

EPISODE 1564

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FT: So Money episode 1564, taking smart risks and the power of curiosity with Divya Gugnani, Co-Founder of Wander Beauty.

***‘DG:** I'm an analytical person, and I can study anything. I literally say it all the time. I'm not a know-it-all. I'm a learn-it-all. If there's something that can be learned, I will learn it. If you are intellectually curious, I believe that's one of the strongest traits that breed success as an entrepreneur.’*

[INTRO]

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FT: Welcome to So Money, everybody. I'm Farnoosh Torabi. Today, I'm reconnecting with someone that I met years ago at a professional breakfast. Divya Gugnani and I were seated across from each other at a breakfast of entrepreneurs and thought leaders. I was immediately enamored by Divya. I was taking notes. She had such great knowledge, great energy. Divya is the CEO and Co-Founder of Wander Beauty. You may have seen this brand at your local Sephora or online or probably on TikTok and other social media. It is one of the fastest-growing most beloved beauty brands and in a very crowded category, right? So that's one of my first questions for Divya is like how do you distinguish your brand in a category like beauty that is so busy and abundant?

Divya spent nearly 20 years searching for beauty essentials that could keep up with her on-the-go lifestyle. Her personal struggles inspired Wander Beauty. You'll hear Divya talk about how she's kind of an accidental entrepreneur. She left the finance world after selling her first business. She was bitten by the startup bug, went on to become a serial entrepreneur. She co-founded multiple companies and has just launched a perfume line in addition to Wander Beauty. She'll tell us all about that. But I was interested to learn more about the brain, the hard wiring, the programmed brain of Divya, how she became someone who is comfortable with risk, who

has such a curiosity for starting companies. I know you'll enjoy this conversation. Here is Divya Gugnani.

[INTERVIEW]

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FT: Divya Gugnani, welcome to So Money. It's been, I don't know, at least a pandemic and then some since we have connected. We broke bread together at this lovely restaurant in the city. It was you and just this wonderful collection of women entrepreneurs. I think it was hosted by the Co-Founder of Birchbox, Rebecca Minkoff. Rebecca Minkoff was there. Oh, the good old day, the before times. But you were – even then, I saw you across a crowded breakfast table, and I said, “Divya is going –” You were already at places, but you were going to more places.

You were talking just on the beginnings of launching what is now Wander Beauty, you and your co-founder, Lindsay Ellingson. I want to catch up. I want to know how. But also, like I want to know more about you because I feel like I didn't get a chance to really learn a lot about your background at that breakfast. I know that from my Googling because you've been everywhere, all the press, Divya, you were an investment banker who slept under her desk to now – this is your fourth company, by the way, or maybe fifth. Okay. Because like –

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DG: Four and 5 SENS is fifth. I obviously have some sort of brain damage that I want to keep doing this.

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FT: No. I think you have a good brain, and you are a mom, which is not a small thing. So let's talk about, first, the beginnings, like your journey to Wander Beauty let's say. Maybe you can along the way talk about some of these other startups. Did they shut down? I feel like after the first or second business, like I'm good. I'm like, “I'm not doing this again.” You just keep at it. Maybe there is something about your brain. It's a good brain.

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DG: Yes. It definitely is. I think entrepreneurs see things others don't see, and they do things others don't do. It's just they're risk-takers, either by nature or developed the ability to take risks when they're building businesses. So I started my career, as you mentioned, in investment banking, slept under a desk, worked in private equity, invested in late-stage businesses, sat on boards of companies. Then went and worked in venture capital, invested in earlier stage companies, really learned a lot about building a brand or a business from the ground up, and got bitten by the entrepreneurial bug.

In the process, started my first company in the auto parts sector, sold that company, started the company in the culinary space. That company was profitable and growing but wasn't scaling the way I wanted it to scale. So I pivoted and launched my third business, which I raised angel money for or venture capital money for and sold 11 months later to QVC. So I had kind of a life-changing exit kind of early on in my career. That was the trajectory directory that kind of changed everything thereafter. It was the – I'd been angel Investing for a while because I was a professional investor. I loved working with entrepreneurs. I created my own family office. I've now invested in 76 companies over the last 20-plus years. I love learning, growing, and building with all the entrepreneurs that I work with and that it just feeds my soul in the most meaningful way.

