EPISODE 1319

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FT: So Money is brought to you by CNET, the site that shows how to navigate change all around us. So Money episode 1319, navigating work and money in your 50s and beyond, with guest Tamsen Fadal, Emmy award winning journalist and Founder of Unlock Your Bold.

TF: I don't think that people are put out to pasture 50 years old or 55 years old, or they're thinking of winding things up. I know people that are working at 65, just like they did at 45, making even more money or have more opportunities. Even if the money is not there, they have more opportunities to have freedom."

[INTRO]

[00:01:02]

FT: Welcome to So Money. I'm Farnoosh Torabi. Our guest today has an exciting new act that she developed since turning 50 years old, realizing she wanted to highlight the many opportunities and endeavors awaiting us as we age. My friend, Tamsen Fadal, is here. You may recognize her as one of the country's leading broadcast journalists. She anchors the primetime news for WPIX TV in New York City. Tamsen has won 12 Emmys, and her work has taken her around the globe into the middle of Hurricane Sandy, on site at the Columbia shuttle crash, and to Afghanistan to cover the war on terror. But her journalism always takes her back to stories about women transforming after a big life change.

Her latest movement that she's spearheading is called Unlock Your Bold, where she champions women and men that are navigating life in their 50s and beyond. She hosts the new podcast, Coming Up Next, where she features experts and their advice for older Americans pursuing career, health, love, money, all of it. Here's Tamsen Fadal.

[INTERVIEW]

[00:02:09]

FT: Tamsen Fadal, welcome to So Money. Returning the favor. You always have me on your program, and so delighted to spend time with you and learn all the new things that you've got going on. Welcome.

[00:02:21]

TF: Oh, thank you so much. It's good to have you and see you and talk to you and be a part of things because I love your podcast.

[00:02:28]

FT: Oh, thank you, and I want to talk about your new podcast. But, Tamsen, for those people listening, everyone in the audience, a lot of us know you as the anchor for primetime news for WPIX in New York City. You've been a journalist for two decades, in front of the camera, 12 Emmys. But I've always admired you for your entrepreneurship that you bring to this space. I mean, you're a real self-starter. You have productions that you do independently. You have books. What I want to talk to you now about is your latest contribution. Can we say your latest act? Kind of what is recently really exciting you, this concept that you're coining called Unlock Your Bold. It's inspired a podcast called Coming Up Next. You recently celebrated a big birthday, so I have a feeling that this is all kind of – It's all in your ecosystem right now. Tell us what it's all about.

[00:03:21]

TF: Yeah. It's a big intersection, isn't it, of everything. So I recently turned 51. I got remarried at 50, and I started looking around saying, "Wow, I didn't realize I was going to still, first, be on the air at 51 years old." Because I thought back in the day, we were told, "Listen, 40, 45 years old, you better be ready that you're going to be aging out, and that's kind of where that's going to end as a woman on television." So I get so excited that I wake up every morning, and I go, "Wow, age and being 50 years old has taken on a whole new meaning," right? It's different. We

talk about it now. We're not whispering our age anymore. We're not visible anymore after a certain age.

I think if, I don't know, three decades in journalism has taught me anything, it's that you have to be bold to be able to move forward and to be honest with yourself. So that's really what this is about. This came from a place of me meeting incredible people that were looking into this next chapter, second act. What's next? However you want to coin that and saying, "I'm not done yet. I'm not invisible. I'm very visible, and I have a lot more that I want to do." So that's really where all this came from. I just get excited every time I talk about it because I think it's inspiring. Wow, there are some people that are offering some great things out there.

[00:04:42]

FT: One of my favorite quotes from earlier this year, I stumbled on it. I don't know where. It was like Twitter or Instagram, and somebody said something like, "Stop sending me your 40 under 40 lists. I don't care about that. Show me your – Give me your seven-year-old who finished her first novel –"

[00:04:56]

TF: Amen.

[00:04:57]

FT: Who lost his job, started a new career. Yeah, I mean, it's so appropriate for our conversation. For you, Tamsen, turning 50, your 50s, what do you think this decade is going to represent for you? What do you want it to represent?

[00:05:15]

TF: The phrase unlock your bold was only – It wasn't coined to be like, "Oh, I need a branding phrase." It was really I had spent a long time kind of like soul searching and figuring out like what is next for me, like what's going to inspire me because I've always done journalism and

been a journalist, and I've always had something on the side kind of that was really important to me. So when I went through my divorce, and I wrote the book, *The New Single*, it was really about helping people kind of see the bright side, and to move through a transition gracefully, and be okay with who they are, and come out the other side, and say like, "Hey, I can do this."

