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16-2-2022

Evergreen Session Three Clean Transcript

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Liner Solarte

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Recommended Citation

Gonzalez, Oscar and Solarte, Liner, "Evergreen Session Three Clean Transcript" (2022). *Heritage Conversation Partners*. 5.

<https://digscholarship.unco.edu/hcp/5>

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February 16, 2022

ANT 300 class- Applied Anthropology

University of Northern Colorado

11:00 AM - 12:15 PM

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INTERVIEWERS: Emily Dzhinenko, Miranda Bermudez, Ruby Gregory, Katie Carter

PARTICIPANTS: Oscar Gonzalez and Liner Solarte

Transcript:

Captioning Provided by:

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(Captions provided by a live Captioner.)

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OSCAR: I haven't heard anything from Liner, so I don't know if she will be joining today.

MIRANDA: That is totally fine. If she does join later, it's cool. Oscar, are you available to start?

OSCAR: One minute. I was in the middle of a meeting. I am going to my car because I need my own space.

MIRANDA: That was me last session. I was in my car.

OSCAR: Yes, I remember you. My daughter wants to study as a doctor, and I don't know the name of this building. I was with her because of the financial things. I was in the middle of a meeting with a financial guide. She is 18 years old. She has to make her own things, everything, alone.

MIRANDA: Thank you for joining us today. Do you know if Liner is going to make it?

OSCAR: I can write her, give me one second.

MIRANDA: Cool.

OSCAR: She didn't answer her phone. I don't know what's going on with her. I talked to her at 7AM so I know she's awake.

MIRANDA: That's okay. Thank you for trying. We can get started, and if she's able to join that's okay. And if she is not that's okay too. Our topic today is money and finances. I wanted to start this one off by asking what is your form of currency? What is it called? You are muted. I can't hear you. (Chuckles). There you go.

OSCAR: I am from El Salvador. I am from Central America. For us, the currency that we have is the dollar, the U.S. dollar. Since 2001, so I was like 20 years, 21 years...something like that when we started using the US dollar. So, for us moving here, the US dollar is really a stable currency, so we were using that for a long time.

MIRANDA: What was it prior to that?

OSCAR: We used to have the Colón, like Christopher Columbus. Colón is the name in Spanish. Like in Venezuela, they have a Bolívar. Every day they change because of the market and everything, that is the way they work. I don't remember as much because I didn't have too much money at that time (Laughs). I am not accustomed to use it too much. But, I remember when we moved to the US dollar for us was amazing, because I pay less interest rate from loans and my home. And the credit cards was less, because we were overpaying at the time. On my home, I think I was paying 13%, and then they reduced it to like 5.99%, or something like that. I know it is higher here in the US, for us, it was a huge difference. The credit card moved from 49 to 21 or something like that, more or less.

MIRANDA: Wow, okay. My other question for that, super quick, since you guys use the American dollar as currency, do you feel like there is a difference in how much things cost, like a candy bar? Is there a big difference?

OSCAR: When I moved from my country to here, I realized we have almost the same prices. El Salvador is not a cheap country for living, because of the dollar. For example, I remember if I go for an ice cream, for example, I remember that cost me like five colónes, which is like 43 cents of a dollar in that moment. And then, everybody moved to one dollar. If I paid five colónes they moved to one dollar. At that moment, we paid double price when they changed that, finally. Well, two years from that moment, I think everybody is accustomed to use the dollar, but we used to be a cheaper country for living. So, when I moved here, I feel the same. So, McDonald's have the same prices, I think here it is a little cheaper. McDonald's is a good example. Here the clothes are cheaper because of the taxes. We have to pay a lot of taxes in my country and here the taxes are lower. So that is a difference.

MIRANDA: That is super interesting. So, you guys didn't use coins? There was nothing less than a dollar?

OSCAR: We used to use, for example...I told you I traveled a lot to Panama, Chile, Colombia, Peru because of my job...and in El Salvador, we used to have one-dollar coins. Because of the paper ones... everybody, were using a lot of one Dollar in the paper, that damage a lot of the paper. So, one time the Central Bank says we don't use paper dollars anymore. So, we used the coin one. When I moved to Panama, to Ecuador, they use the dollar too. They don't know the coin ones. They said, "no no no, we don't accept coins." So, the coins were just from El Salvador. Here it is difficult to find the coin dollars. I use here my credit card or debit card. I think everybody is using that more often, every day.

