

EPISODE 898

“SM: There’s so many ethical questions and, you know, we’re seeing this being being discussed at the top of all sorts of social platforms now, right? And then, you know, The New York Times this past weekend did that, you know, did their annual study showing what you know CEO compensation is as compared to the lowest paid workers, and it’s atrocious.

[INTRODUCTION]

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FT: Is it possible for the business world, which is often characterized as being greedy, to care deeply about and act with social responsibility? Today's guest believes yes. And in today's world, she says, where consumers are looking to support corporations who specifically champion diversity and inclusion and philanthropy, it’s more important than ever for businesses to consider actively being part of the solution and forces of good in the world.

Welcome to So Money, everybody. I'm your host, Farnoosh Torabi. We have the great pleasure of inviting Susan McPherson on the show. She is a corporate responsibility expert who's worked with major brands like Kate Spade, Dell, Tiffany, J.C. Penney, and many more through her consulting company, McPherson Strategies. Through her work, she helps her clients create real change in the world and improve their businesses. At the same time. She's also an Angel investor who invests in women owned businesses, and she's a highly sought after speaker. Her articles and interviews have appeared in *Forbes*, *The Cut*, *Harvard Business Review*.

Here we go, here is Susan McPherson.

[INTERVIEW]

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FT: Susan McPherson. Welcome to So Money. Alas,

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SM: I am so excited to be here. You are such a hero to me. So I was I was, like, silly with excitement to join.

[0:02:12.5]

FT: Oh my goodness, I'm, like, totally flush right now. If you saw me. Good thing this is just audio. But I'm so honored to have you on the show. You're a fierce, independent, heroic woman. I mean, I look up to you, and I'm just sad that we don't see each other more often. It's pretty pathetic. We both live in Brooklyn, but you're very busy helping to basically make the world a better place. Your company is McPherson Strategies and I remember meeting you many years ago and hearing about what you do and being so wowed buy it and I'm so excited that, you know, finally, sort of the media is catching up to your brilliance because you've been covered now and so many places.

Fairly recently, I was reading about you in *The Cut*, one of my favorite favorite favorite online destinations, which was really showcasing your style but also threw that piece talking about your efforts to help companies basically help the world become a better place. You know, your company, McPherson Strategies, is all about helping big business enact positive social change. In the article in *The Cut*, it describes you as being a matchmaker, pairing good people with one another so they can do things together. You're working with Dell to ensure that they hit their 2030 sustainability goals. You're working with gender spectrum to help companies apply a non binary, gender inclusive lens.

And by the way, you've been doing this for 15 years. Do you feel like, you're just getting started in some ways because society is finally woke to these?

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SM: Well, it's so funny because people say to me, "Susan, this is all so new and exciting," and

I'm laughing because I'm you know, I like to think I have vision, but I'm not, you know, visionary. Like it's not like 15 years ago I was sitting there thinking, "This is gonna happen in 15 years," right? And so it's it's I think you know we're at a time where it's no longer a nice-to-have. It's a must-have for every type of organization. You know, it's not just limited to the non profit sector anymore. So yes, I guess I, you know, sometimes chuckle that now it's all around us. And there's a lot of drivers for that.

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FT: Yeah, talk about some of these drivers. Obviously the political landscape has changed so much and has impacted the way that we, the urgency of the things that we feel — basic needs, you know, we no longer take for granted. But well, yeah go ahead.

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SM: But no, I was going to say I mean, it's a number of things. One, you know, over the last few years there's been a final realization that climate change is here and now and companies that want to be around in 20 years no longer consider on the sidelines and they must, you know, mitigate for the impending risks that are going to be harming their business from from all the effects. That's one. The two is we, you know, as mentioned with the current political environment and I would even extend it to, you know, religious institutions. We as a people have lost faith in the traditional, you know, places we looked for for the power and for trusted sources for reliability. We no longer hold trust in those organizations and, you know, political, you know, government, whatever faith based organization you belong to or have been. I mean, our numbers of people going to church or whatever religion that people are affiliated with, you know, are down by historical levels.

