

EPISODE 698

[ASK FARNOOSH]

[0:00:34.5]

FT: You're listening to So Money, everyone. Happy Friday, March 2nd. It is the day before my daughter turns one. So happy early birthday to Colette. We're all really excited. We can't believe it's been a year already. We're heading out to Pennsylvania this weekend to celebrate with some grandparents and cousins, and I did a very so many thing, which is that — Well, on the one hand, putting a party together for a one-year-old. It should not cost a lot of money. You really should not go above and beyond. That said, our family is pretty big. Tim's family, it's like 30 people, and they're all over and there's not really one home that we can all meet at.

So we did spend a little bit on the location, but everything else, I really kind of went simple. The decorations are framed adorable pictures of her and we got some balloons, which are not expensive, and the flowers — Get this. I found a site online where you can order flowers wholesale, and I just did that. Sent them to my mother-in-law's house. They should be getting there today. Hopefully they're in good condition. Then I was going to just hop over to Michael's or IKEA and pick up some really tasteful, simple, easy, cheap vases and just put them together the night before or the morning of. There you have it.

We saved a lot of flowers and, honestly, none of these is really important. I just want good pictures, to be honest. Plus, people are coming from bit of a distance. I want them to feel like it was a worthwhile afternoon spent. Of course, any afternoon spent with Colette is worth every second. Anyway, just a little So Many moment of the week for me.

Another So Money moment is really in introducing our cohost today, Erica Gellerman. I'm going to brag about her for a little bit. She and I actually first connected way back when I first launched this podcast. She was an avid listener. If you remember, if you were with me all those years ago back in, say, I guess 2015, in order to kind of get people excited about the show and to connect with listeners, I was offering free 15 minute money sessions to some listeners, and she got one session and we chatted and she had some career questions and sort of — This was like over —

At this point, three years ago, she was looking at kind of changing her career paths. She really was interested in personal finance. I gave her some advice.

Fast-forward to today, she's left the corporate world. She's launched her own site. She has her own personal brand. I want to have her talk all about it, because it's super relevant to us and our interest.

Erica Gellerman, welcome to So Money.

[0:03:27.6]

EG: Thank you so much, Farnoosh. I'm so excited to be here chatting with you today.

[0:03:31.8]

FT: I am too. I have to say, I am very proud of what you've built for yourself, and if had anything to do with it, I will take the credit.

[0:03:40.7]

EG: You did. I kid you not. From that 15-minute money call, I had written nothing before. Not one article, and you encouraged me to submit a story, and I think my first article that you suggested was to write for Daily Work, and I did, and from then I haven't stopped. Yeah, it literally all started great from there. So I'm excited. It's coming full circle.

[0:04:05.2]

FT: I remember. You're welcome. So you're welcome. I mean, I don't think anything that I offered you was radical or genius. It was just — Maybe you just seen that encouragement and maybe you needed specific advice. I remember listening to you. You were not the happiest camper at your job, and you had a great job, but I think that you wanted more like a lot of us. We fill a little unfulfilled at work. We know there's more out there for us. You wanted to start writing about money, and I thought, given that you are millennial, working for a really well-known company,

that you probably could share some interesting insights, advice about how you're kind of making it work for yourself applying that to other people's questions, and so Daily Worth was the first stop. Now you've got your own online destination. Tell us about the Worth Project.

[0:04:58.9]

EG: I do, yeah. It come about in the last year. So I spent the first — Gosh! I don't know, a year and a half just freelancing and contributing and writing everywhere that I could, so Daily Worth, Forbes and then I was in millennial women websites, that I really loved and admired every girl. Then I just decided I just wanted to write more and more and more and I just kept having more things to say. So I decided to start the Worth Projects, and it was really targeted at women who I felt like were my peers, who are looking for the same type of very relevant advice that was smart and would help them enjoy the money they have right now while also planning for the future. Not just always looking at retirement, but looking at how else we can use our money today and make smart choices to make sure that we have a really long and happy financial life. So that's the Worth Project.

[0:06:02.1]

FT: Can I just also say — That's all amazing and I just want to also say what's super cool about Erica, everybody, is that she's originally from California and lives in London and spends her time exploring Europe with her husband and her dog. Is your husband from the UK? How are you making this expensive city work for you?

[0:06:25.9]

EG: Oh my god! It was a shock. It was definitely a shock. We were moving from Los Angeles, which is also not a cheap city, and we're originally from San Francisco also, and another not cheap city. But coming to London was just a whole new game. I think when we moved here the dollar — or one pound equaled \$1.75. Going out to get a hamburger was like completely overwhelming.

