

EPISODE 302

[SPONSOR MESSAGE]

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[INTRODUCTION]

[0:01:38]

FT: Welcome back to So Money everyone. I'm your host Farnoosh Torabi. My guest today was inspired to start her food blog, The Healthy Apple, after going through years and years and years of health issues. Amie Valpone was told she had just 24 hours to live, that was five years ago. Today, she is a culinary nutritionist, professional recipe developer, food photographer and chef specializing in gluten free and clean recipes for at home cooks.

She'll be debuting her first cookbook in March of 2016 so keep a look out for that. You're not going to believe her story about the time when she was told she had a day to live. I mean really, what would you do if you're given that prognosis and subsequently, she got fired from work from, believe it or not, Vogue all while on disability.

Here is an amazing woman, an amazing story to share, Amie Valpone.

[INTERVIEW]

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FT: Amie Valpone, welcome to So Money, great to have you on the show.

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AV: Thank you. Thanks for having me.

[0:02:42]

FT: You wear many hats Amie, culinary nutritionist, professional recipe developer, food photographer. You specialize in gluten-free and clean recipes. Where did you find your passion?

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AV: You know, 10 years ago, I was working at Vogue Magazine and ended up getting really, really sick. Doctors did not know what was going on with me. I literally saw over 500 doctors, everything from bone marrow biopsies to disability. I mean you name it, I was given 24 hours to live five years ago and I ended up quitting my job. Just trying to figure out, getting to the root cause of what was going on with my body

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FT: Wait, so you were given 24 hours to live, what did you do when you were given that news? I mean I would have been paralyzed.

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AV: It was crazy. I was in the hospital. I had exhausted all the doctors in New York and New Jersey so my parents were taking me to Philadelphia and I was on morphine. I had something called C. difficile Colitis, which is deadly and it ended up turning around within 24 hours. I don't even know how my body did it.

But you know what's funny and interesting, my corporate job, I was not at Vogue at the time. I had left. They called me because cause I was on disability for a year and they said, "Miss Valpone, we see that you're blogging," because I had just started a food blog and they said, "We think you're kidding, that you're totally fine on disability and we see that you're blogging and we want to have a conversation with you."

And I said, my father got on the phone and he said, "She's just given 24 hours to live here and she's on morphine," and he got off the phone and I said, "I'm never going back, this is insane." So that's when I just said goodbye to corporate and start up my own thing.

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FT: What did you say when they called you and I'm not surprised that it was Vogue that did this because anyone would have been a little suspicious, right? But Vogue works you to the bone there. What did you say? Were you like, "Uhh, I've got nothing?"

[0:04:41]

AV: I literary was like, "You've got to be kidding me. These posts have all been scheduled and I've been in bed for the last 12 months and running around to every doctor in the country and Mayo clinic," but they didn't have it. They didn't take it and I said, "This is crazy. I'm trying to prove myself to a bunch of people who didn't believe me and think I'm crazy anyway."

My nickname was “sick girl” because I was always running out to doctor’s appointments and I was like, “You know what? I need to take a different turn with my life,” and I studied business in undergraduate at Boston University and I always loved marketing and branding and always had that energy and passion. And I was like, “I can totally do this,” and I didn’t even know what I was doing but I just started it.

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FT: Where did you start first? You were blogging, so you had that but then to realize, “Okay, here is how I’m going to find my audience and not only that, but here are all the different ways that I’m going to service them.” How did it all evolve?

[0:05:39]

AV: Yes, so I went back to school for integrative nutrition to try to understand a little bit more about what was going on in my body since at the time, I was on a cocktail of drugs and I was like, “This is crazy.” And I started a food blog. I was just writing weekly and daily and trying to write things about food and then I started to pick up photography. I was like, “My pictures are terrible. I need to go buy a big DSLR camera and try to figure it out myself,” and I did.

I literary just read a few blogs on how to do food photography and set up a little studio portion in my apartment in Manhattan and I started doing food styling and food photography and all of a sudden brands started reaching out to me. They are saying, “We love your photography,” so I was like, “Oh wow, I’m going to reach out to more brands and say I can do photos for you and I can do recipe development for you and here’s my whole package.”

And meanwhile, I was just growing my social media and my following on my website and reaching out to brands to be spokesperson or writing to magazines. Everybody from Prevention to Cooking Light and saying, “You know I’d love to write for you,” and of course, 95% of people never respond to you whether it’s a brand or whether it’s a magazine but I just pounded the pavement. That’s really how it all started.

