

EPISODE 905

[ASK FARNOOSH]

[0:00:35.1]

FT: Welcome to So Money, everybody. Friday, June 28th. Heading into the, I don't know, quasi-July 4th weekend. July 4th is next Thursday, but I know a lot of people are taking off this following week. If you are one of those lucky people, I hope you're headed for a nice break, some nice R&R, hope you have good weather wherever you're going. What's going on?

This week was a pretty cool week. We had Krista Williams on the show on Wednesday. Actually, Krista Williams and her co-host of the very, very successful, popular podcast Almost 30. I discovered this podcast when I was out in LA promoting Stacks House. This is an LA-based podcast. These two women who are in the Millennial cohort, their podcast is called Almost 30. You can still listen to it if you're 45, or a 100, but I think it's really relevant for those of us who are in that psychographic maybe of just trying to get our S-H-I-T together and figuring out life and work and relationships and self-care and all the things.

I learned about them when I was out there, because I was just learning more about all the movers and shakers out in Los Angeles. These two women, so gracious to come on the So Money podcast to talk about their start. They were just two friends who wanted to talk about things and they hit record. Three years later, 12 million downloads, just a huge following of devoted fans and just talking about how they built that podcast into a platform and a brand and a company.

It was a side hustle at first, just a passion at first. No money. Then how they turned it into a pretty successful business was very inspiring. Check out episode 903 on Wednesday, if you haven't.

Now today, we have a lot of great questions from listeners about resources for learning about your finances and so much more. Our co-host, I'm really – It's a special day on So Money, because the co-host that I have with me today, Ann Roshalo, she and I are actually from the

same hometown coincidentally. We're both from Shrewsbury, Massachusetts. I bounced around a lot growing up. My parents moved, but I spent a good chunk of my childhood in Shrewsbury, Massachusetts from about age 11 to 14, formative years I'd say. She and I, although not the same, but we did both go to the same high school and middle school. Excited to connect with a listener who shares those roots with me and welcome to the show.

[0:03:10.5]

AR: Thanks so much, Farnoosh.

[0:03:12.1]

FT: Now you're no longer in Massachusetts. You've moved entirely to the opposite side of the country, to Portland, Oregon. Don't blame you. Portland is gorgeous and so full of culture and life in Portland. What made you do the move and what are you up to these days?

[0:03:28.7]

AR: Yeah. I moved here three years ago. My fiancé is from Portland, Oregon, so that's why I moved out here.

[0:03:35.4]

FT: I understand you work for a startup, a startup company that's developing a diagnostic device from malaria and sickle-cell disease. Do you have a background in biomedicine?

[0:03:46.4]

AR: Yeah, I have a PhD in biomedical engineering. In high school, I loved biology and I loved math, so I really wanted to go into engineering with a bent towards medical devices, or pharmaceuticals. I got an undergrad degree in Chemical Engineering and then I really loved research. I went on and got a PhD.

[0:04:09.2]

FT: Wow. All that schooling. Then now you're in the real world working. I understand that you've become a lot more interested in personal finance, because of this catch-up that you've had to play now with retirement savings. Tell me a little bit about how you're learning, what you're curious about, what are your goals.

[0:04:30.6]

AR: When I finished graduate school, which was in 2015, I had this moment where I realized, "Wait a minute, all the people I went to college with have been out in the real world with 401Ks for five years." I just had this lightbulb moment that got me really interested in saving more and learning more about personal finance, because I was good at budgeting in grad school. I lived off of a stipend. That was fine, but when I got out of school I really felt compelled to focus on this part of my life a little bit more.

I've just spent the last – it's been four years now, but specifically the last two, really into personal finance and just gaining control of my finances and understanding what's going on in that part of my life. Right now, my goals include – I'm maxing out my Roth IRA every year. I now have a retirement plan at work, which is great. Hopefully, we'll be buying a house in the next few years, so that's also on my radar.

[0:05:38.8]

FT: I find that my engineer friends are very diligent when it comes to money. I don't know if that's just because you all are just so, I don't know, organized and scientific and money just come – do you feel money just – now that you're in it, do you feel it does feel very you in some ways?

[0:05:56.7]

AR: Yes. I mean, I definitely – I love spreadsheets. I love detail. Yeah. I mean, ever since I graduated from college all throughout being in graduate school, I always kept a line-by-line spreadsheet of every single dollar I spend.

[0:06:15.2]

FT: Oh, my gosh.