MIRANDA: Super interesting. Coins, dollar coins... Cool!

Hi Liner!

LINER: Hi! How are you guys?

MIRANDA: Good, You look bundled up.

LINER: (Laughs). I forgot this conversation! I'm sorry.

MIRANDA: It's okay! No worries. We are talking about money.

LINER: Money. I like that...I like money. (Everybody laughs)

OSCAR: (Laughs).

MIRANDA: You're alright, thank you for joining! He was just telling us about the dollar coins, which we kind of have, but they are not very common at all, I would say, here in America. I have some somewhere, but because they are not super common, I always tuck them away.

LINER: Me too. I have a two-dollar bill. I save it again—also, sorry.

MIRANDA: Those are rare too. The major question that I was asking to start is what is some form of currency that you use back home? What does that look like?

LINER: In Venezuela the currency is the Bolívar. That was named after the person who freed Venezuela. Bolívar has suffered from devaluation...if that is the right word. So, many devaluation, I think... every year, for example, right now... hmm, I don't even know how much...what is the equivalency to the dollar. To take one dollar, I've got to give 4.6 Bolivars but after many devaluations. In Venezuela, for example, people earn maybe five dollar a month. For Venezuela people it is very complicated.

MIRANDA: One of the questions I asked Oscar, to kind of help us see, how much is a candy bar back home or an ice cream versus how you spend on it here, would you say?

LINER: I don't know. The problem is I have been here two years and a half, more or less, and things have changed a lot.

MIRANDA: That's fair.

LINER: From that moment to now, so I've got to ask someone how much is it, because I don't know.

MIRANDA: How much when you were there would you spend on a candy bar? The equivalent there of a dollar here, you think?

LINER: I don't even remember. (laughter)

MIRANDA: That's okay.

LINER: Let me check something.

MIRANDA: So, then we are going to kind of also start talking about cultural values around money. Like how it's viewed back home. And this for us we will talk about our family cultural values around money. But I guess the ultimate one is, and one of us can start on this while you look into that last question Liner, but is it okay to lend money or give money to friends and family? How does that look? How is it viewed around that?

EMILY: Growing up it has been thought if you're lending small amounts of money, like maybe \$20 to \$50 maybe, that is okay, but anything more than that or anything like hundreds or thousands of dollars, you won't share or lend that, primarily because there is a lot of trust people to carry regarding lending and loaning money, and that is not very common. At least where I grew up there was a lot of mistrust. So, in small amounts sometimes it is excusable to take it, but anything expensive is typically like: I can help you financially save for that or I can help you look for ways to obtain it, but I am not going to lend it to you myself.

MIRANDA: Yeah, that is kind of how I feel my family functioned as well. Twenty dollars is okay. I also think that...I don't know. I don't want to speak to our whole culture on this because I'm not sure, but in my family, I feel it is safe to ask for money if you need it, but maybe I am just prideful and don't like the idea of having to ask for money unless I have shown to them that I worked really hard, and this is my last option. I have definitely lent money to friends or helped them out with flights and had them pay me back later. Like Emily was talking about, it is a level of trust, I think. Also, respect. I don't like asking my family for money, because I think it is a respect thing too, kind of.

EMILY: I had a friend once, and we were traveling together, so I covered the prices of her boarding because it was easier to purchase it on one card, and it took her over a year and a half to pay me back, with me constantly reminding her. Like, 'hey can you please pay me back, even if it was only \$10 at a time, but that was a lot of money, and you said you would pay me back right away, and it's been a year'. I lost a lot of trust for her because I saw the way she was spending some of her money, and I thought why is that choice more important than paying me back? Like Miranda said, I felt disrespected, in a sense, because of that, and that has really changed my mind how I will approach lending money to friends, which is upsetting, because it is only one person that has done that. But it was a stressful situation, and it took way too long in my opinion, especially when there was a verbal agreement to pay me back as soon as possible.

