

EPISODE 1237

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[INTRODUCTION]

[00:01:02]

FT: Welcome to So Money, everybody. I’m Farnoosh Torabi. You were just listening to an excerpt from today’s interview with Kabir Seghal. He’s a friend and friend of the show. He’s been on before. He’s exceptionally talented. An author, a musician. Interesting fact, he grew up with the privilege of knowing the late Congressman John Lewis. John Lewis was a family friend as he grew up in Atlanta, Georgia.

On the anniversary, one year anniversary of his passing, Kabir finally got the chance to publish the memoir that he was writing with John Lewis as well as Andrew Young. That book is called *Carry On: Reflections for a New Generation*. The new book shares Congressman Lewis’ final reflections on topics including courage, activism and money. We will learn about the intimate conversations he had with the late congressman, how he’s good trouble and civil rights activism was also a site for financial equality. Here’s Kabir Seghal.

[INTERVIEW]

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FT: Kabir Seghal, welcome back to So Money. It’s been a minute.

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KS: It's been a minute but it's great to be with you here now.

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FT: Kabir, you are always so fascinating to speak with. Last you were on the show, I believe we were talking about your book, *Coined*, which went on to be a bestseller. You wear many hats. If you all are unfamiliar with Kabir, he is not just a multi-multi-bestselling author. I mean, you've got like 16 books, including a children's book and a book about money. Of course, your laterst that we're going to talk about, *Carry On* regarding the late Congressman John Lewis, who was a mentor to you and a friend of your family. You also, I believe are a Grammy-winning musician artist. I believe you served as well for the US Military. What am I missing here? There so many –

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KS: You missed that we've been friends for a while here. That's the badge of honor right there.

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FT: We have. Why is that not in the first line of your bio. Friends with Farnoosh.

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KS: I don't want to overwhelm people, so I got to play it down a little bit.

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FT: You don't want to make people jealous, I get it.

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KS: Exactly.

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FT: But in all sincerity, really great to reconnect with. How was your pandemic?

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KS: The pandemic was, I guess, very productive in a way. It was sad. I left New York and I've kind of decamp to Atlanta, where I was born and raised. It's been an amazing time just to be home. You kind of realize how much you travel. I just kind of sort of working on my craft: writing, producing, practicing the guitar. It's been a very productive time. It's been very concerning time with all the sadness and tremendous despair out there, but I hope we're turning the corner and I hope to be able to see you in person and others soon and get back on the road.

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FT: Yeah. In that time, I believe you're working or close to finishing the book that you co-authored with the late Congressman John Lewis. It is a little bit over a year since his passing. I would love to spend a lot of the show talking about some of the discoveries that you made about a man that you knew for almost your entire life. But when you're cowriting a book together that's a memoir, I'm sure you learn new things. It's always a pleasure to learn and to reflect on the great John Lewis. You had such a perspective.

Tell our listeners how you even got to know him. I understand that he was a close friend of your fathers. Your parents are immigrants to the United States. Tell us about how it all began.

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KS: Right. Well, my father, he came to the United States in 1960. He made his way from India to Atlanta and he started working at an engineering company. Atlanta in the '80s and '90s was obviously not as vibrant as a place it was as it is today. My dad became friends with a lot of the civil rights luminaries. Ambassador Andrew Young, who is the mayor to Atlanta and ambassador to United Nations and working with my father. Andy became my godfather. I just was very blessed to have been raised in a time when a lot of the civil rights heroes were in their prime, in

their 40s, and 50s and 60s. They were in positions of power in Atlanta and throughout congress. John Lewis happened to be one of them.

Congressman John Lewis, I had fond memories of him visiting my father in his office in the early '90s. The relationship goes back to the late 1980s. Fond memories of us spending time together during the Centennial Olympic Games, so 25 years ago now. It's been a tremendous ongoing conversation throughout the years. It was nice to occasionally check in and travel with the Congressman. I went to who went to Selma, Alabama. He held an annual pilgrimage to Selma to mark over the Edmund Pettus Bridge.

That's how the relationship began and I guess was nurtured over time. We weren't like extremely close. I don't want to oversell that, but we got to be closer, obviously, towards the end with the conversations and I learned so much from him in these conversations and what culminated in this book.

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FT: Was there a moment or piece of advice he ever gave you that really made an impact, that feel like being in his presence was inspiration enough? But were their actual moments that you both share that you took with you?

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KS: Absolutely. I remember sitting next to him on a bus in Birmingham. I'm headed back on one of his annual pilgrimages. We were just speaking and it was a time when I was thinking, "What should I do next? Should I –" I didn't know what to do next with my career. He just said basically, "You got to be yourself, the best ideal version of yourself. You don't want to compare yourself to other people. You don't have to run for office to be someone who serves." He said, "Why would you even want to do that? You have to sit in committees and listen to people talk."