So I have my fund concept to go. While I was at QVC, really, like I had two kids within two years and just looked exhausted all the time. So I was putting on my under-eye concealer on the subway on my way to work. I was doing my –

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FT: Who does that? Hello.

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DG: Yes, yes. I was doing my skincare routine at SoulCycle, and I was occasionally doing my hair at my desk at work. I really realized that so many women are time-starved, busy, active, on the go, and they want fuss-free, foolproof, do-it-yourself beauty that's clean. I've suffered from an autoimmune disease. I was just sharing with you that I'm actually having a blepharitis in my eye, and that's why I'm suffering from that right now at this very moment.

So health is wealth, and I've had my bouts with difficult health issues. That really made me take a look inward as to what I'm putting in my body. Your skin is your largest organ, and the average woman is ingesting like five pounds of hormone-disrupting and toxic chemicals into her system via her skin. So I wanted clean beauty. I wanted sticks and easy-to-use products that were clean, that I could count on for my busy hectic life when I only have 15 minutes for my beauty routine. Hence, I created Wander Beauty, effortless essentials, things you reach for every day wherever you wander.

That business has grown over the last eight years, and we are global, and it's very exciting. Then I just most recently launched a fragrance brand called 5 SENS, which is a sensory experience in fine fragrance. It's literally your mood bottled. I have always loved fragrance. My father used to travel a lot for work and used to pick me up those mini duty-free bottles. By age like 13 or 16, I had a collection that was just impressive, all minis, by the way, but really the best juice and the best stuff.

Then as I mentioned, I had some health issues, developed an autoimmune condition, became allergic to everything in my beauty routine, had to eliminate fragrance completely. Then started reintroducing clean fragrances, and they just didn't have the intensity and the longevity that my old favorites had. So I really created this concept of a brand that has that intensity, has that longevity, but also is a real brand story. It's your mood bottled. It's going really well. We're exclusively partnered with Sephora.

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FT: Wow. You've done this explanation at least one other time, I think. You were a little rusty here or there, but I'll give it to you. It's the morning. No, that was phenomenal. I took notes. I have some follow-up questions. I want to dive into the new and exciting 5 SENS and, obviously,

Wander Beauty. But going back to like where I really kind of went like, “Wait a minute. What?” I did the thought bubble. I was like, “Wait, car parts to beauty.”

Clearly, you have a skill and a superpower when it comes to identifying problems, solving them, but really importantly selling those ideas and those visions to investors, right, and ultimately acquirers. Wait. Did you learn this all in private equity? I want to know how Divya's brain basically got programmed.

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DG: It's so fascinating. Just imagine me. I'm this Indian girl, totally introverted, Virgo, type A perfectionist, athlete. Never thought in three million years I would ever be an entrepreneur. Okay. My parents used to host raging parties in the eighties, and like I used to hide in the kitchen. Okay. So that's me. I'm just giving you – and people say, “Oh, you can't be an entrepreneur unless you're like hustling at a lemonade stand from like age five, and you were just like that's your DNA.”

That's not true. Entrepreneurs come in all shapes, sizes, and forms. What was so fascinating is early on in my career, my first job out of college was Goldman Sachs. Okay. I worked in investment banking. I was a peon. I was the lowest person on the totem pole as an investment banking analyst, and I was introverted. So I sat in these rooms, and I just watched, and I was a sponge, and I learned from everyone around me. When I say everyone, I mean everyone. I learned from my assistant, who used to be a school teacher, how to get organized and how to like time – like manage time, which is a very important skill.

Being a working mother, that is one of the most important skills I learned. I learned from my first assistant at Goldman Sachs. I learned how to negotiate and to lead meetings from various leaders that I was put in the room with that I just literally observed and watched. Nobody's leadership style is yours. You have to take bits and pieces of what you see in others and what you see out there, and create your own. The best advice as an entrepreneur is to be authentic to your true self because that's where you're going to see the most success.

So I developed entrepreneurship my own way later on. I didn't go out of college and start a business in college. I didn't start one even after business school. I got my masters. I came back. I went back into venture. I, by happenstance, created a business with a guy I was dating because he was trying to figure out what to do with his life. I had a full-time job and a paycheck that I was thrilled about. So really, just the journey is very different from person to person, but the skills can be developed and learned. It's not necessarily just inborn.

