

EPISODE 394

[SPONSOR MESSAGE]

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[INTRODUCTION]

[0:01:29.6]

FT: Welcome back to So Money everyone, Thursday April 7th. What did you think of last night's show? On follow the leader on CNBC? Did you watch it? Come on! If you didn't, that's okay, I know, life's busy but please, I would love for you all to get back to me and let me know what you thought of the episode, the premiere episode, we featured John Paul DeJoria.

He is, as many of you already know, the cofounder of Paul Mitchell Systems and you may not have known this, the cofounder of Potron tequila, two very different brands but both equally

successful, worth billions of dollars and with John Paul, I had the amazing unprecedented opportunity to go and travel with him on his private jet, visit his home, meet his family, be at his job, behind the scenes looking at how he makes decisions and pretty amazing.

This guy doesn't use a computer, he doesn't use email, he doesn't really have a modern cellphone. I mean it's still like this flip phone from when I had one in college. Needless to say, you've got to tune in and let me know what you think of the show. Okay, now, transitioning to today's guest, a doctor and TV personality, not Dr. Oz but equally as talented. Dr. Roshini Raj is here.

I first met Dr. Raj back stage at the Today's Show many years ago and medical information, like financial information can be confusing and dry and hard to go through. But I think Dr. Raj does an amazing and exceptional job of giving really digestible user friendly advice for living your healthiest life and she is actually now the author and cofounder of Tula, a healthy living and beauty brand with products on the market to help restore natural balance to your skin. I was very interested in this as I am entering my late 30's.

Some background on Dr. Raj. She is a board certified gastroenterologist and internist. She has her medical degree from NYU School of Medicine and an undergraduate degree from Harvard. Dr. Raj is also an attending physician and an associate professor of medicine at NYU. She's spent the past 10 years educating the public on leading healthy and more balanced lives.

Now, on top of her appearances on the Today's show. Dr. Raj is also the core expert on, coincidentally, the Dr. Oz show, Good Day New York, she is a medical correspondent for Good Day New York, and the medical editor of health magazine, maybe you've seen some of her columns. In our time together, we talk about her new product line, Tula. Why it actually works.

There's so many beauty products on the market claiming that they can rejuvenate and delay aging, what's special about Tula? Then we talk about her profession, taking it from behind the scenes to in front of the camera and if you're interested in doing the same, and I know some of you are, keep listening. She gives some excellent advice on how to make that transition and elevate your brand and expand your audience.

Here's Dr. Roshini Raj.

[INTERVIEW]

[0:04:27.2]

FT: Dr. Roshini Raj, my friend, welcome to So Money, it's great to reconnect with you.

[0:04:31.5]

RR: It's so lovely to connect with you, it's been way too long.

[0:04:34.8]

FT: What a treat. I normally see you occasionally and not often as I'd like in the green room of The Today Show and of course you're everywhere, not just the Today's show but also FOX and Health Magazine and on top of, of course your practice, you're a board certified gastroenterologist, you also teach at NYU and you have a new skin care line called Tula, which I definitely want to learn more about. I just got back from the allergist, learned I'm allergic to nickel which is in a lot of makeup as it turns out.

[0:05:06.2]

RR: I know, that's true. That's so interesting you just found that out now.

[0:05:10.2]

FT: Today, right. So it's apropos that I'm talking to you now. Maybe Tula is what I need to get me on a better skin care regimen. Tell me a little bit about Tula, just why you wanted to start this on top of everything else that you're doing, you're also I should mention, a mom and a wife. I don't even have time to remember to take a shower sometimes but you are just killing it. You're killing it Dr. Raj.

[0:05:33.9]

RR: You're so sweet. You know I'm a huge fan of yours and always love seeing you at the Today Show and everywhere else, you are also all over the place in a good way, that's great. Yeah, you know, it's been such an amazing journey and I think, I'm 44 and I think one of the things I kind of want to just make clear in this podcast with you is that it's just really never too late, of course 44 is not old by any means.

But it's really never too late to kind of start a new branch of your career, do something really different and that's really what Tula was for me. It was this foray into being an entrepreneur that I honestly had never thought I would do growing up, both my parents were doctors, I went into medicine, it's a very kind of linear traditional path of a career and I think the first inkling that I wasn't going to be the typical doctor was when I started doing media about, now it's been almost 12 years ago.

