

**EPISODE 309**

[INTRODUCTION]

[0:00:32]

**FT:** Welcome back to So Money everyone. Thanks for joining me, it's nice to have you back. I'm your host Farnoosh Torabi. You're in for a treat today. Today's guest is one of my favorite people. Absolute favorite people to chat women, work and money with and everything in between. I always feel really inspired after speaking with her and she is a total champion for women in the workplace.

Lea Goldman is the executive editor at Marie Claire and at the magazine, she's been at the forefront of bringing important stories to readers about how women cannot necessarily have work life balance because that doesn't really exist. Really soar in their careers and simultaneously have fulfilling personal lives. It can be done.

Now previous to Marie Claire, Lea interviewed billionaires and uber successful people for Forbes Magazine, she also currently serves as an adjunct professor at the School of Professional Studies at NYU.

We talk about a lot of things, we cover a lot of range in this conversation, I ask her, does sexism still exist? Uh, yeah! She talks about why women should always ask for at least 20% more of negotiating, she gives me her real thoughts about the book *Lean In* and if some of you didn't really love it, well you're going to like this conversation.

And then we talk about how pop culture and how the media portrays young women today and is it really a snapshot of the true women that at least Lea has been recognizing and noticing. For example, is the cast of Girls really reflective of today's Millennial female? We think not. I'm telling you, this is a very rich and fun conversation.

Sit back and relax, here is Lea Goldman.

[INTERVIEW]

[0:02:13]

**FT:** Lea Goldman, my friend, welcome to So Money. It's a pleasure to have you voice to voice on the show, welcome.

[0:02:20]

**LG:** Thank you, thanks for having me.

[0:02:22]

**FT:** You and I have been friends, acquaintances, in some cases we've worked together on some projects for several years and I've always been an admirer of your work and you really raise the bar I think in the editorial world when it comes to women's magazines, creating a voice for women who are interested in getting to the next level in their career, being entrepreneurial. At Marie Claire, you've dedicated a lot of your focus to helping women advance in their careers. Before that you were, I believe, at Forbes right?

[0:02:56]

**LG:** That's right, I spent 10 years at Forbes covering billionaires, traveling the world, hunting down the richest people in the world really.

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**FT:** And so when you got to Marie Claire, was it the goal initially to be this champion for women in the workplace at Marie Claire? Was it something that the magazine wanted to really initiate and you spearheaded it, or did it kind of evolve as the readers evolved?

[0:03:22]

**LG:** I would say it was an evolution. When I got to Marie Claire, at the time, the interest was — you know the editor and chief at the time wanted to create and finally someone was going to create the GQ for women, the smart meaty read and she was looking for real reporters and I had a business background and she was interested in going there in the magazine which was cool, very interesting for me. Of course, a change in direction in my career that I could not have expected.

But as we got here and as I progressed in the women's magazine world, which was very new terrain for me. I had gone from working entirely with men to working entirely with women. You would read both Marie Clair and other magazines at the news stand in our competitive set and there would be no acknowledgement that women worked. There literally was no acknowledgement that women spent the bulk of their time working concurrent with the fact that they were not getting married or getting married later, they had spending power, they were making good money and they were making these big purchasing decisions.

You would read these magazines and the only nod to that would be the occasional money story with the credit card frozen in a block of ice. How to save money, it was all how to save a few bucks kind of content. And we thought, "You know what? There's something changing, there's a zeitgeist change here that we need to address," and it just took off.

[0:04:51]

**FT:** Now, was this something where other magazines were just asleep at the wheel and even maybe you could argue that at Marie Claire this wasn't apparent right away. Why? Was there a resistance to it? Was it just — you know cause sometimes in the editorial world, the articles are very cyclical. What was happening?

[0:05:12]

**LG:** This was a time when — this was pre *Lean In*, so the conversations around working women just, we weren't having those conversations, certainly not as a nation. We weren't addressing the fact that women were getting married later, the fact that women were really wrestling with wanting to have fulfilling lucrative careers and also have a life outside work. And by life outside

work I also mean like of course mean family, but you'll notice if you read Marie Claire, we've never used the term "work life balance" because it's not just about the family.

For a lot of younger women, Millennials especially, it's about having a fulfilling life out of work, it has nothing to do with kids or a husband or a boyfriend. It's being fit and devoting your time to different projects and having a side business. So I think just generally, women's magazines but magazines in general, it was too early. Nobody was seeing that this was a real sea change in the culture but we noticed it and literally it started with two pages.

