

EPISODE 192

[INTRODUCTION]

[00:00:29]

FT: Hey everyone, you're listening to So Money. I'm your host Farnoosh Torabi. Welcome back to the show. Today's guest is coming to us all the way from Melbourne, Australia. Her name is Julie Parker, and she is one of Australia's foremost life and business coaches and trainers. Julie is a self-made woman. She was raised by a single mother on welfare, she started her career as a social worker earning, she says, just above the minimum wage. And since then she has become a life coach, and has really grown a very, very successful business. She has had 16 years of experience in coaching, and has inspired hundreds of clients and thousands of people.

In 2014 she started her own company called "The Beautiful You Coaching Academy", and it has quickly grown into a \$500,000 per year business. Julie has also appeared in Daily Wealth, Elle Magazine, Cosmo, and Vogue and is also a TEDx speaker and published author, and she also publishes a magazine - an online magazine - called "Inspired Coach". She was really, really kind and generous and she reached out to me a few months ago, several months ago, and asked me to be in the magazine, and she put me on the cover! I've never been on the cover of anything! And this was such an honor, so I wanted to bring her on the show, not just to pay her back in some way, but really to put a spotlight on her because she is up to some amazing things and people need to know more about her.

Several takeaways: the most pivotal money memory in Julie's life growing up. It was kind of a sad experience at the time, but definitely helped her become the incredible woman that she is today. How being generous has helped her grow her business. And speaking of growing the business, we discuss that time Julie earned over six-figures in one day. Yep! Julie's a testament that it is more than possible to change your money genes and lineage, while also having a career focused on helping others. Please, let's give a warm welcome to Julie Parker.

[00:02:46]

[INTERVIEW]

FT: Julie Parker, welcome to So Money. What time is it now where you are?

[00:02:54]

JP: It is now 11:30 in the morning here in Melbourne, Australia. So it's a beautiful winter's morning too.

[00:03:01]

FT: Winter?

[00:03:02]

JP: Yes, yes!

[00:03:04]

FT: Okay I don't know my geography that well. I was just sort of taken aback by the time difference, but I didn't know you guys had a whole different whether thing going on. It's summer time, and it's 9:30 PM on the East Coast.

[00:03:13]

JP: [Chuckles] Absolutely. We are the opposite of the seasons that you have. So when it's beautiful and sunny and warm where you are, it's frosty here. So it's definitely fresh, however the sun is shining today so that's nice.

[00:03:27]

FT: Oh good. What's the coldest it would get in Melbourne?

[00:03:30]

JP: Well look, in comparison to New York and the East Coast, I was there in February when it was winter and minus 12. It really only gets down to - and this is going to be challenging cause we have a different weather, Fahrenheit-Celsius thing going on too - so it really only gets down to maybe about 10 degrees, here in Melbourne, as the coldest. Which is no 0 in your scales, so it's definitely warmer. Our winters are not as harsh as yours by any imagination.

[00:04:06]

FT: Well, I promise I won't talk just about weather with you on this podcast [Both laugh], we do have more interesting things to talk about. But thank you for that insight. I'm a little jealous! But Julie, I've wanted to have you on the show, I've known you for a little while now. We connected through a mutual friend, you have an amazing coaching business in Australia, you have a digital magazine called "Inspired Coach", and you were very generous - you asked me to be on the cover, which I'd never been on the cover of any magazine before! So that was a real honor for me, and I really admire you for putting out a magazine - a monthly magazine! That's enough work in and of itself.

[00:04:48]

JP: Well it sure is, and we're now actually putting them out every two weeks.

FT: Woah!

[00:04:54]

JP: Yeah, it's even more! And we loved having you on the cover of Inspired Coach. It was a fantastic edition, and you made for a hot cover girl. It was great! [Both laugh]

[00:05:05]

FT: Alright! I can add that to my LinkedIn page - "Hot Covergirl". [Both laugh] So Julie, you are a life coach, and I think that that is an industry that is relatively young, would you say? Or maybe we are just more aware of the fact that there are life coaches out there, that we can become life coaches, that we might need a life coach. Life's kinda complicated, we maybe don't need a therapist, we don't need a business coach, we don't want any other kind of help. But particularly maybe we do want a life coach. So tell me, let's start there. What is it that you do, especially as a life coach and how does it differ from other types of mentoring and coaching that's out there?