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FT: Well, what's your favorite part of your job? You are so multi-tasking right now but if you have to give up a lot of things and just do one thing, what's the one thing that you wouldn't want to give up?

[0:07:15]

AV: That's a tough one. The one thing I really love about what I do is I do so many things, different things. I could not just do food photography and food styling recipe development. When I spend a few days doing it, I'm like, "Get me out of my kitchen, get me away from my camera" like I don't have the patience.

I actually have learned to do things in pockets because in the beginning, I was trying to do everything every day and I was like, "This is getting nowhere. My kitchen is a mess, I need to get to my computer, get to my e-mail." So now, I'm like, "Okay, three days a week I'm going to be doing recipe development at the farmer's market doing food photography. Then the other day is doing a lot of writing," and I never thought of myself as a writer. I was the worst writer but I just write in my voice and my tone and I am very vulnerable.

Once I came out with everything that was going on with my health, that's when my blog really took off and I realized that there's millions of other people dealing with illness inside and no one is talking about it. Even with a lot of the celebrities that I work with, no one is talking about it and they're all suffering from something.

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FT: Did you ever get to the bottom line with your health and figure out why it was you had reached such a scary place?

[0:08:32]

AV: Actually, they found Lyme disease after 10 years of false negatives through western medicine. So I discovered two labs in California that tested just for Lyme disease and I was

positive through all the bands of Lyme. So I said to myself, “This is amazing. It’s been 10 or 12 years,” I don’t know, they think I got Lyme disease from a mosquito when I was a kid because I never saw a bulls eye, but it pretty much shut down every organ in my body overtime.

I said, “How many people out there are suffering from Lyme disease and they’re getting false negatives from regular labs like Quest and LabCorp?” That’s when I really was like, “This is crazy,” and I started writing more about medical intervention and things like that but that’s — I am doing a lot of energy work which I never thought I would do, and that’s been really helping me a lot, a lot of the mind and body, which I never even wanted to look at. I was like, “I don’t have time to meditate, I don’t have time to do this,” I never did it and now, my whole life has shifted.

[0:09:32]

FT: Let’s talk about money Amie. I’m curious, in speaking to many people who work in the health and wellness space, they always have really fascinating takes on money. Because I think there is a correlation how you keep yourself healthy, the habits that you practice for your own lifestyle, to keep a healthy lifestyle. I think there is some correlation also in how that leaks into your financial life. So from a financial perspective Amie, what is your money mantra?

[0:10:01]

AV: You know it’s interesting, I had always been a saver my whole life so I had a savings when I quit my job. But I’ll be very honest, my first job out of college was at Ralph Lauren in design, I made \$35,000 and my second job was at Vogue, I made \$40,000 and then I did marketing and branding at the NBA and I think was 40-43 or something. So I went from that to six figures but it took me about I think I am doing this for six years and on my own now for about four years.

My money mantra, it’s interesting, I’ve spend over \$500,000 out of pocket on medical bills so I’m on like a lot of people but I really had to start to focus in the beginning on long term plans and where my money was going in terms of, you know, Manhattan rent is not cheap and the food in Manhattan — I had to eat organic, I do a lot of my body things like acupuncture which is a

couple of hundred dollars a week and insurance doesn't cover. So aside from my business, I had so many personal expenses that I really had to factor in there.

But I think overall, I have gotten to the point now where I'm making money so that I can invest back into my business. I just hired someone who's doing the marketing and handling all my social media and I'm hiring someone again to redo my website for the third time because things happened on the backend that weren't correct the last time I updated it.

So I have learned now how to really juggle all my money, and I'm sure this is something that a lot of your clients say, you don't realize when you work for yourself, you have a lot of money to pay in taxes. So you can be like, "Oh, I have all this money," and then all of a sudden it's like, "You owe \$40,000," and you're like, "Woah! I didn't even make that my first year living here!" So you got to give yourself out a little cushion there.

But yeah I've learned how, in terms of the mind and body stuff too, I've learned how to take care of myself and suffering has made me realized who I am. It comes down even with money, and I know it might sound cheesy, but it comes down to self-love and taking care of yourself and knowing that you're worth it. And for so long, dealing with chronic illness, I never thought I was worth it and once you get to that point, you're like, "I can do this and I'm worth it and I'm going to do it," right?

[0:12:26]

FT: That's amazing and I love it. In fact, when you brought up the topic of paying your taxes, it reminded me of an interview I did with the founder of Daily Worth, Amanda Steinberg. She talked on the show how she went in the hole because she was behind on her taxes and even, just until recently, it was something that really haunted her. You are on the money with that one.

Growing up, what is one money memory that really shaped you or to this day something that you reflect upon?