We start to do two pages, every issue, we called it, it was originally called *The Careerist*, and it was work related issue. I remember one of the early ones we did was just a little tiny article on whether it's worth it, whether brown bagging it is really worth it. Over time it's evolved to this really, this splashy profiles. We basically do what Forbes did, we make heroes of this very accomplished women that you probably never heard of and we make it a point not to cover the usual women.

I mean usually it's Sheryl or Marissa, you can name on one hand the women that tend to get covered. The "successful" women that magazines like to cover and my goal is to really find, uncover this other layer of women that are operating behind the scenes that are killing it professionally and have very visible, influential jobs. But just the media I think, we're kind of a lazy bunch and it's easy to go with what's right in front of you. But I really make it a point to look for women that you've not heard of, that you've not met before.

[0:07:23]

**FT:** What was your take on *Lean In*?

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**LG:** That's a great question. I make it a point to ask every women I interview, what she thinks of it and I'm always interested in the response because typically I get the pause and, "Well are you going to run that? Are you gonna run that?"

[0:07:41]

**FT:** We're afraid.

[0:07:43]

**LG:** Yeah, I think a lot of women are just, you know, I have very mixed feelings about it. Absolutely, she gets all the credit in the world for making it a normalized kind of conversation to have. For literally making a part of our vernacular. Now it's short hand for dialling up your career, you're leaning in to your career, that's an amazing thing that we have a shorthand for that, thanks to Sheryl Sandberg. But sure, I have the same critiques that everybody else had.

Coming from her perch, it's relatively more comfortable to say, "Well, you know, you should by default lean in." I just feel like money affords a lot of latitude that not even poor women, not even women struggling, two jobs, childcare, all that stuff but middle class, upper-middle class, women like me who are comfortable enough to go out and buy an expensive pair of shoes, who do have the luxury of hopping in a cab now and again.

But these are also very challenging conversations for us to have, financially speaking. I applaud her, I think it's awesome that in such a short period of time the conversation has moved to where it has moved but we're not done yet. There are legitimate, practical issues that I'm not sure *Lean In* covers.

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**FT:** How rampant is sexism still in the workplace? I ask this because recently I'm sure you've read it, it was all over the news, Jenifer Lawrence realized that she was getting a lot less money than her co-male counterpart in the movie and she wrote about in Lina Dunham's newsletter. I actually went on Fox News to support that, that she was saying — recently she was saying, "I didn't do my job, which was to ask for more."

And some people thought, "You know what? It is what it is," and I said, "There's a little bit of sexism perhaps at play," but the real issue is, why didn't she ask for more and she really owns

up to that and I have to applaud her for that. I was on the show with this other woman who thought that there is such a thing as the gender wage gap.

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**LG:** Which is not arguable like it is what it is.

[0:10:00]

**FT:** Right, I was like, “I don’t know what planet you’re living on, it sounds fabulous, I don’t live there but here on earth, it still exists.” As far as — you know so my point is that there are a number of variables as to why there is this gender wage gap, how big of a force is sexism still do you think?

[0:10:18]

**LG:** I think it’s a big force. Just going back to the Jenifer Lawrence thing, what I find most interesting about that whole brew-ha-ha that so rarely got discussed was the fact that Jenifer Lawrence wasn’t doing the negotiating, her agents were. And dollars to donuts, her agent was a man who probably took for granted that women make less even women with starring roles versus co-starring men who have lesser parts, who can command more.

And I can sort of — of course, anyone can visualize how that goes. You just walk in, these negotiations are probably so rogue at this point that everybody walks in with an understanding that a woman is going to earn less than her male co-star. So you know look, outside of Hollywood, because that is sort of a unique business, I think it’s institutionalized and people always get a little squeamish when I talk about this. It’s the scary sexism with a capital S word.

But the fact of the matter is that literally, out of the gate, a woman’s job, she’s getting paid less than a man, this we know to be fact. Sure, the onus is on her to ask for more, to push for more but all these stuff predates, starts very early on. All the studies about how women are nurtured not to be aggressive, these are not qualities that are really cultivated in young girls. It has affects long after throughout a woman’s career.

