

LIMITLESS Coaching Call Transcript

July 15th, 2024
PERSONAL PEAK COACHING CALL
Mindset/Success Coaching

73
00:09:26.230 --> 00:09:28.889
Liz Hand, CFP®, ACC: Well, it's great to see you all today.

74
00:09:29.296 --> 00:09:48.839
Liz Hand, CFP®, ACC: I love to see your faces if you happen to be off camera and could be on camera. It's always helpful. When you're in that presenter mode, making sure that things are resonating. I'm always really curious. What resonates and what doesn't? I thought for today's conversation and coaching that we would start with a story. I would start with a story

75
00:09:48.900 --> 00:09:49.819
Liz Hand, CFP®, ACC: about

76
00:09:51.920 --> 00:09:57.659
Liz Hand, CFP®, ACC: just the way that our mind moves and the amount of space it takes up when we're in a spin out.

77
00:09:58.330 --> 00:09:59.350
Liz Hand, CFP®, ACC: So

78
00:09:59.400 --> 00:10:00.569
Liz Hand, CFP®, ACC: in our last

79
00:10:00.810 --> 00:10:01.805
Liz Hand, CFP®, ACC: mindset

80
00:10:02.850 --> 00:10:14.749
Liz Hand, CFP®, ACC: training, self talk for success. We talked about, you know, the ways that we can get an over into an overdrive, into a spin out, and the ways that some key stories keep coming up for us.

81
00:10:14.770 --> 00:10:15.880
Liz Hand, CFP®, ACC: and

82
00:10:16.110 --> 00:10:20.269
Liz Hand, CFP®, ACC: I work on mindset all the time. I have a coach that I meet with every other week.



83

00:10:20.310 --> 00:10:25.500

Liz Hand, CFP®, ACC: and one that I meet with every month. I've got a spiritual director. I've got lots of support in my life

84

00:10:25.580 --> 00:10:29.240

Liz Hand, CFP®, ACC: where I'm really holding myself accountable to the words that I speak to myself.

85

00:10:29.460 --> 00:10:31.400

Liz Hand, CFP®, ACC: and I'm still human

86

00:10:31.500 --> 00:10:32.220

Liz Hand, CFP®, ACC: rape.

87

00:10:32.560 --> 00:10:33.535

Liz Hand, CFP®, ACC: So

88

00:10:35.510 --> 00:10:36.800

Liz Hand, CFP®, ACC: about

89

00:10:37.331 --> 00:10:41.248

Liz Hand, CFP®, ACC: January mid January last year this year. Excuse me,

90

00:10:41.730 --> 00:10:55.639

Liz Hand, CFP®, ACC: we had some friends over to go sledding on our back porch, or excuse me not our back porch, our backyard. I'm a little nervous all of a sudden. I don't know why, but here we are. I think it's cause I'm getting ready to. I'm getting ready to be vulner, vulnerable. So

91

00:10:56.180 --> 00:11:09.450

Liz Hand, CFP®, ACC: there you go. The list shakes are coming out. But so we're having some friends over. We're doing a sledding and super fun. It's a new house we've been in it since July of last year, now, officially a year

92

00:11:09.620 --> 00:11:16.369

Liz Hand, CFP®, ACC: we hadn't had people over to Sled Cool Hill. My husband hung up lights. The scene was set. It was delightful.

93

00:11:16.530 --> 00:11:24.420

Liz Hand, CFP®, ACC: Everybody wrapped up went home, and I look up at the tree, and there is this limb that's hanging down like right where the kids were sledding.

94

00:11:24.950 --> 00:11:25.980

Liz Hand, CFP®, ACC: and I'm like.



95

00:11:26.300 --> 00:11:32.309

Liz Hand, CFP®, ACC: Oh, my gosh! That is a huge liability. That limb is gonna kill someone.

96

00:11:33.690 --> 00:11:38.059

Liz Hand, CFP®, ACC: And I did a couple of things like took.

97

00:11:38.290 --> 00:11:41.410

Liz Hand, CFP®, ACC: Oh, this is over a course of months. So this is back in January.

98

00:11:42.021 --> 00:11:49.339

Liz Hand, CFP®, ACC: and over the next course of months I tried to get that limb down one by just willing it down by staring at it every single day.

99

00:11:49.480 --> 00:12:02.130

Liz Hand, CFP®, ACC: one by getting balls for that. My boys have like basketball soccer balls. I kicked balls at it. I threw balls at it. I hit it square on like I have a pretty good arm, but that thing would not budge. It was like wedged in just perfectly.

100

00:12:02.230 --> 00:12:08.450

Liz Hand, CFP®, ACC: Now I fully recognize I could have called a service out, but it didn't. So that branch

101

00:12:08.800 --> 00:12:11.530

Liz Hand, CFP®, ACC: hung in our tree right in that spot over the hill

102

00:12:11.720 --> 00:12:14.680

Liz Hand, CFP®, ACC: and it just fell down

103

00:12:14.900 --> 00:12:16.639

Liz Hand, CFP®, ACC: like 2 weeks ago.

104

00:12:17.920 --> 00:12:21.860

Liz Hand, CFP®, ACC: and I realized how much anxiety and how much time

105

00:12:22.000 --> 00:12:27.129

Liz Hand, CFP®, ACC: had sunk into the thought of that. That limb is going to kill someone

106

00:12:28.220 --> 00:12:33.030

Liz Hand, CFP®, ACC: that's gonna hurt someone. It's gonna be my husband, or it's gonna be the kids or some neighbors, or it's gonna be friends.

107



00:12:33.280 --> 00:12:34.310
Liz Hand, CFP®, ACC: me, me.

108
00:12:35.330 --> 00:12:36.700
Liz Hand, CFP®, ACC: And ultimately

109
00:12:37.000 --> 00:12:38.210
Liz Hand, CFP®, ACC: nothing happened.

110
00:12:38.820 --> 00:12:46.800
Liz Hand, CFP®, ACC: So I spent 6 months, and if you, if you've heard me talk about my hot tub, I am in my hot tub every single day with a view right at that limb. So

111
00:12:47.100 --> 00:12:48.150
Liz Hand, CFP®, ACC: I just looked at it

112
00:12:49.330 --> 00:12:57.449
Liz Hand, CFP®, ACC: ultimately for it not to hurt anybody and for for things to carry on. And so I realized how much anxiety I was attaching to that limb

113
00:12:57.580 --> 00:12:58.770
Liz Hand, CFP®, ACC: over time.

114
00:12:59.330 --> 00:13:02.189
Liz Hand, CFP®, ACC: And when it was down I realized. Oh.

115
00:13:02.810 --> 00:13:06.460
Liz Hand, CFP®, ACC: that was time, space, capacity. I could have been

116
00:13:06.900 --> 00:13:08.900
Liz Hand, CFP®, ACC: thinking about the things that I wanted.

117
00:13:09.624 --> 00:13:11.200
Liz Hand, CFP®, ACC: I could have been

118
00:13:11.589 --> 00:13:16.620
Liz Hand, CFP®, ACC: relating to myself or to others differently, like I had a whole story like, why is my husband blah blah blah!

119
00:13:16.790 --> 00:13:18.419
Liz Hand, CFP®, ACC: Why can't I blah blah blah

120

00:13:20.580 --> 00:13:26.360

Liz Hand, CFP®, ACC: And so the day that it fell down. I went out into the yard, and I'm like starting to.

121

00:13:26.700 --> 00:13:29.740

Liz Hand, CFP®, ACC: I 1st asked if my boys wanted to make a fire out of it.

122

00:13:30.230 --> 00:13:46.940

Liz Hand, CFP®, ACC: They said, no. So I was like, Okay, I should do this. I've been spending enough time with this branch. I'm gonna make a fire out of it. So as I start to break it down. This I this thought came to mind, and this has been one mindset shift that's been really important for me, and that is all. Things are being made new.

123

00:13:47.740 --> 00:13:50.969

Liz Hand, CFP®, ACC: Everything that happens can be redeemed.

124

00:13:51.200 --> 00:13:54.690

Liz Hand, CFP®, ACC: And so, as I'm starting to pick up all these pieces from this limb

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00:13:55.542 --> 00:14:01.399

Liz Hand, CFP®, ACC: and to make my fire. I was thinking about the ways that I can redeem the anxiety, the build up.

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00:14:01.420 --> 00:14:05.350

Liz Hand, CFP®, ACC: the all the meaning that I was putting on to this.

127

00:14:05.460 --> 00:14:06.320

Liz Hand, CFP®, ACC: which

128

00:14:06.790 --> 00:14:14.389

Liz Hand, CFP®, ACC: I'm I won't go into too much detail, but essentially like I had not only attached just the ability of that limb to fall, but some other

129

00:14:14.660 --> 00:14:21.189

Liz Hand, CFP®, ACC: anxiety that was happening in my inner circle, and feeling like I'm really out of control without

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00:14:21.380 --> 00:14:22.840

Liz Hand, CFP®, ACC: action I can take.

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00:14:22.890 --> 00:14:27.609

Liz Hand, CFP®, ACC: And the action that I'm that I'm taking, even if it, if I think it's hitting it right on.

132

00:14:27.820 --> 00:14:31.199



Liz Hand, CFP®, ACC: isn't moving anything. And so I'm in this like holding pattern.

133

00:14:31.560 --> 00:14:38.969

Liz Hand, CFP®, ACC: So if I can redeem that and experience life a little bit differently, then I get to feel the warmth of the fire.

134

00:14:40.050 --> 00:14:44.789

Liz Hand, CFP®, ACC: I get to experience joy in the roasting of marshmallows over this thing.

135

00:14:45.020 --> 00:14:46.159

Liz Hand, CFP®, ACC: And so

136

00:14:46.490 --> 00:14:52.219

Liz Hand, CFP®, ACC: for each of us, we get into these relational dynamics with our team members, maybe with

137

00:14:52.270 --> 00:14:54.299

Liz Hand, CFP®, ACC: are inside of our families.

138

00:14:54.670 --> 00:14:58.270

Liz Hand, CFP®, ACC: and and they make us feel really stuck like we're in this holding pattern.

139

00:14:59.290 --> 00:15:02.380

Liz Hand, CFP®, ACC: But my reminder to you is that holding patterns do end up

140

00:15:02.670 --> 00:15:05.659

Liz Hand, CFP®, ACC: turning, they break, they change, they shift.

141

00:15:05.870 --> 00:15:10.490

Liz Hand, CFP®, ACC: And how can you redeem that time? What learnings can you pull from that?

142

00:15:10.530 --> 00:15:13.530

Liz Hand, CFP®, ACC: As to be that in better relationship to yourself.

143

00:15:13.720 --> 00:15:17.680

Liz Hand, CFP®, ACC: I could be beating up myself. Thinking like that was 6 months wasted.

144

00:15:17.690 --> 00:15:21.699

Liz Hand, CFP®, ACC: How much brain space could that have been used for something more positive.

145

00:15:22.400 --> 00:15:26.559

Liz Hand, CFP®, ACC: How much further could I have been in my business, or with whatever? Because



of that?

146

00:15:26.700 --> 00:15:29.869

Liz Hand, CFP®, ACC: And I have had those thoughts. It was like instant when it fell.

147

00:15:30.110 --> 00:15:33.460

Liz Hand, CFP®, ACC: But I'm not holding myself in like a prison

148

00:15:33.690 --> 00:15:34.520

Liz Hand, CFP®, ACC: for it.

149

00:15:34.750 --> 00:15:37.270

Liz Hand, CFP®, ACC: I'm capturing the learnings and moving forward.

150

00:15:37.390 --> 00:15:49.419

Liz Hand, CFP®, ACC: and what happens often with our mindset is like, I kind of view them as these open rooms or open circles where the energy of something that didn't go right, that felt really bad seeps into our everyday.

151

00:15:50.700 --> 00:15:54.850

Liz Hand, CFP®, ACC: and until we close it out, capture the learnings from it

152

00:15:55.090 --> 00:16:02.839

Liz Hand, CFP®, ACC: and remove the emotion. We can't have the mental clarity today to really carve out what it is that we want for the future.

153

00:16:02.900 --> 00:16:06.660

Liz Hand, CFP®, ACC: And each of you are here in one list because you're pretty driven

154

00:16:06.920 --> 00:16:08.779

Liz Hand, CFP®, ACC: you like for things to be

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00:16:09.070 --> 00:16:17.299

Liz Hand, CFP®, ACC: in motion. You want to see more growth for life. And so my invitation for you is to consider the places where you feel really stuck right now

156

00:16:18.170 --> 00:16:20.330

Liz Hand, CFP®, ACC: a relational dynamic on your team.

157

00:16:21.810 --> 00:16:24.980

Liz Hand, CFP®, ACC: perhaps with yourself and your lack of willpower.

158



00:16:25.660 --> 00:16:30.350

Liz Hand, CFP®, ACC: Maybe it's your relationship to the success shifter. I certainly have come through that.

159

00:16:32.020 --> 00:16:34.339

Liz Hand, CFP®, ACC: and bring that as a coaching request.

160

00:16:34.660 --> 00:16:36.530

Liz Hand, CFP®, ACC: All things are being made new.

161

00:16:37.270 --> 00:16:39.290

Liz Hand, CFP®, ACC: everything can be redeemed.

162

00:16:39.810 --> 00:16:41.650

Liz Hand, CFP®, ACC: So with that frame up.

163

00:16:41.920 --> 00:16:44.550

Liz Hand, CFP®, ACC: My invitation to you is to in the chat.

164

00:16:44.700 --> 00:16:47.530

Liz Hand, CFP®, ACC: Do the normal check-in where you say where you're at?

165

00:16:47.560 --> 00:16:54.799

Liz Hand, CFP®, ACC: Are you a 1 doing really well, finding a lot of momentum, getting your projects moved forward the way that you want to.

166

00:16:55.820 --> 00:16:57.620

Liz Hand, CFP®, ACC: 2 feeling like.

167

00:16:57.770 --> 00:17:02.399

Liz Hand, CFP®, ACC: Yeah, there's a little bit of bumps, but I'm moving forward or 3. I'm completely stuck.

168

00:17:05.359 --> 00:17:08.530

Liz Hand, CFP®, ACC: And then maybe a little bit of information about what's

169

00:17:08.810 --> 00:17:12.419

Liz Hand, CFP®, ACC: going on for you, about where it is that you feel stuck.

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00:17:16.900 --> 00:17:19.480

Liz Hand, CFP®, ACC: I'm also curious, just in the

171



00:17:19.560 --> 00:17:24.819

Liz Hand, CFP®, ACC: always loving to hear feedback. What landed for you in the story that I shared

172

00:17:25.079 --> 00:17:28.539

Liz Hand, CFP®, ACC: that supports you, and what you're up to about the branch

173

00:17:43.120 --> 00:17:46.830

Liz Hand, CFP®, ACC: alright, getting a couple of answers back, some ones.

174

00:17:47.260 --> 00:17:48.730

Liz Hand, CFP®, ACC: Sam feeling a 3,

175

00:17:49.470 --> 00:17:53.549

Liz Hand, CFP®, ACC: giving outside influences, too much power of my time and energy.

176

00:17:57.860 --> 00:18:01.950

Liz Hand, CFP®, ACC: getting some good traction. But wanna be more systematic? That's Bridget

177

00:18:02.020 --> 00:18:04.810

Liz Hand, CFP®, ACC: Jeremy making progress. Just wish it were faster

178

00:18:05.680 --> 00:18:10.220

Liz Hand, CFP®, ACC: bit overwhelmed, but making slow progress. Perhaps Ian and Jeremy, we can

179

00:18:11.400 --> 00:18:13.100

Liz Hand, CFP®, ACC: put you in a group together.

180

00:18:15.463 --> 00:18:20.999

Liz Hand, CFP®, ACC: and Terry with the same similar type thing. I could have been further along with. My business, like things, are just

181

00:18:21.080 --> 00:18:22.650

Liz Hand, CFP®, ACC: not where I want them to be

182

00:18:25.090 --> 00:18:25.870

Liz Hand, CFP®, ACC: cool.

183

00:18:26.562 --> 00:18:29.169

Liz Hand, CFP®, ACC: So why don't we start out with

184

00:18:29.470 --> 00:18:30.540

Liz Hand, CFP®, ACC: Sam?



185

00:18:33.880 --> 00:18:36.050

Liz Hand, CFP®, ACC: And we'll coach one to one if you're open to that.

186

00:18:37.120 --> 00:18:39.620

Liz Hand, CFP®, ACC: since you referenced feeling stuck.

187

00:18:40.140 --> 00:18:41.299

Sam Armour, CFP®, CPA, CIMA®: Yeah, we can

188

00:18:41.510 --> 00:18:43.921

Sam Armour, CFP®, CPA, CIMA®: we? We can talk about it. Liz.

189

00:18:44.710 --> 00:18:54.479

Sam Armour, CFP®, CPA, CIMA®: I'm I'm set to become chair of a board of trustees for a local university, a small Liberal Arts University, and that's very overwhelming. And

190

00:18:55.283 --> 00:18:56.089

Sam Armour, CFP®, CPA, CIMA®: you know.

191

00:18:56.120 --> 00:18:58.030

Sam Armour, CFP®, CPA, CIMA®: there's a lot going on there.

