

EPISODE 7 – THE JUST ENOUGH FAMILY

Melinda [00:00:00] This is a Three Uncanny Four production.

Ari [00:00:04] I'm Ariel Levy, and this is The Just Enough Family.

Liz [00:00:08] Jane and I, like so many kids, we'd get up really, really, really early when we were little. And my mother liked to sleep in and my dad was an early riser. So he'd get up with us and we had this whole really fun like morning life that my mother knew nothing about. He would say that we were the three kisses. I don't even know anymore what we did as the three kisses, but we were the three kisses.

Bob [00:00:34] You know how the old rock and roll groups they, you know, they all did things in unison. We would walk up to the couch and turn around and walk back. We were a great performance group, me, Jane and Liz. I named us the three kisses. We were a great, great group. Could have been, I'm telling you. The Beatles had nothing on us.

Jane [00:01:01] When we were little, we used to go to Bedford, we'd wake up on Sunday mornings, my dad, he called us the three kisses.

Liz [00:01:08] He would make us silver dollar pancakes, which I don't even know if people call them silver dollar pancakes.

Ari [00:01:12] I love silver dollar pancakes.

Liz [00:01:13] I know. And that was like a real treat. So he'd be in the kitchen making a silver dollar pancakes.

Bob [00:01:18] We'd have breakfast or I'd take them out. And we would spend hours doing things.

Jane [00:01:25] He'd like, pile us in the back of the car and we'd go to like the Mount Kisco Diner. And, you know, we'd each get like a quarter for the jukebox. And then we go to Caldor's and then we'd go to a car dealership and just like look at cars. And like that was his happiest time, you know, just making us laugh. I just feel like that was his jam. He just loved that.

Liz [00:01:50] He was a sweet father. I genuinely believed that, like, nothing could be more important to him than me. Like I thought he hung on my every word. I couldn't have been very interesting as a child. I mean, who is? But I thought he thought so.

Bob [00:02:05] You never know as a parent what's sticking. You know. You never know. Right? I didn't know until now that those stories still are remembered.

Ari [00:02:26] Bob and Kathy separated in 1991. It was a total shock to Jane. Kathy cried in her Lily Pond Lane bedroom, but Liz was almost jubilant. She saw it as an opportunity for easy access to cash without her fun sucking mom telling her no. And maybe the new woman Bobby would date would be cool. But pretty quickly, that Pollyanna optimism about the divorce started to sour.

Liz [00:03:00] Really soon after they separated, maybe it was like within a week, my father had said to me something like, you know I actually met someone just like yesterday and

she seems great. We're going to rent a house together this summer in South Hampton. And I was like, you met someone who you want to rent a house with? It turns out he'd been having this affair with this woman for 10 years. And really, it was more than an affair. It was a double life. It turned out that he had a whole other family living in Radnor, Pennsylvania. And what I mean is the woman he was having an affair with, her name was Mary. They had a house that he had bought. She had three children. And my father's full name would be Robert Michael Steinberg. So because my father was paranoid about people finding out, he had an alias and it was Michael Roberts. I know, how crazy is this. So that whole family knew him as Michael Roberts. I know.

Ari [00:03:58] Whoa.

Liz [00:03:58] Yeah. So he had this whole other life.

Ari [00:04:00] Whoa.

Liz [00:04:01] Yeah. I can't believe, I feel like I buried the lead. He's like having a full on relationship with these three children who think his name is Michael Roberts, so it's a little bit beyond like just one night at dinner we didn't say my right name. Like, it truly is like one of those crazy double life stories. Like mind blown, I found out my father had two lives, two wives, two lives.

Ari [00:04:23] Two names.

Liz [00:04:23] Two names. He wasn't married to Mary. But for all I know in her in her children's mind and I don't know. They didn't know he was married. They didn't know there were other kids. Like they might have thought that they were with this man like who was their mother's legitimate boyfriend named Michael Roberts.

Ari [00:04:39] Their stepfather Michael Roberts.

Liz [00:04:40] Basically their stepfather, Michael Roberts.

Ari [00:04:43] How did you figure out he was having an affair?

Kathy [00:04:46] I didn't. I mean, denial is the greatest defense that a human being has. I was in complete and total denial. I didn't figure it out. We had such a bad relationship that I didn't. We stop caring about each other. The sad part for me was that I realized I couldn't even get him to argue with me. But um, I didn't. And when when we separated, I was convinced that he wasn't having an affair.

