EPISODE 185

[INTRODUCTION]

[00:00:29]

FT: Welcome back to So Money everyone. I'm your host Farnoosh Torabi. Hooray for Hump Day! A little Hump Day Wednesday, in the middle of summer, July 15th, 2015. Hope you're having a fantastic summer. Today's episode is all about mentors and it made me actually think about many people in my life that have really given me some life-altering career advice and it goes back to probably when I was 20 years old, interning at CNBC.com in the sales and marketing department. My boss at the time, Candice Johnson, she was a marketing executive and she'd come onboard as a new hire on the job and I remember, she and I, we shared an office and we shared many a late night meals finishing decks together in that little office. We'd order Thai food on the 7th floor of Rockefeller Centre.

She had just arrived at CNBC from Sony, where she told me she'd gotten laid off. And do you know what? The first week on the new job, she was still sending out her resume. I don't know if it was because she wasn't happy? I actually asked her about this. I was like, "What are you doing Candice?" And she looked at me and she said, "Farnoosh, always be ready to move to the next level and never get too comfortable." And maybe she was still suffering from a bit of post-traumatic stress, [Chuckles] from her layoff at Sony. I know what it's like to get laid off, so I don't mean to make it sound like she wasn't feeling upset, but maybe she was. But point is, I remember she was a really honest mentor for me and she taught me to be bold, to be confident, and in that moment to be really proactive in my career.

She also told me to never take the subway at night. And I appreciate that advice, because as a woman in New York City, it can get a little dicey after 9PM depending on where you are. So for all of that, and more, thank you Candice Johnson. If you're out there listening, I hope you remember me! I totally remember you, and I appreciate you.

And today's guest is gonna share more about the topic of mentors. Have you ever wished that you could have access to someone like Warren Buffett to give you advice? Well, she brings that

to us in her book, "Getting There: A Book of Mentors" where she interviews Warren Buffett as well as 29 other leaders across different career paths. They all share their journey on the road to achieving success. Whether it's Warren Buffett, Frank Gehry - the architect - Sara Blakely, the billionaire inventor of Spanks. She has gotten an amazing and impressive array of interviews for this book. Her book offers advice for everyone, whether you're a student listening to this podcast, whether you're a mom at home contemplating starting your own business, whether you're an entrepreneur, whether you're at your 9 to 5 job and enjoying that job and wanting to really make more of your career path.

She also wrote the book, "New York Characters", which pays tribute to some of the most interesting New Yorkers at the time. Gillian also received her Law Degree from the Benjamin Cardozo School of Law, and she's also a photographer who lives in New York. Several takeaways from our interview today, including why Gillian wanted to write the book in the first place, especially coming from an author who, she admits, she didn't have any major mentors growing up. How to get big important people like Warren Buffett and Frank Gehry to sit down with you and say, "Sure we'll give you an interview!" Trust me, I took some notes during her answer for that one. And of all the mentors in her book, the one whom she felt would serve as her most likely real-life mentor, and why.

Please welcome today's guest, Gillian Zoe Segal.

[00:04:13]

[INTERVIEW]

FT: Gillian Zoe Segal, welcome to So Money. A fellow New Yorker! Welcome to the show.

[00:04:19]

GS: Thank you so much for having me!

[00:04:21]

FT: Your new book is called "Getting There: A Book of Mentors", and I just finished telling my listeners in the intro about a very pivotal moment in my career. I had this boss during my internship and she had just started her job actually. I got there before she did. She kinda came in in the middle of my internship. She was the new marketing manager. And do you know what? She was still sending out her resumes [Chuckles] while she'd started this job. And I was like, "What are you doing?" And Candice said to me, "You know Farnoosh, never get too comfortable!" And for me, Candice was an early mentor in my career and I think for me I just always tried to latch on to people who'd been there and done that. Always asking them questions, I love feeling like I'm being led and mentored. Do you think we have to seek our mentors? Or do they find us? Like how does it work?

