

**EPISODE 1217**

*“HP: I do think it's important that if you are someone with a lot of privilege, who has accomplished a lot and you get the question of how do you do it all? Or how do you juggle it all? To be honest, about the fact that you are not doing everything.”*

[INTRODUCTION]

**ANNOUNCER:** You're listening to Money with award-winning money guru, Farnoosh Torabi. Each day, you get a 30-minute dose of financial inspiration from the world's top business minds, authors, influencers, and from Farnoosh herself. Looking for ways to save on gas or double your double coupons? Sorry, you're in the wrong place. Seeking profound ways to live a richer, happier life? Welcome to Money.

[INTRODUCTION]

[00:00:48]

**FT:** Welcome to So Money, everybody. I'm your host, Farnoosh Torabi. We are in conversation today with Hitha Palepu, who is a self-described multi-hyphenate and entrepreneur, investor and author. She's also the CEO of Rhoshan Pharmaceuticals, and an investor in over 15 women lead and women focused companies. She has a book coming out later this fall called *We're Speaking: The Life Lessons of Kamala Harris*.

Our discussion takes us to many places, many interesting pockets of the universe, including a discussion around privilege, why even if you grew up with it, even if you have it, a lot of it, how to own it? And be proud of your success. Some of us have guilt around our privilege. We don't like to talk about it. We feel like it means we can't be as proud or as deserving of our success. Having privilege and being proud are not mutually exclusive.

Hitha is the daughter of immigrant parents, she talks about her childhood. Today what drives her to keep so many projects and tasks going on at the same time. How she manages her time. She doesn't leave without giving some advice for those of us who want to invest in other companies

like she has. She is an avid angel investor, and she'll walk us through some of the ways to get involved without a lot of money. Here's Hitha Palepu. Hitha Palepu, welcome to So Money. Finally.

**[00:02:17]**

**HP:** Thank you for having me. I'm so excited to be here. Yours is one of like my first podcast loves.

**[00:02:23]**

**FT:** You've been so generous sharing it on all your platforms. You have such a devoted audience. I have to say probably many people who listen to So Money. First new hit, then they knew Farnoosh. Why you waited so long to get together is beyond me but let's make the most of our time together. There was a lot of ground that we want to cover. You in your bio, you call yourself a multi-hyphenate, which is true. You're an entrepreneur and investor and author, a mother of two sons.

I think that's going to mirror the scope of our conversation that we're going to talk about a lot of things. We're going to talk about privilege. We're going to talk about being the daughter of immigrants and how that shaped you, running a business with your family and angel investing, which is something that you are passionate about now and want to educate more people on.

Then of course, you've got this important book coming out later in the fall, called *We're Speaking: The Life Lessons of Kamala Harris*. How to use your voice, be assertive and own your story. Okay, let's start. As I always to start with the beginnings, where we're going in this conversation, we need to start with the Foundation, which is your childhood, single daughter of immigrant parents.

You traveled as a young kid. I was reading about your dad on your Instagram feed coming to this country, as a scientist, but really not any money lurking at McDonald's. Fast forward to today running a major pharmaceutical company with him. Before we get to the arc of that story, tell me about life as a little girl hit the, let's say, six years old.

**[00:04:11]**

**HP:** Six years old was a good age. That was the first time we actually moved that I remembered that we were moving, because before that and we moved when I was two.

**[00:04:23]**

**FT:** That's when the memories started. That's why I picked six, because you can't really remember three, but you six, we know.

**[00:04:25]**

**HP:** Exactly. We were moving from outside of Columbus, Ohio to outside of Philadelphia. My dad took on a new job at SmithKline Beecham before it became GSK. I'm really lucky, that was a really great year despite being a year of total uncertainty. My parents said this was an adventure like we're moving. Let's try out this new thing. I met my best friend like three months after moving to Philly.

Our mom's became friends. So it was a really fun year. I started second grade at one school. Switched to halfway in the year to another school, because my parents had some house issues, about the first house they bought, the builder just pieced out. They had to find a new house. My mother being who she, like chased him down and got our money back, which that's an early money memory for me. As a mom just be so cautious and careful, because is the time where I just joined her after schools. Her knocking down this developer's door until he answered for her to get our money back.