So that was one departure from the traditional medical path and then this whole starting a new business thing happened a couple of years ago, which happened quite randomly, I ended up meeting some people who were, who had a lot of experience in the beauty world and actually he's now my cofounder but at that time I met someone who was one of the cofounders of Bobby Brown cosmetics.

So it was a very serendipitous meeting and I had been thinking for a while about starting a product line of some kind just because I had been doing media for so long, I felt like I had really built up a platform and an audience and people who trusted me and looked to me for health advice and wellness advice and I was thinking, in addition to kind of speaking to them on TV, I would love to give them something that I can actually have in their homes that made their lives better and healthier.

I wasn't really sure what I wanted to do with that whether it was going to be maybe a healthy beverage or something else and then when I met this person from the beauty world, we started talking and he was interested in starting this skin care line and I was interested in doing something and we started chatting and I realized that anti-aging skincare line was something

that could definitely help a lot of women and certainly something on my mind as I was in my 40's, and so we decided to join forces and start Tula.

[0:07:54.4]

FT: I was watching your video about Tula at Tula.com and you're talked to me about how they're so many products out there and of course I'm a big consumer of what you're selling. I'm 36 so I'm starting to think more about just making sure that I'm taking the right steps now so that I'm not old and wrinkly yet at 45 because that's what happens when you're just not paying attention sometimes.

[0:08:21.1]

RR: Sure.

[0:08:21.5]

FT: How does Tula differentiate itself from all the other products out there. Why should I invest in this over every other product out there?

[0:08:30.7]

RR: It's a great question and one that I love to answer because for me personally, I didn't want to just do a product for the sake of doing a product. I wanted to do something I really believed in and as someone who quite frankly wasn't a beauty junkie growing up. I spent my 20's in a hospital essentially. I wasn't thinking about the latest cosmetics or creams for my face. It just wasn't a priority for me.

So when I decided to do something like this, a beauty line, I really wanted to do something that would be totally different and extremely effective, it wasn't, I didn't want to just another me too product or just something that has very similar ingredients in everything else out there. I wanted to before I even committed to doing it, really brain storm and kind of put my researcher hat on

and think about what can I put in this products that's going to make it different and really game changing?

As a gastroenterologist, probiotics had been something that have fascinated me for the last several years, there's really been an explosion in the research around probiotics, which are these healthy good for you bacteria. We know they're great in terms of digestive health, but what's really fascinating is we're learning how important they are for so many other systems in our body, whether that's immunity or even like weight management.

Now, it turns out that they're a very active area of research in the dermatology world. Dermatology researchers are looking at the role of probiotics in conditions like acne, rosacea, eczema. Even just in the normal aging process, how having the right bacteria can actually help slow down that process and that's something that we were decided to put into every single product and it's really the foundation of the Tula line.

Tula means balance and we think of it as a balanced meal for your skin with the core being probiotics. Then we put a lot of other super foods for your skin like antioxidants and omega-3 and omega-6 fatty acids. I think it's a great time to be doing something like this because I think women in general are thinking much more about the health of their skin, not just sort of the cosmetic look of their skin.

Really that's when the biggest compliment you can give someone is like, "Oh you have a healthy glow, your skin looks so healthy." It's not that "I don't see any wrinkles," it's really that overall healthy radiance and that's what Tula is aiming for and we've had some fantastic results which I could tell you about too but that's really where I was coming from when I decided to make probiotics the core of the line.

[0:11:03.7]

FT: You're hearing a lot about how external healing usually has to come from within. What you're putting in your body, whether it's probiotics, just more water sometimes is really key. So I guess that the differentiator, right? You're creating a product that is taking into consideration the

existing nutrients that we can consume to help with slowing down the aging process, you're putting into actually this cream.

[0:11:36.7]

RR: Right, that's exactly right, we're really thinking about this inside out approach and many of the nutrients that we know are great for us internally are also great applied topically. We definitely talk about the fact that yeah, there's not one cream in a vacuum that's going to do everything you absolutely have to be focusing on what you're eating, how you're managing stress, how much you're sleeping, how much water you're drinking, how much you're exercising, all of...

