## EPISODE 1771

## [0:00:00]

FT: So Money episode 1771. The ROI of being a good human, why kindness pay off.

"JR: I'm reminding all the economists in my life that economics is a social science. It's never been meant to just be numbers. Economics used to be the purview of like Jane Austen. Herman Melville used to write about wellness and use numbers. We need that right now, and I worry with AI that we're going the opposite way."

# [INTRODUCTION]

## [0:00:08]

**ANNOUNCER:** You're listening to So 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 So Money.

# [INTERVIEW]

# [0:00:55]

**FT:** Welcome to So Money, everybody. I'm Farnoosh Torabi. Happy 2025. As we step into a new year, I know a lot of us are thinking about fresh starts, big goals, and how we can make more meaningful contributions, whether that's in our personal lives or at work. But what if the key to achieving all of that isn't about working harder or chasing success in the ways that we think? What if the secret lies in something as simple and as powerful as kindness?

In today's episode, we dive deep with James Rhee. He's an educator, impact investor, CEO, and author of *Red Helicopter*, a parable for our times. James is best known for his transformative leadership at Ashley Stewart, where he not only revived a struggling retail brand, but turned it into a community-driven powerhouse by weaving kindness, empathy, and purpose into every decision. A Harvard Law graduate and former high school teacher, James has a remarkable ability to build the world of high finance and human-centered leadership.

We discuss how a childhood experience with a red helicopter shaped James' lifelong philosophy, his journey from teaching to private equity, and the surprising parallels between math and creativity. James also delves into the role of AI in shaping society and why now more than ever, leaders must embrace humanity and creativity to drive lasting impact. James Rhee, welcome to So Money. Happy New Year.

### [0:02:25]

JR: Happy New Year.

### [0:02:26]

**FT:** I'm so grateful to have been connected to you through our friend Emily, and I want to first begin by talking a little bit about your childhood, which is, I think, for many people in hindsight, when a lot of, we see, oh, that's where I got that idea. For you, your book, *Red Helicopter*, was in part inspired by an experience in kindergarten, where you received a toy red helicopter. What did that helicopter end up symbolizing for you? Eventually, then we can get into the genesis of your actual book, *A Parable for Our Times* is a subtitle. It's a national bestseller. I'm a little late to interviewing you. You've done a lot of interviews, but better late than never.

### [0:03:13]

**JR:** I love that we're talking now, because the true meaning of the book is becoming apparent to people, because it is a parable. It takes time, which I love – will flesh that out. Yeah, I was born, first born in the US, immigrant parents, caregiver parents, like for me, *The Red Helicopter*, it's a literal story, but for the reader, hopefully it's metaphoric. For me like quite simply just represents

truth, like good and bad, sad and happy truth. It was a story where I got a toy for doing something not every day, but often I would share my lunch with my friend in kindergarten, just because he was my friend and he didn't have any, and not expecting any reward. It was just so obvious to do it.

My parents got very emotional, because they thought that I had stolen the toy. They then thought they were bad parents, because in America, they didn't know the customs. They thought that I was the only one who didn't give a toy. There's a lot of sadness in the story, too. But I just remember sticking to my opinions. My dad challenged me, which he often used to do in a Socratic way. He's like, "Why would you share half your lunch when mommy wakes up every morning and makes it so painfully?" I thought he was accusing me of being just not appreciative or we didn't have a lot of money, so maybe it was also that I was sharing scarce resources.

I remember just sticking out my chin and saying, "Why wouldn't I? Like he didn't have any." It's just that courage to speak truth and to act in that way. It's something that I admired my five-yearyear-old-self boy for being. It's ironic that as you get older and you have all these degrees and knowledge, you become less courageous about being truthful. That's what the story represents for me.

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FT: Who gave you the red helicopter? Was it your teacher?

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**JR:** No, it was my friend's father. He came in with, I remember him being the youngest of four kids, my friend, and the two brothers came and the dad. I had thought that the whole family had come, but my – I was five. My parents corrected me and said, the reason why he didn't have lunch was because your friend's mommy died this summer. That's why the dad is just a single dad, four kids of the age of 10 in 1976.