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GS: I think both. I think that it's a two-way street. It's a relationship. So like any relationship, like any friendship or marriage, anything, it's gotta be a two-way street if it's gonna be a good one.

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FT: You wrote this book, it's your second book, and funny enough, you never had a mentor? I read this in Forbes, so maybe I'm wrong....

GS: It's true.

[00:05:42]

FT: Reportedly, Gillian Zoe Segal didn't have a mentor, and wanted to write a book about one, so why was this important for you?

[00:05:48]

GS: Well I would look around at all of these super successful people and think, "I wonder how they got to be where they are, and I wonder what they have to teach?" If you could write a book, it's a good excuse to do whatever you want and so I got to sit down with people like Warren

Buffett and Michael Bloomberg and ask them anything I wanted to ask them. And I figured if I was interested in this material, other people would be too.

[00:06:17]

FT: Okay, so as a journalist, I have to ask this. How did you get access to these people who have very limited time, they're very VIP? How did you charm your way into their living rooms or over the phone to ask them questions?

[00:06:31]

GS: That was the hardest part. And that's why it took me five years to make this book. If I was named Oprah and everyone was lining up, you know, to speak to me, it would have taken me about a year. But, cause the writing took a lot of time. But I really had to sort of be, strike a balance between being super persistent and being polite. Not take a no as a no if it wasn't a true "no". And basically what that means is sometimes you'll get ignored, and that's not a "no". If you send a request in to somebody and they just don't answer, that doesn't mean leave and [inaudible]. And sometimes one of their gatekeepers tells you "no", it also doesn't mean that your target even saw your request or knows you exist. So I basically, I use this metaphor, "Try the front door, if that doesn't work, try the backdoor."

[00:07:37]

FT: Try the upstairs window! [Laughs]

[00:07:39]

GS: Exactly, yes! Climb in a window if you have to. But I don't wanna encourage people to be annoying. You have to have a monitor. If I send - this is a true story - if I send Bill Gates a request to be in this book, and I got a thoughtful response from someone, that was that and that was the end. I didn't like hound every single person.

[00:08:07]

FT: You know when to just let it be, right?

[00:08:09]

GS: Yeah. You have to have a monitor about when it's a real "no". And early on someone gave me this advice, a friend of mine from college said, "Don't take a 'no' from someone who can't give you a 'yes'!" And that basically means, if a gatekeeper just shoves you off, ignore it and keep going. But if the real person says, "I got your request, and I am not interested." Then that's a "no".

[00:08:37]

FT: Don't take no from someone who can't give you a "yes". I'm writing that down! Who was your hardest get?

[00:08:45]

GS: My hardest get was Frank Gehry, the architect. The story with that is, I contacted his office and there was an email that you could send requests to. And I got ignored twice. No, actually, I got rejected twice. Then I figured out that my friend's father's girlfriend somehow, she said she knew Frank Gehry. So I had her ask for me, twice, and she got rejected both times. She got pretty much, I think, ignored both times and then eventually rejected. And then I figured, emails are free, I'll just send another one in. And it was maybe like a year and a half later. And somehow somebody got back to me and they said, "Okay, send over the material and I'll run it by him." And they ran it by him and he said "yes". And then he proceeded to cancel on me for over a year, another year. [Laughs] And finally I got my foot in the door.

[00:09:52]

FT: Speaking of Frank Gehry, he would often say, and this is again from my cyber-stalking you and learning about the book and your feedback about the book, he said that he really questioned everything and that was really a big takeaway for you. He would say, "Why do we

have to do it that way? Can't it be done this way instead?" Did he say that about, you know, when he was building like he built the Guggenheim.

[00:10:18]

GS: Guggenheim in Bilbao, yeah. He said that about everything and growing up, and that is actually what all leaders do. They're independent, they're not following a herd. If you're a leader, you're looking around and you're thinking, "Alright, just cause it's done that way, doesn't mean it's the right way or the best way." And that's how innovation happens. So pretty much, he talks about that in his essay, but pretty much everybody in my book is a leader and they all kind of think that way. It's called "thinking out of the box".