**[00:05:38]**

**FT:** A note to listeners. If you give anybody your money, get their address, you need to know where they live. I always say, if I know where you live, this money will be good, because I will literally live outside your door, if you don't make good on this payment.

**[00:05:56]**

**HP:** Exactly. That is very much mama Palepu's MO. Six was a really big year, because we also had my cousin, my dad's eldest brother's daughter. She and her husband had just moved to the States. He was pursuing his master's in Florida. She didn't know anyone. So she lived with us. She was expecting their first child. Because there was about a seven year age difference between me and her daughter Neela. For the first time, I had that sense of what it's to have a little sister, which there were moments I loved and there are moments I hated. I really got a good sibling experience there. It was a very idyllic childhood.

We had a home with a big backyard and neighborhood full of kids. I was out playing a lot. I also was perfectly content, sitting on the couch and reading a book, cover to cover. Dinners, we always had family dinner every night mom would cook, I would set the table and we decompressed about the day.

What I remember most of all in family dinners is I would ask dad what he was working on. Like what kind pharmaceutical products he was working on. He always explained it to me very clearly. He never said, "Oh, you're six, you'll never understand or you're seven, you'll never understand." He took the time to explain at a level I could understand that would usually cause more questions, and that he would then answer. I don't know if he realized he was doing this but he was planting seeds of working in pharma, I guess one day or in sciences from a very young age.

He also had a very unique punishment for me whenever I acted out, which was to take the medical dictionary, and he would assign me 10 words. I'd have to write a report within an hour like including all 10 of those words. I was also a very strange child and that I knew more about lymphoma and leukemia and tumors than any seven year old had any business knowing about but I'm grateful for the early education.

**[00:07:57]**

**FT:** Yeah, curious to know now as an adult woman, as the CEO of your father's pharmaceutical company. What punishments he makes you endure, if any, when you have disputes, no comment?

**[00:08:08]**

**HP:** It's usual not letting me open the good wine and having to drink the not so good wine.

**[00:08:17]**

**FT:** Hold that thought. I want to get into more of the relationship, the intergenerational dynamics of running a company with family. Funny enough, I didn't know this, your father started this at 55. Up until that point, you'd have described your upbringing as like born on third base privilege. Talk about some of those things. I mean, even just hearing you talk about being around loved ones, setting the table for dinner every night, that consistency that is not everyone's life.

That's the richness that I think sometimes gets overlooked. We think, "Oh, you have the three car garage and then manicured lawn." What is happening inside the house? That is not sometimes about money, but it's about the dynamic of your family sometimes. It sounds like you had a really great dynamic.

**[00:09:07]**

**HP:** An incredible dynamic. Not to say that we didn't have our rough times we certainly did. There was always this sense of we're going to get together, we're going to talk it out. We're going to talk things through. We don't go to bed angry. From a very young age. My parents modeled that for me. They got disagreed about something in front of me. They made sure I saw the resolution of that.

I think that's very unique in South Asian households. They're very progressive in that manner. The second thing too, is that we talked a lot about our feelings like the South Asian community is has a stigma about mental health. It's something we don't talk about, nearly enough. Certainly even to this day, if I say, "Don't talk about depression and anxiety." Both of which, I've experienced over the course of my life.

I see my mom give me this look and it's not that she doesn't believe me but for someone who hasn't experienced it, it is a very different thing to try to just be like, well just be happy. That's

where we agree to disagree. We put a pin in that conversation and change the subject, because we know that's never going to be a winning argument. She's never going to understand or empathize with my experience. I also know that she always is there to love me. She will always love me, she'll always be there for me. Her not understanding this one experience is not a hill I need to die on, because of everything else she provides for me. I have a therapist for those conversations –

**[00:10:41]**

**FT:** Yeah. Your mother is not going to be the end all go to, we all have learned that the hard way. I want to go back to something that you said, which was so astute. We can talk about that in a financial context too. This idea of watching your parents argue, but then also seeing the resolution. In the context of money, a lot of us grew up with parents who argued about money minded that. I never saw them agree on things after that. I think that was the chip that was missing.

