

**Interviewee:** Mandy Kao

**Interviewers:** Mei Leebron, AnhThu Dang

**Date/Time of Interview:** June 20, 2019

**Transcribed by:** Mei Leebron, AnhThu Dang

**Edited by:** Sarah Jin

**Audio Track Time:** 52:38

Background: Mandy Kao was born in Hong Kong in 1969. Following the 1997 handover of Hong Kong to China, her family migrated to Canada and Mrs. Kao continued her education there until she got married to a real estate developer and moved to the U.S. Together with her husband, she started their own real estate company which covers many properties including but are not limited to shopping centers, restaurants, etc. Passionate about giving back to the community, Mrs. Kao has been actively leading and participating in many charitable projects and founded the *Mandy Kao Foundation* that empowers girls, helps refugees and promotes education. She is now settled down with her family in Houston, Texas.

Setting: This interview was conducted on June 20, 2019 at Mei Leebron's residence. Mandy Kao discusses her childhood, career, family, and legacy. The interview lasted about 52 minutes.

Key:

**MK:** Mandy Kao

**ML:** Mei Leebron

**AD:** AnhThu Dang

—: speech cuts off; abrupt stop

...: speech trails off, pause

Italics: emphasis

[Brackets]: Actions [laughs, sighs, etc.]

(?): Unclear word or phrase

Transcript:

**ML:** Today is June 20, 2019. We're here interviewing Mrs. Mandy Kao. Um, my name is Mei Leebron.

**AD:** I'm AnhThu Dang.

**ML:** Okay, so let's start off with the question: where and when were you born?

**MK:** Oh, okay and it's gonna be on record.

**ML:** Yeah. [**ML** and **MK** laugh]

**MK:** I was born in Hong Kong in 1969. So, I'm going to be fifty this year.

**ML:** Really? You don't look fifty.

**MK:** Oh, thank you! [**ML:** Wow] I'm glad it's on record, too. [all laugh]

**ML:** Um, what is your earliest memory?

**MK:** Of Hong Kong?

**ML:** Mhm.

**MK:** Um, I—I moved to Canada when I was ten, so I actually had a lot of memories growing up there. I guess my memory would be going to a French convent school. What was different was uh, the nuns were very mean and they were still able to slap us around. [**ML** gasps] So, I remember uh, if you were the last in class, you get three slaps. Second to last, two. And then the third, you get one. So, we were terrified of the nuns. So, that was my recollection of um, Hong Kong. Growing up I—I studied there until I moved uh, to Canada. That was one. And uh, I lived in uh a condo apartment just like a lot of people. And I grew up with my cousins living *very* close to us. So, we would always play with a lot of cousins. But then the news of 1997 hit and I remember I was sitting in the back of the car and then my parents were saying, “you know, I think we should move out of Hong Kong”. And then in the blink of an eye, I suddenly did my—didn't see my cousins anymore. All of us left very quickly. We were probably one of the earlier um, immigrants to—some of us went to Canada, Australia, and U.S. And so after that point, uh I—I rarely saw my cousins. So, that was also something I really uh remember too. Mhm.

**ML:** So, you said that you moved to Canada?

**MK:** I moved to Canada.

**ML:** What was that like?

**MK:** It was nice because we already had some relatives. I moved to Vancouver, Canada. The weather is beautiful. [**ML:** Mhm] Everything is nice. The food is good. So, it was a—it was a pretty e—relatively easy transition. But like a lot of families, my mom and, me and my sister, we stayed behind and my dad still lived in Hong Kong. He would work and make the money. And then would fly back and forth. And there was a term called “astronaut” because the father's always flying in the sky. So uh, that was uh most of my childhood and probably college years. My dad would just go back and forth, back and forth. [**ML:** Okay] Mhm.

**ML:** Um, when was that again? What year?

**MK:** I moved to Vancouver in 1980.

**ML:** Okay.

**MK:** Yes. [**ML:** Okay] And then I stayed there until I got married in 1996. Then I moved to the States.

**ML:** Okay. Um, do you have any siblings?

**MK:** I do. I have one sister. Her name is Clementine. And then, when I was seventeen, my mom decided to have another baby boy. So, I have a much younger brother. [**MK** and **ML** laugh] My sister now lives in Hong Kong and so does my brother.

**ML:** Okay.

**AD:** Okay, so they moved back to Hong Kong from Canada?

**MK:** They were educated in Canada [**AD:** Mhm] and like many of our friends, after they graduated from college, they—they went back to work in Hong Kong because you can get um, much better opportunities and make more money there.

**ML:** Okay. Um, so you said you went to school with um, like the nuns and—did you—

**MK:** It was a very strict catholic school

**ML:** Mhm. Did you have any friends at that school?

**MK:** Yes, I had a lot of friends and the beautiful thing is we—through Facebook we still keep in touch, or found each other on Facebook. [**ML:** Wow] Yes. But of course, we're all over the world. Australia, some are still in Hong Kong, some in Canada and the States as well.

