

EPISODE 1618

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FT: So Money episode 1618, tapping your intuition to lead a fuller life, with Shirin Eskandani, Founder of Wholehearted Coaching.

“SE: This was my literal dream come true. Like this was my dream opera Carmen, dream Opera House, the Met, dream everything, dream contract. And I had imagined this moment so many times. So as a young girl, I always thought I would be like so happy and excited and like jumping for joy. As a young woman who had just moved to New York, I would always say to myself, you know, if you ever sing at the Met, you'll know you're good enough, right? You'll know you made it. And I'll never forget hanging up that phone and realizing I didn't feel any of those feelings, and all I could think was you are not good enough for this.”

[INTRO]

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FT: Welcome to So Money, everybody. I'm Farnoosh Torabi. We're starting the week talking about intuition, how to tune out everyone else's expectations, to get really quiet and listen to yourself, to understand what you want for your goals. Our guest today is Shirin Eskandani. She's a mindset and mindfulness coach, Founder of Wholehearted Coaching. A lot of the work that she does today with clients is informed by her own experience as a singer. In her operatic career, she learned that if we do not pursue our dreams with mindful intention, we can very quickly burn out and resent the things that we once used to love.

Shirin, like me, is Iranian. She was born in Iran, immigrated here with her family to Vancouver when she was just five years old. Then she moved to New York to become an opera singer and did that for about 10 years, winning multiple awards, performing at Carnegie Hall and the Metropolitan Opera. We'll have to listen to find out why that career did not continue. It was her choice to pivot.

Shirin and I talk about intuition and how it manifests in our bodies and our lives, the fear of wanting for something that may not be what others have envisioned for you, dealing with that friction. An important conversation as we start the New Year, an attempt to start fresh and perhaps our careers, relationships with others and with ourselves. Here's Shirin Eskandani.

[INTERVIEW]

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FT: Shirin Eskandani, welcome to So Money. It's nice to be sitting down with you. We share many friends in common, including Richelle Fredson. Shout out to Richelle, who's been on this podcast. If you're looking to write a book, she helped me write mine. Everyone, go to Richelle.

This is so cool, a fellow Persian in the house. You were born in Iran, Shirin. So I want to learn a lot about that journey, your family's immigration here, and those early years, what that was like. But fascinating career you've had. First, as a professional opera singer, you've performed at some of the biggest stages, venues. Today, you are a sought-after life coach with a very unique kind of lens through which you see the world, and you help your clients, so much ground to cover.

But let's go back to those early childhood years, immigrating here. Tell me a little bit about what prompted that move for your family and some of the earlier memories you have of being a new kid on the block in the States.

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SE: Yes. First, thank you so much for having me. I'm so thrilled to be here. Yes, I've been listening to the podcast for a long time because I think, also, just as an Iranian in the world who exists kind of in the United States. My family immigrated to Canada, but it's all the same. It's just so wonderful to see what other Iranian "kids" are up to, especially those that kind of exist outside of what we know are the traditional roles like engineer or doctor. So it's always lovely to really connect.

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FT: Triple PhD holder. Yes.

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SE: Right, right. Yes. So it's always really great to connect with other folks. Yes. I was born in Iran in the eighties, and my family immigrated to Canada. We moved to Vancouver, Canada because of the revolution had happened. My family stuck around because they're like, "Let's just kind of see what happens." Then it was really kind of the Iran-Iraq war that I think was the thing.

At this point, when we immigrated, it had been going on for like seven years. It was a super long war. The whole immigration process takes a lot of time. We applied to kind of every English-speaking country because my parents were really solid in their English-speaking skills. It's almost wild to think as an immigrant sometimes that like I could have had an alternate life in England or Australia or the US.

But we were accepted into Canada. We moved there, and we moved to a part of – we moved to Vancouver, which has actually a pretty big Iranian population. But my family moved us to an area that did not have a lot of Iranians. I think it's because they wanted us to kind of like learn about the culture. My family was very proud to be Iranian. We spoke Farsi at home. We celebrated Nowruz. We did all the things. So it wasn't like they were trying to – they were worried about us integrating.

But it was this really wild thing where my sister and I were like a handful of kids of color at our elementary school and our high school because it was just not a super diverse city at that time. So my very first memories were kind of just feeling like the odd person out, especially with an Iranian family.

