

EPISODE 1187

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FT: Welcome to So Money, everybody. Ask Farnoosh Friday, April 16th, 2021. Some news on home front. Our son went back to school, in school y'all for the first time since March of 2020. Had not seen the inside of a classroom since March 2020. Let me tell you, it was both heartwarming and heartbreaking. He came home from school, we picked him up and he was elated. He was so thrilled. Nervous in the beginning he admitted, because who wouldn't be? Right? New school too. He's never been inside this particular school since we moved to New Jersey. I was worried for him, but also, I knew he had it. You know parents, you just know your kids just got something. I'm like, "He's going to be fine." Because my kid loves to be with people, so this was definitely a change, but a good change for him.

Hope everybody listening who might be in this camp is making it work, is hanging in there. School year is almost over, so whatever situation you're in, hopefully good, bad, summer is coming. You better believe we're going to be in camp all day, starting in June. Mom sign us up.

Also, on my mind this week, I couldn't stop thinking about this article from New York Magazine, which our guest today, our co-host and I are going to talk about called Confessions Of An Overnight Millionaire. This anonymous writer talks how a recent IPO at her tech startup went gangbusters. She made \$6 million in her stock options. Whoa! It was way more than she ever thought, and she's having all these weird, difficult emotions around it. I want to talk to Georgia Lee Hussey, who is back you all. Yes, Georgia Lee is back, my friend Georgia who runs Modernist Financial up in Portland. She's back on the show. We're going to bring her on momentarily, but I thought she would be really wonderful to dive into this with. We're going to debate because I don't think we're going to necessarily see eye to eye on this, but it's complicated. It's complex.

Let's go to the iTunes review section and pick our viewer of the week, who will get a free 15-minute money session with me. On Wednesday, Nooch and Pooch said, "I needed that last

episode.” The listener says, “I’ve been listening to So Money on and off for two years. I’ve always gained some valuable pearls from each episode I’ve heard. But the most recent episode, *Think Like a Breadwinner* really hit home. After 12 years together with my husband, I’ll be making more than him in just a few months. How to allocate the money and also feeling the imposter syndrome has been weighing on me and this episode made me first enforce that I’m not alone in those feelings, even though I knew that intuitively. Two, realized I need to make a plan on how I imagine the next two years to look with the sudden jump in salary. Thank you Farnoosh and Jennifer.”

Well, you’re so welcome. Please email me at farnoosh@somoneypodcast.com or DM me on Instagram it @farnooshtorabi, let me know you left this review. Also, I’ll give you a link for booking a time for us to hang out for 15 minutes, talk about whatever you want. For those of you curious about this episode who may have missed, it wasn’t our most, most recent episode but it did air last week, last Wednesday. Jennifer Barrett wrote a book recently. She’s a financial expert and she works as an executive at Acorns, which is the investing app. She’s become the breadwinner in her marriage. But even before that, she learned the importance of assuming the mindset of a breadwinner as the woman in the relationship if you’re in a hetero relationship. Her book is called *Think Like a Breadwinner*. If you’re interested in some of that, check out last Wednesday’s episode with Jennifer Barrett, it’s called *Think Like a Breadwinner*.

Speaking of our episodes. This week, if you didn’t catch them, please go back. On Monday, my friend, Rachel Sklar joined. Rachel is a writer, an entrepreneur, an activist, a single mother, all of the things, and hadn’t talked to her really for a lengthy bit of time since pre-pandemic. Actually, we went to lunch in February of 2020, not knowing that the world was going to turn on its head. I just wanted to catch up with her because she’s one of the smartest people I know, one of most compassionate people I know and we talked about all of it; motherhood, as a single mom in this pandemic, how it’s been for her, selling her business and then starting a new one, finding love in the age of Corona. Yeah, you got to listen to Episode 1185 with Rachel Sklar.

Then on Wednesday, we had Jannese Torres-Rodriguez, who is preaching financial freedom for all, especially Latina women. She’s a nationally acclaimed Latina money expert, educator, speaker, writer, coach. She became an accidental entrepreneur after a job loss and she is recently actually financially free. We recorded this episode with Jannese before that, but if you

follow her, you know she takes you on the journey and she recently became financially free. I just love listening to her. I think she should have her own talk show. Jannese Torres-Rodriguez on Wednesday.