**ML:** Mhm. Um, what did you think your life would be like when you got older?

**MK:** You mean when I was young thinking about—

**ML:** When you were young. Mhm.

**MK:** You know, it's interesting because uh, I just found some old letters that I wrote to my future self. So, I think I wrote a letter when I was thirteen, and then twenty-three, thirty-three. And I just recently wrote a letter to myself. So, I guess when I was thirteen, I didn't really like school. So, I said something like um, "maybe I will go into fashion design and have some kids". And uh, at that point, I loved, I guess, reading fashion magazines. So, it was interesting to see that changed. So, when I first got married, I had big goals and dreams of um, making a lot of money in real estate. Uh, and then when I got older, I shifted. I—I saw—when I was young I led a sheltered life but only from especially moving uh, and getting married and working in the States and owning uh, apartments. Some in not so good areas. I saw the problems of society. Then, you know, in my thirties, you know, I realized, "you know what? There is a lot of things that I can help with". Wher—Whatever I see if I can make it better, I should. So that's—I think in my thirties I realized I would like to make the world uh, you know, a better place. I have the power as a landlord just to, even where I do business, to be a positive impact in um, my community. [**ML:** Mhm] Mhm.

**ML:** Um so, where did you study in college?

**MK:** I studied uh in Canada uh, Vancouver. I got my undergraduate in home economics. [laughs] But I cannot cook and clean. It's not what you think. [**MK** and **ML** laugh] Or sew. Um, and then I got my masters also in uh Vancouver ah, from City University. Mhm.

**ML:** Um, so why did you uh, decide to study home economics?

**MK:** You know, honestly, I just—at that point when I was younger, I didn't really think much about school. My parents were actually very—they were not like uh, very all over me. Just whatever I wanted to do. So, I thought, "oh, that would be easy and fun". So, that's what I—that's why I took it. [laughs] I hope my kids don't see this. [**MK** and **ML** laugh]

**ML:** You can just tell [**MK:** Um] them not to—go online.

**MK:** And then at that time, you know, when I was in high school, I started, working uh retail. So, I was the assistant manager [**ML:** Mhm] for a clothing store. And I thought, "you know what? Um, I'm good at selling clothes". I think around the same time I started an image consulting company. So I thought, "you know what? I would love to be a buyer. I love to shop and wouldn't it be great if I could buy for the whole store?". So, that was initially what I wanted to do. So, that's probably also why I studied home economics. [**ML:** Mhm] 'Cause you do get classes to teach you how to sew and design.

**AD:** Oh.

**ML:** Did that tie into your um, younger self wanting to be a fashion designer?

**MK:** Yes, yes. The very young self. The teens, [**ML:** Mm] late teens. [**ML:** Mhm] Yes. But then um, it was interesting. And when I was twenty, I had three car accidents ba—back to back. [**ML:** Oh my gosh] And uh, it left me almost, like, bedridden. I remember I was diagnosed with fibromyalgia. I had *so* much pain. And I think at one point I told myself like, “God, dear God. I pray tonight. If I’m going to be in *so* much pain. Let me not—uh, I think something like oh let me not wake up”. Because I was in so much pain. Uh and then, I had a revelation. There was a voice inside me and said, “Well, Mandy because you’re going in the wrong direction. You aren’t listening, That’s why you had these car accidents back to back. You need to do something more with your life. You’re not heading in the right direction”. And it was interesting because it’s almost like I didnt even question who was talking to me.

And then, I remember that when I was younger, when I was exactly twelve years old, at a particular location, a voice did impress upon me telling me, “Mandy, you know, when you grow up, you’re going to help millions of women and children”. And that voice came back to me. And without second thought I said, “Okay, you’re right. I am not, you know, living my life to the fullest. Okay then I am not going to go into fashion design. I’m not going to uh, study in Paris, because that was my initial plan.” My initial plan was to uh, become a buyer but I also had plans uh, and even drawings from my classmates to do something similar to SPANX, to design SPANX. I was telling my father, “Can you help get me a factory? I would like to make these um, undergarments. That’s gonna, you know, lift where you need to lift, suck it in where you need to suck it up”. And so but it was not—uh, it was not meant to be. So, somebody else uh, designed that. [laughs]

**ML:** Um, what was your college experience like?

**MK:** It was good. I—I made a lot of friends. And I think really honestly college, I didn’t le—I don’t remember really anything that I learned. But I think it um, taught me if there’s something you don’t know, you can find a way. [**ML:** Mhm] You can research it. Um, and the friends that I made I still keep in touch. And um, yes. I—I feel like I—I learned a lot more with real life experience. When I really s—left my home, when I s— got married, when we started our own uh, real estate investment company, when I *saw* the problems of society, met people, I think that’s when I really um, learned a lot about life. [**ML:** Mhm] In college, I—I still lived at home; It was very sheltered.

