

**EPISODE 448**

[SPONSOR MESSAGE]

[0:00:34]

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[INTRODUCTION]

[0:01:32.4]

**FT:** You're listening to So Money everyone. Who is feeling So Money today? Welcome to the show. I'm your host, Farnoosh Torabi. One of my favorite interviews of all time has to be interviewing my parents, right? I think all of us should do this at one point. Maybe you don't have a podcast, maybe you have no desire to publish this interview but I think just for our own curiosity, it's really cool to interview our parents or whoever raised us. Just to ask about what life

was like for them when they were kids, what were some of the struggles they had early on? How they overcame them, lessons learned, the easy way, the hard way.

I thought I knew everything there was to know about my parents until I interviewed them and boy was that eye opening. So go listen to that, it was pretty cool. Sheila and Adam Torabi. Yeah, that's right, Sheila and Adam and their daughter Farnoosh, how did that happen? You bet I asked. So I'm on this sort of kick of interviewing parents and today, I have Neelam Sethi with me, you may not have heard of her but I'm sure you've heard of her children. You've heard of Ramit Sethi, he's been on this show, Nagina Sethi Abdula, she's been on this show and I'm lucky enough to call them both friends.

Ramit is an entrepreneur and the New York Times bestselling author of *I Will Teach You to Be Rich* and her sister Nagina is a full time consultant, mother and the founder of the health and fitness program Masala Body. Believe it or not, there's two more kids, just as successful and so today on the show, how the heck do you raise financially successful and happy children? Mom Neelam Sethi and her husband were featured in a New York Times article not too long ago, it's called *How to Raise a Financial Wizard* and now, Neelam who is a retired elementary school teacher is sharing her wisdom with the world starting on this podcast kind of.

This is her first big interview where she's really sharing her philosophies, her practices, her systems. Neelam and her husband immigrated to the US after an arranged marriage in India, they raised their four kids in California and sent them all to a very prestigious universities on a single income and nobody went into debt. How'd they do it? For a strict parent, she may have been, there were some financial rules Neelam says that were meant to be broken. What were the money boundaries she needed to set for herself as a mom and wife?

Here is Neelam Sethi.

[INTERVIEW]

[0:03:56.8]

**FT:** Neelam Sethi, welcome to So Money.

[0:03:59.8]

**NS:** Thank you for having me here.

[0:04:01.6]

**FT:** What a pleasure, what a treat. You know I've had your son Ramit on the show, your daughter Nagina, now I have the matriarch of the Sethi family. How proud are you as a mom, first question?

[0:04:15.2]

**NS:** I am so proud, I just cannot tell you. Every time I hear about them or talk to them or see them, I just feel, "Wow, I did something right."

[0:04:26.5]

**FT:** Yeah you did, you and your husband. It's like you won the offspring lottery. All your children are independently very successful in their own ways and we'll talk about that on the show because I think parents — our childhood influences so much of who we become as adults. On this show we talk often about our financial memories as children and how that led us to be the way we are as adults with money.

So let's start there, what is the financial philosophy that the Sethi's try to instill in their children growing out? What did you consciously try to teach your children about money?

[0:05:08.1]

**NS:** Well raising four children on one income was a very difficult job. So we taught them that more than money, there's many other important things in life. Like helping other people do whatever job you want in return for getting your jobs done. For example, money is there and you

should know how to get it. So we just taught them that ask people how you can get your money into your system and how it can work for you.

[0:05:39.3]

**FT:** Right. I know Ramit talks a lot about negotiation as a big lesson he learned. He said, “Think like an Indian, act like an Indian.” It’s so cultural, right? How we grow up to have a relationship with money, it’s so rooted in our culture. What are some of the other cultural lessons you think about money that are not just about the Sethi’s but really about your culture, your background?

[0:06:04.7]

**NS:** Well, everything can be bought for the cheaper price and that’s why we negotiate. Negotiation is not just about money, it’s about everything else in life too. For example, I go out to farmers market and I tell them, okay, you’re giving me two bunches for a dollar, I’d like three bunches for a dollar.

