

**EPISODE 411**

[SPONSOR MESSAGE]

[0:00:31.4]

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[INTRODUCTION]

[00:01:21.6]

**FT:** Welcome back to So Money everyone. I'm your host, Farnoosh Torabi. Monday, May 2<sup>nd</sup>, it's a new month and a new format here on So Money. If you've been following me in my newsletter, you might have heard that we are switching the format a little bit. We started this show a year and a half ago seven days a week, Monday through Sunday.

You all told me I was crazy and admittedly, it was crazy and once we hit a few milestones like I think once we hit a million downloads, I said, "You know what? Let's take it easy a little bit and step away from the seven day per week format and go to five days per week," and that worked for us really well until now.

I've decided that we've hit over two million downloads, things are going really great. I'm getting feedback still from a lot of listeners saying, "You know what? We wouldn't mind if you went to three days per week because then we could actually listen to every single episode," and so

that's what we're doing. Starting today, we're going to three days per week. So apologies to those who will miss Monday, Tuesday, Wednesday, Thursday, Friday but starting today, Monday, Wednesday and Friday is when you're going to be able to catch So Money.

Mondays and Wednesdays are still going to be dedicated to interviews with extraordinary people who live fascinating lives and have great financial stories to share. Then Friday will continue to be our Ask Farnoosh segment. So if you have a question for me, same rules apply. Go to [somonypodcast.com](http://somonypodcast.com), click on "Ask Farnoosh" and send me your question and we will connect on Fridays.

All right now, I'm really pumped for today's guest. She is a writer, photographer and world traveler and boy, has she travelled the world. Wendy Simmons is here and she's out with a new book that you should run, not walk, to get to after you listen to this podcast. It's about her vacation in North Korea.

Can we say vacation? Yes, well holiday I suppose. There are so many questions that I have for Wendy Simmons. The book is called *My Holiday in North Korea: The Funniest/Worst Place on Earth*. Wendy also has a weekly travel column featured on the Huffington Post. She has written for other outlets including Yahoo, Travel and Leisure.

Her photographs has also been featured in a number of exhibitions and shows all across the country and she's earned several accolades for them. Wendy also has over 25 years of marketing PR and management experience. This is her first book and so what about this book? How did she decide to go to North Korea?

Why, really? What were her expectations going into the country and were they met? And would she recommend you and I go to North Korea and if so, what should we take with us? Wendy is also an entrepreneur. This is her first book and prior to writing this book, she has had many stages in her career.

She for 25 years worked with marketing and PR management experience. She's switched careers several times as the president of Vandalu, a consultancy that she founded in 2001 as

the chief brand officer of a New York City base global eyewear brand and the owner of a bar in Manhattan.

So we transition nicely to talk about money, Wendy and I, and learning about money as she lived in a neighborhood that was pretty wealthy. Why she says she doesn't really think about money. She doesn't want to really think about money and her number one financial failure which perhaps not surprisingly, involved the stock market.

Here we go, here is Wendy Simmons.

[INTERVIEW]

[00:04:47.0]

**FT:** Wendy Simmons, welcome to So Money. I've been waiting to interview you on this podcast for about two months ever since we first met at that book party and congratulations on your book. Congratulations on getting the heck out of North Korea, first of all, and then writing the book. Welcome to the show.

[00:05:03.2]

**WS:** Thank you. I'm so happy to be here. I really appreciate it.

[00:05:06.3]

**FT:** No disrespect to anybody who is North Korean or lives in North Korea but it would be a lie to say that your journey there was "fun" but that said, you also chose to go there. You weren't forced to go to North Korea. You wanted to go to North Korea, I didn't even know that you could go there and be a tourist.

So let's start there, what was the impetus for deciding to go? I know that you're a world traveler, perhaps there was an intrigue, you wanted to venture out into that part of the world but we know

enough about North Korea to know that they're not exactly welcoming to non-North Koreans and even North Koreans so what made you want to go?

[00:05:46.0]

**WS:** I wanted to go because it's very difficult to have a unique experience in the world these days and as someone who loves to travel, I'm always looking for authentic experiences, and for some reason I had it in my mind that North Korea was on the verge of becoming a normal place. So I went in a hurried state trying to get there before it became the rest of the world and I needn't worry. It was anywhere close to becoming some place normal but more than anything, I just wanted to see what the fuss was all about.