I'm an analytical person, and I can study anything. I literally say it all the time. I'm not a know-it-all. I'm a learn-it-all. If there's something that can be learned, I will learn it. If you are intellectually curious, I believe that's one of the strongest traits that breed success as an entrepreneur. I have invested and backed in 76 entrepreneurs. So I've seen this over and over again. I've had entrepreneurs that have taken their companies public, and I've been along for the ride and the journey. I learn from them every day. Truth is like if you – hard work, dedication, hustle. Like these are these are the things you need to do, and then success will be yours.

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FT: By the way, you and I would have been real good friends in the kitchen. My parents also threw raging parties. I'm Iranian. You're Indian. We're just like –

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DG: I'm Indian. You know how that goes.

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FT: We're very close. We had a lot of overlaps. I am hearing from you, and maybe this is just my interpretation. But like you seem to have a very healthy relationship with risk and risk-taking, which we know also is the prototype often of entrepreneurs and successful entrepreneurs. But I'm curious. You talked about this big exit with QVC, and then that's when you kind of expanded your portfolio. You started your family office. You started investing in other businesses. When your wealth grew, what changed with your risk tolerance? Anything? Was there like, "Okay, I can

throw more money at something that won't give me a return.”? Did you see the fruits of that at some point?

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DG: A hundred percent. What's so fascinating is that I grew up with a father who was a complete risk-taker. Okay. I could not pin myself to be more opposite of him. It turns out I'm actually my dad. It really is this progression of building confidence. So many times, female entrepreneurs pitch me their businesses, and they have these amazing ideas, and they have real traction. What they lack is confidence. When you want to sell, when you want to build a business, the most important thing you need is confidence because you have to sell customers to buy your product. You have to sell investors to invest in your brand. You have to sell team members to come and join your business so that you can turn your vision into a reality.

I lacked that confidence growing up as a child. But with success in my career and the success of my career came from working hard. I studied hard. I got into good schools. I got a great job. I worked my butt off, and that gave me confidence. As I became more confident, I took more risks. So it's really this progression of my personality and my ability. I always had the ability to see opportunity, but I wouldn't act on the opportunity because I didn't have the appetite for risk. But with the diligence and the hard work of growing in my career and learning from others and really being intellectually curious, I was able to kind of morph that into, okay, now, I'm confident. When you've done this a few times now, now I'm just like a gambler, a full-time gambler because all I'm doing is taking risks every day because I've built the confidence to understand the calculated risks.

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FT: Audience, Divya is not giving herself enough credit, though. I will say that, yes, you are a hard worker. Yes, you got yourself into these really prestigious schools, and you have a healthy appetite for risk. Yes, all true. But interesting story I want to share, and I don't know if you remember telling me this, but now I do remember the year that we met because it was around the time I was trying to start a pop-up museum around personal finance for women, which we did in LA in 2019.

So we were talking around that time. I was still in the learning phase. I was like still like – this was a first for me. I was not like a scaled event person. I wasn't a designer. I wasn't a marketer, any of that. But you had at the time just finished, I think, doing a pop-up series or a pop-up for Wander in Midtown, I think. I may be getting the details wrong. But what I remember from that story, which is I think I want to share with the audience to give them an idea of like your hustle, is that you looked at like a thousand different spaces. The one that you found, like I think you were telling me that it looked like a dump, but you knew it could work.

Tell me about that because you were just – you have so much. You rolled up your sleeves. You got in there and you got it done. Like you are working at all levels of the business. You're not just like executing visionary, getting the money person. You are also like turning on the light bulbs. Yes.

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DG: Yes. Throwing out the garbage in the early years when we didn't have a cleaning service five days a week. I just think that you have to model the leadership you want to see in your organization. As you grow and build your team, you have to lead by example. So in the early years, I worked hard. I invested time and energy. I took people's input. I learned this early in my career where I worked with this really brilliant amazing man. He always went around the room. Before he gave his opinion, he went around the room and asked everyone their opinion. I learned that sometimes it's best not to tell people what you think, and it's actually best not to set the direction, but rather to be collaboratively getting the information you need to collectively set the direction that's going to be the best for the whole team. It may not be what you originally thought.