Sometimes for me, as I got older I then grew up with this real fear about getting into a marriage and having money disputes, because I never saw the resolution. Seeing the resolution. There have been studies on this. I have I remember reading a study, I think it was Harvard probably where it's part of being that book *Grit*. I've had the author on. I think that's how you develop grit. It's not that you avoid the hardness, work through the hardness, because at the end of it is success.

If you have experience with that, you flex that muscle enough for you know like, “Okay, this is going to be hard.” But then there's always going to be a resolution at the end. It's what gets you through the hard stuff. Your parents model that for you. Advice for listeners if you're having disputes with your partner over money, and your kids are in the room, that's okay as long as they see an hour later or a week later, you came up with a budget or a plan and involve them in that as well.

**[00:12:10]**

**HP:** I think about the time when I was 13, my father had an opportunity to go to England on his the convent and oversee the European submission for what **[inaudible 00:12:22]** biggest products at the time. We moved to England for two years. Back then, I got the opportunity to see this and be a part of the decision making process, which I thought was incredibly valuable. My parents asked me, would you rather stay and go to an American school? Or would you want to enroll into an English school? Knowing that we were planning to come back to the States, at some point I said, "An American School is fine." They also walk me through what the expat packages in the UK like he was given a car. He was given a very generous housing allowance.

Like business class tickets, to fly back twice a year to the States, for the whole family and my parents said, we get this money. It's not that we have to use this, we're given the money. We're making the decision to rent an apartment versus getting a house where all the other American expats live, because we want to be able to use that and we can fly coach, it's totally fine. We've been flying coach our entire lives, to be able to explore and travel around Europe.

This is an incredible opportunity for us to have experiences we never would have, if we stayed outside of Philadelphia. Let's really focus on that. I want to say that, I grew up with a lot of privilege, financial, as well as a richness of experiences. Especially at 13, I really value my parents making me a part of the decision making process, as well as walking me through the financial decisions they had agreed upon together.

From that point on, I had a hand in helping pick out the homes we would live in, or how we would decorate. My mom bringing her little notebook to write down the cost of slabs for countertops and tiles and whatnot, and saying, "Do we this this much that we have to pay this? Or can we find something a little less expensive at Lowe's." They got me thinking about money in a way that how much everything costs?

**[00:14:27]**

**FT:** It sounds like through the process, you ultimately became not just the daughter but you had a stake. You were at the table. You had a seat at the table. Who could does that with their kids? I think that's extremely unique. Now as an adult woman with your own life and your own family, you're still very close to your parents.

You've talked about how the home that you live in, your parents paid for that. What's that relationship like now? Because I might say that's too much involvement, because there's an indebtedness, there's this feeling of like, "Well, I have to do what they want, because they've provided me with so much and they continue to provide so much for me."

**[00:15:06]**

**HP:** I could see how some people view it that way. My experience is mine. I don't know anything different. To try to, I guess, envision another option. Listen, I mean, if my husband at any point felt uncomfortable with this level of financial support, we would have politely declined it. It would have been fine but the truth is, my parents want to be very close with their grandkids. They are here often as often as they like to be and choose to be.

Having the space that all three generations can live in and occupied comfortably, it's great to have a home that supports that. Now, also they did buy it for us, we pay for everything. Every little renovation we wanted to do. Everything was on us. It was a balancing of budget and tax property taxes and maintaining the home. It's not just buying the home, and then you're done, it's - because quite a bit, as you know as -

**[00:16:07]**

**FT:** Absolutely. Taxes, all of that.

**[00:16:11]**

**HP:** Manhattan property taxes are like, it is what it is. I live in my dream city and my dream home. It is the price of living here and it's one I am happy to pay.

