

LIMITLESS Coaching Call Transcript

August 19th, 2024
Personal Peak Coaching Call
Mindset/Success

74

00:09:54.600 --> 00:10:04.069

Liz Hand, CFP®: It's great to be with you all this week. What a great opportunity to have your website reviewed! I remember last last year. I think it was in the leaders.

75

00:10:04.606 --> 00:10:08.889

Liz Hand, CFP®: Greg went through someone, the analytics of someone's the backside of their

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00:10:09.242 --> 00:10:17.690

Liz Hand, CFP®: website. And it was super helpful to see and to understand even my own stuff through the lens of that so definitely take up the opportunity to

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00:10:17.830 --> 00:10:20.280

Liz Hand, CFP®: get that visibility for yourself.

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00:10:20.570 --> 00:10:21.650

Liz Hand, CFP®: All right.

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00:10:23.220 --> 00:10:43.529

Liz Hand, CFP®: We are excited to talk about mindset, and just as our normal check in, I invite you to post in the chat how you're doing. Rank yourself 1, 2, or 3. 1 means I'm doing great got good momentum. 2 means. I'm a i'm a bit pacing. Maybe I feel stuck in a particular area.

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00:10:43.640 --> 00:11:00.646

Liz Hand, CFP®: 3 means like full stop, overwhelmed, stuck in the mud. Something is going on, and as you do that also. Just give a little bit of an insight to it. I know some of you put your numbers already. Just put a little insight to that, like, what is the thing that's happening?

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00:11:01.180 --> 00:11:07.409

Liz Hand, CFP®: To that way. I can kind of bunch a couple of the coaching conversations together if it suits.

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00:11:07.810 --> 00:11:23.350

Liz Hand, CFP®: and I'll give you a moment to respond. There. So you got one. If you're doing well, feeling above the line 100 and moving forward. 2. If you feel like you're pacing, maybe you're right at the line. Maybe sometimes you're above the line, sometimes below one, then 3 is just completely below



line

83

00:11:23.600 --> 00:11:25.030

Liz Hand, CFP®: below that line.

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00:11:30.310 --> 00:11:32.690

Liz Hand, CFP®: So, Nicholas, I do see the 3,

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00:11:32.840 --> 00:11:37.990

Liz Hand, CFP®: and I'm curious what that is, since I'm still waiting on some of the other

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00:11:38.300 --> 00:11:42.470

Liz Hand, CFP®: responses to come in. I'll just go ahead and coach you right away. If you'd like.

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00:11:45.940 --> 00:11:47.910

Nickolas Simoneau: Okay. Can you hear? Can you hear me?

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00:11:47.910 --> 00:11:50.200

Liz Hand, CFP®: Yeah, I can hear you. Great good to see you again.

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00:11:50.290 --> 00:12:01.713

Nickolas Simoneau: Yeah. Yeah, I appreciate the insight. So I'm I'm kind of struggling mostly just with this tax shop integration stuff that I decided was a fantastic idea that

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00:12:02.640 --> 00:12:12.424

Nickolas Simoneau: kind of at the moment just completely derailed. Whatever you know, progress, I felt like I would. I mean, it's it don't get me wrong. It's it's good and bad. It definitely

91

00:12:12.840 --> 00:12:15.219

Nickolas Simoneau: forced me to do a lot of things that I had, you know.

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00:12:15.590 --> 00:12:18.740

Nickolas Simoneau: hadn't done. But now I'm at the point where

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00:12:19.970 --> 00:12:22.511

Nickolas Simoneau: with this tax shop that

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00:12:23.720 --> 00:12:29.090

Nickolas Simoneau: I need to decide which direction I want to go with. Just say the overall service.

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00:12:29.582 --> 00:12:44.037

Nickolas Simoneau: I'm contemplating just taking the whole shop basically virtual, with the exception of



the ideal client. So, in other words, the ideal clients that I identify, which would be mostly people that are are

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00:12:45.190 --> 00:12:48.164

Nickolas Simoneau: you know, near at or near retirement.

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00:12:49.230 --> 00:13:07.569

Nickolas Simoneau: those sorts of folks, those sorts of folks. I would still offer to work with directly, but the remainder of the clientele I would offload to what would be basically a virtual service. I did have discussions with another Cpa on handing off

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00:13:08.190 --> 00:13:21.282

Nickolas Simoneau: a number of the business clients simply because they're they're not going to be my ideal client type. So that would be essentially just a referral fee for those and that, I think, you know, is reasonably decent. I think that could work.

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00:13:21.640 --> 00:13:26.170

Nickolas Simoneau: I'm just, you know, again, I think I'm just concerned. If I

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00:13:26.710 --> 00:13:33.640

Nickolas Simoneau: I'm concerned about mostly about where this shop is located. It's it's not far from my office about 30 min.

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00:13:33.976 --> 00:13:41.339

Nickolas Simoneau: The old school Cpa groups tell me you have to be there. You gotta stay in that office, or it's not going to work

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00:13:42.630 --> 00:14:00.752

Nickolas Simoneau: with with, like the age group that I'm going for for another. So, in other words, like the nearly retired people, are not going to be happy about me moving the shop 30 min away. My thought was, as long as they can still come. Visit directly, and I'm responsive, if you know, face to face, that that'll work.

103

00:14:01.460 --> 00:14:03.129

Nickolas Simoneau: the remainder of the people. I don't.

104

00:14:03.380 --> 00:14:09.234

Nickolas Simoneau: You know the other client types. I don't particularly care if they like, or don't like the virtual

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00:14:09.630 --> 00:14:31.330

Nickolas Simoneau: You know side of it. I I mean, not nothing against those people. It's just yeah, they're not my ideal client. They're younger. They most likely are okay with a virtual, and my and my my guess is but but anyway, the office has been well, you know, mostly unchanged for a long time. So sudden movements



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00:14:31.840 --> 00:14:34.600

Nickolas Simoneau: make me, you know, apprehensive.

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00:14:35.170 --> 00:14:38.930

Liz Hand, CFP®: And so you marked this as a 3. So you feel really stuck around it.

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00:14:39.110 --> 00:14:39.960

Nickolas Simoneau: Yeah.

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00:14:39.960 --> 00:14:42.139

Liz Hand, CFP®: What do you think is really going on for you?