I've changed so much with every business I've run with all the mistakes I've made. Believe me. I could fill a mountain with the mistakes I've made. It's really funny. I was watching something recently that Mark Zuckerberg said, and someone asked him like, "Hey, what mistakes should I avoid as a first-time entrepreneur?" I get asked this question all the time. People ask me like, "Oh, what should I not do? Well, what did you do wrong in the first years?" I was like, "I could fill a mountain with what I did wrong," every time, many times over.

Don't avoid making mistakes. Actually, just make them. The point is that you have to learn from them, and they have to become learning experience. Then you have to not give up because mistakes can be very challenging for an entrepreneur. They can literally set you back and make you want to give up. Then you have nothing. If you don't learn from it, you're just going to repeat them. So it's just like don't even try not making mistakes. Make all the mistakes in the world and just learn from them and keep going.

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FT: Mistakes, I put those in the bucket of like the things we call negative, like failure, mistakes, fear. I'm big on fear right now. I'm writing a book about fear. This morning in my workout class, our trainer was like, "If you're feeling the resistance, don't fight it. Just breathe through it." He's like, "I know that sounds cliché." He's like, "I got –" I'm like, "No, I'm stealing that." His name is Rock. Shout out to Rock because I think that whenever you're feeling fear or you're thinking, "Oh, this could be a mistake," like your impulse is to resist and maybe to stop and quit and doubt yourself and be insecure. But, no, it's just this thing.

Things are going to be hard. Like why do we think that everything that is easy is right? Sometimes, what's hard is right. It's just that we have to work through it. We have to breathe through it. Sometimes, you have to slow down. Sometimes, it means bringing on a better team. Sometimes, it means pivoting. But it doesn't mean that you have to throw it all out or throw it away or fight it because it's uncomfortable. It's feeling uncomfortable. It's probably a sign that you're getting closer.

All right, so let's talk about Wander and then your new brand, 5 SENS. This is why I would never be able to be you is because I look at something like beauty a category, like beauty or perfume, and go, "There's already." I go to Sephora, and I'm overwhelmed. So I wouldn't think I would be able to create a distinguishable brand. You have. So tell us why Wander stands out, and what does everyone tell you when they use it, right? Because that's probably how you've informed your direction in your company.

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DG: A hundred percent. What's so fascinating is so many people told me, "Don't start a beauty brand." So you got to listen, right? Then I said to myself, I was like the reason they're telling me not to start a beauty brand is because everyone's imitating and not innovating. This was really the breakthrough moment for me. So you know this because it's a Southeast Asian thing. You probably see a lot of Indian women and Indian men have genetically dark under-eye circles and look tired all the time.

So under-eye circles can be attributed to many different factors; dehydration, vitamin deficiencies, lack of sleep, like genetic, a lot of stuff, right? But I really – like my dad looks like a bulldog. Let's just put it out there. He passed away, but he did look like a bulldog. I genetically look like one too, and I struggled with this all the time. When I was building Wander Beauty and we launched first with color cosmetics because that's a category that people are more willing to try a new brand in versus skincare, which they're a little more hesitant with something new.

I worked with a chemist in Korea, and I really believe that Korea is at the forefront of innovation and technology in beauty. We created a gold under-eye mask called Baggage Claim, which has a proprietary blend of ingredients. It's basically coffee for your face. It de-puffs, hydrates, and brightens your face. So every time we launch something at Wander Beauty, we really think about how do we innovate versus imitate. We launched Baggage Claim. We've sold over 15 million packets of Baggage Claim globally.

So celebrities, influencers, customers, people swear by them. They keep coming back. You see an immediate effect of that de-puffing, hydrating, and brightening of that delicate under-eye area, and it wakes you up. It makes you look alive. It's literally coffee for your face. That's what I call it.

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FT: Excuse me while I go on your website and order like 16 of these for all my friends and family. Yes.

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DG: Then over time, you see an incredible effect as well. So my philosophy in breaking through this crowded category is innovate, don't imitate. We created mascara in a tube that's sustainable so that you use every last drop of the product. It stays fresher longer. Mascaras tend to dry out. It has a longer shelf life. So there's just a lot of opportunity to disrupt, and you have to take those risks and those opportunities, and you have to work very closely with customers to understand what their pain points are. Do a lot of market research and then solve of them.

