

**EPISODE 191**

[INTRODUCTION]

[00:00:29]

**FT:** Hey everyone, welcome to So Money. I'm your host Farnoosh Torabi. It is Tuesday, July 21st, 2015 and I just wanna say, remind you all that over the next couple of weeks I'm going to be requesting that my listeners write in to me with any suggestions for people who are categorically millionaires next door. This might be you! This may be someone you know. So millionaires next door; I wanna do a special week of spotlighting millionaires next door - people who have a million dollars of net worth, not debt obviously. Maybe a mortgage, but their net worth is a million dollars, and more importantly, they don't live the "millionaire lifestyle" that we see glamorized on television and in the media and all throughout our pop culture. They're modest, they drive sensible cars, they do what they wanna do with their money and they don't really brag about it. They're interesting people that have interesting financial philosophies, they worked hard to get to where they are, they have interesting stories to share. And again, this may be you, and some of you have already written in.

I think it's gonna be fun to do a week of millionaires next door, and I'm thinking that going forward it might be even interesting to dedicate a whole week to other types of people. Maybe, I dunno, mompreneurs one week. Another week we could do millennials that are So Money; Millennials that are perhaps crushing their debt, starting businesses, not living with mom and dad. Although, if you're living with mom and dad I can't blame you because that's sometimes a really smart thing to do. But you know what I mean! Millennials who are ahead of the financial 8ball, because so many of millennials are feeling stuck. So if there's inspiration that we can bring to the forefront on this podcast, I wanna do that. So send me your ideas, send me your profile if you think you are a millionaire next door. I'd love to hear from you. My email is [farnoosh@somoneypodcast.com](mailto:farnoosh@somoneypodcast.com).

Moving on to today's guest. Our guest today is Steve Chou. Back in 2007, Steve and his wife Jennifer found themselves in a position that I think many couples face. Jennifer found out that she was pregnant and with their growing family came greater financial concerns. Neither Steve

nor Jennifer were happy with their jobs, they felt stuck in a routine of complacency. You know, dragging yourself out of bed, going to work, coming home, watching TV, going to sleep, repeat. But with news of their baby, Steve became motivated to take charge of his life and provide better financial security for his family, especially knowing that his wife wanted to quit her job to become a stay-at-home parent.

So he and Jennifer had to find a way to replace her six-figure income and they created a company called "Bumblebee Linens". It's an online store for linens for special occasions. I asked Steve, "What brought this on?" And the success of the business allowed Jennifer to ultimately become the stay-at-home mom that she wanted to be, still able to provide for her family, while Steve kept his day job. Steve is a graduate of Stanford, he's got a Bachelors and Masters in Electrical Engineering, and he currently works for a startup company in Silicon Valley. He runs the site, [Mywifequitherjob.com](http://Mywifequitherjob.com), and there he chronicles their on-going journey. And I know Steve personally, I've met him at conferences, I have interviewed him in the past for other writing - my book in fact. And so really excited to bring Steve on the podcast. He himself, also a podcast host. The show he hosts is called "My Wife Quit Her Job". It's very popular! I encourage you to check it out.

Three takeaways from our conversation with Steve: First, how he advances his business by devoting one day per week to planning for the future. I found this really remarkable. It's something that is akin to what we know Google has done in the past, they have their 20% kind of creative time where they allow their employees, or used to allow their employees to dedicate 20% of their work time to enterprising ideas, and thinking outside the box. And Steve kind of does this with his own business. He dedicates one day a week to thinking ahead and planning. And from that he's developed many great ideas and business ideas.

We also talk about Bumblebee Linens, you know, what brought this on? How did it transpire? What lessons did they learn from that business? And it continues to be their main source of income. And how Steve finds his audience and clients for his online course. And this was very interesting to me, because as somebody who is examining the online info product space - I'm thinking about maybe doing something on my own - I had a lot of questions for Steve about how does he actually curate that audience and get the clients and be successful with that. So he

gives a lot of interesting insights as well on that front. So lots of territory covered with Steve Chou.

Without further ado, here we go. Enjoy the interview!

[00:05:59]

[INTERVIEW]

**FT:** Steve Chou, welcome to So Money. A pleasure to have you on the show! Welcome.

[00:06:05]

**SC:** Thanks for having me Farnoosh!

[00:06:07]

**FT:** You are the founder of the website Mywifequitherjob.com. My wife! Not my husband, my wife quit her job. So very curious, let's start there. What was the genesis for this blog?