Ari [00:05:14] So I was like, how did you become aware that he was having an affair and she said, I didn't think he was having an affair.

Liz [00:05:22] Yeah, that's the crazy part. And she really didn't.

Ari [00:05:25] You tell me.

Liz [00:05:26] No, I don't know. Did she mention, it is probably painful for her and I get it, although I'm not sure she cares at this point. There was this other really significant affair earlier that we all knew about.

Ari [00:05:37] What was that one?

Liz [00:05:37] So my father had this secretary. Her name was Chris and my sister and I loved her. I thought she was beautiful. I thought she was so nice. I loved her. It turns out that she and my father were having an affair. My parents took a trip to Germany, and while they went out for dinner, my father basically said, I have to confess something to you. I've been having an affair with Chris for the last two years, but I don't want to be. He confessed it because he wanted it to be over, but I know my mother told me that she was so angry because she knew he had to give Chris a lot of things to get her to kind of just go away gently. So I think that he gave her a car that we had. We had a lot of cars. So he gave her car. And I'll never forget my mother saying I was walking on Park Avenue and I basically saw that low class Chris driving our old car smoking and just how disgusting my mother thought that was. So that was like the big affair that we all knew about.

Ari [00:06:33] I feel like everyone just kind of at a certain point was like, oh, Bobny's kind of a liar.

Liz [00:06:40] Exactly. Exactly. Like, I never thought that, though, until I was twenty five. I hung on his every word. Like every word that he said I, I took as the gospel.

Ari [00:06:56] But that's not how Jane felt.

Jane [00:06:59] I think they would all say that I like sort of didn't like him.

Ari [00:07:03] Nobody has said that. I'd never thought to ask, though.

Jane [00:07:06] Oh.

Ari [00:07:07] That that's what you felt as a kid?

Jane [00:07:09] Yeah. I mean, I wouldn't let him put me to bed. I was like, I hate Dad.

Ari [00:07:14] No shit.

Jane [00:07:15] Yeah.

Ari [00:07:17] Whereas Liz worshiped him,

Jane [00:07:18] Worshiped. And I'm sure it's related. You know, like maybe I was jealous of their relationship, maybe I didn't feel like he was protecting her enough, like she worshiped him. But I was sitting there like, do something. He was sort of like, I'm really scared of her, too.

Ari [00:07:34] When Jane describes her fear, her terror in that house, she describes she's afraid of Kathy. She's not afraid of Bob.

Liz [00:07:43] When we were growing up, she thought my father was like she didn't trust him. She used to say this to me, I just didn't trust him. There was just something about him. So like when he used to want to come into our room at night, which was like my favorite time of day, and he'd come in my room every night, both our rooms and he'd sit in our bed. He'd tell stories, he talked to us about politics. Stuff we'd talk- he would talk to us about anything like a grown up kind of, you know what I mean. It was just really, it was like

my favorite thing in the world. But Jane wouldn't let him in her room. We had this joke that she would like make this like arm, which you can't see, of course, but this like go away thing. I think maybe in that respect, because of that, his betrayal was more devastating to me.

Ari [00:08:20] It makes perfect sense. Jane always thought he was going to betray her. And you hadn't.

Liz [00:08:26] Genuinely, genuinely the thought of my parents divorcing and them each remarrying other people seemed completely fine to me, almost exciting to me. It's not like I had the best relationship with my mother. I really didn't care. I didn't care if my father was in love with somebody else. Like that. I always felt rock solid in my relationship with my father. In my mind, and I know my sister felt completely differently, like quite the opposite. But in my mind I would say like, oh, I know my father stayed all those years for me. We were tight, he wouldn't have left me there with her. He stayed for me. So I always thought my father has my back. So it was so crazy to me in a way that my father was doing this to me. My dad's story with Mary could take up like I could talk to you about that story like for the next 20 years. Like that was a crazy, crazy, crazy time. She had this weird, and maybe still does, weird hold over him, like sometimes like I'll never forget that like you basically said about Mary, she's my oxygen.

Gayfryd [00:09:26] Bobby insisted that we travel to London together.

Ari [00:09:31] That's Saul wife, Gayfryd.