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FT: Take me back to also the thoughts that your family was having, especially your parents, around working here. We think like, “Oh, we just –” My parents immigrated here. My dad came because he was a student. So we had that to kind of finish and then worry about the next step. But for your parents, what were the career prospects? What were they doing where they felt they could come and go to any country, any English-speaking country, and do that without much of a pause?

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SE: Yes. That’s such a great question because now that I’m an adult and I’ve kind of looked at the past, I realized how so much of my money story or even my journey as an entrepreneur is reflected in what I saw in my parents. So we moved to Canada at the time because when they were telling immigrants to come, they were like, “Hey, if you have a master’s, if you have this, you’re going to easily find work here.”

That was not the case. That was not the case for my parents. They both had master’s. They both had really great careers in Iran. My mom was a librarian. My dad was an engineer. So I think that was like a big shock to them. They both had careers that they loved and they were very good at. I think, especially for my dad, that was a real struggle because as a Iranian-Middle Eastern man, for him, providing for his family financially was a really big deal.

You still see this. It’s kind of changing within our culture. But within a lot of culture still, it’s like the man has to provide. For my dad, I think he did a lot of different business ventures here. He finally figured out what felt best to him, but that was a real struggle of wanting to provide for us. But, also, everything they had worked for kind of meant nothing in this new country they found themselves in.

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FT: Yes. That’s kind of what I wanted to understand and highlight because that is a part of the immigrant narrative that sometimes gets overlooked. It’s like, “Oh, you think that you’re just done because you got here.” That’s, of course, a huge step. Sometimes, you don’t have time to think about the next step. You’re just trying to get out of your country, especially when that’s war-

torn. Then you get here, and that is – I can only imagine the adrenaline and the stress. So many immigrants have to just start over. That process is so – it's full of admiration. But, gosh, it's hard.

Now, you did something very untraditional within the Persian community, which is that you pursued the arts. What were you thinking? No. How did that conversation go in your household? Clearly, you had an enormous talent. I mean, becoming an opera singer, that must have been a talent that presented itself early and a passion that presented itself early. But then to get your family convinced to invest in you, to get to the point where now you're a professional singer, and you're singing at the Met and Carnegie Hall. How did that work out for you?

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SE: Yes, very untraditional path. However, even though like my parents, especially like my dad, very traditional ideas around their occupations and their work, they were so supportive of me pursuing this. So I do come from a pretty artistic family. For my mom side, her aunt was like a concert pianist, and this was back in like the 1960s from Iran. Immigrated from Iran to Germany and became this pianist there. On my dad's side, my grandmother was a really famous singer in Iran. So music is a big part, was a big part of my family.

Exactly as you said, when we immigrated, I joined choirs. That's kind of one of the things you do at school. I think I was like first grade. My teacher at school pulled my mom aside and said, "Listen, your daughter, I think, has like this talent, this ability, and I think you should kind of look into it. Here are a couple choirs for you to try out. They're professional children's choirs." My mom was like, "Let's see what happens." That's where I got my start with singing.

Thank goodness I found it because music and singing to me were really where I felt most at home, especially as this immigrant kid who felt so kind of out of place with everything, with my culture and my customs, even just like the lunch I brought to school. Being – I'm sure you experienced this, right?

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FT: Oh, I wrote about that. It's the potato and parsley sandwiches that I would unravel from loud tin foil.

[00:10:43]

SE: Oh, my God.

[00:10:44]

FT: That was –

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SE: I know these. Oh, my gosh. Farnoosh, my mom used to give me –

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FT: I was so popular.

[00:10:50]

SE: I used to take abgoosht for lunch.

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FT: Oh, no. Stop. Why?

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SE: Yes. For folks who don't know, abgoosht literally means like – it's delicious but it translates to meat water. It's meat clumped up with soup. It should not be taken to a second-grade cafeteria.

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FT: [inaudible 00:11:09]. No.

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SE: Having said all that, setting the stage for this, really finding music for me was like a godsend, right?

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FT: Yes. Abgoosht. Did you water that – did you wash that down with some doogh?

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SE: Oh, my. If my mom – if we had enough thermoses, I'm sure my mom would have sent me some doogh as well. That's carbonated milk beverage, everyone.

[00:11:35]

FT: Yes, delicious.