I just remember just sitting there, like I wrote in the book that my chest hurt that I felt like, "Oh, this is – this is right." It's that intuitive feeling. Yeah. As you know like over the course of the

book, there's a lot of loss, because there is no growth without loss. Sadly, the protagonist of the book is a lot of women, but particularly my mother. So, my mom dies at, over the course of the book and it's me, understanding truly what she stood for. I tended to underestimate my mom I think.

## [0:06:26]

**FT:** One more question about that kindergarten experience. There was this friction. There was this appreciation of what you had done. You internally recognizing the good in helping your friend at lunch. At home, the lens through which your parents saw this was very different. So, how did you reconcile those two, I mean, they're both truths, right? Your parents were not incorrect, but how did you as a young boy grapple with those two polar opposite reactions?

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**JR:** Well, in the beginning, they were polar opposite, but then when they found out why I got the helicopter that the boys mom died, then it wasn't polar opposite. My dad just put on a straight face to see – it was like a morality play. He just like, "Do you understand what you did?" So, my dad was a pediatrician and my mom was a nurse. I was raised as a caregiver and that's the greatest irony is that I have that in my blood, but I've been in private equity and CEO, private sector guy. It's really this book represents a lot of me reconciling both and coming up with a system of behavior and measurement that I've done quite well in financial terms, because I give care. It's not in spite of.

I think for that mindset is just we tend to – the book as a metaphor for our country in a mindset of scarcity. We were living as a family in scarcity in 1976. It wasn't easy to be the rehouse hold. I think the poignancy of the story is my dad looking at me and saying, "Wow, my bull cut fiveyear-old son who's barely tying his shoes, lives so abundantly, like that we didn't have a lot, but that he just said, why wouldn't I give half my sandwich?" Like, it's okay. We lose that as adults.

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FT: Right.

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**JR:** During times of difficulty as I think a lot of people are living through now, globally. The book is actually nudging politely to say, "Try not to do that."

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**FT:** Your career began as a high school teacher before you emerged into the financial world in private equity. But first, touching on this topic of kindness, which is a central theme in your book, in your leadership philosophy, you know that it's seen as a softness in corporate settings. How do you challenge that misconception? Maybe there's an example where kindness has led to measurable success beyond that red helicopter.

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**JR:** Well, I think how about the entirety of the United States of America, so when, you know, like we tend to – the book is a lot about me challenging people's assumptions that they take for granted, right? There's a lot of things that we are taught incorrectly and it's getting increasingly that way, because we have the attention span less than a goldfish at this point. In 18th century when America was formed and you had these like crazy ideas called free markets and like liberty, these were heretical ideas.

The two men, most responsible, let's just say, espousing these ideas like Adam Smith, Rousseau, they wrote prolifically about secular kindness, because fundamentally what kindness says, you can't have a society or a company without a sense of mutualism amongst your fellow citizens or fellow employees or whatever that is, right? Kindness is, I define it in the book and it's really misunderstood now, because we have these silly YouTube videos, right? But we all know kindness. You don't use that word a lot. When you see it, you say, well, that's – it's really an investment in someone else's agency, right?

When you're investing in someone else, like a teacher often does it, a coach does it, a parent, aunt, uncle. So, kindness is the ultimate form of leadership. It's really a lot of self-control. Can

you curb your most selfish, most narcissistic tendencies? Which we all have to create something for the greater good. In corporate terms, you would say the greater good is stakeholders, right, including shareholders. It's the strongest form of leadership. I think that as a country, not just in business, but just generally, we have sorely watered down what it means to be a leader at this point. So much of the book is about that.

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**FT:** It's hard to imagine in the private equity world where these two principles of kindness and ROI, let's just say, or capitalistic endeavors can work in harmony. Can you talk about being in that particular industry in the financial world, something surprising that maybe you experienced over and over again, but it's misunderstood or it's not understood enough of just how kindness and the pursuit of profit can work in harmony?

### [0:11:51]

**JR:** Sure. Number one, the way private equity is structured as a general partner, me, I manage someone else's money, right, and we use the F words, a fiduciary, right? We water that down too, okay? Being a fiduciary means you are putting someone else's interest in front of yours. That's number one, all right, that mindset.

Number two, when you create companies, most great entrepreneurs, they are not looking to make a quick buck. They're looking to solve a problem, whether that's in the pharmaceutical industry or even in the technology industry, like great entrepreneurs, it's too difficult to start a business otherwise. It's so easy to quit. It's almost impossible. You're driven by solving a broader problem, right? They may not use the word kindness, but it's there, right? There's a broader problem, a greater social good, and you're just dead set on fixing it.