Gayfryd [00:09:32] It was clear that Mary had thought that her competition was Saul when it came to Bobby and their relationship. And she just made it her business to be the most miserable person. We had a private tour of Spencer House, she at three o'clock in the afternoon, showed up in a strapless dress and was hugging and kissing Bobby. It was it was just awful. And we didn't even know what to do. I think it was very upsetting for the whole family. They didn't want to deny Bobby a life. But she represented something that was such a departure that I think Saul really worried about, what does that say about his brother?

Liz [00:10:23] The first time that I introduced Mary to my then fiancée, Jeff, who I'm not married to any more, but this is back in like ninety five. It's my dad's birthday. And we go to this restaurant. We're sitting at a big table. It's Don Barto. Like so weird the things that you remember. Don Barto, we've got this table, Mary's sitting next to Jeff. She's a big drinker in my mind. Maybe she is, maybe she isn't. But in my mind, she's always drinking. She's always drunk. And she just starts telling Jeff about their sex life, about breaking the bed from sex. Uh huh. And I am dying and actually Jeff is dying. We're first of all dying. We're like practically black and blue from kicking each other under the table. I was so furious and I never felt like my father would be like, Mary, stop. I never felt like he would say to her what he would have said to anybody else, like, what are you talk- stop. Then cut to, I had this huge engagement party out at the beach.

Ari [00:11:18] This is the one when a friend of Liz's asked if they were at the predator's ball.

Liz [00:11:23] When my family, everybody but ours threw a party, it was a party with a capital P. It was like famous performers might perform there. People would be landing from like helicopters. You know, it was just like fun fun fun fun fun. So I got this idea in my

head that maybe my two aunts could throw some kind of, like, fabulous over the top engagement party for me, which they happily agreed to. Because that's who they were.

Ari [00:11:50] Because they're fun.

Liz [00:11:51] Because they're fun. So um, Mary's there with my father. They helicopter in. And she proceeds to get drunk because maybe she was uncomfortable. Maybe this thing made her uncomfortable. Again, I'm now I'm looking at this with twenty years of perspective, but uh, she's drunk. She's sort of wandering around the party saying, first of all, saying to my father, the wives of my parents' like old friends, things like I used to ride the train between New York and Philadelphia. You know, because a lot of these men did that. She would say, like, I could have had your husband or your husband, he's loyal. I tried, but I couldn't have your husband. And then she kept coming over to Jeff, my fiancée and his like business partner, who, his business partner, was quite good looking. And she would almost have them pinned against like an outdoor wall while she's sort of slurring. What are the qualifications for working at your company? Handsomeness?

Ari [00:12:44] So how would you how did you meet Mary?

Bob [00:12:47] I met her in the Metroliner.

Ari [00:12:48] Oh, really?

Bob [00:12:49] Yeah. I did. I get on the train, I want to get a seat, and she said, you took my seat. And I said, I'm sorry, I said it's been a very long day. I was heading home. You know, I said I left New York at seven and I'm sorry. I said, do you want it? And she said, forget it. When we got to New York, it was pouring rain. And I said, look, let me make this up to you. Where are you going? She said I'm going to the Hilton. I said I go right past it. Let me drop you off. She said, no. I said, let me do that. I feel very badly about it. And I did. I got home and I couldn't stop thinking about her. But let me make it clear, I hadn't left Kathy yet.

Ari [00:13:31] But you were in love.

Bob [00:13:33] I didn't know that, but this happened later. But I couldn't stand my life. I hated my life. I hated Kathy. But I stayed until Jane graduated from Penn. She graduated on a Wednesday and I left on a Friday. But I was at this point, I was fed up with everything.

Liz [00:14:00] My dad for a while during the separation, for a little while, he and Mary separated from each other. And he dated women that were just really sweet, wanted to be my best friend because they understood that, like, you know, the smart thing is get the kids to like you and then I'll say really good things to my dad. So that kept happening. Like there'd be like just women I thought were just so sweet. But he got back together with Mary, which is, you know, fine. And Mary and I-

Ari [00:14:22] Meanwhile, you were like a Van Trap child and like you could have Maria, but instead you kept ending up with that mean one.