[00:06:21]

**SC:** Yeah, so the reason it's called "My Wife Quit Her Job", was because way back in the day my wife hated her job and when we got married she told me that when we were gonna have our first child she was gonna quit her job. And so couple years after marriage that happened, and at the time she was making six figures and we really needed her income in order to get a house in a good school district, and that sort of thing. So we decided to create our own online business together, and it did well, and I started blogging about it, and that's where the name came from.

[00:06:55]

**FT:** So Bumblebee Linens, right?

[00:06:57]

**SC:** That's correct.

[00:06:59]

**FT:** Why, how, where did you get that idea?

[00:07:01]

**SC:** Completely random. Again, it kinda stemmed from our wedding. So quick intro, we sell linens for the wedding industry. Our main product is handkerchiefs and the way that happened was back in the day when we first got engaged, my wife knew she was gonna cry at our wedding and she didn't wanna be - we paid a lot for photography, right? And so she didn't wanna be seen in the photos carrying around this nasty tissue to try her tears. So we were looking for a handkerchief. And we looked everywhere, we could not find one, and then we found this place in Asia, but we had to buy 100's cause it was a manufacturer and not like...

**FT:** Couldn't you just go to a store and get a piece of fabric?

[00:07:43]

**SC:** You would think that, but we wanted a handkerchief that had a very soft material and we also wanted our initials embroidered on it. And there was no place that did that. So what ended up happening is we ordered, I think, 240 or so handkerchiefs from China, used only a couple, and then we sold the rest on eBay and then they sold like hotcakes. So when it came time for us to - when my wife wanted to quit and wanted to start a business, we kinda got back in touch with that vendor, and then created our own online store.

[00:08:13]

**FT:** Wow! And how, so you have a few revenue streams. What percentage of your overall revenue is Bumblebee Linens right now?

[00:08:22]

**SC:** You mean total household income?

[00:08:24]

**FT:** Yeah.

[00:08:25]

**SC:** I would say most of the revenue is from Bumblebee Linens.

[00:08:28]

**FT:** Alright. How about that! You are an electrical engineering master's from Stanford, doing nothing in electrical engineering!

[00:08:39]

**SC:** No, that's not true. I still work my day job.

[00:08:41]

**FT:** Still work at your job? Oops, sorry!

[00:08:43]

**SC:** I do! Yeah, no problem. Yeah that's a question I get commonly asked actually, "Why are you still working there?"

[00:08:47]

**FT:** Okay, so I'm not the only one.

[00:08:48]

**SC:** Yeah, yeah.

[00:08:48]

**FT:** Because I'm looking at your bio, I'm looking at your site, I've met you at conferences, so never would've occurred to me that you are still working. How do you have time to be doing all these things?

[00:08:58]

**SC:** You know, so it's actually not that bad. So I run four main things; I got the online store, which my wife actually handles most of the day-to-day now. We've got a couple of employees and a warehouse, so I only take care of all the tech stuff and all the marketing sort of related tasks. And I have the blog, which really only, I only write once a week. And for my podcast I only interview someone once a week, and so it's actually not that much time. I would say 8 to 10 hours a week.

[00:09:27]

**FT:** Okay, okay. And now, how many children do you have?

[00:09:30]

**SC:** I have two children.

[00:09:32]

**FT:** Okay, so you've grown the family. So what's next?

[00:09:35]

**SC:** What is next? Good question! So all the businesses make more than my day job. So I think what I'm gonna do eventually is I want to create some sort of hardware/software device, some sort of startup in that realm. Cause I really don't wanna give up the engineering. And that's why I kinda still work my job.

[00:09:55]

**FT:** Plus the job gives the benefits, and 401(k) I would imagine.

[00:10:00]

**SC:** Yeah, but those things aren't that big of a deal. Like I would say the day job is probably one fourth, or one fifth of the whole household revenue. So you can get health insurance pretty easily these days.

[00:10:15]

**FT:** But is it as good? I was just having this conversation with someone the other day, I dunno. I'm not on Obama Care, I'm on my husband's health insurance, Blue Cross Blue Shield. It's very robust, I don't know if we would get a similar experience buying it off the marketplace.

[00:10:32]

**SC:** I guess it just depends on how much you're willing to pay, and what coverages you want. But yes, it will be more expensive since you won't have that collective bargaining involved.