That's really what this was about. Because I looked and I said, "What is the one thing that I'm trying to get to right now in my life?" It was really defined to bring that bold side back out of me, the one that I had when I was 20 and 25 and 30, and allowed me to move across the country, and throw my stuff into a car, and move to West Virginia that I live on top of a mountain and do journalism. So I kept saying like, "What is that? What is that?" It's like something inside me I need to unlock again. It's not that it's not there. It's that it's there, but I need to unlock that little girl again and like have her be bold. That's sort of where this started.

I really hope that this next decade, two, three decades, is about living that. Not living out of fear and not being afraid and not feeling invisible, but saying like, "I am 51. But I can kind of do what I want to do now and figure out what that is." So that's what I'm excited about. I think the way out of fear of anything is movement, and that's where I am. I feel like I'm moving.

[00:06:47]

FT: Yeah. A lot of why though we feel quiet and intimidated and not supported in our 50s and beyond is partly because of ageism, right? We live in a culture. I mean, you talked about it right off the bat. You said, "I started in this career. They told me 45 I was going to age out." I think there are still some 20-year-olds starting their careers in journalism probably getting fed the same message or subliminally at least. So what are the realities? I'm 10 years behind. So tell me what I have to look – What do I have to sort of combat maybe when I approach my 50s in terms of cultural stereotypes or ageism, things like that?

[00:07:31]

TF: Well, yeah. I hope and I work on it every day that we're paving the way in, where I'm a Gen Xer, so that you don't have that and you don't feel that and you don't feel like, "Am I going to be invisible? Do I have to wake up every day and be relevant? Is it going to be okay?" I hope that

you move into that like, yeah, there's new direction. There's new opportunity. There's new possibilities. There's new connections, relationships. You name it, and it's out there. So I hope that when you are 48 and 49 years old, that nobody is saying, "Hey, it's midlife. So you might not be relevant." I hope they're saying wow.

[00:08:11]

FT: You're wearing those turtlenecks.

[00:08:13]

TF: Yes. Start wearing the turtleneck. Cut your hair short. Don't wear so much makeup. I hope you don't have the shoulda, coulda, wouldas, and what you shouldn't do or that you're too old. I hope it said, "Wow. I'm moving into a powerful, impactful time in my life, where I'm going to unlock the person that I want to be next and not be afraid of the person that's going to be next." I think that's super important to me, and it's why I'm a storyteller at heart. That's what I know how to do. I don't know how to create products. I don't know how to — I know how to tell stories. I want to defy that invisible age concept, so you and other women know that they're not alone.

There's going to be a billion women that are 50 years old by 2025. So in three years, that's going to – Can you imagine what the world is going to – I mean, what that's going to be like? I'm excited to see that, yeah, our bodies are changing, and that's normal. Yeah, we're going through menopause, which I've talked a lot about recently. I never intended to do that my whole life. But it's normal, and it's not embarrassing. If you're having a hot flash, that there's a place to go to work, and it's okay. Your age is not defining who you are. I think that that's what I'm excited about.

[00:09:26]

FT: Yeah, for sure. Money is obviously something that we talked a lot on the show, and I recently wrote a piece for CNET about money and Gen X. I feel like a lot of the advice is for the millennials or even younger or then also like the boomers who are already retired and are navigating Medicare and that whole maze. In between are – I'm kind of like a Gen Xer too. I'm

kind of on the cusp, and I feel like there's perhaps this understanding or this assumption in the in the media world that we've got it all figured out. We've paid off our debts. We're in the primes of our careers. We're earning the money. So we're good, like we don't need to dedicate advice, financial advice, to this generation.

But speaking from your own experiences or your friends or the guests you've had on your podcast, like how often does money come up? What are some of the things that maybe some of the issues that are unique to those in their 50s and beyond when it comes to money that we need to recognize?