[0:12:57]

AV: Oh I would say my father. He was a saver and he has instilled in my brain “save, save, save”. He handles a lot of my stocks and bonds and all of that but I’m sure every year he says to me and I mean, it will probably sound like I’m 10 years old, but he says, “How much money do you have for me?”

So I work with him and another financial planner and I give a good amount of money for my retirement and a lot of other things. So I make sure that, because working for yourself, you don’t have a 401(k), I wanna make sure that I am okay when I retire down the road. So he’s definitely instilled into me the savings and of course, I never believed it when I was a kid because I was always like, “Why won’t you let me buy new clothes,” and all these crazy things.

But now I’m like, “Wow, I would have never been able to work with my job and have this nice cushion.” And I did not come from a wealthy family, we were just average American, but yeah, it has taken a whole new spin on my outlook on saving. I think it’s so important.

[0:14:04]

FT: So when you are making like — I mean I was also working on media in my early 20’s after college making pennies and I was even making less than you and I did get into some debt, what would you say is a failure that you fell upon or you experienced earlier on in your financial life that was a big learning lesson for you?

[0:14:25]

AV: I don’t know if I ever really had a failure because I saved so much that I was able to have, I mean I did not live a glamorous life in my 20’s at all. But I did not — the thing that I learned is that I saved, I don’t want to say too much, I was too much of a penny pincher. I did not enjoy myself in my 20’s and I thought that was just life in New York. I mean I really didn’t go out to dinner, I did not like to spend my money, I didn’t take cabs. I was very hard on myself and I got to the point, I feel like the universe just gave me a lesson and was like, “You need to start loving yourself and taking care of yourself,” and I got sick.

And after that, I was like, “I’m worth spending money on food. I’m worth the cab, I’m worth this, I’m worth that,” and that, is what made me budget my money. Because now, my food has to be all organic and my bills are very, very expensive just taking care of myself. I have an infrared sauna in my apartment, like different things that I have to do to keep myself healthy are very, very expensive and time consuming and I had to say, “Wow”, that’s been the biggest lesson for me, really learning to take care of myself.

I wrote a blog post about this the other day. I was like, “Why did I never learn?” I went to college and no one ever taught me how to take care of myself and half my friends, I’m 32, half my friends in their 30’s or even 20’s and 40’s still don’t take care of themselves but they don’t even realize it, they’re in corporate America. They’re pounding the pavement, they’re just grabbing whatever they can to eat, they’re not really taking care of their bodies and it’s hard. So I found that as one of the biggest lessons that I learned. That balance is really how you excel in life.

[0:16:13]

FT: Speaking of healthy living, healthy eating and it cost so much, any advice for those of us who want to have a healthy diet but how do we do it without really spending too much money? I mean are there certain tricks that you have found that has saved you a lot of money?

[0:16:34]

AV: There are, definitely and I have a whole chapter and section in my new book that I dedicated to that because I wanted people to understand not everybody can eat a 100% organic. Sometimes, I’m even like, “This is crazy living in New York” it’s 10K for a zucchini but I think that a lot of what I focus on with a lot of my clients is buying in bulk. So if you go to Whole Foods Market or even Simply Organic, Frontier.com, you buy in bulk.

Buying your grains and your raw nuts and your raw seeds in their raw form and really working with that. Cooking on like a Sunday night, like a batch of quinoa or rice or pasta or millet or whatever kind of grain you want, cook that up with chicken and a bunch of vegetables and store that in the fridge for a week because that’s how you’re going to eat your, you know, instead of eating oatmeal in the morning, you can have quinoa with some nuts and seeds and almond milk

or whatever it is that you like and then you can use the leftover quinoa in a salad for lunch and then you still have leftovers? Use it in tacos for dinner with chicken and some veggies, salsa, guacamole. So really just figuring out how you can kind of, like I say, “Cook once, eat three times.” Figuring out how to save in that realm is really what’s helped a lot of my clients.

[0:17:57]

FT: Interesting that you suggested quinoa for breakfast. I think breakfast, we feel is limited to the sweets and cereals and croissants and muffins and donuts and even yogurt with all the sugar if it’s flavored. I think I get frustrated at breakfast because I go, “Oh, okay well I know eating, say a hardboiled egg will be healthy but I’m kind of tired of eating the hardboiled eggs and the plain yogurt. Like I want some flavor and some taste in my breakfast but without all the sugar.” So the fact that you are telling me that it’s okay to maybe have lunch for breakfast.

[0:18:33]

AV: Oh my gosh, let me tell you please.