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00:14:43.469 --> 00:14:59.570

Nickolas Simoneau: You know, I do think I'm mostly just, you know. I think, afraid that if I make too many changes, everybody's gonna bolt, obviously at the same time, I'm worried that if I don't make any changes that I'm going to be stuck because I'm it's I can't operate

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00:14:59.570 --> 00:15:18.660

Nickolas Simoneau: the same. I can't operate this office the same way it has been in the past for sure. It's not gonna work for me. I mean it. It may have been fine for the previous owner, but it's it's not going to work for me, so I can tell that. The idea, obviously with most of this was to gather more assets, not, simply run a tax shop. So

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00:15:19.640 --> 00:15:30.930

Nickolas Simoneau: the that was the objective. So it's with, you know from that perspective. Am I wrong to say that you know, closing that office, and, you know, encouraging everyone to

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00:15:30.950 --> 00:15:55.959

Nickolas Simoneau: come 30 or 35 min away from where they have been coming is a huge risk, or you know, or is it? I'm just overly worried about it. You know the one advantage I know that I do have at the moment is in our area. There is a real, and I think it's probably in other areas as well, but just a real like Dearth of of Cpas, I mean, there's just not hardly that. Many of them and all of them

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00:15:55.960 --> 00:16:02.710

Nickolas Simoneau: don't want more clients, I mean, I've we've surveyed 10 different cpas around here.

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00:16:03.593 --> 00:16:23.569

Nickolas Simoneau: None of them want more clients. So these Po, you know, they, these folks, you know, necessarily don't really have a another option. I mean I they do. I'm sure that they'll get in somewhere if they really try. But I mean a lot of them, you know, will struggle with that, I think. In other words, the markets, you know, it's full. So that part of it, I think. Okay, about.

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00:16:23.880 --> 00:16:24.540



Liz Hand, CFP®: Okay.

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00:16:24.710 --> 00:16:32.869

Liz Hand, CFP®: So it sounds like you've got this place of. If you move away it might create too much change. If you don't move away you'll feel stuck.

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00:16:33.755 --> 00:16:34.190

Nickolas Simoneau: Yeah.

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00:16:34.190 --> 00:16:35.650

Liz Hand, CFP®: Like the heavier

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00:16:35.910 --> 00:16:38.879

Liz Hand, CFP®: thing that you're dealing with. That makes you a 3 today.

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00:16:39.329 --> 00:16:55.320

Nickolas Simoneau: Being operating out of that office to me makes me feel stuck like I'm just gonna be stuck doing the work exact same way it's been done in the past. I don't want to work that way. There's some good people there. Yeah, there's some good clients there. But

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00:16:55.910 --> 00:17:10.259

Nickolas Simoneau: you know, I mean, you know, some nice people and whatnot that that may go somewhere else, simply because, you know, you're not in that office anymore. But but yeah, that is definitely more so the struggle at the moment it's definitely a. But like I said, I've I've surveyed some.

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00:17:10.260 --> 00:17:11.229

Liz Hand, CFP®: Pause you there for just a moment.

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00:17:11.230 --> 00:17:12.099

Nickolas Simoneau: Yeah. Go ahead.

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00:17:12.430 --> 00:17:18.069

Liz Hand, CFP®: Okay. So if you stay, then you're gonna feel stuck, and that feels like the heavier thing.

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00:17:18.260 --> 00:17:18.960

Nickolas Simoneau: Right.

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00:17:19.400 --> 00:17:22.840

Liz Hand, CFP®: So what does it mean about you if you stay.

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00:17:24.780 --> 00:17:34.870

Nickolas Simoneau: I don't know. On the one hand, I feel like it's like, Okay, you're just if I stay, I feel like I'm just essentially just kind of giving up on what I want to do. And I have to accept



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00:17:35.040 --> 00:17:45.369

Nickolas Simoneau: the the reality that you know. It's it's not going to work another way, or whatever. If I if I pursue going the route, I would like to go.

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00:17:45.440 --> 00:17:56.450

Nickolas Simoneau: You know I just worry that I'm you know. Maybe these other older Cpa, which again, these these other people I've surveyed are older, and they're all suggesting. You know you have to. You have to commit to that office. You can't.

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00:17:56.560 --> 00:18:06.570

Nickolas Simoneau: you know you can't give up on on that. And that aspect of it makes you think, okay? Well, maybe I'm just being too whiny about it. I should. I should just stick it out, you know, so.

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00:18:06.580 --> 00:18:09.569

Liz Hand, CFP®: So you're either giving up on yourself or too whiny.

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00:18:10.310 --> 00:18:14.430

Nickolas Simoneau: Right right when you put it that way. Sounds

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00:18:14.440 --> 00:18:15.510

Nickolas Simoneau: wonderful.

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00:18:16.483 --> 00:18:20.920

Liz Hand, CFP®: Well, and it's only from the perspective of either or right.

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00:18:21.110 --> 00:18:21.880

Nickolas Simoneau: Right.

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00:18:22.510 --> 00:18:23.550

Liz Hand, CFP®: So

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00:18:25.030 --> 00:18:27.059

Liz Hand, CFP®: if you were to

139

00:18:28.500 --> 00:18:33.110

Liz Hand, CFP®: elevate above the situation and find the win-win

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00:18:33.120 --> 00:18:35.719

Liz Hand, CFP®: where you get to hold on to what you want.

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00:18:35.750 --> 00:18:38.460



Liz Hand, CFP®: and your clients get what they need.

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00:18:38.780 --> 00:18:39.780

Liz Hand, CFP®: What do you see.

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00:18:41.210 --> 00:18:49.806

Nickolas Simoneau: Well, I mean, ideally, I move this. I move back to my normal office, which is, you know, where I had been operating from previously.

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00:18:50.870 --> 00:19:01.455

Nickolas Simoneau: the the win win probably would be to offload the majority of the what would be, I would say, our virtual clients that are not my ideal client type

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00:19:02.010 --> 00:19:15.370

Nickolas Simoneau: into. You know that more of that virtual kind of service that I can still generate revenue from, and maybe hire someone to to help to help manage that workload and then just

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00:19:15.540 --> 00:19:21.569

Nickolas Simoneau: focus it on the ideal client type that are in that that group.

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00:19:21.810 --> 00:19:28.569

Nickolas Simoneau: And you know, see if I can generate some more aum from it. So I mean in terms of my my aum.

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00:19:29.080 --> 00:19:30.010

Nickolas Simoneau: I mean, I think.

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00:19:30.010 --> 00:19:30.840

Liz Hand, CFP®: Was he there?

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00:19:30.840 --> 00:19:31.500

Nickolas Simoneau: Yeah.