[0:06:56.6]

FT: Easily doubled.

[0:06:58.9]

EG: Yeah, it was horrible. To be honest, my husband is not from the UK. We're both from the US. So we both went through that learning experience together or figuring out how to take the same amount of income that we had in the US and then less income when I left my corporate job and was trying to string together freelance jobs and make that work. It made us get really, really intentional with how we were using our money. We didn't want to get up traveling, but we also didn't want to stop saving and stop saving for retirement.

So it just made us become really disciplined and really kind of diligent about spending money on the things that made us the happiest and not spending on like the little impulse buy, and that just made a huge, huge difference in our money.

[0:07:52.3]

FT: Your expertise is — Can I say? It's probably on like negotiating too, right? Helping women advance financially at work. None of our questions today concern this. Unusual, because usually there's one question from the audience about raises or negotiating or moving jobs, but while we have you, what is your best advice for women who want to earn their worth? You say that you don't give this traditional, like cookie cutter advice, so take it away.

[0:08:21.8]

EG: I would say this is coming from someone who was literally the worst person at negotiating. I would turn red. I would get queasy and I would avoid it at all costs, but I really had to learn how to negotiate. I would say the biggest thing, the biggest turning point for me was actually practicing out loud and with other people. I still do this to this day and I think it's the best way for you to get confident in the words that are coming out of your mouth, because we may plan in our head what we're going to say and as soon as we sit in that seat and stare at the person across from us and you need to ask for something, the words might just come out a little bit

jumbled. So that is the biggest piece of advice that I have for anyone, is to sit down, even if you don't have anyone to practice with, to look in a mirror and just practice what you're going to say.

My husband and I actually just negotiated our rent with our landlord and, still, even I've done this so many times and even before our landlord came over, I sat down with husband and I was like, "All right. Practice with me. Here's what I'm going to say," and we ran a mocked negotiation right there, and it went perfectly.

[0:09:35.8]

FT: What was your new rent? How much did you save?

[0:09:38.5]

EG: We saved about 10%. It's significant.

[0:09:41.0]

FT: Not bad. Yeah, significant. Definitely great.

[0:09:44.7]

EG: Especially [inaudible 0:09:45.5].

[0:09:44.8]

FT: You're totally right, because how you manage one thing going in your head is very different than how sometimes it plays out in real-life and just being able to exercise your muscles a little bit, get your muscles warmed up and your mouth and to know the words, your catch words, your comfort words, your go-to phrases to continue to help you stay on the right path so that you don't start delineating from what it is that you actually are there to negotiate.

[0:10:14.3]

EG: Exactly. Yeah.

[0:10:15.8]

FT: That's a great piece of advice. Okay. So our first question here today comes from Becca, and her question is about investing. It's a Speak Pipe question. For those of you who are like, "What is that?" That is a voice message service that I have on my website at somonypodcast.com. If you'd like to leave an audio question, we more than encourage that, because it's nice to hear your voice, just like you hear my voice. And this is Becca's question on investing. Let's hit play.

[0:10:44.1]

Becca: Hi, Farnoosh. My question today is on the topic of investing. My husband and I are both 34 years old and we have three children. We've worked really hard the last few years and have been able to pay off all of our debt with the exception of our mortgage, but we do live under our means and have a beautiful but very modest and affordable home. We do have two savings accounts, one emergency fund with a thousand dollars in it and another savings account with enough money to cover us for six months if something were to happen to either of our jobs.

As far as investing goes, we currently have \$120,000 in our 401(k)s and we opened up an IRA a few years ago which has a net value of \$7,000, and we contribute roughly 15% of our income to both of those accounts. We also have 529s for all three of our children and we're able to put in about a thousand dollars every year per child. So my question is when we have a little extra money at the end of the month, where should we be putting it? I'm very new to investing and I didn't know if there were other areas we should be putting money into besides our 401(k)s, IRA and 529s.

We live a very happy and comfortable life and at the current time we don't have any big money goals. We just want to make sure that we make our money work for us while we're still young-ish and can take advantage of compound interest. So we'd love to hear your thoughts.

Thanks, Farnoosh.

[0:12:02.6]

FT: All right. So she wants to know about where to be putting this little bit of extra money that they have at the end of the month. We've got a lot going on. Two working parents, three children. Do you have any children?