[00:10:28]

TF: Yeah, that's such a good question. I have to tell you, it's interesting to me. I mean, the last time that we really sat down and had a talk like this is when I talked about where I was after my divorce. My divorce was a little bit earlier than what we see a lot of people going through divorce right now. But I got divorced right after I turned 40, and I wound up in \$100,000 worth of debt. I still stumble on those words. But it was a really frightening time for me, and I had not learned the lessons I needed to learn about money, and about understanding it, and about respecting it, and about knowing what it really meant, and the opportunities that it can provide and or take away from, right? I never had those lessons. So I had some hard knocks through my 40s with regard to that. I guess if I look at it, if I look at where I am and what I learned and kind of self-taught myself, I hope that people coming into this 50s, there was enough comfortable talk about it.

Money used to also be a very taboo topic, right? People didn't want to talk about money. They didn't want to share their finances, talk about salaries, discuss their debt, God forbid, their credit cards, God forbid. I'm hoping that people are able to do the research as they need to with podcasts like yours and contributions and places that you contribute your knowledge. But I do think there's a lot of fear of it going forward because when you think about earning potential 50 now is when you're at the prime of your earning potential for a lot of people at this point, because the midlife number has sort of shifted. So it's a little bit of a scary time because you want to make sure going into this age, you're mentally prepared for that. It can mess with a lot of things when you're in your job at this mid age, not feeling definitely comfortable with yourself.

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I guess I'm hoping that that intersection that there is more information out there for like do you

have to say it because there's no retirement, I don't feel like, any more, right? There is and

there's not. It certainly doesn't mean what it did maybe when you even started giving advice.

[00:12:32]

FT: You're right. That is definitely evolving. I mean, part of a lot of this has to do with the fact,

Tamsen, that we're living longer, and we have more knowledge around what it takes to live a

longer, healthier, meaningful life that inspires you, that feeds not just like your finances but your

mind and all of that. I mean, we should give credit to that, right? For why we can have these big

moments, these bold moments now that maybe our generations previously could not or didn't

think they could.

[00:13:01]

TF: No. One, I don't think that there were very many people that were having them, right? So

there wasn't anybody to look to. Two, I think it was about survival in so many ways, oftentimes. I

read an article recently that said, "We could be living to 110." I went, "Oh, my gosh. Seriously?

What does that mean for my finances? What -"

[00:13:23]

FT: Right. That scares me.

[00:13:25]

TF: What is my life?

[00:13:26]

FT: People don't even have enough for today, let alone when they turn 60. You're telling me I got

to double my lifespan. Now, yeah, that we're going to have to save a lot more. We better find

that career we really like because it's going to have to stick around for a lot longer. Speaking of new acts, your podcast, Coming Up Next with Tamsen Fadal, interviews aging experts and career experts that focus on people in this era and generation. I want to know. What are they all telling you about why those of us in our 50s are primed for the next big act? What is it about where we are in this life stage that prepares us and sets us up for success in ways that we wouldn't have been like in our 30s?

[00:14:12]

TF: Yeah, sure. I think one of them is some feeling of financial freedom, quite frankly. Some feeling of saying like, "Hey, I've worked really, really hard," if you've been able to at least save some money or understand how to treat money. I mean, that's a big thing. I think it's how to treat money, right? It's how to understand it and treat it and then understand what is value to you. So is it valuable for you to travel the world, to have freedom? Is it valuable for you to be at home and be able to work? Do you want to make tons and tons of money? Is money the most valuable thing?

I think that we've given a little bit more freedom because of that. I think we're also given a little bit more freedom actually from the past two years because we don't have to do the commutes and stuff that we had to do before. So that gives us more opportunity to network and to talk to people. I also think that we have a little more, again, earning potential at this time. I don't think that people are put out to pasture at 50 years old or 55 years old. Or they're thinking of winding things up. I know people that are working at 65, just like they did at 45, making even more money or have more opportunities. Even if the money is not there, they have more opportunities to have freedom. I think that that's a really big deal right now. We have more and more incredible stories of people out there that are doing great things in that next act and enjoying it, not just going for a paycheck.

[00:15:33]

FT: Right. I think the fact that we can see other people living these experiences through social media and television, that helps, seeing yourself in your in the future, right? I know that I don't have to be afraid of my 50s because I look at what you're doing and even what my parents are

doing who are older. But like the fact that my dad is still working in his late 60s and isn't – He's thinking about retiring, but his company actually still wants him to hang on, and he really loves – It's like okay. So maybe there doesn't have to be this cut off point. After that, you just have to go out. Like to your point, go out to pasture.