[0:06:16.7]

AR: In that regard, I was in pretty good shape when I got out of school. I knew what I spent on things. It was just the broader picture that I needed to fill in. Yeah, I definitely enjoy personal finance a lot now. I never thought I would.

[0:06:32.7]

FT: Well, I'm happy that you are finding good advice through this podcast. It's hopefully helping you, at least all the inspiring stories. Now of course, you've got questions from listeners. I didn't know you were such a spreadsheet person. I think you're going to be very helpful as we go through these questions.

The first one is from Trish on Instagram. I think you might have – I have some resources for her. You probably do too. She wants to know, do we have any recommendations for books for a young woman who is almost 20, that provides personal finance, advice and can give her some beginners ropes to becoming financially responsible.

Firstly, just want to say Trish, kudos to you if you are that almost 20 person. It sounds like you are. You're not asking for a friend. Super commendable. I wasn't thinking about reading a personal finance book, certainly not in my early 20s, let alone before I even reach 20. Kudos to you. I mean, I think that we've had a lot of guests on this show and I'm sure Ann, you listened to them. Women authors who have written about personal finance, the ones that come quickly to mind are Erin Lowry, who is the author of the *Broke Millennial* series of books.

She's got the Broke Millennial blog, which then was the impetus for the Broke Millennial book. Now she has a second book in the series that she's developing that is solely on investing. I think that's pretty cool. I think I would start there. There's been a lot of books published in the last four

or five years. There's been a boom in personal finance literature. I wrote one 10 years ago, called *You're So Money*, which I like to think is still relevant, depending on I don't know, the voice that you like to read about. There's all sorts of different kinds of personalities out there giving advice. Erin's definitely one.

I have a friend also who's been on this podcast, Ramit Sethi who just reissued his book that he wrote about 10 years ago, called *I Will Teach You to Be Rich*. I think Ann, she's under 20 but I think that although some of these books are written more for people who are young professionals or out of college people, still relevant, right?

[0:08:53.6]

AR: I completely agree. I totally second your recommendation for *Broke Millennial*. That was the first one that popped into my head too. It just covers the fundamentals in a very clear way. I really enjoyed that book.

[0:09:06.6]

FT: What I like about these particular books and authors is that their advice doesn't stop at the book, that they've got communities elsewhere. They've got Instagram following. They have courses. I know Ramit has a number of courses. If you're looking for an extended education, or just more more, more, more, I think those are great places to start.

I mean, I think just start listening to this podcast more, because we've had so many authors on this show, from Jean Chatzky, David Bach, Suze Orman. I mean, these are some of the original gangsters in personal finance. I haven't had Dave Ramsey on, but I've had his daughter on and she's also written a number of books about personal finance. You really can't go wrong. I would say you got to probably read a bunch of books before you find the again, that authorial voice that you connect with the most. Because at the end of the day, the advice that we all give isn't different. I mean, we're all saying spend less than you earn, invest in your 401K, start that Roth IRA, but it's the how we tell that story, or how we give that advice, who we are as individuals that you might connect with me, more than you might connect with others and vice versa.

That's the beauty of the industry is that there's a lot to pick and choose from, a lot of people to pick and choose from. The fact that she's starting so young, really getting a head start. If you have any other questions, we're here for you, Trish.

Okay, Shannon on Instagram wants to know how to take her business to the next level. I love this question. She is looking for a small, a very small business coach, but good business coach that can help her in this startup phase; someone who could be a coach, or a mentor. Any feedback we have for her. Do you have any experience with starting a business, or friends, family that started businesses, Ann?

[0:11:00.7]

AR: I would say, the experience I have right now that would be relevant to this is that I work in a bioscience incubator. That was what I was thinking with this question was there's a lot of resources and mentors at the bioscience incubator that I work at. I mean, I don't know what industry her business is in. That could be an interesting place to get a community and get support would be an incubator, if there's one locally that is available to you.

[0:11:31.6]

FT: That's a great idea. Some of the larger banks have incubators. Some companies run contests, pitch contests, so you pitch your idea and you might get a little bit of money, plus resources. That's the idea of behind the incubator. The company might take a stake in your business, a small stake in exchange for the offerings that they're giving you. You can just do a whole Google search and maybe go down a bit of a rabbit hole. I think that if you start locally and look at your state and town for incubator startup, incubator small business, incubator, also look for female-led specific opportunities, like female-led businesses sometimes are privy to unique scholarships grants, support. Don't discount that you are a female business owner and that could also be your advantage when it comes to getting some of these mentorship programs.

