrina Jones: Oh, think about this. He built it himself. Back then, he's a hustling kind of guy. He's not going to be able to afford an architect. He's not going to have blueprints. He's not going to have a game plan. He knew, "I'm going to have to build a house," so he built a structure. The first structure was a three-room structure. And as the family grew, so did the structure. Mind you, we have a lot of guidelines and provisions in the ordinances on how you build homes. There was nothing traditional about that house, five doors, more than 30 windows.

Katrina Jones: "Oh, by the way, George, I need a bathroom there."

Katrina Jones: "Let me just knock down that wall and put a bathroom over there."

Katrina Jones: Nothing traditional about that house. There were always two kitchens, one upstairs for the winter and one downstairs for the summer. No central air conditioning. Windows were just open, put in a screen with some netting. It was just what we called, that's a scrappy house to go with the scrappy gentleman, who managed to fulfill his wife's dream of creating a home in Arlington where she could raise her family. Kind of a cool thing. But he built it all from his brain, his head, and something he would write down and draw out, and he and my grandmother went about building this crazy house.

Chitra Ragavan: Well, it's fascinating that this house came to represent so much. Given the time in history, this was post-war-

Katrina Jones: In the forties.

Chitra Ragavan: ... in the forties. What were the times like and what was the extent of this accomplishment for him?

Katrina Jones: Yeah. I believe we were in the throws of the Depression at the time, if you recall. And I remember my mother said that it was hard for my grandfather to get a mortgage, so think about that. He just went

out and bought this piece of property in Arlington, first of many lots he bought. He could not get a mortgage, so what happened is the owner of the lot would just take back the mortgage and he would make his mortgage payments to this person.

Katrina Jones: For my grandfather, that was kind of hard because he definitely doesn't believe in going into debt. He believes you need to save for everything you want. And the fact that he had to get a mortgage, and get a mortgage not at a traditional bank but through someone who owned the lot and would take back the mortgage, he realized that was sort of the stepping stone that would allow him to expand, not only his ability to purchase more lots in the Arlington area, but allow him to expand on the lot he already had and grow his home.

Chitra Ragavan: He understood the value of property-

Katrina Jones: Absolutely.

Chitra Ragavan: ... and real estate despite the lack of education.

Katrina Jones: And despite the lack of access.

Chitra Ragavan: And access.

Katrina Jones: Exactly. Think about that. "I don't have an education. I really don't understand how to purchase this particular property that my wife wants. I need stability. I want to be connected to a community." That's what home ownership meant to him. And so he figured out how to do it. And not only did he buy his first of many lots to come, what I'm most proud of is that property has become sort of the heart of our family.

Katrina Jones: I don't know how many people are familiar with the Arlington, Virginia area, but what he purchased for \$175, his first lot, properties now go for well over a million dollars in that area. You think about that while it's from the forties to now, he had the foresight and the wisdom to appreciate, "I'm going to create generational wealth for my family. I'm going to leave a legacy for my family. Not only family, not only community, not only sort of the love of neighbors, I'm going to create wealth for my family that we would otherwise never have without it." Think about that.

Katrina Jones: And our family, we have our fair share, like most families, with generational renters; and there's nothing wrong with that. It's absolutely, that's your home. But the fact that my grandfather without a formal education, the ability to read or write, knew to

purchase land; and it was through that land, it would become an opportunity for us to expand our own P&L and have a very strong asset in this family. It's so powerful for us.

Chitra Ragavan: How many pieces of property did he end up buying?

Katrina Jones: Oh gosh, a lot. My uncle lives directly behind... By the way, we still have that land. My mother rebuilt the crazy home my grandfather built. By the way, when they took down the home, did I tell you there was a door on the roof because my grandfather used any kind of supplies he could get to make this house work? She said, "Your grandfather built this house to never come down, didn't he?" I said, "Absolutely. If you knew George Carter, that was his MO."

Katrina Jones: But my mom rebuilt a new home on the lots. There are four lots that she still has there. My uncle, who lived behind her, he has two lots. And then my grandfather also had an adjacent lot next to us that my uncle subleased from him. We still have a few pieces of his hard work and memories that he invested in for the benefit of our family, in the family. You can appreciate my children know, this land, this legacy my grandfather left for us will stay in the family, guys.

Chitra Ragavan: Oh, it's really cool that you're in the housing industry. But you weren't particularly inspired by him to get into housing, you just wound up here?