Liz [00:14:28] Yeah. And she was like she was like mean. Like for instance, I was like in a fight with my then boyfriend and I was kind of you know like typical twenty three twenty four year old girl. I was in a fight with her, I was a little bit insecure and I come downstairs again, things that I'll never forget. I reach for coffee cup and I was pouring my coffee mid

pouring my coffee she was sitting there and she said, "Oh I saw your boyfriend last night." And I was like, oh really? Where? She was like, "Ooh, I don't know. He was out with some, I don't know, some attractive woman." So I am dying. So I said, "Oh, oh, I think he's with his cousin this weekend." Because I genuinely thought that. And she was like, "Oh, this wasn't his cousin." I will never. I'm still mad saying that to you now, which is, I'm cracking myself up because I was so mad and literally like I think I liked slammed down the coffee cup. I was back up in my room. I'm screaming at my father like, what a crazy bitch. Like like doing that. Like, why'd she have to tell me that? Like like.

Ari [00:15:25] Yeah, no, it's mean.

Liz [00:15:27] It was I mean. It was really mean, but there were like like a billion things like that.

Jane [00:15:33] It was bad, it was really, really bad time, and Mary was awful to me, like awful. Like we would sit at the table and she would like, like not make eye contact with me. And if I tried to talk to her she would like basically turn away. And if I asked for something, she would say, ask your father. Like she was awful. So I have this kind of more like general feeling about that time of being kind of the darkest time of my life and anger at my father for letting Mary treat me the way that she did.

Ari [00:16:03] I was just going to ask, would he see?

Jane [00:16:05] Yes, he would see it. He would apologize. He would say, I broke up with her. I talked to her about it, but then it just never changed. They always got back together.

Ari [00:16:15] Bobby was like an addict when it came to Mary. He always returned to her, no matter the cost to his other relationships.

Liz [00:16:23] Back in the 90s, before everything was like online banking and everything. Every Friday, my father would have either secretary or his driver go and take out a fair amount of cash from his bank account, maybe like twenty five thousand dollars, which was really a ton of money back then, too. And um, he'd have the same routine. He'd put it in like a briefcase. He and Mary would leave together with my father's driver and they would leave the city. And I know that one time they stopped at this diner and the car was broken into and the money was stolen. So my father must have mentioned this to my uncle like, I don't know, twenty five thousand dollars was stolen. It was really weird. I'm very upset about it, you know, whatever. So my uncle decided to have the head of their security, Don McGuire, who kind of just handled everything and was like ex-police and could find everything out. So he investigated it. Because my uncle was interested. So we investigated it and it came to my uncle and I think to my father. And again, it was so long ago and basically said, like, the person who broke into your car was connected to Mary.

Don McGuire [00:17:22] My name is Donald McGuire. Nineteen sixty one, went into the police department. Nineteen eighty one left the police department, first grade detective and went with Reliance Group Holdings. Became corporate head of security.

Ari [00:17:43] What's the best job you had?

Don McGuire [00:17:45] Police department.

Ari [00:17:45] Police department? That was your favorite?

Don McGuire [00:17:47] Absolutely.

Ari [00:17:48] You loomed very large for Liz and Jane. They both compared you to Superman. Tell me if you remember this. Jane said she had some guy who was, like, borderline stalking her and she said, I don't know what he did, but Don McGuire wiped that problem away.

Don McGuire [00:18:07] Oh, I think I had a discussion with the young man.

Ari [00:18:10] So it's not like you needed to threaten the guy. You just had to talk to him.

Don McGuire [00:18:13] Oh, no, no, no. I would never threaten them.

Ari [00:18:16] What is your memory of Mary coming on the scene?

Don McGuire [00:18:20] Well, I always got the impression that she kind of wasn't always welcome, you might say, by the family. I don't know if that's true or not, but that's the sense I got.

Ari [00:18:32] Liz remembers that there was this bad situation where Bobby would take out quite a bit of cash. He goes with Mary, they go into a diner, and while they're in the diner, they get robbed. Do you remember this?

Don McGuire [00:18:46] Yes, I do.

Ari [00:18:48] What do you remember about it?

Don McGuire [00:18:50] I, I personally always got suspicious of it because, you know, it sounds like one of those situations where somebody gets set up. It was actually in the hands of the local police department, which I, you know, corresponded with, but they never solved the case.

Ari [00:19:08] Liz thinks that you figured out that it was probably that Mary had tipped somebody off, an associate or a relative or somebody.