[00:05:56]

JP: Well I think the answer to your question Farnoosh, is it's yes to both. Life coaching is a relatively young industry, it's only about 20 years old, and I first trained to be a coach 16 years ago. So I was kind of not right at the early, early adopters stage, but very in the new beginnings. But also yes, we are now that the industry is becoming more established, so much more aware of all different types of life coaches. So I started out my business and career as a life coach, and then eventually moved to business and life coaching and now we're training life coaches at the academy, which is fantastic because I passionately fell in love with coaching and what it could do for people.

And essentially, you're absolutely correct that life is complicated and as evolved and higher consciousness human beings now, we want more from life than to just kind of be born, go to school, maybe get married, collect the gold watch at the end of 40 years in a company, and that's it. You know, retire and move away. We actually wanna do really amazing things with our life. We wanna have a legacy, we wanna be surrounded by beautiful, soulful friendships. We maybe wanna start a business, and we wanna be healthy and vibrant and feel amazing in our skins and bodies. And that's just for starters.

And those are all of the sorts of things that life coaches can help someone do and you're right, it doesn't necessarily mean that someone has to go to a therapist for that and I feel really confident in saying that because I actually trained as a therapist and was one for many years before I became a life coach. So it's a really exciting and dynamic industry and I just love the, conversely, the incredible impact it can have on someone's life, but also the type of life that coaches themselves can lead if they're really passionate about working with people in this way.

[00:08:09]

FT: Your personal story is very inspiring, and just reading a little bit about your background, clearly you have triumphed personally in your life, you have overcome what some might say are just adversity. You had a single mom, raised on welfare, you were making minimum wage when you were working as - in the beginning - as a social worker. How did you make this journey to the point where now you are making almost seven-figures, your business is doing wonderful, you're a life coach. Connect the dots a little bit for me, clearly you were your own life coach during this journey, or maybe did you have someone that was guiding you in a way?

[00:09:03]

JP: Well I think part of it I have done myself because I think anyone, and you would include yourself in this Farnoosh, that has created a successful business. It doesn't matter who you work with on the outside, it is about an internal drive and passion and what you bring to that that's the most important thing. But oh my goodness, yes. I have worked with many coaches and at different times, therapists as well throughout my life to help me think more positively, to help me feel more connected to myself, to build my confidence, to work on myself and my business and the level of service that I give to people. And so I haven't done it alone.

And then I've also been very blessed to be surrounded by beautiful family and amazing friends who have always been supportive and believed in me. But the multiple six-figure business that I'm running now was certainly not ever something that I really thought would be a reality for me when I was a young child and growing up with my sister and mum. And she was a single parent, as you said, an absolutely beautiful, amazing lady who I owe so much to. But it was really tough because we really didn't have very much at all and I think that was where the beginnings of my relationship with money was really formed, in those experiences of being raised in that environment where there was not very much. And I will fully admit, in my early 40's now, I sometimes still feel like I have some catching up to do with regards to living abundantly and having the business that we do now. And as you said, when I first started, you don't earn very much when you're a social worker. [Chuckles]

FT: No.

[00:11:07]

JP: It is really, it is really, really terrible pay for what is extraordinarily in depth and emotional work with people. And so it's taken a long time to get to where I am now, but it now feels really solid and amazing.

[00:11:23]

FT: Well you brought up financial memories and financial lessons, and I would say, what kind of philosophy did that experience growing up shape for you around money? Now as an adult, I think a lot of times our upbringing influences how we think about money as adults. What would you say is, today, your financial philosophy?

[00:11:46]

JP: I feel like I have a number of them actually. But in regards to the one that is most prominent from childhood, I think generosity is a huge financial philosophy of mine. Our business has always passionately supported a charity, we try to be very, very generous with the pay that we provide to our staff, and benefits and things for them just because I feel as though when I was growing up, there was not that abundant flow of money. Money was not in generous supply when I was younger and even though I was incredibly generously surrounded by love, and care, and attention, which ultimately in the end I think is more important because the money can come later and often it comes out of those things.

I think for me, now, it's become really important that anyone that is really meaningfully touching my life through my business or my personal life in some way that I adore being generous with people as much as I possibly can, and I'm quite sure that that's come from that experience of really not being able to be terribly generous because we just didn't really have the money to be able to do that.