Katrina Jones: Totally, by accident. And you know what's interesting about that? I don't think we, as a country, appreciate the value of home ownership and what it can mean for communities, what it can do for families and the value it can bring for future generations. And the fact that I got into this business by accident, I'm so grateful for it. And I would always say, my grandfather would tell me as I'm raising two boys by myself and trying to figure out how to get my hustle on to raise these two boys, "Figure out the best opportunities that are going to take care of you and your family. But those opportunities need to be long lasting to sustain you over a long period of time." It's a blessing that I got into this industry and I've been able to do this for 30 years. And it's a blessing that the work that we do helps people realize the dream of homeownership in a very meaningful way.

Chitra Ragavan: You became a single mom at a relatively young age, and what was that like and how did sort of your grandpa's wisdom and words help you during that? Tell me what happened then.

Katrina Jones: I always appreciate that when my grandfather walked from Caroline County, Virginia to D.C., he didn't have a game plan. And I'm sure there were a lot of challenges and tribulations that came his way, but he took every single one of them. He never apologized for them. He never became a victim because of it. I said to myself, "All right, I'm a single mom. I've got two boys I got to raise here. I'm not going to be a victim. I got to take care of two boys. I'm going to bring in my village." That's what we call my family. "And we're going to raise them together."

Katrina Jones: I will tell you my biggest concern was making sure my boys had the same experiences as a family with a mom and dad in it. I probably went overboard in some places where I remember for seven years I coached little league football because, by golly, my boys are going to play every sport. They're going to get exposed to every opportunity and athletics, and I tend to love to tell coaches how to coach when I'm out there as a parent. Anybody out there who's a parent knows that when your kids are out there, you can't help yourself.

Katrina Jones: And so I remember one of the head coaches said, "Little lady, if you think you can do better than us, why don't you come on out here?" Seven years later I did this. And I chuckle, I ran the offense for a little league football team. I coached from 10 to 15-year-old kids and I got all of my offensive plays off Madden, the video game. I've never played football, so I had to figure out what my grandfather would do. Okay, you learn it. You figure it out, you then figure out how to apply it, and most importantly, you teach it.

Katrina Jones: My boys, to this day, I remember when they went off to college, they said, "Mom, I didn't even know that was a big deal until I told one of my buddies in school, 'Oh yeah, my mom ran our offense. That's a play she used to run for us.' They looked at me like I had three heads. I realized that was kind of a big deal, what you were doing." But that's what my grandfather would expect of us. No opportunity is too big. No challenge is too hard. Every mountain is worthy of a climb and when you get to the top, you'll be rewarded because of it.

Katrina Jones: And I had two boys that were looking to me to give them the same experiences any co-parenting couple would have for their kids, and I wanted to make sure I did that. That's just one extreme example, but one that I'm most proud of because it's just illustrative of how I've raised my boys to be scrappy like my grandfather, understand challenges, meet them head on and do a darn good job so you can take on the next one.

Chitra Ragavan: You say that that was the most challenging period of your life.

Katrina Jones: Yeah.

Chitra Ragavan: In what way?

Katrina Jones: You could appreciate the statistics are not good for a person of color, a single parent raising two boys, right? Living paycheck to paycheck, having to rely very much on my family for not only social support, emotional support, sometimes financial support. I didn't have any kind of insurance I could fall back on. Here I sat being provider, being coach, being a disciplinarian, being mom, I'm having to play multiple roles and I realized that you go to work and you do your nine-to-five job. But then when I go home, my second full-time job kicks in. Now, I've got to be a mom, a dad, a parent, a tutor.

Katrina Jones: And my kids are amazing boys. We always have the one that's a self-starter, does a great job. There's always that other one that demands more of you and more of your time. And growing up, and I always appreciate being a young mom that I have the energy to take on all of the challenges, but my boys needed a lot of me and from me and I'm grateful that I was there for them. But it was nonstop getting up in the morning, ensuring that lunches were packed the night before, organizing clothes, and so I became the master of organization.

Katrina Jones: I remember not having money to get my boys' haircuts, which is kind of an important thing to do. And so, you know what, I can do this, and this is before the days of YouTube. I taught myself how to cut my boy's hair. Now, fortunately, they are young, they didn't realize all the missteps. I just filled it in with a little bit of makeup. Nobody could see the next day. It was great, but it's just things like that. That's what my grandmother and grandfather would expect us to do. "You'll figure it out. It's not going to be great. It'll be good enough." And over time I became the master hair cutter in our family. My brother started to come to me to get haircuts.

