

## 200: Dealing with the Unexpected with Karen Leitner



### Full Episode Transcript

With Your Host

**Bonnie Koo, MD**

## 200: Dealing with the Unexpected with Karen Leitner

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, welcome to episode 200. When I saw on my schedule, because the way I plan the episodes I have this spreadsheet and then I have a Google doc for my outline, et cetera. And I was like, holy cow, episode 200. To me, that's just insane. And the fact that I've had 200 episodes that I've been, I think there's only like one or two weeks where I didn't have an episode done in time. But the fact that I've done this 200 times, to me, is insane and also I feel really proud about that.

And I'm so thankful that you're listening to this. I love hearing from people when they found the podcast really valuable and that it really helped. And so I was trying to think what we could do today, what I could do today for episode 200 to make it fun and interesting. And I decided, or actually we decided, we being my friend Karen and I, to do an episode together. She was on my episode a year ago and you definitely want to check that one. I forget the episode number, let's take a look real quick.

Episode number 147, the title is Pursuing New Friendships in Adulthood. I think that was a really great conversation. You definitely want to listen to that because that is something that I think is really hard as an adult to have, you know, close friendships or even new friends, right? It's not the same as college where it was so easy to meet people and make new friends.

And so we just decided to do it again. And we realized it was exactly a year ago, so we thought it'd be fun to come on the podcast and talk about things. I've got to say, we talked about a lot of random things and we were kind of all over the place, but I still hope you enjoy it and that you learn a bit more about me and about how I handled a recent, I shouldn't say setback, but something recent that happened and how I dealt with it and how I felt about it. Okay, here we are.

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Bonnie: All right, back by popular demand, we have my very good friend, Karen Leitner. And we just discovered that she was on the show exactly one year ago. How funny is that? This was not planned, by the way.

Karen: This hasn't been scripted. I'm actually giggling because Bonnie just said, "Where's the record button?" I'm like you still don't know?

Bonnie: Well, you know when your Zoom window is –

Karen: I think it moves it around just to mess with us. I seriously do.

Bonnie: Yeah, and depending on how big your Zoom window is, you can't see all the buttons. And I feel like they keep adding new buttons. Have you noticed?

Karen: Yeah. I like the little reactions. Have you played with these down here? So you can make like a little heart and like a little smiley face. But then if you go over to the side, I did this during your call the other day and then my ADD just fell down a rabbit hole, you can do a little high heeled red pump, Bonnie. That's my reaction.

Bonnie: Okay, I'm not going to stay and chat about that.

Karen: Why would you ever need to react with that? I don't know. But you can if you want to.

Bonnie: Oh, I see that now. Anyway, Zoom features that may or may not make a difference.

Karen: Yeah.

Bonnie: So we thought we would both talk about some recent shit show experiences that we both had.

Karen: Can we swear on your podcast?

Bonnie: I think it's fine. So we did not plan for her to come exactly a year later, but I was talking to Karen about episode 200. First of all, I was like,

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wow, I'm at episode 200, that's crazy. And I had to figure out how many years this podcast has been. I don't even remember, maybe 2020.

Karen: I'm your 200th episode?

Bonnie: The 200th episode.

Karen: Oh my God, right now? That's amazing.

Bonnie: Yeah, that's why you're here.

Karen: Wow, I feel even more honored. That's crazy, 200 times you've sat down and put thoughts and information and value out into the world. That's kind of a lot. You can stop right now if you want to. That's more than, you know, I have done zero. I wish I had a glass of champagne to toast you right now. I don't, I'm just holding a pencil with no eraser. But symbolic toast to you, Bonnie, that's a labor of love.

Bonnie: Thank you. Yes, the podcast journey has been interesting. I think I told you when I first started it was highly scripted, I felt so weird. I had been doing Facebook Lives and things like that off the cuff, but podcasting seemed so much more serious, if that makes sense. Like it's going to live out there forever in podcast land. So the first few times were really short, like my podcasts were like five or seven minutes. And I remember thinking, I don't know how to make them longer, I don't have enough to say.

I think that's also a good example of when you start something new, you're not going to necessarily be good at it. Matt actually used to make fun of me because he would hear me record. He was like, "You sound like a robot." I know, exactly, thanks.

Karen: Yeah, but it is such a good lesson, right? Because so much of the time we think we have – Like, I haven't done a podcast yet and I'm working on it. But part of it is we think like, I don't know how yet. I don't know how yet, so I can't start. Instead of that by starting, that's how you figured out how. And then all you do is get better.

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Bonnie: Oh, totally. So, again, we thought we would just talk about some real talk. And it makes sense because we both had some recent not so great, I mean, I don't know if they – We can describe it. Like for me, it was more like I got really sick. For you, it was about the strike. And so we both thought it would be interesting to talk about it, unpack a little bit and share some lessons and what we learned because there were definitely a lot of lessons.

