

Peter Margaritis: Welcome back everybody. My guest is Heather Ettinger, and you've already heard about her background in the intro. I just want to say there's so much more to Heather, that your going to learn than you did in that intro. And first and foremost, Heather, thank you so very much for taking time out of your busy day on Thanksgiving Eve to have a conversation with me about your wonderful book, *Lumination*.

Heather Ettinger: Well, Peter. It's um... I'm thankful for having this opportunity, and I have been following your work and I'm really excited to have a conversation and delve into perhaps some of our shared passions and interests.

Peter Margaritis: Perfect. As I was doing some research on you, the one question that popped up in my head was how did you develop this desire this passion for the world of finance?

Heather Ettinger: So, truthfully, I have always loved math. My father was in the investment management industry. And so, I grew up around it. And the beauty is I also went to an all girls school. And in an all girls school, considering it was a few years ago, maybe a few decades ago is the better way to say it. We were taught that you could follow any passion you want and that girls were good at math, and could be good at math. So, I was very grateful for that lesson because it always a strength of mine, and I love marrying math with the creative part of my brain as well.

Peter Margaritis: Yeah, that's what we have. We do share that in common. But as I was reading more about your early years, your father would have foreign exchange students that were interns in his investment company. And you knew went, 'Wait a minute. I want to do that! I want to go over there!' Tell me more about that.

Heather Ettinger: Sure. So my father was also a pioneer, which I believe I am as well. And he was always thinking about things a little bit differently. He went overseas and sold research long before the big houses did. The Merles or the Goldmans etc. So, he started selling research to foreign institutions for their what they would call American desk , which meant their portfolios managing in American securities. And so, he went over there and started working with them and developed great friendships. And he really... my dad was larger than life and a great personality so he had a lot of close relationships, and he invited some of his clients kids to come be interns at what was then Rolston and Company. And so, when I was in college, I said to him, 'Hey, we've had all these kids here. I know. Neither of my brothers went over there, but can I go?' And my dad just cracked up because he's like, you know, figures you're the one that's going to ask Rolston. And he said, 'Of course I think it would be fantastic.' So, I was so fortunate, Peter. I had a chance. I worked both for Bearing Brothers in London, and it was an interesting time. I can tell more about that another time, but it was... I also worked for a private Swiss bank. And you can imagine with the Swiss privacy laws that was a completely different experience, and I live just over the French Swiss border with a family. And at the time I was fluent in French.

Heather Ettinger: So it was just an amazing combination of education, learning the industry and quite frankly, learning from a foreigners perspective what really does influence their decisions which happened to be a lot more about currency than fundamentals of investments. And that was a lifelong lesson for me on what can move markets as well.

Peter Margaritis: Wow, that's really cool, and I did read some of the things that were going on during that period of time. But just having that opportunity to see it from literally a completely different perspective, and changing the way you think when you brought that back over to the US. So now let's delve into the book. Bottom line, why did you write this book?

Heather Ettinger: Well I, I wrote this book really for three reasons, and I'll tell you a little bit about my inception story as I like to call it. So, I fortunately it had a lot of success being an equity trader in Boston for Jeffries and Company. And when I realized I could kind of do anything, I ended up coming back in joining my father's firm, which did investments for clients at the time. And when I came back to Cleveland, I connected with three amazing female philanthropists, who were very involved in Cleveland with the women's Community Foundation. And they were... The Women's Community Foundation, just to give you an idea, and this is back in the late 80s, early 90s, was part of a national network of women's funds that was 90 and growing. So, it was a movement that was going on. And the reason those funds were started is that only 6% of national funding was going to programs that supported women and girls. And being the product of Laurel School, single sex education and feeling very strongly about empowering women, I thought I want to be a part of that movement. I want to be a part of that change. The second was I saw quite quickly how poorly women were treated by the financial services industry. And they were talk down to, a lot of jargon which they really didn't connect with it all, and also just intimidated by our industry. And then the third reason was really that I learned if you educate and empower women, they're the agents of social change.