192

00:18:59.640 --> 00:19:01.919

Sam Armour, CFP®, CPA, CIMA®: my fiance, and I

193

00:19:02.710 --> 00:19:04.029

Sam Armour, CFP®, CPA, CIMA®: her daughter

194

00:19:04.270 --> 00:19:06.750

Sam Armour, CFP®, CPA, CIMA®: and son-in-law and 4 children

195

00:19:06.950 --> 00:19:13.200

Sam Armour, CFP®, CPA, CIMA®: have been living with us for the last 3 weeks, and are going to for another couple of weeks, and there's a lot of stress

196

00:19:13.220 --> 00:19:14.330

Sam Armour, CFP®, CPA, CIMA®: around that

197

00:19:15.465 --> 00:19:18.134

Sam Armour, CFP®, CPA, CIMA®: so just things like that. But



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00:19:18.790 --> 00:19:22.930

Sam Armour, CFP®, CPA, CIMA®: you know, Stephanie and I had a talk about a month ago, and she just said. You know

199

00:19:22.990 --> 00:19:29.029

Sam Armour, CFP®, CPA, CIMA®: there's certain periods of life where you just have to give yourself some grace and and prioritize and get through them. And

200

00:19:29.120 --> 00:19:33.889

Sam Armour, CFP®, CPA, CIMA®: I feel like I'm in one of those right now, but I I do feel like I'm not making the headway

201

00:19:34.330 --> 00:19:37.509

Sam Armour, CFP®, CPA, CIMA®: with growth here at the firm, like I want to.

202

00:19:39.800 --> 00:19:43.119

Liz Hand, CFP®, ACC: What do you think is the key piece of feeling stuck.

203

00:19:46.525 --> 00:19:48.340

Sam Armour, CFP®, CPA, CIMA®: Allowing myself grace.

204

00:19:48.350 --> 00:19:51.809

Sam Armour, CFP®, CPA, CIMA®: and just letting things flow, and and not

205

00:19:54.840 --> 00:19:56.860

Sam Armour, CFP®, CPA, CIMA®: not holding bitterness

206

00:19:56.990 --> 00:20:00.369

Sam Armour, CFP®, CPA, CIMA®: like to myself and other people.

207

00:20:00.890 --> 00:20:04.320

Sam Armour, CFP®, CPA, CIMA®: for all of the quote unquote intrusions on my time.

208

00:20:04.770 --> 00:20:05.680

Sam Armour, CFP®, CPA, CIMA®: energy.

209

00:20:06.930 --> 00:20:11.970

Liz Hand, CFP®, ACC: And what feels stronger on the bitterness and intrusions, more towards yourself or more towards others.

210

00:20:14.120 --> 00:20:21.300

Sam Armour, CFP®, CPA, CIMA®: Oh, I do a wonderful thing where I feel it against others, and then I



judge the hell out of myself, and then I hold it against myself.

211

00:20:21.420 --> 00:20:24.970

Sam Armour, CFP®, CPA, CIMA®: Why should other people have that power over you? What a failure.

212

00:20:28.460 --> 00:20:33.820

Liz Hand, CFP®, ACC: and if you could choose an outcome for this conversation today, what do you want to do with that.

213

00:20:35.550 --> 00:20:47.070

Sam Armour, CFP®, CPA, CIMA®: I just need to. I you know I I meditate. I'm a big believer in stoicism. I've mentioned both those things in the past, and I think they've had a great influence on me over the last couple of years to

214

00:20:47.470 --> 00:20:51.642

Sam Armour, CFP®, CPA, CIMA®: relax and be more chill and let more things just flow off my back.

215

00:20:52.950 --> 00:20:55.630

Sam Armour, CFP®, CPA, CIMA®: And I just need to keep reminding myself of that that

216

00:20:55.660 --> 00:20:59.759

Sam Armour, CFP®, CPA, CIMA®: you know other people have their own things, and I don't need to allow their

217

00:21:00.710 --> 00:21:04.869

Sam Armour, CFP®, CPA, CIMA®: needs or negative energy to influence me.

218

00:21:05.690 --> 00:21:07.840

Sam Armour, CFP®, CPA, CIMA®: So just need to keep reminding myself.

219

00:21:09.129 --> 00:21:11.169

Liz Hand, CFP®, ACC: Do you have awareness?

220

00:21:11.540 --> 00:21:16.210

Liz Hand, CFP®, ACC: So in saying that what I hear is like, maybe not get coach today, which is totally on the table.

221

00:21:16.210 --> 00:21:18.759

Sam Armour, CFP®, CPA, CIMA®: Yeah, yeah, I feel like I'm pretty aware of

222

00:21:18.960 --> 00:21:20.260

Sam Armour, CFP®, CPA, CIMA®: of what's going on.



223
00:21:21.031 --> 00:21:24.470
Liz Hand, CFP®, ACC: Do you know the the initial trigger

224
00:21:24.510 --> 00:21:25.800
Liz Hand, CFP®, ACC: that starts

225
00:21:26.250 --> 00:21:27.880
Liz Hand, CFP®, ACC: you into this pattern.

226
00:21:30.810 --> 00:21:31.880
Sam Armour, CFP®, CPA, CIMA®: Hmm!

227
00:21:34.520 --> 00:21:37.539
Sam Armour, CFP®, CPA, CIMA®: I'm not sure I do. I have been pretty

228
00:21:38.023 --> 00:21:45.649
Sam Armour, CFP®, CPA, CIMA®: deprived of sleep the last couple of weeks, so I know that's part of it, and I tend to be pretty aware of when I'm tired and try to

229
00:21:46.200 --> 00:21:50.659
Sam Armour, CFP®, CPA, CIMA®: trying to hide from the world in those situations. Right? You don't make big decisions or

230
00:21:50.970 --> 00:21:52.640
Sam Armour, CFP®, CPA, CIMA®: things like that when you're tired.

231
00:21:53.726 --> 00:21:58.040
Sam Armour, CFP®, CPA, CIMA®: And then, yeah, they're just certain people who trigger me, and I need to

232
00:21:58.770 --> 00:22:02.119
Sam Armour, CFP®, CPA, CIMA®: look at them with more love and compassion, and less judgment.

233
00:22:04.400 --> 00:22:06.260
Liz Hand, CFP®, ACC: so what I'm hearing is

234
00:22:08.710 --> 00:22:16.730
Liz Hand, CFP®, ACC: I know that you're adept at the meditation and the stoicism, and you've had such tremendous success in that transformation.

235
00:22:16.810 --> 00:22:18.329
Liz Hand, CFP®, ACC: What do you think it is about?

236

00:22:18.440 --> 00:22:21.260

Liz Hand, CFP®, ACC: Pick, maybe pick the one person that triggers you the most.

237

00:22:22.390 --> 00:22:23.929

Liz Hand, CFP®, ACC: and you don't have to say who they are.

238

00:22:24.060 --> 00:22:24.710

Sam Armour, CFP®, CPA, CIMA®: Yeah.

239

00:22:25.909 --> 00:22:29.399

Liz Hand, CFP®, ACC: What is it about them that triggers you the most.

240

00:22:30.660 --> 00:22:32.489

Sam Armour, CFP®, CPA, CIMA®: They are the

241

00:22:32.660 --> 00:22:38.730

Sam Armour, CFP®, CPA, CIMA®: most manipulative, manipulative, ungrateful, selfish person I've ever known in my life.

242

00:22:39.670 --> 00:22:40.410

Liz Hand, CFP®, ACC: Okay.

243

00:22:43.140 --> 00:22:44.219

Liz Hand, CFP®, ACC: How do you know that.

244

00:22:47.110 --> 00:22:48.290

Sam Armour, CFP®, CPA, CIMA®: That's my judgment.

245

00:22:48.980 --> 00:22:50.609

Liz Hand, CFP®, ACC: Sure. But how do you know it?

246

00:22:50.920 --> 00:22:53.100

Liz Hand, CFP®, ACC: Your judgment is allowed to be here in this moment.

247

00:22:53.100 --> 00:22:54.157

Sam Armour, CFP®, CPA, CIMA®: Yeah, yeah, yeah.

248

00:22:55.000 --> 00:22:58.599

Sam Armour, CFP®, CPA, CIMA®: I'm not sure what you mean by how do I know it?

249



00:22:59.030 --> 00:23:00.059
Sam Armour, CFP®, CPA, CIMA®: Like, I get

250

00:23:00.230 --> 00:23:08.360
Sam Armour, CFP®, CPA, CIMA®: right? We all comp we do comparisons. And I say, boy, out of all the thousands of people I've ever met, I've never known an individual quite like this.

251

00:23:10.840 --> 00:23:12.549
Liz Hand, CFP®, ACC: What's the facts?

252

00:23:18.770 --> 00:23:21.299
Sam Armour, CFP®, CPA, CIMA®: Yeah. Again, I'm not sure how to answer that. Just

253

00:23:21.360 --> 00:23:22.850
Sam Armour, CFP®, CPA, CIMA®: the facts are.

254

00:23:22.920 --> 00:23:25.420
Sam Armour, CFP®, CPA, CIMA®: I allow this person to trigger me.

255

00:23:26.354 --> 00:23:32.500
Liz Hand, CFP®, ACC: What is it about? There? So I'm I'm digging in you've you've made a clear judgment

256

00:23:32.650 --> 00:23:36.814
Liz Hand, CFP®, ACC: of them, and again, it's allowed to be on the table right now.

257

00:23:37.730 --> 00:23:42.399
Liz Hand, CFP®, ACC: anytime we have a judgment. It's based on some facts we've seen and some assertions.

258

00:23:42.630 --> 00:23:43.130
Liz Hand, CFP®, ACC: So

259

00:23:44.000 --> 00:23:49.380
Liz Hand, CFP®, ACC: what has happened? That's made you state that? And yeah, let's stop there.

260

00:23:50.524 --> 00:23:53.134
Sam Armour, CFP®, CPA, CIMA®: Okay, so I guess just observing,

261

00:23:54.500 --> 00:23:55.920
Sam Armour, CFP®, CPA, CIMA®: I'm trying to be

262

00:23:55.970 --> 00:23:58.020

Sam Armour, CFP®, CPA, CIMA®: respectful at the same time

263

00:23:58.120 --> 00:24:01.699

Sam Armour, CFP®, CPA, CIMA®: just observing this person sit back and and

264

00:24:02.100 --> 00:24:07.650

Sam Armour, CFP®, CPA, CIMA®: control other people including my fiance, including me.

265

00:24:11.170 --> 00:24:16.020

Sam Armour, CFP®, CPA, CIMA®: Just a lack of gratitude. A me, me, me, me mentality.

266

00:24:19.285 --> 00:24:19.680

Liz Hand, CFP®, ACC: and.

267

00:24:19.680 --> 00:24:23.300

Sam Armour, CFP®, CPA, CIMA®: And again I judge myself cause I allowed it. I allow it to keep happening.

268

00:24:23.300 --> 00:24:23.870

Liz Hand, CFP®, ACC: Fair.

269

00:24:24.090 --> 00:24:26.879

Sam Armour, CFP®, CPA, CIMA®: And then getting out of my software around here.

270

00:24:27.390 --> 00:24:28.529

Liz Hand, CFP®, ACC: Do you see?

271

00:24:28.670 --> 00:24:42.089

Liz Hand, CFP®, ACC: Or maybe what I see? I guess I can say is, there's there's a way that you have the thing happening for them, and there's a quick jump like you said a couple of times a quick jump to the like, but I'm still letting it happen. So it's kind of still on me.

272

00:24:43.630 --> 00:24:46.310

Liz Hand, CFP®, ACC: For this moment. Can you set that part down

273

00:24:46.750 --> 00:24:48.220

Liz Hand, CFP®, ACC: in an act of grace.

274

00:24:48.350 --> 00:24:51.090

Liz Hand, CFP®, ACC: and look just directly at that.

275



00:24:54.250 --> 00:24:55.100
Sam Armour, CFP®, CPA, CIMA®: Okay.

276
00:24:55.960 --> 00:24:57.779
Sam Armour, CFP®, CPA, CIMA®: and do both. Okay.

277
00:24:58.537 --> 00:25:01.909
Liz Hand, CFP®, ACC: You've you've got the observing that person is sitting back

278
00:25:02.060 --> 00:25:04.100
Liz Hand, CFP®, ACC: and controlling other people.

279
00:25:04.583 --> 00:25:10.039
Liz Hand, CFP®, ACC: What is the actual? What are the actual facts of that. Those are still assertions.

280
00:25:10.400 --> 00:25:13.569
Liz Hand, CFP®, ACC: unless you're literally saying, this person is sitting back in their chair.

281
00:25:13.570 --> 00:25:16.189
Sam Armour, CFP®, CPA, CIMA®: I'm saying they are literally doing that. That's how.

282
00:25:16.190 --> 00:25:17.510
Liz Hand, CFP®, ACC: And a controlling.

283
00:25:17.510 --> 00:25:18.363
Sam Armour, CFP®, CPA, CIMA®: Fax, yeah.

284
00:25:18.790 --> 00:25:21.130
Liz Hand, CFP®, ACC: But the controlling piece.

285
00:25:21.810 --> 00:25:27.239
Liz Hand, CFP®, ACC: Unless they're Ro, unless you guys are robots, they can't literally control you. So what's really happening.

286
00:25:27.240 --> 00:25:29.540
Sam Armour, CFP®, CPA, CIMA®: Here's here's the the full

287
00:25:29.880 --> 00:25:31.215
Sam Armour, CFP®, CPA, CIMA®: story, and and

288
00:25:32.545 --> 00:25:36.004
Sam Armour, CFP®, CPA, CIMA®: this is a tough one to say all out. But

289

00:25:36.870 --> 00:25:40.316

Sam Armour, CFP®, CPA, CIMA®: So I got divorced a few years ago. It was

290

00:25:40.640 --> 00:25:44.560

Sam Armour, CFP®, CPA, CIMA®: horrible thing to go through. I don't recommend it.

291

00:25:45.890 --> 00:25:53.909

Sam Armour, CFP®, CPA, CIMA®: But the thing that was difficult in my marriage for a long time was I was married to a wonderful human being

292

00:25:54.610 --> 00:25:58.169

Sam Armour, CFP®, CPA, CIMA®: who took pleasure in putting me down constantly.

293

00:25:58.855 --> 00:26:01.590

Sam Armour, CFP®, CPA, CIMA®: and making me feel small.

294

00:26:01.690 --> 00:26:02.575

Sam Armour, CFP®, CPA, CIMA®: And

295

00:26:05.140 --> 00:26:07.199

Sam Armour, CFP®, CPA, CIMA®: This person I'm watching

296

00:26:07.320 --> 00:26:09.240

Sam Armour, CFP®, CPA, CIMA®: is my ex wife

297

00:26:09.650 --> 00:26:11.270

Sam Armour, CFP®, CPA, CIMA®: to the 100th degree.

298

00:26:11.550 --> 00:26:23.609

Sam Armour, CFP®, CPA, CIMA®: So it's very hard for me to sit and watch her mistreating other people putting them down, but also literally sitting back and being catered to

299

00:26:24.440 --> 00:26:25.910

Sam Armour, CFP®, CPA, CIMA®: things like so.

300

00:26:29.951 --> 00:26:46.800

Liz Hand, CFP®, ACC: The image I got there when I spoke earlier about the rooms, like a room that we're in, or a circle that's unclosed. That kind of seeps into today and messes with it. Just notice that you, when I was asking about this person in the fax for them you brought in your ex wife, and then for the comparison, there.

301



00:26:47.470 --> 00:26:49.360

Liz Hand, CFP®, ACC: And so what I'm hearing just

302

00:26:49.390 --> 00:26:52.300

Liz Hand, CFP®, ACC: by point of mirroring is this way of

303

00:26:52.380 --> 00:26:54.719

Liz Hand, CFP®, ACC: whatever relationship was there, the way

304

00:26:55.060 --> 00:26:58.960

Liz Hand, CFP®, ACC: the the way that you interacted with the ex-wife is

305

00:27:00.080 --> 00:27:00.909

Liz Hand, CFP®, ACC: amplifying

306

00:27:01.400 --> 00:27:02.980

Liz Hand, CFP®, ACC: with said person.

307

00:27:02.980 --> 00:27:03.780

Sam Armour, CFP®, CPA, CIMA®: Complete.

308

00:27:04.380 --> 00:27:05.070

Liz Hand, CFP®, ACC: Okay?

309

00:27:05.470 --> 00:27:10.090

Liz Hand, CFP®, ACC: So in an act of grace, what's still left on

310

00:27:10.820 --> 00:27:12.720

Liz Hand, CFP®, ACC: unclosed out

311

00:27:12.900 --> 00:27:13.710

Liz Hand, CFP®, ACC: here

312

00:27:15.150 --> 00:27:18.620

Liz Hand, CFP®, ACC: with the ex-wife. And that is a question that.

313

00:27:18.796 --> 00:27:19.150

Sam Armour, CFP®, CPA, CIMA®: I don.

314

00:27:19.150 --> 00:27:20.089

Liz Hand, CFP®, ACC: Know that we can.



315
00:27:20.620 --> 00:27:22.849
Liz Hand, CFP®, ACC: Yeah, I don't know that we can fully

316
00:27:22.890 --> 00:27:25.266
Liz Hand, CFP®, ACC: piece apart apart here.

317
00:27:28.140 --> 00:27:29.210
Liz Hand, CFP®, ACC: so

318
00:27:30.140 --> 00:27:32.850
Liz Hand, CFP®, ACC: you have ways of

319
00:27:40.870 --> 00:27:43.799
Liz Hand, CFP®, ACC: If if that situation of the past

320
00:27:44.720 --> 00:27:47.630
Liz Hand, CFP®, ACC: could bring about positive learnings

321
00:27:48.070 --> 00:27:49.840
Liz Hand, CFP®, ACC: that help you with the present.

322
00:27:50.070 --> 00:27:51.840
Liz Hand, CFP®, ACC: what are those learnings.

323
00:28:00.670 --> 00:28:07.410
Sam Armour, CFP®, CPA, CIMA®: Yeah, I'm not. I'm not sure this. What my mind just keeps going back to. And and this is where you asked me to set aside is.

324
00:28:07.940 --> 00:28:08.630
Sam Armour, CFP®, CPA, CIMA®: wow!

325
00:28:12.770 --> 00:28:15.049
Sam Armour, CFP®, CPA, CIMA®: I I do believe

326
00:28:15.210 --> 00:28:19.269
Sam Armour, CFP®, CPA, CIMA®: that I have the most success in whatever I'm touching.

