

Transcript of “Nick Cavanaugh, Founder and CEO of Sensible Weather in Santa Monica, California”

Clear Skies Ahead: Conversations about Careers in Meteorology and Beyond

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Kelly Savoie:

Welcome to the American Meteorological Society's podcast series **Clear Skies Ahead: Conversations about Careers in Meteorology and Beyond**. I'm Kelly Savoie and I'm here with Rex Horner and will be your hosts. We're excited to give you the opportunity to step into the shoes of an expert working in weather, water, and climate sciences.

Rex Horner:

We're honored to introduce today's guest, **Nick Cavanaugh**, Founder and CEO of Sensible Weather, headquartered in Santa Monica, California. Welcome Nick, thanks very much for joining us today on the podcast.

Nick Cavanaugh:

Thanks for having me.

Kelly:

Nick, could you tell us a little bit about your educational background and what sparked your interest in science?

Nick:

Sure. I guess I've always been kind of a math and science nerd, coming up in high school in Seattle. I then went to the University of Pennsylvania to their engineering school where I majored in bioengineering, but had a handful of minors, including math and environmental studies, entrepreneurship, and chemistry. I basically didn't really know what I wanted to do, but I knew that I wanted to do science. In bioengineering you had to do all of the science and all of the math to get that major. So that's sort of what happened to me in undergrad. But then, towards the end, I always had this sort of passion and interest in the environmental sciences and climate and oceanography and pursuing that on the side through a couple of things. I did a Semester at Sea while I was an undergrad at an oceanography school.

Nick:

I interned at Scripps over one summer, where, by the end of my undergraduate career, I actually ended up applying to Scripps Institution of Oceanography, UC San Diego, for a master's and PhD program in oceanography. So I kind of came upon the climate sciences and oceanography at this intersection of the math that I really liked doing. Looking at things through a mathematical lens, through a probabilistic lens, but then that intersected with my interest in the outdoors. And so that's kind of where those things came together.

Kelly:

It sounds like, at least with your undergraduate degree, you made the right choice because you had all the foundations, all the coursework that's the foundation for a meteorology degree. So did you do that on purpose? Were you thinking this would be something good to major in case I decide I want to switch to something else?

Nick:

No. I went through a handful of majors as an undergrad, all through engineering, but I debated other majors as well. I started as an electrical and systems engineer actually, which —and I guess this is for engineering degrees in general — basically what they all have in common is you do a ton of math and science as prerequisites for the rest of the core engineering discipline that you end up majoring in to the extent that engineering requires a lot of science experience. It just ends up being a very good background for lots of things, including meteorology, but as well as finance, or if you want to go into math, whatever it is. And so, I mean, I really got to undergraduate school — to Penn — and there were just so many options for math and science courses you could take. So I'm just like, "Well, I'm going to take all of them and I'll figure out what that equates to when I'm done."

Rex:

So it sounds like you are an avid learner — and a happy, motivated learner — who seems to enjoy taking classes, not just for the end goal, but for the entire learning experience.

Nick:

Yeah, indeed. Actually in grad school, not only did I obviously take classes associated with my degree, but I also audited many courses. So just sitting in and not even receiving credit.

Rex:

So let's back up just a moment. You talked about how you blended your passion for the outdoors with your educational career. So I wanted to hear a little bit more about some opportunities you took as you were going through your undergrad degree and how that led to you zeroing in on oceanography. And then finally, after school, securing the job you wanted in your chosen profession. So let's start at the beginning. What do you love about the outdoors? What do you love doing there and how have you blended that so far?

Nick:

Yeah, sure. So, I'm a big skier first and foremost. I grew up outside of Seattle in Bellevue where folks that are maybe not from Washington state, or have much experience there, maybe don't think of Washington as a destination ski area, but indeed it is. There are dozens of mountains in Washington and in British Columbia as well. I grew up through the '90s where some interesting things happened. Well, first of all, I guess living on the outskirts of Seattle, the mountains are low elevation wise. So they always tend to be right on the rain-snow line. So when you're thinking about planning your ski trip, you're always looking at forecasts and saying, "All right where's it going to receive the most precipitation? What's the freezing level? What are the winds going to do? Is it going to be clear? Is it not going to be clear?"