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00:19:31.700 --> 00:19:43.929

Liz Hand, CFP®: So just recognizing my mindset is a little bit different from practice management, and that practice management. We go into all the details of how the how it can benefit you, and all the things where we're focusing is simply that place of

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00:19:44.320 --> 00:19:47.199

Liz Hand, CFP®: I'm either giving up myself or I'm too whiny.

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00:19:48.350 --> 00:19:50.180

Liz Hand, CFP®: And that's where you're really stuck.

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00:19:50.380 --> 00:19:54.440

Liz Hand, CFP®: Cause. Ultimately, you know that you know the numbers. You've done, the research.

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00:19:54.540 --> 00:19:58.419

Liz Hand, CFP®: You know what you want. You want to move, but you're not moving quite yet.

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00:19:58.800 --> 00:20:00.619

Liz Hand, CFP®: So my question is.

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00:20:00.640 --> 00:20:03.149

Liz Hand, CFP®: what if you can zoom out

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00:20:03.920 --> 00:20:10.179

Liz Hand, CFP®: and you are an eagle in the air, looking down at the situation. What is your highest

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00:20:10.230 --> 00:20:20.750

Liz Hand, CFP®: level of commitment? If that could be equality, and that could be my highest level of commitment is service. My highest level of commitment is

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00:20:20.870 --> 00:20:24.029

Liz Hand, CFP®: integration. My highest level of commitment is

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00:20:25.860 --> 00:20:33.479

Liz Hand, CFP®: continuity. I don't know what it is for you, but as you see this, and seeing the move that you know you need to make for yourself.

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00:20:33.650 --> 00:20:39.750

Liz Hand, CFP®: and that ultimately will be good for those who stay with you. What is that highest level of commitment for you?

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00:20:43.590 --> 00:20:48.680

Nickolas Simoneau: Well, I don't. I mean, I guess I don't fully understand other than like I think.

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00:20:49.200 --> 00:20:55.459

Nickolas Simoneau: yeah, I mean the you know the original intent was to integrate. You know, the tax.

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00:20:57.140 --> 00:21:13.389

Nickolas Simoneau: a lot of the aspects of of the tax practice. In other words, you know the tax planning and the tax preparation into the overall wealth service offering to clients to improve outcomes. That was the objective, and still, I think, is the objective

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00:21:13.807 --> 00:21:19.040

Nickolas Simoneau: from my perspective is I wanted to do better work, that's all. I mean, I wanted to do a better job.

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00:21:19.240 --> 00:21:22.790

Liz Hand, CFP®: Let's let's take that. So you want to improve outcomes.

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00:21:22.970 --> 00:21:23.370

Nickolas Simoneau: Right.

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00:21:23.370 --> 00:21:25.749

Liz Hand, CFP®: What does that create for your clients.

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00:21:26.820 --> 00:21:29.059

Nickolas Simoneau: Hopefully. You know better

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00:21:29.120 --> 00:21:36.000

Nickolas Simoneau: quality of living, and you know I don't know about necessarily higher returns, but at least a more quality.

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00:21:36.430 --> 00:21:38.469

Nickolas Simoneau: You know quality of life.

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00:21:39.440 --> 00:21:42.689

Liz Hand, CFP®: so quality of life, perhaps, is your highest commitment.

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00:21:43.020 --> 00:21:45.169

Liz Hand, CFP®: not only for yourself. I hear, but for them.

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00:21:45.720 --> 00:21:46.650

Nickolas Simoneau: Yeah.

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00:21:46.650 --> 00:21:48.649

Liz Hand, CFP®: So when you come from that place.

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00:21:48.960 --> 00:21:51.010

Liz Hand, CFP®: I am creating quality of life

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00:21:51.410 --> 00:21:52.740

Liz Hand, CFP®: for the people

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00:21:52.960 --> 00:21:54.580



Liz Hand, CFP®: that want to stay with me.

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00:21:55.960 --> 00:21:59.999

Liz Hand, CFP®: How does that shift your stuckness around the situation.

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00:22:00.410 --> 00:22:02.347

Nickolas Simoneau: Yeah, I mean, that does help.

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00:22:03.830 --> 00:22:15.479

Nickolas Simoneau: I think it's just a matter of like, okay, what? What is it? Gonna take? Am I? I just want to know. I guess if I were to go this route which is essentially, you know, notifying everybody.

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00:22:15.947 --> 00:22:26.420

Nickolas Simoneau: You know the office is moving. It's not even that. It's going away forever. It's just not here. And there's a new service offering, etc.

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00:22:27.290 --> 00:22:29.389

Nickolas Simoneau: you know. What's it gonna take to

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00:22:30.030 --> 00:22:41.225

Nickolas Simoneau: to make that happen. What kind of I mean? Cause I'm I'm I'm a little bit stuck on, you know. Am I? Am I doing too much, or am I trying to do too much? I mean, obviously, I'm I'm stuck on that. But

186

00:22:41.570 --> 00:22:53.809

Nickolas Simoneau: over a short period of time what do I need to do to assuage whatever fears those people might have and and get them, you know. Acclimated to the idea of working.

187

00:22:53.810 --> 00:22:55.310

Liz Hand, CFP®: Are you open to a reflection.

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00:22:55.730 --> 00:22:56.660

Nickolas Simoneau: Sure.

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00:22:56.660 --> 00:23:01.090

Liz Hand, CFP®: I asked you from the quality of life, and you went back down to too whiny.

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00:23:01.090 --> 00:23:01.870

Nickolas Simoneau: Okay.

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00:23:03.358 --> 00:23:09.829

Liz Hand, CFP®: If you're coming from quality of life like you are creating a new quality of life for them. What's the message.



192
00:23:12.390 --> 00:23:14.302
Nickolas Simoneau: Well, hopefully that

193
00:23:15.040 --> 00:23:16.759
Nickolas Simoneau: you know. Come with me and

194
00:23:17.410 --> 00:23:21.300
Nickolas Simoneau: we'll we'll work together, and we'll improve our outcomes and improve your

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00:23:21.670 --> 00:23:24.729
Nickolas Simoneau: your your own quality of life. Hopefully, you know.

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00:23:24.730 --> 00:23:25.910
Liz Hand, CFP®: 100%. Yeah.

197
00:23:25.910 --> 00:23:27.520
Nickolas Simoneau: Okay. Alright!

198
00:23:30.520 --> 00:23:31.389
Liz Hand, CFP®: Was that helpful.