[0:12:21.3]

EG: In four weeks, I should.

[0:12:24.3]

FT: What? You buried the lede!

[0:12:27.1]

EG: I know. I did.

[0:12:29.0]

FT: My goodness! Congratulate — I wasn't expecting that answer. I just thought, "Well, let me take a chance here and see. Chances are probably not." What? Oh my goodness! That's wonderful news, and here I am talking about my daughter.

[0:12:43.4]

EG: I loved hearing that. It makes me so excited.

[0:12:46.9]

FT: I'm so happy for you. How has the pregnancy been for you?

[0:12:52.0]

EG: It's just fantastic. So hopefully the last four weeks go the same way.

[0:12:58.1]

FT: Well, maybe you'll like to hear my answer to this question. Well, have you guys started to save for anything maybe related?

[0:13:07.1]

EG: We have a 529 set up, and this is aggressive, I guess, or maybe not. As soon as we found out we were pregnant, I opened up a savings account for childcare. So we have that all set and ready to go to get us through the first year.

[0:13:27.1]

FT: That's good. You can put up a 529 before the kid arrives.

[0:13:32.4]

EG: Yes, we have. So it's in my name and then we'll —

[0:13:36.3]

FT: Yeah, you'll just transfer the beneficiary. Yes, that's a great idea. I know, like isn't it sad that we have to start — I mean, we don't have to, but if you can, why not?

[0:13:46.9]

EG: I'm kicking myself. I'm like, "Why didn't we started this five years ago when we got married?"

[0:13:50.4]

FT: Yeah. Okay. For Becca, it sounds like they're doing a lot of the right moves. They are saving in the right bucket. They're maximizing. They've already got the six funds savings cushion. With three kids, I would love for that to be closer to nine, maybe a year, because that's a lot of mouths to feed, and I do think that if one of you lost your jobs or had to leave the workforce, you could get back in within six months if the market holds up like it is, but I think that, for me, I only have two kids. I want to make sure that our bases are covered for a year in case I, for some reason, can't get myself to work, my husband loses his job, all those worst case scenarios, if they ever came to life, we would want to be able to have peace of mind for a year.

So I would say that unless you feel like — Here's the other thing. \$120 in 401(k)s sounds like a lot of money, but it all is relevant. So I want you to first run some numbers. There are online calculators out there; choosetosave.org, aarp.org, bankrate.com, nerdwallet.com, all of these sites have a host of calculators, and find their retirement calculator. Start putting in some numbers, including how much you've saved, how much social security you would get presumably at retirement. Things like what your debt levels might be while you have a mortgage, while you not have a mortgage, and see if you're in the right ballpark. Is a \$120,000 where you should be right now given all the things that you want to accomplish in retirement? Where are you going to live? How are you going to downsize?

So that sounds substantial to me, but again, I don't know if it's going to be enough for you, also depending on when you want to retire. If you do the numbers, punch the numbers and you find that you are in a safe zone, then I think the next place is savings. Just to put a little bit more into savings so that you get closer to a 9-month reserve. A thousand dollars every year per child for college is great. I don't think it's going to pay for any school they want full ride. Then again, that may not be your goal and it doesn't have to be your goal. Some parents just want to pay for a fraction and have their kids chip in the rest or just got their minds wrapped around state school.

If you feel like that's also on target, depending on your goals, then that's taken care off. I would say, again, savings. I keep going back to the savings bucket. Closer to nine months would be — For me, I would feel better about that. How about your, Erica?

[0:16:43.9]

EG: I think that's such a great point about savings. To be honest, I didn't even think about beefing up your savings when you have three kids. The thing that stuck out with this was they have \$7,000 in an IRA, which they opened a few years ago, and that to me seems like if they have extra money left over, and they do need to start contributing a little bit more to their retirement base if that's what it sounds like from the calculators. Then a great place would be looking at maybe maximizing what they're contributing to their IRA.

[0:17:22.3]

FT: Yes, and if it's a Roth IRA, that could be a great way to diversify your tax exposure in retirement, because it works differently than a 401(k) as far as the taxes. Another thing I thought about was perhaps life insurance, if they don't have it yet. They may already get that through work, but it may not be enough. So also if I was doing a holistic financial plan for them as parents, as working parents I would say also make sure your life insurance bucket is satisfied, because at least a good term policy until your kids turn 18 or finish college would be great for each parent.

All right. Are we good with that one?

[0:18:08.1]

EG: That sounds good.