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SE: It's delicious but, really, as we say, “character building,” right? Yes. So feeling really left out. Singing, for me, was so great. I think my parents saw how much I loved it. We also have this musical family. So they really, really were incredibly supportive. When I was about to kind of figure out what I want to do with school, with college, I was like, “I want to pursue music.”

Now, here's the thing, too. Also, it's kind of I feel like I – it's not that I compromise. But as an Iranian, I was like, “Of course, I'm going to go get my bachelor's.” I'm not just going – it was still a very immigrant way of doing the thing in which I was like, “I'm going to go become an opera singer,” which is wild to –

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FT: You're going to become excellent at that, whatever it is. I've heard this from others who pursue theater. They go to Juilliard or they go to Yale because – and I studied journalism. I went to Columbia. As long as like there's an Ivy League associated with this passion project of yours, then they get calm.

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SE: That's exactly it. So when I look back on singing, it started off as this thing that really brought me joy. But then it kind of started to get melded with this thing of like I'm being the best. This is how I can be the best, and this is how I can be perfect. So when I got to college, I went to school in Canada, I was kind of like a big fish in a little pond. I was really talented. I was extremely hardworking, right? An immigrant kid, Iranian. So I started to get lots of acknowledgment and praise and roles and all this stuff.

Then, again, being an Iranian, I was like, "Well, I'm going to go get my master's. I'm not just going to get my master's anywhere. I'm going to get it in New York." So I applied to like the top five music schools in North America. I got accepted to the Manhattan School of Music here in New York, which is where I live now. I got here, and I just thought all I have to do is continue being the best and just work really hard.

Let me tell you, one of the biggest wake-up calls of my life was getting to New York and realizing everyone's the best, and everyone works hard. Yes. It was tough. So I'm this like 22-year-old kid in this big city, and my whole kind of self-identity started to crumble around me, right? Very much – my identity was around being the best, being the best singer. So instead of kind of maybe looking inward and being like, "Hey, maybe there's some stuff we need to address internally here," I just doubled down on what I knew, right? So I started working even harder. I was even more of a people-pleaser and perfectionist. I tried to be even better.

That got me really far. So when I graduated, I was one of the few colleagues of mine that I got work right away. I was working all over the world. I was working in Italy and Europe. I was

working in the US, Carnegie Hall, as you mentioned. So I was kind of living what you would call my dream life, but I was miserable. I was so miserable.

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FT: Because what was missing?

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SE: Well, what was missing was how I was pursuing my dream, right? All of that joy and excitement was gone, and it was all about trying to prove to everyone that I was the best. I would only fixate on what I wasn't doing well. It was just this constant. Imagine you're in the arts, right, which is like – I mean, there's nothing perfect about the arts. Nor should it be. But you're in the practice room all of the time, berating yourself, being so unkind to yourself, trying to make yourself better. It was kind of my own work ethic that was making this thing that used to bring me so much joy was making me totally, totally miserable.

That was really hard to reconcile because it was like – and now as a coach, I work with a lot of folks who are similar to me, which are like, “I ticked off all of the damn boxes, so why do I feel miserable?” It's a really scary place to be. It really is.

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FT: It is because you're like, “I've done all the things,” and you start to really get skeptical and start distrusting your capabilities, everything you've been taught. It's a real existential crisis, and I think that's kind of what the quarter-life crisis is sometimes about, especially for people who, like you, are overachieving in their 20s. They get to their 25th birthday, and they're like, “Wait a minute. This isn't this basket of goodies that I thought I was going to get. No one's celebrating me. I feel – I'm burned out.”

Going back to the hustle and what ultimately got you to be traveling around the world and, again, performing on these massive stages, do you think you could have gotten there without that work ethic? Because like that sounds great to me to be able to be at the top of your career.

Is there another way, though? Looking back, could you have worked less and still gotten to these places? Not work less but work differently to get to these places.

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SE: I agree with you. I think work ethic is incredibly important. I think anyone who has a dream, you have to understand it's going to be challenging. There's no way around it. I think the issue was I just didn't know how. A way towards a thing that I wanted that wasn't unkind to myself, or I wasn't kind of beating myself to that finish line, right? So I feel like I would get to the finish line, and I would be so exhausted, right? I'd get the role. I'd get the – whatever it is. It was like, “Was this worth it? Was this actually worth it?”