**ML:** Okay. When did you get married?

**MK:** 1996.

**ML:** Okay. Um, do you have any children?

**MK:** Yes, I have three boys. My oldest is nineteen. He goes to UT Austin and uh, one—the second one just turned seventeen. Um, all boys. And the—the third son he uh, his name is Ashton. So, Tyler, Ethan, and Ashton. And Ashton is fourteen.

**ML:** Cute. Um so, what brought you to Houston and what has been the most difficult factor in your moving to Houston?

**MK:** You know, I was um, so when we first got married, we purchased our first property in Las Vegas. And uh, then we moved to Phoenix. For a while we were driving between Phoenix to Vegas. Then my oldest son was born in Phoenix. And then an opportunity, a real estate opportunity came up in Houston. So, when I visited Houston with my husband, I went to Sinh Sinh restaurant on Bellaire. [**ML:** Mhm] And then I saw, “Wow! They’re so many Chinese restaurants here”. I said, “We gotta move here. I like this property. Let’s buy and move here” [**ML:** Mhm]. Because where we lived in Phoenix, there was only one Chinese restaurant. You—you had dinner there; you ate dim sum there. That was the only one that we knew of. [laughs] So, here um, actually it was not difficult. I made friends instantly. Um, I really like Houston. So, it was a—it was a good move. [**ML:** Mhm] Love the restaurants here.

**AD:** Yes, definitely. [**MK** laughs]

**ML:** Um, do you have any other source of support other than your family in the adaptation to a new life when you first moved here?

**MK:** You know, I think I’m a very adaptive person. So, even if I didn’t have any friends, I would make friends right away. Even if I didn’t have real blood related families, I—I would still um, bond and find family like, um, friends. So, I really had no difficulty here. Like, my friend Betty Ji (?), she’s like a mom to me. Uh, my parents, they—they don’t visit Houston often. Often we usually go to a different country to meet. So, they don’t come often. So, I think the—the only difficult thing—I—I wouldn’t even say difficult is because when I grew up, my—my parents were not really involved with my schooling. So, I was like of like shocked when I see how hands-on uh, the parents are. Uh, up to this day, uh, my parents have never gone to a grandparent’s day. This is, like, very new to us ‘cause they—they’re not uh, they don’t live here. So, I think that’s the only thing. I think my kids really have that grand—grandparents experience and they never really got to play with their cousins like I did when I was in Hong Kong. Mhm.

**ML:** Do you raise your kids with the same values that your parents raised you on?

**MK:** I—I'm definitely more hands-on. My mom, I think—I definitely got um, my mom volunteered like a lot. When we graduated from college, she and a couple of friends actually ran a homeless soup kitchen. And she's always the president of the Lion's Club and—so, growing up, instead of going shopping or getting our nails done, we would be volunteering all the time. So, I actually learned a lot of valuable skills in fundraising and giving back to the community. And this is something that is very important to me. And I think this is something that um, my—my kids know is a very important value in our family. So, all the time we're volunteering, giving back and when we have something, we you know, my—my kids know we have to share. So, I think this is what I learned from my mom that I've transferred to my boys. And with my dad, he actually took me to business trips or like business meetings when I was uh, as young as nine years-old because my mom didn't like to um, socialize.

So, I remember when I was nine-years-old, my—my dad would buy me beautiful dresses and I remember sitting there with a *lot* of older gentlemen in suits. And they're having dinner, having conversations and I was just having the time of my life just trying to soak in and trying to understand what they were saying. So, I think uh, when I was young, I tol—I also told myself that, "Oh, I'm going to be just like my dad". 'Cause instead of telling my Cinderella stories, he would tell me all his stories about his work 'cause he had, like, an international trading business. So, he would say, "I was in Russia and I was trading with France". Oh, and I thought, "That's great". And um, so, I said to myself when I was young, "When I grow up, I'm going to be a successful businesswoman. And through my mom I want to make a difference". And I think this is what we impressed upon our kids. Ever since they're young, they had to work and we don't give them allowance. Everything, you know, we want to let them know that, you know, in life they have to work hard. So, when they were young, I think my youngest was maybe eight or nine, they already started their own real estate company. So, they would flip houses. Of course my husband would help them but they actually did—did some work and they also interviewed the realtors and um, they—they read the contracts and uh, you know, it's whatever's age appropriate. And they've—they did more and more as they grew up. Mhm.

**ML:** Wow. Um, how do you balance your work and family life?

**MK:** You know, I don't think there's such a—I don't think we would ever achieve you know, the perfect uh, pie. I think for me, I just uh, take it one day at a time and know my priorities. Like, right now my kids are still not completely out of school. So, especially during the teenage years, I think it's very important for me to spend as much time as I can with them. Of course, when I was building the company with my husband, I had to work seven days a week, before the kids for sure. And when son number one came, I cut back one day. Um, then I would just work Saturday. And when I had three kids, I just worked Monday to Friday. But now, I would say I mostly work part-time. Just with the beauty of technology, I can approve things over the phone. Um, I wanna be there for my kids right now. But I think things will change. Uh, when my kids

get older, they don't need me as much then I can pursue other things. [ML: Mhm] But so, I feel uh, that every day I can have a balanced life if you take it one day at a time.