Katrina Jones: Okay, it took a while to get there, but my point is it was a challenge because all the things you take for granted today when people have support. They have husbands, they have a network that they can fall on. A lot of it fell on me and a lot of it fell on me being an extreme extrovert to expand my network, not just with my family, but with other families with which I can barter services. "I'll take care of your kids tonight. Can you do mine tonight? Can you take mine to this game? Can you do that practice?" You just become

sort of very scrappy in the way you think about leveraging your network, your neighbors, your family to help you raise two boys that look to you for guidance and leadership.

Chitra Ragavan: And in terms of education, your grandfather always said education was important.

Katrina Jones: Critical.

Chitra Ragavan: But you had to drop out of college and it took you a while to get back in the game, and for your mom too.

Katrina Jones: Yeah. It's interesting because in our family, while education was critical, I just said my grandfather had a second grade education and my grandmother had a sixth grade education, but education was critical. And the fact that I had to drop out of school... Was the first grandchild to go away to college and I had to drop out to take care of my boys, my mother was just devastated. I said, "Mom, I am the granddaughter of George Carter. I will get my degree." It took me a while. But 20 years later, I have not only undergraduate, I have my MBA from GW. My family just beams with pride because I didn't let them down. I lived up to what was important for our grandfather and fulfilled what he would want for his future generations to come.

Chitra Ragavan: Given your depth of knowledge about the housing industry and given this long generational history of owning property, what do you think is the difference today and what challenges are we facing with the housing market because they are considerable?

Katrina Jones: There's many, right? I could spend a whole day talking through them. I think the biggest challenge from what I can see and I think to my family, it's a lack of affordable housing. Many folks in my family live quite a distance from where they can afford to live from where they work, and it just puts all kinds of pressures on their ability to be able to live, have a very well-balanced family life because you spend most of your time commuting, and so I think that's a challenge for us as a country, especially as a region here in the D.C., Maryland, Virginia area.

Katrina Jones: Finding affordable housing, I think it's a place where... I know it's a focus, for policymakers and others, it's critical. And I think if we really believe in the value of home ownership and what it can mean for, not only our generation today but future generations, we've got to figure this one out largely because our future children are counting on it.

Katrina Jones: I think the way people live is changing, where they want to live is changing, how they want to live is changing and our industry needs a bit of re-imagining to consider how do we meet the needs of today's generation of future homeowners and tomorrow in a new, different way. Hopefully we figure that out, but I think affordable housing is a big challenge for us right now. I see it play out in my own family.

Chitra Ragavan: And what do you do here at Fannie Mae in terms of single family housing? What is your role and what are you trying to get done?

Katrina Jones: My role is to work very much with our customers to bring them the products, the technology and the services to help them meet future homeownership needs, whether it's for refinancing or purchases. I help to enable a lot of that from the seat that I sit in here in Single Family.

Chitra Ragavan: Did you ever talk to your grandfather? Did you have conversations about-

Katrina Jones: I did. I did. I remember when I was young, we were always... All the grandkids by the way were definitely afraid of my grandfather. He's a big guy, great stature, just tall, 6' 2", just broad. And I remember growing up, we had the opportunity to have exposure, a great deal of exposure to our grandfather, but growing up he was truly a disciplinarian. Children are only to be seen, not spoken to.

Katrina Jones: And I remember coming in for breakfast and I would see my grandfather reading the paper and that's why it always surprised me. He couldn't read or write. My mother said he has a photographic memory. He would spend time seeing the pictures and understanding the words and he would ask my grandmother, tell me what this means, and that's what I appreciated. He always wanted to at least present an image of very much in tune to what's going on in the world. He may not know all the words, but he listened to the news a lot. His favorite news station was Channel Seven News. He had the opportunity to read the paper. When I say read, look at the pictures in the paper.

Katrina Jones: And I always appreciated that he never let his limitations or his inability to read or write, stop him from understanding what's going on in the world. And he used all kinds of mediums to help them get that information, whether it's having someone read to him, whether it's listen to the news or whether doing it on his own and just looking at the paper. That's my exposure to my grandfather growing up, being a little frightened of him, but also watching how he never let

his limitations sort of preclude him from being part of society, part of his community, part of his church.