And so do you want to go first?

Karen: Yeah, I wanted to say something about what you just said, because it made me think it's so good to start off by saying it's okay to still be annoyed by things and still consider things as shit shows in your life, even when...

Like so much of the time, especially with our coaching clients, I'm sure this is the same with you too, it's like we don't feel like we have permission to feel bad or feel upset or feel down because we're doctors. So I should just be so grateful that I had this opportunity to be a doctor that I shouldn't be able to complain about my job or something or I should feel bad.

All these shoulds, you know? And so you and I, like we have shelter, we have clean drinking water, we have healthy families, but sometimes because human beings, we still lose our minds when things don't go the way we want. And yes, it's not like famine and wars.

So this idea that it doesn't have to be the – What do we call it? Like the suffering Olympics. You and I would not win the suffering Olympics. But the whole idea of a suffering Olympics is ridiculous. All humans experience stuff that feels bad sometimes and it's okay, even when you also are really lucky and really grateful for things. Do you agree?

Bonnie: Yes. I think that's a great point, Karen, because I think it's so easy to think, especially when you see people online, or maybe they see you, they see me, and I think it's easy to think we have perfect lives or anybody in social media has perfect lives. Like, I'm a regular human being. I get

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upset. I get angry. Sometimes I'm not nice to Matt or to my son, and that's normal, right? So I'm sure you do too. You're not like always –

Karen: No, I'm totally judging you right now. Of course. I don't trust people who don't ever do that. I mean, that's how I find I connect the most with people, is they show some kind of vulnerability about not being perfect. And I'm like, okay, I can be friends with you.

Oh, I have another really good point to make about that.

Bonnie: What?

Karen: Well, I don't know, this just has come up a bunch of times lately where my coaching clients also are physicians and so they'll say like, I feel like a fake when I'm seeing families and talking to them about kid bedtimes and I can't get my kid to go to bed. Or I feel like a fake when I'm giving advice on weight loss and stuff, but I have trouble losing weight.

People don't want perfection. No one wants you and me, like they want us to mess it up. That's why whenever you're sending emails, I'm always like, oh, say something like, damn it, like crap. When you put that in an email title, people will open it. When you're just like, woo-hoo, amazingness, people are like, meh.

But reel yourself in, Karen. I was talking about this idea that our patients want us to be human and our patients are more likely to take advice from us when we're like, yeah, I've struggled with that, too. And this is what worked for me. And this didn't work for me. But I feel you and I get you and I'm not judging you. Versus if you walk into a clinic and your doctor is like a Barbie doll with kids who've never, you know, who slept like 12 hours their whole lives, you're like, I don't want to see you. I just feel worse, you know?

Bonnie: Yeah. On the other side, I think there are patients who think doctors should be perfect, right?

Karen: No, you're probably right. But our kind of listener, I don't think wants us to be perfect.

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Bonnie: Oh, no, 100%. Why don't you talk about what recently happened? These are both recent events, at the time of recording anyway.

Karen: Yeah. So I live in a town that's known for having really good public schools. And I believe in public schools and the school system. And even like, I'm in this book club of other doctor moms and a whole lot of them send their kids to private school. And I'm always like, public school. I went to public school. Yay public school.

And then our whole public school system crashed and there was a strike of the teachers. And the schools were closed for 11 days. 11 days to not have school. And every day, it wasn't like they were saying, we're going to close for 11 days, so go live your lives and come back in 11 days and we'll revisit. It was like every night they're like at 7:30 we'll tell you if there's school tomorrow.

The whole city would just be on our phones waiting and then they'd be like, no school again tomorrow. No school. It was like with a small T, but being re-traumatized. And so it was interesting. The reason I thought it would be neat to talk about it is because as a life coach and having a lot of tools like helping myself regulate, I noticed myself the first couple days I was like, this is okay and I'm getting through this. And I sent an email to my list and I was like, this is how I coached myself.

And then by like the ninth day, I was out of my mind. Like just none of those schools were helping me. I was like, don't talk to me. My husband was trying to be helpful, but was not carrying as much of the mental load as I wanted him to carry, let's say. And I was just physiologically so on edge that it was fascinating. And it was also like, good to know I have nine days of holding it together, and then I lose my mind.

And I'm still a human being, I wasn't horrified at myself. I think before I knew a lot of the stuff that you and I spend so much time thinking about, I would have been judging myself and who knows, spinning out and being really mad at myself for maybe losing my patience with my husband or my

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kids. But in this situation, it was like, yeah, sometimes there are scenarios where you're just going to react the way you're going to react and it's okay.

Bonnie: Why don't you tell people how many kids you have and how the dynamic was?