[00:06:23.5]

**FT:** Well interesting that you called it you wanting an authentic experience because it was anything but. Yes, they were being themselves but as I was reading the book, I mean you were handled throughout the journey. The 10 days that you were there, you had people that were basically guarding you from morning until night. You only had time breaks to yourself when you went to the bathroom and you were sleeping and so many events were staged. So what kind of an experience was it while you were in it? It must have been very contradictory.

[00:06:56.7]

**WS:** It's strange because it is authentic in that the country is for the people, it's not for tourists. I mean it is for tourist, the trip that you go on is completely staged, absolutely everybody is on script and you see nothing or hear nothing that they don't want you to see unless it's by accident, but authentic in the sense that the country hasn't been set up to accommodate tourists.

It's not postcard stands everywhere, it's not shops for tourism everywhere and so what you are seeing is the way people actually live but you're seeing it in a very sanitized version and as much as they could control the experience. That said, they can't. It's Earth and so everywhere you look, you're seeing what real North Koreans live like.

You are seeing the poverty and you're seeing the oppressive lifestyle that they have to lead and so forth. It is a contradiction that they're working as hard as they can to keep you from seeing what real life looks like but you're seeing nonetheless.

[00:07:58.6]

**FT:** Well how does one get to North Korea?

[00:08:01.2]

**WS:** One goes to China to secure a Visa from the North Korean government through a travel company that's based in China at least that was my experience. I think there is one or two companies that worked with an organization called the KITC which is based in North Korea and through these travel companies, they really arrange all the logistics for you and then you go. It's much, much simpler than people think it is. It's the getting out part that's the tricky part.

[00:08:32.9]

**FT:** What I can't also believe is that this is your first book. It's so well written. You were meant to write, I think you were placed on this planet to share stories and had you liked the process? I'm sure you couldn't wait to get pen to paper as you were leaving North Korea because you weren't able to document anything while you were there.

So everything was in your head, but what was the process for you like writing this book? Was it cathartic? Because I know you said you left like it really affected you. Do you feel like you've come to peace with the trip at this point?

[00:09:08.3]

**WS:** With the trip, yes. With North Korea, I still struggle and to answer the question, I really love writing about it. I had so much to say and I knew when I came home, it was going to be impossible to communicate it for belated people. The book came so easily which is a strange

thing to say because now, I've been writing ever since and it can take me a week to write an article whereas the book took just a few weeks. The experience demanded it be written about. It was just like none other I'd ever had and I couldn't figure out why.

It took a long time to process, it was almost like an acute stress order I had suffered from being there and not because of the conditions were so bad. They were relatively pleasant, but just trying to understand what life must be like for the people living there. My conflicting emotions about the interactions I've had with people, really just trying to make sense of how a country could exist like that in this world of such ubiquitous information sharing, it was mind boggling and I felt almost like I had no choice but to put it down on paper as you say.

[00:10:28.8]

**FT:** Well I am so glad you did. I'm so glad you wrote this book. It's *My Holiday in North Korea: The Funniest/Worst Place on Earth*.

[00:10:38.1]

**WS:** And it was both.

[00:10:39.4]

**FT:** It was both.

[00:10:40.2]

**WS:** Funniest and worst, yeah.

[00:10:41.6]

**FT:** And I'm sure even though you weren't able to communicate with your friends and family back in the States, I'm sure they were nervous for you because not only are you going to this volatile country but also because the timing of your trip occurred right around when the political

satyr comedy, *The Interview*, with James Franco and Seth Rogen had just become very controversial.

They had basically denounced North Korea in the movie and then North Korea responded by a promising merciless retaliation against America. So that's not really a place where you want to be somewhere when you're an American.

[00:11:20.5]

**WS:** No, it was really bad timing. They declared war in America when I first stayed there and my mom, who worries if I go to Delaware, she was like out of her mind with worry and I guess during the course of my stay, they had threatened war throughout and with increasing intensity and the hack went on and I think they launched missiles.

During the time, there was also some diplomatic snafu where the president of South Korea went to China before something else and it was just one debacle after the next when I was away and so when I landed back at Newark Airport and called her, she literary burst in tears. It was the first time I'd heard her crying in a long time.