[ASK FARNOOSH]

All right. Now, shifting gears to the mailbag and bringing on stage our co-host for the day, Georgia Lee Hussey. Welcome. So great to have you in the co-host chair. How have you been?

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GLH: I'm well. Thank you. Spring is springing in Portland and it's such a gift to have sunshine, and flowers, and cherry blossom.

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FT: Yeah. The one time I visited Portland, it was in the fall. Funny enough, it was a beautiful weather day. I think we were really lucky in that sense.

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GLH: I personally love our weather because I lived in New York and Ohio most of my early life, before I moved to Portland. We have like once every three years blizzard, which to me is what I don't want anymore. Give me a rainy gray day where all I want to do is read a book and I'm very, very happy.

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FT: Nice. Well, speaking of reading, have you read — I know you have because I sent it to you. This New York Magazine article. I've been talking about it online all week. If you follow me on Twitter or Instagram, you may come across me posting about this. It's a little unorthodox for Ask Farnoosh, we don't go just straight to the mailbag with our co-host. I want to talk about this article first with you, because I think you would be a really great person to discuss this with. The

article is about *Confessions of an Overnight Millionaire*. It's an anonymous woman who became very wealthy after the IPO of her company recently and she goes on to talk about how she has so many can conflicted and feelings about this, that she never expected to make \$6 million. She thought maybe a couple of hundred thousand dollars at best, but it ended up being this really knocking out of the park IPO. I kind of wonder what was it, maybe it was — I don't know. Did you think about that, Georgia? Like what company was this? Maybe Bumble?

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GLH: Yeah, maybe. I don't know. I didn't focus much on that part, but yes.

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FT: Great. There's more to talk about than that. But to use her words, she said that she doesn't know what to do with the money. She feels like when you're "that rich" the de facto is to like get money managers involved, but she interviewed a few and wasn't impressed. She also comes from a family where they didn't have millions of dollars and if anything, their mindset around money was not abundant because her dad is telling her like, "Oh! You better not tell anybody about this. Don't tell an of your relatives." Her mom is a little upset actually. Told her that this is bizarre, that her daughter who's now I guess in her — I think she's in somewhere 20s has more in the bank than her mother and her father do. Was a little, to use her words, like resentful, like that's a lot to unpack.

She's confessing, "I don't know what to do with this money. Do I even deserve it? I haven't really done anything to earn it, other than just like get hired by this company." But she does point out some of the things that it could afford her which, that for me was a high point in the article where she's like, "Hey! I've always wanted to be a parent, but I'm not sure if I wanted to have a partnership or get married. This is great because now I feel like more independent financially to be able to do that. I can date people without being worried about, like will this work out financially, because now, I've got enough for myself." Which is not a little thing, that's a huge thing. A lot of people get in the wrong relationships steered by the economics. But then, the cliffhanger is still that she doesn't know what to do and she's thinking, "Maybe I'll just give it back to the company."

I sent this to you late yesterday, I apologize. I hope you got a chance to read it, Georgia. But what are your top-of-the-line thoughts on this?

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GLH: First of all, I try and come from a place of compassion when anybody is vulnerable enough to show their true money stories. This person's writing — at one point, she says that she's in therapy and it's clear that she's in therapy because she is bringing a lot of awareness to how many conflicting stories that she has about money and that she's trying to manage. I think that's the first thing, is there's a lot of compassion that she's trying to ask important questions, and is messy. I think it could be really easy for people to judge her, and I watch that well up in myself of some of her ideas. I'm like, "Really? Okay." Because my own intrinsic values, some of her ideas are not in alignment with my own values, but that's what she should be looking for in a good money manager. Somebody is not going to project their values onto her. That's part of our work, is doing wealth management.

But I think I was really impressed by her self-awareness. I was impressed by her vulnerability and admitting that she just doesn't know what to do. I feel like in the article, she's moving — she keeps trying to move in different directions and she sort of plays it out like, "I could do that, yeah." That seems problematic. I could buy \$15 cheese, I don't even like cheese. My dogs have more doctors than I do. She won't quite say it, but that one feels — also doesn't feel like it's sitting really well.