[00:10:59]

FT: Right. And I read a quote the other day that said that people, you may kind of laugh at people who have crazy ideas, but they're the ones who actually achieve them! [Laughs] Like if someone actually thinks, "I wanna create a flying car and I really wanna do this." They're, like if anyone's gonna do it, they're gonna do it. Like it won't be me who's not even thinking about doing this. So we have to really appreciate the people who have even the wildest of ideas.

[00:11:23]

GS: And people who have new ideas experience resistance to them no matter what. I mean, even if it's "I'm gonna invent the Internet", people - I personally, this is embarrassing to admit, but I remember thinking before I even had an email address and I heard about email, I thought, "Why would I do that if I could just pick up the phone and call someone?" [Laughs] So you know, if something's unfamiliar, a lot of people like to reject it cause it's some form of a threat to their way of doing things.

[00:11:59]

FT: Yeah, like why would we bottle water? [Laughs] Water's a free resource! Why would I pay for it? Sara Blakely in your book talked about how the moment you think of a big idea is like your

most vulnerable, and it's when people are gonna throw rejection at you. And that's, a lot of times, for the these individuals in your book who have gone on to create, invent wonderful things and change the world, that for them was a lot of times their hardest moment. So if you can kind of think about, "Okay if I can get through this, the rest is just upside."

[00:12:33]

GS: Yes, yeah. She talks about the importance of keeping a young idea secret from anyone who can't directly help it move forward because you're very vulnerable and if you hear discouraging remarks it might take you off course. And I totally agree with her. So she waited to tell her friends and family about Spanks, she waited till she'd been working on it for over a year. And when she finally told them they laughed at her and they said, "Okay, footless pantyhose, I mean?" [Both chuckle] And they tried, out of love, to discourage her from investing any more of her time in this thing which turned out to be a billion dollar business. Anyway, so that's her advice, and I really like that advice.

[00:13:24]

FT: Rejection, as a right of passage. That's what the takeaway was there, right? Rejection is not, everyone goes through rejection. And then don't be held back by that or your fear of failure, that that's probably just a part of the process.

[00:13:39]

GS: Yes, yes. That's a big theme in the book. A lot of people are paralyzed by a fear of failure, and they are afraid to do something that they really want to do and they'll end up sort of being stuck in an unhappy place on account of that. And everyone in my book, all of my 30 mentors, really warn against allowing fear of failure to paralyze you and I love a quote from Kathy Ireland and she has a really interesting career path cause she was a Sports Illustrated swimsuit model and she failed for years, as she was getting older she wanted to do something that wasn't dependent on her looks. And she failed for years at launching her own brand, and she finally did it with a line of socks of all things. And now she has a two billion dollar business. But she says, "If you're not failing, you're not trying hard enough!" And I love that quote because if you could

just view failure that way, when you encounter it and you think, "Okay, this is a sign that I'm doing my job and I'm part of the A-Team," if you just think of failure that way, you'll achieve a lot

more.

[00:15:02]

FT: Who would you say, of the 30 people you interviewed, is most likely to have been your

special mentor? Like someone that you really, I quess, you really identified with or whose advice

you really took to heart the most?

[00:15:19]

GS: I can't say I identify with this man I'm about to say, but [Both laugh] cause that's

complimenting myself in a way a wouldn't do, but I really look up to Warren Buffett and he is

absolutely where he is in this world cause he deserves to be. And so I sort of hang on his every

word, [Chuckles] cause he has so much incredible wisdom on life in general. You don't have to

know a think about investing to enjoy his "Getting There" essay, and to get something out of it.

Even if you're not into having a career, even if you're a stay-at-home mom, you'll get tons out of

his essay and it'll make you a better mom.

[00:16:07]

FT: Well any advice you have on booking him on So Money, I think that [Both laugh] once I get

him on this show, it's a mic drop moment! I think the show would just like, I think it would just

self-destruct after that and like it would just be the end, but in a great way to go out. So going

out with a bang with Warren Buffett. I'm gonna put that on the wall, the wall of my to-do list.