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00:23:31.810 --> 00:23:34.426
Nickolas Simoneau: Yeah, I think so. Yeah, I mean,

200
00:23:35.900 --> 00:23:40.619
Nickolas Simoneau: I think I get a little bit stuck in my head with the opinions of you know when I survey

201
00:23:40.720 --> 00:23:49.480
Nickolas Simoneau: the people in my area. Now, again, most of them have only really operated in one way, for you know, probably decades. So I mean

202
00:23:49.740 --> 00:23:52.119
Nickolas Simoneau: their suggestions are, you know.

203
00:23:52.980 --> 00:23:59.129
Nickolas Simoneau: that's not gonna work you have to. You're gonna have to. You're gonna have to keep doing things the way it's been done essentially, if you want it right.

204
00:23:59.130 --> 00:24:00.750
Liz Hand, CFP®: Cpas will always say that.

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00:24:01.060 --> 00:24:01.420

Nickolas Simoneau: Okay.

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00:24:01.420 --> 00:24:03.210

Liz Hand, CFP®: They like data. They like history.

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00:24:03.560 --> 00:24:05.350

Liz Hand, CFP®: And you've seen it.

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00:24:05.520 --> 00:24:09.399

Liz Hand, CFP®: You're in a cohort of people that create this kind of change all the time.

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00:24:11.540 --> 00:24:12.409

Nickolas Simoneau: That's good.

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00:24:14.410 --> 00:24:15.490

Nickolas Simoneau: Alright!

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00:24:18.298 --> 00:24:20.740

Liz Hand, CFP®: What's your next action from this place?

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00:24:21.080 --> 00:24:21.890

Nickolas Simoneau: Well.

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00:24:23.162 --> 00:24:47.850

Nickolas Simoneau: I would say I'm gonna be sending out letters, I'd say by the end of the this week. To everybody which I mean I've been. I've been dealing with service issues and whatnot for quite a while. I'm not. I'm not an unknown factor. I don't think but no one, you know. No one knows essentially that. You know, down the road, most likely I'll be working from another office. Etc.

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00:24:48.274 --> 00:24:57.030

Nickolas Simoneau: I also will be communicating this. Yes, other Cpa that I'm going to be kind of partnering with on offloading some of the

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00:24:57.790 --> 00:25:00.619

Nickolas Simoneau: some of the clientele towards so

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00:25:01.570 --> 00:25:04.390

Nickolas Simoneau: I think probably I mean again

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00:25:05.600 --> 00:25:10.018

Nickolas Simoneau: 1 1. Maybe I also should back up next best step



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00:25:11.290 --> 00:25:31.496

Nickolas Simoneau: because I haven't really done much marketing towards this this this group, for you know the wealth management side. They. They know that I provide some of those services, or or maybe they don't know. I don't know, because I haven't done that much marketing in terms of my like goals. I mean, I I'm probably only about 25 or 30% way the way there in terms of aum goals.

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00:25:31.780 --> 00:25:57.662

Nickolas Simoneau: for the the clientele. So I need to gather more assets. But I'm just. I'm partly concerned that, you know, if you you're only about 25 or 30% of the way there. And now you're talking about potentially moving the office, etc. Do I need to stick it out longer to gather the remainder of that goal before I move? Was the question. Kinda I mean, that is part of it. That's that's part of what I had going on in the background, I guess, is.

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00:25:58.070 --> 00:26:13.779

Nickolas Simoneau: you know, do I need to stick it out longer. So I can hit that goal before I move. Am I just prolonging it because I hit that goal and then I'll tell everybody. Okay. Now I'm moving offices. Is that worthwhile, you know, to do it that way, or just rip the band, aid off and make the move.

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00:26:14.520 --> 00:26:31.700

Liz Hand, CFP®: So my suggestion there, it sounds like that is a practice management question is to type that question into tribe tag, Stephanie Tag, Coach Natalie Tag, Adam Tag. Other people that you maybe have seen do something similar that you want their insight on, and sort that piece out.

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00:26:31.730 --> 00:26:33.569

Liz Hand, CFP®: In the meantime, what I

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00:26:33.640 --> 00:26:35.655

Liz Hand, CFP®: I don't hear you

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00:26:36.520 --> 00:26:39.679

Liz Hand, CFP®: wanting to stay in that when we talk about like good vibes.

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00:26:39.960 --> 00:26:51.540

Liz Hand, CFP®: The good lives of this is quality of life for everybody. I can't wait to serve these people in this way. Won't it be great when they're all over and when we can? That's the piece where we talk about a good morning routine

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00:26:52.070 --> 00:27:01.799

Liz Hand, CFP®: holding onto that thought and starting your day from there shifts your day completely. And so my invitation to you is to take to spend more time in that place of

227

00:27:01.960 --> 00:27:03.350

Liz Hand, CFP®: quality of life for all.



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00:27:03.930 --> 00:27:05.400

Nickolas Simoneau: Okay, that's cool.

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00:27:05.720 --> 00:27:06.809

Nickolas Simoneau: That makes sense.

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00:27:07.100 --> 00:27:07.770

Nickolas Simoneau: Yeah.

231

00:27:08.110 --> 00:27:08.760

Nickolas Simoneau: alright.

232

00:27:09.550 --> 00:27:10.300

Nickolas Simoneau: thanks a lot.

233

00:27:10.470 --> 00:27:11.240

Liz Hand, CFP®: Great work.

234

00:27:13.510 --> 00:27:24.929

Liz Hand, CFP®: Okay, let me look through here for those who are just joining. You're welcome to put in your rank for the week. Where are you at? Are you at a 1? Which means you're completely above the line.

235

00:27:25.470 --> 00:27:37.519

Liz Hand, CFP®: High performing in gear, are you a 2, which is kind of pacing. Maybe, like right at the line. Sometimes you're above, sometimes we're below, or you at a 3, which is mostly below the line, feeling really stuck and needing some coaching today.

236

00:27:37.820 --> 00:27:39.460

Liz Hand, CFP®: And right now I'm looking for some

237

00:27:39.960 --> 00:27:43.810

Liz Hand, CFP®: threes. So the next one I see is Taylor Nissy.

238

00:27:44.600 --> 00:27:58.999

Liz Hand, CFP®: 2 to 3, completing a platform transition. I think I need to hire, but I'm not exactly sure if that's right, or if I need to buckle down and spend more time focusing automation and process to relieve the pressure. Taylor, if you can come. Oh, there you are.

239

00:27:59.000 --> 00:28:00.739

Taylor Nissi CFP®, CEPA: How you doing great

240



00:28:02.540 --> 00:28:03.270
Liz Hand, CFP®: So

241

00:28:03.330 --> 00:28:10.182
Liz Hand, CFP®: I see this question and sounds like you're at a decision inflection point.

