

**Episode 364**

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[INTRODUCTION]

[0:01:33]

**FT:** Welcome to So Money everyone. I'm your host, Farnoosh Torabi. Fantastic to have you with me. Very honored that you have chosen to spend the next 30 minutes on this podcast, I promise it won't disappoint. Our guest today is a leader in the sports and entertainment industry. She is entering her 8<sup>th</sup> year with the NBA. Megan Perry is here.

Megan Perry primarily focuses on the WNBA and there, she is responsible for scouting top college prospects in preparation for the WNBA draft. She also manages player appearances

and you might recognize her voice because she actually serves as a basketball color analyst covering games on CBS Sports Network, the A10 Network and NEC Front Row.

Now prior to joining the WNBA, Megan had a very successful career as a basketball player herself. She played division one at Cornell University where she helped lead her team to the 2008 NCAA Tournament in Ivy League Championships. I'm so excited to have her on the show.

We learn from her how the WNBA with her leadership is trying to enhance its visibility and give its players a lot more credit. Her biggest financial mistake, it happened when she first moved to New York and it has something to do with her rent and Megan is a spender. She'll be the first to admit it. She loves to spend money, she's conscious of that, she tries to reign it in, how she does it is very impressive.

Here is the lovely Megan Perry.

[INTERVIEW]

[0:03:01]

**FT:** Megan Perry, welcome to So Money. I am excited. Excited is not even a good word! There is no word to describe how jazzed I am to learn more about what you do. You are a woman of the WNBA, responsible for scouting top college prospects for the WNBA draft. You are a former athlete yourself, former basketball player, marrying the worlds of sports and business. So much to learn from you. Welcome to the show.

[0:03:31]

**MP:** Thank you so much Farnoosh. I'm glad to join you and I can't wait to dig in and talk, I can't wait.

[0:03:37]

**FT:** So listeners like to hear how I get connected with my guest and the two of us, we were at a dinner hosted by Chase and Rebecca Minkoff back in November. It was a cool all-female dinner. It's very intimate and I don't know about you but I totally felt like, "One of these things is not like the other," like what was I doing there.

[0:04:00]

**MP:** Oh my goodness.

[0:04:01]

**FT:** I'm sitting next to like the CMO of Macy's is right there and the co-founder of the Tribeca Film Festival and the woman from Law and Order SVU who is now an entrepreneur formerly married to Bobby Flay. I'm like, "What am I doing?" I think the wires got crossed and I got the wrong e-mail like it was not supposed to go to me. I showed up, they were like, "Who are you?" I just thought that that was just an awesome night.

[0:04:26]

**MP:** It was a great night. It was a tremendous honor. I attended along with our former president of the WNBA, Laurel Richie, and it was a night that I just felt so much good energy. I felt really empowered in being surrounded by so many young women with promise. Rising stars such as yourself and then so many accomplished women.

Like you said, I had to pinch myself sitting at the table thinking, "What am I doing right now?" I am having dinner with the CMO of Chase and we're just chatting it up but there were so many lessons learned that I just felt such a strong sense of community and there is nothing more that I love getting together a bunch of strong, empowered, smart, fun women and just dishing a little bit. What could be more fun than that?

[0:05:08]

**FT:** No, nothing. It was delicious food and Rebecca Minkoff, who later came on my podcast and I've since been to her store and given some financial advice, it's kind of weird, right? Going to a retail store to give financial advice but actually, that's a great target market for me because it's young women who are in the context of shopping and it worked out really well.

So Megan, tell me a little bit about your experience working with the WNBA. Let's start there, obviously you come to this with an athletic background. You were a basketball player in college, division one at Cornell University and now, you've transitioned over to the business side of the industry. Do you like it?

[0:05:52]

**MP:** Right, you know what? I do. I love it. I like to say that basketball has been in my blood for probably since the time I was five or six years old. I really can't imagine my life without basketball and it's been a great experience. I'm eight years in and I can't believe it's been that long.

It passed so quickly but what I really love is, I obviously love the game but I'm so passionate about how we can help grow the game. Grow and showcase the personalities and the fabulous women that make up the WNBA and I just don't see a better fit for myself. It is just something that like I said, it's in my blood and I knew very early on I wanted to play basketball at the highest level possible.