[00:16:11]

TF: Seriously. I mean, I think that messes with your mind. I mean, it really does. If you think like the end, like you've got this end sitting right there, I think that messes with your mind. I don't think that that's healthy in any way. To your point, I think people are moving into this area because they know more about wellness and health and understand a little bit better. They're maybe a little bit healthier in how they're living their day to day. I've also – I don't know. I feel like there's this kind of movement of less is more in terms of what we have and what we own and what we want. It's not just the pandemic for me anyway, but it's about experience.

When I went through that time after my divorce, I said like, "What really matters? Do like trinkets matter, and does this matter, and does that matter?" Just more and more and more matter. Or doesn't matter having freedom to me at some point. That's really what was more important. I remember looking back going, "Gosh. If I could get out of debt, if I could figure this out, if I work hard enough to do it, and if I could do the right way, I will never, never go back and have excess of things I don't need or can't afford or shouldn't have." I think that that's something else that a lot of people in this this age did. They've tried to make sure that they have that. There's a freedom that comes with that, right? I'm not feeling bogged down of having to compete with the person next door for bigger, better, more and more and more.

[00:17:36]

FT: For sure. Shifting gears a little bit, you did an episode last fall on the business of menopause. It's not something I've tackled on this podcast. I'll let everybody go to your show and listen to it. But tell us what that was about.

[00:17:49]

TF: Yeah, absolutely. I mean, I was actually really educated with all of that. But menopause is

obviously not only a very emotional time in a woman's life. But because people are finally willing

to talk about it and finally not just using the word taboo and moving on and giggling about hot

flashes, there's an actual business behind it. Femtech, that industry is a \$600 billion business

right now. I mean, we know wellness, and we know health, and we know mental health evolving.

There's a lot behind that and a lot of dollars that are going into it, more than need to go into it.

But female health, at this age, at the post reproductive years, was not something that people

paid attention to for a long time and didn't put a lot of money into. They put money into fertility.

They put money into when you're very, very young. They put research into when people are

much older, in their 80s and beyond. This area was really ignored for a long time. I'm actually

working on a documentary about it right now because it – You know what? I have so much

information. I have to tell it as a story. That's the only -

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FT: Women's health has never been prioritized over men's health.

[00:18:50]

TF: Never.

[00:18:52]

FT: Say that.

[00:18:52]

TF: Never.

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FT: That's the first thing.

[00:18:54]

TF: Right. Never. Compared to men, never. In the women's space, menopause, compared to any of the other areas, has definitely been ignored. So it's a double whammy. To see the money that – People are aware now and are talking about it now. I think social media has helped that a lot. I think people that are of this age, that are willing – I just did a podcast about women of a certain age and talked about it. I said, yeah, women of this age didn't talk about this kind of stuff. We don't want to look unsexy and unattractive and have people think that you're not sexy anymore after menopause. That's not the case.

It's exciting to see that that is a huge, huge business now. I don't mean a business in a cold sense of the word. I mean business in a sense of the word where research dollars are being dumped into this to understand the 34 symptoms of menopause. I didn't know until a year and a half ago, when I ended up on the floor of the new studio going through it, that there were – I thought there was like – You're going to get a hot flash. You're going to sweat a little bit. You might wake up at night, and that's about it. I didn't realize until I started really doing my research about 18 to 20 months ago, there are 34 symptoms of menopause. Mental health is a huge one of those.

Women who are in the workplace at 50 years old and trying to deal with it, it's a big problem. A lot of women are leaving the workforce, causing employers a lot of money, costing them a lot of money because they are not there to do their job oftentimes, because they're calling in. So I'm excited to see that it's become a business. Because once Wall Street start taking notice, and money people start taking notice, you're seeing it now. You're reading about it more. It's in the like normal magazines. It's not just hidden off to the side in some medical report. So there's a big business, and I was really excited to understand that as one of the various temples to look into about menopause in this time in someone's life.

[00:20:46]

FT: Fascinating. So fascinating. I think once you start putting it in the context of how this affects the bottom line, then more stakeholders come to the table.

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TF: 100%.

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FT: You know what? It's unfortunate we have to go there to talk about it. It should just be something that we all really want to support and make better because it's painful and doesn't have to be but to put a price tag on it. We live in a capitalist society, like that's what's going to get the needle to move. Fine.