[00:12:04.5]

**FT:** This trip was not for the faint of heart. So anyone listening who is listening to your story and maybe even being intrigued to like, "Maybe I should go to North Korea?" Would you recommend it and if so, how would you suggest one prepare for a trip like this?

[00:12:20.2]

**WS:** Would I recommend it? I don't want to be responsible for the next prisoner held in North Korea so it's a difficult place to recommend going but from the standpoint of people who are interested in the world and who don't take the news for granted and have a love of exploration and humanity and understand the value that travel has. The impact it has on understanding one another, who have a goal of this, it's sort of Miss America-ish.

But this idea that understanding brings peace, yeah and I also found it fascinating and the people are just people who live there. The animosity they feel towards Americans isn't based any more in reality than the animosity we as Americans have for people of other countries that have been maligned for years and years of news.

It's a one of a kind experience. You're never going to go anyplace else like it on earth. I don't for a second regret going there. I didn't enjoy it much while I was there but I love the trip if that makes sense?

[00:13:26.4]

**FT:** It led to a book.

[00:13:27.8]

**WS:** Well that for sure has been definitely an icing on the cake so to speak. There are no stores, you have absolutely access to nothing. You have to be completely self-contained so you need to prepare by bringing everything you can possibly imagine needing whether it's weather based or medication you might need.

There is literally nothing you can get there that you might need so you have to be prepared for absolutely every occasion and I guess extensively you have to be prepared to stay if the worst thing imaginable happened.

[00:14:01.6]

**FT:** It's like Survivor. I feel like we're going to an island.

[00:14:03.8]

**WS:** Yeah. I brought a lot of medication and that kind of thing. So I also alerted the Swedish embassy before I left and made a few preparations like that and I had told friends and family that if they didn't hear from me by X date, who to contact and that kind of thing.



[00:14:25.3]

**FT:** Wow, thank goodness for the Swedes.

[00:14:27.3]

**WS:** Yeah.

[00:14:28.9]

**FT:** Was there ever a point in the trip where you just wanted to start screaming or escape or did you reach a point of lunacy at any point? I would have gone crazy.

[00:14:42.0]

**WS:** Yeah, I felt like that a lot and a lot of that though is attributed to, you know, I live in New York, I live alone, I have a lot of freedom. I've never had very strict family or teachers. I've never lived in that kind of an environment before. So I think that compounded by the fact that it's just so intense, you are literary never alone.

For many people who go, they go on group tours. So that intensity is at least deluded by the number of people in their tour. There might be 20 or 30 people upon which this attention is put upon them and instead, I was by myself and every group that goes whether you're 20 people or one person or 50 people has two handlers and a driver.

So I had two handlers and a driver alone and everywhere you go, which is usually like eight to 12 places a day, you are met with more local handlers and their entire mission is to convert you into believing their leader is great and that their country is magnificent and you're just surrounded and bombast at all times by people talking at you.

What they're saying is either wrong, just flat out wrong, a lie, illogical, so you reach this point where you wanted to start screaming, "What is wrong with everybody? You guys are nuts! This

is crazy,” and as an intelligent pragmatic human being, you just want to shake people and you can’t. That’s I think in some ways part of the most difficult part of the trip.

There’s no discourse, there’s no dialogue, you are not having a normal conversation at all. It’s like being with zealots that have no idea what they’re even talking about. So yeah, you want to pull your hair out half the time and I think that’s kind of a struggle because you also understand that people with whom you’re so frustrated are victims of their own circumstances.

[00:16:43.3]

**FT:** Going back to my very first question, which is the why you wanted to go, I feel like I needed a better answer for that one Wendy a little bit. It’s like, I get that you’re curious, I get that you want to appreciate the world and see what it’s like but there has to be a certain person, at the end of the day a certain psychology that goes on in your brain that’s like, “I really want to go.”

I mean we talked earlier off the podcast about how you like to be afraid. That’s actually something that you crave sometimes can you explain that for me a little bit for listeners? I think we deserve a little bit more of a background on who Wendy is, the emotional fabric of Wendy and why someone like you would be attracted to such a dangerous and scary, I’ll say it, I’ve never been there but it seems like a pretty scary place.