242

00:28:11.310 --> 00:28:15.190
Liz Hand, CFP®: what makes this? An almost full 3

243

00:28:15.830 --> 00:28:16.730
Liz Hand, CFP®: for you.

244

00:28:17.360 --> 00:28:39.350
Taylor Nissi CFP®, CEPA: What makes it a 3 just because I am torn about which direction to go. I'm turning away clients that are not necessarily a right fit for me, but they would be a right fit, for you know, a junior advisor. I don't have any sort of succession plan. I don't have any sort of talent development currently happening.

245

00:28:39.350 --> 00:28:50.799
Taylor Nissi CFP®, CEPA: And I think that's something I want to do, but obviously doing it is a undertaking right. You don't hire somebody and and not manage them and train them so it wouldn't necessarily save me time.

246

00:28:51.482 --> 00:28:53.529
Taylor Nissi CFP®, CEPA: So I'm just debating.

247

00:28:53.990 --> 00:28:56.000
Taylor Nissi CFP®, CEPA: you know. Do I want to

248

00:28:56.530 --> 00:29:02.900
Taylor Nissi CFP®, CEPA: hire somebody and and make that commitment, you know, financial time, all the stuff that comes with it, or

249

00:29:03.070 --> 00:29:13.180
Taylor Nissi CFP®, CEPA: try to figure out better ways to leverage the tools and resources I have, you know, automation systems, processes.

250

00:29:13.210 --> 00:29:16.739
Taylor Nissi CFP®, CEPA: things like that. I think it's probably some combination of the 2.

251

00:29:17.206 --> 00:29:23.830
Taylor Nissi CFP®, CEPA: But either way I'm going to need to hire eventually in the next. Probably, you know, year, even if I don't do it now.



252

00:29:24.690 --> 00:29:25.360

Liz Hand, CFP®: Okay?

253

00:29:25.550 --> 00:29:30.412

Liz Hand, CFP®: And so recognizing, I don't have an opinion on when to hire or not.

254

00:29:31.270 --> 00:29:37.660

Liz Hand, CFP®: that's a great question for practice management. What is your big? Why, that you've defined for yourself.

255

00:29:39.456 --> 00:29:51.243

Taylor Nissi CFP®, CEPA: My big. Why is I just want to provide for my family. I've got some kids I want to make sure that they have, you know, same opportunities my parents worked hard to provide.

256

00:29:51.790 --> 00:30:00.734

Taylor Nissi CFP®, CEPA: you know, I want to have a good impact on my clients. I want to help my clients feel good about. You know their financial situation and accomplish all the stuff they want to do.

257

00:30:01.460 --> 00:30:10.139

Taylor Nissi CFP®, CEPA: And you know I'm competitive. I want to be good. I want to keep winning business and keep growing, and, you know, continue to to sort of be a leader in my community.

258

00:30:11.520 --> 00:30:12.270

Liz Hand, CFP®: yeah.

259

00:30:15.310 --> 00:30:18.960

Liz Hand, CFP®: which is the biggest of the whys. Amongst those? 3.

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00:30:19.670 --> 00:30:20.799

Taylor Nissi CFP®, CEPA: Definitely do know.

261

00:30:20.950 --> 00:30:23.450

Taylor Nissi CFP®, CEPA: the financial side being able to support my family.

262

00:30:24.020 --> 00:30:25.609

Liz Hand, CFP®: And where are you at? With that

263

00:30:25.670 --> 00:30:29.109

Liz Hand, CFP®: you feel like you're on target exactly where you need to be.

264

00:30:29.740 --> 00:30:47.500

Taylor Nissi CFP®, CEPA: Yeah, I'm I'm doing great. I'm very happy with where I am and and all that



which again, is why I think I'm in a position to hire. I don't necessarily need all of the stuff that I'm making and I'd make an investment if it was going to grow. The value of the firm, improve the life of my clients, make our operations

265

00:30:47.860 --> 00:30:54.190

Taylor Nissi CFP®, CEPA: run better. You know those are all reasons why I think hiring now makes sense, whereas.

266

00:30:54.210 --> 00:30:58.209

Taylor Nissi CFP®, CEPA: you know, a year ago I probably would have had a different view of that.

267

00:30:59.930 --> 00:31:02.380

Liz Hand, CFP®: What would you have to let go of

268

00:31:02.630 --> 00:31:04.560

Liz Hand, CFP®: to make a decision, to hire.

269

00:31:07.330 --> 00:31:25.989

Taylor Nissi CFP®, CEPA: I don't think it's so much of letting go. I think it's more, you know. The common question of it is hiring just throwing money at a problem like, is it actually going to solve the problem, or do I still need to do? I think, I said, that's why I said, I think it's a combination of both. I still need to continue refining the firm processes

270

00:31:26.020 --> 00:31:38.608

Taylor Nissi CFP®, CEPA: with the platform transition. You know our Crm is now Hubspot, which is a very powerful thing that I don't. You know. I'm coming over from Red Tail, which is fine. But it's a whole different animal.

271

00:31:39.080 --> 00:31:54.850

Taylor Nissi CFP®, CEPA: and I'm sort of what Nicholas is talking about. You know, he's doing the tax stuff. I'm I'm doing stuff with business owners. I'm launching a whole nother brand focused specifically on exit planning. So I just feel like my calendar every week I look at it, and I'm like, Wait, there's there's no time

272

00:31:54.860 --> 00:32:03.549

Taylor Nissi CFP®, CEPA: when something comes up unplanned. So I just need to increase capacity, which I think is a function of the systems and having a second set of hands would probably help

273

00:32:06.640 --> 00:32:07.560

Liz Hand, CFP®: So

274

00:32:09.030 --> 00:32:20.149

Liz Hand, CFP®: when you said at the top of our conversation, you said, you're torn because you feel like you need to turn away clients. You have no succession place in in succession plan in place.



275

00:32:20.320 --> 00:32:30.189

Liz Hand, CFP®: and you know talent, acquisition, and training is going to be an investment. You don't know if this is the time for that or not. Do you have any further clarity in this moment about that.

276

00:32:33.890 --> 00:32:43.140

Taylor Nissi CFP®, CEPA: yeah, I think I need to do it. It's just I don't know if today, like this month, this quarter is the right time, or if it's, you know, a February thing.

277

00:32:43.560 --> 00:32:46.810

Taylor Nissi CFP®, CEPA: I think that's kind of my question, and and you know how much more.

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00:32:47.230 --> 00:32:47.950

Liz Hand, CFP®: Yeah.