Heather Ettinger: So, if you get to my 'why' today, that's it. So, what I learned in the process, though, Peter was we had to teach them differently, and I learned this through creating financial literacy programs for The Women's Foundation. And how women learn best, and don't laugh when I say this, is not being told what to do, but rather through anecdotes and stories. So, you'll see that in the book. I'm very vulnerable. I share my own stories. And then also, by having a framework by which to really think more deeply about what has meaning to them around money as opposed to just thinking of money as the what. So, I often say, you know, the why is your values, the what is six different areas of life, which I can walk through for you, and the how happens to be your human capital and financial capital. But money is not the what. And unfortunately, I think our industry treats it that way. And so, the book was really a way to say no, there is a much better way to reflect and have a conversation around money that's healthier and also is going to lead to a much brighter future for you and your family.

Peter Margaritis: I love it and I do want you to read the dedication of your book, but I also wanted before you get to that, you mentioned women learn different. And I love how you write in your books.

Peter Margaritis: And often I start my financial literacy programs with a cartoon that reads, "Men if you want to understand a woman's brain. Imagine a browser with 2468 tabs open all the time. All the time." I laughed out loud. And what I get it now, I think, but I get it.

Heather Ettinger: That is how our minds work. We are always juggling everything. And I think that's also part of the challenge. And that's what I also tried to bring out in the book is we do juggle a lot. And so, we really need to think in a multi-dimension way about our money. Our money isn't the objective of just retirement. Our money is can, you know, am I going to have to take care of my parents? Covid? Am I going to have an adult child that moves back in with me? So, they're just so many different things that we think about. And I think that is really why the framework needs to be different because when we just talk about the technical side and I know you get this Peter the tax planning, the estate planning, the insurance planning, most of the women just glaze over. And the reason is that isn't connected to what they want in life. So, the process in the *Lumination* book really is about what do you want in life.

Heather Ettinger: And then, oh, by the way, there are these technical ways that we can help make that happen. But what you want in life really needs to be explored in this multi-dimension way or it's not going to resonate with her. And just to give you some statistics in this country. Over 70% of individuals, not just women, over 70% of individuals in this country say, A. They're under a lot of stress and this is Pre-Covid. And that financial stress is their largest source of stress., They lose over 19 hours of productivity, a month worrying about finances. So, I would tell you, I wrote this book for women, but there's probably a broader use for it. And then the second thing is PIMCO did a study in 2018 where 50% of the 750 women said the way the financial industry approaches this process does not reflect my values or my lifestyle. So, we've got this complete disconnect going on. It's like Battleship, Miss, Battleship, Miss. We really need to reframe that discussion.

Peter Margaritis: Interesting as you were telling us the story made me reflect some years ago with a former financial advisor. My wife and I were sitting there with him and he was going through, and I realized he was not as prepared as he should have been. And at one point he took off his glasses looked at my wife and said, I want to talk to Pete about some stuff right about now. My wife hand went on my leg, because she felt me wanting to come across that desk and rip his throat out. Because that goes to that condescending aspect of it. That old school thinking, and he was immediately fired. I just, yeah, I hear ya. I think that's just... One, it's rude period, and to it's clearly that knowing their audience.

Heather Ettinger: Right, right. Well, and the fact of the matter is women actually control already the majority of wealth in this country. And over the next 10 to 20 years, money will fall disproportionately to them because they are both typically out living if they're in a traditional marriage their male spouse, and they're going to inherit from the generation above us. So, about 40 trillion, pretty good sized number, is going to come to women. And yet the industry just tries to keep changing the font to pink and saying, 'Oh, we're serving women.' And there are a lot smarter than that.

Heather Ettinger: So, to your point, I also did a thought leadership paper in 2011 called, Women of Wealth: Why does the financial services industry still not hear them? And 96% of women in that study said the most important thing is you understand what's unique about me and my family. So, I'm grateful for men like you, who also want to change this dialogue, because they understand there's a good chance she's going to outlive you. And she needs to be engaged, not just included, engaged in that process so that she feels that she's being heard and that together you're making those decisions.

Peter Margaritis: My current financial planner does all of that. I'm so impressed with him, and how he talks to my wife just like he talks to me. I mean, and he wants to know more about us. More about her. And that's, you know, this is not, this is not a cookie cutter world anymore. You have to tailor to your audience. You just can't deliver it and go, 'Well, this is how it should layout.' No, to your point. I need to know more about you, so then what are your values, what do you want out of life, so we can structure your portfolio to meet those needs. Not the old school way. And yes, we do. Those financial advisors need to pay more attention to their clients, understand who they are, what they are, what makes them tick, both of them, in order to be successful, I believe, moving forward.