Just little things like that, I just negotiate.

[0:06:27.6]

**FT:** Do you still do that?

[0:06:28.7]

**NS:** I sure do.

[0:06:29.5]

**FT:** Does it work?

[0:06:31.3]

**NS:** It sure does.

[0:06:31.9]

**FT:** It does, all right. So there you go. Why do you think Americans aren't as comfortable negotiating and Indians are? In my case, middle eastern family, we were very comfortable just asking for what we want, there's no shame but in this culture in America, it's very different and do you think you know why?

[0:06:49.5]

**NS:** Yeah, everything is built on rule system here where in other cultures, it's not all about rules. You can always bend the rules, that's what they're made for. People in this culture are very stuck the rules and you have to pay a tax on top of that, all that stuff but in Indian culture, you can even negotiate your tax and that's okay.

[0:07:12.3]

**FT:** Really?

[0:07:13.7]

**NS:** Yes.

[0:07:16.3]

**FT:** Makes you want to move to India, or not? I don't know? You and your husband made a choice to move to United States and I want to go back and talk maybe about your journey a little bit, you were married in an arranged marriage, you are a teacher by trade, came to United States, started working and then you had four children. So in some ways, what did the United States afford you that India could not have and did you ever wish of going back maybe to India as my parents once thought of going back to Iran. I don't know, what they were thinking but...

[0:07:50.9]

**NS:** No. I have never thought about going back to India and the reason is, in India, to get anything done, you have to know the right kind of people or you had to have money. In this culture here in America, it's beautiful, you can get things done by just asking and just knowing, yes, talking to the right people, they just can help you and if they can't, they just tell you where else to go. They're not afraid to help you in any way. Whereas in India, I did not feel that.

[0:08:23.2]

**FT:** Your children, many of them have gone on to become entrepreneurs, was that something that you were consciously teaching them as children or how is that? Because it's such a coincidence, three out of four, pretty good odds. Of course your other daughter's a doctor so she's amazingly successful but specifically with entrepreneurship, you think that was something that they caught that bug as kids?

[0:08:49.8]

**NS:** I think so, my husband was very good about that. He would just tell them that anything you think about or you want to do, it is possible. When they were young, we had just moved to a new city. The children were feeling tired and bored and they wanted to do something because they didn't know anybody there. So my husband said, "Okay, let's build a house."

So from all the moving boxes that we had, we built a great play house in the backyard and before we know it, there was an article in the paper asking, "Have you done something special or different regarding to backyard play houses?" And lo and behold, before we know it, the newspaper guys were at our house interviewing Ramit who was barely three years old and interviewing Nagina who was barely seven or eight years old, "How did you do it? What made this happen? Why did you build this box house?" That's how it just got started and it went on and on from there.

[0:09:52.7]

**FT:** You were very creative and you would solve your own problems, create your own solutions, I think that's a precursor to entrepreneurship, if there ever was one.

[0:10:02.5]

**NS:** Exactly.

[0:10:03.4]

**FT:** Now at your stage in life, you've sort of retired, your children are grown, very successful, you were at a point now, you're reinventing your career and tell us a little bit about how that's going and how you're transitioning?

[0:10:19.1]

**NS:** Well, I'm retired and I have all this free time, I've been retired for a year now and I just thought that all my children have done so well and I started looking back and I said, "Maybe there was a secret to it which I'm not sure of right now?" So I started putting things together and I said, "Okay, this is what I did, I showed them independent values, I showed them that you can move on and do anything you want," and I just want to share this with people now, that's the point I'm at now.

[0:10:50.4]

**FT:** You say you haven't figured out the secrets yet but certainly you must know a thing or two. I mean people come to you all the time and say, "What is your secret Neelam?" The New York Times came to you and your husband actually, a few years ago, and wanted to know, what was your secret to raising, in that case the article was about financial wizards as children. What do you think? What's your secret talent that we should all learn?