One of the best, best interviews I've ever done in my entire career, Forbes, here, otherwise was I spoke with Barbara Neil, a Stanford business professor who told me very simply, "No matter where you are in your career, whenever you're discussing the next job, first job, next job raise, promotion, whatever. Whatever number you have in your mind, ask for 20% more. It doesn't matter if you think that's a lofty number to start, add 20% more."

And I thought, well sometimes that might not be a good idea. She said, "No, no, no, no. Because you have to overcompensate for the fact that out of the gate, you absolutely were paid at least 20% less than you ought to have been paid. So at some point in your career, you ought to compensate for that. I just thought that was mind-blowing advice and I've used it in every negotiation after.

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**FT:** Wouldn't it be nice to have female mentors like her at your workplace? Fortunately for me, what helped me in my first big job negotiations was I had a colleague, female colleague who was senior to me, more experience and more brazen who said, and I confided in her, I said, "I'm up for this job and I think I have to basically have the salary talk at the next meeting."

And she goes, "Ask for twice what you're making now." I was like, "What are you talking about?" She said, "You know what? This is actually your advantage, you're leaving the company, you're going to a new company, it's a more senior role, this is what the market demands, you should get it." And I thought, "You're crazy." But you know what? I sucked it up and I asked for double at the meeting and I got pretty close to it.

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**LG:** Yeah.

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**FT:** I could not believe it.

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**LG:** It's like breaking a seal. Whenever I talk to women who do just that, who ask for more, that first time is always the hardest time because you have to break the seal. Once you do it once, it just becomes a hell of a lot easier next time in every area of your life, also at home.

Stepping up and asking for more from your partner, stepping up and asking for more from your financial services providers, from your employer. It becomes easier to do when you realize that A, it's not personal, it's business and B, ain't no shame in it.

[0:13:58]

**FT:** Ain't no shame, you got to flex that muscle. So Lea, what's your financial philosophy? We've thrown on a lot of great catch phrases throughout our 10 minutes so far. But what would you say encapsulates your money mindset? Something that you live by that maybe you haven't articulated before but now you're on the show and I'm putting you on the spot so you have to say it.

[0:14:17]

**LG:** Well, we talked about ask for more, I wish I could take credit for that. I think there was an actual organization that has that catch phrase, "ask for more" but I think it's a good one and a worthy one. I'm also at this stage in my life. I'm married, I have two children, I don't have the kind of liberty to take the risks that I did when I was younger. So now I'm sort of in a more defensive posture financially speaking.

So I'm much more cautious, much more prudent, I'm much less cavalier. Everything I spend my money on now, I think twice about. I'm not great with money, I'll be the first to admit it, my husband was laughing when I told him I was doing this podcast because he's like, "You're really lousy with money," and I was like, "I know, I know."

There are probably a lot more women like me that can relate to that. Especially yesterday, Cyber Monday, I had to spend and every time I was ready to do that I just kind of got up from my desk took a drink of water and they came back to it and asked myself, "Do I really want this?" That's my philosophy these days. Just give yourself a break and then come back to it. If you really want to go ahead, but don't make any impulse purchases.

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**FT:** It really, really works.

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**LG:** I think so, I think it's changed the way I spend because I spend a lot, and over my lifetime, I feel like I spent a lot of money on junk. Then I started working at a fashion magazine where the philosophy here is, don't buy 10 pairs of junky shoes for \$75 bucks a pop, buy the one nice pair of shoes for four or \$500 and I know for a lot of women, that's excessive and too much and I get that and everyone has their own bar for what is a splurge.

But here in the fashion world, you'll notice a lot of the women and men too wear the same rotation of clothes every week, their fine clothes, their beautiful clothes, they also know how to mix up high and low but the shoes and the bags, they always they spend on. Shoes and bags you spend on everything else you can cut corners on. I've assimilated some of that practice and now I much more careful about — I'm less inclined to do the TJ Max quick purchase than I used to be.

[0:16:38]

**FT:** Yes, although, I have to say, I love beautiful shoes too. And sometimes I have made those splurges but walking around New York City with expensive shoes, it's a recipe for disaster.

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**LG:** Agreed 100%. I wish you could see under my desk right now because I have about eight pairs of heels and about three pairs of flats. I always walk around with a pair of flats for precisely that reason.

[0:17:02]

**FT:** So now, when you were growing up Lea, where did you grow up by the way?

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**LG:** I grew up in Lakewood, New Jersey, Jersey strong, Jersey in the house.