[00:16:30]

GS: That's a good goal!

[00:16:32]

FT: [Laughs] Gillian, what would you say is your money mantra? An expression that really captures your financial attitude about things?

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GS: I guess, I dunno if it's an expression, but I always try to get the best deal possible in whatever it is. I don't like to feel ripped off.

[00:16:53]

FT: That's fair! Have you ever been ripped off?

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GS: Yes. I'm sure I have! But that's sort of, you don't wanna shop around so much to the detriment of other things in your life, cause you can get crazy with this mantra. So sometimes you just gotta make decisions and blow ahead, but I just hate that feeling of spending money on something when I could've spent a lot less on that same thing.

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FT: Well, let's talk about memories. Now you're in New York now, did you grow up in New York?

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GS: Up until the age of 8-years-old I was living in Canada, in Montreal and then I moved to Manhattan after that.

[00:17:40]

FT: So, very curious about that transition and maybe how that changed or impacted your perception of the way the world works financially, like how money works and what was maybe

your most pivotal money moment growing up as a kid? Whether it was in Canada or in Manhattan.

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GS: You know what? I have one from India for you!

FT: Oh wow!

[00:18:03]

GS: [Laughs]

FT: Even better!

[00:18:05]

GS: Okay, this is the story. My family travelled a lot growing up and we went on a trip to India, and Pop Rocks - do you remember Pop Rocks?

FT: Oh yes.

[00:18:15]

GS: That exploding candy. So we thought, "Let's bring some to India, I'm sure they've never seen it and we could sell Pop Rocks in India." [Chuckle]

FT: You black-marketed Pop Rocks?

[00:18:28]

GS: Yeah!

FT: You're my second guest who black-marketed candy as a kid!

[00:18:33]

GS: [Laughs] Yeah! So we set up like, we went to some square, some town square, and we set up shop. And basically everybody was so interested in Pop Rocks. And everyone wanted to sample, but no one would buy it. And the lesson that taught me is you just really have to know your audience because these people were worried about like getting food on the table, and they were not going to splurge on a luxury good like Pop Rocks. They just were living hand-to-mouth basically, and that was, it was like - I was probably in 4th grade at the time - but I still remember that. I still remember that no one bought it and how surprised we were.

[00:19:27]

FT: But it explodes in your mouth!

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GS: Yes! [Both laugh]

[00:19:31]

FT: Fireworks in your mouth man!

[00:19:32]

GS: There's no nutrition.

[00:19:36]

FT: Wow, so lesson is, know your market!

[00:19:38]

GS: Know your market. You could have a really great product, but if you're hawking it in the wrong place, forget it.

[00:19:46]

FT: So it's a lesson through failure. And so speaking of failure, what would you say, as an adult, was your greatest financial regret, failure? Some people say to me, "Farnoosh, I never fail!" So okay, what about like a disappointing event or [Chuckles] something that you wished didn't happen that had to do with money.

[00:20:06]

GS: I remember this, and it's like a little thing, but it stuck with me. So one summer I was a real estate broker, and basically when you're a real estate broker, I was renting apartments in New York City to people. This was like in, I was in law school at the time and it was my summer job. And so I....

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FT: Did you ever practice law?

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GS: I didn't. I ended up working in a family business, but it wasn't - I didn't formally practice law. So, but anyway, back into this. So I was a real estate broker and I had leeway in what kind of a fee I took. I could say, "You know, I need 15% of a year's rent," or I was allowed to take 8% of a year's rent. But so I got a guy who wanted to rent an apartment, and he came and we had the meeting with the landlord and he was sitting there and he was about to sign the lease, and just as he was about to sign he said, "You know, I'll do it but for 8% and not 15% or whatever it was." And I said, "Okay!" And I've been kicking myself ever since because I was too young and nervous or whatever. But looking back on this, he was in the office with pen in hand. If I'd said "no" he was still gonna sign. And so I just lost, you know, whatever.

