

**Full Episode Transcript** 

With Your Host

**Bonnie Koo, MD** 

Welcome to *The Wealthy Mom MD Podcast*, a podcast for women physicians who want to learn how to live a wealthy life. In this podcast, you will learn how to make money work for you, how you can have more of it, and learn the tools to empower you to live a life on purpose. Get ready to up-level your money and your life. I'm your host, Dr. Bonnie Koo.

Hey, everyone. So I think you're in for a treat today. Today is a very different type of episode. It's what I call a friendship episode. So I actually have one of my besties on the show. And she's actually a coach as well, but we're not talking about that so much. But actually, it was her idea to do this. She just thought it would be fun to chat on the podcast about our friendship and tell you a bit about me behind the scenes.

And it's funny because she was like, "I'm going to tell them five things about you that maybe they don't know." And at first, I was like, "What are you going to say?" But I think you're going to enjoy the conversation and hear me a bit more casually, although I do my best to be casual on the podcast. I like to think of this podcast as I'm talking to you as if we're in the coffee shop, except you're not there to respond.

But also we talk a bit about just how friendships are, not that it's different, but when you're past things like college, medical school, graduate school, residency, you know, things where you're kind of seeing the same people every day, it makes it harder to make new friends. And I think a lot of us, especially as women, think it should be easy to make friends. But you need to make an effort. And we talk a bit about that and how it's totally normal, and how I liken making new friends to dating, and how that can bring up a lot of stuff.

And so I talk about my struggles, my thoughts about when I make new friends. And anyway, I think you guys will get a kick out of it. And also, I'm just excited for you to meet one of my best friends. And, as I said, she's also a coach. And she's such a great coach, and she coaches on something completely different. And so for those of you listening who might

be, I don't want to say struggling, but, you know, so she coaches specifically women physicians, and her program is called Feel Better.

So it's very specific. And so because a lot of us, female physicians, are struggling. You know, there are so many demands on us, right? Like we are expected to be perfect at work, and then we have charting at home. And if you have kids, it's a whole other set of things. And, you know, our partner is at home and all that kind of stuff, and it can be really overwhelming.

And, as you know, the system of medicine is very unforgiving. It's changed, and basically, a lot of us are unhappy. So she helps people with that. And so if that is you, you definitely should get in touch with her. Anyway, here it goes. An episode with me and one of my best friends.

Bonnie: So today's a fun episode. I have one of my really good friends on the podcast. And so I thought it'd be fun to have, I guess, a more casual conversation between friends. And anyway, that's what we're going to talk about today. We have a casual outline, but we'll see where the conversation goes.

So why don't you introduce yourself?

Karen: Okay, I'm Karen Leitner. I'm Bonnie's friend. I am a primary care doctor, I am a certified life coach for women doctors, and I'm the mom of three girls and a dog.

Bonnie: Well, who do you coach? Let's talk about that.

Karen: Oh, right. I coach women doctors who are struggling in some way to feel fulfilled and happy in their lives. I hesitate to say burnout because that's such a charged word in the medical community. But just women who feel like they'd like to feel differently in their lives. From my own personal experience of going through burnout and then coming back and creating a

life that felt much better to me and being so helped by the coaching tools, I decided to spread the help.

Bonnie: Spread the happiness, yeah.

Karen: Yeah, spread the happiness and spread the honesty just about what we actually go through and how life really is, as opposed to all the fake things we project in medicine about; being super stoic, and robots, and strong, and not needing help and all those pressures that we face. So that's what I do.

Bonnie: Yeah, I think the name of your coaching program is brilliant. It's called Feel Better.

Karen: Thanks, Bonnie.

Bonnie: I mean, it's so simple, and it's to the point. So yeah, basically, you help female physicians feel better.

Karen: I do. That's what I do.

Bonnie: Also, I thought it was funny that you introduced yourself as Bonnie's friend first.

Karen: Well, that's the first thing on my CV, Karen Leitner, Bonnie's friend, then all the other things. I just feel like I'm in your living room with all your beloved people who listen to you every week, and I'm just who am I? This rando. Well, I'm your friend.

And I'm also just, I'm here to shed some light on the real you, right? Because I think sometimes it's fun to see behind the scenes what someone's really like. also just, I'm here to shed some light on the real you, right? Because I think sometimes it's fun to see behind the scenes of what someone's really like.

Bonnie: Yeah. So I think what we should first do is how did we meet?

Karen: You don't remember, do you?

Bonnie: I mean, I remember - Okay, this is what I remember, and I'm sure you could fill in the gaps. I remember you messaging me. Was it Facebook Messenger?

Karen: Mm-hmm.

Bonnie: And asking me to guest coach in your program.

Karen: Yeah.

Bonnie: Okay, so I got it right.

Karen: Yeah, that's what I did. I was so scared. I think that's one thing, is like because you have a lot of followers, because you've been doing your business for a long time, and because I think I heard about you in the coaching community, and because my coach was Sunny Smith, who was your coach, who I think is also going to be a guest on your podcast, it was like, I'm this unknown, and I'm reaching out to you. And it felt scary to me.

And then you were super nice. You were just like, "Oh yeah, hey, sure. Cool, let's do it." And I was like, "What?" So I think it's interesting, sometimes just, like, I bet people don't realize how friendly you are and how down to earth you are in real life. And how not, you know, you're just Bonnie. So that's how we met. I was super intimidated by you.

And then, do you remember? So you did my program, you came, you guest coached, I don't know, we like messaged here and there. And then I ran a retreat at Miraval, a small retreat, and you were like, "Oh, I'm going to come." And I was, "Ah!" It was like, oh no. I think that was the scariest part of the retreat.

And then you were actually really helpful to me when we were there because you were like, "Why are you so anxious about everything?" I was

like, "I don't know." You were like, "Just sit back and just listen. Stop talking too much." I was like, "Okay." And it was so helpful.

Bonnie: And this is funny. How did we make the transition from Facebook Messenger friends to texting friends? Because that's a big transition in the friend world.

Karen: I don't know how we did that. I have no idea. Should I look back and see if there's a paper trail? It's kind of fun to look at sometimes.

Bonnie: No, I don't think we need to go and get the official data. But at some point, we started texting.

Karen: Well, someone has to be a little brave, right? And so I think that's part of what we wanted to talk about, is like it can be hard to make friends when you're adults already. You're like. I don't know. Like, we can't ask for a play date. And so what do we do? I really don't remember. But someone has to be a little brave because you're always a little worried that you might get rejected, right?

And it was probably me because that just seemed like something I would do. But I don't know. And it was probably me, because that just seems like something I would do. But I don't know.

Bonnie: I pursue people too.

Karen: Yeah.

Bonnie: But I do think of making friends, and it's not even like our age, but once you're just not in like college or med school or residency because you're just not around the same people all the time, it's like dating. Like you basically have to ask someone on a date. And maybe you don't say, "Hey, do you want to be friends?" Maybe you don't say that. But yeah, there has to be some "pursuing" involved. And yeah, you can face rejection. That's definitely true, just like in dating.

The way I think about it now is, yeah, I used to be really scared about that stuff. And I still am, right? Nobody wants to be rejected. But I feel like I've come to some terms with not everybody has to like me, not everybody has to want to be friends with me, and that's okay because the opposite is true, too. There are people who I think are trying to be friends with me, and I don't want to be friends with them. And that's okay, too.

Karen: Yeah, I think, like, the more I've grown to like myself and appreciate myself, the more willing I am to put myself out there for someone to just reject me.

Like we're in this marketing program together, and one of our coaching colleagues is running it. I don't know if I'm allowed to mention it or not, but Claire. I was like. We're friends now. I just messaged her, and I said that. I was like, you know, and I just responded to something personal, even though we're in this professional environment together. Because my thought is, either she'll be okay with it, or she'll just never respond, and then I'll be like, "Oh, okay, you don't want to be my friend? Let me find someone else."