[0:11:17.8]

**NS:** Just not being afraid to ask and not being afraid of doing anything that needs to be done at that time. For example, my children would want to play games like sports and they were all fee based, you had to pay a fee and when four of them are playing, it's really expensive at that time. All I did was go up and asked the authorities and they would say, "Okay. In return for a volunteer job like drawing some lines on the fields or anything on Saturday morning's we could waive your a fee."

So that's what we taught them from the beginning. These are the secrets I want to share when people say there's no money so I can't do this, that's not true, you can do anything you want as long as you know how. The secret is just ask.

[0:12:07.3]

**FT:** I know like Ramit, he got into Stanford and funded his way thanks to scholarships. Is he the youngest, or one of the youngest?

[0:12:17.5]

**NS:** He is my third child

[0:12:39.2]

**FT:** Right. So by the time I was going to school, there wasn't a lot of money left for me. Education seems to be also a running theme. My parents emphasized education as immigrants that was especially important to them. They really thought that unlocked all sorts of freedom. What did you teach your children about the importance of getting an education?

[0:12:39.6]

**NS:** Well education was a big thing in our family and in our culture actually. When they were very young, what I would do, what we would do was do day trips, take day trips to college nearby. We would pack a picnic lunch and just go hang out near the college, find a park and the children would play and then we would tell them, "You know, this is what you can learn here if



you go here. Someday maybe you will,” and then we did the same thing with another college. Taking day trips to different colleges was a very common thing in our family and talking about education.

[0:13:15.3]

**FT:** Was it always easy being a parent? Did your kids always understand and agree? I'm being facetious. There must have been points of during their childhood that you guys didn't see eye to eye, they didn't get what they wanted. I would love to hear an example of a memory that has stayed with you because it was a moment where you felt like you didn't succeed or you didn't get through to your children?

[0:13:43.2]

**NS:** Oh yes, absolutely. The hardest time was during their teen years at school. They wanted to go to school dances, or they wanted to date.

[0:13:53.1]

**FT:** Ah yes. My mother would say, “You cannot date, that's it.” She said, “You can have a boyfriend when you get married,” but she meant date your husband essentially.

[0:14:03.4]

**NS:** That's right. That was the hardest thing for us, staying out late and dating, which was not approved upon in our house, in our culture. They did it anyway. Sometimes they would sneak out. They did it anyway and we were always on top of them, going to check where they're at, make phone calls, maybe even caught them sometimes at inappropriate places. It was a learning for us too that we need to be more creative in making sure things don't happen again.

[SPONSOR BREAK]

[0:14:43.4]

**FT:** So I travel quite a bit for work and I kind of love swiping my business credit card on the road because I imagine all the tax deductions I'm racking up and allowing me now to indulge in my tax neediness is our latest sponsor FreshBooks, a cloud based accounting software for entrepreneurs and small businesses.

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[INTERVIEW CONTINUED]

[0:15:49.6]

**FT:** Do you think you were too strict? Do you think, I mean your kids obviously turned out phenomenally, what's a couple dates here and there in high school? What were you worried about?

[0:16:01.2]

**NS:** The hardest thing I was worried about when they started driving and then they just took off even if we told them no, they had a mind of their own. They would just go the very first day. Like my daughter got her license and we were going to celebrate that evening together as a family, and she never showed up. She just went out with her friends to celebrate and totally forgot about us, or chose to forget about us. That was something that really stood in my mind.

[0:16:31.8]

**FT:** What was the punishment?

[0:16:33.9]

**NS:** Well, she didn't get a car for one month after that, she had to think about it.

[0:16:38.5]

**FT:** I'm sure you like to bring it up occasionally still, right?

[0:16:41.9]

**NS:** We do, yes.

[0:16:44.2]

**FT:** A lot of people in this country are worried about parents, are worried about raising children who feel entitled. I'm a mom now and of course I want to provide everything for my son but you have to be really conscious about setting boundaries and even when they're little, I think there's a lot of lessons that you can still teach them. People think kids can't learn about money when they're young but they certainly can. What would be your advice to a new parent today who is really concerned about raising a child who becomes "entitled", or "bratty", or all of the above?