327
00:28:19.420 --> 00:28:20.510
Sam Armour, CFP®, CPA, CIMA®: When

328
00:28:21.020 --> 00:28:22.170

Sam Armour, CFP®, CPA, CIMA®: I

329

00:28:22.720 --> 00:28:25.600

Sam Armour, CFP®, CPA, CIMA®: I don't allow the outside world

330

00:28:26.090 --> 00:28:28.950

Sam Armour, CFP®, CPA, CIMA®: to affect what I'm trying to get done.

331

00:28:29.630 --> 00:28:32.110

Sam Armour, CFP®, CPA, CIMA®: I'm trying to bring this back to limitless into my.

332

00:28:32.110 --> 00:28:32.899

Liz Hand, CFP®, ACC: Yeah, yeah, absolutely.

333

00:28:32.900 --> 00:28:34.520

Sam Armour, CFP®, CPA, CIMA®: Right. And

334

00:28:36.120 --> 00:28:41.700

Sam Armour, CFP®, CPA, CIMA®: and that's where I feel. Okay. What lessons from the past, etc?

335

00:28:41.750 --> 00:28:45.470

Sam Armour, CFP®, CPA, CIMA®: Can I pull so that I am not allowing

336

00:28:45.860 --> 00:28:49.640

Sam Armour, CFP®, CPA, CIMA®: outside things to take over and keep me

337

00:28:50.350 --> 00:28:52.719

Sam Armour, CFP®, CPA, CIMA®: from focusing on what I'm trying to create here.

338

00:28:54.480 --> 00:28:56.179

Liz Hand, CFP®, ACC: so if this is something.

339

00:28:56.370 --> 00:29:01.029

Liz Hand, CFP®, ACC: and I love that you connected it back to the topic of the hour, like, we're in limitless, yes.

340

00:29:01.646 --> 00:29:04.180

Liz Hand, CFP®, ACC: what were the learnings before

341

00:29:04.330 --> 00:29:09.720

Liz Hand, CFP®, ACC: that you captured that allowed you to set aside the outside world and to make the momentum that you had.



342

00:29:14.492 --> 00:29:18.809

Sam Armour, CFP®, CPA, CIMA®: Candidly for me. It's been as simple as set aside the outside world.

343

00:29:19.620 --> 00:29:20.340

Liz Hand, CFP®, ACC: Okay.

344

00:29:20.340 --> 00:29:22.760

Sam Armour, CFP®, CPA, CIMA®: Shut it all down and focus.

345

00:29:23.720 --> 00:29:25.190

Sam Armour, CFP®, CPA, CIMA®: And right now I can't

346

00:29:25.610 --> 00:29:28.679

Sam Armour, CFP®, CPA, CIMA®: I I'm just in a period of time, like I said right now where.

347

00:29:28.680 --> 00:29:29.400

Liz Hand, CFP®, ACC: They're typed in.

348

00:29:29.400 --> 00:29:34.159

Sam Armour, CFP®, CPA, CIMA®: Obligations to all these other things, including having this person living in my house for a month.

349

00:29:35.570 --> 00:29:36.920

Sam Armour, CFP®, CPA, CIMA®: Keeping me from

350

00:29:37.660 --> 00:29:39.890

Sam Armour, CFP®, CPA, CIMA®: being able to focus away normally, but.

351

00:29:42.920 --> 00:29:45.120

Liz Hand, CFP®, ACC: So practice you can take away from this

352

00:29:45.980 --> 00:29:47.220

Liz Hand, CFP®, ACC: is.

353

00:29:47.560 --> 00:29:49.390

Liz Hand, CFP®, ACC: seek learning. Sten.

354

00:29:50.090 --> 00:29:50.330

Sam Armour, CFP®, CPA, CIMA®: Like.

355



00:29:50.330 --> 00:29:57.019

Liz Hand, CFP®, ACC: There's a way that there's something that's still unresolved, that this person is allowing you to clear the air on.

356

00:29:57.750 --> 00:30:01.100

Liz Hand, CFP®, ACC: not only in that relationship but the previous relationship.

357

00:30:01.450 --> 00:30:04.729

Liz Hand, CFP®, ACC: And when you are clear and looking for the learnings

358

00:30:05.100 --> 00:30:06.550

Liz Hand, CFP®, ACC: like little gems

359

00:30:06.870 --> 00:30:11.650

Liz Hand, CFP®, ACC: amongst a lot of dirt, maybe a lot of rocks, things that don't feel good.

360

00:30:13.400 --> 00:30:20.860

Liz Hand, CFP®, ACC: it it will. It will shift the air for you and shift you out of the holding pattern. Whether or not they're still in your home.

361

00:30:24.649 --> 00:30:25.289

Sam Armour, CFP®, CPA, CIMA®: We're big.

362

00:30:27.290 --> 00:30:27.980

Liz Hand, CFP®, ACC: So.

363

00:30:28.180 --> 00:30:34.019

Liz Hand, CFP®, ACC: recognizing that we left it a little untidy. What's your takeaway from our conversation.

364

00:30:40.150 --> 00:30:42.340

Sam Armour, CFP®, CPA, CIMA®: Yeah, I'm not sure. I'm not sure this.

365

00:30:42.690 --> 00:30:47.350

Sam Armour, CFP®, CPA, CIMA®: like you said, there, there's there's mud and other things to dig through.

366

00:30:47.500 --> 00:30:50.160

Sam Armour, CFP®, CPA, CIMA®: and I've got to figure out a way to

367

00:30:51.600 --> 00:30:53.520

Sam Armour, CFP®, CPA, CIMA®: to do that, and I'm not sure how right.



368
00:30:55.380 --> 00:30:56.830
Sam Armour, CFP®, CPA, CIMA®: So I'm not sure exactly.

369
00:30:57.170 --> 00:30:57.780
Liz Hand, CFP®, ACC: Okay.

370
00:30:58.540 --> 00:31:01.080
Liz Hand, CFP®, ACC: there is that. Thank you. Letter

371
00:31:01.210 --> 00:31:02.520
Liz Hand, CFP®, ACC: that Stephanie.

372
00:31:02.520 --> 00:31:02.880
Sam Armour, CFP®, CPA, CIMA®: Right.

373
00:31:02.880 --> 00:31:04.199
Liz Hand, CFP®, ACC: Posed in the past.

374
00:31:04.340 --> 00:31:07.579
Liz Hand, CFP®, ACC: You could take that as a practice here.

375
00:31:08.123 --> 00:31:17.630
Liz Hand, CFP®, ACC: And that's gonna pull up for those of you who haven't done it. It's a year end activity. But you can do it at any time when you're wanting to close out something, some energetic thing.

376
00:31:17.720 --> 00:31:20.349
Liz Hand, CFP®, ACC: and you're listing all the things that are difficult.

377
00:31:21.950 --> 00:31:27.090
Liz Hand, CFP®, ACC: all of the things as they come out, or all the things that are not difficult that are helpful even

378
00:31:27.684 --> 00:31:32.240
Liz Hand, CFP®, ACC: and then you respond with the like what it's taught you.

379
00:31:34.270 --> 00:31:34.930
Liz Hand, CFP®, ACC: No.

380
00:31:35.480 --> 00:31:36.609
Sam Armour, CFP®, CPA, CIMA®: Do they open?

381
00:31:36.760 --> 00:31:41.799
Liz Hand, CFP®, ACC: Would you be open to doing that and being and either reporting back on trial or.

382
00:31:42.182 --> 00:31:43.329
Sam Armour, CFP®, CPA, CIMA®: Yeah. Yeah. Okay.

383
00:31:43.370 --> 00:31:44.380
Sam Armour, CFP®, CPA, CIMA®: Absolute.

384
00:31:45.350 --> 00:31:46.660
Sam Armour, CFP®, CPA, CIMA®: Well, thanks. Liz.

385
00:31:47.320 --> 00:31:48.230
Liz Hand, CFP®, ACC: Absolutely

386
00:31:53.680 --> 00:31:54.665
Liz Hand, CFP®, ACC: alright.

387
00:31:56.100 --> 00:32:03.419
Liz Hand, CFP®, ACC: I see a couple of answers about the branch story. I am curious for anyone who would like to share what stuck out

388
00:32:04.090 --> 00:32:05.383
Liz Hand, CFP®, ACC: for you

389
00:32:06.650 --> 00:32:09.010
Liz Hand, CFP®, ACC: or is helping you with something that you feel stuck in

390
00:32:21.330 --> 00:32:23.509
Liz Hand, CFP®, ACC: 0 things, 0 things stuck out.

391
00:32:26.370 --> 00:32:27.505
Bridget Borel: I'll go.

392
00:32:29.020 --> 00:32:30.200
Bridget Borel: Thank you both

393
00:32:31.810 --> 00:32:34.639
Bridget Borel: Liz and Sam, for all your shared support.

394
00:32:34.650 --> 00:32:35.855



Bridget Borel: sounds great.

395

00:32:37.630 --> 00:32:41.307

Bridget Borel: So as I was listening to you, I was like we call an arborist.

396

00:32:42.050 --> 00:32:47.800

Bridget Borel: and you know you you've got there. But I know I

397

00:32:48.080 --> 00:32:54.209

Bridget Borel: do the same thing myself, like I'll see the little the little thing that needs my attention.

398

00:32:54.580 --> 00:33:02.890

Bridget Borel: And like, Okay, you're not high enough on the priority list just oh, my gosh! The fact that it! It takes room in my brain.

399

00:33:03.190 --> 00:33:09.580

Bridget Borel: It's just so annoying. But I watched my mom. Oh, my gosh!

400

00:33:10.210 --> 00:33:21.670

Bridget Borel: She was such an anxious person! And while I, you know, deal with anxiety some myself, not nearly to the degree she did, and that

401

00:33:22.640 --> 00:33:31.166

Bridget Borel: poured over into me and my sisters and I've heard it said that anxiety is contagious. So

402

00:33:31.650 --> 00:33:33.360

Bridget Borel: for myself, I'm

403

00:33:33.690 --> 00:33:35.000

Bridget Borel: super

404

00:33:35.480 --> 00:33:37.919

Bridget Borel: cognizant of that like I don't want.

405

00:33:39.150 --> 00:33:46.959

Bridget Borel: Whatever my anxieties or worries are to spill over into anyone around me.

406

00:33:47.120 --> 00:33:50.880

Bridget Borel: You know my family, my clients, my

407

00:33:51.100 --> 00:33:52.085

Bridget Borel: colleagues.



408

00:33:53.530 --> 00:33:55.813

Bridget Borel: so that's something that I work on.

409

00:33:57.220 --> 00:34:03.092

Bridget Borel: is, you know, being cognizant of my. The impact of my anxiety on others, but also

410

00:34:03.910 --> 00:34:04.940

Bridget Borel: just

411

00:34:04.980 --> 00:34:11.279

Bridget Borel: constantly trying to not let not let stuff live in my head run free.

412

00:34:12.400 --> 00:34:13.799

Bridget Borel: But it's, you know.

413

00:34:13.940 --> 00:34:15.510

Bridget Borel: a daily practice.

414

00:34:16.580 --> 00:34:17.880

Liz Hand, CFP®, ACC: Yeah, absolutely.

415

00:34:20.120 --> 00:34:22.529

Liz Hand, CFP®, ACC: you know. And as advisors.

416

00:34:23.540 --> 00:34:26.349

Liz Hand, CFP®, ACC: you know the the you've got anxiety.

417

00:34:26.780 --> 00:34:30.359

Liz Hand, CFP®, ACC: and then you've got the positive aspect of anxiety which is like

418

00:34:30.719 --> 00:34:34.280

Liz Hand, CFP®, ACC: forethought and planning, which, oh, by the way, is our job.

419

00:34:34.909 --> 00:34:36.949

Liz Hand, CFP®, ACC: And so this

420

00:34:37.159 --> 00:34:41.509

Liz Hand, CFP®, ACC: thing that I'm just gonna assert is probably something that a lot of advisors deal with

421



00:34:41.590 --> 00:34:46.139

Liz Hand, CFP®, ACC: is the idea of future tripping everything that could happen.

422

00:34:47.480 --> 00:35:01.810

Liz Hand, CFP®, ACC: And again, we have. We have taken a lot of learnings from that over time, and we can project lots of things for clients and help them troubleshoot things that they've never even anticipated or thought could be possible. And so that's the that's the

423

00:35:04.060 --> 00:35:06.049

Liz Hand, CFP®, ACC: like. That's the gift in all of it, right.

424

00:35:06.830 --> 00:35:09.720

Liz Hand, CFP®, ACC: And when we sit with our anxiety.

425

00:35:10.050 --> 00:35:15.599

Liz Hand, CFP®, ACC: and we allow it to fester, and we allow it to be the one controlling our decisions, our thoughts, our time.

426

00:35:15.760 --> 00:35:19.899

Liz Hand, CFP®, ACC: the way we interact with our family members or friends.

427

00:35:20.600 --> 00:35:23.529

Liz Hand, CFP®, ACC: That's where we hold ourselves out of

428

00:35:23.580 --> 00:35:29.930

Liz Hand, CFP®, ACC: really like out of our power. Yes, inside out to Christy. Has anybody seen inside out to it just came out?

429

00:35:29.970 --> 00:35:31.159

Liz Hand, CFP®, ACC: It's so good.

430

00:35:32.750 --> 00:35:38.820

Liz Hand, CFP®, ACC: so good. And it deals specifically with anxiety. So great. Follow up fun

431

00:35:39.930 --> 00:35:44.929

Liz Hand, CFP®, ACC: homework, if you want to look at all of this from a different perspective.

432

00:35:47.090 --> 00:35:48.690

Liz Hand, CFP®, ACC: cool thanks for sharing Bridget.

433

00:35:50.260 --> 00:35:56.789

Liz Hand, CFP®, ACC: Alright, I would like to have those 3 people I reference. I know one was Terry.



434
00:35:57.200 --> 00:36:03.190
Liz Hand, CFP®, ACC: and one was Jeremy, and one was

435
00:36:04.290 --> 00:36:05.969
Liz Hand, CFP®, ACC: who is my 3rd person. Ian.

436
00:36:07.000 --> 00:36:15.322
Liz Hand, CFP®, ACC: Yeah, awesome. If we can have all 3 of you like put together, spotlighted, spotlit, whatever whoever's managing the

437
00:36:15.790 --> 00:36:17.440
Liz Hand, CFP®, ACC: the zoom room that would be great.

438
00:36:19.410 --> 00:36:21.579
Liz Hand, CFP®, ACC: We'll just give it a moment here.

439
00:36:26.210 --> 00:36:29.150
Allison Foulk: I think it was Terry Ian and Jeremy right.

440
00:36:29.150 --> 00:36:29.950
Liz Hand, CFP®, ACC: Yes.

441
00:36:30.140 --> 00:36:30.790
Allison Foulk: Okay.

442
00:36:31.540 --> 00:36:35.190
Allison Foulk: and I PIN them all. Are they showing up for you, Liz?

443
00:36:35.710 --> 00:36:38.380
Liz Hand, CFP®, ACC: Not for me. Let's see.

444
00:36:39.470 --> 00:36:41.760
Allison Foulk: Let me click spotlight instead.

445
00:36:44.870 --> 00:36:46.979
Allison Foulk: Oh, now he's big on my screen.

446
00:36:47.290 --> 00:36:48.090
Liz Hand, CFP®, ACC: Yup terry.

447
00:36:48.090 --> 00:36:49.469

Allison Foulk: You went, you went away.

448

00:36:50.810 --> 00:36:58.490

Allison Foulk: I'm I'm I'm gonna put back when I did everybody see all 4 of them a minute ago on the screen.

449

00:36:58.970 --> 00:37:00.250

Allison Foulk: Now, okay.

450

00:37:02.090 --> 00:37:03.360

Allison Foulk: interesting.

451

00:37:10.400 --> 00:37:13.170

Liz Hand, CFP®, ACC: If you spotlight Terry, I'll spotlight Ethan.

452

00:37:13.730 --> 00:37:14.430

Liz Hand, CFP®, ACC: Okay.

453

00:37:15.600 --> 00:37:18.290

Liz Hand, CFP®, ACC: I know we've done it before where we can have multiple people.

454

00:37:20.090 --> 00:37:21.250

Liz Hand, CFP®, ACC: Alright.

455

00:37:24.702 --> 00:37:26.819

Liz Hand, CFP®, ACC: Oh, I've got it. I've got it

456

00:37:27.530 --> 00:37:29.829

Liz Hand, CFP®, ACC: alright. Where is Jim?

457

00:37:31.850 --> 00:37:35.690

Liz Hand, CFP®, ACC: Add spotlight, and where am I? I'll add myself to.

458

00:37:35.690 --> 00:37:36.560

Terry O'Grady: Couple bucks.

459

00:37:42.200 --> 00:37:43.950

Liz Hand, CFP®, ACC: Look at me. Go alright. Here we go.

460

00:37:45.950 --> 00:37:49.620

Liz Hand, CFP®, ACC: So each of you have this way of relating to



461

00:37:50.010 --> 00:37:50.880

Liz Hand, CFP®, ACC: time.

462

00:37:51.110 --> 00:37:55.009

Liz Hand, CFP®, ACC: and where you're at today versus where you wanna be.

463

00:37:55.160 --> 00:37:57.179

Liz Hand, CFP®, ACC: And so if you could in

464

00:37:57.590 --> 00:37:59.059

Liz Hand, CFP®, ACC: a minute or less

465

00:37:59.220 --> 00:38:01.430

Liz Hand, CFP®, ACC: say what feels most stuck about that

466

00:38:01.680 --> 00:38:02.880

Liz Hand, CFP®, ACC: starting with Ian.