Karen: Well, I only have three. And it may not seem like a lot, although sometimes, Bonnie, you'll say stuff about Jack, and I'll be like, you know I have 300% more kids than you have. I'm like, now imagine you had three times that. But the good news is my kids are older.

So my 15 year old could do a lot of things on her own. My 12 year old could, like I just felt so bad for the people who had much younger kids. My sister is a six year old and she was just ready to poke her eyes out.

And then in the same way, right, like using that suffering Olympics to be like, well, at least I have school. At least I work from home. Almost like invalidating the fact that it felt really hard. And I would notice myself doing that and be like, no, still hard. Even though I have a job and electricity, it's still hard. It's okay for it to feel hard.

What was it like for you? I feel like you kept being like, what? Like almost not even believing that could be possible. Like so far outside the realm of like, what are you even talking about?

Bonnie: Well, I remember when you texted me about the strike, but then I guess after a week, I thought you were just like, being sarcastic. And then I was like, are they really still on strike or are you just saying that?

Karen: It was real.

Bonnie: Yeah. You know, Jack's teachers didn't go on strike, but I almost feel like he was in school for like five days in January because, well, first of all, he has a two week Christmas break. But then he got sick and missed a day or two. And I don't know about your kids, but Jack, he gets sick for a day and then the next day he's like bouncing off the walls as if nothing happened.

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And then there was some other break. And basically I was like, was he in school at all in January? And now it's February and I just realized, even though it's on my calendar, that he doesn't have school this Thursday or Friday because of parent teacher conferences. And then there's a week break in February, like we have a trip planned. I'm just like, is he ever in school? What are we going to do this Thursday and Friday?

And he isn't able to just do things on his own. I mean, he can, but it's not the same thing, right?

Karen: Yeah. No, he really needs constant either technology or parental supervision. Like he's not going to read. My daughter's reading some, I was like, *Les Miserables*. I was like, really, my 15-year-old. I'm like, wow. That's a win, a parenting win. But yeah, Jack, he doesn't have the skills, so he needs a lot. Yeah.

Bonnie: So anyway, yeah, I still need to think about a plan. Just remind me I need to figure out a plan for Thursday and Friday.

Okay, anything else you want to say about that?

Karen: No, but I want to talk about what happened to you because I think I have an angle that you're not going to like and I can't wait to [inaudible].

Bonnie: So speaking of Jack not being in school for a while, so I got sick. And I get sick from time to time, I get colds, et cetera. Matt never gets sick. Like he must have some –

Karen: Knock on wood. Knock on everything.

Bonnie: I think he has some kind of genetic weird stuff and that he should be studied. I'm totally serious because he never gets sick. He's clearly missing some kind of receptor where viruses can't touch him.

Anyway, this was like more than a regular cold. Like I had fevers, I had chills and I didn't really have myalgias. I felt really crappy and I had legit fever, more than just like a mild fever like a little over a hundred. This was like – Okay, first of all, my thermometer is probably not accurate, but I do

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think it's accurate in terms of following trends, right? And it did go up to a little over 102. And it's never been that high on this, again, CVS bought thermometer, forehead, which people say is not effective.

But anyway, I was scheduled to give a live class for my audience. I think January 7th was the date. Yeah, it was January 7th, right, because you also had a workshop the same day.

Karen: Yeah.

Bonnie: Yeah, so it was Sunday. And I had gotten sick and it was like the Sunday before is when I got sick. I'm like, oh, it'll be fine. I'll get better because usually with any illness, I'm usually fine. I tested myself for Covid two times, it was negative. And it didn't feel like the other two times I had Covid, so I'm like, oh, it must be the flu. But we don't, at least I didn't have a home test for the flu. That probably should have been my first signal because I've had the flu before and I'm usually out for a whole week.

Karen: Every time we talked about it, you were so much living in your past experience of being sick that it was almost not relevant to this current time. And I just think it's so funny because patients so much of the time are like, well, I always have sinus infection. And it's like just because you always get it, that doesn't mean that's what's happening right now. And you were so stuck in the, this is what flu is like for me.

And I was like, Bonnie, you had five days of fever. And then it seemed like you had a couple of days where you didn't really have a fever and you were getting better. And now you have a high fever again and you feel worse and you're vomiting. And I was like, super infection, Covid, like danger, because I tend to freak out about stuff. And you were like, no, I mean, five or six days of fever with the flu is pretty normal, seven days fever. And I was like, no, it's not.

I think you just somehow were like, I can't be sick. I have to be fine. I have this huge responsibility, like 2,000 people signed up or something. There was some kind of denial.

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Bonnie: It was like 2,000 people.

Karen: I could not get through to you and I was like, this is not good. You were like, well, all the other times I've had the flu. And I would just like throw my hands up, roll my eyes and just be like, oh.