You also have a population, you know, millennials and certainly Gen Z's who have grown up with a window on the world that people in my generation did not have. Meaning, you know, from age three they have a, you know, a screen in front of them that allows them to see everything from Mogadishu to, you know, a tsunami hitting Sri Lanka. Which again, you know, in my day growing up in the seventies our news was only filtered through, you know, a 20 minute newscast on the air Monday through Friday, and often times it was only American news. So you you didn't

really have that clear window of how we are so connected and what that is, that has led to is youth and college graduates who want to feel they have a broader purpose in life. So they are looking to companies who hire them to have something more, you know, to have purpose be as part of their organization and part of the products and services that the company is offering. No longer is all about just making money.

Believe me, there's nothing wrong with making money. I'm all for making lots and lots of money, and I'm doing good, but I see all of these things coming together that have led people to actually care. And those are just some of the drivers that that I see.

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FT: You know, looking back to recent history like the recession and a lot of what happened then was we sighted corporate greed right? And I wonder what you think about that and how you have kind of like wrestled with that as you're helping companies try to make a more social impact, a more positive social impact or whatever impact they want to make, environmental. Because at the end of the day, you mentioned, I mean, bottom line matters and so how do we reconcile the need to make money and the desire to want to be sustainable?

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SM: Yeah, and it is. There's so many ethical questions and, you know, we're seeing this being being discussed at the top of all sorts of social platforms now, right? And then, you know, The New York Times this past weekend did that, you know, did their annual study showing what you know CEO compensation is as compared to the lowest paid workers, and it's atrocious. But I also am pragmatic and I do know that when a business is founded, its main purpose is to make money for its shareholders. And as much as I would love them to make, you know, it all about social good, it's just not in the original entity of what a business is all about.

Now, does that mean that the company can't strive to do the best it can to be giving back and to be being, you know, being fiercely bold with with regards to environmental, you know, reducing packaging, reducing carbon footprint? I mean, they should have these responsibilities, but there's no law that's going to make them. So they have to do it based out of a reason to be

doing better business and therefore having more sales and therefore having better employees that want to stay with me. That's the driving factor. I'm also, you know, a careful as much as I want to see us stop drilling and, you know, extracting every last bit of resource out of this planet. I also drive a car, and I buy gas. So it's very, would be very, you know, hypocritical of me to Then go and, you know, scold a finger at Exxon and Chevron.

Now what I will do is say to Exxon and Chevron, "What are you doing to develop new renewable resources that are going to allow you to be around 100 years from now when we run out of fossil fuels and when we eventually run out of natural gas?" Because to me, that is long term sustainability, as opposed to I'm not gonna buy from you because because it's just that would be incredibly hypocritical.

You were going to ask?

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FT: Well, no, it sounds like the strategy, really, especially for these behemoth companies that have been maybe, you know, just going about business as they have been for generations. It's hard. You know, inertia is there is a real force. The strategy is really convincing them that this is self fulfilling, you know? That this is in your best interest and I think now more than ever, we're really seeing the impact of that and like, maybe 20 years ago, it was very intangible. Like, "You know, global warming? I don't know," you know? But now we're actually seeing some of the impact of that.

So 20 years ago, where were you in your career that led you to this "ah-ha" moment?

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SM: Well, I was the one, you know, person, you know, all my life somehow involved, you know, whether volunteering or serving on nonprofit boards. So inevitably, whenever I., you know, at any company that I worked for, I was the go to person to find, "Oh, which cause should we be supporting? Susan will know, or Susan will have a recommendation, or Susan will have a connection." So that's how the initial, you know, having straddling both the, you know, for profit

sector in the nonprofit sector. And then in, you know, in 2005 — oh I moved to New York City in 2003 from Seattle, and I didn't know anyone here. If that it, you now, it just cracks me up sometimes.

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FT: And now everyone knows you.

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SM: No, I like to think like I just bring people together. But I decided, “Okay, well, the best way for me to meet people is to join some — get involved in nonprofits and some political organization, so I can meet like minded, values based individuals.” And so I joined an organization called Bpeace, which stands for Business Council for Peace and it essentially was a network of mainly women that were using their business acumen to train and mentor women entrepreneurs in post conflict countries. So at the time that included Afghanistan and Rwanda.

And in 2005 I went to Afghanistan and worked with some of what we termed fast runners; women who were running businesses. And not home based, micro financed enabled businesses. But real SME's, small and midsized enterprises. Because our mantra was “more jobs equals less violence”. Meaning, you know, the more people that are employed, the less likely they're going to be out killing people. I mean, you know, it sounds kind of goofy, but it's the truth. And it was the first time I really, really witnessed business coming together and being a force for good, as opposed to talking about it or or writing a check.