And when my playing days were over, I hung up sneakers and figured out how could I contribute at the highest level possible. I just feel blessed to be able to walk into the game with the professional level and be in eight year strong. It's incredible. It's a true blessing.

[0:06:49]

**FT:** How do you feel about being a woman in man's industry? This is a perfect example, right? Some might say that I'm a woman in a man's industry because I work in the financial industry, what's that dynamic like for you?

[0:07:08]

**MP:** You know it's funny, I actually sit in a very unique position. I would say back in 2015, right before our president Laurel Richie stepped down, my every day is so unique. I walk into an office and I am in between our president Laurel Richie who is an African-American woman running a professional sports franchise and our vice-president and chief of basketball operations, Renee Brown, another African-American woman.

It's like our number one and number two, every single day in my office and it's a very unique situation. Both minorities, both females, both very empowered. So in that sense, I walk into a circumstance where I can feel real live example before me of what's possible but then I can also go down two or three floors or go out to a meeting and see the exact opposite and be immersed in a room full of men and or people that just have no kind of exposure to or regard for female athletics in general.

I consider that a challenge. It's something that I want to embrace and I am passionate about helping expose people to the game, the athletes and you could see it for what it is. You could get to know it and once you get exposed to it, most people continue to come back and support us and they really don't have anything negative to say. For me, it's an incredible experience but it's something that I take very seriously. I want to be a part of that change.

[0:08:31]

**FT:** You are also working in front of the camera as an analyst, do you like doing that or do you see yourself maybe moving more towards that as a full time career someday?

[0:08:42]

**MP:** Yeah, absolutely. I spend so much time watching the game. I travel around the country looking at some of our top college prospects. I spend a lot of time during our WNBA season at our games with our current athletes and talking to former athletes and players and it's so funny, I'll come home and I'll sit and I'll turn on ESPN and I'm looking at a player.

And I have the same notes on maybe a Skylar Diggins or an Elena Delle Donne that the broadcasters are like echoing across national television and I just sat one day and I was like, "Maybe I should put the two together. I want to have a mark in this game and I want to have a voice."

And a couple of years ago, I just decided I would give it a try to figure out broadcasting because I feel like I have a lot to share. I want to make sure people hear what I have to say, so I put on a headset, went and volunteered my time downtown.

[0:09:32]

**FT:** Good for you.

[0:09:33]

**MP:** Yeah. I went downtown in Brooklyn to St. Francis College which is a division one school and they were kind enough to allow me to sit in a broadcast move and learn a little bit on the fly and I really, really enjoyed it. It's something that I would definitely like to pick up more on a full time basis as I have gotten more exposure over the past couple of years.

Did my first national broadcast last year with CBS Sports. I broadcasted Ivy League Basketball, Princeton Women went undefeated that year and Penn University. So it's something that I definitely see me doing more of in my future. I want to have a voice in this game and what better way than to pick up a mic and start talking.

[0:10:13]

**FT:** So I've been looking at some of the news around the WNBA and I read that as they are preparing for their 20<sup>th</sup> season this year, this May that they have a new marketing campaign called Watch Me Work. What's the idea behind that? Do you think there are some preconceived notions about the WNBA player that the league is trying to dispel?

[0:10:38]

**MP:** I would say absolutely. You know what? It's so funny, in honor of today which is National Girls and Women in Sports Day, it's something that the WNBA is really trying to take ownership off and today, we launched a pretty big social media campaign around National Girls and Women in Sports Day and released our 20<sup>th</sup> season anniversary video and with the tag, "Watch Me Work".

Watch Me Work is supposed to embody, watch me do my craft, watch me elevate, watch me shine, watch me in my element and whatever it is for our athletes, that's watch them in weight room, watch them on the floor, watch them work it on the catwalk afterwards looking so fierce and whatever they chose to wear after game day when they're out and about just being their normal selves out of uniform.

For our non-athletes, the people that support the league, for our broadcasters, for PR, watch them work. All the people that cover the game, watch how eloquently they're able to broadcast and speak and describe what's going on in and around the game. That's what the campaign is about. For the naysayers that say, "Oh, girls can't play."