[00:13:11]

FT: And has the generosity boomeranged for your business? Have you retained employees? Have they helped you then go out and generate more business? How has it, other than just making you feel good cause I do that too with my employees, I try to take care of them and if I can, pay them as much as I can. But how have you seen that, perhaps, benefit you in other ways?

[00:13:41]

JP: It's most definitely boomeranged, without question, in so many different ways. I think it's absolutely helped us to retain incredible people, and that's most definitely what we want because I think anyone that runs a business knows how hard it can be to find people who are really committed and loyal and fit in with the philosophy of what you are trying to do in your business. It's also just come about through attracting really incredible people just into the general sphere of what we do, and when we train through the academy - people to become life coaches - one of the really strong philosophies that we share with them is just to be, especially in the early stages of building their business, to be incredibly generous in any way that they possibly can.

And that is to give people their time, to do pro-bono coaching, to put out free guides and resources and meditations and anything that they feel their ideal clients are going to benefit from because I certainly learned in the early stages of building my business, that that generosity was incredibly attracting in so many different ways. And so I can't imagine it not being a part of the way that I run my business, or encourage others to run their business at any point in time in the future.

[00:15:12]

FT: I like that. Generosity being perhaps a part of the law of attraction.

[00:15:16]

JP: Yes! Absolutely!

[00:15:18]

FT: Well, would you mind sharing maybe a very vivid memory of yours growing up that really was a moment where you learned a lot about money, that shaped the way that you think about money today? What happened? Where were you? What was the lesson that you learned?

[00:15:40]

JP: This is such a great question, and it really does take me back. And I can just picture this in my head, I can even see myself wearing my little school uniform at the time. My sister and I, we went to a small public country high school and primary school as well, and I remember I was nine years old, and I came home from school one day and my mom had a very sombre look on her face, and she said she needed to talk to me about something. And she took me into her bedroom and sat me on the end of her bed and she said, "Jules, you know the school camp that's coming up? I'm really sorry to have to let you know that we can't afford to send you on that camp, and so you're not going to be able to go. And I'm really sorry about that, but it is just the way that it is."

That was the very first time in my life that I had ever had somebody say to me, "We can't afford that." That I couldn't do something because of money. Now I certainly knew that we were not rich, that we were not even comfortably comfortable. But there had never been a time where if I had said that I had wanted a book, or a toy of some kind, there was often a delay as you can imagine with a single mum. She'll say, "Well your birthday is coming up," or, "Christmas is coming up," or something like that and I would wait, and then I would get it. So I always felt like pretty much everything I'd wanted - and I was not one of those kids that asked, I suppose, for a lot - that I got it.

And so this was my first experience of having mum tell me, "You can't have that, and we can't do that because of a lack of money." And that was a really defining moment for me, because I remember feeling such sadness and anger and frustration, and then later on that turned to shame when I had to go to school because they wouldn't allow me to stay at home, I had to go to school and do work in the library while everybody else went away on camp. And so that was incredibly defining for me and at the time, of course, it was really devastating for a nine-year old.

But when I look back on it now, I truly do believe that was not just one of the most defining moments in my life in regards to money, but actually one of the most defining moments in my life full stop. Because when I had that experience, I made a commitment to myself that I was going to work so hard at school with my studies that I was gonna go to university. Nobody in my family had ever been to university before, and that I was gonna get a really great job and I was gonna be able to take care of myself and I wasn't ever, ever going to be in a position where if I really wanted or needed something, that I was not going to be able - that I was gonna have to say to myself, "You can't have that because you can't afford it."

And that, in turn I think, allowed me to develop a real passion for entrepreneurship, and suddenly this incredible thought that, "I didn't have to have somebody else tell me what my work was worth. That if I worked for them, this was the salary that I was gonna get," and that's another stepping stone that really inspired me to start my business and understand that I could actually make as much money as I wanted.

[00:19:13]

FT: Wow.

[00:19:13]

JP: So really defining, really defining moment.

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FT: How did this impact your relationship with your mom? Did it make you - I mean you were young, so now reflecting on this you're thinking, "Wow must've been really difficult for her to say this to you. Must've been incredibly difficult to really afford this." She simply could not. She probably tried lots of different ways to make it happen for you. At the time though, how did it impact your perception of your mother? Were you wise enough then to know?

[00:19:50]

JP: Oh, absolutely not! I was furious with her Farnoosh. [Both laugh] I was nine years old...

[00:19:56]

FT: What sort of objects did you throw at her?