Like you have to have this abundant mindset, too. There are lots of people in the world. Some might want to be my friends. Some might not. I know it sounds so juvenile, but I just look out at, you know, peers or other people. I think a lot of us deal with social isolation and fear of rejection.

And we have this sense that everyone has a million friends except us because that's what we see on Facebook when in reality, like close friends, I'm not sure that if there is someone who's our age working and parenting and has a ton of really close friends, I just would love to know how does she do it? Because there's a time requirement, you know?

So I think it helped us that we kept being in the same place and spending time together. Like when I followed you to the Bahamas for vacation with my family, right? It's like you have these little friend explosions because

you're together for, like, I see you versus seeing someone in passing or seeing someone at work. It's that time you need together, I think, or talking at least. What do you think?

Bonnie: Yeah, I feel like you said a lot of information there. You were like when I followed you to the Bahamas.

Karen: I don't know if that's actually what happened. But we really both just love to travel, and I feel like we connected on that. And we like to travel with fancy things sometimes. And then we're sort of like, "Is that okay? Not everyone is okay with talking about that."

And so, somehow, I think you decided first. You were like. This is where I'm going for Christmas last year, so 2021. And I was like, "Wait, where? Oh, that looks good." I don't know if I asked you or if I just was like, "We're going to go, too."

Bonnie: Yeah, I don't think you asked. I think you just said, "We're going to go, too."

Karen: The worst thing that could happen is I just get to be on vacation, and you could have ignored me the whole time, which would have been okay.

Bonnie: That would have been really awkward. But we were, like, actual friends by then. But one thing that I don't really talk about in the podcast because my podcast isn't really just for entrepreneurs, right? I'm sure there are some entrepreneurs who follow me. But in entrepreneurship, or when you're doing something, I think building a business can be isolating because not all people are doing that.

And so I think it is important to find other people or go to these conferences, like you and I go to a lot of the same sort of coaching training programs like in-person. And so it's really, I think, important to find your

people and have a little friend group because it can be lonely when you're building a business and all that stuff.

Like Brooke Castillo even says, it can be lonely because of where she is at in her business, right? She made \$50 million last year. And so there aren't a lot of people at that level.

Karen: Yeah, and I think it's fair to also point out that when I first reached out to you, you were at a much different place than me in terms of your business. So I did also rely on you. You gave me a lot of mentorship, too. Like I would just ask you stuff all the time. You'd be like, do this, do that, you could do this, you could do that.

I feel like you even just said fairly recently, right, or maybe we heard it somewhere else, but people were talking about it matters who you're spending time with. If you're spending time with entrepreneurs, then you'll raise your entrepreneurial game. If you're spending time with people who care about doing mission work, you're going to be more likely to do that.

The people you spend time with are going to like it matters. If you have a goal or if you're trying to up-level in some way, then you want to be around like-minded people. Do you know what I'm talking about? Didn't you just say something like that?

Bonnie: Wait, are you saying that you listen to my podcast?

Karen: No. Well, maybe I did. Was that in your podcast?

Bonnie: Yeah, that was a podcast episode. And I was like, okay, maybe she did. Whatever, it doesn't matter.

Karen: I don't remember. Maybe I did.

Bonnie: Or maybe it was on social media post based on the podcast.

Karen: Oh, maybe I read that. Yeah. So now I'm quoting you to you, basically

Bonnie: Well yeah, basically, that beliefs are contagious. So if you're around people who think it's normal to make a million dollars, and Karen and I are around those types of people, it becomes very normal. Like, I'm not making a million dollars a year yet, but it doesn't seem like this pie in the sky, like, oh my God, I can't do that or seem so far away. Now it's like, oh, yeah, I'm going to make a million dollars.

Karen: Okay, I don't quite have that thought yet, but I'm not like, "That's an insane thing that could never happen." I'm not there, either. I'm just sort of like, where I am.

Bonnie: Yeah. Well, I think it's good even just for you to notice that you're not like, "That's an insane, crazy amount of money that I'll never achieve." I don't know what you were thinking before. The thing is, I didn't even have thoughts about making a million dollars because it wasn't even something I even ever considered. Like, it just wasn't an option for me to make a million dollars a year.

And then when people are talking about it, I'm like, "What? You can make a million dollars a year?" I mean, of course, I knew that people make a million dollars a year or more. But it seemed so out there. Anyway, that's just my experience. But now that I'm around people who are making seven figures plus and we also talk about it because, in business, you talk about money and how much money you're making because that is one of the measures of success of a business.

So yeah, have you noticed, and obviously, I'm a money coach, so the people we're around, the coaches, we talk about money a lot. And it's so normal to talk about. Like people say their income, it's not weird to ask, you know what I mean?

Karen: Yeah. Well, I mean, that raises all kinds of things for me because, yeah, you're a money coach, and then I came to this friendship with a ton of thoughts around money. Even still, thoughts from my upbringing, like everyone has, which you talk about all the time with your clients. But just about how what you taught me, I think, or your book did, which I would recommend to anyone because it's just so powerful to have that kind of frameshift, was I realized that money is impact. You have more money, you have more impact, and you can do more good if that's something you want.

Because I grew up with like very strong Judeo-Christian values, materialism doesn't matter. What matters is helping, and that's like in my DNA. And so the idea of making a lot of money was just like if you're doing that, your priorities are off because what you really should care about is helping people.

And so then you helped me, and Sunny helped me realize they can be the same. Like you can help more people when you have more money. And that was just, like, even still now, I have some of those thoughts that come up.

I think that's probably part of why I'm not like, "Oh, I can make a million dollars." Because part of me is like, "Oh my God, everyone listening to the podcast will have thoughts about me if I say I'm trying to make a million dollars." And then I get to remember that money isn't good or bad. I learned it from you.

Bonnie: Yeah, I still have some nervousness when I - Actually, an email I sent out, I think, actually said my goal this year is 2 million. I actually changed it to 1.5 million, but whatever, it's still over seven figures. It's funny. I was like, I'm a little uncomfortable saying this. But I'm like, "But if I don't do it, what the hell? I'm a money coach. I have to be brave and talk about it, too." Do you know what I mean?

Karen: Yeah, it doesn't actually mean anything about you. That's your goal. It's just an amount of money.

Bonnie: Yeah. Just speaking to what you were saying about, since many of the listeners are physicians, like, yeah, we kind of have this martyr mentality that we're here to help people. In fact, I have two examples that I want to tell you real quick, although I'm going to do a podcast on this, but it's fine.

The other day, I actually met potentially a new friend. One of my goals this year is to make new local friends, specifically. Because I feel like I have a lot of friends, but they're kind of like scattered, and I don't see them very often, right?

Karen: Hear that, people in the tri-state area? Bonnie is accepting friend applications. I'm just kidding.

Bonnie: Not just tri-state, it's going to be like within a 20-mile radius.

Karen: Oh, okay. Okay, wow, very competitive.

Bonnie: Like friends who I can see more than just once a year because we live close enough that we can make plans, right?

Karen: Yeah.

Bonnie: So, people who live around me in northern New Jersey, New York City. So yeah, I'm taking applications. Anyway, so this was a school mom. So I do the drop-offs for Jack in the morning. And I don't really talk to the parents because, basically, people drop off, and then they leave, right? That's usually the deal.

Karen: Yeah.

Bonnie: But there's this mom that I've seen a few times. We went to back-to-school night, and we talked. And we talked again. It was like two days

ago, and I don't even remember how he started talking. Oh, we started talking because both of our kids are going to be in kindergarten. But before I get to the whole story, one of my goals last year was also to make more couple friends. Like friends that Matt and I could go on a double date.

Karen: Yeah.

Bonnie: So we are courting a couple family, a couple.

Karen: Well, it's hard, too, right? Because you might like one of the partners, and then your partner might not like the other one. And then you're like, darn it, I really wanted to be friends with them. But it's not going to work unless it's both; it's reciprocal.