Don McGuire [00:19:19] No, but that was the suspicion, I know. I think that might have been a conclusion that was easy to come to because maybe certain people didn't like her. I don't know.

Ari [00:19:29] So so to you. Was there any reason to believe that she was suspicious, that she had any unsavory connections?

Don McGuire [00:19:40] No.

Ari [00:19:41] Interesting. After I talked to Don McGuire, I got on the phone with Liz,

Liz [00:19:48] He wouldn't say anything about the time that the twenty five thousand dollars was stolen from the back of my father's car at the diner that he and Mary went to every Friday?

Ari [00:19:55] He said that he knew people were suspicious, but he also said that Mary, you know, he got the feeling she wasn't really welcome in the family.

Liz [00:20:04] See, that's crazy, because I distinctly and I know now we get into that thing where people just remember things and they remember them wrong. But like, I don't remember this wrong. Like, he's the one that looked into it on behalf of my uncle and made the discovery. Like like I couldn't have made that up and there'd be nobody else that could have done that inquiry.

Ari [00:20:26] OK, all right. There's one thing I want to ask about. This is a Mary question. If that's OK.

Bob [00:20:30] I couldn't care less. Go.

Ari [00:20:32] What was the thing where you went to a diner with Mary and you had cash in the car and you come out and your car has been robbed and you've been robbed of like twenty five thousand dollars that you had in the car?

Bob [00:20:42] I don't know anything about this. Who told you this?

Ari [00:20:44] I don't know. Liz or Jane.

Bob [00:20:46] I don't know.

Ari [00:20:47] Rings no bells.

Bob [00:20:48] No bell.

Ari [00:20:49] No bell.

Bob [00:20:51] Zero.

Ari [00:20:51] You don't remember going to a diner and the car got robbed.

Bob [00:20:53] No.

Ari [00:20:54] All right.

Bob [00:20:55] Where did this come from?

Ari [00:20:57] One of those two girls

Bob [00:20:58] Get rid of them.

Ari [00:20:59] They're fired.

Bob [00:21:00] Gone.

Gayfryd [00:21:02] There was definitely something going on because I know that the security part of Reliance was very concerned. I think they had looked deeply into her background and they were very concerned. And I know Bobby's secretary actually cried to Saul and said you've, before they got married, you've got to do something about this, Saul.

You can't let your brother marry this woman. Because I'm in this office. I know more than anybody knows about this relationship. And I just have to say, you cannot let this happen. You have no idea what's going on.

Liz [00:21:49] So one night we go out for dinner with my father. It is me, it is Jane, it's Jane's husband, Richard, and my father. And I, as is my sort of role in the family, start to take on my father about Mary. You know, basically like she's awful. And he'd be like, well, she's insecure. And I'm like, well, for good reason. She has very good reason to be insecure. Um. And I was just sort of like in my mind, kind of like like no holds barred. You know, I was basically like.

Ari [00:22:16] You were like this ends today.

Liz [00:22:17] Basically.

Ari [00:22:17] I'm shutting it down.

Liz [00:22:18] I'm just like, she's not acceptable.

Ari [00:22:20] The answer is no.

Liz [00:22:21] Right. And it's not because I'm a snob. It's not because I care whether or not she finished high school. I don't actually. If she was just nice and she just acted normal with the family. But she doesn't. She's very mean. She's upset Jane. Jane was always like crying over her. So it's like she's horrible. So my father and he never really loses it with me, ever. But he lost it. I think he kind of like, you know, maybe put his fist on the table and he said, I want to be clear. If you don't stop talking this way about Mary, you're not my daughter anymore. I know. I was so upset, I was so hurt, but I just I didn't say another word, I got up from the table and I left. That dinner was not that many months before their wedding.

Jane [00:23:06] You know, my memory, actually, of that wedding is Liz crying hysterically while we were standing there being flower girls or whatever we were supposed to be, and Liz was just standing there sobbing. They were saying their vows. And Liz was like, shaking, crying. And I was standing there like, get your shit together.

Ari [00:23:24] You're standing there at his wedding thinking about that he said, you know, if you don't do this with me, basically, it's basically you said it's me or Mary. And he said, it's Mary.