279

00:32:48.100 --> 00:32:51.990

Taylor Nissi CFP®, CEPA: I guess. How much more can I sustain what I'm currently doing?

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00:32:52.010 --> 00:33:03.480

Taylor Nissi CFP®, CEPA: Right? So I'm I'm turning away clients. I'm not necessarily having as much time to commit to the right fit clients to get that stuff done. And then, with the new prospects I'm talking about, and then off also. I don't wanna.

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00:33:03.640 --> 00:33:10.829

Taylor Nissi CFP®, CEPA: you know, under serve any of my current clients and let them down? So I'm just kind of. I feel just very stretched, very thin.

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00:33:11.990 --> 00:33:20.300

Liz Hand, CFP®: it made me curious. It it's popped up a couple of times in my brain might be completely the wrong direction. But how is competition getting in your way.

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00:33:21.590 --> 00:33:23.640

Taylor Nissi CFP®, CEPA: How is competition getting in my way?

284

00:33:25.940 --> 00:33:32.690

Taylor Nissi CFP®, CEPA: I probably see somebody doing something and think like, why am I not doing that? Something that's like, oppressive and good? And

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00:33:32.850 --> 00:33:35.100

Taylor Nissi CFP®, CEPA: you know or I hear about something.

286

00:33:35.190 --> 00:33:40.230

Taylor Nissi CFP®, CEPA: you know, and and try, you know. I guess I take on more trying to



287

00:33:40.310 --> 00:33:41.490

Taylor Nissi CFP®, CEPA: to stay

288

00:33:41.510 --> 00:33:43.050

Taylor Nissi CFP®, CEPA: competitive. Maybe I don't know.

289

00:33:44.380 --> 00:33:46.859

Liz Hand, CFP®: And do you sense that in this whole process.

290

00:33:49.300 --> 00:33:51.719

Taylor Nissi CFP®, CEPA: A little bit. I mean not. I don't know.

291

00:33:54.110 --> 00:33:56.660

Taylor Nissi CFP®, CEPA: I don't. I don't. I don't think so. I don't know. Maybe.

292

00:33:56.830 --> 00:33:57.270

Liz Hand, CFP®: Okay.

293

00:33:57.270 --> 00:33:58.250

Taylor Nissi CFP®, CEPA: Not sure.

294

00:33:58.250 --> 00:34:02.919

Liz Hand, CFP®: I. What made me curious is, you know, we we can be competitive on all different levels, right?

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00:34:03.150 --> 00:34:17.919

Liz Hand, CFP®: And advisors are really good at moving the needle on where we're competing like, am I competing for the number of clients or the aum? Oh, but then I look at this person, and they're really great. I like what they're doing. So I think I'm going to compete here, which ultimately means we have to move the needle. Other places.

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00:34:20.139 --> 00:34:21.420

Taylor Nissi CFP®, CEPA: and you got it.

297

00:34:21.889 --> 00:34:35.539

Taylor Nissi CFP®, CEPA: Yeah, so maybe maybe that's causing the problem, like i'm seeing some people, some of my colleagues in the you know, working with business owners and exit planning, doing some things that are. Now I'm trying to adapt. And it's just taking up more time.

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00:34:37.509 --> 00:34:42.709

Liz Hand, CFP®: so is there something you're currently doing that. It's not the right time for and you need to set down.



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00:34:44.800 --> 00:34:46.859

Taylor Nissi CFP®, CEPA: I thought about that, but I don't think so.

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00:34:47.357 --> 00:34:57.469

Taylor Nissi CFP®, CEPA: This, the new brand is probably that thing, but so far we've gotten 2 very, very great fit clients from it, and we only started like a month ago. So.

301

00:34:58.070 --> 00:35:00.199

Liz Hand, CFP®: So the new brand is showing some

302

00:35:00.220 --> 00:35:06.909

Liz Hand, CFP®: potential. So you got new brand new message. You've got systems processes. You've got hiring a person.

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00:35:12.780 --> 00:35:14.070

Liz Hand, CFP®: Something's got to give.

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00:35:15.220 --> 00:35:19.340

Taylor Nissi CFP®, CEPA: Yeah, I think it's the hiring. I think a second set of hands is probably the thing to do.

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00:35:19.590 --> 00:35:20.140

Liz Hand, CFP®: Okay.

306

00:35:20.690 --> 00:35:23.999

Liz Hand, CFP®: is the thing to start? Or is the thing to back burner.

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00:35:25.880 --> 00:35:38.270

Taylor Nissi CFP®, CEPA: So I'm I'm trying to get ready for an October surge, so I think it's a back burner until I finish the October surge. But I think starting right after October, or maybe even in October.

308

00:35:39.110 --> 00:35:48.479

Taylor Nissi CFP®, CEPA: and I don't know I I'd like I I'd be curious. You know how many folks here have hired? And did you work with a recruiter? Did you do it yourself? Cause that alone is

309

00:35:48.550 --> 00:35:50.160

Taylor Nissi CFP®, CEPA: another job, I mean.

310

00:35:50.410 --> 00:35:53.190

Taylor Nissi CFP®, CEPA: So I don't even know where to start with that, and.

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00:35:53.190 --> 00:35:54.930



Liz Hand, CFP®: That's a great question for Tribe.

312

00:35:55.290 --> 00:35:56.080

Taylor Nissi CFP®, CEPA: Okay.

313

00:35:56.512 --> 00:36:01.480

Liz Hand, CFP®: And then you'll get a bunch of answers, a lot of different ways to approach it, so

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00:36:01.630 --> 00:36:09.480

Liz Hand, CFP®: you've got this thing that you know about that you want to do, but you do not have the capacity for, and you have now distinguished that it is not the time for.

315

00:36:09.960 --> 00:36:14.339

Liz Hand, CFP®: and sometimes those things keep popping up happens for me. I'm like

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00:36:14.590 --> 00:36:20.399

Liz Hand, CFP®: so irritating. I just wanna I think I just want to start it. I think I'm just gonna reach out to the recruiter right now.

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00:36:20.470 --> 00:36:26.000

Liz Hand, CFP®: just to get it started, you know. But then, ultimately it takes the time and the attention away. So

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00:36:26.140 --> 00:36:29.379

Liz Hand, CFP®: what is your reminder to keep the main thing the main thing.

319

00:36:31.610 --> 00:36:43.089

Taylor Nissi CFP®, CEPA: I don't have one. I probably need one. I mean, I've got my posted notes on my desk, reminding me what my goals are reminding me what our firm mission is, reminding me what our priorities are. So that's kind of what I'd use.