[0:17:10]

**FT:** Alright. So now, what was your introduction to money like? What would you say is your number one money memory as a kid growing up and what did it teach you?

[0:17:21]

**LG:** I was the second of five kids and my older sister Rebecca was the really financially responsible one and I had a reputation even early on for being irresponsible. And I remember, every year we used to go to Disney World as a family, we'd hop in the station wagon and drive down from New Jersey to Orlando and once we got to the hotel, I have this vivid memory of at the time the hotel would give you like a little credit card that you could spend anywhere in the Magic Kingdom.

I remember my parents got an extra one and gave it to my older sister Rebecca and I asked for one. I said, "Can I have one please? Can I have one?" And they said, "No, no, no, you're not responsible enough," and my older sister true to form, she took us out for ice cream one day. That was back in the days when three little girls could go and traps through a hotel and get ice cream.

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**FT:** Your parents would not get arrested for letting you lose.

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**LG:** All good, and she came back with the receipt for that ice cream and had itemized who got what. I remember my parents being pulled over that she was so responsible with this receipt and being so careful. That made a deep impression on me. :Like, “Okay, that’s what being responsible is, just being very meticulous and orderly and on top of it and accountable,” accountability I guess is the take away from it.

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**FT:** Your sister is all of those things still these days?

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**LG:** Very much so, very much so. And I’m still the profligate daughter you know? I think I’m better than I was.

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**FT:** Who is trying to bum ice cream off your sister?

[0:18:56]

**LG:** Yeah.

[0:19:00]

**FT:** Share with us now a So Money moment Leah, something that perhaps happened in your financial life or in your career that you would define as a financial win of sorts. What happened and where were you?

[0:19:14]

**LG:** When I graduated college, I, like a lot of young people had a lot of credit card, I not only had student loan debts but I had credit card debts because what's the first thing that happens when you end up on campus? There's that little table somebody sets up, they try to give you a credit card.

Of course nobody's at that age responsible, new to college with the credit card and I did whatever other kid does, and I racked up a lot of debt. And I went into my marriage with a lot of personal debt. I remember having a sit down with my husband and it was one of those things that we write about in Marie Claire.

I was that story where he was like, "Look, I love you, I see a life together but this has to change. I can't be a partner, because it's really a partnership at that point. I can't be a partner to that kind of freewheeling, financial recklessness. And together, we made a plan to pay off that debt and we did and to this day I have no credit card debt and I'm very proud of that. It was a formative moment for me, I was — it was embarrassing.

You don't want to go in to a relationship like that and be schooled by someone about, you know, when you're an adult about money. But it was important for me and I'd like to think that was the moment where I really turn the ship around.

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**FT:** How long did it take you to get out of debt?

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**LG:** It took me, well I remember being at Marie Claire when I paid my last student loan debt and I've been here almost nine years. So that was a big moment and then the credit card debt was finally over and done with before I got married which is about nine years ago. So recently!

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**FT:** Congratulations.

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**LG:** Well thank you, and I'm really proud of the fact that I literally have no credit card. We as a couple have no credit card debt.

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**FT:** Now, when you use credit cards, you just pay them off in full every month?

[0:21:10]

**LG:** Yes, or I just don't use them. I pay for everything in cash.

[0:21:14]

**FT:** Yeah. People say that when they use cash, they actually end up — I don't know if you've actually compared it to previous years but they say that they will end up saving about 20%, well they'll still spend 20% less than they would normally. I think that's about true, that's about right.

[0:21:29]

**LG:** I'm not sure but when we first got married, my husband and I did an experiment where we put all the household expenses on an Amex. And then he said, "Let's try and pay through it with cash and see how that goes." And I don't know that it was 20% but we saved significantly by paying with cash.

[0:21:51]

**FT:** Yeah, I mean I love my credit card points and I put so much on my credit card but yeah, I think that when it comes to every day purchases like just having — I just interviewed somebody who said, when you try and get out of debt, she put herself on a \$10 cash budget daily. Slowly but surely she climbed her way out of lots of debt. You have to be really disciplined but there's a pain associated to using cash, which is actually a good pain.