I'll share my big, big wake-up call was – so my dream from when I was a young kid was to sing at the Metropolitan Opera. I mean, for singers, that's like our Olympics, right? Everyone would love an opportunity to –

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FT: Super Bowl.

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SE: Super Bowl, exactly, to sing there. At kind of my lowest of lows, really questioning whether I wanted to continue singing, I didn't know who I was. I was like, “What's going on?” I got this call from my agent, and he says, “Shirin, the Met wants you to sing in Carmen next season.” So this was my literal dream come true. This was my dream Opera Carmen, dream Opera House, the Met, dream everything, dream contract. I had imagine this moment so many times.

As a young girl, I always thought I would be like so happy and excited and like jumping for joy. As a young woman who just moved to New York, I would always say to myself, “If you ever sing at the Met, you'll know you're good enough, right? You'll know you made it.” I'll never forget hanging up that phone and realizing I didn't feel any of those feelings. All I could think was, “You are not good enough for this,” right?

In that moment, I like really woke up, and I realized, oh, my gosh, nothing outside of you is ever going to make you feel the way you want to feel. Nothing outside of you is going to convince you that you are good enough. That's actually something you have to do yourself. I think I needed that because sometimes we get a dream or a goal. We achieve it, and there's just something just a little wrong with it. Maybe we find that dream partner, and they're few inches too short. Or we get the dream job, and it's like not exactly the position or the salary we wanted.

This was perfect, Farnoosh. I couldn't have asked for something more perfect than this and realizing that that could not make me feel fulfilled, happy, or proud of myself. That was a huge, huge wake-up call.

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FT: I'm hearing that it wasn't about the opera. It wasn't about – it was really about your internal lack of sense of like self-capability and worth, which, okay, let's unpack that. This is what you do with your clients. This is not – this is a universal problem in some ways. I want to know like why. Where does it begin? Because you had what seemed to be a very nurturing and supportive system at home, school. There was no one telling you you're – I mean, look, you feel the competition. That's inherent.

Then you were reaching all these pinnacles. What was the evidence that was lacking for you or maybe the feeling that was lacking for you at the core that you need to go develop or see to be able to feel what you needed to feel, to feel successful ultimately and worthy?

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SE: Yes. I mean, I think this is going to be a different answer for everyone. But I think it always comes back to I think all of us kind of carry what I call like a worthiness wound, right? Just a part of us that doesn't feel worthy, and we think if we just pack that wound with lots of like accolades and achievements and people and friends and community, we'll finally be convinced that we are worthy and deserving and valuable.

That's really actually not how it works, right? All we just end up doing is just attaining more and more stuff and being like, "Well, why doesn't this make me feel fulfilled?" When I kind of look back on my life, I think a lot of it is connected to kind of our immigration story, moving to a place in which I didn't feel like I belong. When I started to be recognized for my singing is when I felt special. When I was able to – that's when people saw me, right? That's when people made me feel seen and worthy. I think in my mind, I kind of just kind of made this connection between when you are really good at this, this is when you're really loved and appreciated and valued. I kind of just created an entire very successful career out of it, right? Yes.

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FT: Wow. Now, you're helping all people with this issue. What made you realize? I want to go into coaching. How hard must it have been to like say, "Okay, I'm walking away from this singing career, and I'm at the top of my game." Many – that's a – I can't imagine. I can't imagine. Also, like what did your mother think? She's like, 'All those singing lessons.'

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SE: Well, let me tell you. We'll kind of go back to that phone call because it's related to this. So when I said – I, of course, said yes to this job, singing at the Met, because duh. I had a year and a half to prepare for it. Of course, like any singer, I worked on my voice. But what I really focused on was what was going on internally.

That's when I really started to like get into – I'd gone to therapy for a long time. I love therapy. I think everyone should have access to therapy. But I started to look into like mindfulness and mindset, and I started to work with a coach. That process of working with a coach really shifted things for me. It just brought a lot of the things that kind of I was learning, and it brought it into kind of this – it just – I developed this really incredible tool to kit for myself of inner resilience and strength.

I say to this day that my greatest achievement in life isn't singing at the Met, but it's singing at the Met and enjoying every part of the process, which included when I made mistakes, which included when things didn't go well. I could stand on that stage every night, take a bow, and

know that I deserve to be there, whereas before it would be me ruminating on that mistake I made a half hour ago or something that didn't go right. That whole process really taught me so much.