Chitra Ragavan: And being a homeowner.

Katrina Jones: And being a homeowner, most importantly.

Chitra Ragavan: And a property owner.

Katrina Jones: And a property owner.

Katrina Jones: I always wonder how he would see the world today and what he would think about what we've done to the property and the house my mom rebuilt. And I say to myself, "He'd be smiling. He'd be so smiling." Because here's this young man who didn't even know that doing what he did in terms of buying those lots up there was going to have such an impact on our family, and look how we're sitting today. And my mom and dad are just... Well, my dad passed away a couple of years ago, but they're just regular people, regular people. But that's the generational wealth. That had my grandfather used those words, he would've said, "It looked just like that. It looked just like that."

Chitra Ragavan: But he was very careful about not revealing...

Katrina Jones: Oh yeah, very much so. Back then when he was growing up, my grandfather always felt that the way he was able to get the opportunities... By the way, his profession was self-employed. He was, what they call a trash truck hauler, junk hauler. He would throw away your garbage. He would come in and dump trash. He also cleaned offices at night, and he taught himself to be a masonry or he worked with concrete. He fixed stoops and concrete sidewalks. He would always say to yourself... I forgot the question.

Chitra Ragavan: He was very quiet about revealing his stature.

Katrina Jones: Yes, thank you. He would always tell my mom, "Whatever we do in our family, stays in the family. Do not tell others outside of the family the wealth," because he believed he had wealth. "The wealth that we're accruing in this family, do not share with others how we do it." Because his biggest concern was opportunities would stop coming his way. Because he always feared that people tend to have a little bit of jealousy in them. And the more it looked like you were flourishing and doing well, the less those opportunities would be willing to come your way because a lot of the work he did was by word of mouth. And you can imagine, this is a person who was

very protective of insuring he kept the family and the things that they were doing very close because he needed the work and the ongoing sort of business and the opportunities to do his entrepreneurship and his hustle. He needed that to continue. "I can't let people know we're doing... We're working really hard and we're making things happen here." It was kind of cool.

Chitra Ragavan: Looking back at your own life, what would you say to that young, single mom trying to get educated and trying to get her kids educated and raise them and start a career?

Katrina Jones: Yeah. I would say, first of all, don't panic. Appreciate that you're on a journey. You're going to have to learn to bob, weave. Opportunities will come your way, so will the challenges, and think of every one of those as an opportunity to expand and grow with it. I think, for me, I never felt panicked. I never felt oppressed. I never felt like I was caught. I just always felt like it's just the journey and I'm going to take it one step at a time, one day at a time, and appreciate what comes my way; and drive when I can, proceed when I have to. It's just being patient and recognizing that all the things that I just described we did, I so appreciate the challenge that I went through. And I look back on it now, I wouldn't change a thing. I would not change a thing. I think my kids are the beneficiaries from it. People appreciate hardworking people and when they see it, you see it and you go, "Yep, I get it."

Chitra Ragavan: And knowing everything you know about the housing market today and everything you've learned about housing and property, what would you say to your grandpa if he were here today about the legacy he left you?

Katrina Jones: Oh, I'd say, "Granddaddy, you'd be really proud of us. Not only did you leave us a legacy of wealth that we have come to so appreciate, you'll be proud that we're passing that on to our own children." My kids have both gone to college, for example. And it's because I also own property in the area and I was able to access the equity in that property to send my kids to schools so that they didn't have to take on a lot of student debt. He would be so proud because he'd say, "That's exactly what I wanted you to do."

Katrina Jones: It wasn't written down for him, but he had enough wherewithal and enough common sense and enough hustle and pride in the things he valued: God, family, home ownership, being a hustler. He knew, if I could just build a bit of that and to my family and part of the DNA of how we live, my future generations will be in good shape.

Chitra Ragavan: Katrina, thank you so much for the wonderful conversation.

Katrina Jones: Oh my gosh, it was a pleasure. Thank you. Appreciate being with you today.

Chitra Ragavan: Katrina Jones is Vice President of the Single Family Mortgage Business at Fannie Mae. Jones has worked in the mortgage finance industry for more than 30 years, where she's spearheaded efforts to make the dream of home ownership a reality for Americans. She has been recognized and honored for her advocacy of home ownership as a wealth creation tool for future generations. This is, When It Mattered, and I'm Chitra Ragavan.

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