[0:18:10.3]

FT: All right, Erica. Let's move on to Matt. Also a voicemail. Love it. I love that you guys are using the technology on the site. It's not for nothing. Matt has a question about his car lease. Let's hear what he has to say.

[0:18:24.6]

Matt: Hi, Farnoosh. My name is Matt. I'm 26 years old and I'm currently 10 months into a 48-month car lease on a 2018 Kia Soul. I recently realized my significantly burdensome financial mistake and I'm looking to get out of the lease early at 12 months and purchase a certified pre-owned vehicle. My question is assuming that I'm able to cash to do what I previously stated, is it more financially wise to terminate my lease early or to use the extra cash on hand that would have paid for a certified pre-owned to contribute towards my diversified investment for portfolio, mostly my Roth IRA, Roth 401(k) and mostly ETFs.

Thanks, Farnoosh. I really appreciate the help.

[0:19:02.4]

FT: All right. Matt wants to terminate his lease. It's never fun having a car loan. Let's be honest. A car is a depreciating asset. I always advocate for paying in cash, but even recently I took on a car loan because the interest rates were so low. But Matt, I think the first thing he might want to do is to look at the fine print in his car lease. What are the implications of terminating it? Go back to the lender, in some cases that's the car financing company or it could be the bank and just ask about what could be his options for getting out of the lease given that he's maybe not happy with the car, wants a different car that has a more affordable monthly payment.

But car leases are pretty hard to get out of. At the end of the day you have to make the payment to get out of it, and so what do you have to do? You have to sell the car. It may not be worth as much as what you paid for it, even if you just bought it. Have you ever had to deal with a car lease before?

[0:19:58.2]

EG: I haven't, but I had some friends that have dealt with car leases before and I know that it can be a lot of money to actually break the lease. Some leases do have early buyout options, but still come with fees. But it's a matter of kind of doing the math. Is the market value of this car, if you take the early buyout option, can you then sell it for less than what you're buying it for? Then that might be a good option.

[0:20:25.2]

FT: Right. Well, to his question, he actually — I didn't address this part of his question yet, which is like should he take the extra cash that he has on hand to purchase a certified pre-owned vehicle or towards his investment portfolio, his Roth IRA, Roth 401(k), ETFs. I mean, I don't know anything about your retirement situation. I don't know how much you have saved, how well you saved any or your retirement plans, but I think that the answer should be obvious to Matt once he kind of sits down and takes a really hard look at how much he has actually saved for retirement. Does he feel good about it? To him, what is more important? Having the car that he wants or having the retirement that he wants?

[0:21:13.9]

EG: Yeah. I think there are some math to be done and then also something like deep thinking, just like you said, like what's the most important right now.

[0:21:24.1]

FT: Yeah. First step, Matt, go back and talk to your lender about your options. Maybe in the meantime find car that you like, that you would like to consider having instead of this current lease. But also like we mentioned, Erica mentioned, run the numbers and see if your retirement savings is on track.

Okay. Lia says, "We are considering renting out our basement." I love that. I thought it the other day. I would really love to have an Airbnb property that I could rent out. I just love having that responsibility of like furnishing a place and outfitting it. But she says, "What are the risks to consider? Any insurance needs? We think we can rent it for a thousand dollars a month. We have two kids."

Would you ever do this?

[0:22:16.6]

EG: I would. Absolutely, of course. Then we actually also have a house that we rent out back in the Bay Area too. So it is a lot of work though, I will say. Being a landlord is not easy, but I love it.

[0:22:31.7]

FT: She's right to ask about insurance. I mean, I know that in my life, and I'm sure you know this as renters, you need renter's insurance.

[0:22:42.1]

EG: Yeah.

[0:22:42.2]

FT: So your tenant, Lia, you should make it a requirement that they get their own renter's insurance. So you obviously will have home insurance, but it will probably cover your belongings and not necessarily your tenant's belongings. Now, I'm not sure what the division is with this basement and your home. Is it like a legal two family? Is it just a basement that you want to kind of on the side sublet? In that case, I'm not really sure what the leasing laws are like. I don't know.

Again, this is stuff that is a little bit out of my knowledge base, but when we're talking about like insurance and real estate laws, but maybe you want to talk to anyone else in your neighborhood who'd doing this and ask about what were some of the protocols, what sort of structures do they set up. Talk to you existing home insurer and say, "We have this finished basement." Describe it. Will this person have their own entrance? Will they be coming through your entrance? That all might change the way you need to set up the insurance policy.