[00:21:32]

FT: That was tough though, but just to give you some credit cause from his perspective he was probably like, "I got her. She's ready to close this deal just as much as I am!" So at that point, you're both kind of...

[00:21:45]

GS: Oops!

FT: That's okay! You've got a sparking dog, I have a not-so-happy baby in the other room [Chuckles] so, it's okay. So maybe that is where he felt he had leverage, cause he felt like he had you at a moment that was kind of vulnerable, so to speak?

[00:22:04]

GS: Yeah, well he did have me. But I really think I had him because he loved that apartment. I guess I know more of the situation than - it was in the West Village and it was sort of like a townhouse. It was an unusual thing and he fell in love with it as soon as we saw it and it was a done deal. And then yeah, and then I yeah - anyways. So that's something I remember. It taught me a bit about negotiating.

[00:22:34]

FT: So next time if someone asks you to do that, what would you have said?

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GS: I think you have to know, you know, you have to know where the power lies and who cares more. And I really think that in that situation, he cared more because he wouldn't wanna have to go looking for another apartment for days. I think that I had the power, but I didn't know it.

[00:23:00]

FT: Yeah. I read once that a key to winning a negotiation is you have to care, but not that much.

[00:23:06]

GS: Yeah. [Laughs]

[00:23:07]

FT: Not that much! That's a good story. So how about a So Money moment. Let's flip it and talk about a time in your life where you felt like you really climbed the financial mountain, so to speak.

[00:23:18]

GS: I'm gonna mirror my first story and tell you another negotiating real estate story.

[00:23:23]

FT: Yeah! I love real estate! If anyone knows me, they know I obsess about real estate. So you're giving me what I want! [Laughs]

[00:23:29]

GS: Okay! Okay so this is a story, and people hearing these numbers who are not from New York City will maybe get physically ill because things are so expensive...

FT: Yeah, we live in a bubble here, true!

[00:23:43]

GS: ... expensive around here. But a friend of mine wanted to rent a place in The Hamptons and asked me to come with him and help out because he thought I would be better at negotiating and that kind of thing, than he would because he's afraid to ever make an offer on something. He pays the stated price for anything. So we looked around and there was this amazing out, it was asking \$150,000 for the summer - that's the part where I think someone might throw up about renting that. That was way over this guy's budget, but the broker just showed it to us, I dunno, I guess the broker was thinking maybe we might do it. So this guys, his budget was to spend, you know, he was able to spend about \$90,000. So I asked some questions to the broker. It was kind of last minute, the summer was just around the corner, and I said, "Where does the owner of this house live? And who would use, you know, who's been staying here lately?" or whatever. And I sussed out that she was out in New Mexico and that she had some young sons in their 20's who would be using the house if it didn't rent. And I just thought, "Okay, this is a situation where I know that we have the leverage because she'll rather take anything than just have her 20-year-old sons using this for the summer.

[00:25:24]

FT: Yeah, rookie mistake on the other end!

[00:25:27]

GS: On the broker's end, right! Take's on to work one, right? But [Both laugh] anyway, so I said to my friend, "You know what, I'm gonna offer \$90,000 because that's what you're willing to pay for some of the other stuff. I'm gonna offer that." He said, "No, no!" He thought it was embarrassing, he had to leave the room when I called the broker. [Both laugh] He was like, "Don't do it!" And I said, "You know what, the worst thing that happens is that they say 'no'. Whatever!" Anyway, we offered it, and it was accepted! So that is my mirror, that made up for my worst real estate moment.

[00:26:06]

FT: Awesome! That is, what kind of a discount is that? And then, well, you could made a lot more commission off \$150,000, but! [Laughs] Still, your friend got the house of his dreams. That's pretty cool.

[00:26:19]

GS: The house of his dreams for a lot less than it's market value.

[00:26:22]

FT: Did he at least invite you over for a glass of wine that summer?

[00:26:25]

GS: Definitely, yes.

FT: Okay good. That's a great story. I'm actually headed to The Hamptons this summer. Not spending \$150,000 obviously, but I am going for a week and I found a great affordable place on Airbnb.