Heather Ettinger: Exactly. I completely agree with you.

Peter Margaritis: So, could you read the dedication of your book, which kind of also helps explain you know why you wrote this book?

Heather Ettinger: I would love to. Thank you. So. this book is dedicated to all the women who have lived in fear or apprehension that they haven't done enough to manage their finances. Who feel trapped because they don't have financial freedom, and those who maybe have started the work, but aren't sure they're on the right path or working with the right people. Thank you, Peter. As young girls, we receive money messages that forever impact our relationship with money. Often we're told that we aren't good with math or won't be good at managing our funds. Nothing could be farther from the truth. In my over 30 year career in advising clients, I can tell you, women are great at managing finances and creating a holistic plan. When women are given a chance to explore in a safe environment what is important and how best to make choices for them and their families, they thrive. May this book shine a light for you on the possibilities.

Peter Margaritis: I love that.

Heather Ettinger: Thank you.

Peter Margaritis: Describe in your definition of what is a safe environment. That jumped out at me right there.

Heather Ettinger: That was intentional language. So, I think it's important that it's often we think a lot about big webinars or we think a lot about big approaches to managing finances. And the fact of the matter is the best thing you can do in this process that creates that sense of safety is some sort of connective exercise on the front end. And often that's done through storytelling. So, for example, our...we do these very small webinars. Typically, it's in person, which is by far better, and I won't have more than 12 people. And what we do is we start sharing stories, and our earliest money memories that have impacted how we think about money. And typically, I start and I tell my story. And then you know everybody in the room starts and what happens, Peter, is all of a sudden, all these women who walked in with. as I call it, the 'woulda shoulda coulda baggage' that they should have done more. They would have done more. They could have done more. And feeling badly about that and all of a sudden they go, 'Wow.' Even that CEO of that hundred million dollar business is in the same place I am. Even that widow whose husband died very unexpectedly and has no idea what's going on, she's in the same place I am. So, there's this connectivity that creates safety and then the other very important piece of that is, of course, complete confidentiality.

Heather Ettinger: So, I often say if you want to understand kind of how women's minds think, yes, it's the over 2000 tabs open, but it's also that we like to feel a sense of belonging and connectivity. And so that's why that exercise is so important to go through an exploration of your money values that you didn't just wake up here. There were influences on your life and whether they were good or bad. That isn't really the issue. The issue is what did you embrace? What has been a potential barrier for you? And how do we help you move forward? And that's through exploration of how did you get here and just acknowledging it and creating that connection. And that creates the safe environment by which they can learn. If you try to teach before you've made that connection, it's just a lot of talk. So, it's really important to feel connected first.

Peter Margaritis: Before you do the data dump you have to tell them why they're there. And I love the storytelling aspect of it, and going, 'Oh, so I'm not different. I'm not on the land of misfit toys.' So, there's that sense of vulnerability, as I can see, what now I feel I'm in a safe environment because I just saw the CEO. Okay, so we're all in the same level. Now let's get into the nuts and bolts of it.

Heather Ettinger: Correct, correct.

Peter Margaritis: I love your teaching style. Absolutely. It kind of replicates my teaching style too. It's about them, not about us.

Heather Ettinger: Exactly.

Peter Margaritis: So, the book is laid out in six parts. Is it six? I believe there are six.

Heather Ettinger: Yes.

Peter Margaritis: Six parts. Can you kind of talk about those parts in general and what they are and how it all interrelates?

Heather Ettinger: Sure, I'd be happy to. So, the idea is, first of all I do kind of set the stage, so to speak, and what I mean by that is I share a little bit about my own journey and the early influences that I remember. And I tell those stories and then I talk about the power of women. So, we have so much more power than we realize. Because we make 80% of the purchasing decisions, as I said, we actually already control the majority of wealth in this country. And so it's a bit of saying, you actually have more power than you realize. And so, I walk through some of those statistics and how the next two decades are likely to be kind of the tsunami, if you will, of women's influence.