Bonnie: Yeah. And like I said, you have to make an effort. You have to be like, "Hey, let's go out to dinner. Let's make plans." Versus like, "Yeah, we should hang out sometime," because there is no sometimes on the calendar, right?

So anyway, back to the thing about the mom, I was talking to. So both of our sons are going to be in kindergarten, so she asked me, "Where is he going to go?" And I said, "Well, he can go to the public school," and I told her which one we're zoned for. And I was like, "But we're also applying to private schools." I actually don't know if I told you this, Karen, but we can talk offline about this. But we're also applying to private school." I actually don't know if I told you this, Karen, we can talk offline about this.

Karen: I don't think so.

Bonnie: Anyway, so we're applying to private schools. And I don't know who said it first, but basically, we applied to the same school. And we just got to talking, and then we were kind of talking about private versus public and just kind of going into it. And it sounded like we had similar views.

And then she's like, well, you know, she said, "I work in Tenafly, and I see all these spoiled kids because I work in pediatrics." I'm like, wait a minute, what do you do? She's like, you know, I don't want to say her specialty and give too much information. But basically, she's a physician.

Karen: Uh-huh.

Bonnie: And so, you know, once you find out someone's a physician, it's like this instant connection, you know?

Karen: Yeah.

Bonnie: And the reason why I'm bringing her up is just an example of just, like having a conversation with someone that you might not think is friend material, is the best way to say it, you know, because we all judge people, right? I don't really have a judgment of her, but more like I'm in and out when I'm dropping him off. And so we just started talking. I told her I was a dermatologist, but I life coach now.

And then she's she said that it's really hard for her with these pick-ups because preschool in the morning is three hours. So you have to drop them off at eight and do a pick-up at 11. And we take Jack to a second preschool that's private. Her son just goes home. And she was just saying how it's really hard. Now I'm like forgetting why, oh yeah, because I think she was jealous that I could kind of do whatever I wanted timewise.

I don't think she wants to retire from medicine, but she's a practice owner, and basically, you know, she's the one who's seeing all the patients. So we just got to talking. Basically, her husband's kind of business-minded and entrepreneur-minded, and I love giving people ideas. I don't know if you notice, Karen, but I feel like when I see people, or I talk to people who are like earlier in the business journey, or even if they don't, I just say like, you should do this, you should do that.

So I kind of told her that, and she was like really into it. She was like, "Oh my God, my husband would love to talk to you." Then she's like, "We should do dinner." Anyway, so we have a dinner date.

Karen: She stepped it up.

Bonnie: Yeah. And then, okay, the reason why, not just the friendship thing, but also about money. So she takes primarily cash, and then she's saying I wanted to help people, but insurance makes it really hard to see patients because they pay like \$1 these days. I'm exaggerating, but sometimes it's like ten bucks, right? It's crazy.

So I think I could tell she felt a little guilty, but this is what she was doing. And we were just talking about money. And I was like, become rich with business, and then you can help more people. Kind of like what you were saying, like the more money you make, the more people you can help because when you're "serving people," and it's a direct time and effort to do that, you can only help so many people, right?

Karen: Right.

Bonnie: Your capacity isn't that high.

Karen: Yeah. I'm so glad you finally brought it on home because I was like, I'm getting bored. We're going to have to edit out some of that. That was very long to get to this point. Or you and Pavel can decide, but I'm just like, I could leave.

Bonnie: Oh my God, you're so funny. Pavel is my podcast editor, by the way.

Karen: I hear what you're saying, yeah. So yeah, it does bring it all together. I totally understand why you told that story. It's like a new person, but then you find out they're a doctor, then you're like, oh. And that happens in reverse, too.

Like you go somewhere and you can just tell the person you're with has no interest in you until you say something, I don't know, like I've traveled somewhere, or I volunteered here, or this is where I grew up. And then suddenly, they're like lasered in, and now they're interested in you. That's just like normal.

Although when it happens to me, I get a little insulted sometimes. So it's kind of nice to be like, oh, I probably do that, too. It's true. As soon as I know someone's a physician, I'm much more interested in you now. It's just how our brains are.

Bonnie: Well, I think, you know, we just like commonalities, right?

Karen: Yes.

Bonnie: We feel like we can connect more. Okay, that is my story. I know it was kind of long-winded.

Karen: I'm sorry, that was rude. But I was just like, I just imagine your listeners, and I was like, I don't want them to tune out. We have lots of more interesting things we're going to tell them about you and about our friendship. We've got to get a little more salacious.

Bonnie: Well, also, this is an example of how we're direct and blunt with each other.

Karen: Oh, yeah. I know. It's good, though, right? I think it's good. It's almost like on a family level. Sometimes we just like, we have these little interactions, and then we're both just like, I need a break from you.

Bonnie: It's like sibling rivalry, almost a little bit.

Karen: Yeah, because you're the big sister, aren't you?

Bonnie: Am I?

Karen: Well, your brother's younger than you. Isn't he in real life?

Bonnie: Yeah, yeah. Yeah.

Karen: Yeah, and I'm in the middle. So you don't like being told what to do,

but you love to tell other people what to do.

Bonnie: Oh my God, that's true.

Karen: I don't mind being told what to do. Yeah, I guess we never had this epiphany before. But it's so obvious to me now, which is part of why, like, I don't mind when you tell me what to do, but I also like to tell you what to do. So it gets convoluted because then it's like you're always telling me what to do, but then you only want me to tell you what to do if you ask, which is hard. It's hard to navigate those things sometimes.

Bonnie: Yeah, that's so funny. I mean, I do know the whole older sibling tends to be, I guess, bossier is the word. Are you saying I'm bossy? It's fine. I'm direct.

Karen: I don't think you're bossy. Yeah, you're direct. But you also like you like coming up with things on your own, right? Like, if I'm like, I watched this show, it was so good. You'll be like, yeah, I don't know. But then, if you happen to watch it, you're like, did you see this show? It's so good. And I'll be like, I know, I told you that. And you're like, oh. It just doesn't, like it doesn't register, you know what I mean?

Bonnie: I also forget things the next day.

Karen: Yeah.

Bonnie: I'll repeat things to you, and you're like you told me this yesterday.

Karen: Yeah, I just don't make it mean anything.

Bonnie: Yeah, let's give an example of something I get annoyed about that you do.

Karen: Oh my gosh.

Bonnie: Or something that you get annoyed that I do.

Karen: Well, yeah. Well, you get annoyed. It's funny that I'm telling you what you get annoyed about. But I think sometimes you'll just want me to listen. You'll just be like, this thing is so annoying. But I'll really want to fix it for you.

My kind of doctor, we fix things. And you'll be like, can you not do that? Like, stop doing that. And I'm like, I'm sorry, I was just trying to help, you know? That happens a lot. And because there's a difference, like sometimes people think coaching, like a coach, just tells you what to do. That's not what a coach does. Not a good coach anyway, right?

But sometimes when you really, you know, sometimes when you're feeling bad, when Bonnie is feeling bad, and I want you to feel better, I have to be painfully reminded that my job is to just listen to you and support you and not try to make it better. And I have a hard time with that.

Bonnie: But we've gotten good about it. I think we have a code word now.

Karen: What is it? I forget?

Bonnie: I know, me too.

Karen: I was like, "Bonnie, here's your safe word. If you say this, I'll just shut up."

Bonnie: I think it's something as simple as subject change or change the subject. We should think of a funnier word, though.

Karen: I feel like I did.

Bonnie: Like apple pie.

Karen: Yeah.

Bonnie: Okay, that'll be our code word; apple pie.

Karen: Okay. Our safe word, okay.

Bonnie: Yeah. Do you know that Matt and I have a safe word?

Karen: No.

Bonnie: Yeah. Not about, like, stop talking, but about, like, if I'm actually in

danger.

Karen: Oh.