Or the negative serial types that are out there, I only want to give them life repeating them. It's saying, "Well, take a minute and watch me work. Watch me do my thing," and it's a bit of a challenge. It's a bit of a challenge to other people to get involved. It's like, "Show me what you can do." So that's what it's about.

[0:12:11]

**FT:** I love it. How's it working? How are you measuring its success?

[0:12:15]

**MP:** Well, it's new. So we actually just kicked off our television spot just around last Saturday during the Cavaliers game and the Twitter campaign launched today in coordination with National Girls and Women's Sports Day. So I think it's a little bit early to really see how it's

received, but thus far, just across social media, we have engaged a number of different platforms and have nothing but positive feedback thus far. So I would say it's looking upwards.

[0:12:42]

**FT:** Great. Megan, let's talk money.

[0:12:45]

**MP:** Sure, let's do.

[0:12:46]

**FT:** I would like to pick your brain about it and ask you some So Money questions. Do you have a financial philosophy? You're a young professional, married and living in Brooklyn actually if I can say. I like to give shout outs to Brooklyn whenever possible. So given all of that as a context, what's your financial philosophy on things? If you have a money mantra of sorts, I'd love to hear it.

[0:13:11]

**MP:** My money mantra is around, "It's not so much about what you make, it's about what you spend" and I try to be more conscious of what is going out than worry so much about what is coming in. I am a person of faith and I just believe that things that will be taken care off in the end.

But I really do try to control what I can control and that is my spending habits. I try to make sure that those are balanced and that's a daily struggle. Like you said, I'm young, I'm living in New York City, there are a lot of things that you want to do and be a part of and there's always something to buy.

[0:13:49]

**FT:** What's your biggest challenge? What's your weakest points?

[0:13:53]

**MP:** Oh gosh, my weak points?

[0:13:55]

**FT:** Yeah.

[0:13:56]

**MP:** Well, let me give you an example. So every day when I come into work, I come in through Rockefeller Center and I remember very early on, coming off the orange line and being bombarded by Starbucks. I love me a Starbucks coffee or tea but there were three Starbucks on the way to work but every single morning, I had to ignore three of them. By the time that I got off the train into my office, I had to say "no" three times.

And that's just something small but that's difficult for me and I didn't do a good job of saying "no" early on. I would go and I would get my latte in the morning and I would go take a break and get one for lunch and my greedy self would have one before I got on the train on the way home and that's a good \$20 that's going out of my pocket...

[0:14:41]

**FT:** Oh yeah.

[0:14:42]

**MP:** ...effortlessly, every single day and that's something that I can control. I mean there's health benefits to reducing your sugar in take and there were financial benefits to that too. So I learned to cut back and really evaluate and analyzed, "What can I do without? Do I really need that or is it just a casual spend?" And then I can tighten that up.

[0:15:03]

**FT:** Do you have a slash fund of sorts to allow you to at least indulge in some of your spending desires occasionally?

[0:15:14]

**MP:** Oh absolutely and my husband would tell you that I do more indulging sometimes than I truly talk about and give myself credit for. I think that's so important. I think for every young women especially and my mom always taught me make sure you have yours. I always have a stash of whatever I need to take care of Megan, whatever Megan likes to do.

Because we work hard every single day but you work hard to be able to take care of yourself. So if you are not putting aside something to be able to do some of the things that you like to do and to reward yourself then what are you working for?

[0:15:47]

**FT:** Right, yeah.

[0:15:48]

**MP:** So I definitely take some time to do something for myself. I love going to the nail salon. I don't know about other girls but I really enjoy it.

[0:15:56]

**FT:** What's wrong with you? No, I'm kidding.

[0:15:58]

**MP:** Right? But I love picking out the colors and figuring out maybe a little twist or design, something like that but that's something I regularly treat myself to. It doesn't have to be big, it could be something small, whatever suits you but I definitely make sure I find a treat for myself every once in a while when the payday comes around, I'm doing something that it's good for Megan.

[0:16:20]

**FT:** Good for you. How did you learn about money growing up? Was it ever something that you recall being a big issue in the house or maybe you had like a really vivid money memory as a kid that now, as an adult you look back on it and you're like, "You know that taught me a lot." Whether it was a good experience or a bad experience, love to hear that.