**[00:16:22]**

**FT:** This is such a different kind story on So Money. Last week or a week or two ago, we had on Jen Risher, who is the author of *We Need to Talk: A Memoir About Wealth*, about how she fell into a lot of money, thanks to working at places like, I believe it was Microsoft and then her

husband at Amazon in the 90's and the IPO and she made about load of money. This secret that she held for many years was that, "You know what? This feels really awkward to be rich." She was admittedly ashamed, embarrassed to talk about her privilege and her wealth.

I really appreciate that narrative coming out now, because if we're going to talk about money, let's talk about all the types of money, all the ways that we were raised and you said something really important before we were recording, which is that admitting that you have privilege and saying, "I'm also really proud of my accomplishments, or I'm unsuccessful." These are mutually exclusive thoughts. You can be both of those things. How do you want more people to understand privilege? How should we be talking about it differently?

**[00:17:31]**

**HP:** I think it starts with people who have privilege, owning, however that is for them in whatever way is also comfortable for them, because I also understand this can be a bit of opening Pandora's Box. You need to have your boundaries of what you will share and what you won't share, very well established. For me, it's been said. Anyone who knows how to Google well enough, can figure out that some of this information. So I'm not sharing anything that is groundbreaking.

That said, I'm open to say. Here are all the people who work on my team that helped me produce five smart reads and content online. I have an incredible, highly experienced team helping me run Rhoshan pharmaceuticals. I have a team at home, helping me hold things down here and the list of things I do is very small compared to all the things I don't do. I never want for a second for someone to feel bad, because they're comparing themselves to me and my entire team.

Not just me, and what I can do, and I also there is a responsibility, and that when you do employ people, how can you offer them flexibility in a way that makes sense for that role? How can you be a good leader? Are you paying them a dignified wage? Are you paying them in how ever you can? It's very important to me to offer as much flexibility, great wages, everyone is a part time contractor. So no benefits, maybe one day but that is what we do.

It's just how do you want to be treated, in treating people that way. I do think it's important that if you are someone with a lot of privilege, who has accomplished a lot and you get the question of how do you do it all? Or how do you juggle it all? To be honest about the fact that you are not doing everything.

**[00:19:28]**

**FT:** All of it. That you're investing in round the clock child care. That you have a stay at home spouse or you have part time work. I know and truthfully, I could be doing more, but I don't want this ecosystem around me all the time. That's me. Yes, I could have higher top line numbers maybe every year. I could bring in more money but then I also have like more people I'm responsible for. For me, that's just not my - I'm already getting a lot of anxiety talking about that. In my life at most, I've had one full timer, a few freelancers, but I have friends that have teams like literally like 10 people that show up to their house every day. I'm like, "Why? So that you can be on Instagram every five minutes?" Like, "Nope." For me, that's not worth the payoff.

**[00:20:23]**

**HP:** That goes to something that we should talk more about, is success is not how much money you've raised. It's not necessarily, how much, how big your team is, or what locations you're opening. Success is, am I living the life that I want to live? Is my company profitable and growing? Are my kids happy and healthy? I feel satisfied as a parent and my career. We don't talk about that enough.

I do think press needs to reframe how we view success, because there are so many incredible stories that are not being told as a part of the stat. I think are some of the most successful businesses. I guess the way we personify entrepreneurial success in the press, it's never viewed that way.

**[00:21:12]**

**FT:** Yes, we use terms like playing big, playing small. We glamorize these entrepreneurs that claim to make eight figure seven figures, but I'm always curious like what are they taking home?

What is the home life look like? Do they see their kids and all of these things? Let's fast forward a bit. We've learned a lot about Hitha at age six, and throughout the years, your family dynamic.

Today, you're a mom of two. You have many, oh my gosh, you're so busy. I'm so grateful that you made time for this podcast. You're very active on social, you have a wonderful, Webby honored social series called #5SmartReads, are still doing that?

**[00:21:57]**

**HP:** Every weekday morning, but I have a team of contributors that also with their great perspective, unique perspectives and narratives that I love learning from.

**[00:22:08]**

**FT:** You're a speaker, you have a book, another book coming out. Of course, you're the CEO of Roshan Pharmaceuticals that your father started. Do you feel as though because your parents work so hard, daughter of an immigrant like what motivates you to do all the things? First question.