I hear as a bottom-line internal conflict about her understanding of her own net worth. This is a very common issue when we see — we see it show up. As a culture, we love to tell the stories of athletes who blow all their money, movies stars who blow all their money. Usually it runs around the artist, art people who are specifically not supposed to have access to wealth like this. Often, it's a lot like weight loss, really. If you lose all a ton of weight in a very short period of time, generally what happens is your weight goes from X down to X minus Y, and then it goes back to X plus Y usually. Because we haven't integrated the behavioral changes into who we are in order to maintain that.

Basically, the same thing is true. If you have an internal net worth of \$2,000, and then there's some kind of windfall and suddenly you have \$6 million, you literally do not have the tools in internal resources to manage it. Humans uncomfortable try and take control by acting, which is usually the worst thing to do. Basically, I feel like I'm watching her. I'm like, "Oh, darling. You are trying so hard to get away from how uncomfortable this is."

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FT: Well, that's the thing, Georgia. I was like, "You're overthinking this." I think. I think she's trying too hard to turn this into something that it isn't. Can we just simplify this for her a little bit? Maybe that would help, because I think her having all these internal dialogues going on in her head, and then making these assumptions about what this is going to mean for her, and how people are going to project. It's \$6 million, maybe you need to just not do anything with it right now. It doesn't define who you are. Money doesn't change who you are. She does sound like she's going through a lot of therapy.

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GLH: Money does change who you are?

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FT: How so? Maybe we're talking different. Like maybe it's just semantics here, but I don't think that like becoming \$6 million richer is going to change who you are in the sense that maybe you are like a kind person and now you're not going to be a kind person, or you're a thoughtful person and now you're not going to be a thoughtful person. Like how are you seeing this play out?

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GLH: I do think because money is a metaphor for how we interact with ourselves and others, the way —

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FT: But it shouldn't be. This is my point. Why are we making it that?

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GLH: But it is.

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FT: That is a choice.

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GLH: No, I don't think it is. I think we're —

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FT: Money is just money. Money doesn't have a heartbeat; it doesn't have a mind.

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GLH: But you have to be aware of that. It is a metaphor, right? If we were not conscious, if she's not digging into these money stories, I think she will make some bad decisions. I think she's doing exactly the right thing right now as long she doesn't take any action in the moment. I think the more she digs up where she feels conflicted, the clearer she'll get about her own intrinsic values. That's what I see her doing as she keeps being like, "My parents taught me this. I reacted this way. I feel this — money makes me dependent on other people. My worst fear is not possible now." All this stuff is about I feel like her individuating in her 20s, which is very normal and developmentally appropriate and trying to figure what she wants. People will look at her differently. I wish we lived in a different world, but we don't. I don't think she's wrong about that.

I think her getting clear on what she wants it to be about is essential, and I think your point is that the best thing to probably do right now is not do much of anything other than deconcentrate her position.

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FT: I mean, the work that she is doing right now has been prompted by this windfall, but I hope that everybody has these conversations as you do I think too. Like she was prompted to have these deep dives and these realizations because of this sudden wealth. I agree with you. The work that she is doing right now is constructive, but up to a point, right? Don't make any knee-jerk moves. I think whatever clarity she comes to at the end of the day, my thought is that she maybe doesn't have the language yet or the thought process yet to say like, "This is what I want to do. This is what I value. This is where I'm aligned." Then you approach the money with that consciousness. Whether it's \$6 million or \$6,000, I hope that — this is a lesson for all of us, that like whatever — this woman inherited \$6 million or earned it, whether you're there or not is irrelevant. This is the good work that needs to happen so that we can always make thoughtful decisions with our money.

That's what I mean, is like she's going to hopefully re-arrive at this money, having done this thought work and therapy still who she is. But now she has realized it, she has taken control of that person that she is, really is. The money maybe was a prompt for her to get there, but it isn't what sort of changed her. You know what I mean? It just made her more of who she is.