**ML:** So, what is, um, it like working with your husband?

**MK:** I think it's actually uh, it works because I think uh, he is um, we complement each other. I am his strength, like, whatever he's weak at, I'm good at. So, we rarely actually have to interact, and we rarely even have to argue. So, for example, when we were uh, when we bought our first property, he was in charge of uh, he had the experience of building subdivisions in Canada already. He was a young developer. So, he did all the renovations. And then for me, since I had a Masters' in marketing, mast—uh, I took over the um, I guess the income. So, I took care of the leasing, made sure all the rents were collected. Things like that. So, we complement each other. So, it works.

**ML:** What is the most significant change or difference that you have noticed at work when you first started compared to now?

**MK:** You know, before, I was the youngest in the company. And especially being Asian, sometimes when they come in, they just assume you're the leasing consultant. For example, at the apartments uh, never the owner. But now, I'm the oldest [ML and MK laugh] in my company. With the blink of an eye, I'm the oldest. So, I'm uh, lucky to have a young s—staff. They—they teach me a lot about technology. So, we try to go paperless before other people. I have all these cool apps they tell me about. So, that's—I think that's the—that's the big change. [laughs]

**ML:** Can you uh, recall the biggest challenge you have faced in your career and how did you overcome it and what does it mean to the person you are today?

**MK:** You know, it's funny because I was just mentioning to my husband that, you know, all these years I worked with him, I *never* went home and cried and said, “Oh, I had a bad day” or “Somebody wronged me”. I think it's just my personality that um, if I see something is not right, I will try to fix it. Um, really, I—I cannot think of any, like, big, major challenge. I think it has to do with your attitude and also, I'm grateful each day that we have a company. Of course, they're ups and downs and of course we will have um, challenges with just, like, running any business with staffing. But I think with each um, situation, I learned from it and I—I make a mental note not to make the same mistakes and I don't dwell on it. So, really every day I have a good day. I—I really cannot remember one like, big, big, big challenge that I have not overcome.

**ML:** AnhThu, do you have any questions?



**AD:** Um, yes. Because you were mentioning about uh, how you might have other, like, ways or path or plans when your kids get older. [**MK:** Mhm] Do you have anything, like, specifically in mind right now or you just—it might just be a possibility?

**MK:** You know, like I said, when I was twelve-years-old, there was a voice that told me that, “Mandy, you are going to help millions of women and children”. Now, I don’t know what that’s gonna look like, but uh, I’m a very uh, spiritual person and um, I don’t worry about how. But I feel like if I have something in my heart, and I work hard, I’m good to people, unique opportunities will come my way uh, where I can really serve and make a difference. So, I think definitely when my kids uh get older and they need me less, I definitely would want to do more impactful uh, philanthropic work. Right now, you know, I do as much as I can.

I have uh, you know, I have one business. All the income that I make from that business, I use it to support scholarships for refugee girls. I have uh, we support after school programs in all our apartments and in some schools. Whatever I can do, I try to mentor uh, formally, informally uh, younger women or women who are starting their own business. So, whatever I can squeeze in, I try to squeeze in now but later my pie, you know, the—the proportion will change. That is what I want to do until my last breath. Hopefully I can um, empower and uplift uh, women.

**ML:** What are some major lessons learned from your work experi—experience as an immigrant?

**MK:** Um, I think sometimes people will say, “well, you can’t succeed because you’re an immigrant or you don’t have it as good. Uh, you’re a woman”. I think—but if you look at it um, I think the chances that you get and the opportunities you receive, it really has to do with um, yourself. I think, yes, it’s true. Sometimes uh, right now, women are making less than men. But we can—we can change that. I think what I’ve learned is even as a woman myself, as a mother, uh as a business owner, I can make changes. For example, I’m really happy to report that we’re probably one of the few companies that have promoted typically female roles like ha—typically in apartments um, the women are housekeepers and then the men are maintenance. And then the one who makes the most money in the apartment business is usually the manager or the maintenance supervisor. So, I’m really happy that we try to promote within our housekeepers who are doing well, I think. So we actually have uh, maintenance women who eventually can be maintenance supervisors so they can make uh, more money. And uh, I think also by transferring my values to my kids to um, to understand that women are equal and that you know, we—we should have equal pay, equal opportunities, I think in the future we can—all us women can...make an effort to make the world a better place. I think um, it—it will get better.

**ML:** Any suggestions that you wish to share with young immigrants nowadays f—uh, from your workplace?

**MK:** I think um, mm s—if you want to talk about the stereotype, Asians are really good in school but they’re not getting promoted. I think—and there aren’t enough Asians in more positions. I would say uh, feel the fear and do it anyway. Get mentors who can help you focus on promotion, ask for raises, develop yourself, volunteer uh, your time to help others. Um, it’s beautiful when you help others. Eventually, you don’t know, somebody else uh, will help you. And uh, have a game plan to rise. And then when you rise, make sure you bring others along the way.