I mean, these were business women who had certain skills, whether it had been hospitality or banking or marketing that were translating and transferring that knowledge. I mean, this was what we termed “early skills based volunteering”, right? You were bringing your skills to these women that, you know, were brilliant but just didn't have the opportunities or the connections to to actually grow a business. And that kind of knot like that just sparked a plug in me and, you know, and for lack of better terms ignited me to want to make this kind of my full career.

So that's kind of the — that was the initiative, I would say. But also just a culmination of being the daughter who worked for a woman who was with PBS for many years and then also the daughter of a father who was a professor that taught at a woman's college that believed women can do anything.

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FT: And when I'm hearing also is that give women jobs, give women money. That is, for me like that's the bottom line. Like I know that maybe being at work reduces crime because you're doing work. But also, when you have resources and money, you're not maybe subject or, I don't know, like you're not vulnerable to a life that's the subject of crime, right? In some ways.

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SM: Well, that's fine. But being trafficked and being, I mean, we're thinking I mean, again, these are countries that were decimated from war and the best way to build up an economy or a country after war is finding jobs. Like finding ways to get people out in society again, you know, I mean people didn't leave their homes under the Taliban, you know, for all sorts of reasons. But this was a way that, you know, people you know you'll be going to the, you know, the local market to buy your food. Like you'd be coming out and, you know, there needs to be people working to be doing those things. Am I making sense?

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FT: Yeah, that makes a lot of sense. Well, let's shift a little bit to talk somewhat about money and your experiences. Before we got started, you said you have some “hilarious stories”. Let's unleash them. Tell me a little bit about your, you know, upbringing and your maybe one of some of your first memories around money and what you learned growing up.

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SM: Sure, sure. Well, it's funny. My — I lived in a, you know, suburb of I grew up in a suburb of Albany, and all my friends had far more beautiful well-furnish homes than we did. And I used to

say to my mom, “You know, why don't you work for ABC or CBS? You'd make so much more money,” and she would always say, “No, it's because it is so much better the content that is produced by public television.” And she would say the quote was, “Public TV is that you in TV,” or something like that? But it was something about you — you're going to benefit from the programming, but you're also going to help create the programming. Because obviously, even though the government funds some of it, you know,, general public funds the vast majority of public television.

And my parents, the only source of debt that they had my entire life was our mortgage. They never used credit cards. It was always the mantra was “spend beneath your means” and when I would come home from friends homes who, you know, I'd say, “Why are their homes so nice? Are we poor? What? What is going on?” And my mom would always say, and my dad would say, “We elect instead to spend whatever extra income we have on experiences rather than things,” and I have taken that to the nth degree my whole life because any time I have a chance to go somewhere, I go on and I think you know when I look back over my last 54 years I feel so — the memories of my travels and journeys are top of mind. The memories of a couch or a, you know, a fancy room, not so much.

Now I know everyone's different, but that, you know, for me has been, when I look back, “Gosh, what has been meaningful?” That is with what strikes me gold. But I have always lived that, you know, don't be crazy with money, you know, save, save, save. I was one of, you know, when I first started my professional career was at USA Today in the mid 80s and I got there about a month before they ended their pension fund and transitioned to a 401(k) and honestly, I had no idea. Like, I was all excited about the 401(k). I was like, “Oh, damn, they're gonna match something?”

Meanwhile, I didn't have a clue what the difference was. What, you know, was initially happening? And that is I know that you are now in control, right? The company wasn't going really be taking care of you. But I signed up and, you know, I started every — I maxed out. I was making \$18,000 a year. But I still put the full which, you know, this was 1986, keep in mind. But still, it definitely wasn't enough. I mean, I worked nights and weekends in addition, because I was living in D.C. So in other words, now when I talk to young people and they're like, “Oh, I really can't put money in my 401(k),” I'm like, “Look, you don't have a choice, you know?”

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FT: Right? Do you want to be broke when you're 65? You know?

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SM: Yeah, exactly. Exactly and I don't think people just — we don't contemplate. And I will say now, 30 years later, I am so glad that some bell went off in my head. But really, that comes from my upbringing of, you know, just being really not, you know, being like strong about what's gonna happen down the road. You know, my parents were second generation. My grandparent's all came from from, you know, I always say like when you think of the people in *Fiddler on the Roof*, that were my grandparents. So, I mean, very scrappy, resilient, etcetera. And you know nothing — money doesn't fall off trees. You have to earn it.