LINER: In Venezuela it is almost the same. People used to ask for lend money, but you have the option to do the choice- to give them. I think it depends on how much you trust the person. I think is a universal situation (Laughs). Because me too, maybe two years ago I lent money to a friend, and I have not gotten my money back. I wanted to help her. But she took advantage of that. Earlier, I was talking about that situation, and that made you change your mind, definitely. I don't know who is going to give my money back. I don't have a warranty, so my choice is: don't lend money (Laughs). If I am going to lend money, I prefer to gift the money to the person or lend money financially secure...safe. Being safe, first.

OSCAR: Talking about lending money. I think in my life I have some rules, and one golden rule I have is never lend money. The Bible says, I'm Christian, if you lend money be ready to lose your friend. And it's true. Maybe you have a closer friend and they cry (*mockingly in a crying/winey voice*) "Oh, I need money. Please help me." You know that dramatic situation, when people lend money, they promise they will pay the money on time, and all the lies. For example, in my life I have many situations like that. Then they get angry at you and stop talking to you and don't pay the money. For me, it is a golden rule. Don't lend money. For example, last week I have a partner in my company, and he needed \$350, and I said, "No. I'm sorry. I can't lend you money." I give him \$50, and I said, "It's my gift for you." Then he asked me for \$1000.

So, I said, “I know this happened in the past and I know what you are doing, but I will not lend you money.” It is my rule. I will never lend you money and never let you drive my car. Those are a couple golden rules that I have because of bad experiences I already had in my life.

MIRANDA: And those are good rules. In general, I am also curious to hear, what is the vibe about talking about money in your culture? For example, talking to coworkers about wages, is that okay? Or is it that you don’t really do it because it is kind of not socially acceptable? And I can actually start too. I personally work in a Union job where there is a pay scale. Based on your years of service the amount that I get paid goes up on a regular programmed scale that is agreed upon, and so we are able to talk about what we make because it is based on how long we’ve have been there, basically. I know for a fact my mom works a salary job where it is agreed upon between her and the company how much she is getting paid for the year. And she talks about how she and her coworkers don’t talk about it, but there’s been instances and times where she was going in for a raise or applying for another job and wanting to know kind of what bracket she should be asking for. So, she would kind of reach out to coworkers and talk about it, but she said there is this air of hush-hush about it. Like, “Hey, how much do you make?” Even though it is kind of a weird thing to talk about. I’ve gotten that from my mom because I don’t work a salaried job.

EMILY: I agree, and it is very similar in my experience, where you don’t talk about how much you are paid because it is just not socially acceptable. The only time it does seem acceptable is when you first apply or try to get a job, because people talk about what is a reasonable starting salary. When a friend gets a job they say, “Oh my gosh. I have this much of a salary.” And they are excited about it because it’s helping them and is a big improvement from what they previously had. But after that initial excitement of having the job, salary or hourly wage isn’t talked about at all. And if you ask somebody, sometimes they will tell you, but often they say they are not comfortable sharing that, so I must respect that. Pretty much I would say the same as Miranda, except for those few instances.

OSCAR: I told you in my country, all the time people want to know your wage, how much money are you earning every month. We use that to talk about that monthly. Here in the US, I saw there is a custom to talk about the year, your year of earnings. That information you try to don’t share it to anybody, because there is a lot of delinquent people there. We try to be - that is private information that you will not share. I don’t share that information, no matter if it is my family. For example, when I know that I have an extra bonus or something like that. One time I had a barbecue in my home with my dad and brothers, and one of my brothers said, “You have money! Let me use part of your money. I have this investment.” I said this is the last time I talk about money with my family, because everybody wants to be part of that, so I don’t like to talk about that with them. I used to save money, as much money as I can, because I know there are

good times and bad times, and if you are not ready for the bad times, then you will have troubles. So, I like to save as much as I can.

LINER: In Venezuela, I don't know is the right word I should use, but we are people who talk a lot. We like to show everybody how much we earn. (*Laughs*) Right Oscar? (*Laughs*). You was in Venezuela, I don't know how many times?

OSCAR: Yes, yes. I know. More than 20 times.