Nick:

So you're constantly thinking about these things sort of intrinsically through a probabilistic lens, because you're basically trying to plan what fun thing you're going to do this weekend so that's where all this really started is just kind of figuring out where I was going to go skiing to get the best snow. And then, one of probably the more interesting things that happened while I was growing up in that area was the winter of '98 and '99, where Mount Baker, which is one of my home mountains, received almost 100 feet of snow. Currently, it is still the world record for snowfall for a season, which was as a kid growing up with an interest in sciences, as well as a passion for skiing, seeing one of your home mountains truly receive the world record snowfall in a year and going there to see it.

Nick:

The chairlifts were buried and then they had to dig out three chairlifts so the mountain could open, but you're like sitting on the chairlift and your skis are a foot from the snow. Those types of childhood experiences anchored me and my interest in the atmospheric sciences. And then when I went to Penn and at that point I didn't think that I would pursue a career in the atmospheric sciences or climate sciences. So, went into engineering where I was like, "Okay, I'll pursue something where hypothetically I can kick the can down a road and figure out what I actually want to do later." But at the same time my second semester, freshman year, I actually did my semester abroad with the SEA program out of Woods Hole, Massachusetts.

Nick:

So it's a quarter long oceanography dedicated program where half, roughly, half of it, you go to sea doing applied oceanography where it's at the time I was more like, "Oh, I still don't want to necessarily be an oceanographer, but that seems like a really cool thing to do. So I'm like, okay, I'll go do that." And then while I was at Penn I was taking environmental science courses, ended up minoring in environmental science, mostly because it was like, "I don't know if I want to be an oceanographer, but these are cool courses. I'm going to take them." And then, after my junior year, I was thinking about when I wanted to do that summer and I found the internship at Scripps and I'm like, "Wow. Scripps, San Diego, the beach. That seems like a cool thing to do. I'm going to go do that."

Nick:

But at the end kind of all these things end up blending where the stuff that you're learning following your passions and the environmental sciences, you realize that there's a whole world of intersection with math and engineering and building things and understanding how things work, which, studying the earth is a fantastic medium so that's really how I got there. And at the end, made last minute decision my senior year to take the GRAs and apply to grad school and ended up at Scripps, which is my first choice.

Kelly:

So once you got through all your schooling, what was your first job in the field? What avenue did you go in the beginning and then what led you to starting a business?

Nick:

Yeah, so also coming out of Penn one of the other things Penn as the Wharton School. So very, very business focused, took a lot of statistics, business statistics, well as economics. Was looking if I didn't

end up going to grad school was looking at finance particular, quant finance, where you could basically use math and coding and engineering to figure out problems, but then you can apply them. And actually, make things that work in the real world.

Rex:

Quant is short for quantitative, meaning you're the numbers guy on the finance team.

Nick:

The numbers guy on a finance team. And so while I was applying to grad schools, I was also applying to quant jobs and finance hedge funds, but then got into my PhD program of choice kind of, you're doing these things simultaneously while you're a student. So you don't really know what's going to come to fruition until the end, but ended up getting into my PhD program. So I said, "Okay, if I go into finance now I'll never go back to school. So I should go do the PhD first. I can always go to finance." And so I went. Spent a little over four years at Scripps doing masters' in PhD degrees or in oceanography, but generally more focused on the atmosphere and atmosphere of predictability, but always with an eye towards applications. And in particular, where when you're thinking about long term predictability and probabilistic predictability in the atmosphere, a lot of times where applications pop up are in financial and physical risk.