I work now with a lot of folks who are wanting to make a career transition, and they come to me really hating their jobs. Some of them are in careers that they used to once like. So my experience of shifting careers was when I started to coach, I was able to – when I started working with my coach, I was able to find my love for singing again. When I found my love for singing again, I could see it with clear eyes. That's when I realized. I'm like, "Actually, this isn't the career for me." I love to sing, but I don't love being a singer. I was like, "I actually really love coaching, so I want to become a coach." We'll talk about that.

But something I tell my clients is like, "Let's see if we can find the love again," because sometimes I know if I had made a decision from a place of fear and anger and disappointment, which was what I was about to do before I got the call at the Met. I was like very close to quitting. I would have been thinking about that decision forever. I would still be thinking about it, maybe resenting it, maybe having just all these negative feelings towards that time and myself. But because I was able to get to a place of like real love and realize, hey, this actually isn't for you, I could leave that career with a lot of peace.

That's something that I really want for folks who are trying to make a transition. Maybe we don't get to a place of love, but can we get to a place of just groundedness? We may make the same decision, which is leaving the career. But how it feels to leave that career is really, really different. So finding that love again, seeing the career through clear eyes, which was like traveling a lot, which is kind of cool when you're in your 20s. But at that time, I was in my mid-30s, and I was like, "I want to be home with a partner and start a life."

Coaching really was calling to me because I knew I wanted to be of service, and I didn't want to go back and get my degree in something. I didn't want to go into debt for another degree. Coaching just felt so good. Yes. That's kind of how I found it. It wasn't an easy transition. But I think, again, finding that peace and groundedness really, really helped. So when I also explained it to people like my family, I was really grounded. There was no wavering. There was

none of that. When I told my family, I, of course, also did a certification, Farnoosh, that was highly like – right? The running theme. I did a really –

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FT: [inaudible 00:26:06].

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SE: Yes, of course. I did like a coaching certification that was highly esteemed, all that stuff. But I wasn't wavering in my energy. I was like, "This is what I'm going to do. I feel really good about it. Here we go." Yes.

[00:26:18]

FT: Yes. You Marie Kondo'ed it. You know Marie Kondo. She's like, "You got to thank your past." It's hard to leave your past, and it's hard to transition from maybe – we were talking about careers, and maybe it's like one weight to another and now, you got to invite new clothing into your life. But it's like looking back.

I talked to Cyndie Spiegel about this, who I know you know as well. She's a guest on the show in the New Year about how it's important to thank the articles of clothing, the experiences you've had in your careers that are in your past, that have gotten you to where you are, that have brought you some joy, and that like you're a mature adult woman. You're allowed, PS, permission to change your mind and to try new things.

I think that's the hard part, too, is believing that this is okay to want for something different and new. That's scary, but it's also – maybe it feels a little unexpected of us, and that's a scary thing to step into, to try to feel like we have to justify this now to the world. But, I mean, obviously being – feeling grounded in it is the way.

All right, so now you're a coach, Wholehearted Coaching. It's all about trusting yourself, trusting yourself that you're enough, that you don't have to look for external validation. But tell us more

about this crossroads that your clients are often in when they come to you and what they're really grappling with usually.

[00:27:51]

SE: Yes. So I work – I think as a coach, maybe other coaches can relate to this. I know my colleagues can. You oftentimes end up working with many versions of your past self. So a lot of my clients are oftentimes immigrants, kids of immigrants, or just folks who feel a little marginalized, which means that they are really good at what they do, really hard workers, overachievers oftentimes. They're praised for that, right? They're box tickers. They do all the right things. They've come to a point in their lives, whether it's their 20s, 30s, 40s, 50s, 60s; I've worked with all age ranges; where they realize, "I've ticked off all the boxes. I followed the formula that they gave me, and I'm not happy or fulfilled."

That is a terrifying and very exciting place to be, right? Terrifying in that, what the heck do I do. So whose formula am I following? Exciting in that, oh, I actually get to create that. So as a coach, it's really helping them figure out what that is for them. As you said, that word trust is a big part of the work that I do. I think that we all have the answers within us and that oftentimes the answers are kind of we don't want to acknowledge them because of what those truths are going to say, what those answers are, which is oftentimes maybe leave that career, leave that partnership, or just have that incredibly hard conversation.

