

**EPISODE 749**

[ASK FARNOOSH]

**[0:00:34.5]**

**FT:** Welcome to the show Vera, it's so great to hear your voice again. I know you were on back, oh gosh, a year and oh gosh, maybe two years ago.

**[0:00:44.7]**

**VG:** Wow. Yes. I had just started nonpoliticalnews.com and I was just getting it going, and a lot has happened since then, Farnoosh.

**[0:00:52.0]**

**FT:** I know. Let me just catch listeners up. Vera Gibbons, everybody as you know, or may not know, a dear friend of mine for over 10 years. Vera is a financial – a seasoned financial expert. She's been working in the personal finance base for many years as a journalist, as an expert, as a correspondent, contributor to places like CBS and MSNBC and the Today Show and everywhere in between. She's also brilliant. She has started recently an entrepreneurial venture called nonpoliticalnews.com and this is actually what she and I focused on when she was on So Money and I'm going to get that episode number for us soon, so everybody can go back and listen to that.

Tell us a little bit about Nonpolitical News, Vera. Just catch us up. I know two years ago you launched this as an expression, as a way to give people a daily dose of commentary analysis news that was nothing to do with the politics of the day, which as we know is consuming, it's all consuming.

**[0:01:51.9]**

**VG:** It's all consuming, yes. I started this a couple of years ago, in part because it was getting difficult to actually get on air to do the Today Show, to go on CBS, to go on MSNBC, unless you had a political slant. I was thinking, "Isn't there something else we can be talking about? What about mortgage rates? What about the auto recall? What about our new, something or other that has to do with consumer?" There were so many different personal finance/consumer issues that were not getting any mainstream media attention, because it was all politics 24/7.

I got frustrated with that and I was also frustrated with the fact that I was going out and people at cocktail parties were right away talking politics. That's not a good thing to be talking about at a cocktail party. I was just thinking, "Gosh, there are other things we should be talking about. We all need to get along. I need to do something else." I had done very informally posting nonpolitical news on my Facebook account and people kept saying, "You're a genius, you should start this, you should start that." That's where it started and then it officially launched in October of 2016 actually in the throes of the presidential race.

I just wanted to give people news that was not politics. I curate the content and consumer, personal finance, health and wellness, fashion, beauty and fitness and diet. I also wanted to provide them a diversion from the politics, because I couldn't escape it. I was coming home from work and I was having to watch the Food Network, diners drive-in and dives, because I couldn't find anything I wanted to watch that wasn't jamming political content down on the road. Hence, nonpoliticalnews.com.

**[0:03:36.8]**

**FT:** Wow. I just found out the episode number that you were on. It was episode 546, so go back everyone and listen to that. You can learn more about the launch to nonpolitical news. I'm excited to hear what has been happening since, because you understand when we talked at the time when you just started it, there was no monetization plan. It was really just a wonderful idea and people were interested. Talk about the growth. What have you learned? Have you pivoted?

**[0:04:06.6]**

**VG:** We have grown, we have pivoted. I have learned that there have been a lot of learning curves. Legal costs have been high. Marketing costs have been high.

**[0:04:16.1]**

**FT:** Well, have there been surprise legal cost that people have been –

**[0:04:19.1]**

**VG:** Yes.

**[0:04:20.5]**

**FT:** Ceased and desisting you?

**[0:04:22.9]**

**VG:** There was a surprise cease and desist that we had to do on somebody else. That came as an unexpected legal cost, but I had no other option but to firm that one out. These are the types of unexpected expenses that you're up against when you start your own company. I mean, I was paying the standard legal fees for various issues I had along the way, or concerns I had along the way just for consultations. Things like that can get expensive very quickly. I learned about the unexpected costs, I learned about what it takes to actually make this work. I probably could still use some more marketing for nonpolitical news.

For people who don't know, or they're just tuning in, it's a daily newsletter that goes out Monday through Thursday at 7:00 a.m., and the content is curated in those various categories. Then on Friday, I run guest posts. It's just me doing it. It's 24/7. Our subscriber base is growing. We've got both sides of the political aisle. People really seem to like it. My open rate is very high. That's all fine and good. Things are coming along at a nice pace. I don't have any outside funding. I don't have any outside financing at the moment. I think the best thing for me to do at this juncture is to continue bootstrapping. I sold my apartment, a crazy entrepreneurial story, in

October of last year actually, so I could downsize and pocket some of that money and put it into nonpolitical news where I need it.