Nick:

So, I had this skew towards even before going to grad school was always kind of thinking in this financially oriented sense and a lot of my graduate work was almost angled in that direction anyway. Not so much because I knew I had an application in mind more that I knew that there were applications that were possible. And I didn't know if anybody was actually doing them. So when I graduated, got my PhD actually took my first hard look at industry. Basically didn't find anything that I found was that I thought would be pretty interesting to do. And so my first job actually out of school was a postdoc. So I went to instead of taking the plunge in the industry right after grad school, I decided there really wasn't anything interesting at the moment.

Nick:

So I went to postdoc at Lawrence Sparty lab where I was for almost two years in their climate extremes group so that was basically more of the same in which I loved. I thought that my time in academia and my decision to do a PhD was probably one of the best decisions I've made in my life. That being said after two years out of postdoc, I was actually recruited into finance by some head hunter. I have no idea how they found me, but by a London based commodities hedge fund called Cumulus. And so Cumulus now defunct, got bought by Citadel a couple of years ago, formally it was one of the largest commodities hedge funds in the world. And as the name would suggest Cumulus like the clouds, they had a big focus on weather. So they had a team there roughly a dozen of us, various earth, science-y, disciplines, oceanography, meteorology, atmospheric science, physics, etc.

Nick:

And our task is effectively treating weather in climate data as a quant data source and figuring out how weather impacts various markets, commodities markets, generally through supply and demand where say quintessential example is electricity in the US in particular it gets really hot. Everybody in the US turns on their AC or it gets really cold. Everybody turns on their heat. So AC that's electricity, it's electrical demand, heat that's either electrical or it's natural gas demand, but natural gas is also burned

to make electricity. So basically whether it's hot or cold dictates how much demand there is in the market that has a direct relationship with price. So the idea it's a pretty simple running through that thought process is pretty simple, but it's remarkably complex. As you can imagine figuring out exactly how the weather impacts demand, regionally building models for it, making weather predictions and ultimately rolling that up to what we think the price of electricity in a particular area is going to be.

Kelly:

Yeah. And in New England, we know what that means.

Nick:

Indeed, yes. So we can be traded. A lot of New England, a lot of New York, PJM, which is kind of this whole Mid-Atlantic area, very liquid electricity markets because of polar vortices. So it's one of the most active, most liquid being actively traded commodities markets in the world.

Kelly:

So you started off at this position. Did you actually have to move to London or was that just where it was headquartered?

Nick:

No. I moved to New York. So the fund was headquartered in London, which was great experiences later on. European hedge funds are way nicer places to work than American funds. So, wow. The fund was headquartered in London. We had an office in New York City, which is where I worked. Moved to New York, but we also had offices in Edinburgh, Geneva and Auckland and we were allowed to go to any office to collaborate pretty much any time. So spent a lot of time in Europe, a lot of time in Geneva as a skier. So essentially going to Geneva to work. So our agricultural team was in Geneva. I would go work with them and then go ski on the weekends.

Kelly:

And so how did this position lead you to deciding to start your own business?

Nick:

Yeah. So, the two financial areas in which weather risk pops up is, the first one is capital markets. The second one is insurance. I argue, I think of insurance very broadly, even in the capital markets where we're trading electricity. For example, a lot of what we are doing is effectively providing insurance to the market to take that polar vortex example, all of the electricity traders in the market are looking at weather in some way, shape or form. But if you are say, you're a power plant in the Northeast you know, that you're going to have to burn fuel in order to produce electricity. But if a polar vortex comes, the cost of that fuel could go to infinity. So if you're looking at a forecast and you're saying, "Oh no, a polar vortex is coming." I better start buying fuel now.

Nick:

Start hoarding fuel whether physically or financially the price of those markets goes way up, it goes sky high. Whereas us on the other side, we're purely speculative and we're running the number. We're saying, "All right this market is over bought it's too high." This is driven by fear. These companies are afraid that the price of the whatever fuel they're burning is going to keep going up. So they're trying to

protect themselves. And so what we would do is basically short that market saying, "We don't think it's going to keep going that high, but if it does we'll pay for it." And so we put on a market short where that was effective, what we're doing, and that's so called a risk premium capture strategy. But what that's exactly the way that insurance works.