But then, you know, fast forward in 2013 when I knew I needed to leave a current job I had at a consultancy where there was a Darth of talent, meaning people were leaving in droves and the way a consulting firm works is, if the talent leaves, you're of no value. So I started to think, "Oh gosh, what am I going to do? What I'm going to do?" And then two organizations said they would hire me, you know, as a consultant if I left.

So talk about being insecure. I left on a Friday, and started on a Monday. No time off for Susan because I thought if I didn't start right away, they'd change their mind. And I was so terrified of not having a paycheck because I had had a paycheck. You know, since I was probably 15 was my first job. So we're talking a long, long time, and I always joke that I never would have named the firm McPherson Strategies if I thought it was going to turn into something. Because, first of all, that's very narcissistic, which I like to think I'm not. And secondly, it's my ex-husband's last name. I mean, he's a wonderful guy, but I never you know that — So there you go. I mean, when people say, "Oh, you're so confident, you're so," — I'm like, "No." I was I was thinking, "Okay, well, I can always walk dogs if it fails."

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FT: Yeah, I think that way, too. I'm like, "I'll always, you know, I can always be cleaning lady. I'm really like, no," —

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SM: Waitressing. I made a lot of money in college waitressing. I could go back to that if I had to. But isn't that funny? And then now here we are, six years later and here we are.

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FT: But I think it's that resiliency, you know? And yeah, I just think that it's a real — That's what I really honor when I hear this a lot from women in particular, you know, especially during the recession when so many people lost their jobs and it was called the "man-session", more men actually lost their jobs than women. But a lot of women went back to work who weren't working or started new jobs and they would just do anything, you know? It's like, "Well, what choice do we have?" Whereas I think some of the of the men who lost their jobs wanted those career tracks that that they were used to. They wanted the title, they wanted the salary, they wanted all of the things because I guess net worth is self-worth to many people? And anyhow, that's really interesting.

So now, okay, I also have read that you are a prolific investor and so, while you love to spend your money on experiences, you also love to invest your money on businesses that you feel have a future. So tell us, what about your strategy when it comes to donating or investing in businesses?

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SM: Well, you know, I hate to say this, and especially since you are so precise and offer such really important and brilliant advice to your listeners when I have been investing in startups, I'm not exactly scientific about it. I almost look at it as an extension of my philanthropy, as opposed to really doing the deep dive and looking under the hood and here's why: I feel if you can help a woman and we all know the lack of funding that goes to women founders and certainly women of color, if you could be helping them realize their dreams, they are going to create jobs they're

going to create, you know, more economic diversity and certainly they're going to be more inclusive and it helps our entire, you know, economy.

So it typically comes down to, yes, the business has to be of interest to me, and it has to have, you know, some underlying social good value. But in essence, it's I fall in love, not fallen in dating love. But you know what I'm saying? You know, falling in love with the human that's behind the business. And that's really been the kind of a criteria I have used and really looking at it from helping someone reach and capture their dreams.

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FT: I've heard this not from a few really smart investors that at the end of the day, it's about as someone — from the perspective of an investor it's really about, “Do I believe not just in the business and the beautiful spreadsheet that they've presented me, but this person's ability to see this through,” right? “Do I have been like this person?” You know, like it's kind of nice to know that these these things were still important and that, you know, your social IQ and your EQ can actually go a long way and helping you land deals.

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SM: Well, I think there's something to be said about values too. If your values align and I also like to do, yes I'll write the check, but I want to do more than write the check. I want to feel like I can also make a difference in terms of connections to potential other funders or to helping them get visibility in the media or getting them speaking opportunities. Because I find that if I just wrote a check and walked away, it's no fun and you know it again, it doesn't have to be fun. But it has to keep, be of interest.

Like you want to feel you are actually going along with developing this company and not to the point where I'm gonna be like, “Oh, it's me again,” you know? But just so they understand that the resources are here and that — because I think if people running women running their businesses I think part of it is back is back to this one, you know, confidence. You know, even the people that seems so confident most likely aren't and everybody's scared silly. But if they

know they have a team behind them rooting for them, hooking them up with possible connections, it's a little less scary.

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FT: So, yeah, I'm learning that too, with Stacks House, that you need all the help you can get.

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SM: It takes village!