LINER: Yes. We don't care. Maybe in the past time, we used to be like, after some problems we have faced recently, we are being scared about being stole, and we try to don't t talk about how much you earn for that reason,for security reasons, but not because it could be socially incorrect. I have the answer for the first question. In Venezuela the income is \$1.5 a month. And, a dozen, 12 egg cost two dollars. Some people have government help and they earn three dollars per month.

EMILY: Thank you for looking into that. I really appreciate it. I want to make sure I understand. In Venezuela you like to flaunt money or show it off, in a sense, but for security reasons you try to be more reserved or quiet about it?

LINER: Yes. At the beginning we used to be like that, showing how much money we have. We say everybody how much we earned. We use to buy the best brand for things. Everything like that.

MIRANDA: Back when you guys had the oil boom and stuff, right?

LINER: Yes. Traditionally we used to have a lot of money. Even before the oil was high...the prices of the oil were high. Even before that, but after - in the last maybe 10 years, things have changed dramatically.

MIRANDA: So, you would say money now is viewed differently than it was prior to the past ten-ish years?

LINER: Yes. Even when someone has a business, for example, a store who sells bicycles, for example, has to be very reserved. Maybe some people have to hire a security person, people who will take care of them, because they are watched.

EMILY: That sounds very stressful. It's a good precautionary measure to try and prevent any theft.

MIRANDA: Would you say it's money that is fueling a lot of the violence that is occurring in Venezuela?

LINER: No, it is not the money, because we all have money. I don't know how to say that... When someone make a theft, there is no punishment for them. The opportunity is that fuel there. Its security. It is not the money, because we always have money.

MIRANDA: What is the average salary in your home country? Is that average salary, is it enough for them in the average setting back home? Is it enough?

OSCAR: In El Salvador, the salary is \$300, or \$400...They change. \$400 a month.

MIRANDA: By month. Is it monthly?

OSCAR: Yeah. About 80% of the population are in something like that. It is not enough. The salary is just for surviving. Imagine a husband and wife doing together \$800, they have to pay gas, they have to buy everything for the house, rent...It is impossible to live well with that money. In that country, of course, we have Social Security. Like if you get sick you can go to the public hospitals or something like that. It is not safe. That is why we have a lot of people doing bad things, and there are thieves for everything. I'm not sure if I told you at other meetings we have had, we have a business there, a company, like a small market. One time we were trying to move from there because my other daughter got a residency to live here. At the same time, there are some gangs, taking some picture with my family, with me, my daughters, my son when they were at school and they go to my company and show me the picture and said, "We know where you live. We know where your children study, and I need you to give me \$2000 every week. If you don't give me that money I will kill your family first and you will see and then you will have to pay me more." Really, I was scared, so I can't dream – sleep, like three months. We made some decisions and moved. We had to hire some security for my family. We don't feel safe. The country used to pay \$400 monthly for basic salary, but they are asking a lot of you. It's

impossible. They broke you. If you are trying to grow your business, sometimes it is really difficult to have your own business. Some weeks, we don't have an extra \$2000 for paying them, so it was impossible. Then, when I go to the police, I felt that the police want to ask me money too, so you feel unsafe in every place. Nobody can help you there. Talking about safety, talking about money, so that is why we moved here. We come here first as a tourist and then we decided to stay here, because of companies and everything. I said "I don't want to come back again." I slept well when I travelled here. I think it was my first time I slept well in a lot of months. One friend let me use his car, I all the time had his window closed, because in our country it is impossible to drive a car with the windows open because they put a gun to your head or with a knife they take your things. Your watch – I used to use the watch on my right hand because with the left hand they tried to take you out. It is impossible to use a cell phone like we use here. You have to put it in your pocket, and if you have another one that doesn't work properly, if they ask you for a phone, you give them the bad one. And sometimes they give you the phone back and say this is not working and ask you to give them the right one. They know everything. It's really difficult to live there. It is unsafe.

MIRANDA: Wow!

LINER: In Venezuela it is almost the same. That thing when somebody unknown begins telling you, "I know where you live. I know who your family is. Where they are. You are going to pay me money for you to be secure." We call that (*unknown term*) antitheft. An amount of money you are giving them to prevent being kidnapped. And there is a common sound in Venezuela for some folks, that is the sound of shots. Like you always are asking yourself, "That was a shot? Or was it a firework?" You slowly learn to identify the difference from one to the other one.