That kind of brings me to 5 SENS because when I was – I've had a love affair with fragrance my whole life. I knew I wanted to do something in clean and planet-positive fragrance. I'd seen so many innovative brands disrupt makeup, disrupt hair, disrupt skin care. I'm an investor in topicals, which is disrupting skin care in a meaningful way. Tower 28, which is disrupting clean makeup at Sephora in a meaningful way. These brands are so breakthrough. I hadn't seen anybody do this in fragrance. So I knew there was an opportunity.

But when I talked to so many potential customers of all ages, all ethnicities, all backgrounds and socioeconomic types, everybody told me the same thing. They're like, "I love Tom Ford. I love Le Labo. I love these iconic scents. But they're really expensive, and I don't have the budget to keep buying those. And then if I buy it, oh, I'm spraying it once on the weekend or for date night because I don't want to waste it."

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FT: Yes. But then it doesn't have an internal shelf life either. You have to –

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DG: That's my point. It's like they want quality, but they want it at an accessible price point. They genuinely want something that speaks to them as a consumer. So customers today vote with their wallet, and they represent and support brands that reflect their values. So brands that are clean, that are planet-positive, that are like tapping into their emotions in a more meaningful way

or getting that first customer acquisition, but also the replenishment and that retention of that customer over time.

So when we created 5 SENS, we created a full sensory experience in fine fragrance, very visual packaging, tactile, soft, incredible ingredients, master French perfumer, insane longevity and intensity that you don't get at that \$65 price point at all. It doesn't exist. So when you sit and see us in a shelf in Sephora, you look at the shelf above us and the shelf below us, and they're both over a hundred dollars. You see that our product has insane longevity and complexity and intensity compared to the other brands out there. That's what's working. We have no marketing plan. No outside money raised. We've really built a lot of traction for this brand in the last eight months.

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FT: That's fascinating. Because it's like how do you market a fragrance brand these days when no one's going to the mall? I bet you, even at Sephora, a lot of those shoppers are online. Usually, you have to smell it before you buy it. So how do you convince someone to –

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DG: Storytelling.

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FT: Yes.

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DG: It's TikTok. It's storytelling. It's your mood. It's tapping into like this is what this fragrance makes you feel like. That emotional pull connects someone to buy and convert. Fascinating that we've done a lot of organic influencer outrage. Obviously, a bunch of press, and then we had no inventory. So it's like we launched this brand. We're so excited about it. We're like, "Oh, my God. We've got this whole marketing plan."

My marketing team the entire summer is twiddling their thumbs like, "We're getting paid to do what?" Because we have no product. We can't send it to any influencers. We can't set it to any editors. We have nothing to gift creators. What are we supposed to do? We were out of every single – we sold through our entire lot of inventory. Thousands and thousands of pieces were gone. We've been waiting on a doc, and we're just starting now to get back in stock.

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FT: So is the goal to be bought by like LVMH or go public?

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DG: I think the goal is to build the brand. What's fascinating about fragrance is that, yes, fragrance brands sell a lot sooner than traditional makeup and skincare and hair care brands that need a higher threshold of sales before they transact because fragrance is such a powerful category in travel retail and in duty-free. So a lot of the big conglomerates buy fragrance brands earlier on when they see they have some activity, community. They've built a brand. They've built a following. Then they can take that, and it's really a distribution play to pull it out into all of their global distribution, particularly in travel retail and the brand explodes.

You've seen brands like Le Labo and Kilian and all the stuff that were niche brands that exploded with distribution and acquisitions. So, yes, I think that that's kind of the long-term opportunity. But right now, we just got to focus on building. Number one, we need to focus on getting back in stock, getting back in stock for the Party and Catch Feelings, our big hero fragrances.

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FT: I'm dying to try them out. I'm going to have to go to Sephora, I guess, this weekend, right? That's where I can find it? Middle shelf maybe? You said there's a shelf above and a shelf below. I'm like that's prime real estate, first of all.

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DG: It's in the next big thing fragrance Tower in 224 Sephora stores.