Bonnie: You do it with your kids, by the way. Your kids are old enough.

Karen: Oh, you mean like if you're being kidnapped and held against your

will and he calls you, you get to say this thing. I got it.

Bonnie: Do you know what mine is?

Karen: Don't admit it on national iPod, iPhone, like the podcast.

Bonnie: Oh, no, you're right. I shouldn't say it in case somebody listening wants to kidnap me.

Karen: Yeah, and they'll text it back, and then they can just do what they will with you. That's funny. Well, you can tell me what your current one is, but then you're going to have to change it.

Bonnie: No, I'll tell you offline. No, it's a good one, so I'm not going to change it.

Karen: So what's something that you do that annoys me?

Bonnie: It's so funny. I'm like. I don't know. But I'm sure you know.

Karen: Like you just said, you forget things I tell you, or you forget things you've told me. And then I'm like, you've told me that already. Clearly, I don't matter to you. I'm just one of hundreds of people you tell things to.

Bonnie: You know, you're not the only person who's told me this. I just forget things. Do you know the running joke in the family about my forgetfulness?

Karen: I do because you told me. Is it about the show you watch and you don't remember?

Bonnie: Oh my God, that's hysterical.

Karen: What's the show called? Kidnapped or something.

Bonnie: Taken.

Karen: Taken.

Bonnie: The movie.

Karen: Yeah.

Bonnie: I don't remember the plot of Taken.

Karen: I think it's okay to normalize like there are always things about your friends that are annoying sometimes. Just like there are always things about your partner that are annoying sometimes.

Bonnie: And your kids.

Karen: You're never going to find a friend that doesn't annoy you at all. And sometimes, the closer you are to someone, the little things annoy you more. But it's just all part of having a relationship. Yeah.

Bonnie: And I think when you're developing friendships, it can be - I think when you're out of practice of making friends, it can be awkward. Like awkward for you, it doesn't mean you actually appear awkward. And I don't know about you, but a lot of times you're like, oh, I don't want to be annoying. Or, oh my God, they didn't text me back for three days. What's going on?

Actually, there's someone who hasn't responded to me in a week, and I'm like, oh my God, maybe they don't like me anymore. So, anyway.

All right, so I think you wanted to talk about what I'm like in real life.

Karen: Wait, there's one more thing I wanted to say before we do that, which is I wanted to talk about the most helpful thing that I can ever tell you that you ask me to tell you sometimes when you're in your mind drama, the little phrase, what is it?

Bonnie: No one cares.

Karen: Why is that useful for you?

Bonnie: And I actually like it when you say, "No one cares, Bonnie." Because as long as you just say, no one cares, so add the Bonnie, like it adds an extra touch for me.

Karen: Yeah, because sometimes I present that in coaching just as an option, right? Like you're in your own little universe, thinking that everyone is going to think something about you. Not you, but as humans, we're like, everyone at the whole school is going to notice that it's the third time this week I dropped my kid off late. And they're going to think she's a horrible mother. And, like, we believe that.

We believe everyone in the whole school cares about what kind of mother I am. So it's a perfect opportunity to be like Bonnie, not that you worry about that. But, like, no one cares. And then you're like, "Oh yeah."

Bonnie: Yeah.

Karen: So it's like relief.

Bonnie: Yeah, and I think to me it's a reminder that people, including myself

and you, it's like we're worried about our own shit.

Karen: All the time.

Bonnie: Right? We're not like thinking about that person. I mean, maybe we do occasionally, right? But for the most part, we're not thinking about other people. We're thinking about ourselves.

Karen: I know, it's weird how normal it is for us to think that everyone's thinking about us until we're like shaken out of it. And I stole that from Schitt's Creek, which is a show that I really liked that I don't think you ever watched.

Bonnie: Yeah, I don't like those types of shows. Would you call it a comedy that's sarcastic, sarcastic comedy?

Karen: Yeah.

Bonnie: I've watched a show, like that show and Arrested Development. I feel like they're kind of similar. Not like the plot or anything but the type of, I don't know, I can't get into those.

Karen: I don't know. What do you mean? I didn't love Arrested Development, and I love Schitt's Creek.

Bonnie: You do like Arrested Development?

Karen: No, I didn't particularly. I could never really get into it.

Bonnie: I couldn't get into either.

Karen: Anyway, I just didn't want to take credit for a concept that I didn't create. It comes up in a scene where someone's like fixated on what the driver's ed teacher is going to think if they fail their license test again. And then their sister is like, "No one cares."

Bonnie: Yeah, like they might care for like a split second and have a judgment, and then they're like off to their next mind drama.

Karen: Yeah, because they're worried about their own, like what everyone thinks about them. It's awesome.

Bonnie: And I almost feel like it's magnified because we're both coaches and, you know, we have people following us, people listen to my podcast, people getting my emails or social media. And if we do something that we're not proud of, or whatever, just like it could be anything.

Karen: It's magnified.

Bonnie: Yeah.

Karen: Yeah, because there's like some kind of public like you're in the arena.

Bonnie: I definitely have done things that have pissed people off, and I've had to apologize for things. I think it's happened at least two times.

Karen: Yeah.

Bonnie: Yeah, people emailed me back saying, what the hell? They didn't quite say it like that. And some people have been really, this is kind of an off-topic, but like some people were like really nice about it, they were like, you know, blah, blah, blah. And some people are really upset and mean, and it's fine, you know?

Karen: Yeah.

Bonnie: So I actually appreciate they take the time out to let me know. And sometimes I kind of know right away, I'm like, oh shit, I shouldn't have said this or whatever. And sometimes someone has to tell me. So anyway.

Karen: No, you know what? I feel like there's a reason you mentioned that because that just happened to me last night in my coaching group. We were coaching, and it was fine, and then all of a sudden, someone messaged me privately that the way we had been talking about, and I even am going to make sure I say this properly, like someone with a substance use disorder, someone who was asking for opiates in a scenario that is not appropriate.

And just in talking about them, like I used terminology that's outdated that I didn't know, I'm not in practice anymore. So they said to me, like, that's not very sensitive, or I'm concerned, we're labeling this person or something. And I went into like total shame about it as I'm coaching. I'm like, oh my God, I did this bad thing. I did a bad thing.

And then I was like, oh. I apologized. I didn't know. I was open. I took the feedback. I like read an article, and now I feel good about it instead of, you know, what you want to do is just hide under a rock.

But once you're through the other side, you're like, oh, yeah, people make mistakes. And then we apologize. And some people forgive us, and some don't. But that's what it means to be a human being. So I totally relate to that. But it doesn't feel great, but we do make mistakes sometimes.

Bonnie: Yeah.

Karen: Even us.

Bonnie: We're all going to make mistakes.

Karen: Yeah.

Bonnie: We're going to piss off people at certain points in our lives.

Karen: We might be pissing people off right now.

Bonnie: With our conversation?

Karen: Yeah, we might.

Bonnie: Yeah.

Karen: How dare we disparage Schitt's Creek, you know? I don't know.

Bonnie: All right.

Karen: All right. So this is what I brought for you. Are you ready?

Bonnie: Uh-oh.

Karen: I thought it would be fun if I just did a top five things that people

might not know about you that are fun to learn.

Bonnie: Okay.

Karen: You ready for number one?

Bonnie: I'm scared of what you're going to say.

Karen: Don't be scared. I don't think any of these are so bad. And we can

always edit them.

Bonnie: Anything so bad?

Karen: No, I don't think so. The first one is that you're a really good cook. And you love to cook. Do you talk about that a lot on the podcast?

Bonnie: No, but I post pictures of my food on Instagram. So the people who follow me in my stories, I will take pictures of my food.

Karen: So, like, you made bagels the other day. I was like, what? How do you do that? You make Korean chicken wings, I think, or something. Or no,

you make like some kind of chicken you were going to bring when you came to visit me. And I was like, I don't know what that is. Barbecue.