[00:19:59]

JP: [Laughs] There was no object throwing, but let me tell you, there were tantrums and tears and there were some slammed doors and I was a real little diva about it, let me tell you. Because I just didn't understand and now that I look back, I realize that as much as I thought that that situation was hard for me, it would have been 10 times harder for her because she was, and she still is, the most loving, giving, generous, incredible woman that I've ever met in my entire life. And so I know that that must have been absolutely devastating for her, and that devastation would've continued as she put me on the school bus to go to school all throughout that week, knowing that I was gonna sit in that library by myself, while the kids and all my friends were away at camp.

And it wasn't until years later that I found out that, and this was unbeknownst to me at the time, that after that experience she actually went in to the school and spoke to them and said, "I know that there are going to be other camps and other excursions that are going to come up for both of my girls throughout their school lives, and I just wanna talk to you right now, for the next seven or eight years, about how we might be able to enter into some kind of financial payment plan to be able to make this happen. And I had no idea that she had done that, and I never missed a school camp or an excursion after it.

[00:21:40]

FT: Wow.

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JP: So I only found out years later when I was well and truly into my 20's and we were looking at photos of the camp and then she raised it, and yeah let me tell you, there was a couple of tears there for sure.

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FT: Oh my gosh. I love your mom!

[00:21:54]

JP: I love my mom too! [Laughs]

[00:21:58]

FT: I'm really upset with your school though that they kind of segregated you like that, and they kind of - I remember a story when I was growing up, I remember every morning after we'd saluted the flag and done all of our morning rituals, the teacher would call out a few names. And I didn't really ever understand what was the deal with this, but she would call out a few names, always the same names, and the kids would go up to her and she would give them these cards. Usually they were yellow, laminated cards, and they would put them in their pockets. And it was their lunch ticket, and it was for kids who were, who couldn't afford school lunch.

So this was the subsidized program they were on, and I didn't - earliest memory of this was maybe when I was in first or second grade - I didn't quite get it, but, because maybe I was just naïve. But I'm sure other people knew what was going on, and for those kids, what a way to kind of just call them out. You know, "These are the kids whose parents can't afford lunch. And here we are, out in the open, giving them their lunch card tickets." I just thought that was a - there was probably a better way the school could have handled that to just not let these kids feel different because of that.

[00:23:17]

JP: Absolutely, yeah. And you're absolutely right, they could've done better with me too. Hopefully now they do know better. I mean this was back in sort of the late 70's, early 80's, which kind of shows my age [Chuckles], but I don't really think that they would necessarily have thought a great deal about it. All I knew was that they just said, "You cannot stay at home. If you're not going on camp, you can't stay at home." So yeah, it was a challenging week. But hey, everything happens for a reason.

[00:23:50]

FT: Yeah you ran with that experience!

[00:23:52]

JP: Oh yeah, I absolutely did! I was never, ever gonna be, I was never - you know, I remember thinking to myself distinctly, "If I even have a family or anyone that I love and can help in that way, I am never, ever gonna have that experience again and have to have that conversation with someone."

[00:24:12]

FT: Now your business is booming! We talked earlier, you mentioned your business is multiple six-figures, you are very generous with your employees. What would you say though, is a failure that you experienced? A financial failure of sorts?

[00:24:29]

JP: Yeah look, I think the biggest financial failure or mistake that I made in the early stages of my business is actually just not investing back enough money into it. I think those initial rush stages of, "Oh my gosh, people are paying me to do this sort of work with them." While I absolutely had a designer and a website and things like that, I was really hesitant to invest higher sums of money in working with amazing business coaches or strategists and things like that. And it took me a while to get there, and now that I look back I, you know I think we all look back at different times and go, "Gosh, if only I'd done that in the early days, goodness only

knows where I'd be now." But I suppose everything happens in time, and for a reason. But I was definitely protective of not doing that in the early days, and I do consider that to be a mistake, and I now do share with people that, of course without getting yourself into enormous debt, it's really important to invest in your own personal growth, your own personal development, and with people that are much more advanced in business and have got the smarts than you do, to really help take you to another level. And as soon as I started doing that in my business, I absolutely noticed the incredible impact that it had, including on our bottom line.

[00:25:59]

FT: Yay! Took your own advice.

[00:26:00]

JP: Exactly. [Both laugh]

[00:26:02]

FT: And how quickly did you start seeing results when you did that?