Number three, I spent a lot of time in the book without boring people, but I eviscerate accounting, right? In private equity, the language is money, and part of the language of money, it's summarily summarized in like accounting. We need to be able to compare numbers. Accounting does not measure many of the most important things that are integral to creating true value. It's agility, creativity, the way collegiality, teamwork, innovation. These are not

quantifiable enough for accountants to actually feel comfortable putting them in earnings per share.

In my investment career, I've been compliant with gap and accounting, but why wouldn't I measure all those other things? Which I do, right? I have metrics that I measure prospective companies. Companies I invest in, on these quote, soft things that are not very soft, they are actually quite difficult as we're all finding in our society today, right? We have a real dissolution in social compact and motivation, and people are angry, and I think it's the greatest form of leadership to be able to get people to create something beyond themselves, right? Otherwise, you're not really creating value.

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**FT:** You know, but then you think about Amazon, and you think about some of these other companies where their leadership at least has been very vocal about their strictness and their lack of compromise with regards to the way they treat their employees. How would you explain that in the context of the *Red Helicopter* paradigm?

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**JR:** I think that the book also explores how differently we treat people that are in our office versus on the front lines that you don't see, right? There are a lot of aspects of Amazon's culture, Apple's culture. No one has ever accused me of being a shrinking violet. This is a very high-performance environment, because we're talking about kindness and math. The key to this is like how do you reconcile the two? It's the process of reconciling these two things that create value, right? It's not an easy exercise.

In high performance cultures, and I write about this, I'm very direct, very direct. I don't tolerate Tom Foolery. I don't tolerate not disclosing things or sabotaging the team. It's not greeted particularly well in a kind culture. That's why there's no performance reviews in a lot of my companies. It's every day. There's no like specific, oh, at the end of the year, you get a report card. You report cards every day.

That said, yes, I agree with you that sometimes, kind cultures like Bezos, you brought up Amazon, right? He's famous. I ran my meeting similarly. No computers, no laptops, no iPhones. You come prepared on Monday to discuss the entire business and you write an essay about it, right? It is a free flowing, very flat org. He has his most junior people talk first. It's that type of culture. I think that's a very kind culture.

You may not think Steve Jobs was particularly nice, but I think that his culture was incredibly kind. He was monomaniacally obsessed with designing excellence for users and to solve problems. Where I have an issue with companies like Amazon, and like I ask this in my classes that I teach or in the CEOs I work with. Is there a price per hour? Meaning like if I paid you X per hour, that it justifies you having to urinate in your pants in order to keep your job in the distribution center? Is there any price that that's justifiable? That's the way I couch that is that, and obviously, you know what I think. The answer is no. That's a flaw, I believe in their culture.

Ultimately, it's happening all over the country and the world right now where people are starting to rightfully question the price of humanity. It's degrading. We shouldn't allow it. It has ultimately long-term consequences for our society to allow things this to put a price on this. So, people like Michael Sandel, who's a renowned philosopher at Harvard that I took a classroom when I was in school there.

They're much better equipped to talk about all the different philosophical strains underlying what I'm saying, but kindness and math is a very simple answer, like math could justify that 25 bucks an hour, then James should be able to keep his job and he should pee in his pants, keep his job. I think that kindness, which is the first other flag, would say that there's no math that justifies that, which I don't think there is.

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**FT:** Stay tuned as James shares how he bridges the gap between high-performance corporate environments and the transformative power of kindness in leadership, plus his take on why kindness might just be the strongest form of leadership we have. We'll be right back after this quick break.

I'm the daughter of a scientist. Math is a big part of my DNA, I guess, it wasn't my passion. I pursued a creative field, but I do appreciate firsthand just the two disciplines and how they enrich each other. Just to zoom in some more on this relationship between math and creativity, James. How has math informed your own creative thinking and vice versa? How can we do this for ourselves?

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**JR:** Yeah. I think one math is, we describe it wrong too. I mean math is – my mathematician friends are some of the most, it is a creative field. So, it's something that we just –

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FT: Tell me more about that. I never really thought of math as a creative field.