Bonnie: Well yeah, no, you're right because when patients say like, I've never had a skin problem. I'm like, it doesn't matter.

Karen: I always look at my kids and I'm like, just because you've never died in a car accident, doesn't mean you shouldn't wear your seatbelt this time, right? That's not logical. Like all the other times I didn't wear my seatbelt, I didn't die. It's like, oh my God.

Bonnie: Yeah. I didn't feel well the day before, but again, I think I was optimistic, like I will be fine. And we'd been sending all the reminder emails, the reminder text that we always send. And then what was it, 1 pm Sunday that was scheduled?

Karen: You're like, I don't feel good. I don't feel good. I don't feel good. Then you're like, I just threw up. I was like, Bonnie.

Bonnie: And I still had a fever and I think I was just going to load up on Advil and do my best.

Karen: Yeah.

Bonnie: So I canceled it kind of last minute, like three hours before, which felt really horrible, you know?

Karen: Yeah.

Bonnie: So what I want to say about that is I sent the cancellation email and, obviously, apologized and said I was really sick and thought I could do it, but I can't. And I don't remember exactly what I wrote, but I actually got a lot of replies applauding me, basically saying thank you for taking care of yourself because, as you know, doctors in general, it's not just women, unless we're dying, we still go into work.

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And not only that, it's like even if you are really sick and you're okay with staying home, sometimes you can't because you can't find a replacement, like in the emergency room or something.

Karen: It's messed up that they expect us to come in when we're sick, but it's also messed up that as women physicians, we also don't seek care. Like we just have this like, I can't be sick. We just don't go to the doctor. I feel like that's an extra hat I wear, which is forcing my women physician friends to go to the doctor.

I'm just trying to see if I can find the text thread where we were talking about this because you really agonized for like an hour. Even though it was so obvious you could not do this talk, you didn't want to cancel it. And there was a lot of fear about what people would think.

And then we came to the conclusion that you were setting a good example by not doing something when you literally were like bacterially – I'm not going to say you were septic, but you needed antibiotics.

Bonnie: I still had a fever.

Karen: Yeah.

Bonnie: Yeah.

Karen: Well, we have so many texts I can't even scroll back up again to find the thread.

Bonnie: It's okay.

Karen: I know.

Bonnie: Well, the two things I want to say about that experience was, yeah, it did not feel good to cancel, but when I decided to do it and I canceled it, I was like, oh my God, thank God. As soon as I canceled I was like, I don't know what I was thinking. I definitely couldn't have done it. It would have just been so awful. My energy would have been awful and et cetera, right? I could wear a lot of makeup and pretend I'm not, but it wouldn't work.

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And so, like I said, I got great emails. I did get one email where someone was upset.

Karen: Yeah.

Bonnie: Yeah. And I forget exactly what this person said, but she basically said I was unprofessional.

Karen: She said it was unprofessional not to give more notice than you did. You could have given more notice.

Bonnie: Yeah.

Karen: And you would have if you hadn't been trying so hard to rally yourself to do it.

Bonnie: So, yeah, that was what the email said. And, you know, it was fine. I used to get so upset at these types of emails, because when you're in the public sphere, although I'm definitely not Taylor Swift, you're going to get a lot of random hate emails.

Karen: Well, you're pretty close, you know.

Bonnie: But, you know, you get – I don't get outright hate mail because I think it takes a lot more to send a direct email versus commenting on a post, for example. There's just more activation energy to actually take the time to send an email to someone that's going to be mean. And usually they're angry when they're responding so quickly.

So it's taken time. I think I first started offering my course in 2019. And in 2019 and 2020 it was really hard whenever I got a negative comment or even "constructive feedback." But now it doesn't bother me. What about you?

Karen: It still bothers me, but I was actually just thinking about in the bigger context, it's like getting a negative Press Ganey score or something. I mean, it's not as bad. When we get an email, no one sees it. When we get

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a Press Ganey review, it's tied to our livelihood. Because these people don't know you, this person who said that.

So I love that coaching tool that's just like you can allow people to be wrong about you. That feels empowering. Otherwise, you're like, there's someone out there who thinks I'm a horrible person, who thinks I'm unprofessional. And your brain is like, and I might die. And in reality, it's like, and I don't care because I know I am professional. I don't even know that person.

But I just think we're wired to want to be accepted by everybody. And then we're socialized to want to be good girls and not have anyone tell us we're not doing a good job. We want to get good grades and all those things. So when someone messages you –

I'm like a staunch advocate for physician burnout. It is something I care so much about. I give lots of money to help with the cause, that's what my business is all about. So this person said to me, "I thought because you're a physician, you would understand how many emails we get. But you contributed to my burnout with all the emails you sent me." It's just like a dagger to the heart.