[SPONSOR BREAK]

[00:17:36.4]

**FT:** Need a website? Why not do it yourself with Wix.com? No matter what business you’re in, wix.com has something for you. Used by more than 77 million people worldwide, Wix.com makes it easy to get your website live today. You need to get the word out about your business, and it all starts with a stunning website.

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something beautiful. You can do it yourself with Wix.com. Wix.com empowers business owners to create their own professional websites every day.

When you're running your own business, you're bound to be busy, too busy — too busy worrying about your budget, scheduling appointments, or to build a website for your business and because you're too busy, it has to be easy and that's where Wix.com comes in. With Wix.com it's easy and free. Go to Wix.com to create your own website today. The result will be stunning!

[INTERVIEW CONTINUED]

[00:18:37.0]

**WS:** You know, let me lay down on the couch first though.

[00:18:39.7]

**FT:** Yeah.

[00:18:41.9]

**WS:** I have to honestly say that those are definitely aspects of my personality but I honestly, it didn't apply in this case. I didn't go to North Korea expecting to be afraid. I really didn't. I think it felt like it was an innocuous buffoon more than I thought it was a dangerous villain. I hadn't done any research. I never do any research on anywhere before I go and I didn't know that much about it. I really thought it would be funnier than bad, which sounds so hopelessly naïve of me but my expectations were not in lined with what it actually turned out to be and frankly, it wasn't terribly scary being there.

It was more annoying and I don't know, I joked about this. I have written about this and I think I have a fear to it missing because what I don't find scary other people do. So I'm not necessarily the best judge of it but yeah, I do liked to be challenged mentally and physically. I like the thrill of

adventure and challenging myself to step up and being afraid feels good. It feels fun to me. I like that, knowing that I can do more than I think I can.

[00:19:59.3]

**FT:** Well it's probably good that you wanted to go to North Korea with this idea that "I'm going to be laughing my way through this country" because if you don't laugh you'll cry.

[00:20:07.1]

**WS:** Yeah. I did that too.

[00:20:08.3]

**FT:** That you will cry.

[00:20:10.6]

**WS:** It's really the first trip I cried on and I've been on much more challenging trips physically and trips I think were far more truly dangerous.

[00:20:22.0]

**FT:** What brought you to tears? What of the many things that you experienced actually brought you to tears?

[00:20:28.1]

**WS:** Just a culmination of absolute frustration and exhaustion. It's very difficult to explain unless someone has been a victim of a cult. What it feels like to have people talk at you 15 straight hours a day in nonsense, just lying to you nonstop and it's not just two people. It's a country. You unwittingly step inside some kind of immersive play where everyone is involved and no one is telling the truth.

It's just a bizarre experience and it's lonely there, it's depressing, you feel so sad for the people. There is just no hope. It's so hopeless. No one has free will. You're never going to see anyone again, you know that when you leave, their lives stay the same. You can't really understand how much anyone knows. You know, I just felt terrible. I felt terrible and tired and it wore me down.

[00:21:38.3]

**FT:** But you lived to tell the story and the book again is called *My Holiday in North Korea: The Funniest/Worst Place on Earth*. I have to ask you some money questions just because it is So Money but maybe first, we should understand more of who you are professionally because this is the first time you have written.

You're not an author full time although hopefully, you'll be writing much, much more in your near future and you've started businesses. You've been very entrepreneurial in your career. Tell us a little about the direction of your career's taken you and what you're doing now on top of writing.

[00:22:12.0]

**WS:** So now, as you said, I am writing. I am writing on a weekly column at The Huff Po and I'm starting to write for other outlets. In my day job, I've been working in marketing and branding and public relations primarily for about the last gosh, a very long time, more than 20 years which is really scary. Over the course of my career, I have started a couple of different PR marketing and management consulting agencies.

I created a bar in downtown Manhattan, I've taught school, I have dabbled in all kinds of things. So I love starting businesses and being part of creative entrepreneurial type of projects. Right now, I am continuing to work in marketing and then writing on the side and then as you said, hopefully we'll continue to do more writing.