I think it was a really reassuring message, because being in his presences I very calming, it's very welcoming. He doesn't have judgement. The late great Michael Angelo said, "People remember how you make them feel." When you're in his presence, he was incredibly calming,

and sweet, and gentle and kind. I learn that. Sometimes I'm kind of aggressive and let's get things done, but I learned to kind of take a minute and realize, you're just fighting your own battle. Everyone's fighting their own battle. But just to kind of be comfortable in your own skin. That's something I took from conversations as a boy from him. He's always been like that guiding influence. I think he's almost like America's patron saint.

John Lewis could go to any district in Congress, Republicans and Democrats. African-American populations make up a strong segment of even some republican districts. Just having a picture with John Lewis can help that congressman. His presence, he didn't have to say very much. His presence was like almost like a blessing. That's something I think we should all think about as, what impression, how do you make people feel when you're around them. That's something I took away from him.

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FT: He was famous for the expression, "Good trouble," illustrating and living that out truly in his activism. What did he think of that persona? Did he like the expression, "Good trouble"? How did he like or what did he think of the characterization of him that was out there? Did he see himself as a hero?

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KS: It's very genuine. What you see is what you get with him. There has been a rediscovery of John Lewis. I would say, arguably, maybe even post the Obama endorsement. If you recall, like he endorsed Hillary Clinton and then he switched course and was very supportive of Obama. There was a time in the '90s, I remember it. He didn't have the hero like status. I mean, he's always been – I'm not trying to diminish him, it's just the sort of mythological John Lewis took flight I think in the last 15 years.

When people started seeing John Lewis, I was like, "Our congressman." It was great to know that like people were finally discovering him. I think he was aware of his presence. He was aware of his influence. He wielded it without wasting it. He wielded it for causes that were important to him, namely voting rights and equal justice. He realized I think in his later years too

that he wanted people to know his story, and I think he wanted people to know the importance of nonviolence, whether it's you're protesting economic issues or political issues. One of his missions in his life was, he was going to use his status, if you will, to advance the causes that were of interest to him.

I think he was aware of it, but I also think he leveraged it well. That's something I think that comes across in the pages of our book, *Carry On*.

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FT: Yeah. The book is called *Carry On: Reflections for a New Generation*. What is the ultimate legacy you believe she wanted to leave for this generation? I often wonder, can this generation live up to the work that he and fellow civil right activists lead in the '60s. Did he leave this earth hopeful, as hopeful as he was back at the March on Washington?

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KS: The time period which were having these exchanges was in Spring 2020. What was going on in the world, it was the onset of the pandemic, then George Floyd, Ahmaud Arbery, so many killings, the Black Lives Matter protest. It was a moment of tremendous sadness in our country. Just with the death and the violence. But he said to me, "Never lose hope. Never lose hope." He said, "People don't change, they grow and it takes time." He tells the story – he likes to tell the story about, in 1961, he was one of the first freedom fighters and he was assaulted by a guy named Edwin Wilson, who was a former member of the KKK. Fast-forward, decades later, Edwin Wilson reaches out and said, "I like to come meet with you and ask for forgiveness. I want to make right by my creator." They had a conversation and they met. Ultimately, John Lewis, of course, forgave him.

I saw that even here when I came back to Atlanta, moving back to Atlanta, the place has changed massively since when I moved. It's much more diverse. This is used to be **[inaudible 00:12:06]** district. It's hard to see the change every day, but I think he said, "Never lose hope. Staying in the fight of good trouble." Good trouble is all about is, like being dramatic, drawing attention to things better and just, unjust. He used to time the marches. He and the civil rights

leaders used to time their marches, so that it would make the evening news. He thought as a producer. There was a bit of strategy that Dr. Ken and young John Lewis all thought through. What issues to protest, when to protest it. I think that is a template that young leaders today should think through, how do you dramatize what issue you're trying to magnify.

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FT: Gandhi was one of his great heroes, influences in so far as how he approached this at concept of good trouble and it was always very peaceful. We don't always see that today and we haven't always seen that throughout history. I'm not sure where I stand on it, because when you think about women's rights for example, there are many books that chronicle, how the Women's Rights Movement didn't really start to become a movement until women got loud and they displayed anger. It's not to say they got violent, but this idea. Where did John Lewis sort of sit on this spectrum of peace on the one hand and sort of violence on the other? What do you think he would have said about that?

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KS: Yeah. I'm glad that you mentioned that. You're right. In the Women's Rights Movement, you're absolutely right. I think it was, the leaders here had to take inspiration from the British, who are being more strided in their sentiments. John Lewis has always been committed to nonviolence, but he obviously softens even more as he got older, when you think about the march 1963 on the march on jobs, march on Washington for jobs and freedom. An early draft of his speech, he said, "We're going to march," I'm paraphrasing — "We're going to march on Washington like Sherman." The general who marched on Atlanta and burned this out."