**ML:** [To AnhThu] Any questions?

**AD:** Oh, no, Not for now.

**ML:** Okay. Um, so what was the motivation or inspiration for you to start the Mandy Kao Foundation?

**MK:** You know, uh, we—my kids and I have been volunteering ever since—when you tell them they will probably say—I can’t remember when we started because we started very, very young. For example, all these years I never took them to the toy stores. So, they didn’t realize that they could buy toys in the toy store. One a year they would have a birthday party and I would put all the toys in the gift-wrapping room. And if they’re good, once a month they can pick one. And then Christmas time, we never bought them Christmas gifts. Instead we—we let them know, “This is the budget. We can use it to buy for another family who has less”. So, very early on, they would go visit and they would say, “Mom, they don’t have a bed. They don’t even have a, a sofa”. So um, it opened up their eyes and then they became more grateful and they actually look forward to the Christmas gifting program every year. And one day, I don’t know [clicks tongue], I think my son was uh, ‘cause I would tease them, “Oh how old are you, Mom? My friends want to know”, “Oh, I’m twenty-one”. And then one day, my youngest son said “Mom, I googled you. You’re old!” [everyone laughs]. So, and then he said, “Are you gonna die?”. I said, “Yes. I will die”. “Oh, I don’t want you to die” and then, I don’t know, something hit me and said “Well [clicks tongue], you know what, I’m going, I was thinking of setting up a foundation. Why don’t we, you know, name it after me, and then you guys are gonna be my board members. So that when I die, I want you guys to continue on with some of the things that are important to me—important to me such as like scholarships for girls, girl empowerment, and they said “okay” and that’s why, initially that’s why... how it started so that he feels that mommy will live forever [laughs].

**ML:** Ohhh!

**AD:** That’s a very cute story!

**ML:** That is! [MK laughs] Um... So, how long has the foundation been in existence?

**MK:** I think uh... I think right before he turned four so like ten years.

**ML:** Wow!

**MK:** Yes. Time flies [laughs].

**ML:** What are projects and achievements that the foundation has achieved so far? And what are the ongoing activities and the future plans?

**MK:** You know before, um, I did work with the homeless population. But I think my heart, and maybe because I don't—I remember one day uh, I asked myself or the universe, like, "God how come you didn't give me a daughter?". You know I'm such a girly girl I would love to have a daughter. Uh and af—after the first son I thought the second one would be a girl and then I thought "No, okay. Maybe God wants me to have three kids. Let me try one more time." And it was a boy so... One day, it was impressed upon me that, there was a voice that said "Mandy... Um, [clicks tongue] You don't have a daughter, a blood daughter, because you're meant to love many, many daughters. So, I think this has like uh, become more and more important to me, as I have witnessed through the foundation that you know when you educate girls, especially, you know, just giving them a helping hand. You know, for example, some of the refugees that we support, just to give you an example, there was one girl; she had four years to learn English. She came from Africa, uh, she had four years to learn English and she got into a university. Her father is a farmer and she said, "Well I want to go to college so that I can help him have like a super cool organic farm." And while she was in college, she became the president of this and that and she was able to get internships. Of course, you know, I think, with or without me, I think she would have succeeded. But the fact that, you know, a stranger gave her funds and gave her mentorship op—uh opportunities. I would introduce also my friends that in the same field that they would like to pursue. I think to them that gave them that extra, you know that vitamin boost. And some of them shared with me and it's so touching that...through meeting you know each other they said they are going to... when they can um [clicks tongue] they became established they would actually do the same. They would also mentor uh other women. So I think to me, uh that has been the most impactful: is to be able to uh witness how just a little bit of love and uh support that uh these girls can really become leaders and make a difference, and then the positive cycle begins.

**ML:** Um, is the foundation 100% privately funded or receiving support from elsewhere? And if so, where have you been getting the support from?

**MK:** So um it's self-funded by myself and as I said there—there's one business that I uh that the money I received then [**ML:** Mhm] that goes to the foundation. Mhm, for example, for my birthdays, I always tell my friends I don't need anything, so sometimes they would write a check for Mandy Kao Foundation [laughs]. That would probably uh the only fundraiser that I would uh consider. But it's—it's 100% uh self-funded. [**ML:** Wow]. Mhm.

**ML:** How do you relate your personal experience to the mission of the foundation?

**MK:** Um, like I said, I think I just have—have this desire to—I think I want to do well, and have a good life. But I want to see other women, other girls, um have the same opportunities and choices that I have. So, I think through the foundation, um through the scholarships and mentorships and especially even the after-school programs, I think that um, I feel like it is aligned. Mhm.