Heather Ettinger: Then the second part of the story is really starting to reflect, as I said, on your own money history and different role models or people that had an influence on you. So, really reflecting back on what were some of those messages received. And so, you know, I won't go into the stories, right now, but I got an early message from my Dad kind of no man I'll ever be able to afford her if we spoil her like that. Which, of course, I was like, what do you mean? I'm going to be able to afford myself. And then also, quite frankly, the discrimination I faced in pay inequality. And how I uncovered it, which was really just totally by chance. So, those have influenced me and how I feel about things in that area. I walked through something called The Lumination Comfort Zone, and what it's meant to do is kind of tell you there are three areas. There's Values. There's the Fear Zone which most of us started, everybody up. Then there's the Learning Zone, and in the Learning Zone, what you're doing is you're just taking step by step in a very thoughtful and methodical way to get information by which then you can make decisions. And then, the Confidence Zone is that kind of financial freedom of, 'Wow, I actually have choices.' So, I walk them through that and how that's a good framework to think about. And throughout life, we're going to go through different stages, which I talked about later, and you're going to float between the Learning Zone of what you need to learn about at that next stage of life and the Confidence Zone.

Heather Ettinger: Part three is really understanding a lot about your own life, health and wellness. What brings you energy. What zaps your energy. And therefore, how do you set yourself up for success. The fourth part is assessing these six areas of life. and how they've been influenced. And those include job purpose, relationships, community, health spirituality and play. And they're a bunch of different exercises that take you through your history in those areas, and how that has influenced where you are today and how you might think about those six areas and what you want going into the future. And then part five is building your personal Lumination plan using those six areas and what you want. And as I say you didn't just get 26 hours in the day. So, you really got to make some choices about where your focus is going to be on. And then. I kind of bring it all home with some additional resources like questions to ask when looking for a financial wellness advisor and what to look for in the answer. Which is probably even more important. So that you make sure it's not somebody trying to sell you product. Who's not listening to you. Who doesn't work with other women or breadwinner women or women business owners or divorcees or widows.

Heather Ettinger: It's somebody who has some experience in the type of delivery model, if you will, and benefits that should come to your client experience. And that's, that's kind of the last piece of getting into some of the detailed tools.

Peter Margaritis: Well, I love it. Absolutely love it. But as I was looking through the chapters one jumped out at me. Chapter 12, Human capital and Financial capital equals the How. Horoo?, as Scooby would say. Can you elaborate on that chapter 12? I'm really curious about how you how you look at this.

Heather Ettinger: Sure. So, going back to what I talked about a little bit earlier. If you think about how most financial advisors start the process, they often start with saying like, what do you have? And so, we immediately that's been our framework. Right? That's The What. 'Oh, I have a house. I have a mortgage. So, I'm I have these retirement accounts I have maybe, you know, these taxable savings accounts, whatever. So, that are ready becomes our framework of, oh, that's the what. And what I'm saying is uh huh... The What is the six areas of life: purpose relationships, health, spirituality, community and play. That's The What. What do you want in those areas? The How is human capital, which is time, energy, personal resources. And then, of course, your financial capital. How are you going to spend your money? How are you going to give to your money? Whatever that may be. That's The How.

Heather Ettinger: So, if you don't mind. Here I'm going to hold up a quick little chart here. It looks like this, right? Values are in the middle. Whoops, I always do this your values in the middle. Here are the six areas of life. Okay, going around the outside, And, The How is that black circle, which is your human capital and financial capital. And it's just saying, it cannot be directed. It cannot be focused, and an investment plan can't be developed until you really look at those six areas of life and what do you want. And then also your values, and making sure that those six areas of life and your values are connected. And then, The How becomes so much easier and you defuse that fear, that anxiety because it's not The What. It's not how much do you have? Do I have enough? It's more. Oh. Now, I understand. I have to make choices. If I want this, I might have to give up on this. Okay, that's a framework within which I can live. I feel empowered. I'm embraced where I am, and I also can get education by learning what my choices are.

Peter Margaritis: Love that. I was talking to a gentleman yesterday on a Podcast. And he goes, a lot of people put their self-worth in external things. When it really should be, what's your intrinsic value. And I believe that's what you're talking about here, and being true to that versus, for lack of a better cliché, living like living the lifestyle of The Joneses. Who are the Joneses and why we're trying to live their lifestyle? But you know, I was a banker one time, and it was like you say your real estate rich but cash poor because I'm living in a big pretty house in the big expensive neighborhood, but I have no furniture in the house.

Heather Ettinger: Right. Right. And I think, you know, what better time to be reflecting on these things, quite frankly then right now. When we're together as a family, we can start telling those kind of family legacy stories.