[00:10:43]

**FT:** Correct. Alright Steve, so congratulations. I mean this was a true example of a business born out of a necessity. Your wife wanted some handkerchiefs and you were able to, I guess, I dunno? Would you call it luck?

[00:11:04]

**SC:** You know, some of it's luck.

**FT:** Opportunity?

[00:11:06]

**SC:** There's a lot of luck involved. Like just the whole online store thing, this was way back in 2006-2007 and they didn't have a whole lot of services that helped you do this and I just happened to have a good friend who had just launched a store and he showed me some of the ropes, so to speak. And in terms of just getting early customers, I just happened to have my brother in law who worked at Google.

**FT:** Oh it just happened, yeah.

[00:11:29]

**SC:** And, you know, Google's just right down the street from where I live actually. But he was like, "Hey, you should try this advertising called 'Google AdWords'". And I tried it, and it worked.

[00:11:36]

**FT:** Wow! That was 2006. You'd have to buy a few Facebook ads today if you really wanted to get some people over. I dunno, something like Facebook ads is where it's at.

[00:11:48]

**SC:** It really depends on what you're trying to promote. And you know for AdWords, and all the cost-per-click related services that Google provides, brings in about 30% of the revenue for the store.



**FT:** Wow!

[00:11:59]

**SC:** And so it really depends. I mean there's a lot of different intricacies on how the different ad platforms work.

[00:12:05]

**FT:** Are you on Etsy?

[00:12:06]

**SC:** I'm not on Etsy.

[00:12:08]

**FT:** Seems like a perfect thing for Etsy.

[00:12:10]

**SC:** You have to pick your marketplaces, so right now you have your own online store, and we're on Amazon. And I would say that the most important thing is to have your own website obviously, right, cause you're in full control. It's really hard to get visibility on Etsy actually.

[00:12:23]

**FT:** Oh, I didn't know that. Steve, what's your number one financial philosophy?

[00:12:27]

**SC:** That's a good question. So I always try to focus more on making more money as opposed to saving it. Although we don't really spend that much money to begin with. I only tend to spend money on stuff that'll make me happy in the long term.

[00:12:45]

**FT:** Like what?

[00:12:46]

**SC:** Stuff like family vacations. I tend not to buy that many things, so to speak. But yeah, things that - well experiences mainly I guess, is where I focus.

[00:13:00]

**FT:** And you just got back from a vacation. Where did you guys go?

[00:13:01]

**SC:** I did. We went down to San Diego. We went to Sea World.

[00:13:04]

**FT:** Legoland?

[00:13:06]

**SC:** We did not go to Legoland this time.

[00:13:08]

**FT:** Much to your chagrin, I'm sure. You have two daughters?

[00:13:12]

**SC:** I have a daughter and a son.

[00:13:13]

**FT:** A daughter and a son, okay! I know, we're definitely going to be going up to San Diego for Legoland. It's in my future. I have a son and a husband that are - well my husband, he still has his legos from he was born, when he was a kid.

[00:13:26]

**SC:** [Laughs] Oh yeah. Your son's still a bit young right? For Legoland?

[00:13:29]

**FT:** He can't even walk! So, but as soon as he can I'm sure. And his first word will probably be "Lego" [Both laugh]. What would you say, I don't know much about your upbringing Steve. So I'm curious, my next question that I like to ask guests, and by the way, I forgot to send you the questions. So listeners, Steve is answering this completely off the top of his head, all of his questions, and he's doing really great. So what would you say...

[00:13:55]

**SC:** It's okay. I should know my background pretty well.

[00:13:58]

**FT:** Yeah, I told you this is not hardball, and a lot of these questions you'll have the answers to. What would you say is a pivotal experience growing up as a kid that was a money memory? An experience that has something to do with money, where now as an adult you look back and you think, "Wow that was - that explains a few things."

[00:14:19]

**SC:** Yeah, so here's an interesting one. So instead of giving me an allowance as a kid, my parents used to give me shares of stock. So I would do well in school or something like that, and my mom would buy me like a share of Microsoft or something like that.