467

00:38:04.703 --> 00:38:06.049

Ian Rea: Sure. So

468

00:38:06.882 --> 00:38:11.458

Ian Rea: I, my goal for this year is to

469

00:38:12.450 --> 00:38:17.876

Ian Rea: become as a business owner, sort of more systematic and more

470

00:38:19.460 --> 00:38:38.006

Ian Rea: and sort of professionalize my firm rather than just sort of me kind of going around putting out fires all day every day to set up systems so that the fires put themselves out most of the time. And then I can step back and focus on the big picture and

471

00:38:38.570 --> 00:38:56.080

Ian Rea: I've made a certain amount of progress. I've gone from being totally solo to hiring some virtual assistants, and that's helped some. But then I get like I hand things off to the Virtual folks, and then

472

00:38:56.080 --> 00:39:12.359

Ian Rea: they, you know, come back to me a week later, with a rough draft of what I asked them to do, and then I don't have time to look at it for 2 weeks and I'm setting up all these processes that like every day, and every week I'm gonna go through this checklist to make sure stuff gets done.

473

00:39:12.420 --> 00:39:26.571



Ian Rea: you know, and then I add up all the time that it would take to do all my checklists, and it's more than I have working hours in the week. And so I feel like I'm moving forward a little bit but there's still a lot of

474

00:39:27.610 --> 00:39:38.552

Ian Rea: lot of stuff that's getting hung up and log jammed and it's I'm sort of still the bottleneck in a lot of things that

475

00:39:39.330 --> 00:39:41.800

Ian Rea: could be working a lot more efficiently.

476

00:39:44.120 --> 00:39:44.880

Liz Hand, CFP®, ACC: Okay.

477

00:39:49.430 --> 00:39:51.210

Liz Hand, CFP®, ACC: okay. Jeremy.

478

00:39:51.580 --> 00:39:52.399

Liz Hand, CFP®, ACC: about you.

479

00:39:54.214 --> 00:40:11.579

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: Some similar things. So Ian just shared since launching the Ra. Just been focusing on getting everything Sis system wide set up like, I've made progress on getting workflows done. Starting to dig into this some of the compliance stuff that's behind

480

00:40:13.597 --> 00:40:35.709

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: echoing the same thing with Va, it's kind of it's it's weird. There's like a lot of planning involved just to get something done. And it's like you just want it done just like, do it? You know, I don't need a spreadsheet. That organ just do it right? So there's stuff like that. But I think since launching the Ra. I haven't had consistent meetings with clients, because I'm trying to focus on these things

481

00:40:36.450 --> 00:40:45.554

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: and also echoing what Sam shared earlier as kind of outside meaning like personal things. Family issues,

482

00:40:46.310 --> 00:40:58.979

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: you know, come about and affect my mental state in a very negative way. Then, just engaging in a lot of procrastination. So like I'll have a full day available. I'll do the morning work things that I need to do. But then

483

00:40:59.550 --> 00:41:26.600

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: I find that I'm J. I'm just procrastinating, and I can't get to the important stuff I really need to work on. And like, I'll finally start that at like 3 30 in the afternoon, like the day is pretty much blown, and it's like, Oh, I've gotta get something done. So there's



just I'm not getting enough done because I'm I'm procrastinating, and it's all kind of tied to the mental state and whatnot. And it's like this really negative loop that it's really hard to kinda get off of that that wheel, so to speak.

484

00:41:29.970 --> 00:41:34.919

Liz Hand, CFP®, ACC: Great awareness on that. What do you think that negative mental loop is negative mental loop.

485

00:41:36.260 --> 00:41:50.510

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: Hey? It's like, I don't feel well, mentally, so I don't have the energy or the motivation to do this stuff that I do. So, you know, engaging in you know, activities that are just

486

00:41:50.830 --> 00:41:55.850

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: their procrastination, so that I don't have to deal with the thing that feels tough to do.

487

00:41:56.450 --> 00:41:59.290

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: But then the result is I feel worse.

488

00:41:59.440 --> 00:42:05.630

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: We're not getting the stuff done that I know I'm supposed to do it just like negatively feeds that.

489

00:42:07.230 --> 00:42:08.460

Liz Hand, CFP®, ACC: okay.

490

00:42:10.990 --> 00:42:11.990

Liz Hand, CFP®, ACC: so

491

00:42:12.530 --> 00:42:19.269

Liz Hand, CFP®, ACC: there's a way that you were saying, like what the thing is system set of processes va planning hoping that, they just do it

492

00:42:19.380 --> 00:42:28.149

Liz Hand, CFP®, ACC: don't really have time to like Circle back and give all of the information. But underneath that you said, what you think is really going on? Is this feeling of procrastination.

493

00:42:29.020 --> 00:42:29.630

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: Yeah.

494

00:42:30.508 --> 00:42:33.729

Liz Hand, CFP®, ACC: As I. I'm gonna shift to Terry. But as I do that.



495
00:42:34.060 --> 00:42:35.440
Liz Hand, CFP®, ACC: ask yourself.

496
00:42:36.310 --> 00:42:37.830
Liz Hand, CFP®, ACC: what is.

497
00:42:38.680 --> 00:42:40.429
Liz Hand, CFP®, ACC: what are the stories there?

498
00:42:41.680 --> 00:42:42.640
Liz Hand, CFP®, ACC: And

499
00:42:43.610 --> 00:42:53.539
Liz Hand, CFP®, ACC: If you have your mindset worksheets that you've worked on with, limitless, perhaps even pull those out and see if you can find some of those key theme stories coming forth.

500
00:42:54.050 --> 00:42:55.699
Liz Hand, CFP®, ACC: All right, Terry.

501
00:42:55.980 --> 00:42:56.540
Liz Hand, CFP®, ACC: What's up.

502
00:42:56.540 --> 00:42:58.370
Terry O'Grady: All right. I was, Fred. You've been calling me

503
00:43:00.500 --> 00:43:07.430
Terry O'Grady: so I always end up comparing myself to other people that I think are around my same age, and always seem to be more successful.

504
00:43:07.750 --> 00:43:09.910
Terry O'Grady: And so the story I've been telling myself.

505
00:43:10.100 --> 00:43:15.480
Terry O'Grady: or I've been using it as my excuse, because I think I know what I should do. I just don't always do it.

506
00:43:16.380 --> 00:43:18.919
Terry O'Grady: Last year my wife passed away.

507
00:43:19.330 --> 00:43:26.120
Terry O'Grady: and for the 10 years prior to that I was pretty much her, her caregiver, her full-time caretaker.



508

00:43:26.140 --> 00:43:27.730

Terry O'Grady: and I was using my

509

00:43:28.027 --> 00:43:29.759

Terry O'Grady: my solo practice is a way to

510

00:43:30.010 --> 00:43:33.029

Terry O'Grady: just just to get by. But it allowed me the time to

511

00:43:33.080 --> 00:43:35.410

Terry O'Grady: do whatever I had to do for her.

512

00:43:35.540 --> 00:43:43.189

Terry O'Grady: and so I wasn't really putting a lot of effort or or time into my my business, taking care of my existing clients, but

513

00:43:43.680 --> 00:43:53.050

Terry O'Grady: that didn't necessarily take a lot of time so allowed me the freedom to do what I needed to do. I didn't have a manager say, Hey, you got to be in the office at 8. You can't leave the 5, or whatever it may be so allowed me to do that.

514

00:43:53.360 --> 00:43:58.290

Terry O'Grady: So yesterday was actually it's it was a year and a half since she passed away.

515

00:43:58.580 --> 00:43:59.740

Terry O'Grady: and

516

00:44:01.270 --> 00:44:21.250

Terry O'Grady: I I've been grieving on and off for for the last year and a half. But I I feel like I'm beyond wh where I should just be sitting around doing nothing. Am I just using this as an excuse now to to not do what I know I should be doing? Or is it impacting me more than maybe I realize, or because I really wasn't working

517

00:44:21.780 --> 00:44:23.510

Terry O'Grady: in the business, that much

518

00:44:23.630 --> 00:44:28.909

Terry O'Grady: prior to that am I just like still drifting and can't can't escape that?

519

00:44:29.040 --> 00:44:33.219

Terry O'Grady: Or am I just using all this as an excuse? Because I know people hadn't



520
00:44:33.420 --> 00:44:34.490
Terry O'Grady: much

521
00:44:34.860 --> 00:44:44.749
Terry O'Grady: tougher situations and still accomplish more, even when they were caretaker or somebody. And why didn't I? Why didn't I? Why was I more successful even when I was taking care of her? So.

522
00:44:46.680 --> 00:44:49.654
Terry O'Grady: So I feel a little bit better now that I just said that to you. But.

523
00:44:49.840 --> 00:44:50.210
Liz Hand, CFP®, ACC: Kind of.

524
00:44:50.210 --> 00:44:50.640
Terry O'Grady: Kind of.

525
00:44:50.640 --> 00:44:51.460
Liz Hand, CFP®, ACC: Anger in that.

526
00:44:51.920 --> 00:44:55.010
Terry O'Grady: Yeah. So so I don't know. I mean it, because

527
00:44:55.330 --> 00:44:56.620
Terry O'Grady: I think all the

528
00:44:56.650 --> 00:45:00.310
Terry O'Grady: the things that I could use, all the tools I can use in all the

529
00:45:00.785 --> 00:45:07.419
Terry O'Grady: things on the limit, limitless website or industry wide that I know what to do. Sound like I don't know what I should be doing.

530
00:45:07.430 --> 00:45:08.919
Terry O'Grady: I'm just not always

531
00:45:09.270 --> 00:45:12.540
Terry O'Grady: picking it up and doing it. And am I just making excuses? So

532
00:45:13.110 --> 00:45:15.700
Terry O'Grady: I don't know if any of that made sense. But I feel better.



533

00:45:16.500 --> 00:45:17.669

Liz Hand, CFP®, ACC: I'm glad to hear that

534

00:45:18.520 --> 00:45:22.769

Liz Hand, CFP®, ACC: notice, just as Stephanie mentions about how

535

00:45:22.790 --> 00:45:29.630

Liz Hand, CFP®, ACC: emotions take about 90 seconds to process and move through like I really got a hit of your anger there for a second.

536

00:45:30.190 --> 00:45:30.930

Terry O'Grady: Really.

537

00:45:31.340 --> 00:45:32.190

Terry O'Grady: okay.

538

00:45:33.310 --> 00:45:34.090

Liz Hand, CFP®, ACC: And I'm curious.

539

00:45:34.090 --> 00:45:38.640

Terry O'Grady: I don't necessarily. I don't necessarily feel angry. But maybe maybe I just don't realize that I'm.

540

00:45:39.070 --> 00:45:46.695

Liz Hand, CFP®, ACC: Well, and maybe it's maybe it's irritation. Maybe, like anger is too strong of a word. I don't know how you relate to the word angry or anger

541

00:45:47.260 --> 00:45:50.420

Liz Hand, CFP®, ACC: irritated, frustrated. Those are all sub

542

00:45:51.280 --> 00:45:52.710

Liz Hand, CFP®, ACC: emotions of

543

00:45:52.810 --> 00:45:56.229

Liz Hand, CFP®, ACC: anchor. What? What resonates most with those words?

544

00:45:57.530 --> 00:45:58.560

Terry O'Grady: Yeah, probably

545

00:45:59.050 --> 00:46:00.429

Terry O'Grady: ear irritation.



546

00:46:00.830 --> 00:46:01.940

Terry O'Grady: And

547

00:46:02.407 --> 00:46:05.579

Terry O'Grady: yeah, maybe maybe I'm angry at myself, too, for not

548

00:46:06.440 --> 00:46:07.960

Terry O'Grady: not having done more

549

00:46:09.190 --> 00:46:12.900

Terry O'Grady: with my business. Now that I actually have all the time in the world to do it.

550

00:46:13.340 --> 00:46:14.080

Liz Hand, CFP®, ACC: So.

551

00:46:14.200 --> 00:46:14.730

Liz Hand, CFP®, ACC: yeah,

552

00:46:15.760 --> 00:46:20.210

Terry O'Grady: And am I am. I just stuck in sort of habits that I had before, that I need to break through so.

553

00:46:32.010 --> 00:46:33.420

Liz Hand, CFP®, ACC: What do you think is missing

554

00:46:33.510 --> 00:46:35.279

Liz Hand, CFP®, ACC: in the equation for you?

555

00:46:48.450 --> 00:46:49.870

Terry O'Grady: Maybe just some

556

00:46:50.670 --> 00:46:51.810

Terry O'Grady: discipline

557

00:46:52.470 --> 00:46:54.780

Terry O'Grady: following a certain schedule.

558

00:46:55.400 --> 00:47:00.200

Terry O'Grady: knowing what I should do, actually sticking that on my calendar and and holding myself to

559



00:47:00.530 --> 00:47:01.710
Terry O'Grady: to executing.

560

00:47:02.650 --> 00:47:12.059

Terry O'Grady: So yeah, th, the systems are the processes or just the scheduling the time management. I'm just doing whatever I want to do when I want to do it pretty much, except

561

00:47:12.180 --> 00:47:16.729

Terry O'Grady: so now now they have all the free time in the world. It's like, Well.

562

00:47:16.940 --> 00:47:19.820

Terry O'Grady: get by, but it's but I know I'm I'm

563

00:47:19.960 --> 00:47:24.609

Terry O'Grady: I'm not performing to to the best of my ability or to the

564

00:47:24.880 --> 00:47:32.300

Terry O'Grady: the the talent level that I think God bless me with. I'm not doing that. And so that's kind of irritating me now, too. So

565

00:47:32.530 --> 00:47:35.610

Terry O'Grady: this is like, been a really irritating conversation.

566

00:47:36.286 --> 00:47:39.133

Liz Hand, CFP®, ACC: Well, thank you for blessing me with it.

567

00:47:40.030 --> 00:47:50.139

Liz Hand, CFP®, ACC: So my invitation here is. There's probably more here that's irritation for you, and notice the relief that comes just as you air it.

568

00:47:51.390 --> 00:47:56.459

Terry O'Grady: I like keeping things in. I like, oh, I can handle this. I don't like telling anybody anything, usually

569

00:47:57.300 --> 00:47:58.820

Terry O'Grady: so, but

570

00:47:58.960 --> 00:48:01.939

Terry O'Grady: I have learned like the whole grieving

571

00:48:02.040 --> 00:48:05.689

Terry O'Grady: and the morning part. The morning part is when you kind of let it out and tell people



572

00:48:05.700 --> 00:48:07.579

Terry O'Grady: that's an important part of the whole

573

00:48:07.990 --> 00:48:10.170

Terry O'Grady: losing somebody process, too. So

574

00:48:10.290 --> 00:48:13.930

Terry O'Grady: so I think this is doing this little thing here.

575

00:48:14.666 --> 00:48:18.200

Terry O'Grady: So yeah. So I probably need to be more open.

576

00:48:18.680 --> 00:48:19.200

Terry O'Grady: 2.

577

00:48:19.200 --> 00:48:19.820

Liz Hand, CFP®, ACC: Yeah.

578

00:48:20.190 --> 00:48:23.239

Liz Hand, CFP®, ACC: yeah, absolutely. I think that will really support

579

00:48:23.440 --> 00:48:30.100

Liz Hand, CFP®, ACC: the piece there. And I'm curious. As Terry shared some of his situation, Ian and Jeremy.

580

00:48:30.800 --> 00:48:35.560

Liz Hand, CFP®, ACC: what new information about yourself did you get in listening.

581

00:48:38.211 --> 00:48:40.978

Ian Rea: I guess I would say he's

582

00:48:41.550 --> 00:48:44.614

Ian Rea: seems pretty good about

583

00:48:46.130 --> 00:48:56.139

Ian Rea: taking responsibility for it, and I reflecting on my own comments, and it was all like, these are things that are happening to me that are frustrating

584

00:48:56.730 --> 00:49:02.098

Ian Rea: and maybe my mindset should be more

585



00:49:04.050 --> 00:49:06.090
Ian Rea: given that I am

586

00:49:06.640 --> 00:49:19.930

Ian Rea: 100% accountable for how I react to stuff. How should I be reacting versus? How am I reacting to? The circumstances of you know, not having unlimited time.

587

00:49:22.680 --> 00:49:29.794

Liz Hand, CFP®, ACC: Yeah, there's this idea. And I see your comment, Christy. I'm gonna save that till a little bit later.

588

00:49:32.351 --> 00:49:35.180

Liz Hand, CFP®, ACC: there's this concept within coaching where

589

00:49:35.220 --> 00:49:37.490

Liz Hand, CFP®, ACC: we are at cause

590

00:49:38.200 --> 00:49:40.720

Liz Hand, CFP®, ACC: or at effect, we are responsible

591

00:49:40.730 --> 00:49:42.759

Liz Hand, CFP®, ACC: or kind of a victim place.

592

00:49:42.920 --> 00:49:46.479

Liz Hand, CFP®, ACC: and often when we are in a mindset funk.

593

00:49:46.750 --> 00:49:51.350

Liz Hand, CFP®, ACC: there's some elements of victimhood that we feel by it.

594

00:49:51.610 --> 00:49:53.549

Liz Hand, CFP®, ACC: This person is doing this thing.

595

00:49:54.000 --> 00:49:55.459

Liz Hand, CFP®, ACC: Person might be me.

596

00:49:56.760 --> 00:49:59.219

Liz Hand, CFP®, ACC: And so notice for the

597

00:49:59.780 --> 00:50:02.120

Liz Hand, CFP®, ACC: for the responsible person.

598

00:50:02.890 --> 00:50:04.930



Liz Hand, CFP®, ACC: Each of you are very responsible.

599

00:50:07.100 --> 00:50:10.259

Liz Hand, CFP®, ACC: that you can hold yourself in contempt.

600

00:50:10.750 --> 00:50:21.370

Liz Hand, CFP®, ACC: We're like, how dare you not overcome this and be so at cause responsible in this one. You've seen yourself, caretaker. You've seen yourself overcome lots of things you've seen yourself goal achieve.

601

00:50:22.400 --> 00:50:27.610

Liz Hand, CFP®, ACC: And yet there's almost a way of of still feeling victim, led to yourself.

602

00:50:28.330 --> 00:50:39.109

Ian Rea: Yeah. And it's not even like this person is doing something to me. It's like this, universe only has 24 h in a day, and and I'm mad about that.