Another leader, I think — I forget who, but they had to sit with John Lewis and say, "Look. We don't think this sounds right, to say we're going to be barnstorming through this out and burning places down." John Lewis listened. He always listened. Then he took it out of his speech. It was kind of a softer speech in terms of his commitment to nonviolence, not asking for violence. That's something I know he struggle with in the early days, but it became part of his dogma in a way to stay with nonviolence.

When you say force, Gandhi was famous for talking about satyagraha, which is soul force. When you do things that have high moral authority, it takes on a sort of collective power. Now look, I'm not naïve. You look what's happening around the world, like it can be incredibly tough when you're facing authoritarian regimes to peacefully demonstrate. Some regimes don't even let you protest in that way. But in the United States, we're blessed arguably with this free state that allows us to protest and try in a constitution. That is something he felt so dear to speak up, stand up and to do it nonviolent. Because that's what's going to get people on your side, assuming these aren't wrecking things. The wreckers take the headlines. He was very conscious of headlines and trendlines. He said, "If you want to change the trends, you got to make sure the headlines are moving in the right direction."

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FT: I want to shift gears and talk a lot about money now as John Lewis recognize the power of financial independence and the importance of taking a financial stand. This isn't something that we often think about when we think of his legacy. We often remember him as somebody who stood up for things like racial equality, and justice in this country and human rights of course. But there was always an unspoken sort of financial truth to everything that a lot of the things that he stood up for. He wrote about this recently for an op-ed in MarketWatch. I'd like to talk about that, because I think it's important to connect these dots to say that policy is sometimes a matter of personal finance and vice versa, although he may not have always framed it that way, there are correlations.

For example, the Civil Rights Movement was also an economic movement. That's something that he really did see. Can you talk about that?

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KS: Hundred percent. He knew the link between jobs and economic prosperity. In fact, one of the I guess the guiding philosophies of the Civil Rights Movement was to cure the nation of the triple evils, of war, the Vietnam War and obviously, one of them was economic injustice and poverty. Dr. King was assassinated. He was on the way to go speak at an event for the Poor People's Campaign. They really wanted to come up with an economic manifesto. That was the

final realization. There was the political reform and **[inaudible 00:17:39]** Voting Rights Act and the Civil Rights Act, but they wanted to come up with an economic manifesto that would try more equal access for jobs and opportunity, access to capital and so forth.

John Lewis knew this. He was the the congressman of Fifth District here in Atlanta. He was always at the table trying to help minority owners, businesses to get access to capital, support policies that help them get capital to start their company to further their logistics and shipping. He realizes, because he come from much money. He grew up, he called himself – Dr. King called him The Boy from Troy. He grew up poor essentially on a farm in Alabama, in Troy, Alabama. He grew up listening to scripture. We know a scripture says, Jesus speaks so much about what to do with money. It almost seems like a financial advisor. I think 80% of the parables are about money or what to do with it.

John Lewis was always saying, “Why are we fighting wars abroad. Why don’t we build up our country here?” In terms of policy, that’s kind of what we’re doing now. The removal of troops from Afghanistan and with the bipartisan infrastructure, which I’m sure he would have been supportive of or at least parts of it. The other thing I also want to make clear is, Dr. King spoke in financial metaphors. In his I Have a Dream speech, he talked about the American, African-Americans were given a check and it was –

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FT: Bounced check, yeah.

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KS: Yeah, it was a bounced check, that marked insufficient funds. He spoke in this financial literature because in some ways, it was a way of appealing to Republicans and conservative Democrats, because they understand the language of money. John Lewis, we don’t think of him as an economist or economic policymaker in LA but he was very much at the forefront of budget fights, and making sure that, those who are not represent more fully in the House of Congress when it came to economic opportunity.

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FT: He has a quote in the book where he says, “Accumulating money has never been a goal of mine. But when I see injustices that concern money, I stand up and speak out.” Anymore insights into his personal relationship with money. He wasn’t maybe somebody who is very interested in accumulating money, but that doesn’t mean he wasn’t interested in maybe being financially independent or having personal wealth.

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KS: Yeah, exactly. Well, he was in congress for many years. Of course, over 30 years and so he was a beneficiary, of course, as he was saying, of taxpayers. But it’s something I know that the **[inaudible 00:20:27]** and I had the great pleasure of meeting with them just a couple of days ago. They’re very interested in setting up the John Lewis Foundation. I think the plans is to have a very impressive **[inaudible 00:20:39]** to support causes that would be benefiting initiatives like voting rights and so forth.