Nick:

People buy insurance to make sure that if they have losses that exceed some dramatic number, they don't actually have to pay for them. So I was kind of thinking broadly, when I left the hedge fund space about risk, both new capital market risk, as well as insurance risk, as well as looking at what was going on in the world, this was in 2018. And just the increase in catastrophic weather events, increase in interest in climate and climate risk in general, it being more of an invo topic. There were data sources, particularly from satellites that really taken off. So the quality of weather observations and weather forecasts, it just dramatically increased. There's some data architecture that started popping up that I thought you could put all these things together and make for a really compelling platform, except you wouldn't have to be managing it on a supercomputer.

Nick:

So sort of all these things' sort of came together where I was like, "Well, now's the time." now I've gained some experience, both as an academic, as well as an industry always knew that I wanted to eventually start my own business in this space. And it's just... It was the right time. And so, so left what was then Citadel, just Citadel bought, acquired the first fund and spent a year working on a proof of concept, basically playing around with data to understand exactly what I was going to do. And at the end of that year, raised our first round and started Sensible.

Rex:

All right, so that is a wonderful story. Thank you for taking us through and giving us a primer on the energy markets before I move on to dig in more into Sensible Weather. And what makes your organization unique in the weather risk industry. I wanted to back up and drill in on your comment about US versus European hedge fund culture. I'm always interested to learn about how the same type of organization can differ based on where it is in the world. So let's hit that first and give me a sense, I'm not looking for you to embarrass anyone or slight anyone.

Nick:

I was going to say that it is a sensitive subject.

Rex:

Just give a sense for how the culture is different between the two?

Nick:

I mean, I guess I found European finance culturally, to be more intellectual, I guess. So it's a little less cutthroat. It's more collaborative also culturally Europeans both in finance and outside of finance. I think they have a little bit of more of a skew towards living life. So for example, basically everything shuts down in August that doesn't happen in the US, but in Europe it does. And it's totally fine. If you just go wherever you want, take six weeks off, whatever it is, but yeah, sure, sure enough. I think American companies in general, but definitely in finance, that's just not the way that it works.

Rex:

There's more of a competitive, hard edged nature to U.S. businesses.

Nick:

Everybody's always trying to get ahead.

Rex:

Then perhaps European, we could name it as the work life balance is more balance. Let's move back to Sensible Weather. I'm sure in every business plan, part of the job is making your business unique. So can you give us a little bit of insight into what makes Sensible Weather unique in the weather risk market?

Nick:

Sure. Yeah. So at this point, there's a handful of well weather risk management companies, whether they're insurance companies or analytics providers or what have you. It's certainly a growing field. Climate tech right now is hot. We have competition in the... So we're a parametric insurance company sort of brought us umbrella term. We have competition among parametric insurers. What we do that nobody else is really doing is focusing on consumers. The way that we allow... We enable ourselves to focus on consumers is we're very, very fast. So, our first product in market called the weather guarantee allows consumers who are traveling or experiencing some outdoor destination to offset their weather risk. So quite simply if it rains while you're at the beach and you want to be sunny and warm, we can pay you back.

Nick:

It's basically the simplest version of parametric insurance that anyone can think of. However, in order to do that it's easier said than done. It's a simple product, but what we need to do on the back end, in order to enable that is, do very specific underwriting anywhere in the world, using tons and tons of data. So there's huge data problem. Moreover, we have to do that underwriting very, very quickly to be sold at point of sale. When people book their hotel in Waikiki beach, you essentially need to pop up with a price instantaneously. Otherwise, Hilton is not going to let you on their website. So you have to be not only flowing all this data in some arbitrary manner, you have to be doing it very, very quickly. If you can't do it quickly, you can't sell a product.