[00:26:39]

GS: Oh!

FT: So I get to hobnob with the rich people, but I spent a lot less than they did and I like the house. It's really cute.

[00:26:47]

GS: Doesn't it feel good to get a good bargain?

[00:26:49]

FT: It does! Especially when you know that most people there did not get a bargain! [Laughs]

GS: Yes.

[00:26:56]

FT: Alright, let's talk about about habits shall we? Let's talk a little bit about, and by the way, before we get to your financial habit, going back to your book, if there was one recurring success habit that your profiles all shared or some of them shared like in terms of just maybe a mentality or something they physically practiced, whether it was Yoga or Meditation - I'm finding that a lot of successful people meditate or they have, they go to therapy. So was there anything like that that you saw come up more often than not?

[00:27:32]

GS: You know, I didn't see something like that. What I saw, like the most common characteristic between all of my subjects was a determination and a resilience. Cause they all have been knocked down multiple times in their life, like everybody does. And some people allow that to defeat them and these people all got up out of their bed, or off the couch, or wherever they were feeling sorry for themselves for a little bit - you can do that for a little bit. But then they just got back up and they tried again or tried something different, and I think that is, that's the secret.

[00:28:20]

FT: Resiliency.

[00:28:21]

GS: Resilience yeah. Resilience and determination cause you could have the best idea in the world, but if you're not gonna be resilient, it just won't get off the ground cause nothing is easy.

[00:28:33]

FT: Nothing is easy, that's for sure. Okay so what is your financial habit, if you had one? And again, it doesn't have to be something you're doing everyday, but it's conscious, and you do it more than once a week I'd say.

[00:28:48]

GS: Okay, this is a tiny thing but I did it last night. Is that I was walking by with my boyfriend and I saw a penny, and I like made a point to go and pick it up. And I just think, if you ever think that you're above that, it's just not a good mental state to be in. Like why leave a penny? Just pick it up. And I guess, yeah, I think it has to do with...

FT: Respecting money!

[00:29:23]

GS: Yeah. Not thinking like, not getting too comfortable, not being too cocky. That you're, you know, "Ugh, who cares about that? It's just a penny!"

[00:29:32]

FT: There's, Bill Gates, right? They said like for him to bend down and big up a 20, it's like not worth his second.

[00:29:40]

GS: [Laughs] Depends what else he's doing.

[00:29:44]

FT: It'd have to be like a \$10 million cheque or something [Both laugh]. Or you know, but yeah. I see your point ad it's true. You know I found a \$20 bill in my backyard yesterday?

[00:29:56]

GS: Oh wow! Then it must've been your originally.

[00:30:00]

FT: I didn't think it was, and I was like, I looked around - I live in like a sublet right now, and there are some apartments upstairs that have balconies, and they overlook our area - our outdoor area, our terrace. And I thought, maybe somebody from up there like dropped it? So I didn't assume that it was mine when I first saw it. I was like, "I'll just leave it here." But then I'm like, "Who's gonna find this? What am I gonna do? Put it in the building online bulletin? Like I found a \$20 bill in my backyard, come and identify it and maybe I'll give it to you." Like I dunno.

GS: It's yours!

[00:30:35]

FT: Is it? Okay good!

[00:30:37]

GS: I declare, yes.

[00:30:38]

FT: If you tell me it's mine, I have no more guilt attached to this. [Chuckles]

[00:30:42]

GS: But last night my boyfriend said, "What are you gonna do what that?" and I said, "I'm gonna put it in a place where I have change and eventually I cash it all in. Little by little, then I have like \$50 or whatever."

[00:30:54]

FT: Yeah! It's, by the way, one of my favorite things is to collect coins and go to the bank and get my - a lot of times it's like \$150 bucks I walk out of there with. So there you go. Well, Gillian, we're almost wrapped here. But before you go, let's do some So Money Fill in the Blanks. It's just the first thing that comes to your mind, finish sentence.

[00:31:13]

GS: Okay. I'm nervous.