Heather Ettinger: How did we get here? What's Mom's job? What's Dad's job or if there's some sort of inheritance over time, or what a Granddad do or what did Grandma do and how does it influence us today? This is this is such a great time to reflect and have those deeper conversations. And so my, that's one of my wishes coming out of this book is that during Covid, we have time to have these conversations. We have time to do this reflection. Let's do it. Because emerging from this. I think absolutely. We're going to make different choices. I know Jeff, my husband, and I have discussed this. How we're going to travel? Where we're going to travel? How we're going to spend time together as a family? All of that is changing for us. And it's really about quality time together as opposed to checking off some list of worldwide places that we've gone. It's really going to be, what's the experience that we're having together? So, that's my hope is that people really start to reflect on that. And let's face it, social media has not made this any better. Because there's always this, 'Oh gosh, look, their life is perfect.' And we both know there, nobody's life is perfect. So why not just focus on what you want, and turn off the noise and focus on what are your personal signals to help move you forward.

Peter Margaritis: Yes, and I grew up in a household like, 'What was the neighbor say?' I finally got to the point and told them, 'I don't care what the neighbor say.' What are they doing in my business? If they're in my business, they've got other issues. So, let's just do what we want to do and be comfortable in our own skin and doing that, and not worry about what everybody else thinks. I hope you listen to this one, Mom. So, you have two daughters and a son. The ages are?

Heather Ettinger: 27, 25 and 22

Peter Margaritis: Okay, so they're all young adult. Are they living on their own or are they in the household?

Heather Ettinger: No, they're living out on their own.

Peter Margaritis: Okay. So, as you're writing this book, were you having conversations with your kids about this, or have you always had these types of conversations with them as they were growing up.

Heather Ettinger: Well, we did start having these conversations early on. So, to give you an idea in 2008-2009, my kids have been fortunate enough to go to private school and I knew they were hearing a lot about, of course, the financial declines. They knew their Mom was in that industry and, you know, kids... Kids are pretty smart. They pick up on a lot. And so, I wanted to diffuse their worry over, you know, what's going to happen to us if Mom's industry is tied to this? Is she going to lose her job? Whatever. So, we sat down as a family, and we did two things. Number one is that the values right away. Jeff and I said, there are two things we know for sure. One is, we're not pulling you out of school. We may be eating rice for dinner, but we are not pulling you out of school. And, Number two is we are going to continue to take family vacations together. But this year instead of flying to Florida and renting a beach house, we are going to drive to Florida.



Heather Ettinger: And I walked them through. I said, this is what it's going to save in airfare. This is what it's going to save in the rental car by the way, which they always gouge you over spring break. And we are going to stay on the non-beach side and across the street. And so, we will be saving X thousands of dollars by doing it that way. So, I actually walk them through it. I said, my job is secure that I'm not worried about. So, it's really important for you kids to understand, but we are cutting the budget and here's what we looked at, we're going to have a family conversation about it. Here's what Dad and I are suggesting. We're going to dramatically reduce the amount we go out to eat. We are, because my income will be down, we are going to, as I said, do this spring break differently. We're cutting out cable. I got a squawk on that one. And I said to the daughter that squawked. I said, 'Hey, if you want to pay for it. It's \$20 a month to have these movie channels. You know, you can pay for it.' And she said, 'Well, we really don't watch them all that much.' I said, 'Exactly.'" So... And it was good.

Heather Ettinger: The other thing we did, Peter, is when they hit freshman in high school, we did put them on a budget. And this is what I would tell every parent. You want your kids to make mistakes, but while they're living under your roof. Because it will be a much smaller mistake. So, by putting them on a budget, here's what they learned. A. Gosh, if you buy that six pack of razors, it's a lot cheaper than buying the individual ones. There are a lot of ways I can save money by looking at the pricing rather than just grabbing stuff and throwing it in a cart because Mom's paying for it or Dad's paying for it. The second was they had to make choices. We didn't give them enough money that they could do everything they wanted. So, it was. Ooh, do I want that new outfit or do I want to go to the school dance. Whatever, you know, having to make choices early. That's what you want them to learn. And the third was, our oldest learned very quickly, that at the time Apple downloads for 99 cents, click, click, click. She was \$20 off. She ran over and I do, let them have a credit card because I want them to start learning how to pay it and how that works. She was \$20, you know, in the hole at the end of the month. She was mortified.