Nick:

And then finally on once you've sold the product the next step is we have to be monitoring weather real time effectively everywhere. So scraping the highest fidelity data sets at the highest frequency to really understand what's going on to consumers, wherever they've told us, they're going to be so that we can initiate a claim on their behalf and effectively make this product feel like magic. We want it to be, it starts raining while you're at the beach, we send you a text message, say, "Hey, we know you're at the beach. It started raining. Here's some money." So that's kind of the fun thing that we do that nobody else is really chasing down.

Kelly:

And how do consumers find out about your organization? Like when they are booking, how does that work?

Nick:

Yeah, so there's a type of finance that's popping up called embedded finance, embedded FinTech. And essentially what that means is we use online distribution. So e-commerce websites, whether that's think like an Expedia, but it doesn't have to be in Expedia, but you're booking your trip. Once you get to the checkout flow, there's optional add-ons the closest thing that you might think of is travel insurance, where you check the box and you say, "Okay, I want to insure this trip." So that's the kind of embedded point of sale version of what we do, which is most of our revenue is coming from those channels. We also structure the product where it's included in something that you're booking. So for example, you book a campground and this service is actually purchased by the campground on your behalf. And then finally, we offer a sort of post purchase type of implementation as well. So it's after you've booked, we can send you an email and say, "Hey, weather might not be looking so good or your trip's coming up. Would you like to purchase a guarantee around it?"

Kelly:

So you mentioned that you do weather for everywhere and for our listeners out there, could you just give us an idea of what it's like to be the CEO for this organization? How many people work there? What are your day to day responsibilities and activities?

Nick:

Yeah. So we're team of fifteen now and growing with some exciting news coming up. Expect our team size to double or triple before the end of the year. When I first started the business that initial proof of concept that was me coding. And then it was hiring engineers and product people, one by one sort of forking off parts of my job. The technical parts of my job were then they took over and looked at my code and productionized it way better than I ever could. And so, and now we have the team of 15 and many different departments and they all kind of share roles, which at one point in time were mine. And so that's kind of the biggest thing, just being a CEO and starting a company, a lot of it in the beginning is you, but as you grow, you outsource it to people that are better than you could ever be at their job.

Nick:

So that's on the one hand that's fun and that you get to work with people that are better than you at a particular thing that you need to get done on the flip side is you kind of end up with all the garbage, which is not saying that my job is garbage, but I think it's dawned on me recently that my job now is less interesting than many of my employees on a day to day basis.

Rex:

But you now get to support your employees. And so you take on a little bit more of a mentorship role. Would you say that's true?

Nick:

I think that's right.

Rex:

So you've given us a little bit of a window into what you might not like about your job as much now, but let's back up and talk about what you love about your job as you've created it at this point.

Nick:

That's hyperbole.

Rex:

Hyperbole, of course.

Nick:

I love my job. I just think it's funny that's how it's evolved.

Rex:

It is funny. So, what else do you love about your job? Give us a couple specifics.

Nick:

So, I've kind of come to the realization over now, my sort of three careers first as an academic, then in finance now doing my own company that I like building things. I like starting from nothing and going zero to one. And as an academic, when you're doing your PhD, that's exactly what that is. You go, and yes, you come into an organization where you have support and you have advisors, but you're effectively trying to figure something out that nobody else has figured out before. And you have questions and people can point you in the right direction, but they don't have the answer. And similarly that's what building a company is. So when I finally left and hedge funds are similar. It's basically building a company except under the umbrella of a bigger company where you're building quantitative strategies, whatever. That starts with an idea and then you build it up. When I finally left and started a company, I was like, "You know what? This actually feels very familiar." So, I think it's, I think it's remarkably similar to doing a PhD.

Rex:

Lots of transferable skills.

Nick:

Yeah, totally. I think if you think broadly about what it is that you're doing, which is building stuff totally. Even before that, as an engineer and undergrad, that's what engineers do, they build stuff. And so I think it's just... Maybe it's just been a part of my life for a long time. It's manifested in many different ways, and this is just the most recent one.