[00:14:34]

**FT:** Are you serious?

[00:14:34]

**SC:** Yeah!

**FT:** Where did you grow up?

[00:14:35]

**SC:** I grew up in Maryland.

[00:14:37]

**FT:** Okay. Were your parents big investors?

[00:14:40]

**SC:** They really got into it actually, early on. You know, way back in the day when you couldn't do it online and you had to call the orders in and that sort of thing. So yeah, that's one thing they did for me, and it turns out that that stock, you know, just a couple shares every time of Microsoft, and you know it split a lot of times over the years during the height of when Microsoft was really, really big. And that stock actually was instrumental in helping to pay for my education. So I went to Stanford, which is really expensive, and it actually taught me to kinda get into investing a little bit.

[00:15:14]

**FT:** Were you kinda bummed that your mom gave you shares of stock? I mean most kids would rather have money or things or candy.

[00:15:22]

**SC:** Very bummed! Very bummed. And you know, instead of money and what not, I got these little pieces of paper. They actually used to print stock certificates back - maybe they still do. But we'd have these stock certificates and they're like, "See!" And I was like, "You know, what am I gonna do with this thing?"

[00:15:36]

**FT:** And then, you went to Stanford. So that was good. That was a good ending! What would you say is your biggest financial failure? I have a feeling you're not gonna have one, but think hard. Maybe there was a moment where you were like, "Awh man I shouldn't have done that!" Or, "That was dumb."

[00:15:55]

**SC:** I mean I can talk about a couple things, which has kind of shaped my investment strategy. You know, back during the first boom back in the late 90's, I felt like everything I bought was turning to gold. And turns out it happened to everybody, right? And I kind of got on the bandwagon and I ended up losing a lot of what I had made during that period, as a lot of people did. And so these days I take that failure, and I've kind of shifted my entire investment strategy as a result of that. Now, these days, I kind of hold a lot of money on the side lines and I wait for something bad to happen, then I start buying.

[00:16:33]

**FT:** Yeah, Warren Buffett I think says, you gotta run to the forest or to the woods when everyone's leaving and running away. You gotta really find those moments, and there are plenty of those moments as it turns out. And unfortunately, fortunately.

[00:16:47]

**SC:** You just have to be patient.

[00:16:51]

**FT:** Yes, and not be afraid! Okay, success. Your most successful money moment - your So Money Moment. What happened? Take us there. How did you feel?

[00:17:02]

**SC:** Okay, just one particular moment. I guess there's one that's in my recent memory. It was a month ago, and I did \$44,000 in a day selling my class. That was pretty exciting for me.

[00:17:18]

**FT:** What is your class?

[00:17:19]

**SC:** It's a class that teaches people how to start their own online store. So the logical progression is, my wife and I started a store, I started blogging about it, people started asking me for training, and then I created a training for it, essentially.

[00:17:34]

**FT:** And how does that - so I'm curious. I'm really interested in like learning more about info-products. Is it a live course? Or is it a series of webinars? How does it work?

[00:17:43]

**SC:** Yeah. It's a membership site, and people pay money and they're pointed to a depository of videos and I also give weekly, a live webinar.

[00:17:53]

**FT:** And how do you find people to buy the product?

[00:17:56]

**SC:** People mainly find me through the blog.

[00:18:00]

**FT:** So \$44,000, that's very impressive. What's the price point of this product? So how many are you selling?

[00:18:05]

**SC:** So back then it was \$800 and now it's actually at \$1,000, but it has about 1,200 students in there.

[00:18:14]

**FT:** Oh my gosh! That would seem to be more than \$44,000 to me.

[00:18:20]

**SC:** Oh I didn't...

[00:18:22]

**FT:** That's over time.

[00:18:22]

**SC:** I've been doing this for a while yeah.

[00:18:23]

**FT:** Oh gotcha! Okay, okay. I'm like, "Wait, I'm not very good at math, but."

[00:18:26]

**SC:** It was just a one day, it was just a one day thing that I mentioned.

[00:18:29]

**FT:** Congratulations. How often do you offer this course? Is it on-going?

[00:18:33]

**SC:** It's evergreen. It's always open yeah.

[00:18:35]

**FT:** Good for you. I'm inspired! What would you say are some resources for me to read, or learn from as I'm about to embark on my own launch. Not just yet, but eventually I'd like to do a digital product.