**[00:22:28]**

**HP:** I think it goes back to something really important that my mom told me when I was a kid and someone asked me what I wanted to be when I grew up. She was very much nudging me to be a doctor like typical –

**[00:22:39]**

**FT:** Really? That surprised me.

**[00:22:42]**

**HP:** So, so surprising. She was like, “You’re going to be a doctor.” I said, “But I want to be a fashion designer.” She was like, “You could be a doctor and a fashion designer.” It's something

she - I asked her about this, I go, "Did you really think about how you phrased it." She goes, "No, I just wanted you to agree to think about pursuing medicine and this was the easiest way to do it." That end changed my life, because it showed me I could do more than one thing.

So from a very young age. I was very much like I'm going to do several things. I don't do well, just doing one thing. I have to have something creative, to balance the highly technical elements of my professional career, which is started off in tech sales, and then went into pharma where I've been in for the past 12 years.

**[00:23:35]**

**FT:** What's your day like? I can't imagine being the CEO of a pharmaceutical company, and having time for anything else, let alone all the things that you're doing. How do you manage your time?

**[00:23:50]**

**HP:** I have like a pretty, a mini morning routine that is I meditate in bed, and then I scribble down, The Five Minute Journal, and just like some things I'm grateful for, and I think that just puts your brain in a good headspace. I read the days entry of the daily stoic if I'm feeling it. Sometimes I'm not feeling it and I'll take my kindle into the bathroom and like keep reading whichever romance novel I'm reading at the time while brushing my teeth. If I wake up early enough where the kids are still asleep, I try to sneak in just a little bit of yoga or stretching before they get going, because I've noticed it wakes me up.

It puts me in a much better mood that I can handle the morning rush of getting them dressed and getting them fed and packing backpacks and getting them to school. We're also very lucky that they go to school like a five minute walk away. That is a gift like the best gift wonderful schools that are right for them. They're off by 8:30 every day. Then it's to work and every day is so different, because when I was knee deep and fundraising. That was all a day.

It's checking my master list of prospects and like did I follow up with this person? Had this person signed the paperwork? Have I gotten the wire and following up, following up following up, no one ever tells you fundraising is mostly email, it's very little to do with a call –

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**FT:** Stop asking me how my day was. We're all just emailing, all day long. That's it.

[00:25:22]

**HP:** Exactly. That would be what a fundraising time was. Then there are times where the money is close. I'm like, time to deploy capital into developing this product. That's really where I listen and let my team's explain, obviously, when things go wrong, and things always go wrong and pharmaceutical development, and there are some careful budget could have conversations to make. It's us looking at what went wrong. How much is this going to cost to run, this is like experiment again, or run this slide again, and whatnot, managing cash flow, and all of that.

I will say at this stage of the company, and with the partnership we have, my day to day is not so much on the fundraising or closing of money. It really is, did the money come from our partner? What's on deck? What are we working on? What's going on? Being as supportive to my team as possible, and liaising with the partner to give them updates, and coordinating calls on that front.

We're really in technical mode right now of driving the development further with preparing for a clinical trial, preparing the manufacturer the submission batches, FDA, making sure everything is ordered, and dealing with the COVID lead times, because everything is prioritized for COVID. We have to order equipment and components and raw materials, six months in advance versus four to six weeks in advance. It's managing that and managing those PO's.

It's starting to bring on some more help to help with that operational work. My executive team can really be focused on the development and the strategy. It's a good face to be in now. I'm glad we had a successful seed raise. I don't think our product in our company would have been the right company for venture and to go down that route, because I can't project the 10x return.

Like logistic way that venture capitalists want to see. I get that even family offices want to see at least maybe a seven to 8x on a pharmaceutical or Life Sciences type company. I can probably make that math work but that doesn't make me feel good. If you're thinking millions of dollars

from people, and they're putting that investing in your company, and you can't with certainty and confidence project that, it didn't work out.