**ML:** Um, has being a parent changed you or the way that you see the world?

**MK:** Yes. I want my kids of course to have uh a better world a better life so I also want to make sure that they're happy. That I think... I don't want them just—I don't want to just leave them a lot of money. I don't want to just spend most of my life making a lot of money and then hand it over to them. There's a Chinese saying that “The wealth will not be passed as three generations down.” That's why I feel it's very important for me, uh to teach my kids ever since they were young to be grateful, to be kind, to be giving. And I find that, you know, I'm very happy to see that my boys are that. And so, I know they will have a good future just because they have a kind heart, they have good work ethic, they work hard, and they, they love to give back to the community. I recently came upon um, something that my youngest wrote. And he said that he's going to be—he's going to get into Stanford but he's gonna decide like a lot of successful people that it's not for him so he's going to drop out [**ML:** laughs] but he's going to become a multi-billionaire and he's going to donate 99% of his wealth to charity [**ML:** Wow] and that made me um that made me uh almost like cry. I thought that was so sweet. He did not know I was gonna read it. Mhm. [laughs]

**ML:** So, you said you wrote letters when you were younger to your older self. Do your children do the same?

**MK:** No. But that's a great idea. I think uh I should ask them to do that. I actually started writing letters to them via Gmail. I just need to get the access again. Each of them I would say, “Dear Tyler bla bla bla This is what you did.” I stopped it a few years ago but I think I should start it again. I just need the access. So they actually have letters from me writing to them. Mhm.

**AD:** So, did you write your letters like as a way to pour out your feelings or did you have like set specific goals for your future self in each letter?

**MK:** No. It—it was funny because I had the format like these are things I love, this is what I like to eat, this is what I enjoy and then this is what I think I would do in the future. So I kind of copy the same format and I kept it all these years so um...I'm writing a new one and I'm gonna keep writing. Just uh and see... It's interesting when you write and document things, you realize, "Wow! Things changed, but you don't realize it."

**ML:** Do you consider yourself open minded with your children's choices of interests or more of a Tiger Mom?

**MK:** You know, I don't think I'm a Tiger Mom but maybe in U.S. I might be. Definitely I'm not a Tiger Mom. I tell my kids, for example, they can study anything they like. I took them to different colleges. I took them, actually, all over the world to Europe, Asia, uh Canada. I said, "You know, you can go to any school you want to. It's up to you. And whatever you want to study, the most important thing is you have to be happy, and find something you're good at, and then combine it with passion and then the money will follow. So, I think I'm pretty easygoing; I never tell my kids they have to be a doctor or a lawyer [laughs] or an engineer. Uh, I don't think any of them will be any of those [laughs]."

**ML:** Um, what are some lessons learned from raising your children?

**MK:** You know, I learn that they actually teach me more than, um, I as a mother teach them. I think kids come into our lives to maybe heal a certain wound that we have or teach us different lessons. All my boys are different and they each teach me um different lessons. So maybe one maybe more difficult so I would have to learn patience. One maybe happier and one maybe more melancholy. Then I have to think of, "Okay how can I... What can I do to them? To learn myself so that I can share—share it with him to make his life better." So, definitely my kids have uh made me a better person, I hope. Uh, they have uh taught me many, many important lessons that uh help me learn about myself.

**ML:** Um, so going back to your husband. Where did you guys meet?

**MK:** I met in Canada. I met him in Canada, and, uh, he was a real estate developer already. And I don't know one day, we just said, "You know what, the opportunity is there in the States. You wanna go." So, together we actually purchased um, a seventy-eight-unit apartment complex before we got married. And so we had a, we got married we went to Hawaii for one week and then boom. I took 2 sa—suitcases from... I—I still lived at home. So from the house to the property and then the-the rest is history. [**ML:** Ha]

**ML:** So um like how did you guys meet?

**MK:** Oh how did we meet? [**ML:** Yes] Oh I told my dad I met him at the library but that's not true [everyone laughs]. I just met—, I—I would tell you but since it's gonna be on tape I cannot tell you how I met him but uh I can say through mutual friends, he, is uh four years older than me [**ML:** Mhm] and we have similar interests. At that point I think I started uh I had a real estate investment company with another friend [**ML:** Okay] because we knew that the U.S. market was uh, getting a much higher return. So we were uh, with my investment company, we invested in Canada, and we also had the foresight to also eventually invest in the States. So this I think my husband is very business minded and I think he told me, “Wow you're the only girl who really loved real estate and that's what draw me to you.” [everyone laughs] Since I can't cook, right? [everyone laughs] I can't get to his heart that way. [everyone laughs].

**ML:** Um, so when did you start the real estate company again?

**MK:** When we got married. [**ML:** Okay] Exactly when we got married, we formed a new company together [**ML:** Whoa]. Mhm. [**ML:** Um] So, it's like jointly owned. [**ML:** Mhm].