[0:18:35]

FT: It’s changed me, it’s like my mind is blowing up right now.

[0:18:39]

AV: Oh my God, I eat salads for breakfast. I am not a breakfast person. I mean I don’t do well with — so breakfast really, it’s like dessert for a lot of people. It’s like starchy things that are really creating a lot of inflammation.

[0:18:48]

FT: Yeah, pancakes is like a cake. My husband’s like pancake and the cake, okay let’s just call it what it is.

[0:18:56]

AV: It is but I mean, if you make pancakes with almond flour, there is no starch and there is no white flour that's going to turn to sugar, that's a great alternative there. But I agree, you can totally go savory with your breakfast. Even if you do want oatmeal, you can put a poached egg on top of it or some salsa or guacamole or some sliced avocado.

But yes, a lot of people just grab a bar that they see on the street or a processed protein powder that is just full of ingredients that they can't even pronounce. I really just try to get my clients getting back to basics and saying, forget about breakfast, lunch and dinner. Eat whatever you want, whenever you want.

[0:19:39]

FT: Let's talk about success Amie. Tell me your So Money moment, a time in your life where you achieve financial greatness, thanks to yourself?

[0:19:48]

AV: Wow, I'd have to say and I don't know if you're like this but we work every day, the money is coming in, you're like, "Great, great, great", I put it in my spreadsheet, this was paid, that invoice went out, collecting it, collecting it. And then all of a sudden, at the end of the year, your accountant is like, "Oh, so this is how much you made," and you're like, "What?"

Like I literary almost fell on the floor. I'm like, "I don't understand that," cause I never really, you know, I don't sum it up as I am going along, maybe I should be? And now I do quarterly taxes so I can see what's going on, but when you go from \$40,000 to six figures, you're like, "Wait a minute, that's incredible!"

So that was the moment that hit me. I was like, "This is amazing. I can do this and I can survive chronic illness living in New York. I can help other people who are suffering out there whether it's from small things like bloating or from a chronic illness, and support them and support myself to live a beautiful wonderful life."

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FT: So you didn't know the power and the potential of your earnings until someone else brought it to your attention?

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AV: Yeah.

[0:20:55]

FT: Wow.

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AV: I mean I'd seen things come in. I'd see the checks come in obviously, I would deposit them in the bank and all of that, but my money comes from so many different places and it's like food photography and then my writing for different magazines and clients and different things like that. So there was never a time, and of course, I've had some really big contracts like my book that was like, "Wow, this is amazing." But there really wasn't a time when I had really no concept of how much I was making.

[0:21:27]

FT: Wow, well let's talk about habits, financial habits. I assume, you've conditioned yourself so well to follow these great habits to keep your body healthy. What is a habit that you practice to keep your money healthy, your financial life healthy?

[0:21:48]

AV: I definitely make sure, I am not always looking at my bank statement. I mean, well I look at my statement to make sure everything is obviously correct on there and challenge the bank if I

feel like there's an error. But I am not always looking at my bank account numbers. I really just look at them after I do a deposit and I look at how much is in there.

But I learned, it's kind of like people with food. You can become obsessed with food and then it makes you nuts. I felt like the same way with money at the beginning I was like, "What am I making, am I going to be able to pay my rent, am I able to do this what's going on?" Now I'm like, "You know what? Just trust that the money is coming in. You're set, you're fine, you've got to have to pay for taxes."

When I put my deposits in, I make sure that my bottom number isn't below a certain number. And from that, I budget you know say, "Okay maybe it's \$40,000 I'm going to have to pay in my mind in taxes, subtract that from the state of balance," say the balance in my bank account like \$120 or something. So then I have this extra cushion that I can then give away and put either into my business or to put into savings like into bonds and stocks and things that are really safe. I'm not risky with any of that and of course, my financial planner is like, "You're young, you've got to be risky" and I'm like, "No".

I think that is one thing that is different about me because I trust that my health is on the upswing and it's amazing and it's great and I'm definitely at the end of my chronic illness journey but I don't want to lose everything that I have because what if I need some sort of treatment or something else that I need to fall back on a little bit of money. That is one thing I'm not like every other 32 year old like investing in higher risk

[0:23:31]

FT: Well actually, you'll be surprised. A lot of people are moving to the camp of index fund investing, passive investing. Yes, we'll take on more risk as we are in our younger years but that doesn't mean that we're buying various stocks individually and throwing darts at the stock market. There is still a method to the madness.