[0:16:41]

**MP:** Yeah. My earliest money memory, I had to take it back to my days growing up in Charlottesville, Virginia. I learned a lot from my father early on and he has a system where I would watch him and I was probably eight or nine years old. I would watch him on a Saturday afternoon, lay all these envelopes out on the table and he would so meticulously fill the envelopes with cash or tag them with post-it notes to where that envelope needs to go and what it needs to do with it.

That was my dad's way, that was his system. That was him budgeting and that taught me about planning and watching him go through and figure out what needs to go where to keep the household going. I internalized that and when I got older, I realized when I got my own, it's like, "Megan, what is the plan?" Money wasn't something, you know, I grew up in a household where my parents always provided whatever we needed. It wasn't that we always had the most lavish things but we had exactly what we needed.

I understand the value of work as well, but he taught me that in order to have, in order to make it stretch, to do the things you want to do, you have to plan and as ridiculous as this system looked with all these envelopes laid across the table and take him all day to sort it out, it just

taught me that you could have what you want, you could do what you want, you just have to plan, right? And you have to have some control over it.

[0:18:04]

**FT:** Are you planning for anything big right now?

[0:18:06]

**MP:** I am. As much as I love Brooklyn, I'm interested in getting a little bit more space to live in. So my husband and I are looking forward to being able to buy a house. We are on the track to do that within the next two years and one day, we'll start a family as well because there are no kids in the household, but those are two things that we definitely have our sights on and trying. So we build towards being able to do those things comfortably.

[0:18:35]

**FT:** Well, I wish you the best and until those kids arrive, go to a lot of movies, eat a lot of dinners out.

[0:18:42]

**MP:** Yes, yes and travel Farnoosh.

[0:18:43]

**FT:** Don't feel bad about spending money on yourself because you never will again.

[0:18:48]

**MP:** Yeah, I will get it in while I can. I certainly will not hesitate.

[0:18:52]

**FT:** What would you say, if you ever experienced one, is your greatest financial failure? What did you learn?

[0:18:59]

**MP:** Oh absolutely. I call it trying to Keep Up with the Joneses and very early on in my career when I moved from Virginia to New York to start my work at the NBA, I moved to Brooklyn and I had a great roommate but at the time, I thought, "Oh I don't want to live in Brooklyn. I want to know what Manhattan is all about." And my starting salary really was not enough for me to be able to support myself.

[0:19:25]

**FT:** That's why it's a starting salary.

[0:19:28]

**MP:** Right, in an apartment in mid-town Manhattan comfortably and I got myself together after the first year living in Brooklyn and I thought I was so cute that I was going to go and I was going to rent an apartment in mid-town Manhattan and that was going to be the best thing ever and I was moving forward onto the next level and I really learned a lot about really putting the cart before the horse. I was not ready for the financial impact that that actually had and the value of saving.

When I had that apartment in mid-town, it was a studio apartment and I was responsible for covering everything and I learned a lot. I actually learned just how far my money went and I learned that I really didn't have enough to save. So I was literally going paycheck to paycheck because I really just over stretched myself and that was unnecessary.

I learned that if I could be patient, if I would just wait it out and I faint instead of just making a move out of emotion, I probably would have a lot better off but at the moment, I just wanted to be where I thought it was going fashionable to be and it wasn't what worked for me at that time.

[0:20:40]

**FT:** Right. There's a real love affair with New York that many of us have, myself included and especially when you first moved here, you want to create that friends like for me, it's like I grew up with the Friends show. Like I'm probably dating myself and it's sad to say.

[0:20:57]

**MP:** No, I came the same time.

[0:20:59]

**FT:** Yeah, you want that west village apartment with the huge sunken windows and sunken living room and that apartment was rent stabilized, which means that it was way below market. If that was actually at cost at market, it would have been like \$7,000 a month at least. So I find that a lot of young people coming out of school especially with no financial background and of course, you've got the great job.

You went from making no money to some money even though it's a starting salary it's like you won the lottery but then, you do spending half that first paycheck on rent easily if not more. It's a fast way to get behind, as I say, the financial eight ball unless you get out of that quickly which sounds like you did.