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FT: It does. It does, and you have to be completely, you know, you have to be completely shameless in asking for help because you cannot possibly start a successful business in a silo.

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SM: I totally get it.

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FT: This question, Susan, comes from our sponsor, Chase, and I know that you are a prolific traveller, and this is all about how we how we can save on summer travel or, conversely, how how you like to splurge on summer travel. You probably have some trips planned, and so would love to know some strategies, whether to save or something that you do like to spend, you know, a little bit more on when it comes to travel because it means comfort, you know, convenience, all the good things.

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SM: Well, you know, it just so happens that I just returned from probably one of the most incredible journeys I've ever been on. And it was with Lindblad Expeditions and Nat Geo and I

have to say their journeys are worth every single penny. It was eight days and seven nights visiting all the little islands in French Polynesia with snorkeling, diving, paddleboarding, kayaking, amazing food, as sustainable as one could be on a boat with only 80 other people. So it wasn't one of those massive cruise ships.

Why it was so magical is everything was — you didn't have to worry about a thing. Now granted in many, over the years, in my 20s and 30s and even part of my 40s, I loved cobbling my own journeys together. But somehow to be, you know, so intimate with the ocean and these beautiful deserted islands and being able to go diving and snorkeling with more fish and sharks than I've seen in many, many years is worth a higher price tag. I think, and also have the Nat Geo naturalists along. So you were learning and the food was amazing and locally sourced. I just — and I didn't see an ounce of plastic on the ship in terms of — Yeah.

So, you know, I think if environmental sustainability is important to your your listeners as well as physical activity, this was one of the greatest journeys. But to me, I tend to want it, you know, the further away the better for me. Because I just feel like I want to do all these like, incredible long stretch places that maybe when I'm 70 or 80 I won't want to do just cause we know plane travel could be extraordinarily horrific. But I'd rather do those trips now, then put them off. Now again, you know, I want to be mindful because some of them obviously are a higher price tag.

But, you know, if you have a few places you want to see in the world, don't keep putting it off and this is going to sound morbid. But my mother was killed at 56 and my grandmother fell down a flight of stairs and had a stroke at 52. So I am very mindful that we never know when the end could be so I want to take advantage. So in terms of travel, it is my passion and I actually just booked a trip. I'm going to a conference in Stockholm in a couple of weeks, and I'm staying an extra day just so I can spend more time in Stockholm.

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FT: I love that. Well, I'm in the opposite place in my life right now.

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SM: You have a baby.

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FT: The shorter the distance, the better. I'm like, "I think I'm going to see a lot of Florida in the next two years." Just because there's a direct flight and the sun, it's kind of as good as it gets.

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SM: Well, try Bermuda. It's a closer trip. Or — yes. And parts of Mexico are just, you know, maybe, you know, try to look at that same flight distance and see if there's a few other places you could try out.

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FT: Yeah, maybe like other Southern states or yeah. There's more than that to the south than just Florida. I get it. You know, if I can avoid Disney World, I would be all about that.

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SM: Charleston is wonderful. Savannah. You know, there's an even just like, you know, the Eastern Shore. I mean, and don't forget Maine and places like that.

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FT: Right. We're going to New England this summer for a quick week. Not quick, but for a week long trip and so, yeah, we're — I'm trying to get more adventurous with that. It's just hard; two years old and five years old. Eish.

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SM: I know. I know. You almost like the little short hops.

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FT: Yes, that's always —

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SM: Poconos. The Poconos!

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FT: Times Square?

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SM: No, no! If you're gonna do that, at least go to the North Shore.

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FT: Right! Yeah. I'm not that bad of a parent.

Tell me about your worst financial moment. Dun, dun, duh!

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SM: This is kind of sad, but after my mom was killed, it took 10 years but then a class action lawsuit was settled and my family got a little bit of money for the horrors that we endured and continue to endure years later. And I initially, again clueless because I grew up, you know, nobody really taught me I mean, about the stock market or anything and as you know, they don't teach it in college unless you're studying getting an MBA. And I went to a financial advisor, I was newly — I had been married a year, so we both went to talk to the advisor and he basically, it became a criminal kind of thing.

He invested about \$100,000 in a, I don't even know what? The SEC eventually closed it down, but someone who would, you know, it was one of those classic situations where somebody preyed on the fact that I didn't have the knowledge, you know? So I lost, I mean, granted, thankfully, it was not, you know, the entire thing, but \$100,000 is a lot of money to lose and, you know, I was also going through even though it had been a long time after her death it's still, you know, that kind of money about like losing that kind of money is very — it just It felt even worse that had it been money I earned myself.