I think also, one thing that we can all take advantage of whether you're at the startup phase, or the middle-of-the-road phase, advanced level, score is a nationwide resource for small business

owners. Go to score.org. These are basically brick and mortar outfits all over the country that have small business coaches there to help you with your business plan, your marketing plan, strategize, your financial model, all the things.

To my knowledge, it's free. Might be worth checking that out. I'm not really sure where she lives, but score is pretty spread out. They're in I think every state. I would check out their website. They have a lot of free resources online. Speaking of free resources, I mean, it sounds her budget is pretty slim, so that's why I'm sticking to some free resources here.

The SBA has a lot of free information, tutorials, videos on their website. You have the Small Business Administration. There you could also learn about some of the grants. Some of the small business loans may be that you might want to fill out, want to access, that could then help to afford you a coach, a mentor that you're looking for. Good luck, Shannon. Thank you, Ann, for that tip. I think incubators is a great place to start.

Okay, sticking with Instagram, are you following me on Instagram, Ann, just to put you on the spot here for a sec?

[0:14:00.8]

AR: I've been to your Instagram. I have a pretty low-key internet presence.

[0:14:08.0]

FT: That's commendable. I think that's totally cool. You should do a blog post about how you manage to do that. I mean, truly. I've read so many articles now about ID plugs from my phone for 48 hours. I feel I had a brain transplant, in a good way.

Neha on Instagram had a question about – well, here's the setup for the question. Neha says, "I'm working at a place that has not discussed my raise for six months now. I've reminded them about it, but they failed to take action. What should I do? I feel I'm not being taken seriously and I feel I should find another place for me." This is frustrating.

[0:14:53.2]

AR: It is.

[0:14:53.9]

FT: I have a lot of advice on this, but I want to hear you out, Ann, first. Do you have any experience asking for a raise, or any just instant gut reactions to this?

[0:15:04.0]

AR: Yes. The first things that come to mind were A, is there some paper trail that you have for this history of asking for a raise? Also, can you find an ally at your workplace, like somebody in human resources? I just feel there need to be other people brought into this conversation that aren't there yet, because you're not having success with the current folks that are in this conversation. Those are the two first things that come to mind with this question. This is tough.

[0:15:38.5]

FT: It's a little tough. I wouldn't give up yet. I wouldn't throw in the towel. I think that raises take time sometimes, but to your point, Ann, maybe you're not talking to the right people. Also keep in mind that when you talk to say, your immediate boss about a raise, your boss has to go and get probably another level of approval often. It's not like the buck stops with your boss. There's usually a bigger budget that is managed by his or her boss.

More than reminding them about it, I think it's important to go back with a way to make this ask that you have for this raise very easy for them to execute, right? Asking them for concrete, first if this raise is not available now, what do I need to do in the next month or two months to make it more viable? Get their feedback. If they're just stalling and they're saying like, "We're working on it. We'll let you know." They're not saying no, but they're saying – sometimes they just drag your feet a little bit. You can go back with some high-level bullets of why you're worth this raise.

Just okay, great, so just as a reminder, because then keeping in mind that they're probably going to have to take this information to somebody else to get approval. In this e-mail, if they say – you want to respond with, “Hey, great. Thank you for working on my behalf to see that – to try to get me this pay bump. Just as a reminder, here are some high-level bullets, as far as some of the contributions that I've made in the past six months, in the past year. For example, I whatever, ABC.”

I think that when you're thinking about what to bring up is what your value add is, it's really about value. It's really about numbers. What have you done to help the company more profitable, frankly, or more attractive, or more competitive? Is it that you brought in some really great team members? Is it that you helped train some people? Is it that you helped to create a product, or a service that is now a revenue stream for the company? Did you put together a manual of some sort, or a deck that is now being used to get money, to sell products, to sell services. Really get granular, thinking about your role and how you are specifically contributing to the company's growth and bottom line.

These are maybe the four to five things you bring in that e-mail as a way to help them advocate for you on your behalf. Now Ann, do you think that there is a cut-off period? I definitely had gotten the runaround from one of my managers and one of my first jobs. I think I asked for a raise two or three times within a year and kept getting either a not right now, or maybe later, next quarter. I just started looking elsewhere after a year, because I just got the – I got the hint, more or less. Is there a point where you think that Neha should take a hint and start looking elsewhere? I don't think it's ever too late to start circulating your resume, first of all.