Bonnie: I go through periods, and if I'm like really busy and stressed out, I obviously don't want to cook at all. And there are periods of time when I'll go a little crazy. To give an example, there was one day when I just was like, I really want to make Indian food. And I went all in. When I say all in, let me tell you what all in is.

So I made chicken tikka masala. I made the, is it pollock paneer?

Karen: Salad paneer, the spinach one?

Bonnie: With the cheese in it?

Karen: Yeah, I love that one.

Bonnie: I made the cheese.

Karen: What?

Bonnie: This is what I mean. Sometimes I just go down this rabbit hole, and I have to do everything.

Karen: Wow.

Bonnie: The cheese didn't quite come out because it didn't get hard enough, so it kind of crumbled. But it was still good. I didn't make naan bread, though. But I made Pratha bread.

Karen: Wow.

Bonnie: You know what that is?

Karen: Yeah.

Bonnie: It's like the flaky, crispy one. That is a lot of work. When I told someone I made it, they were like, whoa.

Karen: And you had fun doing it too.

Bonnie: Yeah, it's like a lot of rolling, putting on butter. Like certain things are worth making because the homemade version is a thousand times better. Do you know what is a thousand times better homemade besides that? Making your own corn tortillas.

Karen: What?

Bonnie: I have a tortilla press.

Karen: That can take like all day, though.

Bonnie: No.

Karen: I went to Guatemala and saw - No?

Bonnie: No.

Karen: Really?

Bonnie: It's super easy. I mean, the pressing of the tortilla, and maybe people are listening, and they have tips, but what's hard about that part is it sticks. And then people told me you could use plastic wrap, but I still find it kind of annoying.

Karen: You know what I'm never going to do ever in a million years? Make my own corn tortillas. But I love that you do. That's what is like surprising about you, a unique passion.

Okay, let me go to the next one because we're not going to go through these. This is the only one that's a little bit like you can disclose what you want or what you don't want. But I think it's fair to say, based on things

you've told me, that you were a little wild in your 20s and your 30s. Do you agree?

Bonnie: It just depends on how people label or what they consider wild. But I definitely was. I had some interesting times living in New York City in my 20s.

Karen: Yeah. Okay, well, that can segue us in.

Bonnie: We'll just leave it to people's imagination.

Karen: No, but you had a life before you went into medicine, and you went to med school later. I wonder if everyone knows that? Tell us what you did.

Bonnie: I think people do. I've talked about it a few times. But yeah, remember you said no one cares? Yeah, I may have talked about it ten times, and like no one's paying attention, right? But yeah, I was always premed. So I was a bio-chem major in college. When I was pre-med, I collected all my letters of recommendation.

I actually did not do that well in college. What I mean by that is my freshman year, I had a 2.8 or 2.7 because I was partying. I dyed my hair pink that year.

Karen: What?

Bonnie: Yeah, so anyway, but then sophomore year through senior year, like, I buckled down, and I had like basically a 3.9 average those three years. But then, you know, it like averaged out to 3.4. But then I got a job offer, and as soon as I got the job offer, I withdrew from my Kaplan MCAT class.

Karen: See ya! Mic drop, I'm out of here.

Bonnie: I'm out of here basically, yeah. And they offered me a lot of money at the, you know, I actually calculated how much they offered me with

inflation, and it's over \$100,000 at this point. But anyway, but to get that job offer right after college, and the first six months were in London, where I had a corporate apartment. It was amazing, by the way. I haven't thought about it in a while, actually, because it was so long ago, at this point, over 20 years ago. It was really nice.

It was a two-bedroom apartment. And my bathroom had a heated towel stand. And that was my first -

Karen: Okay, wait, wait. I need to segue for a minute.

Bonnie: Okay.

Karen: This is really important. I don't know if she's going to listen to this or not, but I have an assistant this year. It was a big thing for me to get this assistant. And I really adore her. I wanted to get her a nice gift to thank her for all the work she's done for me. And I just felt like a fruit basket or like a candle or, you know, it's just lame. I didn't want to give her money. I wanted to give her something. And she's a mom, and she lives in Colorado, so she does like skiing and stuff.

So someone posted on Facebook that someone had gifted them a heated towel device. And it's sleek looking, like a towel warmer for the holidays. And I was like, oh, that's a great idea. I love towel warmers. I love putting on a warm towel. Like there's nothing better than that feeling when you get out of the shower.

I bought this for my assistant, it hasn't arrived yet, or it's going to arrive today or tomorrow. And then I happened to be away this weekend with two other friends, and I was like, "All right, you guys, tell me honestly, how would you feel if someone got you a heated towel warmer for Christmas or for Hanukkah?" And they're like, "I wouldn't feel good."

Bonnie: What?

Karen: Just like thumbs down on this gift. I had to laugh so much. And I was like, well, you know, you can't win them all. I don't know how my assistant is going to feel about it. I thought it was interesting. But now to hear you be like, "It had a heated towel warmer," I'm like, this might be why we're friends, Bonnie. It's the small things.

Bonnie: Well, also, like that gift was specific to her. Do you know what I mean? So with the other people, they're like, why do I need that? Like, for me, I'm like, I haven't thought about a heated towel stand in a long time. But I'll put things in the dryer to heat them up. So I used to heat up Jack's clothes in the morning. And then, one day, he said he didn't want it anymore. So I was like, okay.

Karen: Oh, so sad.

Bonnie: Maybe it was too hot. I don't know. How did we? Oh yeah, we were talking about how I went to med school. Yeah, so actually, they sent me to Sao Paulo, Brazil, for a month. In the corporate apartment, they paid my US salary, and then they gave us a per diem. So I was basically an ex-pat.

Karen: Oh.

Bonnie: So they gave us like pounds every month. And it was significant enough, like it paid for all of my expenses. And so I would travel to like Spain on the weekends or Paris. And anyway, that was fun.

Karen: What was the actual work even? Like, what were you doing?

Bonnie: I was an IT person.

Karen: I'm like, wait, that sounds great. Maybe I should do it. Then I'm like, oh, no, there it is.

Bonnie: It's funny because when I tell people who know what I did, I wouldn't say impressed, but maybe a little bit because it is very, like, I was a Unix systems administrator. And if you know what that is, it's like - funny,

because when I tell people who know what I did, I wouldn't say impressed, but maybe a little bit because it is very like, I was a Unix systems administrator. And if you know what that is, it's like -

Karen: I don't know what that is, but I'm impressed.

Bonnie: Yeah, that's fine. I figured you didn't know. I worked for Morgan Stanley.

Karen: Yeah. That's it. You worked in IT. I want to make sure I get through all my list. I still have two more.

Bonnie: Okay. You're like, stop talking, Bonnie, this is important.

Karen: I'm like, come on. Okay, her favorite place in the world is?

Bonnie: You tell me. I think it's obvious; people know, Hawaii.

Karen: Yeah. Yeah. But I still think it's fun to know about you. Because I've been to Hawaii, I wouldn't say that about Hawaii. I haven't seen it through your eyes. But it's just I don't know what my favorite place is. But, like, that's a really special place for you. You're so happy there.

Bonnie: Yeah. I had my retreat there. Do you know what it is? It's hard to say; I feel like it has this energy. I know you don't believe in this stuff, but part of me feels like -

Karen: Are you going to talk about your past lives?

Bonnie: I must have had a past life there. Or maybe I was a rock there. I don't know. But I have this special. It's hard to explain it, but there's a special connection/energy that I feel there. Because when I tell people Hawaii, some of them are like, "Oh my God, that's amazing."

Actually, a coach that we both know, Jamie Berman, loves Hawaii too. It's Maui for her. Actually, I told Sunny this, and she was like, "I don't get it." o. It's Maui for her. Actually, I told Sonny this and she was like, "I don't get it."

Karen: Yeah, right, it's special. I know, and I like that you have a place that's special to you.