Going partnering with another company makes the most sense. It's one that I'm really grateful. We've entered into and helps me sleep at night, because I will tell you what I was before that, it was a lot of sleepless nights of, oh my god. These are all my dad's friends that work with us. They're going to think, I'm just some stupid kid who had no business, running this company and having this role.

**[00:28:23]**

**FT:** That's a lot of pressure.

**[00:28:24]**

**HP:** I think that's what I haven't talked so much about, is that pressure, because these are people who have known me since I was a child like I used to call half of them uncle.

**[00:28:36]**

**FT:** Oh, yeah. Have you ever experienced pushback? Or be literally, I don't know. What is it? Is it just in your head? Or have you actually experienced it?

**[00:28:45]**

**HP:** I would say one of my team members, he has his process and my processes, not his process. Now, it's a –

**[00:28:45]**

**FT:** That's very, very judicial of you.

**[00:28:58]**

**HP:** I will say, there are things I really appreciate like his attention to detail and certain things about his process that I've come to appreciate and adopt. That makes things a lot easier. I think also in being a leader, you also have to be like, how can I get the best out of my team? He and I litigating what's the right way to do something, is not the best and highest use of our time. It doesn't take a significant amount of effort for me to do certain things in the way he likes to do it in a process that he is comfortable with. I've been happy to adjust to that.

**[00:29:31]**

**FT:** That's very nice of you to say. You brought up venture capital. Two more things I want to talk about before we go. One is your advice for prospective angel investors. This sounds very sophisticated. That sounds you only started doing this when you're a super, super rich. I really want you to break this down for us and make a little bit more, maybe democratize it a little bit, and talk about some of the avenues that are more accessible to people. Things to look out for.

Then we want to talk about the life lessons of Kamala Harris. Your book *We're Speaking, we're speaking, I'm speaking*. I can't wait for this book to come out but talk a little bit about your experience with angel investing and advice like your top three tips.

**[00:30:12]**

**HP:** I will say angel investing probably saved my – like is the reason why I actually enjoy budgeting and managing my personal finances, because I'm acutely aware of, I could buy a bunch of random clothes that I don't even need, or it could make an angel investment. That for me, and that's to your point, you can start with smaller size checks. These are not 25, \$50,000 checks your writing.

Certainly you can write that however, when you're getting started, there are some companies, if they're raising a precede round off of an idea or an angel round, they'll take a \$5,000 check, some will take \$1,000 check, if you also are passionate about what they're building, you can provide value to them, but you're not going to make their life a living hell, which I think every founder has dealt with frustrating investors who want updates or who want a quick return.

If that's what you're looking for, angel investing is not it. It is you're making a bet on an idea. It really a team to deliver, that if it works, it'll be a great payout. If it doesn't work, you're not endangering your net worth in a significant way that you're putting your nest egg in jeopardy.

So there are two paths into angel investing. In order to be an accredited investor where you are writing checks into basically a company that is looking to raise additional capital, you have to meet certain requirements. I'll send you a link to include in the show notes for that, because it's either a million dollars in financial assets included excluding real estate, or a certain income level for the past three years. I think it's 300,000. You made 300,000 every year for the past three years, or as a couple you've made 500,000.

Now, these are big numbers, and I get it. It's still seems out of reach but now they're incredible platforms like Republic –

**[00:32:22]**

**FT:** Backstage Capital. I just contributed to that. Yes. That's Arlan Hamilton. I've been trying to get her on this podcast. I get close and then she has a million commitments. Yeah, I was going to say, these are great platforms. I've participated as a way to get in whatever you can. I think like the minimum is 100 bucks if even, but then to have it be spread out through what - you leave it to the experts to then go find those next unicorns.

**[00:32:55]**

**HP:** Yeah. You could invest in companies directly via Republic. Also is, iFundWomen is a great, it's a crowdfunding site. It's a portfolio company of mine. It's where some of my portfolio companies got started with a successful crowdfunding raise, and then went on to raise additional capital. That, I mean, at the end of the day, investing is a way of just using your dollars to show your values. It doesn't even have to be I'm investing in companies. I think being a thoughtful consumer, and thinking about where your money is going.