[0:18:58.3]

AR: Agreed. Yeah.

[0:18:59.8]

FT: Piece of advice I once got from a internship and my boss at an internship was like, “You should always –” this was back in the 90s, so she's like, “You should always be faxing out your resume.” Fast forward to now, it's like, you should always be updating your LinkedIn, because

you just never know. You might be happy at your job, but you don't know what's out there. Maybe something else will make you happier. I think that it is not premature to start looking elsewhere, but don't give up the good fight at your job currently.

If you like this job, you do see a future and really what would just make you happier is making more money, I think it's worth saying your piece. I said this on a previous podcast, I think it was last Friday. I'll give you one quick anecdote. My brother, oh, my gosh, he's so bold. He's in his late 20s. He got a pay bump, which was not looking possible for a while. He was like, "I don't know. They keep going, coming back to me with I need more time, I need more time."

Finally in his second converse, second or third conversation with his boss, my brother Todd said to his boss, "It's really important for me to make this amount. This is what I believe I'm worth. I've proven this to you. I think you know I'm worth this. I just don't want this to become a distraction to me on this job." Wow. I mean, it's true, right? Because it's all you're going to think about. You're going to grow resentful.

That is a pretty bold statement. I don't know, depending on your relation – He had a pretty good relationship with his boss. They were pretty close and honest with one another. He felt he was in a safe place to say something like that and not take – not have the other person be offended, or take it the wrong way, but it is true. If you're somebody who really has been working their tail off, and it wasn't like he was asking for a \$100,000 more, he's asking for \$10,000 more for the year. This was just all the back-and-forth. He's like, "Really? If I leave, you're going to have to spend so much more money trying to rehire someone. We acclimate them, train them, all the things."

[0:21:06.0]

AR: Exactly, exactly.

[0:21:08.0]

FT: I think that you just have to sometimes put yourself in your employer's shoe. What do they need to make this a homerun for you? Give them some talking points, give them those value

ads, and be very honest with them. Don't say you're applying to 50 other jobs, but maybe just be very frank about why this is important to you.

I've read studies where sometimes, especially with women who ask for raises because for women, I feel it's we're damned if we ask and we're damned if we don't. There's just studies that show that even with the same script, when a woman asks for more money, it's perceived more negatively than when a man asked for more money. It's a lot of crap. I think that one way to gracefully navigate a negotiation, whether you're a man or a woman is to also not make it just about you, right? You making more is a win for everybody, because it's going to make you more, oh, what's the word? Feeling more valued, frankly, at the company and therefore, willing to go the extra 10 miles in every step of the way. You making more, it has a domino effect; your team does better, your performance improves, there's going to be an ROI basically.

All right, can you tell I love talking about how to make more money?

[0:22:29.8]

AR: It's great. I love it.

[0:22:33.4]

FT: By the way, when are you asking for a raise at your job, Ann?

[0:22:36.6]

AR: Oh, that's a good question.

[0:22:39.0]

FT: Do you feel well-compensated?

[0:22:42.5]

AR: I do. I do. Yes.

[0:22:44.4]

FT: You're not just saying that because your boss is listening probably to this podcast.

[0:22:49.5]

AR: No, I'm happy. Yeah.

[0:22:51.1]

FT: Good, good. All right, moving on. Claudia, she writes in and she says, "I'm a 33-year-old single woman living the dream life in Madrid." Ooh, that sounds pretty dreamy. "I have a stable job, which I love and some side hustles to bank in for my money goals. My biggest money goal is to have two homes; one of the mountain range near Madrid and another in the city center. I don't have any debts, or mortgages and I'm saving for retirement. I'm ready for my first home purchase. Question is which should I do first? Should I get my dream home first? One of my dream homes first? I now rent and share an apartment with a friend and I'm happy with this arrangement, but it's 26% of my income. Should I buy something close by? Become a landlord?"

Long question short, I think she's looking for some real estate advice, some housing advice. Firstly, I would say that this rental situation is a big chunk of her income. 26%. It's not in the red zone yet, but I think that we often say, if you can keep your housing cost to no more than 30% of your income, that's a good benchmark and you don't want to hit that. 26% is getting pretty close. She's saving, which is great, but I wonder if she can find a more financially amenable situation.