[00:23:01.7]

**FT:** Yes and you own a home in Brooklyn, you are our neighbor here in Brooklyn.

[00:23:05.4]

**WS:** Yeah, just down the street.

[00:23:07.0]

**FT:** And that you said something to me interesting over lunch the other day which was that you like to spend as quick as you make money. You don't really feel this need to save, save, save and hoard, hoard, hoard. So if you have to characterize your financial philosophy or your money mantra or kind of like your overarching theory on money and how it applies in your life, what would it be?

[00:23:29.9]

**WS:** I am a huge believer, and again, I'm probably going to sound a little trippy but I do, I spend it as I make it. I believe that you put it into the universe and it comes back and people who are greedy and scared to spend and scared to give, it shows they're constantly battling to make money and hold onto their money.

I've always operated under the antithetical philosophy. I give away freely, I spend freely. I don't worry about money and I've never had to. I don't know if it's a quid pro co result but I don't think that's why I'm on Earth. I'll leave Earth one day and I won't need the money and I've just always tried to put money in its place among all the other joys of being here.

I grew up in Bethesda. I have been surrounded, not by my family personally, but around other people for whom money was really important. I've seen what it does. I didn't think it should be the most important thing in life and so I've always just treated it as something that exists that's nice to have and I spend it now because I do not believe in waiting until I'm older or old or sick when I can enjoy it now while I can and that's basically how I live.

[00:24:57.0]

**FT:** And that helps that you like to work though. A mean a lot of us who do save for retirement is because we don't want to be working as hard, or as much or in the same capacity when we're in that chapter of our life. So do you ever think about the future and how much money that will require for you to — I mean you're like, "I could just live with a pair of flip flops and a backpack in the jungle." I guess that's how we're different because I like things. But I mean, does part of you ever really plan or think ahead in terms of financially being prepared?

[00:25:30.6]

**WS:** No. Isn't that terrible? Not really. I mean when I do, it makes me a little worried so I try not to think that far ahead. I don't know what's going to happen tomorrow or when we hang up in an hour. You can't plan for the future. It's the greatest myth perpetuated in the history of the world. So it's not like I don't have any money. I have a tiny, tiny, tiny amount enough for another couple of months. But no, I don't worry. I know I can take care of myself.

If I can't, I'll figure that out when that happens but I know how to make money. I'm not scared to work at Starbucks if I have to. I will do anything that I have to do to make money and I like stuff. I live in a nice home. I'm privileged compared to 99% of the world but I know I don't need any of it. You're right, I can go live anywhere. I can move to any place. I'm not tied to this. So I want to help people and I like to give and I like to enjoy and I think that's the point of being here.

[00:26:32.6]

**FT:** Have you ever been in debt?

[00:26:34.8]

**WS:** When I was in college like any good college student, I racked up some credit card debt but I mean not significant. But I paid it off right after college and I don't have any debt except for obviously my mortgage but I pay in cash. I pay off credit cards every month, that's it. I just don't want it to be a concern.

[00:26:56.2]

**FT:** Well, I have to say that's a brave way to take on your finances because I guess I'm just an over planner. I know you can't plan for the future but you can also, I mean God forbid you break your wrist or you can't write anymore for a while, I would hope that you'd have a little bit more than a few months to cover you but maybe you could find a way to make money even with a broken wrist or being home bound.

[00:27:20.2]

**WS:** Well I do have the property that I own so you'd figure it out.

[00:27:27.4]

**FT:** That's right. Yeah, my plan B is always like, "Well, I'll just sell the house and go live in a..."

[00:27:32.4]

**WS:** Yeah, that's also my thought.

[00:27:34.1]

**FT:** "You know, more affordable part of the country."

[00:27:36.9]

**WS:** Exactly so I mean we do live in the most expensive city.

[00:27:40.5]

**FT:** So you grew up in Bethesda. I know Bethesda well. We have some family and friends who live out there. It's a very nice, wealthy part of the mid-east. What was a very significant money memory as growing up as a kid there? Was there anything like a hard lesson or a good lesson



that you learn as a kid or just something really visually that just has stayed and stuck in your head?

[00:28:08.9]

**WS:** Yeah. I grew up in a fairly wealthy area and we were really normal, my family and my parents divorced when I was very young and my biological dad left. It was just my mom, my sister and I. We didn't have a lot of money and we were different than everyone else for a little while and my mom really wanted us to understand that I owed money. We weren't the kids that got to have the — I'm dating myself — the Jordache jeans and the Calvin Klein jeans.