Yes, Amazon is extremely convenient. Yes, that two day shipping is extremely helpful. Think about the businesses in your neighborhood that would also welcome your patronage and support. For me, I don't buy books on Amazon ever. I buy audiobooks through Libro.fm or, if I really want to book and this is such a good tool to help me make sure I'm buying the books I actually want. I will call in the book at a local bookstore, and I have to go walk and pick it up -

**[00:34:01]**

**FT:** Oh dear God.

**[00:34:02]**

**HP:** We live in New York. Just kidding. It's a few blocks away.

**[00:34:08]**

**FT:** Small effort. It's a very small effort. Yes, I think the pandemic Well, two things you remind me of. I did two podcasts. One, I did a podcast with Caren Khan, founder of iFundWomen, so everybody can check that out and learn more about iFundWomen. Also, did a podcast on well, an interview with a woman who is not spending any more money on amazon.com. That's a huge lift for many people and not everybody can do that. If you're interested in just learning about how to put your money more towards your values, great episodes. You can go back in time and listen to those episodes.

For me, the takeaway was, I sometimes still need Amazon. Yes, I can go to the local bookstore. I can't walk. I got to get in the car. You know what? It's a small lift for me to be able to make a bigger impact for that bookstore. I'm not going to destroy Amazon through this act, but I can support the small bookstore.

**[00:35:02]**

**HP:** I guarantee, that small bookstore gets excited with every book they sell. They will remember conversations that you have with them of like, "Oh, I loved this book and I'm looking

for something similar.” I love our local bookstores. Book culture. They're my Shazam. I said, “I'm in the mood for a space book. These are the ones I've read. I want fiction. I don't want to deal with this.” They're like, “I got the book for you.” Walk you through that. It's like, there's a joy you get when you support a local business like that, a satisfaction that Amazon's algorithm sometimes can't deliver. They are so grateful for it. This is why they work at that business. It's really satisfying. For us, we've just been – we have our local toy store in our neighborhood that I go to for kids' birthday gifts.

**[00:35:53]**

**FT:** Westside Books? No –

**[00:35:55] HP:** Westside Toys.

**[00:35:56]**

**FT:** Westside Toys. Yes. We were just there the other week.

**[00:35:58]**

**HP:** So good. Then, I think our neighborhood wine guys around the corner from us, gets so excited whenever he's –

**[00:36:05]**

**FT:** Especially now. Post-pandemic, they're probably thrilled to see human beings walk into their door.

**[00:36:09]**

**HP:** A 100%.

**[00:36:11]**

**FT:** Walk in the door.

**[00:36:11]**

**HP:** My dad jokes. He's like, "It's time for our regular looting of your store." Neal, the manager walks us around. He says, "Oh, I have some things. I think bottles. I think you'd love to try this." He's so sweet. He even said, "If you guys ever want to go wine tasting, give me a month's notice, I will help plan it for you." He's like, "I know all these wineries." I go, you're never going to get this from a wink, or even a Whole Foods wine store that's four blocks up from us. Be very mindful about where you spend your money. I mean, my husband and I go through our budget and our expenses every single week. I feel a lot better when I see fewer expenses in general, but those expenses are local neighborhood businesses, or small businesses that are D to C ones that we support, or have invested in, whatnot, versus Amazon, Amazon, Amazon, Amazon, Amazon. Because there was certainly a time, especially when you're a young baby, when Rocky was born, everything was Amazon.

I just needed convenience. I was not going to run out and go pick up stuff. By the time he hit three months, I was going down to Alby Baby to get the things I needed. I wasn't Amazoning them."

**[00:37:18]**

**FT:** Heard that. Let's talk about your forthcoming book coming out October of this year. We're speaking *The Life Lessons of Kamala Harris: How to Use Your Voice, Be Assertive and Own Your Story*. Now, I know that you are a huge fan of Vice President Harris. I think you might have even helped her campaign a little bit. To get this opportunity, how did this opportunity come about in the first place?