All right, are you ready for the last one? This is my favorite one.

Bonnie: Okay.

Karen: I wrote, you're humble, and you don't notice how unique your brain is. Like the fact that you could do this IT job, and then do medicine, and then do coaching. And also, like, it's so organized, like you know so much about so many random things. Like you don't just drink wine and have a special kind of bottle opener, you're telling me how it's like argon gas, and I feel like you're like pulling out the periodic table and explaining to me why it works, right?

And you have like a thousand, a million, like infinite, endless information that you're just like, oh blah, blah, blah about this thing. And I'm like, how do you know that? Why do you know that? But then you're just like, oh, it's just, you know, like, whatever.

Bonnie: This is true. People tell me that I know, it's not even like I know everything in terms of facts because I would lose Trivial Pursuit.

Karen: Right.

Bonnie: Like, I don't know any history. That's just something I've blocked out. I had never got it. I didn't understand why I had to memorize these dates and these people I just didn't understand. Anyway.

Karen: Yeah, it's things that interest you; you're going to go all the way to try to understand. I'm just like, oh, there's a cool bottle opener. But you're like, wait, why? I want to learn all the things. Or I'm like, oh, this hotel. And

you're like, let me tell you all the reasons that you haven't even noticed about why this is so cool. It's just, I don't know, it's like the way you learn or the way you pull information, and then you store it, something. It's just it's different than my brain. So I find it fun to be around that.

I have other smarts, right? Like, we all have our own smarts. I'm not like you're smarter than everyone I know. I mean, you might be, but it's more just like it's different. And I really liked that because it's also very useful. It's like a high utility. If you could only bring one person to a desert island, I might bring you because you're going to know how to cook, you're going to know how to, I don't know.

Bonnie: Okay, this is funny.

Karen: Yeah.

Bonnie: Listen, you know that thing masterclass where people teach

things?

Karen: Oh, yeah.

Bonnie: I watched the one on how to survive in the wilderness.

Karen: See, I'm not surprised. You just store information in an interesting way. And it's not just information. It's like how to do things. So as an entrepreneur who doesn't know how to, it's almost like maybe you see data, or you see organization, or you just see things in a way that I can't see them. And then you're like, oh, you just da, da, da, da. I'm like, oh, I would have never figured that out.

And I think that's why it lends itself well to understanding money. But it's a translatable skill. You're not just like a money geek who then is like, you know, like, my husband is good at finance. It's not like across all things in life that he is interested in. Do you know what I mean?

Bonnie: Yeah. No, thank you, I feel good.

Karen: Well, that's the goal.

Bonnie: But yeah, people tell me a lot that I know when I say everything like I'm really into knowing all the logistics. And I think there was something that you asked that I didn't know and you were shocked. I forget what it was, but it was semi-recent. Or maybe you were shocked that I didn't know all the details. Like I'm very detail-oriented.

Karen: Oh yeah, it was the program we're doing. And I was like, hey, what time is the calls, and did you know it goes to four o'clock? And you were like, what, when? And I was like, you don't know this?

Bonnie: No, that I knew. That I knew because I clicked the thing, and it added it to my calendar, so I noticed it was two hours. But it was about that program, though. Something about it, I don't know.

Karen: Yeah. And I never know anything. Where do I have to go? What's the thing? But I think some of it is, yeah, again, it's just how our brains process and store information. I'm not saying that like I'm incapacitated, or one is better than the other.

I think knowing the strengths of one's brain and also recognizing what one is not able to do, instead of sort of valuing some brains higher or lower, like we were all given these brains, and they work in different ways. But it's not like you didn't earn it, you know what I mean? It's a funny way of thinking about it, but even having high intelligence is like a privilege that we didn't do anything for it, you know?

So we can just sort of appreciate it and think it's very cool. But it's also just like it was a gift bestowed on us. I don't know. So I love that, like, I don't know why I used the word humble because it can be to our detriment sometimes, right? How, as women, we undervalue ourselves, or we don't recognize how amazing we are.

So that's why it's nice to have a friend, like what you did for me at my retreat when I was just like, "Ah, now I have to teach them everything." You were like, "No, you're fine. Just be yourself and just do what you do. You don't have to be so worried about it." And it's like, oh yeah, I can just be who I am like that's enough.

Bonnie: Yeah, it's funny because I do feel like, so you know, I think it's good to know your strengths, and it's also good to know about the things about you that maybe you don't love about yourself. And I think that's something I've had to really, I don't want to say learn to love, but be okay with the fact that these are the things that I know can annoy people if that makes sense.

And so one of them, it's kind of the opposite of what you just said, is like it's not even that I think I'm better than people. I think that's my like defense mechanism when I feel a little insecure. Does that make sense? Like I can get judgy. That's really what it is.

Karen: Yeah, as can everyone. And you realize why it's happening.

Bonnie: Oh, totally, for sure. So well, we had a honeymoon phase.

Karen: Yeah.

Bonnie: I think the honeymoon might be over.

Karen: So, tell me more.

Bonnie: You're just like, what? I didn't know.

Karen: Wait, are you breaking up with me on this podcast?

Bonnie: No, I'm not. Yeah, I think every relationship has that honeymoon period where you're like really excited by the other person. And it's not that you're boring to me; that's not what I mean. I don't know.

Karen: No, it's like we actually know each other now. You know, it's not just like -

Bonnie: Learning new things all the time.

Karen: Yeah. Yeah.

Bonnie: Yeah, I feel very comfortable, for the most part. And it's not because you make me uncomfortable. I think that's also just one of the things I'm always working on is just being me. You know, I'm into this Dr. Joe Dispenza. Like, I'm obsessed with him right now. Like it takes so much energy not to be you, and that kind of struck me. And so I'm becoming more okay with being me.

And I think, not to give everyone my childhood history, but I think I had a lot of like social rejection growing up. And so I think that's just always in the back of my mind that, like, oh, was I too annoying? Especially with new friendships, I always like worry. It's just like this person who hasn't got back to me. I'm like, oh, maybe I was too much.

Karen: Yeah.

Bonnie: Just random thoughts.

Karen: No, but I think a lot of us have those thoughts. Maybe all of us.

Bonnie: Yeah, that's a good reminder because I sometimes think all of us, and even my clients, we think we're like the only ones that are having these issues.

Karen: Right. It's so nice to be like, nope, the human brain.

Bonnie: Yeah.

Karen: Yeah, I think it's part of it too like when you have a new friend, you just only want them to see the best side of you. Or at least that's how I am. And then, like, you spend a lot of time with someone, you see all of it, right?

Bonnie: Yeah.

Karen: Like you came to visit me, my family in my house with your kid and my kids. And it's just like, it's crazy town, right? There's going to be good stuff that happens.

Bonnie: I thought your kids were totally cool. Walden was at sleepaway camp.

Karen: Oh, there were only two. 33% fewer kids. Yeah, well, I'm glad that you felt that way. But yeah, there's also this sense of like, oh, they're going to see really what my life is like, right? And then when you get to that point with a friend and they see what your life is really like, and they still want to be your friend, there's something really nice about that. It's like, I feel like it'd be pretty hard for you to get rid of me at this point, and vice versa.

So we don't have to try as hard, you know, it doesn't always have to be like a fancy trip somewhere. It's like, oh, it's Thursday, and we're working on something, and then that's really nice, too.

Bonnie: Yeah. Speaking of just like being okay with being yourself, and then I think the comfort of having someone see all of that, okay, this is a random story. And I know, like, I feel like you're telling me that my stories are boring.

Karen: I only said that one time because it was long. You go back and listen to it. All the other ones have been very interesting.

Bonnie: Okay. I think also there are things about ourselves that we might love, but then we think other people might not like it, and it almost creates like, oh, I'm embarrassed.

So, for example, for a long time, I used to feel embarrassed that I live in an apartment. That, like, you know, people will be like, what? Why isn't she living in a better place? It is a luxury, high-rise building. This is just a recent aha moment. I was like, I really like living in an apartment. Part of it's because I kind of grew up living in one. So it feels like home.