320

00:36:45.230 --> 00:36:46.580

Liz Hand, CFP®: So when I said.

321

00:36:46.610 --> 00:36:49.140

Liz Hand, CFP®: Keep the main thing the main thing. What is the main thing?

322

00:36:49.570 --> 00:36:59.280

Taylor Nissi CFP®, CEPA: Serving my clients who we've committed to serving and making sure that we're commit, you know, executing on the things we promise, delivering the things that we do, we deliver.

323

00:37:02.070 --> 00:37:09.029



Liz Hand, CFP®: My invitation to you is to find some sort of visual way of continuing to remind yourself that this is on the front burner, and that's on the back burner.

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00:37:09.770 --> 00:37:10.100

Taylor Nissi CFP®, CEPA: Okay.

325

00:37:10.100 --> 00:37:10.860

Liz Hand, CFP®: And

326

00:37:11.590 --> 00:37:16.990

Liz Hand, CFP®: if you have team members, or if you have someone that you continually come back and talk to about it.

327

00:37:17.200 --> 00:37:22.629

Liz Hand, CFP®: tell them that I need to back burner this. So anytime I start talking about it and start brainstorming it. I need you to pause me.

328

00:37:22.870 --> 00:37:25.480

Liz Hand, CFP®: I need you to tell me to stop. And we're back, too.

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00:37:25.580 --> 00:37:26.710

Liz Hand, CFP®: Serving clients.

330

00:37:28.710 --> 00:37:30.010

Taylor Nissi CFP®, CEPA: Okay. Great.

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00:37:31.410 --> 00:37:32.290

Liz Hand, CFP®: Was that helpful.

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00:37:32.520 --> 00:37:34.619

Taylor Nissi CFP®, CEPA: Yeah, no, it was. Thank you.

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00:37:36.320 --> 00:37:39.220

Liz Hand, CFP®: Awesome thanks for volunteering.

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00:37:42.470 --> 00:37:45.440

Liz Hand, CFP®: Okay. Got quite a few twos here.

335

00:37:48.700 --> 00:37:52.269

Liz Hand, CFP®: Kevin and Terry, maybe you added something later.

336

00:37:54.972 --> 00:37:58.050



Liz Hand, CFP®: My Andy bunch, my sister.

337

00:38:03.190 --> 00:38:04.030

Liz Hand, CFP®: Okay.

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00:38:17.960 --> 00:38:21.150

Liz Hand, CFP®: so I'm getting a sense of overwhelm

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00:38:21.170 --> 00:38:37.389

Liz Hand, CFP®: from a couple of these different folks, and I wonder if you identify as being overwhelmed. And you put yourself as of 2, whether it's hiring whether it's someone left, whether it's getting off a vacation and coming back on track. Raise your hand and we'll PIN you

340

00:38:37.570 --> 00:38:48.430

Liz Hand, CFP®: so that we can do kind of a round table that you've seen me do before, and see what learnings we can find. So, Andy, you're one that I saw in on that. So I'm going to go ahead and spotlight you

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00:38:50.259 --> 00:38:51.579

Liz Hand, CFP®: who else?

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00:38:53.590 --> 00:38:59.509

Liz Hand, CFP®: And now that I've spotlighted Andy, I can't see. Okay. So, Kevin, you gotta raise your hand and keep it raised.

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00:39:00.480 --> 00:39:02.070

Liz Hand, CFP®: Anybody else.

344

00:39:04.710 --> 00:39:07.959

Liz Hand, CFP®: You also have to come on camera so I can see who you are

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00:39:10.720 --> 00:39:11.670

Liz Hand, CFP®: alright.

346

00:39:13.080 --> 00:39:21.810

Liz Hand, CFP®: If you decide you want to be added to this group, just speak up. I'm gonna go ahead and start and let's see here, I will show myself you and

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00:39:23.160 --> 00:39:24.640

Liz Hand, CFP®: add to spotlight.

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00:39:25.820 --> 00:39:26.650

Liz Hand, CFP®: Cool.



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00:39:26.890 --> 00:39:29.840

Liz Hand, CFP®: alright, Andy Kevin. Thanks for

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00:39:30.060 --> 00:39:35.139

Liz Hand, CFP®: volunteering to get coached. I have it that this is gonna be a great session for you is going to help

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00:39:35.260 --> 00:39:46.899

Liz Hand, CFP®: set your year the rest of your year. So, Andy, if you can, I read what you said, if you can highlight in a minute what it is that has you feeling most stuck? What is it.

352

00:39:47.550 --> 00:40:05.889

Andy Bunch: So my associate advisor was a 9 out of 10. I would say I had him for 11 months. He got offered some really exciting opportunity that's not competing with us, or whatever, but super discouraging right? Because, I integrated him into everything that we're doing at limitless. And I'm trying to soak up every good piece of

353

00:40:05.890 --> 00:40:23.850

Andy Bunch: advice we get right. We added a workflow system hubbly, which we didn't have before, and he was really involved in that we did 2. Our 1st 2 surges were with him involved right in the fall of last year, and the spring of this year. He's not going to be here for this fall. We put together a model meeting all those things.

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00:40:23.850 --> 00:40:29.919

Andy Bunch: and to go from a team of 3 back to a team of 2. It's like, Oh, my, gosh! Really good things that came out of that.

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00:40:30.110 --> 00:40:33.968

Andy Bunch: I gotta train somebody new and get them up to speed on.

356

00:40:35.270 --> 00:40:48.660

Andy Bunch: what we've been doing. Cause I'm I'm trying to. I want to again, you know, focus on all the great things I'm learning and limitless and do a 1 page financial plan and enhance the surge experience and do the growth summit in September. But it's like, Oh, I gotta

357

00:40:49.480 --> 00:41:03.749

Andy Bunch: there we're in the hiring process. I. I work for a larger firm. So you know, we have recruit. We have, you know, Hr. Recruiters, and and we've already interviewed some people, but it feels sorry. I'm probably over 60 seconds, but it feels like it'll be a daunting task to

358

00:41:04.279 --> 00:41:10.759

Andy Bunch: train and bring them up to speed. And and we just went through it and lost that person. So that's kind of where I'm at.



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00:41:11.590 --> 00:41:12.220

Liz Hand, CFP@: Okay.

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00:41:14.950 --> 00:41:15.650

Liz Hand, CFP@: Kevin.

361

00:41:19.040 --> 00:41:20.870

Liz Hand, CFP@: Oh, it's muted.

362

00:41:23.140 --> 00:41:24.060

Kevin Murray: There we go.