And then I was like, are you kidding me? You can unsubscribe. Click unsubscribe. I actually give you an extra unsubscribe in the bottom of my emails. And then, okay, I'm getting to the point, which is that I think it's always really fascinating to think what must be going on for this person to want to send something not nice to me.

And I'm like, this is such learned helplessness. This is like this person feels so disempowered in the medical system and like they're being barraged and hit and they have no power and no agency, that they're trying to take back some agency by yelling at me for some emails that they could much more easily just have hit unsubscribe.

I don't know if we're trying to help your audience today, but I'm always thinking about how to help them. And it's like if a patient says something not so nice to you or like your neighbor does something that maybe they don't like you, like it's okay, as long as you like you.

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Bonnie: I mean, it comes down to you liking yourself and allowing people to be wrong with you, but also just allowing people to be mad at you. Not everyone's going to like you. And logically we know that, but it still doesn't feel good when you feel like someone doesn't like you.

Karen: Yeah, I love that, too. I'm just like, okay, I get it. If I was someone who really felt assaulted every time I got an email and then this random life coach who said she wants to help me is sending me emails, I might get mad, too. I get it. I don't agree, but I can understand. That feels better than like what's wrong with people? Why are they so negative? Which is how I usually respond initially.

Bonnie: Yeah. And since you have three girls, they always do these MRI studies to see what parts of the brain light up. I think it was the context of social media, so that's not exactly relevant to what we're talking about, but the point I want to make is that social pain feels the same as some kind of pain. You probably know this.

Karen: I do not know this.

Bonnie: I think emotional pain lights up the same areas of the brain as physical pain and danger. Because if you think about it, right, back in the cave days, and even now, it was really important that you were part of a group and accepted for protection.

Karen: Yeah. Rejection is so uncomfortable for us. I would say like, yeah, it's almost or maybe equally unpleasant to certain kinds of pain. So I wouldn't be surprised.

Bonnie: And you know that I had some experiences growing up where I wasn't popular, is the best way to say it. And I don't think I felt I was part of a group until, I mean, kind of in high school, but probably not really till college, if I'm perfectly honest.

Yeah, and I never felt like people really liked me. I still feel that way, by the way. We talked about this on our podcast a year ago. I just assume people don't like me. And if someone doesn't text me back in a day I'm like, are

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they mad at me? Because sometimes I don't text back people and it's like I literally forgot or the day was crazy. And you know what I mean? It happens to all of us. And then if you get a lot of texts in one day, they all get buried and you don't remember who's who or what's what, right?

Karen: Yeah.

Bonnie: Do you do that, too?

Karen: The way it's different for me is I think I'm more likely to not respond to someone, not intentionally ever. And, of course, I have stories I tell about myself, too. And I hate to be talking about ADHD so much. I feel like I'm talking about all the time now. I've only been diagnosed for like three weeks. But I forget.

I will look at a message and it doesn't enter my brain and I then just forget to write back. Or I mean to, I think I have, I don't. Or I even write it and I don't press send. Because I often will not write back, so if someone else doesn't write me back I just think I don't make a big deal out of it. But I do feel very sensitive to rejection.

Like my daughter was at this ice skating rink with her two little friends and threes are always really hard, like groups of three with kids, like someone's always being left out. And I was watching one of the girls, the two of the girls kind of leave my daughter out a little bit. And I just felt this like, oh, I remember feeling like that as a kid and it is so painful. My daughter, it didn't seem to bother her that much. I tried to ask her about it later.

She was the worst skater, so they were kind of going ahead. But she was really doing her best and keeping up. And I don't think she made it mean anything. She was like, no, they're my friends, it's fine. But it's like a physical anguish that I'm being left out.

I can't remember if I told you this, I think I did. But when I was five or six I went to this summer camp and there was this cute blonde girl who apparently was adorable and they called her Cornflake and all the

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counselors loved her and followed her around. And then they called me Burnt Cornflake. Isn't that so mean? S

Sometimes you can just tell, like whatever it was, I didn't have the it factor.

Bonnie: And you have darker hair, maybe we should make that clear.

Karen: Yes, that's true. I have dark hair. But anyway, it's like we go through these things as kids, we experience stuff. Our little brains make sense of them in some way, deriving some kind of meaning. And then here we are like 45 years later and we're still in that story, even though we have so much evidence that it's not true.

There's so much evidence in your life right now that people like you. How many people listen to your podcast? Do you listen to the podcasts of people you don't like?

Bonnie: No. I guess if they're listening they probably at least find it valuable. Whether they like me or not is, yeah, whatever.

Karen: Like hundreds and thousands of people.

Bonnie: I don't know about thousands. I do look at my podcast downloads, it's actually something I want to work on this year, is to increase awareness because I meet people and they don't even know I have a podcast.