**[0:05:46.4]**

**FT:** Wow, you love this business more than your house.

**[0:05:49.4]**

**VG:** I do. I love this unhooked. I'm addicted to nonpolitical news. I'm obsessed, but I think in order for me to make this work, for any entrepreneur to make it work, you have to be obsessed, you have to be a little obsessive, compulsive, believing your product, or your service and then of course, you've got to be willing to actually do make sure that there's a market for this, which there is, and then be able to do the work to actually make it happen.

**[0:06:13.0]**

**FT:** You had a run with that story Vera, as someone with also a new sense of things. I feel that's more interesting of a story than so-and-so raised a \$100,000 through a seed funding or around a – to launch their business. You are downsizing my life to be able to upsize my career.

**[0:06:33.9]**

**VG:** It went off like a light in my head. I thought, how am I going to get this thing off the ground? I mean, there are all sorts of startup costs. This is what people don't probably become entrepreneurs, because it's one thing to have an idea, it's another thing to actually put it in motion. Just from designing a website, to making sure your e-mail goes out on time. Initially there were some delivery issues. There's a lot of different moving parts and people were telling me, "Oh, you should do a podcast, you should get videos, you should do this, you need a marketing." Everything they were telling me was costly. I really had to figure out what is necessary here and now and what must I do right away.

The legal cease and desist, that was something that had to be taken care of right away. We did have an e-mail issue delivery problem data to be taken care of right away, but the other cost, I

mean, it's like you just bide your time. What do I need to do right now, today to maximize my product or service? I can't be spending ,spending, spending when I don't have any – this is not an income generating business as of yet. It will be at some point, but for now, I'm just putting money into it and growing my base and having some fun with it too.

**[0:07:47.5]**

**FT:** Yanni or Laurel? Was that something that you guys covered? Because – That was the first thing I thought of when you said nonpolitical news.

**[0:07:57.4]**

**VG:** That's so funny. We did have something about that end. I can't believe that that whole thing went viral. I mean, that was just crazy. We cover everything from silly, frivolous things to like I mentioned, an auto recall, or food recall, or some new beauty product that everybody must have, or the latest diet that celebrities are on, like the military diet, I guess, which promises you're going to lose 10 pounds in a week. We cover it all and it's curated content, so it's a very quick read, it's actionable. I like to say it's news you can use, it's fodder for conversation, not animosity. It is resonating. People do like it. My market is primarily women who are skewed that way. I don't have a lot of sports or technology or any of that type of thing in the newsletter.

My markets people are people like me, who want to look good, feel good, people who want news that it's other than politics and they are looking for a diversion from the political bombardment. The market is growing. The market is there. People are just fed up with the whole political landscape.

**[0:09:02.4]**

**FT:** I would say you might want to do some sports and technology, because there's a growing number of women who are watching sports. I think that the last I saw was like – it was 50/50 women, that's why they're like t-shirt companies and – was it Alyssa Milano, right? She has that athletic wear company that's just for women's sizes, because she couldn't find a jersey that fit her. I actually just had another guest on the show who is a Star Wars voice actor, Star Wars

cartoon voice actor and she started a company that sells merchandise to Star Wars, female Star Wars and sci-fi fans. Her name is Ashley Eckstein.

**[0:09:43.2]**

**VG:** Wow. You get the best guests.

**[0:09:45.1]**

**FT:** Oh, my gosh. Only to say that – I'm just saying this, because I would encourage you to expand your verticals, because I think women are everywhere. We sometimes think like, "Oh, it's technology. She's going to be more interested in beauty, or health, or news. I think there's way more content out there that you can deliver."

**[0:10:03.5]**

**VG:** Yes, yes.

**[0:10:04.1]**

**FT:** Just giving you more work, that's all.

**[0:10:05.5]**

**VG:** Yeah, more work. Yeah, I'm like, well if I have a staff at some point, I would like to include there that – I'm thinking at some point, I could merge health and wellness with fitness and diet, because that's what – that can get a little soft and boring after a while, whereas the technology and the sports can be a little more interesting, and there's so much going on in the tech space that I'm not covering, but we'll take your consideration into – we'll take it into consideration definitely.

**[0:10:27.6]**

**FT:** Also happy to have you on the show, because we have a lot of listener questions and would love for you to put your financial expert hat on now, Vera, and let's help some people out, shall we?