Heather Ettinger: And the way I look at it is, who's \$20 when they go to college. If you don't know this kids get credit card offers in their school mailbox just about every day. And it could have been a \$2,000 error because they don't know how to manage money. So, the whole point is that you start them on...I started on essentials, and then it builds up over time. You're like okay, you're in college now. You're going to start helping pay your rent. You're going to pay for additional things. So, you just keep building. So that by the time they graduate from college, they have a real sense of what it actually costs to support their lifestyle, and what they're going to need to earn to pay for themselves. And so, that we do a lot. We also, I did tell all my kids, they were in the book. One of their stories was in the book. And we do talk about it a lot. And Peter, you know, the fact of the matter is, I've had one lose her job. I had one go from an independent contractor to getting a job offer. So, he came off. If they're all going to go through transitions. My other daughter is a teacher. I'm worried about her burning yourself out. So, we've talked a lot about you need to focus some of your resources on wellness. And so, those are the kinds of discussions as opposed to just money. It's about what are our priorities, particularly given the stressful time.

Peter Margaritis: That's great. I have a 20 year old, and a great kid. I know his challenges, and I know his limitations. And I remember when he was younger, he wanted to buy this video game. And 60 bucks. And he got an allowance for stuff around the house, but he was way short. I said, 'Unless you stashed money somewhere, you have to wait to save it up. Unless you come to me with a plan on how you gonna pay me back if I loaned it to you.' And I thought that would just put them off. Oh, but the next day he comes in and says, 'Hey, here's my plan.' *What??* 'Dad, I came up with a plan. If I do this, this and this and you don't have to pay me allowance. I'll be paid by week four,' Okay... So, you I will be auditing your chores to make sure that you're getting them done and he did it. Checked off the box. Now, I was so proud of him for doing that. Now, he is 20, and he's taking a gap year. Online learning is not for him. And he's going, 'Do you know how much this cost?' I went, 'Yeah. Oh, by the way, monthly rent is due. You got a full-time job and he still has to pay us. But, he won't listen to this, what I'm doing with that monthly rent is I'm saving it, going to open an IRA for him, unbeknownst to him. And that point I'll be Stephen what you've been giving of that monthly rent, I've been saving it for you. You have to continue to do that now.

Heather Ettinger: Right, right. That is Peter. That's great. And, you know, again, there's no one way to do this. You've got to do what works for you and your family but you gotta do. And by the way, adults go through this all the time too. So, they shouldn't feel like, oh, we just have this magic way of doing it, and that's all. It's like, no, if you know we want to say for a big anniversary trip. What, what are we going to give up on for a while to afford that? So, I think what you're doing is so important. And as I said, it has to be created in a way that just works for you and your family.

Peter Margaritis: Right. So, as we wrap up, I do have two additional questions. And the first one. This one might seem a little bit strange, but I remember when I was writing my book, *Taking the Numb Out of Numbers*. I didn't have a title when I started. I didn't have a title when I finished. I was scrambling for a title, and then I was with a group of friends and after what I was working on. And I told them and like that. So, what.. hey.. taking the numb out of numbers, and so in my head. So how did you come up with the title for your book?

Heather Ettinger: Very similar path. So, I knew what I wanted to write about, but I really what came to me in writing about the book was that what Lumination means. So, the full title *Lumination: Shining a Light on a Woman's Journey to Financial Wellness*. And as I said, it's not necessarily just for women, but we know it has to change for women. So, that's where I was coming from. The idea behind it is light. That there is a brightness that we're chasing our fear or out of the shadows. We're chasing what where the brightness can come from as we look forward, and really shining a light on a different way of getting to a healthier outcome. And so, that's really what the whole thing has been about is the process of shining a light, illumination, transparency, accountability, all those things that just say, 'Oh, there aren't shadows here.' There isn't a covering up. There isn't something being hidden from you or whatever, which is sometimes what our industry feels like. Nope, this is all open for discussion. And this is all about being vulnerable and shining a light on where your bright future can be and how we get there.

Peter Margaritis: So, the title, did the title just come to you, once you talk through and knew how you wanted this book to turn out. The word Lumination just popped.