603

00:50:40.029 --> 00:50:40.469

Liz Hand, CFP®, ACC: Okay.

604

00:50:40.470 --> 00:50:43.727

Ian Rea: Just, you know, ridiculous, obviously, but

605

00:50:44.500 --> 00:50:55.180

Ian Rea: I think should probably be coming at it from a different direction. If I'm you know, kind of mad at the world for only having the amount of time that it has.

606

00:50:57.490 --> 00:51:04.920

Liz Hand, CFP®, ACC: yeah, and time is just a human construct right? Based on the way that the sun moves it's not real.

607

00:51:07.330 --> 00:51:07.969

Terry O'Grady: And that.

608

00:51:09.870 --> 00:51:14.139

Liz Hand, CFP®, ACC: Alright, Jeremy, what are you getting from the conversation? And I'm gonna pick up my earbud that fell.

609

00:51:15.975 --> 00:51:17.790

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: You know. Certainly.

610

00:51:17.920 --> 00:51:20.459

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: Talking about these things out loud.



611

00:51:20.720 --> 00:51:23.970

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: I think, does help in a lot of ways.

612

00:51:24.773 --> 00:51:26.180

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: partially, because

613

00:51:26.650 --> 00:51:35.010

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: not not that I'm unaware of what's going on, certainly am, but but the the verbalizing of it helps bring that awareness.

614

00:51:35.150 --> 00:51:39.180

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: and it's really difficult to try to correct any

615

00:51:39.290 --> 00:52:06.259

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: unwanted behavior, you know whether it be procrastination or anger whatever. It's really difficult to fix that if you're not aware of it. So just the action of verbalizing, becoming more aware, can help, you know, try to find solutions to work on it. But actually, what you just said a minute ago about like a victim mentality. I I definitely think for me, that's something that happens right? There's these things that are happening around me.

616

00:52:06.850 --> 00:52:15.810

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: you know, family things or whatever. And then I feel like I'm somehow being victimized by that. And it's that attitude that

617

00:52:15.900 --> 00:52:37.650

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: puts me into that kind of negative spiral where I now feel bad. I don't have energy. I don't wanna get the work done that I need to get done. And it's that whole negative cycle. It's like what puts me into that? You know I'm thinking of like the hamster wheel of of negativity right like that's what pushes me onto that wheel.

618

00:52:37.770 --> 00:52:41.410

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: And then it's, you know, trying to find something that

619

00:52:41.490 --> 00:52:43.420

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: can hook me off of that wheel.

620

00:52:44.410 --> 00:52:50.530

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: Right? So I that's just that comment about that victim mentality really kind of hit home for me.

621

00:52:51.380 --> 00:52:57.219

Liz Hand, CFP®, ACC: What is your approach to get off the wheel like? What are a couple of tools that you know of for yourself?



622

00:53:01.130 --> 00:53:20.770

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: I I have many, but I can't think of any at the moment. They they are eluding me for some reason. But the only thing I can think of like when I'm exercising. You know, I'm kind of in that moment, usually listening to some helpful podcasts and things just being in the present, not thinking about those things.

623

00:53:21.115 --> 00:53:25.959

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: And that's something the last couple of weeks, like my, my, I I put my back out

624

00:53:26.000 --> 00:53:49.149

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: that started, and then my son got the flu, and so he was sick, and we also kind of got a little sick, too. So you know, I had a couple of weeks not exercising that. That's a huge thing that affects my mental state. So getting back into that, you know, may maybe takes a little time, but once I start getting like my miles back up, and whatnot sometimes can be a thing that will kind of hook me off that negative cycle.

625

00:53:50.270 --> 00:53:51.290

Liz Hand, CFP®, ACC: yeah, yeah.

626

00:53:51.750 --> 00:53:52.799

Liz Hand, CFP®, ACC: absolutely. Andrew, but.

627

00:53:52.800 --> 00:53:55.130

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: You know, funny movie or something, you know, and it

628

00:53:55.360 --> 00:53:56.790

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: snaps you out of it.

629

00:53:59.000 --> 00:54:02.050

Liz Hand, CFP®, ACC: yeah. Another plug for inside out, too.

630

00:54:02.570 --> 00:54:02.810

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: Yeah.

631

00:54:03.050 --> 00:54:11.599

Liz Hand, CFP®, ACC: Even that's cartoon. Even though it seems kind of weird to have a movie about emotions. It's actually much more about the way that the brain processes things, and it's done delightfully and quite funny.

632

00:54:13.040 --> 00:54:14.470

Liz Hand, CFP®, ACC: And remember.



633

00:54:14.550 --> 00:54:15.620

Liz Hand, CFP®, ACC: what'd you say.

634

00:54:15.620 --> 00:54:17.500

Ian Rea: Asleep, getting enough sleep.

635

00:54:17.780 --> 00:54:18.540

Liz Hand, CFP®, ACC: Yeah.

636

00:54:18.980 --> 00:54:20.169

Liz Hand, CFP®, ACC: sleep for you.

637

00:54:20.640 --> 00:54:22.600

Liz Hand, CFP®, ACC: And where are you at right now? With that.

638

00:54:23.710 --> 00:54:35.239

Ian Rea: Doing pretty well. I mean, this weekend was a lot of social activities that cut into that a little bit. But I would say in general, I've been prioritizing it, and it's been very helpful.

639

00:54:35.890 --> 00:54:36.590

Ian Rea: Yeah.

640

00:54:36.850 --> 00:54:37.450

Liz Hand, CFP®, ACC: Awesome.

641

00:54:38.660 --> 00:54:40.420

Liz Hand, CFP®, ACC: And remember, your breath

642

00:54:41.260 --> 00:54:52.969

Liz Hand, CFP®, ACC: is a very shortcut way to do that in any moment where you're feeling that feeling of like all those people my age have this business. I could be there, but I was caretaking. And now I'm here, and like we get into this spin.

643

00:54:53.280 --> 00:54:57.500

Liz Hand, CFP®, ACC: put your hands on the ground, hands on your desk or your feet on the ground.

644

00:55:00.370 --> 00:55:02.750

Liz Hand, CFP®, ACC: and just reconnect your brain back into your body.

645

00:55:03.480 --> 00:55:07.370

Liz Hand, CFP®, ACC: Always an option, a very shortcut option that people



646

00:55:07.830 --> 00:55:10.059

Liz Hand, CFP®, ACC: so easily forget, don't we?

647

00:55:13.160 --> 00:55:15.739

Liz Hand, CFP®, ACC: Another thought just along this, like.

648

00:55:16.000 --> 00:55:22.760

Liz Hand, CFP®, ACC: what if you brought in full trust? This is a question for each of you. What if you brought in full trust

649

00:55:22.840 --> 00:55:26.280

Liz Hand, CFP®, ACC: that you are in the right place at the right time?

650

00:55:27.110 --> 00:55:30.799

Liz Hand, CFP®, ACC: That there is no could be further? That's not a thing.

651

00:55:31.560 --> 00:55:37.579

Liz Hand, CFP®, ACC: You're in the right place at the right time learning the right lessons, for right now that paves the path for what's next?

652

00:55:38.030 --> 00:55:40.079

Liz Hand, CFP®, ACC: What would shift for you

653

00:55:40.220 --> 00:55:42.239

Liz Hand, CFP®, ACC: in the way of relating to yourself.

654

00:55:43.050 --> 00:55:44.370

Liz Hand, CFP®, ACC: Terry, I'll have you start.

655

00:55:46.420 --> 00:55:52.830

Terry O'Grady: Yeah, I think that really is truly all there is that we we are exactly in the the place we should be. It's only our

656

00:55:53.400 --> 00:55:55.980

Terry O'Grady: cultural conditioning and

657

00:55:56.260 --> 00:56:14.220

Terry O'Grady: brainwashing since elementary school that says, Hey, you gotta be here at 7 30 for 1st grade. Leave at 3, then same thing through high school and college, and then you gotta show up to your job at 8 o'clock. Leave at 5. You gotta try to get fit. Be married by this age by the house, by this age, by the 4 cars and the

658



00:56:14.420 --> 00:56:18.689

Terry O'Grady: I mean all that is just made up. Crap just like that, you said before

659

00:56:18.960 --> 00:56:20.449

Terry O'Grady: time is just

660

00:56:20.480 --> 00:56:22.549

Terry O'Grady: we're just we just made up this thing.

661

00:56:22.660 --> 00:56:25.162

Terry O'Grady: And so we're just making shit up.

662

00:56:25.900 --> 00:56:26.400

Liz Hand, CFP®, ACC: We are.

663

00:56:26.400 --> 00:56:31.360

Terry O'Grady: And so, but I'm brainwashed, and I fall from a lot, not most no, not everything.

664

00:56:31.440 --> 00:56:33.569

Terry O'Grady: fortunately. My eyes are!

665

00:56:34.430 --> 00:56:40.350

Terry O'Grady: I'm open over the last several years. But yeah, but I think we fall for a lot of crap. That's not even true.

666

00:56:40.930 --> 00:56:41.290

Liz Hand, CFP®, ACC: Yeah.

667

00:56:41.290 --> 00:56:41.700

Terry O'Grady: Don't!

668

00:56:41.955 --> 00:56:42.210

Liz Hand, CFP®, ACC: Just.

669

00:56:42.210 --> 00:56:43.800

Terry O'Grady: And but but you got me going so.

670

00:56:43.800 --> 00:56:53.840

Liz Hand, CFP®, ACC: I love it, I love it. And just notice in that conversation, just as a point of reflection, that you were like man. This is all made up like that, and it it got you to a certain level of

671

00:56:54.010 --> 00:57:00.080



Liz Hand, CFP®, ACC: of engagement. And then you're like, but I'm the I'm the Shmo. Essentially that believes it. So back on me.

672

00:57:00.080 --> 00:57:04.390

Terry O'Grady: No, I said, Yeah, I did say that, but but I actually don't believe

673

00:57:04.738 --> 00:57:08.789

Terry O'Grady: I mean I believe what you say. I don't believe that I mean, I I don't believe

674

00:57:09.990 --> 00:57:13.499

Terry O'Grady: most of the stuff that's that out there that we're we're led to believe so.

675

00:57:14.610 --> 00:57:17.780

Terry O'Grady: So I'm not a conspiracy theorist. I'm just a conspirator.

676

00:57:21.060 --> 00:57:22.040

Liz Hand, CFP®, ACC: That's funny.

677

00:57:22.280 --> 00:57:24.259

Liz Hand, CFP®, ACC: Just notice in that

678

00:57:24.400 --> 00:57:25.620

Liz Hand, CFP®, ACC: we.

679

00:57:25.940 --> 00:57:29.590

Liz Hand, CFP®, ACC: being responsible, people will quickly spin it.

680

00:57:29.610 --> 00:57:30.919

Liz Hand, CFP®, ACC: But I'm the one

681

00:57:31.070 --> 00:57:31.760

Liz Hand, CFP®, ACC: that.

682

00:57:32.170 --> 00:57:38.149

Liz Hand, CFP®, ACC: and then go back into that victim place. So it's just a quick place to be aware of yourself when you get pulled into it.

683

00:57:38.200 --> 00:57:45.310

Liz Hand, CFP®, ACC: You didn't say, but I'm aware of it, and then, and I'm taking the action to do the thing from a confident place and continuing to reframe it.

684

00:57:45.590 --> 00:57:48.410



Liz Hand, CFP®, ACC: And that's where we want to go with our mindset

685

00:57:48.880 --> 00:57:52.310

Liz Hand, CFP®, ACC: any final thoughts for you, Ian, in regards to right place, right time.

686

00:57:53.960 --> 00:58:05.144

Ian Rea: yeah, no, I think it's it's fair. I feel like I am in a better place than I've ever been in my life so far so

687

00:58:05.800 --> 00:58:06.860

Ian Rea: and

688

00:58:06.910 --> 00:58:14.138

Ian Rea: not not really complaining, which is why, you know, mark myself as a 2. It's

689

00:58:15.600 --> 00:58:22.390

Ian Rea: you know I'm excited to be moving forward. I just wish I could be moving forward more quickly.

690

00:58:23.210 --> 00:58:23.860

Ian Rea: So.

691

00:58:25.020 --> 00:58:27.730

Ian Rea: yeah, I think it's a helpful framing of it, for sure.

692

00:58:28.500 --> 00:58:30.710

Liz Hand, CFP®, ACC: How does it shift the

693

00:58:31.410 --> 00:58:35.740

Liz Hand, CFP®, ACC: well, 1st I just wanna say something I just heard you say, but I still wish

694

00:58:35.870 --> 00:58:37.400

Liz Hand, CFP®, ACC: that I was someplace else.

695

00:58:37.630 --> 00:58:41.129

Liz Hand, CFP®, ACC: so I believe it's the right place right time. But I still wish that I was someplace, else

696

00:58:41.830 --> 00:58:44.230

Liz Hand, CFP®, ACC: that's still not accepting right place right time.

697

00:58:44.490 --> 00:58:48.179

Liz Hand, CFP®, ACC: So just notice your brain co-ops it so fast right.



698

00:58:48.180 --> 00:58:48.830

Ian Rea: Sure, and so.

699

00:58:48.830 --> 00:58:54.319

Liz Hand, CFP®, ACC: So if you truly believed right, place right time. How would you engage with your staff that are bringing you

700

00:58:54.680 --> 00:58:57.769

Liz Hand, CFP®, ACC: the 1st draft of something that you're supposed to check differently.

701

00:59:01.650 --> 00:59:06.440

Ian Rea: Maybe I just be like less hard on myself about

702

00:59:07.250 --> 00:59:09.779

Ian Rea: the amount of time it takes me to

703

00:59:09.790 --> 00:59:28.719

Ian Rea: pick these things up and review them. Because I have, you know. I sat down. I prioritized everything that needs to get done, and reviewing that particular document was Number 14 on the list and I gotta do the other 13 first, st and I wish I could

704

00:59:28.760 --> 00:59:31.180

Ian Rea: do the lower priority things

705

00:59:31.330 --> 00:59:39.233

Ian Rea: at the same time as a higher priority things. But obviously lots of physics prohibit that. So

706

00:59:39.740 --> 00:59:43.600

Ian Rea: just being more I don't know saying about it, or whatever.

707

00:59:43.920 --> 00:59:51.170

Liz Hand, CFP®, ACC: Yeah, yeah, I love that. It's accepting that you had a system in a process, for when you're going to dress it based on your priorities.

708

00:59:51.840 --> 00:59:54.079

Liz Hand, CFP®, ACC: and you can communicate that.

709

00:59:54.320 --> 00:59:57.850

Liz Hand, CFP®, ACC: This is, you know, number block on my list.

710

00:59:58.470 --> 01:00:04.910

Liz Hand, CFP®, ACC: I'm really excited to dig into it. And it's gonna be 3 weeks from now. Thank you so



much for this work.

711

01:00:05.400 --> 01:00:06.479

Liz Hand, CFP®, ACC: Yeah, kind of a thing.

712

01:00:06.540 --> 01:00:08.829

Liz Hand, CFP®, ACC: And just allowing it to be part of your process.

713

01:00:09.980 --> 01:00:12.690

Liz Hand, CFP®, ACC: What about you, Jeremy. Right? Place, right? Time. How does that

714

01:00:13.370 --> 01:00:14.220

Liz Hand, CFP®, ACC: impact you?

715

01:00:14.220 --> 01:00:28.013

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: Just ex. If I'm accepting the the premise that I'm in the right place, the right time making the progress I need to. It reminds me of this fantastic book I read, author, Matt Haig called The Midnight Library.

716

01:00:28.350 --> 01:00:29.220

Liz Hand, CFP®, ACC: Good. Yeah.

717

01:00:29.220 --> 01:00:46.049

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: Yeah. And I, for anybody who's ever dealt with the issues of I should have done this, or shouldn't have done that any kind of, you know. I wish I was in a different place in my life, or whatever like that's a it was really a have to say, like a life changing book for me because it gave me a perspective that didn't have before.

718

01:00:46.930 --> 01:01:02.710

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: So if I'm thinking in those terms, then it it, I guess, kind of releases the pressure of what I'm supposed to be doing, that I I should be somewhere else. Right? Should be further along. It releases that pressure and the frustration that comes along with that.

719

01:01:03.890 --> 01:01:21.039

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: I am doing what I'm supposed to do, and e even if it's like, well, if I'm not making enough progress, I'm not meeting regularly with clients, I might lose a client. There's something about that that could end up being a good thing, too. So just accepting that, I I think, mostly just releases the pressure of that.

720

01:01:21.580 --> 01:01:22.849

Liz Hand, CFP®, ACC: Love it. Yeah.

721

01:01:22.950 --> 01:01:27.540

Liz Hand, CFP®, ACC: Jeremy recommended that book to me, and I read it, and it was so good



722

01:01:27.650 --> 01:01:33.399

Liz Hand, CFP®, ACC: midnight library, Matt Hague, I think it will impact not only you, but the way that you engage with clients.

723

01:01:34.250 --> 01:01:34.769

Liz Hand, CFP®, ACC: Thanks for that.

724

01:01:34.770 --> 01:01:38.850

Ian Rea: My wife just read it, and she highly recommended it as well. So.

725

01:01:38.850 --> 01:01:45.459

Liz Hand, CFP®, ACC: Yeah, it's a novel. So it's fun. Read fun. Read now the you know business. Read alright, Christy.

726

01:01:45.510 --> 01:01:48.759

Liz Hand, CFP®, ACC: get 5 min on the floor, and I will unpin

727

01:01:48.880 --> 01:01:50.240

Liz Hand, CFP®, ACC: our friends here.

728

01:01:55.380 --> 01:01:56.120

Christy Raines: Aye.

729

01:01:56.790 --> 01:01:57.780

Liz Hand, CFP®, ACC: Hello!

730

01:01:58.620 --> 01:01:59.370

Christy Raines: Whoops.

731

01:02:01.950 --> 01:02:03.549

Christy Raines: Can you? Can you hear me? Okay.