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GLH: Well, it gives her this sort of gate to walk through, or this path to walk down and to observe herself in relationship to this new change. Like we do this in a lot of different ways, like who am I in the pandemic? Who do I want to be post pandemic? I got really clear on what's important to me and what's not. A lot of that feels still very open-ended. I don't feel clear about a large portion of it, but some things are super clear. How we use our wealth feels very similar to me as a metaphor of how we use our time. That's a primary resource. I think your point is exactly right that we have to get clear about whom we are and who we want to be in relationship to whatever resource we are operating within.

She's just aware now that she has access to money, because the reality is, she's always had access to money, she talks about growing up in a wealthy town, she has a ton of class privilege, I get the feeling that she's white in part because it's never mentioned. That there is so much privilege built into this and I feel like that's one of the things she's really trying to figure out too, it's like, what does it mean to be able to have my dog have three doctors when my neighbor doesn't have healthcare? What does it mean to be able to freeze my eggs — I mean for me, as I read that as a queer woman, like I have good friends whose hearts are broken because they can never have children, because they don't have money. That's a thing that is really important to get clear on of, do you want to have children from your own genetic material or do you just want to nurture the next generation? Is that the real core drive?

Maybe it does have to do with IVF, maybe it doesn't. Maybe you do need doctors for your dogs, maybe you don't. But I think that sort of intrinsic, what is her intrinsic value around this, then she can make a choice.

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FT: Yes. Then of course in the context of the world that we live in today, there is maybe a thought also running in her head of like, "What is my responsibility with this wealth? Do I have a responsibility as perhaps, this woman of great privilege, I didn't really like technically do anything directly to get this, besides win the lottery." But here's the other thing, it's like you go to work for a startup, I think everybody who works at a startup, there's a voice in their head that's like, "One day maybe we'll hit the lottery here." Then you do, and then you feel bad about it. I was like, "Why did you play the game? Why did you play the lottery if you didn't think you're going to win? You could have and then you did." Then now you're feeling bad. I don't know.

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GLH: That's how privilege works, right? I mean, I think about my own understanding of my whiteness, and the sort of like the surprise I feel about or felt when I first started doing that work of like, "Oh! I got this and it's not because I'm lucky. It's because I'm in a system that the way I look and the way I was reared and my education, I passed beautifully. I like get to have access

to lots of things and it's not because I'm super smart, and super this and super that. It's in part because maybe some of that very small amount but it's not —." Like to her point, it's like, "I just feel lucky to have gotten this." I'm like, "Babe, it's not luck. It's class and race privilege. You don't get a job at a startup.

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FT: Well, she's lucky to be white. That's the luck part, because the system prefers that. Also, can we talk about how guessing she's a woman. I think she may have alluded to that in the piece. Do men walk around like thinking like they're not worthy of \$6 million however it fell on their laps? I don't know.

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GLH: I do. I see that a lot, but they don't play it out the way that she does. Women, again, cultural money stories, right? Women are given permission to ask these questions and men are told to posture and pretend they know what the hell they're doing when 9 out of 10, the clients I work with, the women admit they don't know, the men pretend they know. Then I'm like, "Let's just talk about inflation, just so we're all using the same language." In large part, I'm doing it because I'm like, "Dude, I know that you don't feel safe to say you don't know." I'm just going to level the playing field and make sure we all know what inflation is. But I do think there's a lot of really interesting feminist themes in here that I find super fascinating.

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FT: Well, we'll move on because we want to help our listeners and there is actually a question here that we got from a listener about financing IVF. You touched on it, so I think we'll go to that one next. But if anyone wants to read this article, it was in New York Magazine earlier this week. It came out April 12th. I'll link to it on the So Money podcast website, but you could probably just do a search engine, *Confessions of an Overnight Millionaire*. So juicy, and is actually connected me to an author who's going to come on So Money in May, early May, a woman. Her name is Jennifer Risher, who didn't just hit the startup lottery once, but twice. When she was working at Google in the '90s, they IPOed and she made oodles of money. Then her husband same with

Amazon. She's written a book called, *We Need to Talk: A Memoir About Wealth*. She lived this woman's experience in New York Mag twice. Looking forward to talking to her about this as well. Stay tuned, there's going to be more on this to come.