If we wanted that stuff, we had to work for it and so from a very young age, my mom instilled this sense of a value of a dollar. I had a job since 11 and she would make us get there on our own and you get your paycheck and you are so excited. I've just always understood that you have to work to earn money if you want things and that was not that common when I grew up and I think it stuck with me.

[00:29:11.8]

**FT:** Jordache jeans man, I remember those. I think my mom had a pair.

[00:29:16.4]

**WS:** I wanted them so badly. They were so expensive.

[00:29:19.8]

**FT:** Do they still make them?

[00:29:20.9]

**WS:** I don't think so. I don't know.

[00:29:22.7]

**FT:** I just Googled it. Yes, they do, Jordache.com. Yes and they still have the horse logo. Oh my gosh going back in time. Well now that mom jean look is back in style like the one that comes up to your navel. Good times. All right so what would you say Wendy was your So Money moment? I know you don't really think about money or really try to obsess about it but there must have been a financial milestone that you reached or a success? Maybe it was the first time you opened a business or when you bought that Brooklyn home that's now probably appreciated. What would you say was your greatest money memory, money moment?

[00:30:06.6]

**WS:** I was pretty proud buying this house here in Brooklyn. I had purchased a home before, a condo in DC but I'd had help from my family with the down payment at the time. I was a lot younger, in my 20's. This felt like a significant accomplishment. I did this on my own and I guess each time I've done anything.

If I had opened a business by myself, it feels good. You work and you save and then you do the thing that you saved for and each one of those times feels like an accomplishment. So I don't think it's particularly a moment. I mean I remember opening my first savings account with my mom at the drive through when I was 11 and that probably was the biggest of my life.

[00:30:50.5]

**FT:** I remember those drive troughs. I don't think banks have — do banks have drive throughs anymore? Maybe not, not so much.

[00:30:55.3]

**WS:** Yeah, you have the little passbook and you used to write in there every time you made a deposit. Those were huge moments for me. Everyone knows but again, I am being repetitive but she just instilled in me this sense of pride when you've accomplished something you put a goal

to earning for and then you got it. So each time I put my mind to saving for something and I saved for it and then I get it, it feels good.

[00:31:22.9]

**FT:** Did you ever fail at something financially?

[00:31:27.3]

**WS:** Yeah. I've invested in the stock market like most people in the late 90's. That was a disaster. I have not done that again and I think the biggest lesson there is I have loaned somebody quite a bit of money in the past and never got it back and that was a hard lesson to learn. You have to be careful how and who you loan money to.

I think what I took away from that is when you give money to others, that you have to look at it as a gift and not necessarily a loan even if it is because the chances of it coming back to you or not a 100% and you have to be okay when you give that money away knowing that it might not ever come back.

[00:32:06.2]

**FT:** I've totally given up on this concept of being able to beat the stock market and I think anybody who still thinks they can for the average person, no.

[00:32:14.7]

**WS:** No.

[00:32:16.5]

**FT:** I don't want to be in that conversation, yeah.

[00:32:18.7]

**WS:** Only now.

[00:32:19.8]

**FT:** Okay Wendy, a habit. Maybe your habit is that you don't even look at your money.

[00:32:26.2]

**WS:** I don't.

[00:32:26.7]

**FT:** Do you do anything with your money? Do you check a bank balance every so often? Do you meet with an adviser? I don't know, what's your money habit?

[00:32:36.4]

**WS:** I practice generosity. I really do, anybody who has any running for this charity or sponsoring that charity. I think it's really important to give. I think that it's hard for people in the beginning, everyone is scared that they're going to run out of money but the more you practice giving, the easier it gets, the more you put into the universe, like I said at the beginning, the more it comes back to you. You have to make the habit of giving. It is a habit that you have to form and so that's a habit that I've worked to form if any. I do check my balances. I balance my check books still every month.

[00:33:16.6]

**FT:** There you go. There it is! I just interviewed a young guy who is starting a mobile app or actually it's a website and a mobile app called Bstow and essentially, what it will allow us to do, it's in beta form right now is it links to one of your bank accounts or a credit card account and for every transaction, it rounds it up to the nearest dollar.