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**JR:** Yeah. We discover math. Math exists whether or not humans exist or not. We may not call it two plus two equals four if there was no human beings, but two plus two would be four, a priori, right? That's why so much of this narrative, when I changed the narrative of a lot of things, Asian guy, black women, the business, like the world didn't understand it correctly. I worked hard to get people to see it without yelling at people. There's a way that I got people to change their mind, right? Which is how the book is written. But part of it in the math, it's like Einstein. I always at MIT, I put up Einstein quotes without giving the name of Einstein. People don't know who set them. It sounds like it's Rembrandt. It sounds like it's Mozart, but it's Einstein.

Einstein, I think if you were here on this podcast, he would describe himself as a creative. You find things that no one else sees by definition. In true functioning capitalism, you get rewarded. You should be rewarded very generously for creating new value. The issue is, and I'm speaking as a private equity guy who's benefited a lot from the financial markets so much of our financial system, which is what the founder of Vanguard used to rail against before he passed, is that the financial system is not rewarding creativity as much anymore.

It's rewarding skimming, right? It's rewarding transactions. That doesn't really create true value. It creates spending power for a very small few. So, like for me, the book is written, I mean that – there's original music. I don't know if you saw it on the website, but I wrote, I think in terms of music, that's how my brain works. Math is – music is nothing but a collection of mathematical sound waves. It's all it.

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**FT:** This is key. I think too often, particularly women. I can speak for myself maybe. We felt we had to choose either a path that was math, which we see as technical or a creative role. We don't always think we're good at math, but I think to hear you say that it is inherently creative. You've also said that math is like a language. You've written that.

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JR: It is a language.

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**FT:** A way to communicate. A way to communicate. Talk a little bit more about that. I just want to get this idea spread, because I think it's important for especially young people to see math as empowering rather than intimidating or a skilled or either just born good at or not.

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**JR:** Yeah. I think that – I will and then I'll infuse little AI in terms of calculations, right? Einstein was notoriously bad at calculations, great at math. All right, so he had computational math mutations who did a lot of the dirty work, but the theory and the creativity of how things connect and how it could be plausible that this could be much more in a realm of physics. Yeah, I'll answer that question also from the vantage point of a man who – and an Asian man, right, who was in a quantitative field.

I think Asian men also get pegged to be not creative. I am a super creative guy. It took me a long time to understand that being creative, I used to wince when people said that to me, because I thought it was like some insult that it was like weak. But as I've gotten older and creativity is the ultimate form of, I think, wisdom of creating true value for things. Yeah, there's a great book called *The Divine Language*, which is about math that I would encourage you to read.

You know math is both deductive and intuitive, right? Math describes the relationship between different people, bodies, organisms, atoms, molecules. It's literally, there's a structure that we're just discovering. So, I think where we are, particularly now, where every 80 years there's an inflection point of systems where the world outlives the functionality of certain systems. I think that creativity is at a premium right now to be able to have a vision above the systems which to detach yourself Buddhist style, to see what's truly happening.

In the book, it's not a math book. I wrote it's a little math where I'm making the main distinction is that we are measuring things about wellness of our society, profitability of things through accounting. But if you really use math what is the future cost of Alzheimer's, which is not in our GDP calculation? What is the future cost, the fact that like suicide rates are increasing and depression's increasing? There are other ways to measure how well our economy is doing. That's what you're having right now. You have a split in GDP type data, and then like real data.

I'm reminding all the economists in my life that economics is a social science. It's never been meant to just be numbers. It used to be economics used to be the purview of like Jane Austen, Herman Melville, who used to write about wellness and use numbers. We need that right now. I worry with AI that we're going the opposite way that we're just going to try to really define things in a very narrow way, and feelings, which is so much of what the book is about too, the neuroscience of feelings, which a lot of leading women neuroscientists, thank God, are changing the discourse on that too, and saying feelings, it's neuroscience.

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FT: Right.

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JR: It's not coming from your heart. It's coming from your brain, like -

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**FT:** Well, it's also important for women, doctors and neuroscientists, because women's health is so understudied. Often, if you do go to the doctor and you say, "I don't feel well." They'll say, "Well, it's midlife." As supposed to actually studying what's happening in your brain, in your body, as a recipient of that data, I'm very appreciative. I do want to go back to talking about your beginnings as a high school teacher, then transitioning to private equity. That's a big pivot, or maybe it wasn't from your experience. Tell me, I'm sure, though, teaching is such a foundational experience. Take me back to that time and what was going through your mind.