[0:21:46]

**MP:** I did and like I said, that was my huge financial fail but I learned a very big lesson and a very hard lesson quickly. I dug a hole for myself unnecessarily and I've been able to recover fortunately. But I learned just don't jump because someone else says it looks good. Not everything that glitters is gold, but to live within your means.

In due time, you could get whatever you want but you have to have a plan. Stick to that plan and be patient. Have some patience with it. I just was too quick to hop and do what I thought was the cool think to do.

[0:22:19]

**FT:** Cool, all right let's talk about success.

[0:22:22]

**MP:** Yes, please.

[0:22:23]

**FT:** Yeah, what's something that you're really proud of in your financial life, your So Money moment?

[0:22:31]

**MP:** Oh gosh, my So Money moment is more of a personal moment. It was actually when I decided to move back to Brooklyn with my now husband, we had a moment in time where things were rough for a little bit and we saved up quite a large amount of money together for our wedding in 2013. My So Money moment being able to know that I was able to put on a fantastic affair to enjoy with my husband and my family and friends at that time.

That was so satisfying, to be able to see the fruit of my labor for me on that day and during the honeymoon. That was the moment where I went, "Ah-ha, a little bit of work, a little bit of time and a plan, look what you can do for yourself." So it was two snaps to that. I was thrilled on my wedding day. That was a moment where I look back and like I said, I was able to see what I'd work so hard for come to life.

[0:23:31]

**FT:** What was the strategy that you and your husband implemented and was it easier than — I think a lot of couples experience some hardship when it comes to getting on the same page financially. What was that like for the two of you?

[0:23:46]

**MP:** It was, what we actually wound up — we opened up a joint savings account and that was actually the first, the biggest step of it all. But for me, I learned about teamwork. It wasn't something that I had to do all by myself. I was able to formulate a plan. We had a goal. We actually forecast it out.

We're like, "By this time, we want to have this amount of money," and we backed that plan out and said, "Okay, well this is what it looks like month to month. These are the sacrifices that we would need to make to be able to meet this goal," and together, us working together it made it fun and we were able to achieve that.

There were a little things that we did like my husband all of a sudden became an avid cyclist. So instead of going and buying his weekly metro card or taking cab rides into work over the summer, he got on his bike and he cycled from Brooklyn into Manhattan every single day and I didn't do it every day but on the days that it worked for me, I will follow him in.

So we saved a lot of money on transportation and we were getting great exercise and I was getting in fantastic shape for my wedding dress. So we learned to do little things that we identified what were those unnecessary spends and how can we kind of curb them for a bit and learn to do something new and we're in the process together. That's how we went about it and it worked. It was teamwork really.

[0:25:06]

**FT:** Okay, number one money habit. Do you do anything regularly, semi-regularly that directly helps your financial health?

[0:25:15]

**MP:** I do. I subscribe to alerts for my checking account. So every single morning when I wake up, I know exactly how much money is in my account and I can look and see how much I spent on what and that was my biggest mistake years ago. I was at a point where I would spend, spend, spend and I knew I was over spending but I chose to ignore it.

That got me obviously into some trouble and I decided, "No, you can't just ignore it. You have to face it. Know what's in your account be in touch, be knowledgeable and to be ignorant to it, you're just creating a larger problem for yourself." So every morning when I wake up, I check my e-mail and I'm very much so on top off what my financial situation is day to day. Rather than waiting for me to find out that maybe it's not so good down the line. I'm in touch daily.

[0:26:08]

**FT:** Awesome. Okay Megan, let's do some So Money fill-in-the-blanks, shall we?

[0:26:13]

**MP:** Oh yes.

[0:26:14]

**FT:** This is when I start a sentence, you finish it and don't overthink this, okay? If I won the lottery tomorrow, let's say \$100 million bucks, the first thing I do is \_\_\_\_\_.

[0:26:26]

**MP:** Buy a house.

[0:26:29]

**FT:** Would you move out of New York or stay here?

[0:26:32]

**MP:** I would move out of New York and I would move to a climate where it is sunny, probably 10 months out of the year, like a warm climate so I could get up and go running outside every single day because I love my morning workouts outside. So absolutely, I would buy a house probably staying on the west coast but I'd move down south where the temperatures are a little bit kinder to you during the winter.