Takes the change, so if you've spent \$3.50 on a coffee, it takes it up to \$4, takes that 50 cents and applies it to any charity that you've designated. So you are donating literally everything you spent, a portion goes to a charity of your choice. Isn't that brilliant?

[00:34:02.0]

**WS:** That's great, that's really great.

[00:34:03.9]

**FT:** And it's nominal enough every time that you don't feel it but over the course of the month or the year, you could be a really significant donor.

[00:34:11.7]

**WS:** Yeah, it's great. It's really great.

[00:34:13.9]

**FT:** All right Wendy, let's do some So Money Fill-In-The-Blanks and if you can make it all about North Korea during this I challenge you. If I won the lottery tomorrow, the first thing I would do is \_\_\_\_\_.

[00:34:28.4]

**WS:** Go back to North Korea. No, I'm just kidding. If I won a million dollars tomorrow I would probably spend more time writing during the day.

[00:34:38.9]

**FT:** Yeah, right on. When I splurge like big money, what's one thing that you just love to splurge on?

[00:34:47.0]

**WS:** Oh art. I love buying art.

[00:34:49.3]

**FT:** Yeah? What kind of art?

[00:34:51.4]

**WS:** I just bought two beautiful paintings as a matter of fact. So I'm a sucker for art, music, books and trips obviously it goes without saying, travel.

[00:35:01.8]

**FT:** I'd love to see your art collection one day.

[00:35:03.9]

**WS:** Yeah, you will.

[00:35:05.9]

**FT:** Okay, one thing that I spend on that makes my life easier or better is \_\_\_\_\_.

[00:35:11.4]

**WS:** Housekeeper.

[00:35:11.8]

**FT:** Yes. You're like the one millionth person who's told me that, but it's so true.

[00:35:18.5]

**WS:** Yeah. I had a housekeeper in college, that's how much having a housekeeper makes my life better.

[00:35:24.0]

**FT:** I feel like if anybody wants to be a housekeeper, now is the time because there is a job for you. Actually my housekeeper, she is like overbooked. I have a hard time getting her to come if I have to reschedule. She's like, "Well, you know? How's 2017 looking for you?" I'm like, "Oh gosh, just come." How about this one, when I was growing up the one thing I wish I had learned about money is \_\_\_\_.

[00:35:52.3]

**WS:** That it changes people for the worse.

[00:35:58.5]

**FT:** When I donate, you'll like this one, I'd like to give to \_\_\_\_ because \_\_\_\_.

[00:36:04.3]

**WS:** I'd like to give to people who I meet personally because I understand the difference that it's making in their lives.

[00:36:10.8]

**FT:** I think the person who wrote the blur for you on the cover, James Altucher, is also a friend and I remember he said he wrote about this or we spoke about it how he likes to also scan the local paper and find maybe a family or if he finds a story let's say like a family's house burned down.

[00:36:31.3]

**WS:** Right, I remember him telling me that.

[00:36:33.4]

**FT:** Yeah, he will somehow and then he'll find out what hotel they're staying at or something and then he'll cover the bill.

[00:36:40.1]

**WS:** Right, right.

[00:36:41.2]

**FT:** And they won't even know who did it or what but that's how he calls himself like a Batman, the silent Batman.

[00:36:48.9]

**WS:** It's excellent. It's an amazing thing.

[00:36:50.8]

**FT:** Oh my gosh, all right and last but not the least, I'm Wendy Simmons, I'm So Money because \_\_\_\_\_.

[00:36:59.3]

**WS:** Because I use money to enjoy life and to hopefully enrich other people's lives.

[00:37:04.8]



**FT:** Well, you certainly are and with much bravery I would say Wendy, the book everyone, run to buy it. It's called *My Holiday in North Korea: The Funniest/Worst Place on Earth* and if you're in Brooklyn on May 3<sup>rd</sup>, Wendy and I will be at Book Court in Cobble Hill, I believe at 7 PM?

[00:37:26.7]

**WS:** Yep, 7 PM.

[00:37:27.6]

**FT:** 7 PM so make sure to come say hi because we'll be there and we'll talk about the book and having a good time. So thank you so much Wendy and congratulations.

[00:37:37.0]

**WS:** Thank you so much. I really appreciate it.

[END]