Karen: The nerve.

Bonnie: So what I've been working really hard on recently, which Karen knows, is I changed the way I deliver my program. It's gone through many permutations, but now I'm running it as a three-month live class. And what I mean by live, it doesn't mean I'm teaching every class live, but it's a three month thing and we spend three months together, then it's kind of over. And so I've been teaching things in a different way and I've added some new topics.

And so it's been a lot of work. Work I really enjoy, but to put the topics together organized in a way that makes sense to me, but also thinking like,

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I don't know how you are, Karen, with your clients, but I'm always thinking like, I want to make sure I'm not overwhelming them. But then I also want to make sure I'm teaching them all the relevant things. And the thing with money is there is a lot of information, right?

And so I have this constant battle, like I don't want to overwhelm them but there's a lot of stuff they have to know. And so I think each time I run this program, I'm always learning, like, where do they get overwhelmed? How can I make it easier? Or maybe it's too much and all that kind of stuff. So that's kind of where I'm at right now.

And I am creating a lot of new assets, meaning just tools for them to use that I think are going to be really useful. So that's been taking up a lot of my time lately.

But I'm also really excited about it because I feel like the new stuff coming out of my brain is just juicy, if I'm perfectly honest, because the material I taught before was a few years old. And it's not that it's irrelevant at this point, right? But I'm just a different person. I've learned so much in the last few years. And so I just felt like I have to reteach some of the core concepts because some of the things that I used to teach, I think about differently now.

Karen: Like what?

Bonnie: So I've always felt personal finance is personal. And I've always had pretty strong opinions about the traditional retirement type thing. And just learning so much more, like reading two books in particular that really made a difference for me is *Die With Zero*, I think I've told you that. And a book called *100 Days*.

And just really seeing we really do live in a different age right now. Like we're not working for a company for 30 years that's going to give us a pension. I guess Kaiser is like the only one left in the doctor world, right? And we're living so much longer and so traditional advice really doesn't work anymore, especially for women because we're, you know, you and I might live till we're 100, right?

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And then also this idea that you're supposed to be in the same career forever. I think that's also traditional thinking. But who said? Like someone just made that up, because this is technically my third career, Karen. I don't know if you know that.

Karen: I do.

Bonnie: Yeah. So I first worked at Morgan Stanley after college, not in banking, I was in technology. And then I became a doctor, became a dermatologist. And now I'm an entrepreneur and I coach women on money. Like I might change the topic I coach on at some point, right? Who knows?

Karen: Yeah, I think you should be like a fashion model and you should sell stuff on like the QVC channel because tell them about the shirt you're wearing. I get on the camera with you and you're just like, "Oh my God, do you like this shirt?" And then you say three things about it and then I'm like, I have to buy that shirt. Damn it, Bonnie.

Bonnie: Oh my God, it's so random. But yeah, I was buying some Uniqlo – Is that even how you say it? – for Jack.

Karen: Yeah.

Bonnie: Because he goes to an outdoor school, and they're not outside all day, but they're outside. And it's been really cold lately, obviously. And so he doesn't like wearing multiple layers, so the whole thing is like you wear a base layer, then you wear a middle layer, then you wear an outer layer. And he just doesn't want to wear two layers and then snow pants on top. He's just like, no, that's a no.

So I was like, okay, I need to buy some really warm pants. So whatever, ultra heat tech. And then I was like, I'm going to buy myself something too, because I'm always cold. And then I bought this sweater that I'm wearing right now, which no one can see. And it's so soft.

Karen: It's not what you would think Bonnie would wear. First of all, it's not pink.

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Bonnie: It's beige. Well, it doesn't come in pink.

Karen: It's like a brownish beige. It's totally nondescript, right? And so you'd just look at it and you'd be like, "Oh, interesting shirt, Bonnie." And then though, you're like, it's so warm. And it was so inexpensive. And it's so comfortable. And it feels so good on my skin.

Bonnie: It's like buttery soft. Do you have Vuori joggers?

Karen: No, but I have worn them and I know what you mean. Yeah.

Bonnie: It's kind of like that, but even better. It's like \$15. Maybe it was 20. But Uniqlo clothes are inexpensive, right? That's kind of their whole thing.

Karen: Yeah. Let's see how it holds up.

Bonnie: That's true.

Karen: The first 100 wears. But yeah, I mean, isn't it weird? I'm cold all the time, too. And I definitely think it's like, I don't know if it's perimenopause, if it's just like older age. I don't like it at all. I don't understand why I'm cold all the time. I'm like, oh great, now I'm going to have to move to Florida when I retire, which I really don't want to do.

Bonnie: Now you understand why everyone does that.

Karen: I know. No one tells you that.