[00:18:48]

**SC:** So it just depends. What are you launching exactly?

[00:18:50]



**FT:** Well not to get too detailed, but essentially it is, like you, teaching people what I know. Not necessarily the personal finance stuff, but I know how to launch a book, to have it create a business for yourself, and a brand and a platform, speaking engagements. Basically, remember that speech I gave at FinCon last year on how to build a brand and a business around a book? So my clients would ideally be authors, or authors to be, who are interested in bringing a book to market, or having just brought a book to market but really leveraging that book to establish a greater career for themselves. Not necessarily just to get bestseller status, although that is one of the things we will work on, but really to use that book as their business card of sorts to get them speaking and partnerships and another book, and all sorts of great stuff like that.

[00:19:48]

**SC:** I mean for you, I think it's gonna be pretty easy because you already have the platform. You've got a podcast, you've got a blog, you've been on TV multiple times, you're well-known.

[00:19:57]

**FT:** I've gotta systemize it though Steve. I've gotta like figure out, "What's the path?" I gotta connect those dots.

[00:20:02]

**SC:** I can tell you how I do it real briefly. So I have this auto-responder sequence, it's about 30 emails long. So people will sign on. I typically give away a mini course on how to start an online store, and I, for the first 10 or so emails in that sequence, I teach people how to do it step-by-step with videos. And then the rest of the sequence kinda goes into some of the more psychological factors about starting a business and that sort of thing. And so people sign on, and over time people get really excited about starting their own business, and they decide to sign on when they're interested in learning more.

[00:20:36]

**FT:** Gotcha! So you cultivate that client base with 30 or so emails of just giving them free, free, free rich resources and information, and then they're like, "I want more, I want more, I want more!" And then they buy.

[00:20:52]

**SC:** Yeah, I mean there's a little more to it also than just teaching. There's also the aspect of telling your story and people getting to know you as a person and kind of liking you or liking your story and wanting to learn from you. Because there's a lot of different places where you can get the same, or similar information, right?

[00:21:09]

**FT:** Right. Absolutely. Okay, that's good. I'm gonna study your - I might sign up for that and learn and be a passive learner.

[00:21:18]

**SC:** Okay!

[00:21:19]

**FT:** What would you say, Steve, is a habit that you have that correlates to your financial well-being?

[00:21:27]

**SC:** Yeah, so a lot of the money that we bring in is obviously through the businesses, and one thing that I like to do is I always devote one day towards advancing the business. So as a lot of you who run businesses probably know, there's a lot of tasks than just the upkeep. There's a bunch of tasks every week that you just have to do just to keep your head above water, but I make sure to devote at least one day to move forward, right? Like new things that'll grow the business, or new ad platforms in the case of like our business, or new products and that sort of

thing. So that way the businesses always make forward progress. Sometimes it might be slow progress, but it always goes forward.

[00:22:07]

**FT:** That reminds me of the 20% rule at Google, the time - they don't have it anymore - but the idea that 20% of your time should be spent on thinking about new projects, new businesses, inventing things, being creative. And that rule has led to things like, I think, the Google Calendar? Things like that have been born out of allowing their employees to be free and creative and free roaming for at least 20% of their time on the job. And it sounds kind of like you're doing that for yourself too. It's like you're committing to, you're scheduling in a day a month to dedicate your time and your ideas to moving the needle forward.

[00:22:51]

**SC:** Yeah it's actually a day every week.

**FT:** Oh every week! Sorry.

[00:22:53]

**SC:** Yeah. Yeah, yeah.

[00:22:54]

**FT:** And what sort of things have been born out of that for you?

[00:22:57]

**SC:** I mean that's the only way I make progress, to be honest with you. So on that day I just drop all the emails and all the sort of maintenance tasks. So let's see, the podcast came out of that, all the things I write about on the blog, all the new things that I try with the online store and

growing it, all come out of that one day where I advance the business. So pretty much everything that's non-maintenance related can be attributed to that day.

[00:23:26]

**FT:** Alright. You're inspiring me. I'm gonna see if I can do that. Let's do some So Money Fill in the Blanks Steve. If you're not familiar with this, this is when I start a sentence, and you finish it. First thing that comes to mind.