Kelly:

Yeah. And in a PhD program, I mean, you have to be very disciplined, you have to be focused and those are the same things that you need the same skills for starting a company. So, you've told us the things that you like about your job on the flip side, what is one of the biggest challenges you've faced in your field?

Nick:

I guess, well, for me personally, I mean, I miss... I do miss being hands on and actually coding and building stuff and thinking about problems at the core level. I suppose bigger challenges for the company. This is a new product I think similar challenges exist for all startups and also for doing a PhD for example, you have to convince people. Yeah, you have to convince people that in a company that

starts with convincing investors to give you money, then it's convincing potential employees to join you for us. then it's convincing companies to partner with us and then it's convincing their consumers to purchase our products. So, it's kind of a constant educational cycle where it's really Greenfield and there's lots of different ways that we can approach the challenge of convincing various people to get on board with you. And we try and figure out what the best ones are bit by bit. It's a learning experience.

Kelly:

It sounds like in this type of position, you need more than just math and science. It sounds like you need some very good communication and presentation skills as well. Those soft skills seem to be very important.

Nick:

Yes. In general. However, a lot of times you can also... That's what co-founders are for too. So, if you don't have all the skills you can certainly group together that's generally the better way to do it.

Rex:

But would you say you've gained some public speaking and communication skills on the job since becoming a CEO and kind of de facto the face of the company in a way?

Nick:

Yeah. I mean, I think so much of it comes down to confidence. It's the same public speaking as an academic. You get up front of a lecture hall, 200 people when you first do it first or second year as a grad student, it's incredibly nervous. By the end and your postdoc you're like, "Meh, whatever." And I think the more you do it and the more you become confident in what you're doing and what you know it just gets easier. I think public speaking is like, I don't know, there's the statistics. It's like the number one fear or whatever. I don't think it has to be, it's just people.

Rex:

It's just people. That's a good bit of advice. So we're going to end with some advice directed towards particularly student listeners or other job seekers looking in the field of weather consulting and the future job outlook. But I wanted to briefly touch on a couple of other terms you mentioned. You mentioned "green field", which I believe is an eludes towards the idea of a, the grass is always green around the other side of the fence, sort of. There's always, it's a new untouched pasture, is that correct?

Nick:

An untouched pasture, that's the right way to see that.

Rex:

And perhaps the green might be grass, but it might also be money in another sense.

Nick:

Perhaps. Yeah. I think generates the grass, but both are true.

Rex:

So now let's move on and talk about what types of positions in this weather consulting, fusion of FinTech and climate risk and weather risk. What do you see the opportunities are for folks that are maybe just entering the field?

Nick:

I am extremely jealous of folks that are just entering the field. There is so much opportunity now. There is so much interesting stuff going on in the climate space in general. Whether that's data, I mean, climate, climate data and analytics and weather forecasting is way more of a field, a commoditized field than it ever was. There's more opportunity there than I've ever seen before. There's more demand for it, both from the US government, from industry, from consumers, it seems there's the opportunity popping up all over the place to make your mark in rolling together. Some data analytics which is my field. But on top of that we're also seeing physical stuff, engineering, carbon capture, resilience measures, there's just so much going on and climate right now.

Nick:

I think it's from my perspective is I always think back sort of right when I started Sensible, where the last time there was kind of a green revolution was sort of the around the financial crisis. And it basically died with that 10 years later. Prior to COVID there wasn't really a... Other than the academic community making as much noise as they could and governments starting to pay attention it still wasn't quite in Vogue. But right around the time that we started Sensible at that moment, there was the largest wildfire the world had ever seen in Australia, which the images coming through the media are horrific. It seemed like everybody started paying attention to it. Finally, in addition to wildfires in California, wildfire seems to really capture people's captures people's attention, but then COVID hit.

Nick:

And it seems people that became a more acute thing that people were paying attention to. But then six months in once we realized that, yes, this is horrible, but it's we're going to get through it. I think everybody's attention focused back on like, "All right, what's the next big thing that's going to affect us all." And they landed on climate, which is, it's like, "Yes, finally." Finally people are paying attention. So it's just, I think it's incredibly an incredibly exciting time to be entering the space either as an undergraduate, a graduate student whatever it is.