MIRANDA: From the sound?

LINER: Yes, the sound of a shot.

MIRANDA: Or fireworks or something backfiring. That's interesting.

LINER: Yep.

EMILY: I'm so sorry to hear you guys have faced such terrible experiences, and I am so happy you both feel safer here in America, because I don't know how I would handle that situation with my family being threatened. I can only imagine what that feels like, so I am glad you are able to

feel safer here, and even though there are some struggles being in a new country, you are making it work, and you have a positive attitude.

MIRANDA: Yeah. Thank you. I wanted to ask everybody a little bit about their personal views on giving money to homeless people or giving money to people less fortunate than you. Should we do that? How do you view that? Or if you want to do the alternate question of do you give to charity, and what does that look like?

OSCAR: I love to do that and share my money with the people. The right people. Not with people that cannot give me something back. For example, all the time it isn't about money. I have a friend in my country that is having a bad time. I know he wants a new guitar because somebody stole his guitar. One guitar in my country is maybe \$100 or \$150 and I go to the music store and I buy one guitar and I give it as a gift. And he was really happy for having that. I think, sometimes people say they will help poor people, but maybe you have people near in need of you. One time I had four cars in El Salvador. I had an old one that I loved, because it was like a classic car. My wife don't like it. She said I had to sell the car. I had a friend and someone stole his car, and I asked him to tell me the story. He told me the story and he started crying, and I gave him the keys of the car. This is a gift for you. He started crying more. He said, "I can't believe this. How can I pay back? I told him he had to pay nothing. I think you can change lives of people, if you do something like that. Talking about homeless people on the street, I used to give them money. Sometimes people say, "No if you give money, they will use it to buy drugs or something." But I'm not so sure. Sometimes, maybe they can buy some food. They have family to help them. I think it's no matter the way the use the money. If I have money to help it is okay, but it is important nobody knows what you do with your right hand to your left hand. I'm not sure how I can say that, but I read that in the Bible. If you do something good it is better to save that thing just for you. I don't want to be in the news saying, "I have this car for poor people." It don't work like that. And I'm not accustomed to give a free car to many people, it was just one time in my life. (*Laughter*)

MIRANDA: That is a good character trait. I think there's another saying that says, "Character is who somebody is when they know they will receive nothing in return." That is what that is. It is so kind. So genuine.

LINER: I used to give money to homeless people, but someone asked if I knew what the person would do with the money. I changed my mind. I started to give money to the church. In some way, I'm not sure, (*Laughs*) but I imagine the money is going to be used for a good purpose. And I used to give money to the church, I used to attend to see what was happening with the money. And I have other people. I also think that your time is equivalent to money. And serve other

people. It has a key balance to the money. For example, I am a nutritionist, and if I see someone who need my service, as a nutritionist, I am going to give my service for free. That's money.

MIRANDA: I love that. That is so true. We have so much to offer each other to help than just money. Things that are of value like skills like that. Knowledge. That's amazing. Does anybody else, like Katie, Emily or Ruby, do you give to any charities at all? Or church?

KATIE: My family never grew up with a ton of money, so what we had we had to keep for us and make sure we had enough to get by. When we would drive by homeless people and had extra groceries, we would tell them they could take some apples or other food, just to help and do what we could despite the lack of money we did end up having.

EMILY: Yeah. I agree with a lot of what you guys are saying. Services or objects to donate are typically what you would do instead of money, because if you give them one or two dollars they can't buy much with it. But if you give them apples, for example, you're giving them food for a day or a meal for their family. Granted, it is not a lot, but it's much more than they could buy with one or two dollars. So, I prefer doing things like that. There are a couple charities or nonprofit organizations I will donate to, nonprofit meaning they don't take money to keep for themselves but are putting it all fully into the cause they are trying to help to support. So sometimes I will do that too, but it is hard having a lot of money at a young age, so I prefer to donate my time by volunteering.