**[0:10:40.3]**

**VG:** Sounds good. My hat is on.

**[0:10:42.0]**

**FT:** Okay. All right, Genesis writes into the site and she says, “How can my husband end up – how can my husband and I plan for our financial future when helping my mom, which should have been temporary after her divorce? Now it's looking permanent.” It sounds like they got a little bit of a curveball. Genesis and her husband and their financial lives and their, I don't know if they have kids, but maybe they're now in the Sandwich Generation taking care of a parent, while maybe having their own family to provide for. I guess, this is why we always say have that emergency savings, right? Or have money in the bank that's not for just paying the bills, but for these unexpected life occurrences.

**[0:11:24.5]**

**VG:** Whatta, coulda, shoulda, that's exactly right, Farnoosh. I mean, a lot of people find themselves in pickles like this, where they haven't saved. If they don't have that emergency fund and then they they're in a situation where, “What are we going to do now?” I mean, my advice for Genesis in this particular type of situation would be doing what I did, which is take a look around and see how you can somehow downsize your life, or your expenses. Are you living in a big house? Could you potentially downsize there? Could you potentially sell some of your larger assets to get some funds into the household?

I sympathize with her, because we do have a lot of these unexpected expenses that hit us left and right, whether that's a visit to the emergency room, whether that is an unexpected divorce, whether that is this type of situation where her mom is actually probably going to be a permanent resident in her house. I mean, that puts a lot of stress on the marriage too.

**[0:12:20.9]**

**FT:** She doesn't say that her mom is ill or disabled. It sounds like, maybe she just isn't financially capable, because she got divorced and perhaps didn't have income or savings. No mention of her mom's medical state. I do wonder if there is something that her mom could work towards, in terms of getting her own place, finding a part-time job. This again is – it's a hypothesis. I don't know more than what we just share with listeners. I hope it's not permanent. It doesn't have to be permanent. Look for strategies to work towards a goal. It doesn't have to be in six months, or six days, but in the next year. This time next year, where would we all like to be? Involve your mom in that conversation. It's rose to like us versus her.

**[0:13:11.8]**

**VG:** That's a good point. That's a good point. They should all sit down together and have that coffee talk table and work out some plan together that's going to work for all of them. Obviously, it's your mom, so you got to be, you know, empathetic to her needs and the husband too. You make a good point about that she doesn't say anything about her mom being ill or sick or medically disabled and unable to potentially go out and get some work or something until she gets back on her feet, in which case that would be helpful, that would be helpful. Because those medical expenses can derail anybody's best laid plans. Hopefully, she doesn't have those on top of that.

Hopefully, it's just looking like, well, the mom potentially is going to leave them for a while. Hopefully, it's not permanent. If she needs to actually help her, her finances, like I said, I would suggest maybe looking at the big-ticket items and seeing how potentially to downsize.

**[0:14:07.7]**

**FT:** Also, how can mom help? Is mom able to, if you have children, help out with childcare? Can she help with running errands, or helping with yard work? I don't know. I'm not saying put your mom to work and make her earn her keep, but you know what I mean? If she's a part of your family now and she I'm sure wants to feel engaged and involved and she's contributing and

she's not just sitting in bed all day long, it's probably good for her mentally to have some activities to do, but also it could be a way for you all to, if you are going to downsize, could you all throw yard sale and have your mom run the cashier? There's a lot of ways that the family can get involved.

**[0:14:49.2]**

**VG:** That's funny. You're saying put the mom to work and I'm thinking – I'm thinking, maybe because I helped my mom out quite a bit, but not in this regard. I think it's great to think the mom would help out. I'm looking at it from a totally different perspective, saying you all need to work out a plan that's going to work for everybody; the husband, the wife, the mom, maybe work on a long-term plan to get her out of the house in six months or –

**[0:15:13.2]**

**FT:** It's just a suggestion. It's a suggestion. It's by no means the best way that I'm suggesting that she handle this. I think really my point is is that from what I sense from the question is that there's this divide in the house. It's her husband and Genesis versus mom. Mom is doing this to us, and I feel like maybe we need to think about, well what's really happening here. Does anyone had a conversation about this? Has there been a plan? Have there been attempts to make changes?

In every interview that I've had Vera, where somebody has thrived through a big life change, it doesn't come easily. The thriving is not overnight, and it does usually require a big shift. I think you're right about somehow downsizing, or having a conversation with mom about eventually gradually moving her out, and having her be more self-sufficient. Genesis, please keep us posted. My best wishes to your family, to your mom and really appreciate that you reached out to us.