Heather Ettinger: Lumination pop to me, and I'm a person that loves words. And so, it was a bit of a new word too, which is something I tend to like to do is create on new meaning. So, it that pop to me. And then I will say, I had an advisory board, and we played around a lot with the subtitle. And this is where we landed, and you've been through the process. What we did is we had, I had some tough choices. It was interesting. The discussion started going down one path, and then when we came back to it two weeks later, we all have lived with it for a while. We were more like, uh uh, this feels better over here. So, there was a little bit of an evolution around it, and I thought that was really an important part of the process. Is you got to live with it and make sure it really feels right before you say, 'Oh, no, this is the title.'

Peter Margaritis: Right, because the book lives in infamy. I mean, it just lives on forever. And you become... what I've learned about writing a book is you talk about the book so much, you're out to telling people about the book so much and you live in it and becomes even stronger. And that book follows you around all the time.

Heather Ettinger: Right, right. If you look at the book and the cover the whole idea of this bulb is, you know, this center part is a little bit like 2000 tabs open. These are all the things that are flying around in our head, right? So, it is important to just kind of bring clarity to that sense of being overwhelmed or there's so many different things I have to think about. So, that that was part of the reason for the visual representation as well. And we'll see you know kind of the beam here and the two tone shadow.

Peter Margaritis: I love the cover. I absolutely love to cover the artwork. I love that story. The last question I have for you is you when you moved to Boston, what was the real main reason why? I mean you could go to New York, you could... Why did you move to Boston?

Heather Ettinger: So, I moved to Boston for three reasons. You need to understand first, my father and I were extremely close. And sorry... I still... It's been five years, but I still start to lose it a little bit since my dad passed. And so I am going into the same industry that he was in even though it was a little bit different. I wanted a major financial city where my Dad had no connections. I wanted to go develop my own reputation, rather than being his daughter, which I love being his daughter, but I needed to develop my own independent reputation. And third, I'm an ice hockey player and believe me in the early, mid 80s, there were not a lot of places that women could play ice hockey but Boston happened to be one of them. So, those were the three reasons and it was a great city for me. I've worked out of New York. I've worked out of Chicago and other cities over time but Boston was really a great place for me to start my career.

Peter Margaritis: Yeah. Boston is a great city. My wife grew up in Worcester, Massachusetts not too far out. But when I was reading through a hockey player that's something you don't really hear all the time and I had to find a way to bring that out. Now, do you still strap on the skates and play a little hockey?

Heather Ettinger: I would be playing right now if it weren't for Covid. I have to confess I do help take care of my 88 year old Mom, so I can't take a risk right now that could impact her. Yes, absolutely, I continue to play. My husband and I actually now played together on the same team. Which we had about a 20 year hiatus where I was playing with the women and I actually started playing with men when I first moved back to Cleveland and we did play together and then after I had my third child. This is crazy. I'm going to go play with the women a little bit safer, more from just body size. And then, he came and we invite a few select men to play with the women because we know they're respectful and it's all about the love of the game. Not about trying to prove who's physically stronger. And so, that's been super fun over the last couple of years, and our son has been a hockey player. Went on and played it at Northwestern. And so, we have that shared passion, which there aren't a whole lot of moms who can say they've been on the ice with their son playing hockey. And so, that was a lot of fun along the way as well.

Peter Margaritis: Oh, that is so cool. It's been a pleasure talking to you. It's a pleasure meeting you. I love this book and everything that you do and why you wrote it. How can people find the book?

Heather Ettinger: Great question. So, first of all, it is on Amazon and it's hardback, paperback or eBook. So, whatever you're most comfortable with. And then also I have a website HeatherEttinger.com, you can go there and on that website, Peter, I will also be giving out little tips and tools and resources along the way. My first passion is teaching. And so, my hope is that we will continue to provide content there as well. So, and I think we'll be seeing it all the major bookstores as well. By Barnes and Noble, etc. So be on the lookout. And it makes for a wonderful holiday gift and also a great start to a New Year just reframing your thought process a little bit.

Peter Margaritis: Perfect. Heather, thank you so very much. This is Thanksgiving Eve. Hope you and your family have a wonderful Thanksgiving as my advice to everyone Thanksgiving is when you do wear stretch pants.

Heather Ettinger: Thanks, Peter. This has been such a pleasure, and I hope we stay connected.

Peter Margaritis: We most certainly will. Thank you.

Heather Ettinger: Thank you.