I'm not saying rent is money down the drain. Certainly not. It's afforded her the ability to do a lot of things, be flexible, have a transient lifestyle. If she is interested in homeownership, first thing I might do and Ann, you can tell me if you agree or not, is to figure out what budget do you want to set aside for this first home purchase. How much of your take-home pay do you want to

dedicate to this property that either you're going to live in, or you're going to rent out and hopefully cash out, cash flow positive?

I mean, I would start with your home. If you're talking chronologically, start with the home that you're live in. Then from there, look at a second home that can be more of an investment property that you can rent out. That case, it's really about making sure that it's purchased in a location that would have renters, your mortgage is less than the cost that you're charging for someone to rent it.

I would start with your primary home and I would try to say, look for something that won't be more than 20% of your take-home pay. What do you pay out in Portland? What's the breakdown with housing out there, Ann?

[0:25:37.3]

AR: Housing, it is going up a bit. Portland's booming, so a lot of people are moving here and it's definitely something that a lot of people are talking about is the rising house prices and the rising rent.

[0:25:51.1]

FT: She sounds like she has a lot of real estate ambitions. She wants to have a couple houses one that she could live in, one that she rents out. I feel you want to get settled first.

[0:26:01.4]

AR: Yeah. I guess, I didn't read in this question that Claudia necessarily wants to be a landlord. I think that would be one of the first things to think about too is do you want to be a landlord? Is that important to you? I mean, I definitely – she's saying very clearly she would like these two homes, the one in the city and then the one in the mountain range, which sounds wonderful by the way.

I read that this rental that she's in now, she's happy with. In some respects maybe why would you change that if it's going well for you right now. In that regard, maybe the mountain range home makes more sense, since you do have this nice arrangement in the city that you're living with a friend. That sounds pretty great.

[0:26:54.2]

FT: It's not a long-term. I don't know if she's going to plan to live with this friend forever. I also wonder – I mean, she seems like she's saving for retirement and all the things, but I just don't know enough about Spain to know. I know in America, often – well, depending again on where you live, I'd say in New York City having a mortgage can sometimes be more affordable on a monthly basis than rent as far as the same space, more or less.

Buying can in the long run be a cost-saver in some cases. I guess, I would just want to know what we're comparing this to. If she bought something in the city and then had that rental in the mountain place. You got to just do the numbers, I guess. Sorry, we can't give you more specific, but you just have to sit with the numbers for a while. It is about what you want, but then you also have to just do the spreadsheet as my friend, Ann, does.

[0:27:55.8]

AR: Yes.

[0:27:57.1]

FT: Claudia, let us know if you're leading – if you do make steps towards one or the other and you hit a cross path, crossroads rather. Let us know if we can help you further.

Our last question is from Krista. She's so sweet. She says, "I've been devouring your archives as I say try to pull my financial life together." Well, we have a lot of them. We're on episode 900 and I don't know, what is this? What did I say? 905. Good luck with that. She says, "I love your work." Thank you so much, Krista.

Here's her situation. She says, "I'm 36, married, I have a two-year-old with no plans to have more children. I own a home. I've been a teacher for over 10 years, which means I'm one of those rare unicorns with a pension that I invested into. I have no intention of leaving teaching, which means I will retire in my mid-50s with a comfortable income of over \$80,000 a year. I'll have health insurance and my house will be paid off."

Sounds like there are no problems here, but let's keep reading. A few years ago, Krista says, "I started contributing an additional 5% to a state sponsored deferred compensation plan, a 457." A lot of us in the audience probably know what that is, or have them at our employer, at our place of employment. She's amassed an additional \$12,000 in retirement savings through that. She doesn't hear a ton of advice for pensioners as we are increasingly rare. That is true. Looking for some insights.

Okay, so here's where she gets into the question. "Money is tight in my house. Much of my earnings are tied up in our health insurance and my pension, but I do have a little wiggle room with leftover cash each month. What do you think is the smarter move? Up my contributions to the 457, or open a Robo investing account through betterment, or one of their competitors? We have a decent emergency fund between the two of us also."

Okay, so that was going to be my first thought is do you have that emergency cushion of six to nine months, maybe a little bit longer? You have a two-year-old, so you really don't want to skimp on that emergency account. It sounds like they're good on that. The question is with the little extra that they've got, what's smarter? Up the contributions to the 457, or open a Robo investing account?