Liz [00:23:36] It's Mary. That's what happened. And I felt like with a gun to my head, I'm a bridesmaid at my father's wedding, which I don't want to be doing. And just to say, like at that wedding, just a few minutes before my father like was ready, like, I don't know, go to the end of the aisle, whatever you do in a traditional wedding, which is so absurd at his age and for a second wedding. That um, my uncle pulled him aside and said, basically, listen. This isn't happening. I will speak to Mary. You don't even have to go out there. You will never see her again. I will take care of everything. I'll take care of everything. You know, there'll be a number she'll accept and she'll just go away. And that'll be that. Uh huh. I know. Just don't go out there, Bobby. You don't have to do this. Like, let me take care of this for you.

Ari [00:24:13] I can make this go away.

Liz [00:24:14] Yeah, I can make this go away.

Ari [00:24:15] Jesus Christ. He really was ready to die for that girl.

Liz [00:24:18] He did. He gave up everything for her. He did give up everything for her. All of his friendships, basically his relationship with me for a while. He knew the decision he was making. Nobody got it. And it wasn't because of loyalty to my mother. It wasn't because I couldn't accept him with somebody else. It was because they couldn't accept this choice.

Ari [00:24:38] So you don't remember Liz specifically saying to you, I don't want you to marry this woman?

Bob [00:24:43] Oh, no. No, no. They didn't. They didn't. Did she say they did?

Ari [00:24:47] She thinks they did.

Bob [00:24:49] I don't remember that.

Ari [00:24:50] Do you remember Saul saying, I don't want you to marry this woman. You don't have to marry this woman. I can make this all go away. Will you tell me about that if it's not too upsetting?

Bob [00:24:59] No, none of it is too upsetting. Um. Well, first of all, my father thought that marrying Kathy was a terrible decision on my part. First of all, Kathy wasn't very- she's gotten more attractive over the years than back then. And um, he was concerned that the kids would, I'm not making this up. He was very concerned that the kids would not be attractive. That I was creating a family that would go on and on with less attractive people. Yeah. And he also thought I was too young to get married. I was 19. I mean I was 21 when I was getting, you know, and um.

Ari [00:25:46] But he thought she wasn't pretty enough to mate with.

Bob [00:25:48] Exactly right. I don't know if I've told anybody that before.

Ari [00:25:53] I need to interject here that this makes no sense. Kathy is great looking. She always was. I've seen pictures.

Bob [00:26:01] And the day of the wedding, he said, Bob, let me take you to the synagogue. And we got in the car and we're driving. And he said, don't worry about a thing. I'll take care of everything. I said what? He said, I'll go to the temple and make the announcement that the marriage is off. I said what are you talking about? He said, I will, I'll take care of it, you can't go through with this marriage. I said dad, I'm going through with the marriage. And he said this is a terrible mistake. Are you sure? I can make this go away right away. You don't have to do anything. I'll take care of it all. Of course, not what happened.

Liz [00:26:51] He and I didn't speak for a long time, I can't remember if I told you, he told you, but.

Ari [00:26:55] How long is a long time? A couple of years?

Liz [00:26:56] More. We never addressed it. We never said it was just sort of a thing.

Ari [00:27:05] So goyish of you.

Liz [00:27:06] It was. It's not like I haven't forgiven him, but when I think about the fact that he said to me, well, then maybe you're not my daughter anymore. Like that said everything to me about like his loyalties. I kind of knew that my mother and I that it was tough and she was, you know, very like strict and always felt she was angry at me. And I just didn't feel like we meshed. I just knew that she and I somehow were just not a good fit. But I thought my father was always there to protect me, knew she was like that, would never let anybody treat me. Never, ever like let that happen again. And I was like, oh, so like it's all happening again with Mary.

Ari [00:27:45] How painful was that or not being like, oh, he's full of shit?

Liz [00:27:52] Well, that was all part of that perestroika of 2001. I feel it was all kind of like the money was a house of cards. I have cancer. New York was attacked on September 11th. I was so like everything that I thought was one way is now another, including him.

Melinda [00:28:31] The Just Enough Family is co-created and written by executive producer Melinda Shopsin, that's me, and Ariel Levy. Our editor, David Klagsbrun and our other executive producer is Laura Mayer. We had additional help from archival researcher, Laura Coxson, fact checker David Kortava, transcriber Elijah Grossman and assistant editor Alison Sirota. Our music supervisor is Jasmine Flott, and the show is mixed by Christopher Koch. For a transcript and full credits, please visit our website, TheJustEnoughFamily.com.