So I'm like, it's fine. And it's also, like, messy all the time. We have too much stuff. And we do want a bigger apartment, but I love it. I love that it's small because I stayed at my sister-in-law's, and she has two floors, and it was a pain in the butt to go up and down the stairs. So far to get coffee.

Karen: Yeah, it's almost like you did an intentional thought creation about, like, our brains always are like, well, these are all the things that could be better about this situation, this thing, this job I have, this partner I have, how my kids behave. And then we get to be like, oh yeah, that's something else you introduced me to is the book, *The Gap and The Gain*.

And we realize, like, no, there's so much to gain from where we are right now instead of thinking about like some ideal. But you actually, like, intentional thought creation is when you're like, what are the things I actually do like about this scenario? And you make your brain look at those. And then you're like, oh, I really like where I live. It's always available to you.

Bonnie: Yeah, I'm sure some lessons are like, what the hell is intentional thought creation? Do you want to explain it real quick?

Karen: I know, okay, just ignore that part. Just ignore that part.

Oh, do you want me to explain it? Sometimes our brains offer us thoughts, a lot of thoughts about something. And when we really want to push ourselves or stretch our understanding or get ourselves to think and feel differently about something, an intentional thought creation is asking your brain to come up with evidence that maybe the opposite thing is true. And find the evidence you already have in your brain.

So it doesn't mean just like, you've always wanted a house and you have an apartment. So let's make an intentional thought creation, which means I love apartments, and I hate houses like that's not how it works. But your brain, you know, in your apartment was focusing on the things you didn't really like about it. Oh, it's too small, I don't know. I don't even know what you don't like about it.

It's funny because I don't have any thoughts about where you live. But maybe your thought was like, I want to own, or I don't like paying rent, or I want more space, or I want a yard, or whatever those things are. And then an intentional thought creation is you were like, but wait for a second, is there anything I really like about living in an apartment?

And then when you ask your brain to go find that data, you're like, turns out yes, there are lots of things. I like the convenience. I like being more in a city I like, what did you say? It's smaller. I don't have to walk as far. I don't have as many things to fill it with.

Bonnie: I think the not walking as far, I think, is kind of hilarious. But, like, everything's like right there because it's small. But that's kind of what we do with our clients, right? They'll say one thing, and we're like, what if the opposite? That's my favorite question. What if the opposite is true? What if that's not true?

Karen: Yeah, I'm trying to think. I don't think I've coached anyone on that lately. But do you have another example?

Bonnie: I feel like I do it all the time, like, with myself too. Okay, so this is something about my business. I asked myself, what were the favorite things about my business last year? And basically, I think I told you, retreats and creating that planner. And then I kind of labeled it. I was like, well, those were distraction projects because they didn't really make a lot of money.

Karen: Wait, can you just talk about the planner for one minute before you go into it?

Bonnie: What about the planner?

Karen: No, I want you to brag a little bit about the planner because it's just, like, don't just skip over the planner. It's like an amazing planner.

Bonnie: Yes, and I was going to hold it up, but no one can, you know, I don't do video. Yes, the planner. I've talked about it a few times on the podcast, but as you said, no one's paying attention.

Karen: Wait, and I don't even, I don't even get it, right? Because I signed up for your program before it was part of your offer.

Bonnie: Well, I can give you one. You're on the friend list.

Karen: But I just mean it's a pretty scarce resource. So it's only, it's like a limited edition. You can only get it. I'm just trying to highlight your program for two seconds. Okay, we move on.

Bonnie: You're so funny. Yes, it is only available if you coach with me, whether privately or in my program Live Wealthy. But the planner is amazing because I incorporate not just regular planning because there's obviously normal planning stuff. But first of all, it's really pretty because of my attention to detail and design.

So it's pink, it has like a hardcover. Of course, I picked all the expensive options, of course. Not because they were expensive, but it's just what I liked, and it just happened to be the most expensive. I doubled the price by printing in color, basically.

Anyway, it really just has you think intentionally about what you want to do and why. And even like prompt you to, like, what thoughts are you working on this week? Like, what are you working on believing? Because

everything comes down to it's like what you believe is what you're going to create.

Karen: So, like in your imagination, right, like the best use case for this planner is someone like comes in and doesn't have a plan, a financial plan, or doesn't have a goal, or doesn't know what they're doing. And by the end of it, like, explain to me what, because you're like, well, there are regular planning things, and then there are special planning things.

And I'm like, I don't understand what any planning is. I'm not a planner. So tell me, like, would I get? Like what's your hope for what people get out of using it? Because I think that's really where the value is. Yeah, it's pretty. It's what it enables you to do, right?

Bonnie: Yeah, it's a very goal-oriented planner. And it does have money stuff, but the real money stuff is really my program, obviously. But it is kind of like as you think about everything because a lot of times we'll take care of money and then we'll just like forget about it.

So, for example, estate planning. You have an estate plan, right?

Karen: Mm-hmm.

Bonnie: Okay, you have a will, all that good stuff?

Karen: Mm-hmm.

Bonnie: Okay.

Karen: I know, I know, you're surprised, but I do.

Bonnie: This is a perfect example, people make one, and then they think like, well, I don't have to deal with it ever again. But you actually should review it every five years. I don't know if you know that.

Karen: So it's in the planner, like, hey, did you review your will this month or this year?

Bonnie: Some form of that. I don't know exactly what it is, but I have a, it's called a money dashboard. And it kind of has an overview of the things that you should think about. And you might have them in place, but you might not, so it kind of prompts you.

Karen: That's so good. I just hired someone to help me do this, but I'm going to have to pay them a lot of money. And they're like, what about your will? What about your insurance policy?

And so what you're saying is not only is it like these are all the things you need to be thinking about, not in a scary way, so you're like giving yourself time to do it. And then there's all the mindset stuff that you get from my program to help you not freak out, and not avoid, and not procrastinate, and not put it off, and not be afraid.

Bonnie: Yeah, totally. And with the goal part, there's also like, yeah, you know, picking the goal is, I think, pretty easy for most people.

Karen: No.

Bonnie: And then it prompts you for like - You're, like, not me.

Karen: What is a goal? Could my goal be I want to have a million dollars in my retirement at the end of five years? Could the goal be I want to buy a rental? Yeah, I want to buy a vacation rental property and have it rented in a year. Like, can the goal be anything I want it to be?

Bonnie: Yeah.

Karen: What are some other goals I could have and this planner would help me? I know what you think it's so obvious, but my brain doesn't work this way.

Bonnie: So funny. Yeah.

Karen: Like, if I want to lose 20 pounds, the planner would help me

because I would like break down what I'm trying to do.

Bonnie: Part of it is breaking it down, but also part of it is remembering that you have a goal. Because people will make a goal, and they literally forget about it and never think about it again. This was what happened in January. Part of it's like they forget or think it's too hard. And so when you're writing out your goals in my planner, it actually asks you something like what might get in the way and what you can do about it.

And then every week and every month, so it's annual, quarterly, monthly, weekly planning. It's not as complicated as it sounds because I bet you're just like, oh my God, that sounds like a lot of work.

Karen: I know. I'm like, how many hours did you spend, do you think, working on this?

Bonnie: You know, it was a lot, but also, I already knew what I wanted, so I just had to, like, take it out of my brain. Do you know what I mean? Kind of like the book.

Karen: No, I don't know at all, but that's amazing.

Bonnie: you're like, okay, whatever.

Karen: Bonnie's brain, everyone. Round of applause for Bonnie's brain. Okay, sorry, I totally derailed you. But my ADD was just like, wait, don't just gloss over this planner. So you were saying retreats and the planner was your favorite part of this year.

Bonnie: Yeah.

Karen: And then the intentional thought creation was.