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**JR:** Well, I think in a lot of ways, even though I'm Gen X, I've lived a Gen Z life.

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FT: Really?

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**JR:** Like my attitudes, my friendship bases.

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FT: You're not even a millennial. You just went to Gen Z, you like skipped a generation.

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**JR:** Yeah. Because, yeah, I've just, part of it was also cluelessness. My parents didn't grow up here, so I had to discover things myself, but like when I put it all piece it all together, like just to start with the conclusion, like I love studying people, and I love people. That's just how I am. Sometimes it was annoying to me that I cared about people so much, particularly in certain cultures I was working in in Boston, I'm like, "I can't do that. I'm sorry." I would say, "Oh, that's weakness." I'm like, "No, it's not." Like I fundamentally have come to the conclusion like I'm really proud I care about people.

Sometimes I've been studying people, whether it's, I studied PP&E. Politics, Philosophy, Economics, History Literature in college. I went to law school. I've coached. I've taught. Money –

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FT: Music. You're a frustrated musician, as you write in your book.

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**JR:** Yeah, and money. You know I run a company. Different races. I live at Howard MIT. I just been fascinated with like why do sometimes people make the decisions they do? What are the systems that nudge people to make worse or better decisions for themselves? Why do they listen to really selfish, narcissistic people who clearly are taking advantage of them? I've come to the conclusion, it's just like so much of what the book covers. How do we expect people to make good decisions, when we don't even teach them how their brain works? We don't teach them about money. We don't teach them about the markets. You have to go to law school to understand the tax system.

How do we expect people to have agency, if we don't even – if we don't teach them some things. So, particularly the way they relate, the way they nudge your behavior. It's like a ping pong ball. They have different nudges for your brain. So yeah, for me, like teaching high school, and I'm still a teacher, as you know and even when I was in running a private equity fund or running Ashley Stewart, and even now I've always been a teacher. I've always felt that it flips the script. It's useless to know things, if you can't communicate them in a way that everyone can

understand. Then your knowledge is not scalable. It's not their fault, if they don't understand. It's your fault. You're not doing a good job communicating.

It goes back to what you said about communication, so that's why the book in and of itself, the way I wrote it, and the journey of it, the symbols, the words, like I paint myself that everyone could read this book. There was a door in for everyone. If I didn't do that, then I didn't do a good job, and that's why they end up being a parable, because I didn't intend to write a parable, but I think when you try to write universal language and characters and stories, it tends to gravitate toward a parable type story. Anyway, that's why I teach. It really forces me to say, do you really understand what you're doing? Can you teach it? If you can't, then you don't really understand it.

### [0:28:49]

**FT:** It sounds like although you left high school, the passion for teaching has been infused in all of your work, and you call your book a parable, which is absolutely true. It's also full of takeaways. Before we leave, James, I would love some action advice from you. I know that part of what you share in your book is just some of the small, scalable acts that we can perform to bring some of that change into our life, that transformational change that we want. Where would you say we could start?

Then you did mention AI, and I think it's important to still discuss this, because although you seem to be a little skeptical of it, I do think the applications can be helpful in some ways, but what are some smart ways to use AI? But first, small, scalable acts, and then maybe talk a little bit about how we can be smart with AI.

### [0:29:41]

**JR:** Yeah. So, number one, in terms of your first question. There's a chapter in the book about the lemonade stand that is you. I teach people accounting and finance through upper lemonade stand, along with some civics. I would start with that chapter and really think about what are your assets and liabilities and lay them out. It forces you to be accountable to yourself, and it forces you to look at the accounting of your life, your balance sheet, because balance sheets

don't lie. They reflect the accumulation of all of your actions. They never, where do you spend your time? Who are the relationships that are your assets?

Even your financial net worth, like shall we, like put it down. I think that exercise is really being honest and being truthful, which is the first question you ask me, what does *Red Helicopter* mean? I'm asking people, like just be honest with – truth to yourself is very difficult, and I found a lot of things about me, I didn't like so much during the course of the book, and I had a group of friends who really helped me be better.