[0:17:24.1]

**NS:** All I can say is that instill good values from the beginning when they are young and have the boundaries of "this is what you can do and if you don't, this is what's going to happen". Then show importance on education that if you do certain things, which are not appropriate, you're not going to succeed, those are the boundaries we set for them. "Don't stay up after this time,

finish your journal, finish your activity. Meditate for one minute a day and be thankful,” and that’s all I did.

[0:17:56.7]

**FT:** But it’s a lot, I don’t know parents who tell their kids, “Be grateful.” I mean maybe they do in a moment of anger, “You be grateful.” But as a practice, every day, one minute, must take a moment and be appreciative. I think that’s a habit that can really stick and I think one thing that you said about setting boundaries and showing consequences of not following the boundaries is really important. A lot of parents talk the talk but they don’t walk the walk. They say, “If you do this, then this is the punishment,” but then the punishment never happens.

[0:18:30.1]

**NS:** That’s true.

[0:18:32.3]

**FT:** So that’s hard as a parent because how do you get over that feeling as a parent that maybe, “Am I being too hard on him or her?”

[0:18:39.7]

**NS:** Yeah, there were times when my daughter would say, “I’m going to find another mom,” and...

[0:18:46.7]

**FT:** Oh no she didn’t?

[0:18:48.3]

**NS:** She actually walked out trying to find another mom and I said, “Okay, do it.”

[0:18:52.5]

**FT:** On Craigslist? How does that even work?

[0:18:55.8]

**NS:** We didn't have all that stuff back then. She actually said, "I'm going," and she walked out of the house and before we knew it, she was back there again because she knew it was not that easy to say it. They tried their best to fight it out but eventually they learned that no, it's safer to come back home.

[0:19:14.5]

**FT:** Have you found it for yourself — I'm going a little all over the place, but we were talking earlier about your own transition now into what is sort of entrepreneurship. What are your children teaching you as you are now making this cross over?

[0:19:30.5]

**NS:** I have learned a lot from my children. I can say every day I learned from them. First thing they say is, "Don't be afraid to do anything that you ever wanted to." So that's the reason I'm starting this.

[0:19:45.1]

**FT:** What scares you about it? Why would you be scared?

[0:19:49.2]

**NS:** Because I'm not sure what I did to give back to the community. I want to see how I can give back to the community. So for that I have to really look back and find out what are some of those things that I really used to raise these children and make things happen? I just learned,

yes, that if they can be open about everything and make things happen, so can I. So here is my first step. Like, "Today, I'm starting."

[0:20:20.3]

**FT:** Well, I think the more you share the stories, the more obvious those consistencies will be that I'm already hearing from you, it's about setting boundaries, it's about having follow through, it's about encouraging creativity and thinking outside the box, that's what led many of your kids to become entrepreneurs and of course the negotiation.

[0:20:41.0]

**NS:** Yes.

[0:20:42.7]

**FT:** Those were things that I don't think the typical "American family" teaches their children. Yes, maybe we talk about savings accounts and we have allowances. Did your children have allowances by the way?

[0:20:55.3]

**NS:** No.

[0:20:55.8]

**FT:** They didn't?

[0:20:56.3]

**NS:** No they did not.

[0:20:57.6]

**FT:** Was that on purpose?

[0:20:59.0]

**NS:** On purpose. We said, "Why do they need an allowance? They have a roof over their head and somebody to take care of them, they don't need an allowance, and if they have to do something, that's their job. They have to share, being in the household, being in the family."

[0:21:16.2]

**FT:** That's interesting. That worked for your family and other families that might create a lot of tension. Were your kids ever insistent upon getting some of their own money at some point? Or did they just go out and work?

[0:21:31.0]

**NS:** Not early on, they did not work. They did ask us for money and we would say, "Well if you do your regular jobs like finish your homework, read a book, write a journal, or talk about what you learned in school in detail, that itself is enough. If you do that every day, we can go and get something for you, which is reasonable."

[0:21:51.2]

**FT:** Share an example with us. What's a money memory from raising your kids that really stands out that you identify as, "This was a moment that I think as a parent, I really drove home an important financial lesson"?