**ML:** So, I know about the um, 2008 housing crisis. Did that affect you in any way?

**MK:** Yes. Mhm [clicks tongue]. It did and that's interesting [clicks tongue]. In fact, um, we were trying to sell a property and uh, my husband said, “You know, the new buyers are having trouble getting financing. But I—I always am so optimistic and I always um...it's... I'm always very lucky. I still remember then I—I heard the news that “Okay. This particular bank approved the loan, and this is their last loan that they would approve because of the financial crisis, so we were able to sell the property. Um, I think it was difficult because we saw a lot of uh, our friends in the industry [**ML:** Mhm] overnight became bankrupt. [**ML:** Wow]. We had shopping centers, um [clicks tongue] the tenants could not pay the rent, and some of the restaurants nobody, nobody went and what can you do? And when you had so many different tenants not paying you rent how many months can you support. And I remember my husband talked to me and said, “You know, I just want you to be aware, you know. We might, this might happen to us too.” But again, I'm very optimistic I said, “Don't worry! It won't happen to us, you know, we are gonna be okay.” But at the same time I knew. I said, “Even if we lose everything, that's okay because we can always rebuild”. Yeah, my husband said, “Okay.” But luckily, we—we were okay. We made it through but uh it was a difficult time. [**ML:** Wow] Definitely. Mhm.

**AD:** So, through that time, what—?

**MK:** And—and that was also the time I remember um that also one of the reasons I started the foundation too. I remember [sighs] as a volunteer um, one of the big uh, refugee resettle agency, refugee resettlement agency, told me, “Please help. There’s a lot of crime at this property. And we have to move all these refugees because one of them was shot [**ML:** Oh my gosh] and the person who shot the refugee was still living in the complex [**ML:** Wow] and he was asking around like, “Oh, what hospital is he staying at?” [**ML:** Oh my gosh] So, it was a dangerous situation and they said, “Please, help” so I—because I still have friends and we had some vacant units I said, “We have to move all these people. They’re very scared” so I think it was like twenty families. I don’t know how we did it; we moved them overnight. And then, the agency said, “Thanks Mandy. This is great! Now, we have another problem. Now you’ve moved them to different school district. So, we need you to pay for the school bus to pick them up to drive the kids to different place. So that, that was actually gonna be not just a few thousand dollars, it was gonna be more than that.” So I said, “Okay, I’ll pay for it” and I remember my husband having conversation with me. He said, “You know, no. We’ve got this financial crisis here. You can—you cannot keep saying yes, yes, yes.” Because you know, that’s my nature; whatever I have, you know it’s okay to share. Everything is gonna be okay. And so I said, “Okay, I’ll figure something out. And just like instantly [snaps fingers] I thought of uh this business. It’s almost like inspired me to start this business. I said “Okay, well this is not gonna affect, you know, our main company. I created this business and out of the cashflow I was able to take care of this kind of expenses, miscellaneous charitable expenses as well as uh fund uh part of the, you know, the other philanthropic work. So, so, so out of that this beautiful thing happened. Mhm. [**ML:** Wow]

**AD:** Yeah so my last question was—through such a dark time, what was the most important like message or like lesson you have learned and taken away with you?

**MK:** You know, even the darkest time, I was—I—I think uh, never give into fear. I think a lot of people they get they—they think of the worst and what’s the worst? You pull your kids out of private school or you change your lifestyle. I mean, you’re not gonna die. I think, uh for me, my message to my husband and all the people is always have hope and uh, always look for opportunities. Many millionaires were made uh during the Depression. Um, [clicks tongue] I think try to be a contrarian thinking so like thinker. When people are losing hope you have to be the light. You have to have the hope. And um, I think I just took it a day at a time “Okay, what good can I do today? Okay, what’s positive? What can I work on?” and uh take it one day at a time and, and be fair to people. And be honest. You know, if you have trouble, I know some of um [clicks tongue] the tenants, they couldn’t pay. You know, they try to uh maybe sometimes turn things around and say, “I’m not gonna pay because I—” You know, being in the apartment industry, it happens to everybody “Oh, I cannot pay. Let me try to pretend to slip and fall”, for example. I think, you know, we’re reasonable. If you if you have a problem, tell the truth and share, and uh sometimes, people can help you. Mhm. Always be hopeful, I think [**ML:** Mhm]

**ML:** So you've lived in many countries throughout your life, um, what do you identify as? Do you choose to identify yourself as American, Asian-American, Canadian?

**MK:** Um, I never really thought about that. [**ML:** Mhm] I think eventually I see myself living in different countries. [**ML:** Mhm] Once... I had this vision once my kids grow up I'd like to uh live part time in the US, in Asia, in Canada, and maybe London or Paris would be nice. [**ML:** Wow] So that's what I see.

**ML:** Um, do you enjoy any particular books, movies, magazines, sports or any other hobbies?

**MK:** I love to read and actually I love listening to Audible. I just finished listening to Melinda Gates' um new book. What is it called? *Lift*? Um, Melinda Gates' new book, it was so inspiring. So when I'm driving I'm always listening to uh biographies, that is uh what I love to do and I meditate daily and uh I write journal daily and I read something positive daily. So these are some things that I like to do on a daily basis. Mhm.