I know that on the other side of those answers are all of those feelings and that life that we're looking for. So coaching is a really great way to kind of offer that support during that time. But it always comes back to you know what is best for you. Yes.

[00:29:42]

FT: Because it's so hard to trust your intuition. Do you even know what your intuition is? I'd love for you to talk a little bit about that and kind of give us an example maybe of how intuition manifests and how to really know what it is trying to tell you to do, the right next step.

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SE: Yes. I think we all have intuition, and it's so funny because in like bro culture, they call it my gut. Like, "My gut told me to do this." But when it comes to like women or anyone who like identifies as being a woman, it's like your intuition. Like, "What is that," right? But here we have all these podcasts about guts. Anyways, the point is one of my favorite exercises for intuition is what I call my I knew better exercise. I ask folks to think of a situation where they said, "I knew better." It was a day after, a week after, a year after. They think of a decision they made, and they say to themselves, "Ah, you know what? I knew better. I knew better than to say yes to that person. I knew better to say yes to that opportunity," whatever it may be.

I tell them that when we say I knew better, it means that something within us knew what was best for us, but we decided to go against it. Now, it may be really difficult to figure out what it was inside you that was saying do this, right? Because sometimes, it's really hard to figure out how our intuition connects with us. So the practice is, think of that instance where you didn't listen to yourself and try to think of the reasons why you didn't. What were the things that talked you out of listening to yourself? Was it other people's judgments? Was it a fear of the unknown? Was it a fear of failure? Was it a fear of making a mistake?

That knowledge, that wisdom is so key. Knowing what talks us out of our intuition is really important. So I don't care if you can't figure out what your intuition, how it talks to you, what it says, or where it lives in your body. But we all have that 'I knew better' moment. We all have it. Figure out what talks you out of listening to yourself and work on that.

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FT: Sounds like you have to get real quiet.

[00:31:55]

SE: You do. You do. You do. But I think once we figure out – when you do this practice, you realize it's a lot of the same things that stop you. It's a lot of the same things. That's where we do the work, whether it's independent, listening to podcasts, reading lots of books, whether it's working with a coach or a therapist. But you say to them, "Hey, I have this fear of the unknown

that really keeps me from taking these courageous decisions. Let's work on it," right? Yes, it takes stillness. It takes work. But I'm telling you, when you start listening to yourself, that's when you start creating that path which is for you. Yes.

[00:32:34]

FT: I dedicate a whole chapter to the fear of uncertainty in *A Healthy State of Panic*, and I've experienced it many times over in my life. I think that's just – only thing certain about life is its uncertainties. So our job is not to try to fight the fear necessarily or try to control the situation, morph it into something certain. But it's rather to remember and reflect on who you are, what you're capable of, what you have been capable of, what your assets are and beyond money, right? What your unshakable, unwavering certain assets, which include like your relationships, your health, your can-do-itness, your ambition. All that stuff is valuable. Agreeing to yourself like, "I'm going to bring this with me into this uncertain world," I think it gives us more of that courage that we need and knowing like things may not still work out. But we'll remain grounded.

I really appreciate the work that you do. You're out there actually showing us how to do this and working with clients. Tell us how we can learn more about you. I know that you also train other coaches in your practice, in your philosophy. So tell us everything.

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SE: Yes. You can find me on Instagram @wholeheartedcoaching. I also have my own podcast, Wholehearted Coaching: The Podcast. Yes, I have a coaching certification for folks who are looking to become a life coach. It's called the Wholehearted Coaching Certification. You can find out more at – it's Instagram, which is @wholeheartedcertification.

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FT: I'm following you. Shirin Eskandani, thank you so much.

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SE: Thank you.

[END OF INTERVIEW]

[00:34:21]

FT: Thanks so much to Shirin Eskandani for joining us. By the way, if you'd like to sign up for my investing workshop, I'm hosting a live one-time-only limited workshop, January 25th, to offer my 20-plus years of financial expertise, my personal insights on investing. I'm going to help you chart a clear path to wealth, and you're going to get answers to your questions that you're not going to be able to Google or find on TikTok. We're going to reserve time for your questions. I'm going to answer them directly. This is a one-time-only engagement, and you can register now. Just go to somoneworkshop.com. I'll put that link in our show notes. I will see you back here on Wednesday. In the meantime, I hope your day is So Money.

[END]