Kelly:

Well, that's some positive feedback for our listeners. It's really good to hear that there are so many opportunities.

Rex:

To put a number on it. I believe I found this on your website, \$4 trillion of GDP impacted by the weather. So that's a large portion of money on the line due to-

Nick:

And growing.

Rex:

... To weather. And so that leaves a space that leaves a space for a lot of people to be involved and growing.

Nick:

Yeah. I mean, the way that I think about it is with climate change, we're... The frequency and intensity of potentially damaging weather and climate events in climate is increasing that as population grows and as our physical infrastructure grows, there's also more stuff to get damaged. So these things can evolve together. It's just the... there's a lot, I mean, a lot of risk, but that equates to a lot of opportunity. There's a lot to do. A lot of problems to solve.

Kelly:

Well, Nick, we're really grateful for you joining us today and telling us all about your professional journey, but before we go, we always like to ask our guests one last fun question, unrelated to science or meteorology, just to find out more about the person. And you did touch on skiing. And I'm wondering if this may be your favorite hobby, and I'd like to ask you if that's so, and tell us a little bit more about it.

Nick:

Yeah. So skiing and snowboarding. Certainly my favorite hobby I'm actually dialing in from Mammoth Lakes right now. So I've been skiing this week. I mean, interesting you mentioned hobby aside from science, obviously for me, they're all... It's all tied up. So, it's, but that's how it is. And that's I guess how it is for me, I'm a big skier, and also snowboarder try and get. And I think I skied 50 days last year.

Kelly:

Oh my gosh.

Nick:

This year not nearly as much. Seven months ago, I had... My wife and I had our first kid, which is really put a damper on my skiing, but that that doesn't mean I'm not still trying.

Kelly:

Well, you have to start trying some Cross Country skiing and then you can put him in a little pulk. I used to do that with my son, but you had mentioned too previously, and I was curious about the big storm where there was a 100 inches of snow. Can you actually downhill ski when there's that much snow?

Nick:

Well, sure. You're on top of it. I mean...

Kelly:

But aren't you sinking though? Don't you just sink in there?

Nick:

It packs down. And I think that there's a lot of questions there. So, I think the first one that comes to mind for me is avalanche. I did my avalanche cert a number of years ago. And even if the snow packs

down, it packs down in layers and those layers may very well be unstable. So these are things that you do have to think about skiing. I mean, I think ski patrollers now there's... They do a phenomenal job and there's a science and an art to that to make it possible for skiers to enjoy the sport that they love, even when the conditions outside of the resort are potentially dangerous.

Nick:

So yeah. I mean that year skiing was impossible for a while because they couldn't run the lifts. I guess you could hike up the mountain even then. I think there were probably risks just because the amount of snow and the avalanche danger, but eventually once they dug out the lifts and the snow settled a little bit. Yeah, you could go ski.

Rex:

Well, thank you so much for joining us. Nick, giving us a little bit of a financial primer. I really enjoyed hearing from you and learning from you. And thank you so much for sharing your work experiences with us. And I'm sure you look forward to being able to teach your child how to ski or snowboard.

Nick:

I can't wait.

Rex:

Thank you again.

Nick:

I appreciate the opportunity.

Kelly:

Well, that's our show for today. Please join us next time. Rain or shine.

Rex:

Clear Skies Ahead: Conversations about Careers in Meteorology and Beyond is a podcast by the American Meteorological Society. Our show is produced by Brandon Crose and edited by Peter Trepke. Technical direction is provided by Peter Killelea. Our theme music is composed and performed by Steve Savoie. And the show is hosted by Rex Horner and Kelly Savoie. You can learn more about the show online at www.ametsoc.org/clearskies and can contact us at skypodcast@ametsoc.org if you have any feedback or would like to become a future guest.