If it's not technically illegal like entity home, on its own, with its own entrance, partitions, all of that. I know in New York there's such a thing called a multifamily home, and that you can rent

out and you'd have to get your own — Your tenant gets his or her own renter's insurance. You get your home owner's insurance and you divide and conquer it that way. It's really easy.

But when it's a little more of a gray area and you're just kind of like renting out essentially a room in your house and not its own address, per se, then I think that, as the owner, you may have to take on a lot more liability. That's my guess.

[0:24:40.2]

EG: Yeah. We ended up needing to get a personality liable policy to cover our rental property, which was — It's just nice peace of mind to have. That might be something that her insurer might recommend to her.

[0:24:57.4]

FT: Yes. Anything you can do to keep your insurance cost the same, not significantly more, is the key, right? But, also, you want to make sure that everyone's properly protected and that you're very transparent with whoever sublets from you or becomes a tenant, that if there is ever a burglary, if there is ever a fire, if there is ever a flood, who's responsible? What gets covered? What doesn't get covered? Because, right now, it's not clear. You would have to investigate. Because I don't know the construction of your home, I'm not that certain about like what is your responsibility versus the tenant's responsibility. But I love the extra money. I love the extra money that's going to be coming in, a thousand dollars a month. What would you do with that thousand dollars extra month?

[0:25:52.8]

EG: I don't know. Put it towards our vacation plans.

[0:25:56.8]

FT: Vacation month? Yeah, a thousand. That's \$12,000 a year. I think I would invest it. I think I would just invest it.

[0:26:04.5]

EG: Yeah. I have to be the annoying person over here though, and just a reminder though, is that a thousand dollars will still be taxed. So make sure you're setting aside.

[0:26:17.3]

FT: That's true, but it's still great. If they're netting that — Again — I don't know. They said that's what they could rent it for. I guess that could help to pay off the mortgage too.

[0:26:33.6]

EG: Oh! Yeah, that's probably a really good —

[0:26:35.2]

FT: There you go. You could use that towards the principle. That is kind of like investing it. You're reinvesting it back into your home. You can become mortgage-free a lot sooner. All right, we're fantasizing a little too much for Lia here. Lia, good luck, and let me know. I'm actually really interested in how this all shakes out for you. So follow up, please, and let us know what you find out.

All right, two more questions. Aroon — You want to take this away for us?

[0:26:58.4]

EG: Sure. So after saving enough for an emergency fund, should the rest of savings be put back into investing? I would want the money to be put to work.

[0:27:08.6]

FT: Yeah, put to work. Yeah, I think investing though can mean anything, right? It doesn't just mean investing in the stock market. I think that — Let's be a little more open-minded here. If you have extra money to spare every month, depending on who you are and what your goals are and where you are currently with things like retirement, savings or investing, you may find that — I'm good in putting my money in the stock market. I want to maybe now invest in my own education. I want to invest in my own enrichment. I want to invest in my home. I want to maybe upgrade my kitchen. I want to — gosh! Who knows? Put more money towards college for my kids. Those are all valid ways to put your money to work. So I'm not going to say you have to do one thing or the other, but I do like the broad idea of investing in something where you're going to get a return, whether that's a return on your own happiness, your fulfillment, your home's value, your children's education. So that's where my answer goes.

[0:28:22.3]

EG: Yeah. To me, it just pops out, like what are your goals in the next couple of years? Because I think that's so important, thinking about exactly what you want to be. Investing in, like you said, a home, or maybe it's saving up for a home. There are so many options to consider and so many different ways to invest, but it just jumps out to me, like it might be time to kind of sit down and think about what your short to mid-term goals are.

[0:28:52.7]

FT: That's a good point, yeah. Reverse engineer it. Think about your goals and then reverse engineer it. All right, lastly, Sarah. Also, let us know what's on her money mind, Erica.

[0:29:05.3]

EG: All right. I'm really jealous of Sarah, I have to say. So my husband and I will be quitting our jobs around November 20, 2018 to travel globally for a year. Aside from savings and insurance, what should we consider?

Oh! So jealous.

[0:29:23.0]

FT: Yeah. It's good. Good for them. Good for you, Sarah. I'm giving you a high five over here from Brooklyn.

[0:29:31.9]

EG: I know. I can't believe it.

[0:29:34.1]

FT: Well, saving an insurance is one thing, for sure, when you're just going to be traveling globally. But also your expenses while you're living abroad, your housing, your flights, your food. There is your health insurance, but also your travel insurance, right?