732

01:02:03.550 --> 01:02:06.180

Liz Hand, CFP®, ACC: Here, here we go! Here we go! Alright. Yep, go for it.

733

01:02:06.660 --> 01:02:07.450

Christy Raines: Okay,

734

01:02:08.680 --> 01:02:09.690

Christy Raines: So



735

01:02:10.870 --> 01:02:18.240

Christy Raines: I learned something recently from like 3 of my favorite leadership people. In regards to the anger

736

01:02:18.430 --> 01:02:21.679

Christy Raines: thing that I think is not only helpful in this conversation.

737

01:02:22.220 --> 01:02:26.200

Christy Raines: but I know is going to be helpful in conversations with clients as well.

738

01:02:28.530 --> 01:02:31.510

Christy Raines: And do you listen, Liz, at all to the

739

01:02:31.700 --> 01:02:33.429

Christy Raines: oh, it's Simon Cynics.

740

01:02:33.920 --> 01:02:35.550

Christy Raines: He doesn't start with y.

741

01:02:36.410 --> 01:02:40.070

Christy Raines: Guy so it's Simon Sinek, Adam Grant and Brene Brown.

742

01:02:40.230 --> 01:02:40.790

Liz Hand, CFP®, ACC: Yeah.

743

01:02:41.390 --> 01:02:46.480

Christy Raines: So have you listened to their con there they recently did a con, a conversation, 3 of them.

744

01:02:48.250 --> 01:02:48.610

Liz Hand, CFP®, ACC: Go ahead!

745

01:02:48.610 --> 01:02:51.080

Christy Raines: Already. Okay? Well, I don't. I don't know how to tell you that.

746

01:02:51.200 --> 01:02:56.189

Christy Raines: Okay, I didn't want to tell you something that you had already or be repetitive. If you had already heard it.

747

01:02:56.560 --> 01:03:00.758

Christy Raines: So the conversation you should listen. It's the the part, one

748



01:03:01.330 --> 01:03:04.530

Christy Raines: of the it's a part, one of 2 with podcasts. It's part one

749

01:03:05.810 --> 01:03:10.629

Christy Raines: side. Note, the 1st time I've ever heard the 3 of them talk about financial advisors.

750

01:03:12.404 --> 01:03:13.399

Christy Raines: So.

751

01:03:13.400 --> 01:03:13.759

Liz Hand, CFP®, ACC: Go ahead and.

752

01:03:13.760 --> 01:03:16.270

Christy Raines: So and it's negative.

753

01:03:16.890 --> 01:03:25.640

Christy Raines: It's a very Simon had a very negative experience as a financial advisor that he discusses on the podcast. That's not the point of what I was trying to make. The point is around anger.

754

01:03:26.230 --> 01:03:28.430

Christy Raines: and he tells the story

755

01:03:28.580 --> 01:03:32.499

Christy Raines: about how he went to a restaurant.

756

01:03:32.560 --> 01:03:36.519

Christy Raines: He wanted a specific table in the restaurant. The restaurant was empty

757

01:03:36.650 --> 01:03:38.439

Christy Raines: is 11 o'clock in the morning.

758

01:03:38.960 --> 01:03:42.529

Christy Raines: and he wanted a specific table, and the hostess was like

759

01:03:43.240 --> 01:03:44.910

Christy Raines: you're a two-person party.

760

01:03:45.320 --> 01:03:47.069

Christy Raines: That's a 4 person table.

761

01:03:47.310 --> 01:03:50.050

Christy Raines: I'm not seating you there, and he's like



762

01:03:50.440 --> 01:03:57.670

Christy Raines: feeling himself getting angry right like what's going, you know. And he, you know, tries to negotiate with her.

763

01:03:58.157 --> 01:04:09.589

Christy Raines: Like I'll move if someone comes in like, can I? Please have the table? No, and for some people like wouldn't bother, roll off their back. Go on, continue having a good day like for him.

764

01:04:09.600 --> 01:04:12.209

Christy Raines: How angry that made him!

765

01:04:12.530 --> 01:04:20.929

Christy Raines: And you could just sit in that anger and just be like, I'm just angry about this. But the the kind of 2 lesson of that

766

01:04:20.960 --> 01:04:25.290

Christy Raines: is that anger is such an amazing

767

01:04:25.320 --> 01:04:28.109

Christy Raines: indicator of what your core values are.

768

01:04:28.840 --> 01:04:32.440

Christy Raines: and so many times so his in his example.

769

01:04:34.170 --> 01:04:38.440

Christy Raines: one of his core values is the generosity of the human spirit.

770

01:04:38.730 --> 01:04:43.950

Christy Raines: and that people are inherently good, and people inherently want to help others.

771

01:04:44.290 --> 01:04:54.349

Christy Raines: So when people violate that right like it makes him super angry. And I love, anger.

772

01:04:54.480 --> 01:05:09.629

Christy Raines: really love, love, love, some good anger, and so many times when we're sitting across from clients and saying, You know, if you ask them the question, or what are your core values? Or you put out the little cards of like point to your core values or give them the list.

773

01:05:10.030 --> 01:05:16.640

Christy Raines: People can kind of, say, the high level ones, like my faith and my family, and stuff like pretty much off the top of their.



774

01:05:16.740 --> 01:05:19.130

Christy Raines: you know it. But like to get to those

775

01:05:19.260 --> 01:05:22.619

Christy Raines: true core values of what drives you as a human

776

01:05:23.530 --> 01:05:26.819

Christy Raines: like asking a client like, when's the last time you're really angry

777

01:05:27.000 --> 01:05:28.399

Christy Raines: about something.

778

01:05:28.640 --> 01:05:29.350

Liz Hand, CFP®, ACC: Interesting.

779

01:05:29.720 --> 01:05:34.199

Christy Raines: You know. And and then, as I'm going about the world, and I'm getting angry

780

01:05:35.030 --> 01:05:38.770

Christy Raines: in different situations, like, instead of just sitting in that anger

781

01:05:38.790 --> 01:05:45.159

Christy Raines: like using it, and really like turning it on its head to something positive of like, oh, I'm I'm

782

01:05:45.180 --> 01:05:48.759

Christy Raines: upset about this because it violates like one of my core values.

783

01:05:48.960 --> 01:05:56.259

Christy Raines: And then like really exploring why, that core value is important to me, and why that value makes me the person that I am, and

784

01:05:56.400 --> 01:05:58.169

Christy Raines: kind of with a superpower

785

01:05:58.380 --> 01:06:00.300

Christy Raines: is of that value.

786

01:06:00.340 --> 01:06:05.809

Christy Raines: So like if you're thinking so. So anyways, I thought it was, you know, and whenever I,

787

01:06:05.950 --> 01:06:13.409



Christy Raines: in my whatever 41 years on this planet, like when I learn these little new nuggets, and I have my little evernote that I keep them down on, and then I keep coming back to it.

788

01:06:13.510 --> 01:06:17.409

Christy Raines: And it's something recent, and I've been using it with clients, and I find it super helpful

789

01:06:17.630 --> 01:06:22.299

Christy Raines: and just talking in this conversation about anger. If someone hasn't thought of that tool of like

790

01:06:22.840 --> 01:06:27.609

Christy Raines: thinking how anger is really like your superpower, as like it's the spotlight on

791

01:06:27.810 --> 01:06:29.600

Christy Raines: what your core values are.

792

01:06:30.890 --> 01:06:31.920

Christy Raines: how it could help.

793

01:06:32.270 --> 01:06:39.849

Liz Hand, CFP®, ACC: Yeah, I love that. What I hear in that. And I'll just add my own little spin on. It is with the anger highlighting values.

794

01:06:39.870 --> 01:06:50.129

Liz Hand, CFP®, ACC: That's a core part of our decision making process. Also recognizing you might have to jump here, Christy, you don't have to be polite. You can just jump if you need to. But

795

01:06:50.220 --> 01:06:52.169

Liz Hand, CFP®, ACC: there's this like to meet

796

01:06:52.540 --> 01:06:56.579

Liz Hand, CFP®, ACC: anger, sadness, like the emotional component.

797

01:06:56.600 --> 01:07:05.309

Liz Hand, CFP®, ACC: Some theories, thoughts say just like, set it aside, set it aside, set it aside as to move through. And yes, that's very effective

798

01:07:05.330 --> 01:07:08.459

Liz Hand, CFP®, ACC: for me. I found in my

799

01:07:11.265 --> 01:07:17.819

Liz Hand, CFP®, ACC: So I found that when I accept them as okay emotions.



800

01:07:18.000 --> 01:07:27.839

Liz Hand, CFP®, ACC: And that kind of what I was saying to Sam of like, there's gems in here. There's a bunch of dirt. There's a bunch of mud. There's some rocks. It doesn't feel good, but there's some gems in here.

801

01:07:28.272 --> 01:07:34.049

Liz Hand, CFP®, ACC: Then I think that emotions are an act of creation, especially the negative emotions.

802

01:07:34.760 --> 01:07:37.859

Liz Hand, CFP®, ACC: So I don't know how many of you feel like you're a creative person or not.

803

01:07:37.880 --> 01:07:42.899

Liz Hand, CFP®, ACC: I consider myself a very creative person, and I noticed that when I hit

804

01:07:43.300 --> 01:07:48.169

Liz Hand, CFP®, ACC: what I consider to be negative emotions, it's always shining a light on something that I want.

805

01:07:48.410 --> 01:07:51.199

Liz Hand, CFP®, ACC: And so I I, instead of using the word

806

01:07:51.380 --> 01:07:53.500

Liz Hand, CFP®, ACC: angry or irritated, putting like a

807

01:07:54.260 --> 01:07:54.990

Liz Hand, CFP®, ACC: erm.

808

01:07:55.340 --> 01:08:02.469

Liz Hand, CFP®, ACC: a negative spin on it. I call it contrast. So. These are contrasting experiences that we have with our family, with our friends, with our teammates.

809

01:08:02.550 --> 01:08:17.379

Liz Hand, CFP®, ACC: with our subordinates, with our boss, they're all just shining a light in the moment, an emotional reaction that really, if we push past it, Dick, like move through it. We will see the thing that we want even more clearly.

810

01:08:18.740 --> 01:08:20.369

Liz Hand, CFP®, ACC: So I love that reframe of

811

01:08:21.108 --> 01:08:23.220

Liz Hand, CFP®, ACC: how anger can be



812

01:08:23.560 --> 01:08:24.515

Liz Hand, CFP®, ACC: a

813

01:08:26.580 --> 01:08:30.480

Liz Hand, CFP®, ACC: indicator for our core values. And I'll just add to that, like an active creation.

814

01:08:34.040 --> 01:08:39.230

Liz Hand, CFP®, ACC: Cool. Alright. So we're at 1 0 2. We've got another delicious 30 min.

815

01:08:39.859 --> 01:08:44.520

Liz Hand, CFP®, ACC: 28 min, and I'm curious. Where would you like to take this conversation?

816

01:08:45.810 --> 01:08:47.369

Liz Hand, CFP®, ACC: Anyone can step in.

817

01:09:05.250 --> 01:09:10.612

Ian Rea: I guess nobody else is. Gonna jump in to keep the focus on me.

818

01:09:10.990 --> 01:09:16.410

Ian Rea: just dealing with overwhelm is how? What I'm struggling with. Personally.

819

01:09:16.859 --> 01:09:19.259

Ian Rea: I guess we talked about in a minute ago.

820

01:09:20.350 --> 01:09:20.920

Liz Hand, CFP®, ACC: Yeah.

821

01:09:22.330 --> 01:09:24.219

Liz Hand, CFP®, ACC: really struggling with overwhelm

822

01:09:29.120 --> 01:09:29.939

Liz Hand, CFP®, ACC: me, too.

823

01:09:31.020 --> 01:09:32.949

Liz Hand, CFP®, ACC: Past week was particularly rough.

824

01:09:33.529 --> 01:09:36.950

Liz Hand, CFP®, ACC: My story of everyone's angry at me came out real strong.

825

01:09:44.160 --> 01:09:44.950

Liz Hand, CFP®, ACC: What else.



826

01:09:56.710 --> 01:10:03.390

Liz Hand, CFP®, ACC: Sam, even taking that one step further, what is the core value being valid violated? And you can.

827

01:10:04.030 --> 01:10:05.200

Liz Hand, CFP®, ACC: That's just a.

828

01:10:05.670 --> 01:10:07.190

Sam Armour, CFP®, CPA, CIMA®: Suggestion.

829

01:10:07.190 --> 01:10:08.170

Liz Hand, CFP®, ACC: Generosity.

830

01:10:09.410 --> 01:10:10.780

Sam Armour, CFP®, CPA, CIMA®: Yeah, I'm I'm

831

01:10:14.860 --> 01:10:19.144

Sam Armour, CFP®, CPA, CIMA®: I like to joke that I'm very proud of how humble I am. So.

832

01:10:21.480 --> 01:10:27.580

Sam Armour, CFP®, CPA, CIMA®: But I I am a very generous person. And so when I feel like I'm being manipulated

833

01:10:27.740 --> 01:10:34.369

Sam Armour, CFP®, CPA, CIMA®: or put down or run up against extreme selfishness infuriates me.

834

01:10:35.550 --> 01:10:37.480

Sam Armour, CFP®, CPA, CIMA®: And yeah, it's because of generosity.

835

01:10:38.900 --> 01:10:42.319

Sam Armour, CFP®, CPA, CIMA®: I'm really glad, really glad Christy spoke up about that cause.

836

01:10:42.490 --> 01:10:46.700

Sam Armour, CFP®, CPA, CIMA®: Yes, I find myself low, key, angry quite often

837

01:10:46.920 --> 01:10:50.319

Sam Armour, CFP®, CPA, CIMA®: and then get triggered, and I realize that's what it is.

838

01:10:50.480 --> 01:10:51.580

Liz Hand, CFP®, ACC: Hmm beautiful.



839

01:10:51.580 --> 01:10:53.020

Sam Armour, CFP®, CPA, CIMA®: Very helpful, beautiful.

840

01:10:55.180 --> 01:10:55.650

Liz Hand, CFP®, ACC: Yep.

841

01:10:56.720 --> 01:10:58.770

Liz Hand, CFP®, ACC: Marianne, I see that you are

842

01:10:59.200 --> 01:11:02.260

Liz Hand, CFP®, ACC: uncomfortable with where the place is that we are.

843

01:11:02.440 --> 01:11:04.100

Liz Hand, CFP®, ACC: And what do you need in this moment?

844

01:11:06.100 --> 01:11:09.254

Marianne Martini Nolte, CFP®: I just was going for a little happy up time.

845

01:11:09.700 --> 01:11:11.380

Marianne Martini Nolte, CFP®: I cause.

846

01:11:11.840 --> 01:11:14.260

Marianne Martini Nolte, CFP®: How fortunate are we right to.

847

01:11:14.260 --> 01:11:14.840

Liz Hand, CFP®, ACC: Yeah. The.

848

01:11:14.840 --> 01:11:16.700

Marianne Martini Nolte, CFP®: Just that we're in. So

849

01:11:18.360 --> 01:11:23.209

Marianne Martini Nolte, CFP®: that that's just me. I don't. I don't like going to the negative side too much cause.

850

01:11:23.590 --> 01:11:24.199

Liz Hand, CFP®, ACC: Sure it's not.

851

01:11:24.200 --> 01:11:34.719

Marianne Martini Nolte, CFP®: Productive for me. So I'm just I'm waiting for you know, we've we've done an hour of of the hard stuff. So I'm just wondering if you're gonna take this in a different direction for the wrap.



852

01:11:37.030 --> 01:11:50.190

Liz Hand, CFP®, ACC: I don't have a direction I let you guys leave. So if that's what you'd like, how do you shift out of the those feelings of discomfort where things are not going well, and get into that happy place.

853

01:11:53.600 --> 01:12:00.249

Marianne Martini Nolte, CFP®: Get out, get moving! Get the music playing. Bring up my energy so that I'm not

854

01:12:00.260 --> 01:12:04.349

Marianne Martini Nolte, CFP®: letting my mind suck into the wrong direction.

855

01:12:05.820 --> 01:12:08.719

Marianne Martini Nolte, CFP®: Because it's so easy to

856

01:12:08.980 --> 01:12:12.240

Marianne Martini Nolte, CFP®: to focus on all of the things that you struggle with.

857

01:12:12.510 --> 01:12:13.059

Marianne Martini Nolte, CFP®: I'm

858

01:12:13.630 --> 01:12:29.620

Marianne Martini Nolte, CFP®: one of the things that I'm struggling with in my business right now is, I don't have enough people coming through my doors. But that's okay, because I like looking at the shiny side that that just frees up my time to craft a better business.

859

01:12:31.219 --> 01:12:33.619

Marianne Martini Nolte, CFP®: So I'm I'm actually very

860

01:12:34.000 --> 01:12:35.939

Marianne Martini Nolte, CFP®: grateful to my time.

861

01:12:36.649 --> 01:12:43.480

Marianne Martini Nolte, CFP®: It's it's gonna get there. It's gonna get there. It's gonna get where I want to go, you know. It just doesn't happen overnight.

862

01:12:45.760 --> 01:12:51.129

Liz Hand, CFP®, ACC: yeah, what's interesting, what you just shared is that you've pulled a learning from the discomfort

863

01:12:51.340 --> 01:12:59.430

Liz Hand, CFP®, ACC: or a shift in your story, so doesn't feel good to have people not coming in. And you see the place that it's creating space for you.



864

01:13:00.190 --> 01:13:10.549

Liz Hand, CFP®, ACC: That is the process that we are going through on these calls, where you do have to look directly at the discomfort. The thing that doesn't feel good maybe makes you angry or sad, or whatever.

865

01:13:10.560 --> 01:13:18.990

Liz Hand, CFP®, ACC: and as soon as you can pull learnings from it you are able to set aside that anger. I'd be curious if Sam would come back on for just a moment.