[0:26:57]

**FT:** It's funny to think about that because when you were younger and had no money, you wanted desperately to live in New York.

[0:27:02]

**MP:** Yes.

[0:27:03]

**FT:** And now, given the opportunity to spend millions and millions of dollars, the first thing you would do is leave the city.

[0:27:10]

**MP:** I would leave because I want more space. So looking forward though trying to build and grow my family. I want to be able to get a little bit more for my dollar moving south but in no way would I give up what I have in New York. I would try to actually keep both.

[0:27:24]

**FT:** Right on, how about this? One thing I spend on that makes my life easier or better is \_\_\_\_\_.

[0:27:31]

**MP:** My gym membership. I have to be so real and honest with that one. I am a member of Equinox and I love working out. I love having a resource, some place to go at anywhere in the city, I have access to all locations. And that's my treat to myself. So whether it's just a workout, if it's going to the spa, if it is literally dropping my bag and changing real quick because I have somewhere to go out to, I have a resource in the city.

It is something that works specifically for me and I can attribute to that. A lot of people will say, "Oh gym memberships you pay too much." Well no, it's something that makes me feel good and when I need something, I have a place where I can go and I can lean on. So definitely, that's what gives me maybe a workout, have a place to go where I'm comfortable.

[0:28:18]

**FT:** How about this? One thing I spend on that makes my life easier or better is \_\_\_\_.

[0:28:25]

**MP:** Taxi cabs and I know my Brooklynites, I understand that.

[0:28:29]

**FT:** Do you Uber or do you actually use a cab?

[0:28:30]

**MP:** Yeah, I know I give way too much money to Uber, absolutely and I'm definitely not opposed to the old fashion way of standing out and hailing a cab. It's just sometimes I don't feel like doing the grind of getting on the train and it could be a long way between Manhattan and Brooklyn.

[0:28:50]

**FT:** It's a luxury. We get it.

[0:28:51]

**MP:** It is, it's one of those things where at the end of the day, girl I just want to take my heels off and sit down and ride.

[0:28:57]

**FT:** I get it and also you can stay on your phone.

[0:29:00]

**MP:** Yes, that's pretty key.

[0:29:01]

**FT:** I justify it sometimes because I'm like, "Well, I get to continue to work, I'm more productive."

[0:29:07]

**MP:** So true.

[0:29:08]

**FT:** I have a lot of excuses for why I take a quiet transportation.

[0:29:11]

**MP:** Farnoosh that is a key insight. That's so significant because for me, it's not just being able to do work but communicating with family as well. At the end of the day, I would like to use that 30 or 40 minutes probably in a cab and traffic to give my mom a call, give my dad a call, see what my friends are up to, why not?

[0:29:30]

**FT:** All right, now, the one thing I wish I had learned about money growing up is \_\_\_\_\_.

[0:29:36]

**MP:** That it does not grow on trees, and sorry for the cliché. However, I wish I had really learned and seen more of what it takes to garner that dollar. I feel very blessed to be in a position where there are a lot of things provided to me and I didn't necessarily fully understand how they got there but now being an adult, I understand just a little bit more about what it takes.

But I wish that I had a little bit more insight early on, exactly how much work it goes into it. It doesn't go on trees, as my dad would always say and I would just roll my eyes like, "Yeah dad, whatever," but I really now understand a little bit more about that.

[0:30:19]

**FT:** Dad was right.

[0:30:20]

**MP:** For sure.

[0:30:21]

**FT:** All right and last but not the least, I'm Megan Perry, I'm So Money because \_\_\_\_\_.

[0:30:27]

**MP:** Oh, because what other way is there to be? Because I am on top of my game, because I'm fierce because I'm fabulous, because it's 2016.

[0:30:36]

**FT:** Yeah, woman you're awesome. I love you so much. Thank you so much for coming on the show and I'm so happy we got to reconnect. Wishing you a continued success. I can't wait to see you more on television.

[0:30:46]

**MP:** Oh great, Farnoosh thank you for having me. It was absolutely a pleasure and I'll hold you to that. I look forward to seeing you and some of our listeners out there. I would like that.

[END]