[0:22:07.4]

**NS:** Okay, I learned this from my dad and my dad was and still is a super positive man. Even though we grew up in a very middle class, just like my children grew up, he never used terms

like “no” or “we can’t afford that”. When we ask for something, my dad would always say, go write it on the list. That list is still around and hardly any items are checked off.

That’s the exact same strategy I use for my children too. I say, “Okay, go write it on the list,” and they would wonder what I mean by that, they laugh and they ask me, once they would ask me, “Why do you always keep saying go write it on the list?” I said, “You know what? When you say we can’t afford that or there’s no money, it has a very negative psychology on the children’s minds.” So my dad knew that and I learned that from him. I followed along.

[0:22:57.1]

**FT:** Don’t tell your children “we don’t have it”. Say, “Put it on a list,” because then it becomes an aspiration as supposed to something you can never have.

[0:23:05.9]

**NS:** Correct.

[0:23:07.1]

**FT:** I love that. Write that down, that should be — that’s going to go in your rule book.

[0:23:11.3]

**NS:** Okay.

[0:23:12.9]

**FT:** I’ll help you write your rule book.

[0:23:14.9]

**NS:** Sure.



[0:23:16.6]

**FT:** What would you say was a failure maybe as a parent in teaching your kids? Was there ever a moment where you just felt — well we did talk about how there was some tension around the dating and we had that in my house too, but maybe something that you experienced in your marriage as a parent managing the money in the household. Was there ever a failure?

[0:23:35.0]

**NS:** Oh yes.

[0:23:35.7]

**FT:** Oh yes? Okay, goodie.

[0:23:39.9]

**NS:** So I had this weird feeling and thinking that in America, money grew on trees and there's never going to be a shortage. From the beginning, my husband did not discuss any financial issues with me. Raising children was very expensive. I had no boundaries so I didn't know really where to stop. We had this checking account hooked up to our home equity line and money just kept flowing into this equity, into this checking account.

[0:24:05.6]

**FT:** I think I know how this story ends.

[0:24:08.0]

**NS:** I had no idea from where until one day I realized, "Hey, every time we refinanced our home, the mortgage amount was higher than before."

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**FT:** Right.

[0:24:17.9]

**NS:** That was a wakeup call for me. I needed to make boundaries for my finances. So first I had to learn boundaries for myself.

[0:24:26.6]

**FT:** So what did you do? How did you set boundaries?

[0:24:29.5]

**NS:** Have a savings account, make sure how much I have and just live within our means. That's my boundary, not spend just fluently without knowing more than how much I had. I had to know what I had.

[0:24:40.7]

**FT:** You said initially your husband and you didn't really talk about money, but when did that change?

[0:24:46.3]

**NS:** When I found that he was not doing a very good job as far as explaining to me how much money we have and how much we can work with. It's when after our third time our mortgage was refinanced, that's when I understood what was going on and that's when it changed.

[0:25:04.8]

**FT:** Today Neelam, what would you say is your relationship with money, or your philosophy around money?

[0:25:10.3]

**NS:** If you have a good, healthy relationship with your family and your money, things just fall in place and yeah, I need to have enough to manage but I don't need anything extra. That's how I have a good relationship.

[0:25:24.3]

**FT:** It sounds like a lot of what you teach and how you live your own life when it comes to money and there's a spirituality to it, and there's an emotional component. How would you describe it? Because it's not so — it is very principle in that you have to spend less than you make in a set boundaries but you also, you talk about meditation and being grateful and showing gratitude and how would you describe your approach to how you've taught your kids about at least thinking about money and earning money?

[0:26:02.3]

**NS:** Well my children have learned that you don't need to live within your means and they made things happen the other way. They said, "Well, if you want something, you have to create more money to make things happen to give you happiness."

That's totally different from what we practiced when they were growing up. I see that they have created new entrepreneurship's and new kinds of relationships with money and they're doing things and I'm learning this from them. I think this is one place that I didn't do a very reasonable job with teaching them how to live within your means.