[0:12:01.2]

FT: Girl, you don't have to tell me. It's really overwhelming because it's never — it's not a bullet proof thing, it's not ever just one thing, you have to really look at your physical health, your behaviors, your sleep, your water. I forget to drink water and I just have to put an alarm on my phone or something like every hour just drink a cup of water.

[0:12:22.5]

RR: I know. You know, there is some such great apps the other day, a friend of mine we were having drinks and he just got up and like started walking around for two minutes because he had a little app, I think it's called queue that reminded him that he shouldn't be sitting for too long. So there are lots of apps out there that could help you remind you to do these things.

But yeah, just from a business perspective, we're definitely looking to expand Tula beyond beauty because I really do want to address the whole holistic health and wellness space. So probably the next product extension will be something like either a beverage of some kind that has again, probiotics and those other healthy nutrients to help you stay healthy on the inside and out.

Because it's not only going to keep your internal organs functioning well but it will definitely also help your skin and your hair and your nails and all those things because they're all inter related. That's what I'm finding fascinating about medicine these days, we're really moving away from these silos of the cardiologist just deals with the heart and the gastroenterologist just deals with the intestines. They're so interrelated we're finding out that we all have to kind of know about all the other systems and work together.

[0:13:30.4]

FT: Awesome, well I'm definitely going to check it out and I also have to say, for a lot of our listeners, they write in to me and they say, "You know Farnoosh, I'm a teacher, I'm a doctor, I'm a professor and I want to branch out. I would love to get more exposure, I'd love to start speaking, I'd love to start getting media."

[0:13:47.2]

RR: Yeah.

[0:13:48.4]

FT: Could you share with us, maybe going back to 12 years when you started to do television, what was like your break? I guess maybe if there was a big break for you. Because now you're everywhere and it's important that you're everywhere because your advice is so important and you deliver it in such a digestible way, but how did you basically cross over that bridge, as a lesson for some of my listeners?

[0:14:13.5]

RR: I think that like a lot of things in life, part of it was very random and based on luck and the — but they also say you kind of create your own luck. I think it was a combination of a couple of things. The very kind of basic story is I was at NYU which is where I did my training and I was finishing up my GI fellowship and I had done a lot of public speaking on colon cancer.

That was really a passion of mine. Colon cancer prevention and screening and different ways to test for colon cancer and just completely by happen stance, a television show from the discovery channel, it actually funnily enough was Dr. Oz's show that he had before he had his big show and before he even was on Oprah. It was called Second Opinion with Dr. Oz on the Discovery Channel.

They came to my hospital to NYU and they wanted to do a segment on colon cancer and for whatever reason, they wanted a woman and I was the only female gastroenterologist at NYU at the time. So by default, it had to be me. It also worked out because that was one of my really passionate subjects that I was interested in talking about.

So the NYU PR team said, "Well, you should talk to her," and they came and they interviewed me and they actually filmed me performing a colonoscopy on a patient. It was just a very natural experience. I really enjoyed it and I was decent enough that they liked me a lot. I mean I certainly have improved over the 12 years and I'm sure, you know, I think there is some natural ability on TV but you definitely get better as you practice more or just go on more.

Through those producers, through that experience I just had this aha moment which was I really like doing this for a lot of reasons. I think the biggest reason at that time was the ability to speak about something like colon cancer prevention that I was so passionate about and to reach such a huge audience through the power of television was amazing to me. Then there's more of the ego and the rush and the excitement and all that, that was all there too and I loved every part of it.

[0:16:24.0]

FT: Free hair and makeup, that's good.

[0:16:25.2]

RR: There you go, feeling glamorous for a day for a gastroenterologist, that's really kind of a rare experience at work. So yeah, I mean I kind of put it in my brain that this is something I want to do more of and those producers liked me so they kind of introduced me to other people in

New York and I started kind of being booked for local news, any breaking news, whether it was gastro related or even unrelated because I felt comfortable talking about a host, about many different wellness topics.

Then one thing kind of led to another and I ended up being hired at Channel 11 as their local news medical correspondent for a couple of years and the world of New York producers, people move around and actually one of the producers who was working at FOX and I had done a couple of appearances at FOX, ended up moving to The Today Show and she called me and the rest was history, as they say. When I talk about — there was so much luck involved and so many random things and I'm so grateful for that.