866

01:13:19.200 --> 01:13:27.439

Liz Hand, CFP®, ACC: If you could have ranked where you were, one to 10 with feeling down versus feeling great. Where were you at the start of the call, and where are you now?

867

01:13:27.440 --> 01:13:28.429

Sam Armour, CFP®, CPA, CIMA®: Oh, much better.

868

01:13:28.720 --> 01:13:33.250

Sam Armour, CFP®, CPA, CIMA®: much better. Yeah, I I totally agree with Mary Ann getting physical getting out of your own head.

869

01:13:33.967 --> 01:13:41.869

Sam Armour, CFP®, CPA, CIMA®: I didn't come on today to be coached. I was just answering the question right? And I appreciate the fact, being able to talk it through.

870

01:13:42.836 --> 01:13:48.633

Sam Armour, CFP®, CPA, CIMA®: What's helpful about these calls is, everybody has spoken day. We've triggered wrong work.

871

01:13:49.525 --> 01:13:57.790

Sam Armour, CFP®, CPA, CIMA®: we. We've helped take the conversation in various different ways, but I hope you know. Maybe each of us comes away with a little bit of a nugget nicer.

872

01:13:58.630 --> 01:13:59.240

Liz Hand, CFP®, ACC: Yeah.

873

01:13:59.970 --> 01:14:02.429

Liz Hand, CFP®, ACC: Yeah. So thanks for reminding us of that.

874

01:14:02.840 --> 01:14:03.740

Liz Hand, CFP®, ACC: Marianne.

875

01:14:05.160 --> 01:14:22.993



Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: Oh, I'd like to add to that actually, because I just I started the call. I didn't even wanna be on the camera. Cause. I was just feeling like terrible. Right? So, okay, fine, I'll do it. And I certainly wasn't planning on being coached, either, for the same reason. Just hide in the background, and, you know, deal with what I'm dealing with. But

876

01:14:24.370 --> 01:14:37.489

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: That reminds me. Gratitude is one of those things, at least for me. But I imagine other people that that get you off of that negative cycle and specifically reminds me of a couple of things one

877

01:14:38.161 --> 01:14:54.650

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: we're, you know, talking about the Va stuff earlier. When I contracted with them, you know, paying what I was paying. I was still paying the firm that I was leaving and so it's like I was double paying for something that wasn't happening. It was really irritating me for quite.

878

01:14:54.980 --> 01:15:20.749

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: And I read something about gratitude or gosh! I don't know. It could have been our conversation prior. I don't remember. But something I said, Okay, fine. I'll play. Ho! How do I flip this situation around and find gratitude in it that I'm double paying for something thousands of dollars, right. And I thought, and I thought, and I thought, and then I realized that I'm like, Well, wait a minute.

879

01:15:20.800 --> 01:15:44.479

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: I'm grateful. I have the money to do it like. I'm not stressed about paying the bills, I mean, sure I'm using money to do it that could be used for something else. But I have it. I have that money and it and it and that like totally shifted it around. I was like, Wait a minute. How did I do that like that was that was pretty amazing. With with my son. He had a heart surgery about a year and a half ago.

880

01:15:44.860 --> 01:16:02.109

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: and he restarted baseball. Once he was cleared for activity, and he was frankly terrible. I mean, it was like embarrassing. Right? We're like, Oh, no! What did we do? And you know we we had a number of talks, and I told him. I said, Hey, you know you're behind. But here's your opportunity to

881

01:16:02.110 --> 01:16:21.920

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: show everybody what you're made of, you know you can be grateful that you can play baseball and and all this stuff. And he worked so hard and he improved so much that it's like it's shocking. How much he improved the whole team, noticed how how much he improved. He had the biggest hit of the seas like I could go on right

882

01:16:22.230 --> 01:16:23.110

Liz Hand, CFP®, ACC: Was amazing.

883

01:16:23.110 --> 01:16:34.340

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: The point is, is, you know, shifting that perspective of



something, a situation that is terrible feels terrible. Wh. Whatever, and trying to find the gratitude.

884

01:16:35.364 --> 01:16:50.730

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: So if I'm frustrated of the progress that I feel like I haven't made, I mean I can, in a really simple sense, I can be grateful that I'm able to have this business. Be this advisor, and help people.

885

01:16:50.770 --> 01:16:57.869

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: you know. So what if I'm not further along than I think I am? I can be grateful. I'm just simply able to do this

886

01:16:58.332 --> 01:17:02.710

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: so that that actually really hit home with Marianne just just said so.

887

01:17:03.270 --> 01:17:03.920

Liz Hand, CFP®, ACC: Awesome.

888

01:17:04.720 --> 01:17:06.429

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: But the positive on it.

889

01:17:10.140 --> 01:17:17.449

Liz Hand, CFP®, ACC: Prashani, I see the question. So what do you do? Once you know what value is being violated? How does that help us?

890

01:17:17.830 --> 01:17:22.010

Liz Hand, CFP®, ACC: What do you? What what do you think, or what do you hear in that

891

01:17:22.360 --> 01:17:25.030

Liz Hand, CFP®, ACC: like? What conclusions have you started to come through.

892

01:17:27.590 --> 01:17:32.709

Roshani Pandey: Well, so I you know. So, for example, last week I had a bunch of client meetings

893

01:17:32.840 --> 01:17:33.710

Roshani Pandey: and

894

01:17:34.610 --> 01:17:38.650

Roshani Pandey: and one of my clients rescheduled the meeting again.

895

01:17:39.050 --> 01:17:44.770

Roshani Pandey: This is the 4th time rescheduling, and she always does it the night before or 2 h before.



896

01:17:45.800 --> 01:17:47.959

Roshani Pandey: One of my biggest clients. So

897

01:17:48.610 --> 01:17:54.320

Roshani Pandey: anyway, I don't want to say anything you know to her like I I know we're supposed to sales, you know

898

01:17:54.490 --> 01:18:00.690

Roshani Pandey: I don't. I know we're supposed to you know, have boundaries and stuff, but at the same time it's like.

899

01:18:01.600 --> 01:18:07.489

Roshani Pandey: you know, you never know what PE what is going on other people's lives, and I wanna be nicer because she is

900

01:18:07.570 --> 01:18:13.409

Roshani Pandey: so sweet and just such a nice person. When I meet her. I'm like my God, she is such an amazing person.

901

01:18:13.450 --> 01:18:14.609

Roshani Pandey: and she is.

902

01:18:14.830 --> 01:18:20.519

Roshani Pandey: But she just has this tendency of rescheduling endlessly. I have no idea why, anyways.

903

01:18:21.070 --> 01:18:23.120

Roshani Pandey: so I was just so annoyed

904

01:18:23.160 --> 01:18:37.590

Roshani Pandey: that she keeps doing this, and another client was a no show, and again, this is a pattern with him. He just loves to not show up for meetings, because he says he's super busy, but I know he's not. He's just. He just has his own way of doing things, you know.

905

01:18:38.480 --> 01:18:58.200

Roshani Pandey: I I was so angry, and I know exactly why, because and I and I had seen this on LinkedIn. And you know it was really interesting. What what they said about you get angry because your your values are being violated. And it is exactly that, like my values of, you know, not just respecting my time is being violated, but then.

906

01:18:58.670 --> 01:19:00.330

Roshani Pandey: you know, and then

907

01:19:00.380 --> 01:19:09.809



Roshani Pandey: but then my thing is like, even when I saw that I was like, what is the okay? So I know I already know what the value is that's being violated. But what do I do with that? Like what

908

01:19:11.160 --> 01:19:16.759

Roshani Pandey: i i i guess you can say that that that gives me more clarity about who I am and what's important.

909

01:19:17.820 --> 01:19:20.070

Roshani Pandey: But I already knew that, like I I don't know.

910

01:19:20.070 --> 01:19:31.410

Liz Hand, CFP®, ACC: So you're looking for the additional layer. Yeah, I mean, that's that's layer one. There's always lots of layers within mindset that you can dig up one is that you've attached meaning to their rescheduling, and no show.

911

01:19:31.410 --> 01:19:32.799

Roshani Pandey: Yeah, yeah.

912

01:19:33.060 --> 01:19:35.089

Liz Hand, CFP®, ACC: And what does that meaning that you've attached to it?

913

01:19:36.320 --> 01:19:37.179

Roshani Pandey: It's

914

01:19:38.620 --> 01:19:42.489

Roshani Pandey: yeah, it's it's that they don't value my time, yeah.

915

01:19:42.490 --> 01:19:46.510

Liz Hand, CFP®, ACC: Okay. So you've made an assumption in that.

916

01:19:47.590 --> 01:19:52.109

Liz Hand, CFP®, ACC: And that assumption is based on you and your world and the way that you approach life.

917

01:19:52.260 --> 01:19:59.060

Liz Hand, CFP®, ACC: It is not an assumption, or it is not necessarily the intention that they have.

918

01:20:00.340 --> 01:20:06.569

Liz Hand, CFP®, ACC: So you can do lots of things like, I think, probably from a practice management perspective you could put in

919

01:20:07.726 --> 01:20:19.390

Liz Hand, CFP®, ACC: like a rule or a term of engagement that says you cannot cancel too many of

these times you've hit my boundary, and we're no longer working together. That's 1 way

920

01:20:19.530 --> 01:20:21.929

Liz Hand, CFP®, ACC: as to hold that core value

921

01:20:21.950 --> 01:20:24.019

Liz Hand, CFP®, ACC: to me. I hear that as a

922

01:20:24.320 --> 01:20:27.110

Liz Hand, CFP®, ACC: as an effort, like a layer of defense.

923

01:20:27.930 --> 01:20:33.689

Liz Hand, CFP®, ACC: And so, in the mindset perspective, I would look at more of the the meeting that you've attached to it.

924

01:20:34.850 --> 01:20:40.559

Liz Hand, CFP®, ACC: and perhaps shifting to something else like, can it mean anything else.

925

01:20:45.010 --> 01:20:45.800

Roshani Pandey: yeah.

926

01:20:46.280 --> 01:20:49.839

Liz Hand, CFP®, ACC: So if you were to imagine other meanings that could be there, what what might they be.

927

01:20:51.150 --> 01:20:54.920

Roshani Pandey: No, I think they are just overwhelmed, you know, and they're avoiding

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01:20:55.250 --> 01:20:59.940

Roshani Pandey: you overwhelm in some way, and everybody does this to some extent. It's like.

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01:20:59.960 --> 01:21:06.030

Roshani Pandey: even if they have time. They don't. They're not emotionally ready to have those conversations. I think that's what it is.

930

01:21:07.300 --> 01:21:10.450

Roshani Pandey: So. So I I kind of see that.

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01:21:10.780 --> 01:21:12.010

Roshani Pandey: But it's

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01:21:12.450 --> 01:21:13.909



Roshani Pandey: yeah. It's still like.

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01:21:13.950 --> 01:21:18.813

Roshani Pandey: gosh, I just adding to my stress, you know.

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01:21:19.300 --> 01:21:20.680

Liz Hand, CFP®, ACC: What's the stress about.

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01:21:22.120 --> 01:21:28.040

Roshani Pandey: Stress is just all these. You know me, the the meetings. For some reason everybody wants to meet the same week.

936

01:21:28.330 --> 01:21:29.510

Roshani Pandey: and then

937

01:21:29.590 --> 01:21:36.760

Roshani Pandey: just having doing all this, doing all the meetings, and then everything else that's going on that I have to do.

938

01:21:36.900 --> 01:21:44.090

Roshani Pandey: You know, I have to like, get back to my employees at a certain time, because I have to maintain a certain level of discipline in the firm.

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01:21:44.370 --> 01:21:52.129

Roshani Pandey: So all these things I have to do like by this date. I have to do this by this date. I have to do this, and then on top of that, when they reschedule.

940

01:21:52.220 --> 01:21:54.959

Roshani Pandey: you know I have to redo the documents again.

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01:21:55.140 --> 01:21:58.050

Roshani Pandey: And then that's that, adds another level of stress.

942

01:21:58.550 --> 01:21:59.550

Roshani Pandey: So

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01:22:00.040 --> 01:22:01.130

Roshani Pandey: so yes, that's.

944

01:22:01.730 --> 01:22:05.410

Liz Hand, CFP®, ACC: If I can just be a mirror on this one.

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01:22:05.800 --> 01:22:11.490

Liz Hand, CFP®, ACC: you assume that the documents have to be Redone, because you assume that they require that.

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01:22:12.190 --> 01:22:27.299

Liz Hand, CFP®, ACC: Or maybe you assume that you need to for your purposes. And maybe if there's an advisor you want to do that, that's fine. You could also from that perspective, go back to the client, say, happy to reschedule. I'm going to use the information that we have from this 1st meeting, so it might be out of date by the next time that we meet

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01:22:27.630 --> 01:22:28.330

Liz Hand, CFP®, ACC: done.

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01:22:29.465 --> 01:22:35.139

Liz Hand, CFP®, ACC: I also hear that you said everybody wants to meet in the same week.

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01:22:35.340 --> 01:22:36.200

Roshani Pandey: Nice.

950

01:22:37.350 --> 01:22:38.219

Liz Hand, CFP®, ACC: So what?

951

01:22:38.980 --> 01:22:39.850

Roshani Pandey: Hmm.

952

01:22:39.850 --> 01:22:40.990

Liz Hand, CFP®, ACC: What? What

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01:22:44.490 --> 01:22:46.820

Liz Hand, CFP®, ACC: what action can you take?

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01:22:48.070 --> 01:22:51.899

Liz Hand, CFP®, ACC: That keeps it. There's almost like a a weight of expectation that I'm

955

01:22:52.110 --> 01:22:58.980

Liz Hand, CFP®, ACC: sensing in all of this like, there's just these expectations that keep coming in, and they're sitting on me, and they're really heavy and don't feel good.

956

01:23:02.010 --> 01:23:04.160

Roshani Pandey: Oh, so what what do you mean? So what?

957

01:23:05.000 --> 01:23:05.830

Roshani Pandey: And get.



958

01:23:07.338 --> 01:23:13.900

Liz Hand, CFP®, ACC: People may or may not have the expectations. It's an assumption, perhaps, that you're meeting. I can call the dentist and say.

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01:23:13.900 --> 01:23:14.320

Roshani Pandey: Yeah.

960

01:23:14.320 --> 01:23:15.770

Liz Hand, CFP®, ACC: Want to get in this week.

961

01:23:16.420 --> 01:23:17.340

Liz Hand, CFP®, ACC: So what?

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01:23:17.470 --> 01:23:18.260

Liz Hand, CFP®, ACC: Yeah.

963

01:23:18.570 --> 01:23:21.921

Liz Hand, CFP®, ACC: sorry we book out 3 weeks, or whatever.

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01:23:22.570 --> 01:23:29.550

Liz Hand, CFP®, ACC: I can go to it, someone and ask to schedule, and as soon as they make an assumption, if they give me a statement I will pivot my

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01:23:29.840 --> 01:23:31.020

Liz Hand, CFP®, ACC: my request.

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01:23:31.200 --> 01:23:34.170

Liz Hand, CFP®, ACC: Oh, can't do that. Yeah, that's fine. I'll do here.

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01:23:37.560 --> 01:23:38.670

Liz Hand, CFP®, ACC: yeah, I

968

01:23:38.860 --> 01:23:42.829

Liz Hand, CFP®, ACC: there's a way of relating to them where I'm I'm hearing you feel found.

969

01:23:43.930 --> 01:23:46.300

Roshani Pandey: Yeah, you know it. It is that

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01:23:46.790 --> 01:23:48.980

Roshani Pandey: what happens is, it's like



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01:23:49.110 --> 01:23:53.860

Roshani Pandey: sometimes. The meetings have already been scheduled like 3, 4 weeks in advance.

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01:23:54.280 --> 01:23:55.580

Roshani Pandey: And then

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01:23:55.650 --> 01:23:56.930

Roshani Pandey: and then, like.

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01:23:58.340 --> 01:24:07.410

Roshani Pandey: yeah. And then, you know, somebody reschedules and reschedules the same week, but also 2 weeks in advance, you know. So I'm thinking, okay, there's 2 meetings

975

01:24:07.620 --> 01:24:08.470

Roshani Pandey: and then

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01:24:08.950 --> 01:24:11.960

Roshani Pandey: and then a prospect schedules right that week.

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01:24:12.560 --> 01:24:19.220

Roshani Pandey: And then, of course, you know, with prospects, I I do want to talk to them. I don't want to say, Oh, I can't talk right now, you know, because there is.

978

01:24:20.030 --> 01:24:28.960

Roshani Pandey: Yeah. So when so I had 2 prospect calls, you know, like, 1st call is second call. So, okay, that's done. And then this other client, who is always

979

01:24:29.010 --> 01:24:37.280

Roshani Pandey: was so difficult to get a hold of all the time, you know, he suddenly wanted to talk. So I was like, Okay, I have to talk to him because I haven't talked to him for 6 months

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01:24:37.440 --> 01:24:38.230

Roshani Pandey: now.

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01:24:38.390 --> 01:24:43.619

Roshani Pandey: you know, and then he's the one who did a no show. So you know, it's like, Yeah, you're right. It's like.

982

01:24:43.700 --> 01:24:47.699

Roshani Pandey: yes, it's it's not. I am setting certain expectations, but

983

01:24:50.409 --> 01:25:03.260



Roshani Pandey: but people are so difficult to PIN down sometimes that it's almost they're available, you know. It's it's good to get get a conversation. It's good to meet them otherwise, who knows? Like

984

01:25:03.280 --> 01:25:10.299

Roshani Pandey: when they'll be available again, you know, like some, there's just some clients like that who just are who don't do things.

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01:25:11.020 --> 01:25:23.770

Roshani Pandey: who don't just fall online, you know, so to speak. I don't know. That's the right way to to say that. But you know who don't like instruction. They just what they have their own way of doing things, and and they want to meet whenever they want to meet

986

01:25:23.810 --> 01:25:24.850

Roshani Pandey: and

987

01:25:25.603 --> 01:25:29.809

Roshani Pandey: and yes, I could tell them, okay, I'm not available right now, you know. Let's meet next week.