Let's help out our friend, a listener who's asking, "Should we finance IVF?" You've got obviously some stories here to share, Georgia. But I worry, I have a friend going through this and actually, it's with freezing her eggs which she did finance and is paying it back. Now, there's another cost of transferring the eggs. At this point, it's going to be more money that she doesn't have and I really as a friend, I don't know what to say. I really don't, because there's nothing that I'm going to say that she's going to want to hear. Other than, "Yeah, mortgage the house. Finance your life." You know what I mean? Like, "Go for it. You only live once." I'm not that friend.

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GLH: Yeah, right.

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FT: Because it could be a complete loss, and she could not still become a parent and have this debt.

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GLH: To me, there's a core ethical question here of — I don't know what the answer is, it's each individual humans' question. We think of getting clear on why there is a fear that means there should be a dollar amount that answers the question, or a procedure that answers the question. I think there's a lot of — there often can be other people's expectations, like parents or family on you should have children. I decided not to have children. That's a story I've dealt with. I just think there's a lot of getting really clear. I remember talking to a client once about having a second child, and she realized in conversation with her partner that she realized this wasn't about other people, it was about the expectations that were being put on her. Now she was grateful to be able to — she was in a heterosexual relationship and was able to become pregnant the cheap way.

But I think the internal clarity is so essential and this seems to be my chorus line always when we talk about things. But you can't answer the question whether you should finance it until you understand exactly why and what the benefit is an if there are other options to debt.

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FT: Yeah. I mean if you want a very technical answer to this, and it's just that finance only enough where you can comfortably make that payment and it's not going to override, derail any other goals you may have. You obviously have to assume this debt and pay it, and it's going to be there. It maybe also like a constant reminder to you that your IVF was or wasn't successful and that's also emotional. You have to know what your limit is, at which point you're going to consider other options, and there are other options. It's obviously a personal decision.

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GLH: I just want to pull this back as you are to this core question about debt. I think this important point of, you finance the things that are not manageable to pay for in cash that you've tried to, like you can't buy a house in cash unless you are in a situation where debt is not really the problem. You can't generally pay for college with cash, again, unless you have resources. Those two things are the ones that are culturally acceptable to pay for with debt. I support those for almost all people that I deal with, but also it's like, "Don't take on more debt than you can. Don't buy more house than you can afford. Don't go out for a third master's degree on debt if you can't actually pay for that back with the increase earnings that you're going to make. Again, it comes down to this core value, and is it really necessary, or you're playing something else out through this process.

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FT: Right I hope that more companies in their health benefits will provide this. I know that Condé Nast, I just know because I was in a panel with a few other women and one was talking about her IVF process. She's like, "I was fortunate that my company's health benefits funded it one round. It's a total crap shoot, you just don't know." But if you're going to get free access to at

least one shot, try that, and cross your fingers. I wish we had like more — I wish we should be like, “Yes, absolutely. Finance it all to the moon.” But obviously, you can’t say that.

Well, you brought up college and Tulip is wondering about 529 college plans, and which ones we might recommend. She lives in Texas. Now it’s true that 529 college plans are administered by every state, but you don’t have to live in that state to take advantage. Like if live in Texas, Tulip, you don’t have to just use Texas 529 college plan. You could do New York’s. But talk a little about like some of the benefits of maybe staying with your states plan.

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GLH: I don’t know if Texas has a tax benefit of staying with a Texas plan. I know in Oregon, there is a tax benefit. New York, there is a tax benefit. That is where we have clients. California does not. We choose a non-state-based plan for recommending for our clients. But the same principles that apply for your own personal retirement investing strategy apply for 529. Keep the cost down and the actual cost of the investment, that’s called the internal expense ratio. Generally, I like to keep the cost below 0.3%. Oftentimes, you can get much cheaper, depending on what the investment options are. You want to have a really robust pre-built investment portfolio option. Usually, I recommend age base, so kind of like your target date retirement fund. It’s just the portfolio to be appropriate for the age at which the child is going to go to college. It very risky in the beginning because you have so much time. That’s not that risky. Then as you get closer to college, it become more and more conservative rather.