MIRANDA: I agree. I think the biggest contribution that I usually make is with my time volunteering. I have been trying to do more volunteer work. I want to build up my volunteer resume, so it'll help me after college. But time and investment are so valuable, especially for people who need that service. That is something you cannot place a dollar amount on sometimes. How does everybody feel that-- this is more an American Western thought, I think, so how do you guys view it... the idea that money can buy happiness. How does it make you feel? Liner, you are shaking your head. *(Laughter)*

OSCAR: I think it is true. I am not so sure how I can say that in English. For example, in my life when I have some problems, if I don't have money problems, I think all the problems are bigger. When you have enough money for paying rent or food, the rest of the pieces, you will feel the problems are more handled. It happened to me here in the US when we started living here. It was really difficult to have enough money for everything. At this moment sometimes it is hard too. When I don't have money, all the time I am stressed, I don't want to talk to my wife. I'm aggressive with all the things happening to me. When I have enough money, I am happy. *(Jokingly)* Like Liner today because she earned a lot of money. *(Laughter)* Excuse me. I said that

again.*(Laughter)* No, it's a joke. But I think if you can buy happiness, it is really similar too.
(Laughter). I'd rather have money than don't have.

LINER: I think money can give you many things. It's basic things for you to believe, but I also know people who have money. They have everything. But they are not happy. People have an emptiness in their heart, in their soul. Maybe because they haven't find--found their purpose of life. I don't know what is happening. They have money and are wealthy, and even having money they want more money. Maybe they think money is going to give them their happiness. That doesn't happen. I am not against money. I like money for my own *(Laughs)*.

OSCAR: You know, I want to share something. Yesterday I was talking with a friend about Ben Affleck. Ben Affleck is a handsome guy, has a lot of money, had a beautiful wife, before now I think he is with J Lo. He has a lot of money. He can buy a new car anytime he wants, he can go to all the restaurants he wants, but I don't see him happy. I saw him look sick or stressed. He used to drink a lot. I think maybe he has too much money *(Laughs)*. He needs to share money with me *(Laughs)*, because he isn't happy with the money he has.

LINER: *(Laughs)*.

MIRANDA: And that is so true. I think too in America, we place so much pressure on money like, "Look these famous people have so much money + they are so happy = money buys happiness. Therefore, if I can get what I want, I will be happy." I think what happens is a lot of them get there, they make it and have a lot of money, and then they wonder why they are not happy. It is because they believed this social idea that money equals happiness, but I think there is so much truth to like what you two were saying, and that once your basic needs are met, as long as you are in a place where you are not worrying about food or bills, your other life problems are more manageable, and you can face them easier. But once you get past a certain threshold of making money, it doesn't make a difference. It doesn't make you happy, so it is so crazy that's what people believe.

EMILY: I think money can buy you security and a feeling of safety, because you are able to pay your bills and rent. But happiness, I don't think that is possible, because I think happiness comes from relationships with your family and friends and the enjoyment you have in the world around you. Money makes it easier, because you are not as stressed about financial issues and can pay more attention to what makes you happy. But if you are only focused on money, you will never experience the world to the fullest, but only focused on one aspect, and that one aspect does not provide the true feeling of happiness.

MIRANDA: Well said.

EMILY: Katie or Ruby, do you have any last thoughts? It is about 12:05 so we should wrap it up. You two haven't spoken much. Or Oscar and Liner, if you have something to say too.

RUBY: On the money topic I am 50-50, because it can buy you happiness, because money is required for everything. Even just to socialize with friends, you have to pay for gas, to go somewhere. Money is a good safety net. If you are financially stable it allows you to do so much more than not having money, being stressed, and having more problems. So I am split on the topic because I've seen both sides. There are people out there with lots of money and they are not happy, but other people are using money in ways to make them happy.

KATIE: I agree with everything overall, but in the end having too much money I feel doesn't help. It is just a safety net, I think.

MIRANDA: Alright. Well, I guess we can wrap this up. I didn't even realize we were going over on time. Good call, Emily, and good conversations today. Thank you so much for making it in.

EMILY: Thank you so much. You guys did wonderful. I had a great time.

MIRANDA: Same time next week.

EMILY: I will do my best to send out the reminder earlier. That was my fault. I was up late.

(End 2:08 PM ET)