I think the fact that I also during my training especially had really practiced a lot of public speaking and going to conferences and speaking in front of large audiences and having that confidence in delivering a message, delivering it in a succinct manner, in an easily understandable manner because not only do I speak to other physicians but I would do a lot of public outreach programs where I'm kind of educating the public about colon cancer. I think that definitely prepared me for that initial break when it did come.

[0:17:57.6]

FT: I'm just so impressed. I think of people like you and Dr. Sanjay Gupta and Dr. Oz and such a large part of your day is media oriented and then you still are practicing physicians. It keeps you challenged, you know, that's just working different parts of your brain all day.

[0:18:13.7]

RR: Totally. A lot of people and I'm sure they ask you this too, do say like, "How do you do it? How do you balance it all?" And it is certainly challenging but what I often tell them and I tell myself is no one is forcing me to do all these things. I'm doing them because I like them and there's a reason why I don't mind getting up at sometimes 5:30 or whatever it is because I actually enjoy doing those TV things, early morning, and when it stops being interesting and exciting, and maybe we'll talk about this in a more financial manner, but that I won't do it.

I don't have to do it, I do it because I enjoy doing it and I think they lead to other things. The reason why I met the person who I started Tula with, actually I started with two people but one of them really, his wife saw me on TV and that's how that meeting happened. So it's just, you never know where life is going to take you but the exposure of the media certainly brings other opportunities and that's certainly one of the reasons why I keep doing it and why I enjoy doing it.

[0:19:15.6]

FT: Yeah, from a financial standpoint, what you're doing essentially by getting yourself out there is exposure for you and your brand and you're not paying dollars to appear on The Today Show and maybe they're not even paying you but it's your time that you're investing, but it pays back in dividends and in ways that you couldn't even imagine. Who thought you were going to have a skin care line one day, but here you are and it's because of...

[0:19:39.3]

RR: Exactly.

[0:19:39.5]

FT: ...putting yourself out there.

[0:19:42.2]

RR: Yeah, you're right.

[0:19:43.2]

FT: So we often talk about health with you and medicine and would love to now transition to money. Do you like talking about money? Do you talk about money at home a lot? Or what's your take on it?

[0:19:54.1]

RR: Yeah, it's funny. Now that I am in sort of the business world, I definitely talk about it much more than I ever did before. It's interesting. Money, I think it's such an interesting topic the way different people think about money and talk about money. When I was growing up, both my parents were doctors, I was raised as a Buddhist, they're both Buddhists as well.

And really in our household, money was something that you just sort of need to have to be comfortable, to do the things you want to do whether it's traveling or having a certain type of home or whatever but my parents were never very focused on money and I'm kind of grateful for that in the sense that I didn't grow up kind of being envious of people who maybe had more or that kind of thing.

Now, the flip side of that is, sometimes when you grow up focusing on money you get... you're really hungry and maybe that makes you ultimately more successful in a way but for me, I still to this day really think of money as a means to an end and it's something that's certainly I focus on for the security of my family and myself but it's not — I definitely have friends who want to make X amount of money in their lifetime and I don't kind of have that going through my mind on a daily basis.

[0:21:18.3]

FT: Well going back to your childhood a little bit more, what was perhaps a money memory that you had? While money was maybe also a means to an end growing up, do you have a memory of how you kind of started to pay a little bit more attention to money or had an experience with money as a kid?

[0:21:32.5]

RR: Yeah. Well I think one interesting thing, certainly as a woman, my mother always worked, she actually is a gastroenterologist as well, at a time where there were very few female gastroenterologist. So that was definitely inspiring to me. She had an interesting background where her parents were divorced and her father pretty much abandoned the family when she was quite young and they had some financial insecurities.

So she always told me from a young age, and this definitely is a memory that's seared in my brain, that you should always be as a woman financially independent. Whether you're married or not, you always need to have your own money and she kind of uses this example which I don't know, may or may not piss people off on your show, I dunno? She said, you should never be in a position where you have to ask your husband, "Can I buy this whatever, handbag?" Whatever it is.

[0:22:29.9]

FT: I love that. That should not be anybody.