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FT: Like what? What did you -

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**JR:** Well, I think one of them was the fact that I just buried a lot of my Korean identity for a long time. A lot of that book is like me, understanding my own genetics. It was sometimes not easy to be proud to be Korean in 1970s and 80s, and I know that I couldn't have done what I did if I didn't understand what it meant to be Korean and could sing Bruce Springsteen, Born to Run, like with my guitar. I'm a lot of different things. The concept of musical counterpoint that happens later in the book is a very important thing for your readers. It's not – it's A and B and C and D. It's not A or B. It's not. At MIT, we would call that, systems dynamics.

That's the thing that I would encourage everyone is that lemonade stand balance sheet is the most, "practical chapter" in the book, but to get at it before and after is important, because it seeds your brain. There's a bit of a – there's a lot of philosophy to it too, and it's to be willing to do that for yourself. I think we're all going to need it.

Your points about creativity and agility about what we need over the next 10 years is, I think, particularly women, they are taught to not trust their intuition. That's just, I think it's patently a disservice and false. So, that's why also the book is not prescriptive. I hate books that say, here are that 12 things you have to do. I'm like, it's arrogant.

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# [0:32:32]

FT: Did your publisher want you to do that?

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JR: Oh, yeah.

[0:32:35]

FT: Yeah. You know, it's the publishers.

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**JR:** My whole life has been that. People have wanted me to not sing Bruce Springsteen. They've wanted me not to be like compassionate. Honestly. This book is a lot about me just – I'm like, this is who I am, you know?

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FT: Yeah.

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**JR:** Like if you don't like it, that's okay too, but I'm not here to hurt anyone. So, just leave me alone too. Your other question about AI, yeah, clearly, I'm commenting about the future of humanity in the book, right? It's parable. Yeah, I agree with you. AI is awesome in many ways. I think that for mincing and churning through and analyzing a lot of patterns in data. Holy cow. Particularly, I hope it's really used in a magnificent way in medicine and science. Where I am skeptical is where it's going to be used in business to consumer. It's consumption and it already has been used that way. It bothers me how it's used in social media. It's deliberate.

They've gotten advice from the top neuroscientists for decades. Those top neuroscientists should be advising people, not these companies. It's troublesome to me. I know that everything that happened in the book, from my parents immigrating, from me, my life, from the friendship that I had with these black women, that what we did at Ashley Stewart, there's not a single piece of artificial intelligence that could have predicted anything that happened in this book. That's my cautionary tale to people. We are in a point of our civilization where creativity is at a premium to refigure or rethink about systems.

If you're using AI, which is using all the historical data still, you're going to repeat the same patterns. If that were the case, Ashley Stewart would have liquidated 10 years ago. I would never have shown up. So, it's also the – yeah, I'm not a, I'm not a tri-gladiate. I'm not a Luddite. Like I – we use knowledge you very effectively at Ashley Stewart. We we keynoteed Salesforce in two and a half years. I'm a technologist, a math guy, but I always go kindness, why am I using this?

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FT: Right.

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**JR:** Why am I doing this?

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FT: It's as the saying goes, "You can, but should you?"

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**JR:** Yeah. I worry that should you, it's worrisome and that's maybe in another podcast we can talk about this, the affiliations I have between Howard, MIT, and the boards I'm on. It's not unintentional. I'm creating a consortia of like people and organizations that normally don't work with one another. I'm having them meet me at *Red Helicopter*. I'm saying, "Let's talk here." We

shouldn't know each other. It crosses ethnicities, race, disciplines. That's what I'm doing with my life right now. It's not just a book, as you know. It's a real, like how do you get people to think differently and then, that's what I'm doing.

# [0:35:51]

**FT:** Well, I'd love to have you back. I appreciate the time you've spent with us today, talking about how to be successful and kind. Mind blown a little bit in this 35 minutes with you. I appreciate that so much. James Rhee. Thank you.

[0:36:08]

JR: Thank you.

[OUTRO]

## [0:36:12]

**FT:** Thanks so much to James Rhee for joining us. His book again is called *Red Helicopter: A Parable of Our Times.* Joining me on Wednesday, we'll hear from Anthony O'Neill, financial author, speaker, and educator on his new book, *Take Your Seat at the Table.* I hope your day is so money.

[END]