So you were saying we don't have to have just one career. We don't have to just do medicine. We don't have to just put money into our 401k and never look at it, never think about it, and think somehow that in 50 years we're going to want to travel the world and not take a minute to breathe or enjoy our lives until we get there.

Bonnie: I mean, there's so much more. Obviously, I can't say it all, but how important it is to really look at the big picture, because with really busy people, like women physicians, I think it's just so hard to take a beat and just really think about, well, what do I really – Not even what do I want to do

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the rest of my life, but especially with young children, like they're just on a hamster wheel.

And even though I was trained as a dermatologist, I could see my life ending up where you're just living day to day and just trying to, especially if you have little kids, just dealing with all the things that you deal with when you have kids. And looking back, I'm like, there's no way I could have done that for 30 years plus.

And I think there's a lot of guilt around not wanting to be a doctor forever. Or, I don't know about your clients, but most of my clients don't want to quit medicine. They just want to work less because they're so tired.

Karen: Yeah, yeah. But the other thing that's not really true is like I remember when I did primary care. And when I was in my practice all my colleagues were older and I admired them so much. And I was just like, how am I going to do this for 20 years and be like them?

And then when I almost was ready to leave and I talked to them, especially the women, they're like, oh no, when my kids were small, one of them was like, I took a whole year off. I was a single mom. I don't know, I couldn't. And then another one was like, I totally cut back, way back. And I just shared a practice or did this or did that.

Some of it is like we're telling stories about the people around us, not realizing that it isn't just a straight shot for a lot of these people that we think it is. And then when you look at all the 85 year olds who are still showing up at Grand Rounds, we get to be like, it's mostly men, right? And I don't know if that's because they were the doctors back in the day or if it's just –

Bonnie: Well yeah.

Karen: They didn't have to do all the other – I don't know, there's probably a lot of reasons. I don't need to make gendered comments or stereotypes, but I love this abundance mindset of like I could do this if I wanted to, but

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also there might be other things. There's other opportunities for me. There's other ways for me to make money.

I think a lot of what we do in coaching is just open people's eyes to possibility.

Bonnie: I think it's a must to have multiple streams of income. Not that I ever thought it wasn't a must, but I think in this day and age, and not just because of physicians, but it's so precarious to rely on a job. And it's not uncommon for me to have someone –

Recently I've had a few women reach out to me in a financial crisis. And one thing I see a lot is when you're really reliant on both incomes. I'm not like judging them, I understand why that happens. But I think that's just another example, if you don't have other ways to bring in money that's not related to your job, like it's bad, right?

Karen: Like not diversifying your investments. It's like putting all your eggs in one basket.

Bonnie: But we're not taught that, right?

Karen: Yeah.

Bonnie: To me, it's normal now because of what I do and the friends I have. But it definitely was not even in my awareness when I was a resident, and definitely not even a first year attending, right? People talked about real estate and blah, blah, blah. But now I'm very, very convinced how important it is. And what that's changed is I'm going to, I don't like to push, but just really show them like this is something that's really important to work on.

Karen: I want to say one more thing about that though, Bonnie, because I think I'm way more hearing all the voices of all the women who are like, but these are all the reasons why. It's too hard. I don't have time. I don't have money to pay for your wonderful coaching course, all this stuff, right? It's like, dude, you're paying the money, so you have more money. It's an investment just like anything.

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But some of the biggest roadblocks for us are like, I'm not smart about money. I mean, this is so basic, I'm sure you've talked about this in all your podcasts. I'm not smart. Or a huge one is it's too late. Oh, it's too late.

Bonnie: Oh gosh. That's probably –

Karen: It's never too late. Never, ever, ever, ever, ever too late.

Bonnie: I'm behind, that's one.

Karen: Yeah. And thinking you're behind just makes you more behind instead of like, okay, what do I want to do tomorrow? What one little thing do I want to do tomorrow?

So I think that that's something you're really good at helping people realize, is like once we get in the door, once we're able to overcome all those things that are saying to us like, I'm bad at this, I want to avoid it, like all the reasons you stick those loan notices like in a drawer and don't look at it.

Bonnie: Yeah.

Karen: It's like you just have to decide I will actually feel so much better when I'm starting to learn. And I can learn this because I'm a doctor and I'm so freaking smart.

Bonnie: Everyone who does my program, and people who don't, I have no doubt they can do it. But yeah, there's I'm behind. I think I actually have a podcast on this because, obviously, that thought isn't helpful at all. But it's predicated on a few things, because I think a lot of us think of money being made linearly.

Karen: Like I'm behind. Like then I just think in 1974, you couldn't even have a credit card in your own name that your spouse didn't co-sign. So whoever you think you're behind, like we are so far ahead even to be women making income who can be having these conversations. Do you know what I mean?

Bonnie: That is true.