[00:31:14]

FT: Don't be nervous! I don't bite. If I won the lottery tomorrow, let's say \$100 million bucks, the first thing I would do is _____.

[00:31:22]

GS: Oh my gosh, the first thing I would do..

FT: From pennies on the floor to winning \$100 million.

[00:31:33]

GS: Oh my gosh, redecorate my apartment.

[00:31:37]

FT: Ah, that's always nice.

[00:31:41]

GS: \$100 million??

[00:31:40]

FT: That's a lot of redecorating!

[00:31:43]

GS: No, I would actually, I mean, I would give a lot of it away. I would give to all of the charities that have been pulling at my heart strings, while redecorating my apartment. Actually, I'd get a new apartment! What am I talking about?

[00:31:59]

FT: There you go! There you go! And just start from scratch.

[00:32:00]

GS: Well redecorating my new apartment, yeah.

[00:32:03]

FT: The one thing that I spend my money on that makes my life easier or better or both is

____·

[00:32:11]

GS: Housekeepers!

[00:32:12]

FT: Yes! Ding-ding!

[00:32:14]

SM 185	Transcrip
GS: Yes.	
00:32:15]	
FT: The one thing that is my guilty pleasure, is	
[00:32:19]	
GS: Nutella!	
00:32:19]	
FT: Nutella!	
00:32:23]	
GS: [Both laugh] Does it have to be a money thing?	
FT: No! I mean well you spend money to purchase Nutella.	
[00:32:28]	
GS: I spend money yeah on tubs of Nutella.	
00:32:30]	
FT: I did not know that! One thing I wish I had known about money growing up is	_·
[00:32:37]	
GS: Oh, I dunno. I was sort of raised with an awareness of money. Well I guess how make it.	hard it is to

[00:32:50]

FT: Or how it's not sometimes! You know, I'd sometimes wished that people had told me that I could be entrepreneurial and make my own money as opposed to have someone pay me every other week to do their tasks. But yeah, you're right, I mean it does take hard work. It doesn't just fall out of the sky.

When I donate money I like to give to _____ because _____.

[00:33:15]

GS: You know, I donate to different things but it's something where I feel like I'm making a difference.

[00:33:27]

FT: And last but not least, I'm So Money because _____.

[00:33:31]

GS: Cause I've met Warren Buffett!

[00:33:37]

FT: Yes! What's he like by the way? I mean I see him on TV and I know people who have interviewed him and everyone just, like you, says he's just the sweetest man, you just can't get enough of his wisdom.

[00:33:49]

GS: He's the sweetest, but he is the most grounded person and he has the best memory. His stamina, you know, his brain power is just incredible because he does so much, he's got so

much going on, but I remember seeing him a year after we initially met and he remembered conversations that we had during our interview about me! Things that I had said.

FT: Wow!

[00:34:22]

GS: Yeah, he is just like a super human. It's really incredible, and especially for his age. You just don't expect that. I can't imagine if he was ever any sharper than he is right now.

[00:34:40]

FT: Well I think I've also heard that he lives pretty simply and he hasn't really changed his lifestyle. I mean yeah he's got like private jets and this and that, but he, the rumour is that he still has his old car from years and years and years ago. Like he's not a man to spend frivilously and he lives in the midwest.

[00:35:00]

GS: Yep, in Omaha.

[00:35:02]

FT: In Omaha, which is that the midwest?

[00:35:04]

GS: It's kind of yeah, the middle - mid.

[00:35:06]

FT: Mid, yeah. The point is he's not in LA or New York where there's a lot of influence here in terms, like material influence.

[00:35:15]

GS: Yeah he really has amazing values.

[00:35:18]

FT: Gillian Zoe Segal, thank you so much for joining us. The book, everyone, is called "Getting There: A Book of Mentors". Learn from Warren Buffett, Frank Gehry, Sara Blakely, and 30 leaders across different career paths. Thank you so much for writing the book, for joining me, and being so much fun!

[00:35:35]

GS: Thank you, thank you for having me!

[00:35:38]

[END]