Theresa has a question about what to do with a little bit of extra cash every month. She just bought a house and congrats to her. She actually managed to keep the housing payment to a \$150 below the original budget, which is great. Now she's wondering, should the rest of that money, this \$150 go towards the premium payments on the mortgage, or somewhere else?

Again, here we don't know if she's got a retirement account, if she has rainy day savings, if she's got enough insurances in place. I don't know about you Vera, but I feel like that could be where she could put the money and that would be helpful to pay off the mortgage faster. Not the priority if you've got other things that need attention, right?

**[0:17:09.5]**

**VG:** Yes. Yeah. That was my thought exactly with this particular question too. It's nice to be \$150 under budget, because when does that happen? You actually have a bit of money in your pocket. How nice. I think making the extra mortgage payment, or making just – making extra payments every now and then even could be helpful. Again, I don't know her overall situation. Does she have credit card debt? Does she have other expenses that she would take priority? I think making that extra payment is an option and it's a solid option.

**[0:17:41.5]**

**FT:** Yes. Do make it towards that premium. The principal rather, because that's a better way to chop down the balance, as opposed to the premium plus interest and a combination of the two. Congrats again. I know being a homeowner, you're under budget today, but you might be over budget next month because there's a leak, or your toilet stopped running or something, as you know Vera.

**[0:18:08.5]**

**VG:** Uh-huh. Yes. Being a homeowner is wonderful, but there are a lot of unexpected expenses, which is why some people prefer actually to rent. I think it's a wonderful thing to be a homeowner. It's great to great feeling, a liberation. You feel like this is the American dream in many cases. I mean, I know people are saying it's not the American Dream anymore, but I would argue it still is the American Dream. It's an adult thing to do. It's nice to be a homeowner. You have that equity. It might provide a nice return over a number of years. That's great. She probably got a good mortgage rate, because mortgage rates are still nice and low.

**[0:18:45.3]**

**FT:** Yes. The Federal Reserve just said – I know, well this isn't political. We could talk about this.

It's –

**[0:18:52.1]**

**VG:** Yeah.

**[0:18:53.4]**

**FT:** Federal Reserve, there was a news headline today that they are going to be more aggressive about raising interest rates, which we knew, but now it's actually in print.

**[0:19:01.3]**

**VG:** Yeah, we're going to get a couple more.

**[0:19:02.5]**

**FT:** It's getting real, yeah.

**[0:19:03.5]**

**VG:** We're going to get a couple more. If you've got an adjustable rate mortgage, it's going up.

**[0:19:09.3]**

**FT:** Who gets those? I mean, come on. Have we learned nothing?

**[0:19:13.3]**

**VG:** Oh, no. People still do though. People still –

**[0:19:14.7]**

**FT:** I know.

**[0:19:15.7]**

**VG:** Because they're gambling. It's like, well I don't know how much are they really going to rise.

**[0:19:18.9]**

**FT:** Well, I'm not going to really own this house for seven years. I'll sell it before the interest rate adjusts.

**[0:19:23.6]**

**VG:** Yes. How many of us actually do what we intend to do.

**[0:19:29.0]**

**FT:** My cleaning lady, Millie, who's been with us for gosh, like 10 years. She's part of the family. She always says, people make plans and God laughs. I'm not super religious, but you can substitute God for other things, like people make plans and the universe laughs, or the world laughs, or –

**[0:19:49.6]**

**VG:** Or you can make no plans and just end up doing something wonderful. I thought I'd be a mom and a housewife and have three kids and –

**[0:19:58.6]**

**FT:** You did?

**[0:20:00.0]**

**VG:** Yeah. Then I turn into this TV person and then now I've gotten nonpoliticalnews.com. I'm like, "Really? I just wanted to just get married and have a bunch of kids." Nope.

**[0:20:09.7]**

**FT:** Life is funny that way. That's great. I mean, you do have kids. You have your business –

**[0:20:16.2]**

**VG:** That's a big kid.

**[0:20:17.1]**

**FT:** That's a living a living breathing thing that always wakes you up in the middle of night.

**[0:20:21.1]**

**VG:** Oh, yes, yes. A lot of sleepless nights, just like a kid.

**[0:20:25.7]**

**FT:** All right, George is getting married, speaking of. George, we fully support your decision to get married. He's getting married in six months and he has yet to talk about money with his fiancée in terms of how to plan and manage the finances in their relationship. He says, I know that she and I make about the same amount of money, but I'm more of a spender. She's a better saver. How can we create a financially strong foundation in our marriage?