[0:22:19]

**LG:** Yeah. I mean I'm not one of those budget people. As soon as I hear the word, it makes my skin crawl,, I can't stick to a budget, I don't like being put on one, I feel the same way about diets. Budgets are in effect diets. I'm also one of those people that's not going to "deprive myself". If I want a manicure, I'm getting a manicure, if I want a latte, I'm getting a latte.

But I have learned restraint because there's myriad of other ways that you spend on nonsense. Like the quick run to CBS or Dwayne Reid or whatever and then you're buying just a lot of junk you don't need or the TJ Max or what have you. I love a good TJ Max but those things add up and I feel like I'm much more restrained in my later years.

[0:23:06]

**FT:** I was not restrained on Sunday when we did a quick stop at Target on the way from my in-laws. The baby needed a break and frankly I think I wanted to just experience some retail. I've been cooped up at the house all weekend and when we went to Target and we spent a bit of money on like wrapping paper, and I mean come on, you can't walk out of Target without spending at least a hundred bucks.

[0:23:36]

**LG:** Absolutely, and in fact I've got a bag in my bedroom as we speak of Target stuff that needs to go back because I bought, I was there, I was like, "Oh let me get my son a pair of snow boots," and then I came home and I saw he had a pair.

[0:23:47]

**FT:** Yes.

[0:23:48]

**LG:** Let me get, the baby needs another pair of sweat pants and then I got home and I'm like, "He has like 80 pairs of sweat pants." I do that all the time.

[0:23:56]

**FT:** It's just so well displayed at Target too. It's just such an experience. I go to some other big box stores and it's dark and I walk out. But Target, it's like it keeps me amused for much too long. Alright, let's talk failure Lea, what's your biggest financial failure to date?

[0:24:15]

**LG:** Gosh. I think the credit card debt certainly qualifies, I think...

[0:24:21]

**FT:** Was that a result of living in New York, working in a fashion magazine, feeling the pressure to spend on things that you didn't need? What was the catalyst for that?

[0:24:32]

**LG:** Absolutely. I was living very cavalier, excessive life of taxi cabs and generously picking up tabs at dinner and just throwing it down on my credit card. It was a lifestyle and I work with a lot of young people now and the difference I think between then and now is what the frivolous expenses are.

I see young people travel a lot more than I did when I was young. I see less like BS retail expenses but I see the big ticket, \$500 sweatshirt from opening ceremony. Not to judge one as better than the other, but when you're living with three roommates, I guess I don't question, I

don't want to judge how other people spend their money but the fact of the matter is that this town is expensive, and this town meaning New York.

It's expensive to live here and whether you choose to spend your money on a holiday trip to St. Bart's or Bali or whatever. Or like me, you spend it on cabs and dinners then that result is still the same, you're not saving anything.

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**FT:** If you have to capture...

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**LG:** You're not prepared for emergencies.

[0:25:52]

**FT:** Sorry, so if you had to describe the financial zeitgeist of your reader would you say the Marie Claire target reader is in her late 20's?

[0:26:05]

**LG:** Yeah, we say our readers are in her 20's and 30's, she's self-sufficient, she lives in the city, she's got a job, it's very important to her, she's ambitious. You know, I should correct myself, she's got a career, it's not a job.

[0:26:19]

**FT:** A job, right. Financially, so millennials, they are more likely to spend on the big wins, the experiences and are willing to save up for those things?

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**LG:** Yes, 100%.

[0:26:33]

**FT:** That's exciting, that's actually an optimistic take on this generation, you don't often get that.

[0:26:39]

**LG:** Yeah, cause I think they're very driven, they value experiences, I'm not sure where it all goes from here, a lot of people wrestle with this, all this futurists wrestle with "what is the millennial generation look like when they're middle aged" and overweight and all, all that stuff.

I find it — you know what I find inducting? I find it interesting that the media portrays Millennials like the girls generation.

[0:27:12]

**FT:** Aloof.

[0:27:14]

**LG:** Yes! I find just the opposite, I find them very earnest and eager and community oriented and wanting to make a difference be it like in the world or in their careers, like they want to make an impact, they want to feel like they've contributed in a meaningful way. I find them more like, the Mark Zuckerberg's than I do the Lina Dunham. I'm sure there's a bit of both but certainly the ones I'm surrounded by, there's not the "we" that you see on television or the entitlement.