[0:26:46.7]

**FT:** Well I think instead you taught them that your means can be limitless. I think that the list that you encouraged them to create in some ways shows, it inspires them to think, “Okay, well I can’t have this today but some day, and in order to get there, I’m going to increase my means.”

[0:27:04.9]

**NS:** Yes. So we showed them how to increase their means by examples like taking them to all these camps that they went to and talking at the camps, which created income for them. They would go to seminars and talk about their lives and that created income. I taught them that I could teach cultural heritage and do shows in different places of dances and culture, and that created a little income. So maybe I think that’s where they got the idea from, that you could do it.

[0:27:42.2]

**FT:** Was there anything growing up in the Sethi family that was a nonnegotiable? In other words, an expense that was so important to the family that you would have paid anything for it.

[0:27:54.8]

**NS:** Yes, it was education. And that was something that we did not negotiate. We told them, “You could get into any college that you want to and things will fall in place. Money, we will figure out a way to make things happen.” Education was a nonnegotiable fact.

[0:28:13.8]

**FT:** Well how did you make things happen? I know Ramit got scholarships partly or maybe entirely, but four children all going to great universities, and as you mentioned, one salary. How did you save for that? Or how did you save for that or how did you eventually afford it?

[0:28:29.3]

**NS:** Well we didn't save. What we did was we showed them other ways to get money like scholarships. It's amazing that more than 90% of scholarships are not college based. Colleges don't give them to you. You apply to private scholarships and for example, my daughter got NBA Sacramento Kings scholarship. She never played basketball, but all you had to do was just apply and they gave it to one girl and one boy in the whole community there. She was the one to win it.

The thing is, money is out there, you have to apply, what's the worse that can happen they'll say no. There were several other scholarships the kids won also. Some were renewable, they would renew every year. So money, I think they learned how to get money from scholarships and not have to worry about how they can pay for college.

[0:29:23.6]

**FT:** You really taught your kids that the world is abundant that money is abundant, you just have to work for it, strategize.

[0:29:30.6]

**NS:** Yes, yes. Money is out there and my husband was a great teacher for that. He'd say, "Oh don't worry, we'll figure out a way to do that, money will be there. Your job is just to get in to college."

[0:29:45.2]

**FT:** Your husband and you, how would you describe your interactions around money together? I know initially maybe it was — there wasn't a lot of communication, but once you were getting older together and have figured out your systems, how would you describe, who was the spender, the saver or the top negotiator? What were your money personalities?

[0:30:08.5]

**NS:** Well I think it was me. I had to make things happen. So I just set up a ritual every morning, I would just wake up, just get on my iPad or my computer and log onto my accounts there and make sure that everything is being paid on time. They were all automated but I had to make sure that I allow for anything extra that could happen or may happen. I just took care of it that way. I just talked to my husband that this is what we're going to do and I'm going to take care of it and that's how we fixed our little problems in life financially.

[0:30:50.3]

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

[0:30:52.3]

**NS:** Absolutely.

[0:30:52.5]

**FT:** That's what I always tell my husband. Neelam, thank you so much, this has been so much fun. As I said, I was telling Ramit before you came on the show, between him and Nagina and now I have you on the show, I could just start my own Sethi broadcast.

[0:31:08.8]

**NS:** That's fabulous. Thank you so much.

[0:31:10.9]

**FT:** By the way, I'm very honored, this was your first podcast and the first time you're really speaking openly about your influence as a parent and I think there's so much that we can learn from. No matter where you are as a parent right now, even if you don't have kids yet, I think the way that you have, the way that you chose to raise your children — and it was a choice. It was not easy, didn't just come naturally but it was a very conscious and deliberate way. The world appreciates it and of course now, you can sit back and your kids are going to take care of you.

[0:31:44.9]

**NS:** I hope so. They're doing a great job so far.

[0:31:47.7]

**FT:** Yeah, they are and we look forward to hearing more from you and seeing you continue to have an impact. Thanks so much Neelam Sethi.

[0:31:54.4]

**NS:** Thank you so much Farnoosh.

[END]