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FT: All right. Stay tuned for that tag on Instagram.

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DG: Yes.

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FT: Last question for you. I was reading an article on CNBC. You were quoted. You're everywhere like Vanity Fair. I'm so honored that you have made time for us here on So Money, my humble podcast. What I loved about this interview that you were the profile in this article about your investing advice for women and/or your financial advice for women rather. That was that you have to talk about money with other women. That's something that you really like to do.

When you sense any friction in a friendship or a gathering around this topic of money, if you've ever, and I would guess you have because it's money, not everyone is as fluent in it as serial entrepreneurs. But what do you do? How do you engage and create that environment where people feel like, "Okay, we can and we should talk about money."

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DG: Yes. I mean, listen. Men are in locker rooms, and they're sharing investing tips. They're on the golf course. They're having meetings. They're at bars having beers after work. They're helping build generational wealth for their families by sharing information. Sharing what works and what doesn't work is also helpful, by the way.

Whenever I get together with a bunch of women, we're talking about our kids, and bitching about our husbands, and complaining about how much work we have to do at home and household duties. So that's okay because I kind of do that too. So I'm well aware of why these are hot topics for people kind of going through what we're going through every day. But the reality is that we need to take that time and energy and invest it in also building generational wealth for our families. Why not?

So I'm always opening the doors and the conduits to having those conversations and sharing things that I've done wrong so that someone else can avoid making those mistakes. Investments that I've made that worked out or didn't work out or risks that I've taken. So I believe the first step for women is having the conversations and being open to sharing. So many women are very cagey about sharing anything about their money and their personal life or what they're making.

The reality is like you're going to get ahead and grow from sharing. So, yes, there's a lot of people like, "Oh. Well, my husband deals with that." I was like, "Well, why don't you also get involved in that? Because what he's doing may be amazing. But like you could multiply that, and you have the power to do it. So why not?" So it's so funny. Like I talk about this a lot with Zarna as she's transitioned –

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FT: Zarna Garg, our mutual friend who reconnected us, a comedian who's been on the show and – yes.

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DG: Yes. Has transitioned from being a stay-at-home mom.

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FT: A lawyer to a stay-at-home mom to now a comedian. Right.

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DG: Yes. Correct. To being a lawyer, to being a stay-at-home mom, to being a comedian, and now being a successful media personality. Like the wealth creation and what do you do with it, and how do you invest in it, and how do you invest your business? It's like the more you surround yourself with people that you can learn from, the better your life gets. It's like everyone says you're the sum of the five people you spend the most time with. So choose those people wisely. Are people around you making you feel better in many different ways? Are you growing and learning with them? That's really what I've invested my time and energy in building my circle.

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FT: Kudos to us. We have not talked about our children in these 30, 35 minutes. We love our children.

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DG: I do.

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FT: But it's interesting. I have to catch myself, too. Because I think when I have men on the show who have kids, like I never even think to ask about their kids. But suddenly, a mom entrepreneur. I saw something really funny online yesterday that was like – this woman was like, "I'm going to start saying male entrepreneur, male author, just so that people hear how stupid that sounds."

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DG: Yes. **[inaudible 00:29:06]**.

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FT: I've been guilty of that. Making sure I qualify to say that it's a woman. Who cares at this point? I mean, in some contexts, it's important, right? Because it may be a minority. It may be an industry dominated by men, and you want to be able to say like women can do this too and should do this. But that's another podcast.

I would love to have you back, Divya. I will be sure to try out your products. Congratulations, really, on all of the success. I'm excited to see where you take things next and the next company and the next come company that you start.

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DG: Thank you. I'm enjoying the journey every day.

[OUTRO]

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FT: Thanks so much to Divya for joining us. You can learn more about Wander Beauty at wanderbeauty.com. They're on all the social media. Wander Beauty on Instagram and TikTok. I'll put those links in our show notes. Thanks so much for tuning in, everybody.

By the way, it's pre-order Super Bowl season for *A Healthy State of Panic*. My book comes out on October 3rd, so just weeks away. Your pre-order now will go an enormously long way in helping my book become a bestseller, become more visible, and be set up for long-term success. I thank you in advance. I'll see you back here on Wednesday, and I hope your day is So Money.

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