[00:21:17]

TF: Well, what excites me about talking about it, which I – Let me tell you something. You've known me for a long time. Menopause was never an integrator of what I was going to admit or talk about. Just it wasn't even in my whatever. If somebody said to me, "Hey, you're going to talk about your hot flashes on social media," I've been like, "No, I'm going to put a filtered picture up on social, and I'm going to look like everything's okay." But as I've gotten more into this space and seeing more women at the top of these businesses, which it always excites me, there are products out there. There are supplements out there. There's obviously hormones out there. There are different options for women.

Then the most exciting part of that is women being able to be paired with doctors that do midlife because a lot of doctors do not have a lot of hours in medical school talking about that. So the business of this is exciting, and where it goes next is exciting to me. So that when people come into this age, they're not whispering about that anymore either.

[00:22:16]

FT: Right. I mean, it starts with your period. You don't **[inaudible 00:22:17].** They put all the girls in one room. They put the boys in the other room. I think everyone should be in the same room. We should all know what's going on with all of our bodies.

[00:22:25]

TF: Yes, and lower the temperature in that room if I'm in there.

[00:22:29]

FT: Wait. You experienced – Your first experience with menopause was at work. What happened?

[00:22:37]

TF: So I had been experiencing symptoms of something, right? I actually thought I was depressed, and I went to the doctor, and they put me on Lexapro, and they said, "Oh, you know, it's this time of life, and it just – Depressed and moody and this and that." I never did any kind of blood test. I never did any kind of hormone test. No. I didn't know to ask for it because why would I know to ask for it? If that –

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FT: You were like 49, 48.

[00:23:00]

TF: I was 47 when this kind of started. Then when that happened in the studio, I was 49. I think it was October or November. I was sitting on the set, and I'll never forget. It was like 10:30 because I do the business report at like 10:40. I remember I was sitting on the chair, and I've been having a hard time with words on the teleprompter, words that I knew, a word like writing. I'd look at it and things were crossed, or I couldn't see the word right. I'm like, "What is that word? Reading? Writing? Writing, writing." I thought I might know – What's going on with my mind? I was nervous. I was scared.

That has started happening, and I kind of like went, "Oh, you didn't get enough sleep. You don't have enough caffeine. You didn't —" Whatever, whatever. That particular night, I got — This flush came over me. My heart was racing out of my chest, and I just felt like I don't know if I'm going to throw up, if I'm going to get sick. I don't know. I don't know what's going to happen, I said. But I don't feel right. So I finally knew that it wasn't — That I was — Something was wrong. So I said out loud. I work in a studio of men, so that's my own insecurities. I said, "Hey. If I fall off this chair, someone pick me up or someone catch me."

The one guy had the foresight to go, "Wait, are you okay?" I said, "I don't know. Something's – I don't know." He goes, "I think you need to get off the chair." We sit in the stool. "I think you need to get off here and come with me." He literally halfway carried me to the bathroom. I like got on the floor, and I just laid on that cold floor next to the toilet. I said if coronavirus started anywhere, it started on that floor with my face on the toilet. I laid there for about 30 minutes. I couldn't – He goes, "Are you having a heart attack? Are you – What's going on?" I said, "I don't know. I've never felt like this before." I wasn't throwing up. I didn't know what was going on.

Well, it turns out that there are 34 symptoms of menopause, not just hot flashes and some of the funny ones that we laugh off and severe anxiety, mentally just not feeling right, brain fog. All of those are symptoms, and that happened that night. I remember I stayed in bed for 48 hours that week, and it was a Friday night. The next week, I went to one doctor after another. I feel privileged to be able to have gone to one doctor after another, but I went to an endocrinologist. I went to my OBGYN. I went to a midlife practitioner. I didn't even know that was a real thing. I didn't even know what that was at that point.

Then finally, somebody said, "We need to really do a real round of blood tests to see what's going on with you," and I was in menopause. I was postmenopausal, not like, "Hey, you might be in perimenopause." I was postmenopausal at that point, so I had got – Postmenopause is one day, the first day after you're not in a period for 12 months. But that made me wake up, one. Two, start doing a ton of research because that's what I know how to do. That's my superpower. That's all I know how to do is research, research, and I did. I came to a place where I was like, "Oh, my gosh. No one's talking. Why didn't I know this? Why hasn't anyone talked about it?" That's where I got to where I am today and why I do interview a lot of those people.

[00:26:08]

FT: I cannot believe so many professionals didn't think to initially diagnose you with this or say,

"Hey, let's do a blood test before we send you to six more doctors."