[00:26:07]

JP: Oh, really I think we started to see results within months. Particularly in the early stages where I was working with somebody that helped me a lot with technology and systems and flow in my business, all things that a social worker did not know how to do, and not even a coach knew how to do. Like my zone of genius and skill set was absolutely in being with people, one-on-one, groups, speaking - but as for all of the backend stuff, that was not my forte at all and it really wasn't until I started to work with somebody and get a lot of support and advice around that that I could see that we were losing money in different places that we didn't need to be, and that there were ways that we could set things up that could really serve people and serve us too. So it was pretty quick!

[00:27:03]

FT: Okay, let's talk about success. You've had probably many a proud moments, what would you say is your So Money moment?

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JP: Yeah there have been many moments, and the all add up to a lot of joy in my life at the moment. But I think the biggest one was probably about 9 or 10 months ago now, when we had our first six-figure day in our business. That for that little girl that was nine years old, and missed out on school camp, was a pretty big day. When we launched our classes for 2015, at that time, and had a lot of people from all over the world enrol on that first day. And it was a day that was filled with lots of joy and tears and exhilaration. Some disbelief, [Chuckles] because we'd kind of said to ourselves - my husband works in the business full-time with me and he's got an amazing accounting and fabulous business brain and background, which is really fantastic and so helpful, and it was really incredible to have him there with me throughout that day as we saw more and more enrolments come in.

We'd set ourselves the target that that's what we wanted to happen, but I don't think we ever really believed in all honesty that we could. But this is what happens in life and business isn't it? You set something for yourself, and you hope that it's going to come to fruition. You might never believe that it will, but then it actually does, and then you set a new benchmark for yourself and that's absolutely what we're hoping to do from here on out.

[00:28:46]

FT: Congratulations!

[00:28:47]

JP: Thank you! [Laughs]

[00:28:49]

FT: That is great! Yeah. Are there advantages to being in Australia when it comes to things like digital products, info marketing, online businesses? I know from, I've actually connected with a few people in Australia who are just geniuses on this front. I feel like that there are many, many great resources around you there.

[00:29:11]

JP: Well that is so nice to hear, because you know what? I think if you spoke to most Aussies, you'd actually hear us say that we actually feel a little bit behind in regards to you guys from the U.S and even Canada because the North American market has always been such a leader in the online world. And I still do think that's absolutely the case, but I think that the greatest thing that Australians, and particularly Australian entrepreneurs have going for them, is we have an insatiable appetite for learning and because we are three quarters way round the other end of the world and right down the bottom, we are very, very aware that we have to have global businesses and we have to reach out to learn from people such as yourself and other amazing guests that you've had on So Money like Tony Robbins, and Seth Godin, and Danielle LaPorte. Because if we don't, we are cutting ourselves off from so much of what's happening out there in the world, which is truly amazing.

And so we travel to conferences, we've been to New York three times in the past year. We won't be doing that again any time soon [Chuckles], but we travel a lot and we reach out to learn from people in all different countries and areas and walks of life and business. And I think that that appetite for learning and development is something that often sees our businesses be really successful, which is great.

[00:30:52]

FT: That is great. I've never been to Australia.

[00:30:55]

JP: Oh, it's beautiful here Farnoosh. You should come!

[00:30:57]

FT: I know! Maybe not right now, cause you're experiencing the winter. [Both laugh]

[00:30:59]

JP: Yeah, come in your winter, which is our summer! Come and have a warm Christmas.

[00:31:05]

FT: Okay! I'll think about it. I've a little one... I'm scared to go on any flights with him. I mean, he's fine mostly, but it's just the unpredictability of being with a small human being on a plane, in the middle of the Stratosphere, for many hours! Australia's not that close; you have to go to L.A first, you know it! You know the drill.

[00:31:27]

JP: Yes, it's a long trip. It is a long trip. It's worth it, but yes, with a little one that's probably a pretty big consideration.

[00:31:33]

FT: [Both laugh] What is your number one money habit Julie?