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FT: Yeah.

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SM: But it taught me or, you know, it was a very painful lesson. But, you know, to me like, now you want to be you — any time somebody's basically proposing something to you, that sounds better than life. You want to really check to make sure that, you know, the truth is there and that there's no — that it is real and has been approved by the government all the things that now I know. But in hindsight, you know, I can only imagine when elderly people or anybody who can be preyed upon by such such vulgar criminals. I mean, it's just it's a word to the wise.

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FT: Oh, that makes me sick to my stomach.

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SM: Oh, I know.

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FT: I'm sorry that happened. But, you know, it's just —

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SM: You learn.

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FT: I guess. I mean, what what else can you do, right? You have to just have that mindset of like, “Okay, this was a lesson and I have learned,” and, you know, and well, he got — Sounds like he got served, so, hopefully?

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SM: Yes, yes.

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FT: Well, tell me about on the flip side, something that you're really proud of. A financial, you know, moment that you really feel like you worked hard for it and it paid off.

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SM: Well, two things. One, the fact that my firm that I've built is now, we're going into our sixth year and that I am paying eight people a good living is something I'm extraordinarily proud of. And obviously it just it wasn't just me. It was a collective effort. But that, you know, that is something that is a very, very gratifying feeling, especially as someone who never thought she'd be an entrepreneur and was very comfortable not being an entrepreneur. So to me, that is one, probably one — it's not one moment, but it's a collective of many moments. But I would say also the first time I was paid to give a talk was also, you know, individually paid. That was an exciting moment. That was about four to five years ago, and and it kind of was like, “Really? They want to hear from me?”

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FT: Of course they do!

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SM: See, isn't this funny? We always have, we always have self-doubt and, you know, I'm amazed at anybody who doesn't and and I honestly I know very few people who are don't — aren't filled with self-doubt. So I think we just have to put all our self-doubt together and flush it down the toilet.

[0:33:38.5]

FT: And I like to hang out with people who have no self-doubt. It is good juju. It is like it is euphoric, you know? And I have one of my good friend Susie, Susie Mohr, she's like I just say like she's like my Tinkerbell. Like, I just you know?

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SM: Oh, I love that.

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FT: Because — and she, you see it in her own life. Like good things happen to her because she's grateful, but also because she has such a positive mindset. Like she does not believe that bad things are possible. I mean, and bad things happen, right? That “bad things”. But her outlook is just, is exactly the kind of outlook that we all need to have, which is that basically like, why can't you be successful? Like what is stopping you? What? What is stopping you? Go do a thing.

[0:34:26.5]

SM: Themselves. That's the only thing stopping us.

[0:34:28.5]

FT: Yeah, yeah. Susan, it's been so nice to catch up with you on the podcast. I look forward to running into you at The Wing or in Brooklyn. Hopefully, we can have a coffee.

[0:34:40.5]

SM: Absolutely!

[0:34:42.5]

FT: But this has been such a gift to our audience to hear your story, to hear how you started your company. But also your amazing financial stories, and wishing you all the like all the great travels ahead. I see many big trips in your future.

[0:34:59.5]

SM: Oh, I want to give one other tip to any of your listeners, and that is, I'd rather pay people more than pay office rent. So if you have a team that works with you for you, that you trust, let people work where they want to work and pay them more money.

[0:35:16.5]

FT: Yeah.

[0:35:17.5]

SM: That I should have said before.

[0:35:19.5]

FT: No, you're so right because finding the right hires is one of the hardest tasks as a start up as a business. It's just it's really hard and once you find your people, you need to just invest in

them and they're happiness. Which is, I guess, what you're teaching your client's, right? Like when you are out there doing good in the world and being good to your employees and your shareholders and the consumers, I mean, it's cyclical. It all comes back and it pays you in 10 fold.

[0:35:47.5]

SM: Exactly. Well, you let me know how I could be of help to you, and thank you for all you do, Farnoosh. Because you're paving so many new paths for so many women who really need to learn about money and managing money.

[0:36:01.5]

FT: Thank you so much, Susan. That means a lot. Wishing you continued success!

[0:36:05.5]

SM: You bet. Bye.

[END]