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Karen: I just think about those women in the 1800s who were having childbirth and then dying and illiterate. And then here's us, we're physicians, we're like, I don't know how to interpret mutual fund reports. I'm so behind.

And it's just like when you zoom way out, and you're like that doesn't make any sense. Of course you're not. There is no behind. Just go forward, you know?

Bonnie: Well, yeah, that and money truly is not harder to learn than medical school. It's way easier. But yeah, it's just our mental blocks behind it.

Karen: Same with like, I'm so behind because I have this stack of New England journals I haven't read. And because I think I'm so behind, and I see them stack up higher and higher every week, I'm just never going to look at them.

Bonnie: Do you actually read those?

Karen: No, I'm just using it as a metaphor. Everyone relates to this in their specialty. It's like what if you just read one? What if you just read the table of contents just once a month? How about you start with that? How about you start with just a tiny, tiny baby step instead of thinking like, I'm supposed to know all of that, and therefore I use it as like just to put my plants on.

Bonnie: You know what my mentor said? We were talking about this and he's like, I just throw them away. That's literally what he said. He's like, I don't even read them. I just throw it away.

Karen: No, we use them to judge ourselves and blame ourselves and shame ourselves. It's like, there's actually probably no one who's reading them.

I mean, and if you have enough time to read all the New England journals, then clearly you just, you know, good for you. But I don't think it's a good use. Like you're not living your life, basically. Where are you not living your

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life that you're spending so much time doing that? And maybe some people want to live their life that way. I would never want to.

Bonnie: I have never read the whole thing, so I don't have a comment. I couldn't tell you what they say.

Karen: Well, now I know what to get you for your birthday, Bonnie. And you can throw them away.

Bonnie: I definitely did scan the titles and there was that service where they basically, it was like Cliff Notes.

Karen: Yeah, I know what you mean. I don't remember what it was called, but yeah.

Bonnie: I would get those for dermatology. I thought they were useful and then they stopped doing it. Anyway, whatever.

Okay, we need to get back on topic.

Karen: Sign up for Bonnie's program. Where do they go to do that? When's the next time you're offering it?

Bonnie: So my website is [WealthyMomMD.com](http://WealthyMomMD.com). They can go there and there will be a link to go there.

Karen: [WealthyMomMD.com](http://WealthyMomMD.com).

Bonnie: I actually don't know when I'm going to offer again. And I'm not saying that to be mysterious.

Karen: But you have like a wait list or they can just –

Bonnie: I think they can join a waitlist. For sure it's going to be in the fall. I am undecided if I'm going to run it again late spring through early summer. That's TBD. If I had to guess now, probably not, but you never know.

Karen: Okay, but if they need something right now to help them, didn't you write a book?

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Bonnie: Yes, I wrote a book. And, obviously, there's the podcast and there's my Instagram.

Karen: Your book is really short and easy to read and pretty manageable. Like if you just need a little shock to your system to help you motivate, if you're just like, I know I need to do something, but I just don't feel that inspired or I just feel blocked. You read this book and you're just like, hell yeah. Like I am woman. Like I got to do this. I can do this.

Bonnie: Yeah, no, totally. It is a short read and there are questions at the end of every chapter. And if people actually do them, it's kind of like a mini, it's like a course in itself.

Karen: Bonnie, that's not how you market your program, by telling people to do the free questions in your book. They want access to your brain.

Bonnie: Oh yeah, I'm just, you know, the book is a snapshot of my brain. But they could learn a lot by doing the questions because I think it's really easy to look at questions and if you don't actually sit down and write the answers, it's such a different experience. And that's a whole nother conversation.

But yeah, so my book, my podcast, my conference, which is in a month and you'll be there, Karen. And I did sign a contract for next year, I haven't really talked about it. But it's going to be again, for sure, in about a year and 15 days from now, at the time of this recording. It will be in Hawaii, which is my happy place.

And so if you're interested in doing that, you definitely should join the wait list because the conference this year sold out very quickly, I want to say in less than a month. And we had a very long waiting list and the VIPs sold out in like a week.

Karen: How do they get on the waitlist for the money conference in Hawaii?

Bonnie: Go to [WealthyMomMD.com/conference](http://WealthyMomMD.com/conference) and you'll see the button for it. There's a hierarchy of who gets to buy first, and the waitlist is one of

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the best ways to do that because we do have more spots for 2025. But we do expect it to sell out as well.

Karen: I hope I can come.

Bonnie: I know, you've got some conflicts. Okay, everyone, I hope you enjoyed this totally random episode of us talking about lots of random things.

Karen: Thanks for having me.

Bonnie: Yeah, it was super fun. Thanks for helping me out for this episode. Yay, episode 200!

Karen: See you in February 2025 for our third annual episode.

Bonnie: Okay. All right, bye.

Karen: Bye.

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