Bonnie: So, favorite part of the year, so that part is true. And I was like, well, I don't see how I can really make money with this like I love doing them. And you don't always do things purely for money. Like, you know, everything fits in the business model, but they took a lot of time and resources, right?

My time and the planner are not cheap to design like I hired a designer. And the printing costs are relatively astronomical for a printer because I printed in the USA, and I'm not printing hundreds of thousands of planners. But maybe in the future, right?

So I think I kind of like put it in this category of, like, well, I shouldn't do that again, and that was not a good business move. And then I basically was like, well, what if that's not true? Because I feel like in business and anyone who's just like, you know, working, it's really easy to do things that you think you should do, and then forget that, especially in business, like you should love your business and love the things you're doing in it.

And I think in our coaching business it's really easy to get sidetracked with that. And so TBD about the retreat because everyone was like, what, you're not doing a retreat again? I don't think it's going to be in Hawaii because I was thinking of doing it on the big island, the Four Seasons Hualalai, probably the best Four Seasons in Hawaii, except for maybe the one in Lanai. It's really expensive to have a retreat in the four seasons. It's pretty obvious, right? It was very, very expensive.

And so it's not that that's a problem, but it's more the deposits required, right? It requires a lot of money upfront. So anyway, I don't know why I'm saying that. But I do want to do a retreat, so maybe I'll have one later this year. I know where it's going to be. It's just like logistics and planning.

Karen: I'm thinking about the planner still. Do you want to know what I'm thinking?

Bonnie: You want one, right? I'll give you one.

Karen: Good, goodbye. That's the only reason I'm on your podcast. I'm just kidding. No, but I was thinking not just about how much utility there is and how the organization is there, but like knowing what should even be in a planner, like the curating. So the curating of the information for financial, I mean, because there is a financial orientation to how you thought about this.

Like, I'm just thinking about the planner, the human being who is a planner for me who's like, you need to get this, you need to get this, you need to do this, you need to do this. That's what I'm paying her for. In your program and in the planner, you've already thought that all through, and you're basically like, here it all is in an organized way, in a way that like I'm going to lead you to success. I just think it's wonderful. It's not just like a pretty calendar, you know?

Bonnie: Thank you. It is true, there was definitely a first pass, and I was like, no. Part of it was like, oh, that's too much, or I need more of this. So there was some back and forth in terms of that. But in terms of the basic things I wanted the planner to have, that is all in there. So yeah, I'm very proud of it. very proud of it.

Karen: It'll be really cool, too, when you have some clients who use it, and then they reach their goal. And then you get to talk to them about how did you use this? What was your goal? And like, then there's actually like proof, you know?

Bonnie: Yes. No, totally. I sent one to Sunny. Because Sunny, I feel like you and Sunny have similar brains. Like she's kind of like, I feel like it's not insulting to say like ADD brain, right?

Karen: I don't know. I mean, it could be insulting. I don't feel insulted by it, but I know you're not. There's no judgment attached. I don't officially have ADD, but I certainly have some tendencies that would go, like, I do joke that your brain is like hundreds of sticky notes all organized alphabetically

or whatever. And then my brain is like a crayon scribble. That's just how it is.

Bonnie: Yeah, so I think Sunny's brain is similar. And so she wanted the planner, so I sent her one. And she just got it, so we'll see what she thinks.

Karen: Okay. I'm excited to see what happens because she's like a non-planner. So it's interesting that like non-planners can use your planner. But we can always plan.

Bonnie: Yes, And if she stops using it, I told her don't tell me because it'll be really heartbreaking.

Karen: I think you mean when she stops using it. It's okay. She's not the person it was designed for.

Bonnie: Yeah, it's okay. I mean, I might stop using my own planner. I might stop using my own planner.

Karen: Yeah, you always have the option.

Bonnie: All right, is there anything else we wanted to talk about?

Bonnie: I need you to send me your recommendation for a sun guard for travel. Your discount code.

Bonnie: Oh my God, this is so funny because Karen is going to Bora Bora. Wait, isn't it next week?

Karen: Please don't say that. It's like, what's today? It's 11 days.

Bonnie: It is. It's next weekend.

Karen: Yeah.

Bonnie: Yeah. I don't know if you'll get your sun guard in time.

Karen: So I need something that ships express.

Bonnie: See, this is Karen's brain. She's like, oh my God.

Karen: I know, that's totally my brain. I do have a passport and a plane ticket and a suitcase. Some people are already packed. Some people on the Facebook group are like I'm already packed. I'm like, whoa. That's not my brain.

Bonnie: Yeah, I don't back that far in advance. That's a little extra. Okay.

Karen: But you make a list of all the things you need to pack that far in advance.

Bonnie: I do. I do have a packing list. I might still have my old one. I could send it to you.

Karen: Yeah, send me your old one. And that's so crazy, too, that you made a list, and that you filed it somewhere, and that you could still find it again, and it'll probably take you like two minutes. You're like blah, blah, blah, here it is.

Bonnie: I'll just search. It's not like I actually like filter through, yeah. I'll do a quick search and if it's not there because I had a packing list for the Bahamas when we went to Bahamas, Puerto Rico.

Karen: I know. I remember when we first went to the 200k mastermind together. That was like maybe the first trip we actually went on together. And you had planned out what you were going to wear. And I just thought that was so crazy.

Bonnie: Oh yeah.

Karen: And now I kind of try to do that. I try to do that before a trip because then you don't have to think about it. Then you've already done the mental load. You're just like, "I'm going to wear this this day, I'm going to wear this

this day." And it's nice to feel that relaxed on vacation. I learned that from you.

Bonnie: Yeah, thank you. Yeah, that's something I started doing, and yeah, it's been really, because also you don't pack stuff you're not going to wear. I mean, you want to pack some extra.

Karen: I know, I always pack so many things and I never wear them. Exactly.

Bonnie: Okay, remember the thing I told you that I pack now and it would change your life?

Karen: Toilet paper. I actually was thinking that because we just rented this little ski house, and it was so nice. And the only thing that was bad about it was the toilet paper was horrible. And every time I wiped my butt, Bonnie, I was like, "Dammit, Bonnie, why didn't I listen to you?"

Bonnie: Toilet paper always sucks no matter where you are.

Karen: I know.

Bonnie: Even the Four Seasons toilet paper.

Karen: I know. Do you think I should bring some to Bora Bora?

Bonnie: Yeah.

Karen: I'm not checking my luggage, though. So what am I going to have to leave home to bring toilet paper?

Bonnie: Oh, I see. It's like it takes up precious real estate.

Karen: I'll take a carry-on.

Bonnie: Yeah. Okay. But everyone else, this is a game changer to bring your own, especially if you like Charmin Ultra Soft like I do.

Karen: Is that what we use? Yeah, I think that is what we use.

Bonnie: It's thick. It's not like a one-ply, like Scott's or whatever.

Karen: Or Cottonelle, we might use that one.

Bonnie: Yeah, Cottonelle is soft. Okay, all right, we've gone off track here.

Karen: I don't know. Bring it home, Bonnie. What's left? Just like friends are good, friends are good to have.

Bonnie: Yes, make an effort to make friends because they don't just happen naturally like they did in college and med school or whatever social group you were in. It takes time and effort. Someone may not want to be your friend, and that's okay, and vice versa. And I think that's it about friendships.

Karen: Yeah.

Bonnie: So how do people find you, Karen?

Karen: Www.karenleitner, it's L-E-I-T-N-E-R, md.com. Or follow me on Instagram at Karen Leitner MD. Facebook, I'm around.

Bonnie: Yeah, so if you are a woman physician and you want to feel better, Karen is your woman.

Karen: Yeah. I run group coaching programs, and my next one, there's a wait list already for April of this year.

Bonnie: Yeah, if you want to feel better, it's literally called Feel Better. Okay.

Karen: Thanks for having me, Bonnie. This was so fun.

Bonnie: Yeah.