988

01:25:31.170 --> 01:25:34.039

Roshani Pandey: yeah, i i i could do that

989

01:25:35.040 --> 01:25:36.720

Roshani Pandey: Yeah. Anyway. So.

990

01:25:37.580 --> 01:25:39.990

Liz Hand, CFP®, ACC: You were coming from a place of partnership

991

01:25:40.460 --> 01:25:41.490

Liz Hand, CFP®, ACC: with them.

992

01:25:41.850 --> 01:25:46.540

Liz Hand, CFP®, ACC: That meant both of you could get win wins. What is the conversation? You would have.

993

01:25:49.485 --> 01:25:58.619

Roshani Pandey: I would say, please don't, please don't keep rescheduling. Number one, number 2, if you really cannot show up just reschedule instead of doing a no show like this?

994

01:25:59.470 --> 01:26:00.359

Roshani Pandey: Yeah on, unless.

995

01:26:00.360 --> 01:26:09.129



Liz Hand, CFP®, ACC: So I just heard. Can I reflect back I I just heard you tell them what to do, but from a place of partnership where it's a conversation.

996

01:26:09.950 --> 01:26:11.549

Liz Hand, CFP®, ACC: How do you create the win-win?

997

01:26:11.590 --> 01:26:14.630

Liz Hand, CFP®, ACC: What's the question that you ask, or what's the conversation that you have.

998

01:26:14.780 --> 01:26:15.410

Roshani Pandey: Yeah.

999

01:26:15.740 --> 01:26:21.749

Roshani Pandey: Yeah. What is the best time for you to meet that you don't have to

1000

01:26:22.878 --> 01:26:26.300

Roshani Pandey: reschedule like, you know that this will.

1001

01:26:26.650 --> 01:26:29.650

Roshani Pandey: you know, you know, that he'll be able to meet for sure.

1002

01:26:34.410 --> 01:26:35.120

Liz Hand, CFP®, ACC: Yeah.

1003

01:26:37.060 --> 01:26:42.430

Liz Hand, CFP®, ACC: I also hear. You know, people are fairly unaware of the habits that they have.

1004

01:26:42.896 --> 01:26:47.039

Liz Hand, CFP®, ACC: So you could start with it. Have you noticed that you keep rescheduling with me.

1005

01:26:49.800 --> 01:26:55.924

Liz Hand, CFP®, ACC: And then they say the thing that they say like, Oh, yeah, I'm so sorry. All the things came up, and blah blah blah!

1006

01:26:56.310 --> 01:27:02.290

Liz Hand, CFP®, ACC: And then from your side. Well, this is what happens for me. I have all the stuff that happened like as I put in place.

1007

01:27:02.610 --> 01:27:08.229

Liz Hand, CFP®, ACC: Ready to have the conversation excited for the conversation, and then the wind gets out of my sales. I'm like,

1008



01:27:08.870 --> 01:27:10.730
Liz Hand, CFP®, ACC: man, I really want to see you today.

1009
01:27:11.480 --> 01:27:13.000
Liz Hand, CFP®, ACC: How can we

1010
01:27:13.290 --> 01:27:18.019
Liz Hand, CFP®, ACC: navigate this thing that inevitably happens? What do you need so that we can hold our appointments?

1011
01:27:19.070 --> 01:27:21.000
Liz Hand, CFP®, ACC: Do you hear? Kind of the difference in.

1012
01:27:21.640 --> 01:27:26.489
Roshani Pandey: Can you repeat that? Sorry? I I spaced out a little bit? Can you repeat that wh what you just said, yeah,

1013
01:27:27.477 --> 01:27:29.610
Liz Hand, CFP®, ACC: I don't know which part, and I made it all up and.

1014
01:27:29.610 --> 01:27:30.220
Roshani Pandey: And he said.

1015
01:27:30.220 --> 01:27:31.069
Liz Hand, CFP®, ACC: They don't listen.

1016
01:27:31.310 --> 01:27:35.519
Roshani Pandey: Have you noticed that we keep rescheduling? And then after that you said something else.

1017
01:27:36.540 --> 01:27:41.560
Liz Hand, CFP®, ACC: Yeah. Okay. So have you noticed that you, you keep rescheduling? They may or may not know

1018
01:27:42.820 --> 01:27:44.460
Liz Hand, CFP®, ACC: the pattern that they create

1019
01:27:46.980 --> 01:27:48.879
Liz Hand, CFP®, ACC: and then share from your sites.

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01:27:48.990 --> 01:27:50.730
Liz Hand, CFP®, ACC: This is uncomfortable for me.

1021

01:27:51.070 --> 01:27:54.640

Liz Hand, CFP®, ACC: I am so excited to meet with you. I do all the prepping

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01:27:55.205 --> 01:27:58.239

Liz Hand, CFP®, ACC: 4 weeks in advance, and then there's a quick no show

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01:27:59.420 --> 01:28:01.129

Liz Hand, CFP®, ACC: or reschedule, and

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01:28:01.140 --> 01:28:05.940

Liz Hand, CFP®, ACC: and then so I come to our next conversation, ready and excited, redoing all my homework.

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01:28:08.012 --> 01:28:09.399

Liz Hand, CFP®, ACC: and then reschedule.

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01:28:09.660 --> 01:28:10.510

Roshani Pandey: It's.

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01:28:10.510 --> 01:28:14.230

Liz Hand, CFP®, ACC: It's difficult for me to stay in relationship. I really want to help you.

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01:28:15.650 --> 01:28:19.929

Liz Hand, CFP®, ACC: And yet this this thing happens, and I don't know how to

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01:28:20.400 --> 01:28:24.670

Liz Hand, CFP®, ACC: support you in the way that you need to be supported, so that you feel comfortable

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01:28:24.980 --> 01:28:26.890

Liz Hand, CFP®, ACC: sticking with our scheduled time.

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01:28:29.710 --> 01:28:34.109

Roshani Pandey: Yeah, you know, if I was hearing that honestly, I I would feel a little like.

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01:28:36.230 --> 01:28:41.569

Roshani Pandey: like, you know, like we're breaking up kind of a conversation. That's how I would take it like, how come?

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01:28:42.920 --> 01:28:48.509

Roshani Pandey: Because it just showing it, just telling me like you failed me like, you know, your



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01:28:49.250 --> 01:28:49.970

Roshani Pandey: yeah.

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01:28:49.970 --> 01:28:50.700

Liz Hand, CFP®, ACC: Interesting.

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01:28:50.700 --> 01:28:53.420

Roshani Pandey: That if I heard that as a client

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01:28:54.260 --> 01:28:58.650

Roshani Pandey: If I was a client, and my my advisor told me that I would feel like.

1038

01:28:59.200 --> 01:29:01.549

Roshani Pandey: oh, they're really unhappy with me.

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01:29:01.920 --> 01:29:02.505

Roshani Pandey: Yeah.

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01:29:03.090 --> 01:29:10.300

Liz Hand, CFP®, ACC: So you're concerned that you're going to disappoint her. So you are putting on yourself the holding of all of the disappointment of the relationship.

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01:29:14.300 --> 01:29:18.139

Liz Hand, CFP®, ACC: And I mean you. You felt it that way.

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01:29:18.410 --> 01:29:19.799

Liz Hand, CFP®, ACC: I also said.

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01:29:20.150 --> 01:29:26.450

Liz Hand, CFP®, ACC: How can I support you? So this works really well for you, so that you show up ready for appointments and ex like, engaged. It's it's

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01:29:26.810 --> 01:29:27.590

Liz Hand, CFP®, ACC: yeah.

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01:29:30.400 --> 01:29:31.949

Roshani Pandey: Yeah, yeah.

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01:29:33.210 --> 01:29:35.039

Liz Hand, CFP®, ACC: So find a way that feels good for you.

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01:29:35.180 --> 01:29:45.709

Liz Hand, CFP®, ACC: My intention was not to state like, you're a bad person. You shouldn't be doing this. It's actually from a place of support, like I noticed this pattern. Have you noticed it?

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01:29:45.940 --> 01:29:46.440

Roshani Pandey: Hmm.

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01:29:46.440 --> 01:29:50.479

Liz Hand, CFP®, ACC: Can I help you with this pattern so that we can stay in conversation with each other.

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01:29:50.910 --> 01:29:54.180

Roshani Pandey: Yeah, I I like the way you framed it. Have you noticed that? Because

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01:29:54.370 --> 01:29:58.390

Roshani Pandey: maybe she hasn't, you know, maybe she just does it thinking, like.

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01:29:59.934 --> 01:30:00.699

Roshani Pandey: yeah.

1053

01:30:00.860 --> 01:30:02.490

Roshani Pandey: And then I I liked.

1054

01:30:02.900 --> 01:30:22.232

Roshani Pandey: I liked you know what you said like, I do all this because that's exactly what it is. Because and and I don't think she even realizes that she's thinking that I just read that, you know, like cause she's a physician, and how physicians like, you know, they they start reading notes once you already check in. So I think that's what she's probably thinking. I started reading notes and preparing once. She's.

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01:30:22.490 --> 01:30:23.250

Liz Hand, CFP®, ACC: Yeah. The.

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01:30:23.250 --> 01:30:25.540

Roshani Pandey: Or something. So

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01:30:25.894 --> 01:30:30.340

Roshani Pandey: yes, so I should. I should tell her that I I think the part that was like a little.

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01:30:30.880 --> 01:30:35.783

Roshani Pandey: I I think I would be disappointed if I was a client is when you said

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01:30:36.300 --> 01:30:47.369



Roshani Pandey: how? What can I do so that we can keep moving forward, or we can have a good relationship. That made me think like we're at the brink of breaking up. Maybe, like I might find.

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01:30:47.775 --> 01:30:48.180

Liz Hand, CFP®, ACC: Me.

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01:30:48.508 --> 01:30:52.772

Roshani Pandey: So maybe I will. I will reframe that part a little bit.

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01:30:53.530 --> 01:30:54.120

Liz Hand, CFP®, ACC: Great.

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01:30:57.060 --> 01:30:58.000

Roshani Pandey: Thank you.

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01:31:08.640 --> 01:31:13.130

Liz Hand, CFP®, ACC: I'm curious for each of you like, what are you getting from our conversation today?

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01:31:15.440 --> 01:31:17.980

Liz Hand, CFP®, ACC: I love when people say I came to

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01:31:18.130 --> 01:31:20.520

Liz Hand, CFP®, ACC: the office hours, not planning to be coached, because.

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01:31:21.450 --> 01:31:26.679

Liz Hand, CFP®, ACC: for whatever reason, not many people come planning to be coached in my office hours.

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01:31:27.110 --> 01:31:30.709

Liz Hand, CFP®, ACC: I think by the nature of how open it becomes.

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01:31:32.605 --> 01:31:33.660

Liz Hand, CFP®, ACC: And

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01:31:33.900 --> 01:31:36.119

Liz Hand, CFP®, ACC: you set the intention you came.

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01:31:36.280 --> 01:31:40.850

Liz Hand, CFP®, ACC: You probably have some place that you do feel a little bit stuck, and I have a hunch that

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01:31:40.910 --> 01:31:45.730

Liz Hand, CFP®, ACC: through Sam Share, Jeremy share Terry, Christie, Ian

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01:31:45.750 --> 01:31:46.950

Liz Hand, CFP®, ACC: Rashani.

1074

01:31:48.410 --> 01:31:51.626

Liz Hand, CFP®, ACC: I'm probably missing someone, Marianne.

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01:31:52.440 --> 01:31:53.450

Liz Hand, CFP®, ACC: he probably

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01:31:53.580 --> 01:31:56.319

Liz Hand, CFP®, ACC: got something that supported you in getting unstuck.

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01:31:56.670 --> 01:31:58.100

Liz Hand, CFP®, ACC: And what was that thing

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01:31:58.930 --> 01:31:59.860

Liz Hand, CFP®, ACC: put in the chat

1079

01:32:25.480 --> 01:32:26.139

Liz Hand, CFP®, ACC: of it?

1080

01:32:27.400 --> 01:32:32.430

Liz Hand, CFP®, ACC: So we allow fear to influence us far too often in too many places. Yep.

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01:32:33.870 --> 01:32:36.569

Liz Hand, CFP®, ACC: concept of taking you for different

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01:32:37.005 --> 01:32:41.749

Liz Hand, CFP®, ACC: thank you for difficult circumstances. I'm at the right place right right now.

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01:32:41.880 --> 01:32:43.060

Liz Hand, CFP®, ACC: so awesome.

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01:32:43.280 --> 01:32:45.910

Liz Hand, CFP®, ACC: And I want to interact with clients or loved ones that need to bring up

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01:32:46.020 --> 01:32:48.140

Liz Hand, CFP®, ACC: something that happens hard and challenging for me.



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01:32:48.970 --> 01:32:56.079

Liz Hand, CFP®, ACC: I wanna just there's there's a place that I noticed I reacted to, and I just wanna put on the table for conversation. I

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01:32:56.480 --> 01:33:04.959

Liz Hand, CFP®, ACC: I think when Marianne was calling us to happy place and gratitude, there was a way I was relating to it as

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01:33:06.290 --> 01:33:10.669

Liz Hand, CFP®, ACC: like overriding the emotion, and I think that is the danger that we have

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01:33:11.202 --> 01:33:12.170

Liz Hand, CFP®, ACC: and I don't.

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01:33:12.180 --> 01:33:15.189

Liz Hand, CFP®, ACC: Upon further reflection. I don't think that's what she was saying.

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01:33:15.220 --> 01:33:17.269

Liz Hand, CFP®, ACC: So I just want to put that on the table where

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01:33:17.720 --> 01:33:20.359

Liz Hand, CFP®, ACC: you know there is the place of

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01:33:21.412 --> 01:33:30.310

Liz Hand, CFP®, ACC: toxic Po positivity where it's like, Oh, yeah, everything's fine, nothing's nothing's. I'm I'm writing over everything. Don't have to deal with any of the problems.

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01:33:30.440 --> 01:33:32.349

Liz Hand, CFP®, ACC: I'll just you know.

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01:33:32.570 --> 01:33:45.180

Liz Hand, CFP®, ACC: keep going, and I don't think that's what she was saying. I think this place of gratitude, which is really the highest vibration anybody can have the highest experience you can have in any moment of life is drawing forth those learnings.

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01:33:45.260 --> 01:33:52.959

Liz Hand, CFP®, ACC: and sometimes to capture those learnings. You have to sit with a discomfort for just a little bit longer than you are thinking. So

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01:33:55.100 --> 01:33:57.060

Liz Hand, CFP®, ACC: that was my learning for today.

1098



01:33:57.670 --> 01:34:00.800

Liz Hand, CFP®, ACC: Just how quickly I can jump to a conclusion in that.

1099

01:34:03.950 --> 01:34:06.660

Liz Hand, CFP®, ACC: Yeah, we're all in the right place at the right time.

1100

01:34:08.550 --> 01:34:14.109

Liz Hand, CFP®, ACC: And the moment that you can accept that acceptance helps you shift into something new. So

1101

01:34:14.120 --> 01:34:16.890

Liz Hand, CFP®, ACC: with that holding pattern, just tying it back to the

1102

01:34:17.644 --> 01:34:19.009

Liz Hand, CFP®, ACC: conversation about the

1103

01:34:19.040 --> 01:34:20.700

Liz Hand, CFP®, ACC: branch that was falling.

1104

01:34:21.756 --> 01:34:26.609

Liz Hand, CFP®, ACC: It's okay to be in a holding pattern. It doesn't feel good. But ultimately

1105

01:34:27.140 --> 01:34:28.430

Liz Hand, CFP®, ACC: I can trust

1106

01:34:28.530 --> 01:34:37.100

Liz Hand, CFP®, ACC: that that time span, and all of the implications that I didn't even share on here the family relationships and dynamics. I can trust that

1107

01:34:37.520 --> 01:34:39.820

Liz Hand, CFP®, ACC: there's other things happening beyond me.

1108

01:34:40.170 --> 01:34:43.000

Liz Hand, CFP®, ACC: and that I was having the right experience with that.

1109

01:34:43.140 --> 01:34:48.929

Liz Hand, CFP®, ACC: that all of that build up of anxiety really is proving something else to me if I'm willing to look for it.

1110

01:34:49.300 --> 01:34:50.110

Liz Hand, CFP®, ACC: So

1111



01:34:56.750 --> 01:34:57.920
Liz Hand, CFP®, ACC: all right.

1112
01:34:58.190 --> 01:35:00.079
Liz Hand, CFP®, ACC: any final thoughts from anyone

1113
01:35:02.260 --> 01:35:04.489
Liz Hand, CFP®, ACC: anyone want to close us out with a Zinger.

1114
01:35:09.910 --> 01:35:11.739
Liz Hand, CFP®, ACC: No, no singers.

1115
01:35:12.800 --> 01:35:13.650
Liz Hand, CFP®, ACC: Hmm.

1116
01:35:14.820 --> 01:35:15.610
Liz Hand, CFP®, ACC: alright!

1117
01:35:15.770 --> 01:35:17.750
Liz Hand, CFP®, ACC: I'm going to take one of the things from my desk

1118
01:35:19.450 --> 01:35:20.950
Liz Hand, CFP®, ACC: when you think

1119
01:35:23.100 --> 01:35:25.690
Liz Hand, CFP®, ACC: at that moment that it is possible.

1120
01:35:25.700 --> 01:35:28.570
Liz Hand, CFP®, ACC: So when you think at that moment that it is possible.

1121
01:35:28.900 --> 01:35:31.309
Liz Hand, CFP®, ACC: then the magic starts

1122
01:35:32.070 --> 01:35:35.210
Liz Hand, CFP®, ACC: to possibility, and all that you're going to create this year

1123
01:35:35.600 --> 01:35:36.710
Liz Hand, CFP®, ACC: have a great month.

1124
01:35:36.970 --> 01:35:38.100
Liz Hand, CFP®, ACC: See you next month.