Well, first of all George, congrats and looking forward to later you telling me how the marriage is going. I'm sure that it's going to be going hummily well, because you are somebody who obviously wants to keep communication lines open. A lot of people will arrive at the altar not even knowing how much their partner makes. This is not a joke.

**[0:21:14.0]**

**VG:** Or how much debt they have.

**[0:21:15.6]**

**FT:** Or how much debt they have. Forget credit scores. I mean, you should know all of this stuff; you should know credit score, you should know credit history, you should know their debts, you should know their savings, you should know what's in their 401Ks, you should know what's in their income – how much they make. That's I think where George should start. The two of them, he and his fiancée should swap numbers.

**[0:21:35.8]**

**VG:** Yes. Sit down and talk. It goes back to having those conversations. I think it is great that George, he said he's getting married in six months and he's getting ready to talk about his fiancée in terms of how they're going to plan and manage. I think that's wonderful. I mean, the worst thing that can happen is you get into a marriage and then you discover this person is hiding purchases from you, or they have got a gambling problem, or they have \$50,000 of credit card debt, surprise, surprise, surprise, bad, bad, bad and you end up in divorce court.

I think it's wonderful that he's actually getting the wheels in motion here and he wants to talk to her, he wants to make this work. There is often a spender and a saver in a relationship. Now sometimes people are attracted initially to that, and then the whole thing blows up. I think if you're having the regular communication, it can definitely work. I mean, people always suggest having the his, hers and ours accounts, and having those regular talks and not keeping those purchases secret, being upfront, being honest. That's always the best policy.

**[0:22:38.3]**

**FT:** Yeah. George, I would love for you to ask me any follow-up questions. Maybe if you have this first meeting with your spouse, or your bride-to-be and you the both of you have questions. This is actually what Tim and I did before we got engaged. We were moving in together, so

there was definitely some immediate need to know our finances and be clear about each other's liabilities and earnings. At this point, we've been dating for a while, so we had a pretty good sense of where each of us was financially. There had been no red flags on either part. It's still important to know the truth. We went and got margaritas, which is I've written about this a lot. I wrote about it in *When She Makes More*.

We went to our favorite tequila bar, got margaritas and I brought post-it notes and pens, or maybe just index cards and I was like, "Okay, line one, income, line two, savings, line three, your retirement, line four, credit history or credit score, line five, debts," and so on and so on. We knew what we were going to do. It wasn't like I surprised him. It was our plan to do this, but we wanted to make it funny and fun.

**[0:23:53.4]**

**VG:** More fun after the margarita?

**[0:23:57.0]**

**FT:** The margaritas definitely helped. We did it before – we took a few sips. We didn't drink and then do this. The margarita was the celebration more or less to doing this. It was great and it's something that we'll never forget, and I share this because it's something that can definitely create a more relaxing environment for a topic that can sometimes build a lot of anxiety, or create unnecessary tension. Just know that this is going to help you, and that you're doing this before you're getting married is so fantastic, George. Thank you for your question and please keep in touch, and happy wedding.

**[0:24:40.6]**

**VG:** Thank you for sharing your margarita story.

**[0:24:43.1]**

**FT:** Yeah, it's everywhere. At this point, I'm a complete open book as people who have been following me for years, for better or for worse. Okay, Laura. Finally, a question here from Laura. She says we have finally built up our savings to about \$75,000. Wow. That's more than enough for their emergency nest egg, she says. Now we're wondering if we should use some of that savings to pay down outstanding debt. She has about \$15,000 left in student loans. Her husband and I – her husband and Laura share a mortgage, and so wondering what to do with it. She says, we're not going to be able to get rid of all the debts with our savings, but we could reduce our balances significantly, which would give us more peace of mind. I think that the \$15,000 in student loans, not a bad time to say bye-bye to those. Then at that – yeah.

**[0:25:38.5]**

**VG:** I was just going to say like that's a good idea to say bye-bye to any of this debt. My only concern is that there's the good debt and the bad debt, and if she's getting a break on the student loan debt and just getting a break on the mortgage, I mean, what about the credit card debt? That would be my top priority would be wiping that out, if she has it, which most households do. Yes, I agree with you. If you have a \$15,000 left in student loan debt and you're going to feel good paying that off, yeah maybe.