[0:22:34.4]

RR: Yeah, hopefully not. I'm sure there are women who do that and if that's making them happy that's fine but that was something that's certainly was always in my mind. It was never a question to me like was I going to work or I always thought, whatever I want out of life, it's up to me to get it. Whether that's a certain house, a certain car, a certain whatever it is, certain amount of money. If I want it, I need to work hard to get it and I'm prepared to do that, that's just how it's going to be. I never had this sort of goal of me meeting someone else who is going to provide for me in that way.

[0:23:11.3]

FT: It's good to be vulnerable in other ways in your relationship but not financially. I think that's just, especially for women because already too many women are entering relationships where the balance is not in their favor, financially.

[0:23:28.2]

RR: Right, right. It's funny. I'll tell you a funny story, which is that I feel like sometimes these male, female archetypes are so ingrained by society that even when you are financially independent, you still kind of — like there are even times now, and first of all, when you're in a

relationship, both of you should be sort of checking in with each other, of course if you're going to make some very large purchase I think.

That's just sort of being respectful of the marriage or the relationship. But there are times now where I'll just sort of think about buying something that's a bit more expensive than I normally will. I'll say to my husband, "Is it okay if I get that?" And he'll say, "Well why are you asking me? Go ahead and get it, it's your money." And I'm like, "Yeah, you're right, why am I asking you?"

[0:24:10.7]

FT: Just checking in is nice though, you know, just saying, "I'm not trying to be shady here, I'm just letting you know so your eyes don't pop out of their sockets when you look at the American Express bill next time."

[0:24:24.7]

RR: There you go, there you go. Exactly.

[0:24:25.9]

FT: Well I'm with you on that.

[SPONSOR MESSAGE]

[0:24:29.5]

FT: Most nights, usually around 6 o'clock at night at my house, you'll hear, "What do you want to have for dinner?" Yeah, my husband and I are the worst at meal planning and too often, we end up ordering in or making bowls of cereal neither of which is healthy, appetizing or cost effective. It's no way to live people.

So it is with such joy and relief that I'm introducing today's sponsor, Prep Dish. Prep Dish is a subscription based meal planning service that takes the stress out of planning your meals. With

Prep Dish, you get an e-mail every week that contains a grocery list of seasonal ingredients plus instructions for prepping your meals ahead of time and for just two hours of prep, you get a week's worth of delicious meals.

I'm talking Romesco baked salmon with roasted sweet potatoes, turkey and zucchini lasagna. Prep Dish is offering So Money listeners a special rate of \$4 for the first months' worth of meal plans. It's a dollar per week. Go to PrepDish.com/somoney to start today and by the way, they specialize in gluten-free, dairy-free and paleo meals for all you health nuts out there.

PrepDish.com/somoney.

[INTERVIEW CONTINUED]

[0:25:37.7]

FT: Tell me a little bit about perhaps a failure that you experienced. Did you ever have a financial failure of any scale, of any size and what did you learn?

[0:25:48.6]

RR: Yeah, I think that I guess one of the things that's been challenging as a woman in academic medicine and I think in many different fields is just that the negotiating and salaries and all those things, which are hard for anyone but I think particularly as a woman and I do feel like there have been times and particularly when I was first graduating and negotiating salaries coming out of fellowship and I did very well on my fellowship and was a great candidate.

I did feel like when I first negotiated I didn't do a great job and of getting what I was worth. I think I remedied that later on but I think that was kind of a failure and really reminded me later that you always have to be really your own advocate and it's not like people are doing you a favor by giving you a job, you have something extremely valuable to offer and you should be paid accordingly and I think that was sort of a mistake I made when I was first coming out and young and naive and just sort of grateful to be gainfully employed.

[0:26:58.4]

FT: Yeah, I mean I'm with you. I think early on in our careers we always just feel like, "Well I'm just happy to be here. I'm grateful for the job." As a physician, are salaries really negotiable? I'm under the impression that it's like with teaching. It is what it is, but there's probably more wiggle room than we think.

[0:27:18.0]

RR: I think there is, exactly. I think there is more wiggle room but I think the perception and certainly what "they" try to tell you is that it's not negotiable but I definitely think it is and I think there are a lot of subtle prejudices that go in to that question of, "Well, she's someone who is married and has another salary, like a second income," versus, "He's the primary breadwinner and has to support a family."