**ML:** Um, who has been the biggest influence in your life and can you tell me about them?

**MK:** I think uh, different people at different times have uh, influence to me. I remember my godmother, Maria. She was like a saint like, to me she was like Mother Teresa and um, she always told me to do good. She said, "Before I would go to sleep," she would share with me, "I would ask myself, 'What good did I do today? And what good can I do tomorrow?'" and then she would go to sleep. I think that really impressed upon me and I try to uh I still try to do that today, asking you know myself "What what's great that happened to me? What good did I do today?" Uh she helped people everyday and this is uh I feel like this is my motto. "If I wake up who can I bless? Who can I just uh, even offer a smile?" or "Who can I help without expecting anything in return?" I think sh—when I was young, she helped me uh, and impressed that upon me and that's—I think she's one of my big role models. And then, when I read about other women, well especially for example Melinda Gates is doing her charity work; how many millions of people she's helping. Right now, she's inspired me to be a better person, do more for others.

**ML:** Mhm. How do you envision the future of Asian-American, and young women in our community, especially with the contribution of yours and many others?

**MK:** I think that we are going to continue to see uh more women take on leadership roles. They, more and more women are getting educated, more and more women is—are starting their own business, they are going to have uh a bigger voice. They are going to have uh—hopefully, I—and I think we'll see that more and more women are going to lead com— big companies, more



and more women are going to be in board positions or positions where they can really make changes to help others. I think that's what I—I—I envision and I see.

**ML:** Um, if your great-great grandchildren were to listen to this years from now, is there any wisdom you'd want to pass on to them or just future generations in general?

**MK:** I think um, I would like to tell my great-great grandchildren that uh, love is the answer. I think so. Like uh, love yourself, love others. Um [clicks tongue]. That's it—that's—that's all. [laughs].

**ML:** Um, AnhThu, do you have any more questions?

**AD:** Um, so you have talked a lot about how you want to, like, contribute to the community, and, um, this is just a very random question but if you can get one thing back from them, what would you hope to receive?

**MK:** [Sighs] You know, the funny thing is uh when you give, and my kids can tell you they always tell me after they go volunteer like, "Oh Mom! Thank you for taking me. I had fun." I think when you give without expecting anything in return, actually you receive more. Because I think you're spreading love, and then you—you are the energy that you give, that's what I believe in. So actually um, [clicks tongue] I don't expect anybody who I've helped or um done anything for to give me back anything in return because I have already received the special gift. Mhm. That's a good question [laughs].

**AD:** Yeah, I was hope—uh, I was expecting you to like reply with maybe their... the better state of their life with your help and like...

**MK:** Oh... I thought you want me to ask them to give me something [AD: Oh...] You know, it is uh that's why it's beautiful, just to witness um [AD: Yeah] [clicks tongue] I remember, at sometimes I don't have to give them money, or um a scholarship. I remember when I was uh working in Phoenix at one apartment complex we owned. I would always take these three brothers to church. And their mom's, um their mother was not hanging around with good people. In fact, there was one time he came to my house and said, "The boyfriend held the gun to the mom [AD: Oh my Gosh] and he was scared." But every Sunday, I would knock on his door. They would uh, the—the oldest boy would open the door and his face would just smile and lit up. I was only taking them to church, and maybe to eat at McDonald's afterwards. I remember he the kids would come out but then I would see bodies laying, they were probably partying or taking drugs, who knows. You know, this young man is probably in his 30s, he reached out to me via Facebook and said "I just wanna thank you for taking us to church. [Sighs and clicks tongue] Thinking about it just—you know, the kids, they don't have much, just um [clicks

tongue] taking them to church they said changed their lives forever. Um [ML: Wow] So, just to um, I get a lot of thank you cards. I have [sniffs] um so much that maybe one day I would make like an art because I just [sniffs] all these kids, [sighs] you know, that you don't realize [sniffs] you [sniffs and sighs] you just do a little bit for them [AD: Mhm] and that really changed their lives forever so I was very happy to hear from him [ML: Mhm] That was uh, maybe 2 years ago. And uh yes...

**ML:** Wow.

**AD:** Yeah that was very expecting because I know you gave without expecting anything in return [MK: Yes] and then I figured it would be the best present for you to like [MK: Yes] look at how...

**MK:** See them happy.

**AD:** Yeah. Look at their happiness. Look at their better life.

**MK:** Yes. Sometimes though, it's funny, you-you think you do a lot for them, and, um, maybe doesn't help them that much. And sometimes you do something that you don't really expect to change their lives and it does. So, so you never know. That's why I think it's important to keep giving and if you see something you can help someone with, because you never know that you can *really* change their lives.

**AD:** Yeah.

**ML:** Yeah. Any more questions?

**AD:** No

**ML:** Is there anything else you would like to say or...?

**MK:** No. That was a wonderful interview. Thank you for having me.

**ML:** Thank you so much! Thank you so much for coming.

**MK:** Thank you!