**[0:26:08.5]**

**FT:** Yeah, this is a real emotional compass question, right? I don't think that the mortgage is maybe the first debt to pay off, because the interest rate might be the least, the smallest of all the debts. I'm not sure. Maybe we're talking federal student loans versus private. Maybe start with your most expensive debt and knock down that balance to where you feel you can now sleep at night and it's not going to create stress, then reassess your rainy day savings, do you still have enough to go around if you lose your job for six months, or don't have any source of income for six to nine months?

If the answer is yes, then from here, it's looking at other ways to use this money constructively. What does constructively mean? One, I think that you're addressing the real – the technicals. Like okay, that student loan debt was a pretty high interest rate, so that's not a good thing. I'm going to address that by putting some money towards it. In doing so, you're also giving yourself

peace of mind. Look for those kinds of opportunities, right? Where you can pay off things, where it's a good financial move, calculations add up, but also it makes you feel like you're moving in the right direction.

**[0:27:27.9]**

**VG:** Yeah, it's an emotional decision. I'm with you in that one, Farnoosh, completely.

**[0:27:32.6]**

**FT:** Vera Gibbons, this is a wrap. Thank you so much.

**[0:27:35.8]**

**VG:** Thank you so much for having me. This is great. It's been too long since we've chatted.

**[0:27:40.0]**

**FT:** I mean, you've made so many strides since we last spoke, when you just launched Nonpolitical News. What is your what is your five-year plan Missy?

**[0:27:48.2]**

**VG:** My five-year plan is to blow it out of the water, Farnoosh. Continue to build my subscriber base. I want to go to 100,000, I want to get to 200,000. I would like ideally to be the skin for the skins' parents. My market is more 30s, 40s, 50s and up. There is just more just Millennials. I like to appeal to their moms.

**[0:28:10.6]**

**FT:** That's awesome. Wait, you have a 100,000 subscribers?

**[0:28:13.9]**

**VG:** No, no. That's what I'd like to get. I'd like to get that as soon as possible, because I think once you get a 100,000 and you get a little more recognition, if you will – I'm building it up. I mean, subscribers come in when they come in and I'll take them.

**[0:28:34.2]**

**FT:** Yeah.

**[0:28:35.6]**

**VG:** What I've noticed is that you got to build this subscriber base primarily from media appearances and radio segments.

**[0:28:43.0]**

**FT:** What's been the biggest needle mover for getting subscribers?

**[0:28:46.2]**

**VG:** I think it'll be next week when I do the Today Show.

**[0:28:48.6]**

**FT:** Oh, yeah. Are they going to give you a little bit of time to talk about what Nonpolitical News is?

**[0:28:53.7]**

**VG:** I'm doing a quiz on Nonpolitical News, yes.

**[0:28:57.5]**

**FT:** Amazing.

**[0:28:58.4]**

**VG:** It's not going to be a straight consumer personal finance segment. It's going to be just a sit-down and five or six questions on the Nonpolitical News of the week.

**[0:29:06.3]**

**FT:** Oh, my God. That's brilliant. That to be a weekly segment.

**[0:29:09.0]**

**VG:** That should be. It should be. Yes. We'll see how it goes.

**[0:29:12.1]**

**FT:** All right, crossing fingers for you. That's definitely a great franchise idea, and it's a win-win for you and the Today Show if they can make that happen.

**[0:29:20.1]**

**VG:** Definitely.

**[0:29:21.1]**

**FT:** Looking forward to seeing that segment. Thank you again, Vera. I really appreciate the feedback you gave our listeners. Thank you listeners for sending in your questions, and as always, if you want to reach me, you can do so at [somoneypodcast.com](http://somoneypodcast.com), click on Ask Farnoosh. Then if you're on Instagram, that's where I'm spending a lot of time on social these days. Send me a direct message, first follow me, then send me a direct message, in that order, because I'm finding that people who aren't following me who send me direct messages, it gets buried, and then I am really late to commenting and then I look like a jerk.

Do me a favor, please and not make me look like a jerk, follow me and then direct message me, it'll be a faster way for me to see your questions, see your comment and respond, usually within 24 hours. Thanks to everybody. Have a great Friday and I hope your weekend is So Money.

[END]