Things like that I think subtly come in to it and there are ways to negotiate — there's probably not as much leeway in academic medicine as maybe some other fields but I think there is always room.

[0:27:54.3]

FT: Always worth it to ask, yeah.

[0:27:56.5]

RR: Yes, exactly. Not to feel bad about asking, right, exactly. Even just, I think it's difficult for women and I consider myself a fairly confident woman. I think it's an extremely uncomfortable position for me to kind of ask for things like money or whatever it is. That shouldn't be the case but it still is.

[0:28:16.7]

FT: Maybe that has something to do with the field? Like things that are "altruistic" like being a physician, being a teacher, it's such a service driven industry and you don't go into becoming a

doctor because you love the money. Even these days, it's not that — maybe 30 years ago, 50 years ago but it's not as easy to make a lucrative living as a doctor anymore because of insurance requirements and I don't know, you know more about this than I do.

But you have to really love what you do and sometimes that overshadows the fact that, at the end of the day, you still should get paid what you deserve and maybe bring it up because of that but it's very interesting.

[0:29:01.4]

RR: Yeah, but I think it's like a lot. I don't think it's just medicine because I have so many other friends in other fields who also, when it gets to that negotiating table stage, they feel very uncomfortable and nervous and whereas I think for men, this is definitely a generalization, but many men just feel much more comfortable kind of just speaking their mind and saying, "Hey, this is what I want, this is what I should get." For many women they feel like they seem like they're being too pushy or whatever it is. They're totally not but it's just a feeling that I think a lot of us still have which needs to be worked on for sure.

[0:29:37.8]

FT: Practice makes perfect and men have had a lot of more years to practice in the workforce.

[0:29:42.0]

RR: That's a very good point, you're right. You're right. Yeah.

[0:29:45.9]

FT: What was your greatest financial success would you say? Your So Money moment.

[0:29:53.2]

RR: I mean I'm still hoping for a big one.

[0:29:55.2]

FT: Really?

[0:29:56.2]

RR: With my company and all those things. So yeah. I mean, my greatest financial success, I don't know? I think it's just really — I'd say there's one moment, it's just the fact that the last couple of years I've been able to combine two different careers. Tula is my third career, it's not giving me right now any financial success in this instant. I'm investing in it rather than it paying me anything at the moment.

The fact that the last couple of years between my media career and my medical career, the fact that I've been able to do both and really have a decent, better than decent, income from both has been really exciting and gratifying to me. I think that would be, just the fact that I can do both successfully has been great.

[0:30:44.1]

FT: No doubt that there will be many So Money moments in your future.

[0:30:48.6]

RR: I hope so, I hope so.

[0:30:51.1]

FT: All right, almost finished here. Got to ask you if you have a habit, Dr. Raj, that you practice about keeping your finances balanced, your money in the right place.

[0:31:01.9]

RR: I mean, I have the habit which I think a lot of people have the alerts of when you're spending and things and all those kind of keep me in check. But I think what I do and it's not every day or even every week but once a month I really do go through what I've been spending my money on. So whether it's clothes or travel or food or all those things, it just really keeps me in check because if there is a month where — 'cause you know, on a day to day basis.

I don't know if you're using Guilt? But I'm a Guilt addict, which is a website for clothes and you know, when you're just buying things here and there day to day, you do tend to lose track of what you're spending it on. When I do the monthly check, if I realize in that month I kind of went a little over board in one area, I know for the next month I need to reign it in a little.

Same thing with travel, there's holidays and things where we're spending a lot more on travel than we normally do. Then we kind of scale it back for the next couple of months. I think that's sort of my habit of just checking in every month and really seeing where the money is going exactly.

[0:32:07.0]

FT: Well Dr. Raj, thank you so much for joining So Money. I know this isn't a typical interview, you're always talking about how we can stay healthy but I loved your insights and your advice about money as well and good luck with Tula.

[0:32:19.2]

RR: Thank you so much Farnoosh and good luck with all the wonderful things you're doing.

[0:32:23.2]

FT: Hope to see you backstage sometimes soon.

[0:32:24.9]

RR: Yup, take care.

[END]