John Lewis, when it came to money, he also knew and we talked about it in the book about the importance of financial imagery. He was like, we shouldn’t make sure that our money isn’t representative of the people who shaped our country, making sure Harry Truman is there, making sure Elliott Roosevelt, Sojourner Truth, Martin Luther King. We’re in 2021 and everyone who is on paper money looks a certain way. It’s almost crazy. But those are the images, he said. “We need to make sure that young people see because that’s what’s going to inspire change over the years to come.”

In terms of his personal relationship with money, I saw him splurge a couple of times on ice cream, and the sweets and so forth. But he was always very conscious about – he always knew what the minimum wage was, he always had a pulse of what was happening in his district. He always realized that in America, we’re doing a lot more in terms of investing in its communities. I hope that, of those of us who are interested in money and financial causes, we realize that however we shape our budgets is really representative of our priorities, whether it’s our personal priorities or national priorities and making sure that we all make financial decisions every day and what we determine to spend on reflects our values.

I think we can all take this from John Lewis and say, “What would he be spending on as a way to guide our own personal financial decision making.”

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FT: To me, it’s also a reminder of that when you’re talking about money and you’re – let’s say, me or any other person who dedicates their career to talking about financial values and how to strategize your life financially. You got to also talk about politics. It’s not about being partisan, but it’s about recognizing the link between the laws that we have and the financial rights that we practice. Just case in point and you bring this up in your article on MarketWatch, going back to John Lewis. he would have been very much an advocate for President Biden’s infrastructure initiative. Because well that on the surface is all about building roads and bridges, public transport. It is also access points for people to get to work, where they may not have had that before. It’s literally a road to money.

We got to remember these things. If he were to live another life time, John Lewis, if he were able to continue living another 80 – he died, he was 80?

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KS: He was 80, correct.

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FT: Where will his priorities be into the future like?

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KS: I think he would be on the frontline today, looking at voting rights within the states. Remember, our country is set up on democracy, which is supposedly based on equality. One vote, everyone is entitled to a vote or has the right to vote. Capitalism is not often set up on equality. It’s set up sometimes on inequality who can make more or the competition. It’s

balanced between democracy and capitalism, is sort of the bedrock of our society. He was always fundamental about the right to vote. That was something in the book he talked about extensively, just make sure go out there and vote. Voting is sacred, voting is something you have to hold dear. Because if you lose that right to vote, you can't change policy. You can't change economic opportunities. You get stuck with abusive credit practices and weird consumer disclosure laws and so forth.

think if he was alive, he would be trying to help us look at what's happening in across the country, all these state legislatures and certain governors are signing bills into laws, especially out here in Georgia, that are preventing access to vote. It's sad, but that's what is his life's work. He marched for it, he bled for it, he almost died for it. I think he would say, "Don't give up the fight, because it's when you think – when you get idle, things change and that's when you end up with terrible economic policies. I think just in terms of economic areas, I think he would be a looking at public policy, making sure it's more affordable, affordable housing. It's incredibly difficult with home prices surging. It's hard for people to get access to low-interest loans if you don't have – then there's millions of people – there's millions of peoples without credit scores or unbanked. He'd be focused on the underbanked population.

I think we need more John Lewises, but that's one of the reasons I hope the book inspires people to take on the mantle and fight for causes that he felt dear.

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FT: Yes, the racial wealth gap is definitely an area that I find is total like blank canvas in terms of what innovators and activists can create in this space to eradicate the wealth gap, whether it's technology, or programming, or laws. There's so much to be done on that front. The book again is called *Carry On: Reflections for a New Generation*. Kabir, what's next for you? You've done everything.

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KS: I don't know. Maybe we can find something together to collaborate on.

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FT: We always said so.

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KS: If we can, we can. I got –

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FT: I don't play any instruments, so I'm not sure I can join a band with you, but maybe there's something else.

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KS: We can sample your podcast in some music production. Maybe that's something.

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FT: Hey! The first podcast musical or musical podcast, I don't know.

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KS: Yeah, we got something. It's been great. I was in Georgia show and what you're doing is just good and healthy for really our nation and the world. Thanks so much for doing what you're doing.

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FT: Thanks, Kabir. By the way, I'm currently listening to the audio version of this book narrated by the great Don Cheadle, who is one my favorite actor. It's a real treat and pleasure to be able to learn about John Lewis, but also get to listen to Don Cheadle narrate, it's pretty cool. Thanks again.

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KS: Thank you.

[END OF INTERVIEW]

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FT: Thank you to Kabir for joining us and sharing those memories of the late congressmen and civil rights legend, John Lewis, the book is called *Carry On: Reflections for a New Generation*. Coming up on Wednesday show, our friend Ramit Sethi is back on So Money this time to share details from his new podcast called I Will Teach You to Be Rich, which unleashes intimate conversations that couples are having about money. You don't want to miss this. Thanks for tuning in everyone and I hope your day is so money.

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