**[00:37:44]**

**HP:** I am the luckiest author alive in that both of my books, I was approached to write by the publisher, versus putting together a proposal and –

**[00:37:54]**

**FT:** That's lucky.

**[00:37:56]**

**JM:** It's insanely lucky. That it happened twice with two different publishers. My agent was like, "I don't even know what to say to this." I'm like, "I don't know what to say." I'm nervous of the day I have to put together –

**[00:38:09]**

**FT:** Could they take the whole commission when they didn't get you the book? I want to know.

**[00:38:14]**

**HP:** My agent is a godsend. I don't think I could write these books without her. She's ghosted before. She has a credible editor's eyes. She does the first pass edit as I was writing, so to make sure what we submitted as a first draft was a strong first draft. Kim, if you're listening, I love you so much. You're the best. Please don't leave me ever. I got approached in November from an editor at Little Brown Spark, who said, "We're really interested in doing an advice book inspired by at the time, Vice President Elect Harris, and we think you would be the perfect person to write it. Would you be interested?"

I forwarded it to Kim. I was like, "Is this real?" She's like, "You know Marissa. She's a great editor. Let's take the call." We did. They said, "We want you to write it." I said, "Great. How much time do I have?" They're like, "Could you do it by the end of December?" This was November and I was like, "No. I will die. My husband will leave me I will never see my children again." We pushed it out to February, mid-February. I spent three and a half months doing nothing, but researching and writing and interviewing and writing some more.

I emailed both of my two favorite history professors from college, to let them know about this book and how I was doing, because I said, "Without your classes, there's just no way I could have done this." Because there wasn't an opportunity to interview any member of the Harris

family, or the Amal family for that matter, because they're very clear on if we participate in interviews, it looks like an endorsement and we need to really keep a clear line behind to not show any endorsement, or favoritism for books like this, written about the vice president. It's a very big iron curtain.

All of my research and all the book was based off of public reporting, her own book, another book someone wrote about her that came out, I think, just a month after the election. It was a lot. It was a lot. I'm still not recovered from it.

**[00:40:30]**

**FT:** Well, going in, you were already such a super-fan. I'm sure you knew a lot already going in. You had a feeling for what you were going to discover through your reporting process. Was there something that even you blew you away, or a life lesson?

**[00:40:44]**

**HP:** I really fell in love with her mother. I think, the best part of this research process, or what I found to be so incredibly satisfying is learning more about Shyamala Gopalan Harris and what a remarkable woman she was. Just truly in every way. It wasn't just that she came to the states from India to study science, but some of the experiences she had in the lab and being an Indian, a brown person with an accent, or things, stories my father has told me. It was so similar, the way she came to the states before the National Immigration Act was passed, and she was one of 1,000 Indians allowed in the United States.

Every year there was no diaspora, there was no community. It was like, when my uncle came here around the same time. He met a Fulbright Scholar, and it was very lonely for him. Really learning about how she raised these two girls. My dad and my uncle's other sister, Shanthi, was a single mom raising my cousin who went on to the Naval Academy, is now a big poobah at a Fortune 50 company.

**[00:41:51]**

**FT:** What's a poobah?

[00:41:52]

**HP:** That's like a big boss man.

[00:41:54]

**FT:** Oh, I like that. Poobah.

[00:41:56]

**HP:** That was a term from my favorite history professor, Sandra Joshel from University of Washington. It's something that I've never stopped saying.

[00:42:04]

**FT:** Always learning on this podcast. What can I say? Well, we cannot wait to read this book. We're so fortunate to have you come by and share – really dropped some bombs on us. I really, really appreciated all this perspective. It's real fresh. It's really needed and keep doing you.

[END OF INTERVIEW]

[00:42:24]

**FT:** Thanks so much to Hitha for joining us. Her book again, coming out later this fall is *The Life Lessons of Kamala Harris: How to Use Your Voice, Be Assertive and Own Your Story*. If you like this podcast, please subscribe, share it with a friend, leave a review every Friday, including this coming up Friday. I will pick a reviewer of the week to receive a free 15-minute money session with me. We're going to talk about money, but also many other things. Leave a review. I hope to hear from you. I hope your day is so money.

[END]