[0:29:55.0]

EG: Yeah.

[0:29:56.4]

FT: Travel insurance will be big.

[0:29:58.5]

EG: Travel insurance can be really big, and one thing that I've learned from — I've never, thankfully, had to deal with this, but we had friends over here who had international health insurance and it was really important they got into a situation where they needed to be airlifted out of a country. So knowing the evacuation coverage for whatever insurance you do pick, because you're not — Yes, because you never know where you're going to be, and you might need to be airlifted to some place that has better medical treatment.

[0:30:30.0]

FT: Right. That's an important thing to kind of scope out before you go into a foreign country, is kind of know what — In the event that you had to go to an emergency room or — Gosh! Get even a prescription for like an infection or something. What is the protocol? If you buy insurance in the states, how does that translate, if at all, overseas? Probably wouldn't.

I would say talk to people you know who've been in those countries who lived there who might be expats who can give you a little bit of guidance around the whole insurance scenario, and hospitals, and medical attention and all of that, because while we don't want you to have any run-ins with needing any prescriptions or any kind of surgery or operation or appointments while you're traveling abroad. Hopefully you have a healthy, happy year of travel, but I think that it's just important to take the little bit of time now to do that kind of investigating so that if that kind of a scenario pops up, you can do it well, you'll know how to navigate. Timing is important. If you need medical attention quickly, you want to know where are the best hospitals, who are the best doctors and where are you going to get the best care, but also the most affordable care, right?

[0:31:51.1]

EG: Yeah. Also, make a note of whatever credit cards you have. A lot of credit cards also have insurance benefits like that that will help you out in whatever situation. So having those at the tip of your fingertips so that you can kind of rely on it to look back and say, "Okay. This is available to us through Visa," or whatever credit card it is.

[0:32:16.4]

FT: Speaking of credit cards. Tell all your financial banks, credit cards, institutions, that you will be abroad, because once you start spending abroad, in the beginning if they don't know, they may think that it's a fraudulent activity or something and you could get your accounts frozen, and that could take some time to unfreeze, and that's just a hiccup that you can totally avoid by just letting them know your whereabouts.

[0:32:41.3]

EG: I've had that problem before. So it's not fun. Yeah, it's definitely not.

[0:32:46.6]

FT: It does happen.

[0:32:48.1]

EG: It does.

[0:32:48.1]

FT: Erica, tell us how can we learn more about your and access all the great information you have for our listeners about money and negotiating.

[0:32:58.3]

EG: Yes, come and visit me at theworthproject.co, and over there I have a great blog. I have Friday weekend newsletter, called the Weekend Buzz, and it's actually — It's surprisingly fun for a newsletter about money.

[0:33:17.3]

FT: You don't have to sell me.

[0:33:19.9]

EG: I was skeptical, I didn't think people would really want to sign up for a newsletter about money, but it's the thing I get the best feedback for. So I'll take it.

[0:33:28.6]

FT: All right. Well, keep at it. Feedback is good, and keep asking for feedback. It's best way to just keep tinkering with your site and your blog, and I'm just so happy that we've able to reconnect, and thank you for all the great advice that you shared for our listeners; Becca, Matt, Lia, Aroon, Sarah, I hope that we were helpful. I know that we didn't have all the answers, but hopefully we gave you a running start. As always, I always want to know how things pan out. So let us know. Keep us informed. You can always go to somonypodcast.com, click on Ask Farnoosh. There you can stay in touch with me, ask a question, let me know you want to cohost.

Also, as you know, I'm having a lot of fun on Instagram these days. Been taking more — Just doing more on the platform and sharing more and actually connecting with you guys on the platform. You've been direct messaging. I'm very accessible on Instagram to those who are nice.

[0:34:28.2]

EG: You are, and you've been crashing it on Instagram. I have to say, you are very fun to follow.

[0:34:32.3]

FT: Thank you. I'll also say that if you're creepy, I will block you. It has happened.

[0:34:36.0]

EG: You should.

[0:34:38.0]

FT: I've had to block a couple of people. Whether they meant to be creepy or not, I want to feel safe at all times.

[0:34:45.3]

EG: That's smart.

[0:34:47.0]

FT: These days — I'm sorry.

[0:34:49.6]

EG: No, really.

[0:34:50.0]

FT: On that note, everybody, hope you have a great weekend. More details to come on Colette's birthday next week, and in the meantime I hope your weekend is so money.

[END]