Here's the thing, upping your contributions to your 457, like a 401K, I believe that can reduce your taxable income. There is that tax savings benefit of vehicles, like a 401K, a 457, these retirement plans that are often sponsored by our employers. To the extent that that is something that's still available to you, because I'd also know that there's a limit to how much you can tax deduct every year, maybe you want to max out the 457 before you move on to something like a brokerage account, which she mentioned thinking about an online account through one of those Robo advisors. There's so many of them; Wealthfront, Betterment, Ellevest, Schwab has the intelligent portfolio.

I personally, my protocol, Krista, is to max out these deferred compensations, these 401Ks. I have a SEP IRA, because I don't work for an employer but I have what is like a 401K for me. I max that out every year and then I additionally then invest in a brokerage account. Different tax implications there, right? When you withdraw from that account at any time, it's not restricted, you do have to be mindful that you might be exposed to capital gains tax, which you're still getting a tax on that 457 when you withdraw it.

It's just one of those things where I think the brokerage account could offer you little bit more cash flow flexibility. You're not going to get penalized for taking out that money. When you do, you'll have to pay a tax. That's just what I do. I max out the – I would max up the 457 to get that tax savings, and then I would do a brokerage account. I'm not saying betterments Betterment is better than Wealthfront, Elevance. You got to have to just do an apples-to-apples comparison.

The one thing I would really zone in on is the fee. They're all pretty nominal at this point. That's what they're competing on is their fee, which is traditionally less than working with a financial planner. I'm going to pause. Ann, have you chime in, because I know that this is an area that you're really passionate about, retirement, investing. What would be your advice for Krista?

[0:32:44.5]

AR: I totally agree with you, Farnoosh. I would probably go with the maxing out the 457. I think that makes sense.

[0:32:52.3]

FT: I don't know if she's got a match there too. Sometimes these plans come with a match. I think maxing out the 457 to get the potential match, to get the tax savings. If you've done the 19,000 and now you're looking for another place to invest, might be the brokerage account. I think that hearing her talk about how money is tight, tying up all your money in these retirement vehicles, on the one hand, there's advantages to that. If you do need to access this money and you don't want to be penalized for it, I would say have some money in a brokerage account just

in case. This isn't money that you want to necessarily access in the next year. If it were, you wouldn't want to put it in an investment account. You'd want to just save it.

If it's something that you know, like likelihood of you tapping that in the next five years is very low, then yeah, I think putting it in the market is fine. Just in the off chance that you do want it, because for whatever reason, life hits you with a curveball, you deplete your cash savings and now you need some more money, it's a nice thing to be able to access that you won't have that early withdrawal penalty working against you. Good luck to you.

She ends here with a note saying that, "I'm a gay woman. I've not heard much from your show on the unique challenges that face same-sex marriages and finances." she says, "Perhaps a future episode." I think that you were somehow – I don't know what you call this. Is it like karma, or just good juju that you put out there for me, Krista? Because I actually had Georgia Hussey on the show on the 19th, June 19th. Georgia Lee Hussey, who is the founder of Modernist Financial. She is a gay woman. We talked a little bit about LGBTQ+, that community and some of the financial – I wouldn't say challenges, but just complexities, or a uniqueness that is when you're gay and getting financial advice.

The biggest is just to your point, there really doesn't feel there is a lot of representation in the financial services industry inclusiveness, which sometimes can – I like to work with people who I feel connected to, right Ann? I think it's important for more representation in the industry and more voices in the industry to say, "Hey, here we are. We have unique circumstances. Let's talk about them. Let's help each other out." I think that that's partly what needs to happen. Thank you for your question so much, Krista. I hope that it was helpful.

Now Ann, what are your plans this summer? When are you getting married, by the way?

[0:35:47.0]

AR: We're married in August.

[0:35:49.2]

FT: Oh, my gosh.

[0:35:50.1]

AR: Yeah. I'm the organizer.

[0:35:52.5]

FT: Tell me more. Indulge me. What's going on with the wedding?

[0:35:58.8]

AR: It's a really tiny wedding. It's our parents and our siblings on the Oregon coast. Beautiful spot.

[0:36:06.1]

FT: Wonderful. Well, wishing you a beautiful wedding. Thank you so much for reaching out to me. I wish you all the best with your wedding plans, with your investing. You're always welcome back, so keep in touch.

[0:36:21.5]

AR: Thank you so much, Farnoosh. This is great.

[0:36:23.7]

FT: Have a great summer.

[END]