**SC:** Okay.

[00:23:41]

**FT:** If I won the lottery tomorrow, let's say \$100 million, the first thing I would do is \_\_\_\_.

[00:23:46]

**SC:** I would donate it.

**FT:** All of it?

[00:23:49]

**SC:** Almost - yeah so here's my philosophy, it's kind of weird. But I think the lottery just causes nothing but trouble. [Laughs] Like large sums of money like that just cause nothing but trouble. So it's like playing a video game, when I used to play these RBG's growing up - those are role playing games - and you used to get all this money in this game, it sounds really geeky, I know. But you'd start appreciating the money a lot less whereas all the money that you work for, you tend to appreciate a lot more. So I wouldn't give away it all, but I would probably give a lot of it away to charity and to some of my family and friends, and then I would just keep a small amount maybe to get a house or for travel or something like that. And then, you know, cause the businesses right now make enough money to make me happy and I feel like I've earned all those dollars, which make them much more meaningful to me.

[00:24:42]

**FT:** That is the first time, on the history of So Money, that someone has said I would give away pretty much all of it.

[00:24:49]

**SC:** [Laughs] What are your most common answers?

[00:24:51]

**FT:** Oh, people would say, "I'd travel, I'd buy a second home." People have said, "I would start a charity," but they would have money left over for things as well. So my hat's off to you, sir.

[00:25:05]

**SC:** It's funny cause my wife and I have this conversation all the time cause she likes to think about playing the lottery and that sort of thing. And I just personally don't agree with it.

[00:25:15]

**FT:** No I mean, I would never play the lottery. But I...

[00:25:19]

**SC:** Winning the lottery, sorry. That's what I meant.

[00:25:21]

**FT:** Yeah. Okay I'm like, If someone wants to give me the lottery winnings without having me pay for a scratch ticket or a ticket. Yeah, but I totally know what you're saying.

The one thing that I spend on that makes my life easier or better is \_\_\_\_\_.

[00:25:36]

**SC:** Let's see, I spend a lot of money on automation. That makes my life a lot easier. So that email sequence that we talked about is one example, where a computer takes care of everything. Our whole online store is an example. Let's see, some other things that I really love are the cleaner that cleans our house. That makes my wife happy, which makes me happy.

[00:26:02]

**FT:** Happy wife, happy life!

[00:26:03]

**SC:** Exactly, exactly.

[00:26:05]

**FT:** All good answers. My biggest guilty pleasure that I spend a lot of money on is \_\_\_\_\_.

[00:26:09]

**SC:** Guilty pleasure... It used to be electronics, but I've kinda curbed that down a little bit. I don't really have any guilty pleasures. Food! Food. I spend a lot of money on food, going out to eat.

[00:26:23]

**FT:** Yeah. That's - and you're in Silicon Valley, right?

[00:26:27]

**SC:** We are. There's lots of good food here.

[00:26:28]

**FT:** Yes! One thing I wish I had known about money growing up is \_\_\_\_.

[00:26:32]

**SC:** One thing I wish I knew was that when you work in a day job, you're actually really limiting your pay compared to the people who have their own businesses. If I'd started this in my 20's, I would be all powerful today. But I started really late, unfortunately.

[00:26:50]

**FT:** True. But maybe you woulda made a lot of mistakes in your 20's, and not that mistakes are bad, but maybe you wouldn't have been so ready to hit the ground running. So maybe it all evened out?

[00:27:02]

**SC:** I don't know. I feel like it's like a time game, right? When you're trying to build an audience and that sort of thing, it's just a matter of time. As long as you're consistent about it, right?

[00:27:10]

**FT:** That is true. If your goal is really to build an email list and a community, of course, the sooner you do it, just time is on your side.

When I donate money, I like to give to \_\_\_\_ because \_\_\_\_.

[00:27:24]

**SC:** I like to give to the cancer society. So my wife's mom actually passed away of cancer, so we tend to donate a lot to that.

[00:27:33]

**FT:** Awh I'm sorry to hear that.

[00:27:35]

**SC:** Yeah.

[00:27:35]

**FT:** And I'm So Money because \_\_\_\_.

[00:27:40]

**SC:** [Laughs] I'm So Money because I'm actually really happy with where I'm at. I got a great family, we spend a lot of time together, and money is not our number one concern.

[00:27:55]

**FT:** That would be So Money. I would say that qualifies! Steve, thank you so much for joining me. Will you be at FinCon '15?

[00:28:02]

**SC:** I will!

[00:28:03]

**FT:** Alright. I can't wait!

[00:28:04]



**SC:** I will see you there.

**FT:** I'll see you there and again, really thanks for joining us today and we wish you the best of luck with everything. Continued success!

[00:28:13]

**SC:** Yeah, thanks for having me Farnoosh!

[00:28:14]

[END]