I think even the most sophisticated investors are realizing that, "You know what? It's really hard to beat the market. It's impossible," at least that's a crazy goal to have. So rather than just trying to just game it, just do the tried and true course and be in it for the long haul and that's

something that I think comes up a lot on this podcast. So I don't think you're alone in your thinking Amie, I think it's a good strategy.

[0:24:21]

AV: Oh good, well that's good.

[0:24:23]

FT: Yeah, alright you've been so much fun. I want to talk now about some of the things that you would do in hypotheticals so starting with, if I won the lottery tomorrow, the first thing I would do is _____.

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AV: So I hired a few people to help me with my backend stuff, I would definitely give them a raise and definitely donate to some sort of charity that has a medical relationship.

[0:24:51]

FT: Well, we can skip now to that question because I was going to ask also fill in this blank, when I give, when I donate I like to give to _____ because _____.

[0:25:00]

AV: Definitely to something that's dealing with integrative medicine so not the western medicine realm. You know, the mind, body and getting to the root cause of illness. There's a whole community of integrative medicine here in Manhattan and throughout the country. So supporting them in their initiative.

[0:25:20]

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

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AV: Self-care definitely! Massages and food, clean, clean whole foods. I personally can't eat processed foods, so whole organic foods. But I'm not perfect. You've got to enjoy life!

[0:25:40]

FT: Yeah, absolutely. Now a question, side bar, all of your methods to staying healthy, what you're eating, is that something that you — did you cracked that code early on or was that something that had its own evolution as well?

[0:25:57]

AV: No, that took me 10 years and my advice for anyone that's either bored with food or can't figure out why they have whether it's acne or Rosacea or just some weird thing going on in their body, it's really — stop reading what every magazine is telling you to do, what every book is telling you what to do, everyone is different.

Eggs could be great for me and bad for you. Animal protein could make someone feel amazing and another person feel terrible. I personally cannot eat a lot of grains and beans but I do really great with organic chicken or great with vegetables. Everybody has got to do their own pace.

And that's why I outlined it in my book, like a 21 day detox, it is really about cutting out this 13 foods that I tell you, "These are the triggers that are doing different things in your body," and you'll never know how good you can feel until you cut them out and you just try. It doesn't mean that you have to cut them out for the rest of your life but if I told you that you could feel amazing every day, wouldn't you want to do it, right?

[0:26:59]

FT: Oh yeah, it's priceless, oh my gosh. I mean I just think about the days where I go through where I have a headache or stomachache and it's demobilizing.

[0:27:10]

AV: I know, you know it's so funny my girlfriends, we were out the other night and they said that to me. They said, "Amie, how have you done this for 10 years? Like now we understand why you have to cancel 10 minutes before we go out or 10 minutes before this." I've been this hermit for the last 10 years not being able to do all these things and they're like, "I can't even stand a headache or a stomach ache for five minutes". I'm like, "Well, you know I guess this is my mission in life. Somebody gave it to me for 10 years to figure it all out and help other people." But it is debilitating, yeah.

[0:27:40]

FT: It's debilitating. So now, I also want to ask you what is the one thing you wish you had learned about money growing up?

[0:27:50]

AV: I would have to say, again, I think that my father had me on, and I'm not blaming him he was wonderful. But I think I was too much on a penny pincher kind of mentality and I didn't take the time to spend some of my money to really enjoy myself and I think that I could have a lot more balance.

Growing up, I honestly couldn't tell you, I mean I could count with my hand how many times we went out to dinner as a family growing up. I mean that's 20 years before I went off to college or whatever, 18. My parents were wonderful, they've saved tons of money and they're enjoying their life now with retirement and now I see why they did it but I think I would have a lot more balance.

[0:28:39]

FT: Yeah, this question I've asked so many times, I almost think that now raising my son is such a conscious thing for me now. I'm like, "What's he going to say when he gets older? What's the

thing that he wishes I had taught him about money or that we could share with him about money?" So for better or for worst it's made me uber conscious about that.

And last but not the least Amie, if you could finish this sentence, I am Amie Valpone, I'm So Money because _____.

[0:29:09]

AV: I am So Money because if I can deal with chronic illness for 10 years and launch my own business and do it, so can you. And don't give up on yourself, you are going to go through ups and downs but in the last few years I have learned, and as crazy as it sounds, you have to trust the universe and trust that things are working out. And everything that's happens to you, is not happening to you, it's happening for you. Because if these past 10 years never happened, I'd still be at my desk job at Vogue probably pounding the pavement.

[0:29:41]

FT: Burning the midnight oil, feeling the wrath of Anna Wintour. Well Amie Valpone, thank you so much. Have a great day.

[0:29:48]

AV: Thank you, you too.

[END]