[0:27:45]

**FT:** I agree. It's funny because these are, in the girls cast, they live in New York City, well they live in Brooklyn but that's where everybody lives now. To be in New York, there's a certain characteristic of people who come to New York, they're very driven, they're very ambitious and I

don't get that from a lot of the cast members which is strange. Maybe if they were, I feel like they should be somewhere on the West Coast. Where it's more laid back.

[0:28:16]

**LG:** Yeah, the melee, I don't necessarily identify in the younger colleagues. I sound like an old lady, I'm not terribly old but I am not millennial.

[0:28:26]

**FT:** I agree with you and I don't think that they really capture fairly the millennial zeitgeist, the millennial drive. I at least have higher hopes and higher expectations and standards for young people. My brother's 224 and I see it in him, and so, I dunno? Maybe I'm biased.

[0:28:46]

**LG:** I will just add that every millennial I meet has some sort of side gig and I find that fascinating they work on a book, they've got...

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**FT:** They have too. They got student loans. It's actually a nice silver lining to everything because maybe they're finding their creative outlet through that side gig, it's a good thing.

Alright. I don't want to take up too much more of your time so let's do some quick So Money fill in the blanks, this is our lightning round where I start a sentence and you finish it, the first thing that comes to mind. Ready?

[0:29:14]

**LG:** Yes.

[0:29:15]

**FT:** If I won the lottery tomorrow, let's say you played power ball and someone knocked on your door and gave you a hundred million bucks. First thing I would do is \_\_\_\_\_.

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**LG:** Quit my job and start a charity.

[0:29:26]

**FT:** Nice. I'll ask you later about charity, today is, we're recording on Giving Tuesday, fun fact. Okay one thing I spend on that makes my life easier or better is \_\_\_\_\_.

[0:29:39]

**LG:** My nanny. I pay premium for my nanny, I love her, she runs my house and that's the way I like it.

[0:29:47]

**FT:** Take the keys, run.

[0:29:48]

**LG:** Absolutely, just do it!

[0:29:50]

**FT:** One thing I splurge on, I spend a lot of money on this but it's worth every penny and I wouldn't have it any other way.

[0:29:57]

**LG:** My hair color. I've been coloring my hair for many years, I pay top dollar for it, Erica Sabo, Melissa Curry, I've known her for many years and it's worth every penny.

[0:30:07]

**FT:** Why are you telling us your secrets? Don't tell us your beauty secrets.

[0:30:10]

**LG:** I think she's wonderful.

[0:30:11]

**FT:** Alright, I'm going to maybe switch, don't tell my stylist. When I was growing up, the one thing I wish I had learned about money is \_\_\_\_\_.

[0:30:21]

**LG:** I wish I had learned to save, I wish I had learned to — I wish I had not spent money on a big fancy wedding reception and put a down payment on something. Bu you know, these are regrets I've had a few but thankfully I've moved on and...

[0:30:36]

**FT:** It's worked out. When I donate, I like to give to \_\_\_\_\_ because \_\_\_\_\_.

[0:30:45]

**LG:** I'm very careful about how I donate. I have written many stories about charity scams. I will always check guidestar.org to look at the most recent tax returns of a charity which you can do and you ought to. I'm am extremely careful about how I give my money.

[0:31:02]

**FT:** Is there a particular charity that you really love, that you're giving to this year?

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**LG:** I do a lot of, I used to do New York Cares, they do a secret Santa thing for kids in need, now I'm doing it, since we've moved to New Jersey, we're doing it in our county. I like to give things versus money because I feel like I have a better handle on where it's going.

[0:31:23]

**FT:** That's a great way to look at it. Okay, last but not least. I'm Lea Goldman, I'm So Money — So Money! — because \_\_\_\_\_.

[0:31:34]

**LG:** I'm Lea Goldman, I'm So Money because I — why am I So Money? I'm So Money because I have kind of the best job in the world. I get to have conversations about money and power and negotiating and success and learn from the best in the business.

[0:31:52]

**FT:** I know and you have no excuse. You have the access like no other person.

[0:31:57]

**LG:** I know, every day is a master class over here.

[0:32:00]

**FT:** I love it. Everyone, pick up a copy of Marie Claire and subscribe because it is a fabulous, fabulous piece of work and I put it proudly on my coffee table.

[0:32:12]

**LG:** Thank you.

[0:32:12]

**FT:** Thank you so much, Leah. Thank you so much Lea, have a great Holiday.

[END]