[00:26:17]

TF: Or perimenopause. I didn't even know that was a word. I didn't even know that was a word.

Shame on me, but I didn't know that. So it has been a – They did say like maybe it's hormonal,

but it wasn't that like you're done because here's the other thing. I was still having bleeding

because I have endometrium polyps, and I've had those for years. So I was still bleeding, not

realizing where I was either. It's part of the problem. So I don't ever say like, "Shame on those

doctors," because I had other symptoms going on. But that's what happened. Yeah.

[00:26:57]

FT: Well, you're absolutely right that this is not mainstream, and it should be, and you're making

a lot of efforts to do that to make it become more universally known. But the stories that I've run

into about menopause in my own life, first of all, my mother and I never had a conversation

about it. So I should probably call her after this podcast. My best friend's mother, my best friend

told me one day she walked into her mother's bedroom and found her mother on the floor.

Thought her mother had had a heart attack, and her mom goes, "No, honey. I'm okay. I'm just

going through menopause."

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TF: Yes. I mean, can you imagine?

[00:27:28]

FT: Another girlfriend of mine started having very early stage menopause in her mid-30s. She

was in a meeting with eight men, all in suits. She started sweating. She's like, "Farnoosh." It got

to the point where - She knew it. She tried to keep her cool because she was like in this

boardroom, and a co-worker taps her, and he's like, "Are you okay? Do you need to go to the bathroom?" She's like, "I got this. Don't worry." Meanwhile she was like sweating. There's like buckets of water beneath her chair. She goes to the doctor, and the doctor is like, "You're going through early stage menopause."

Come to find out this runs in her family. Nobody told her. Her aunts all had it. She was trying to have a baby and was wondering why she couldn't and feeling so much pressure and stress because of it. Had she just had a family member tell her, "This runs in our family," or, "You should get checked out." This is no joke. So to hear your story, there's like millions of stories like that. It's really good to hear that there's now being real dollars being put into this to research it and make it easier and more accessible. The education more accessible to everybody is so, so important.

[00:28:41]

TF: It is. I have the same thing. My mother went through chemotherapy starting at 45 years old. So medical menopause is what she probably went through, but I don't know for sure. She passed away in 1990. There was never a conversation we would have had then, I guess. For sure not because I just turned 20. So I didn't really know what it was. I thought it was my mom's chemo, and it probably was in part that and part something else. But I never – There was never a baseline like when you're a certain age, you go get your mammogram and you kind of know that. On the news, we tell everybody to do that, and that's what we know to do in October, right? There's not this. Nobody says like, "Hey. When you're around 43 years old, you should probably get your hormones checked. See what your baseline or see where you are with your hormones, so you know where to go next."

There are some incredible companies that I have done some things with to help host Q&A sessions with doctors. I keep putting them out there because I believe that this is going to be that next conversation that we need to be having that we're not having. That's why I started working on this documentary about it because I feel like it's not about – I don't want to make fun of it, and there's the funny parts of it. It'll have a little bit of humor in it, but it really is about those kinds of stories of women that had no idea. Moms never talked to them about it because I don't

know – It's not our mom's fault. It's just that these are topics that we didn't talk about. We whispered about for a long time.

[00:30:19]

FT: I'm calling my mom. Telling you what, I'm calling -

[00:30:20]

TF: Call your mom and you can call -

[00:30:21]

FT: Everyone I know over the age of 50, I'll be contacting you this weekend.

[00:30:25]

TF: I'm around.

[00:30:27]

FT: Tamsen, thank you so much. We look forward to more podcasts, seeing you on the news, your documentary. There's got to be a book here too. This is so important.

[00:30:34]

TF: I know. I know. I promise I'm going to do that –

[00:30:36]

FT: Not to add more to your pile but you know. And just thank you for spending time with us and have you back anytime.

[00:30:44]

TF: Thank you. Thank you so much. It's great to be here, and I'll always be listening.

[END OF INTERVIEW]

[00:30:50]

FT: Thanks so much to Tamsen for joining us. To learn more about Unlock Your Bold and Tamsen's podcast and more about Tamsen, go to tamsenfadal, F-A-D-A-L, .com. We'll have that link in our show notes. It's almost Friday, so be sure to get your questions in for me. You can text me at 415-942-5002. You can also head over to Instagram and send me a direct message there @farnooshtorabi. See you back here soon. In the meantime, I hope your day is So Money.

[END]