[00:31:38]

JP: My number one money habit is making sure that I always have an on-going, close, and connected with relationship with my money, both personally and in my business and I kind of really don't see those things as separate anymore. And what I mean by that is that, you know, we look in our accounting system and our bank accounts every single day. I always want to be aware of making sure that we pay our bills on time, usually well ahead of time, that we are nurturing and in touch with creditors - if we have them - and that I have a full understanding of the flow of what is coming in and what is going out. And for some people I appreciate that might

sound "over-the-top" to be checking those things every day. But for me, what that creates is awareness and connection. I've seen a lot of people get into trouble with money, a lot of times through lack of awareness and just pushing things away and not looking at the reality of what their financial situation is. And for me, that's something that I never wanna have happen. So it's about really checking on things every single day, during the business week, and making sure that I just feel really comfortable and okay with exactly where we are.

[00:33:07]

FT: I was gonna ask, in your practice with your clients, how often do money concerns come up as an issue, as a point of contention, emotional issues around money - how often does that come up?

[00:33:23]

JP: Well I'm sure it's not gonna surprise you at all Farnoosh, to say that it comes up quite a bit. Not with everyone, but it certainly does raise its head, you know, in lots of different areas, people talking about relationships with their husband and spouses, partners, sometimes/often money is a source of tension there. Someone may want to change careers or start a business, and obviously finances and financial considerations are a huge part of that. So many different things, even in regards to people's health and well-being, they're access to money and disposable income is very, very important in what they may be able to achieve, you know? It's great to be able to talk about the benefits of organic food, but if you're talking with somebody that maybe can't afford that, genuinely can't afford it, then you've gotta adjust. So money is something that comes up a lot!

[00:34:28]

FT: I did know that. I did know that [Chuckles] but I wanted - I guess I didn't know, I like asking people who work in the space like you do because it's a different perspective that you get and I guess it's one of those things that does often come up.

Are you ready for some So Money Fill in the Blanks Julie?

[00:34:50]

JP: I would love to! That sounds great!

[00:34:53]

FT: [Laughs] You're such a fun sport! Okay, first thing that comes to your mind - don't over think it - finish the sentence. If I won the lottery tomorrow, let's say just someone came and knocked on your door and dropped off \$100 million, the first thing I would do is _____.

[00:35:08]

JP: Never travel economy again!

[00:35:10]

FT: [Laughs] Oh no! Especially if you're coming to New York from Australia. I would not wanna...

[00:35:17]

JP: First class! First class all the way baby!

[00:35:19]

FT: You might even be able to get your own plane?

[00:35:20]

JP: Yes! [Laughs] for \$100 million, I think there's a jet in there somewhere.

[00:35:25]

FT: Certainly, certainly! My biggest guilty pleasure is _____.

[00:35:30]

JP: I spend a lot of money on cheese.

[00:35:35]

FT: Cheese? What kind of cheese?

[00:35:37]

JP: Good cheese! The really good cheese. The French stuff! The Belgian stuff.

[00:35:43]

FT: Nice! The one thing that makes my life easier or better is _____.

[00:35:49]

JP: Hiring great staff!

[00:35:50]

FT: Yes! Yes. The one thing I wish I had known about money growing up is _____.

[00:35:57]

JP: It is in abundant supply!

[00:36:01]

FT: When I donate, I like to give to _____ because _____.

[00:36:06]

JP: I like to give to Y-GAP, which is you Youth Generation Against Poverty, because they're social entrepreneurs that help young people in developing countries, and I find that really inspiring.

[00:36:20]

FT: And I'm Julie Parker - Jules Parker - and I'm So Money because _____.

[00:36:26]

JP: Because I love money, and use it in a way to serve people and help them create an amazing life.

[00:36:40]

FT: I love it. Julie Parker, thank you so much for joining us, especially because I had to reschedule this call because I had bad technical difficulties the first round. And you were so kind, it was 1 o'clock in your morning on your end. And so I'm letting my listeners know this, because if we don't already love you, we will love you [Chuckles] even more knowing this story. Cause you really are generous in so many ways, with your time, with your money, with your ideas, with your - with everything. And you are doing exactly what you're supposed to be doing!

[00:37:16]

JP: Awh thank you Farnoosh! I really appreciate that gorgeous wrap and it's been lovely to talk to you and I would never have not rescheduled for a chance to chat with you!

[00:37:26]

FT: [Laughs] I hope that many listeners come your way and I will think about making that trip to Australia. And if I do, I will be giving you a call.

[00:37:35]

JP: Oh please! I would be devastated if you didn't! [Both laugh]

[00:37:40]

FT: Thank you so much Julie, and wishing you continued success! More six-figure days in your future!

[00:37:47]

JP: Thank you so much Farnoosh!

[00:37:49]

[END]