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FT: Texas plans are not tax deductible on state income tax returns. Maybe worth it to look around. You can go to a site, ilikesavingforcollege.com, it break it down really nicely there with like historical averages, as well as all the tax-deductible states, and work your way from there and great to be getting ahead of that. I just interviewed Ron Lieber who wrote the book *The Cost We Pay for College or The Cost You Pay for College*. I used to think that colleges were raising cost just because they could, frankly, and because they were putting in nice gymnasiums, and needed to fund them. But Ron’s theory is that, it’s really expensive to hire qualified teachers, and it’s getting really competitive to lure professors to certain colleges.

Obviously, that's a huge way that they stay competitive and demand top dollar. It's not just like this thing that can go away. I don't know how college is going to get cheaper. I do think some colleges are going to disappear for good reason. But I don't know, I don't know. We're just saving all our money basically. That's the moral of that story.

Okay. Last question. Let's help out Mohammed, he wants to know,

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M: "What is the best investment for a 20 something with a steady paycheck?"

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FT: Now, I'm going to give him a really boring answer, then maybe Georgia, you can give him the more exciting one or build on that. But Mohammed, if you got a steady paycheck, my guess is you work for a company that might have benefits including a 401(k). Here's a thing, we don't often think of a 401(k) as an investment vehicle. I actually saw an investing expert online say, "I like to invest. My wife likes to save in her 401(k)." I was like, "That's not correct."

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GLH: No, that's — well, that's steadily gendered also.

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FT: A lot to unpack there. The 401(k) sometimes, as of yesterday on Instagram by an expert gets talked about as a savings vehicle and it's not as glorified as like opening up a portfolio with Tesla in it. But trust me, it is definitely a wonderful investment vehicle for your retirement. If you've got access to that, that's where I would start and that's what I would say categorically is best. Then from there, maybe you agree or don't, but I would love to hear your thoughts as well. Georgia.

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GLH: Oh, 100%. 401(k)s I think are actually the best investment vehicle for most folks who are young, because they have tax benefits and tax deferral or tax exemptions based on whether there's a Roth option in your 401(k). Then you get tax free growth or tax deferred growth plus compound interest and compound growth. That is the most glorious magical sparkly unicorn thing you can do to your investment. When I show people a chart of compound growth over 50 years, the first 10 to 15 years, which I call the years of boredom, because it feels like nothing is happening. But as one of our clients said, "I want my pile of bunnies to make more bunnies." In order to make more bunnies, you got to have more bunnies in whatever bunny hatch. I don't know if that falls apart at that one.

My point is, when you don't have the drag of paying to pay taxes on dividends and gains every year, you get to keep growing and you can take more risk as well because that risk is beneficial. I go back to my earlier recommendation, Mohammed, don't make it fancy. If you want to go by Tesla, know that you should only buy 5% of your portfolio, overall investment portfolio including 401(k)s Roths and taxable accounts in a fancy, sparkly things that are not boring retirement target date funds or index funds. Don't go out and feel like you heard something on the news, and you know the right stock to buy because you're basically gambling.

I like to make the differentiation between investing and gambling. When a client says to me or usually a prospect says to me, "Hey! How do you determine which tech stocks to buy?" I say, "We just buy them all. It's the easiest way to do it. We don't have any idea which one is going to become the hot stock that have these crazy returns, so we buy them all and then we get to enjoy all of them." So when client say, "How Tesla doing?" I'm like, "It's doing great" in your giant core US fund. Because that helps us disconnect our emotional relationship with the thing that is sparkly, and we don't want to sell it when it's going up or down. That's the most important. Structure, 401(k), cheap, easy, if it makes you excited, you're probably not doing it right.

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FT: I like that. We're going to end on that. If it's making you excited, you're not. Oh my God! Words to live by. Georgia Lee Hussey, thank you so much. Everyone, check out modernistfinancial.com. I'm going to put that link also on our website, as well as the New York

Magazine article. Thank you so much. I knew you'd be the right person to talk to about this article.

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GLH: Oh, I could go on.

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FT: Never a dull moment with you.

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GLH: Yeah. I'd love to have a conversation with this person. It would be fascinating. I just want to point out that she's right, the finance industry is totally broken and that's why I started my company.

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FT: Yeah. A lot of truth bombs in this piece, for sure. I would like to be friends with her. Would love for you to take me out for dinner actually. Everybody, hey, I hope your weekend is so money.

[END]