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00:41:24.670 --> 00:41:28.515

Kevin Murray: Too many mute buttons. No, to me. It's just

364

00:41:29.434 --> 00:41:32.460

Kevin Murray: almost at the end of this

365

00:41:33.830 --> 00:41:47.690

Kevin Murray: pipe. I guess we'll call it, of of backlog, but it's just the result of, you know. Many years of slowly getting more and more behind, due to want a combination of

366

00:41:48.578 --> 00:41:50.720

Kevin Murray: I as I've learned not

367

00:41:50.780 --> 00:41:56.826

Kevin Murray: the best staff members, you know. Small office, but you know best assistance

368

00:41:57.370 --> 00:42:05.200

Kevin Murray: culminating this last year, and the one leaving, which was a very good thing. And then, have hired

369

00:42:05.280 --> 00:42:11.070

Kevin Murray: a temporary you know, part time, but well seasoned.

370

00:42:11.507 --> 00:42:14.849

Kevin Murray: Csa! And that's really open to my eyes

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00:42:15.525 --> 00:42:16.150

Kevin Murray: how

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00:42:16.740 --> 00:42:26.300

Kevin Murray: someone can perform in that role. But, like, I said, kind of the backlog, you know, goes back to, you know, really 10 years. It's where where it kind of all started with my mom.

373

00:42:27.005 --> 00:42:32.189

Kevin Murray: Was diagnosed with Alzheimer's, and you know, an aging father out of town siblings. Who

374

00:42:33.235 --> 00:42:41.440

Kevin Murray: we're in disagreement over any decisions were that were being made, you know, and it just snowballed on one another. To some.

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00:42:41.500 --> 00:42:42.580

Kevin Murray: you know.

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00:42:44.230 --> 00:42:50.399

Kevin Murray: health and mental issue mental health issues with my kids. And you know, just

377

00:42:51.080 --> 00:42:55.410

Kevin Murray: led to a backlog that's really I've just had to really be grinding through to

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00:42:55.480 --> 00:42:57.260

Kevin Murray: to get out of

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00:42:57.350 --> 00:43:04.190

Kevin Murray: part of that has been limitless and helping to recognize areas in the

380

00:43:04.440 --> 00:43:21.600

Kevin Murray: practice to improve on. And a lot more things I want to do. But just there's just not enough time in the day to to get it all, you know, to get it all done, and that's frustrating because I want to be there. But I know I'll get there. But it's just you know. That's where I'm right now is

381

00:43:23.890 --> 00:43:27.779

Kevin Murray: where I wanted to be by by now. I'm just not there yet, but.

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00:43:27.780 --> 00:43:28.360

Liz Hand, CFP®: Iphone.

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00:43:28.360 --> 00:43:34.680

Kevin Murray: You know there's no there's no magic answer. It's just continue on the grind, you know. So.

384

00:43:34.970 --> 00:43:35.550

Liz Hand, CFP®: Yeah.



385

00:43:36.230 --> 00:43:42.819

Liz Hand, CFP®: One thing I'm present, too, in both of what you said. Both participants. Is

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00:43:42.970 --> 00:43:46.220

Liz Hand, CFP®: like just underneath the surface is frustration

387

00:43:47.040 --> 00:44:16.090

Liz Hand, CFP®: right? And, Kevin, you, you directly stated it. You had a lot of energy around it, but never stated that you're frustrated. You're just like well, we did all the things. And we did this, and we did this. This. I felt the energy there and then. Then I gotta train somebody again, and you're like you slowed way down. And so my invitation to you just in this moment is to take a piece of paper. I'm going to give you 30 seconds. This is for anybody that's on the line right now, what are you frustrated about? I want you to just write it all out

388

00:44:16.260 --> 00:44:17.469

Liz Hand, CFP®: 30 seconds.

389

00:44:17.590 --> 00:44:18.420

Liz Hand, CFP®: Go.

390

00:45:02.000 --> 00:45:02.780

Liz Hand, CFP®: okay.

391

00:45:05.870 --> 00:45:08.499

Liz Hand, CFP®: take a deep breath. Put your hands on the table.

392

00:45:08.990 --> 00:45:10.340

Liz Hand, CFP®: feet on the floor.

393

00:45:10.790 --> 00:45:14.160

Liz Hand, CFP®: Liz. Hand. Who's always sitting cross-legged in my chair.

394

00:45:14.600 --> 00:45:15.920

Liz Hand, CFP®: Take a deep breath in.

395

00:45:19.930 --> 00:45:23.779

Liz Hand, CFP®: gonna connect back our mind to our body

396

00:45:25.460 --> 00:45:28.199

Liz Hand, CFP®: and remember that all things are working for our good.

397

00:45:28.410 --> 00:45:33.880



Liz Hand, CFP®: all things, even if they stink. And then, even if they're kind of irritating or frustrating.

398

00:45:34.130 --> 00:45:36.530

Liz Hand, CFP®: So now go back to that. That list.

399

00:45:36.850 --> 00:45:40.350

Liz Hand, CFP®: cross out anything that you're willing to set down right away.

400

00:45:49.710 --> 00:45:53.939

Liz Hand, CFP®: Maybe they're the smaller irritations. Maybe there's something that

401

00:45:56.720 --> 00:45:57.900

Liz Hand, CFP®: you're just ready.

402

00:46:06.810 --> 00:46:08.760

Liz Hand, CFP®: and when you're done, give me a little nod.

403

00:46:16.300 --> 00:46:16.795

Liz Hand, CFP®: Okay.

404

00:46:18.477 --> 00:46:21.649

Liz Hand, CFP®: how many items do you have left on the list

405

00:46:21.780 --> 00:46:23.589

Liz Hand, CFP®: if you could just count them quick for me.

406

00:46:26.300 --> 00:46:27.050

Liz Hand, CFP®: 3,

407

00:46:32.450 --> 00:46:35.760

Liz Hand, CFP®: 2. Okay. So I want you to take a moment

408

00:46:36.010 --> 00:46:37.490

Liz Hand, CFP®: and

409

00:46:38.690 --> 00:46:45.020

Liz Hand, CFP®: your choice. You can. You can process one of these verbally with me right now, if you'd like, if you really feel stuck with it.

410

00:46:47.210 --> 00:46:51.660

Liz Hand, CFP®: but maybe 1st see if you can find the learning



411
00:46:51.740 --> 00:46:53.760
Liz Hand, CFP®: from it. What did it teach you?

412
00:46:55.010 --> 00:46:57.250
Liz Hand, CFP®: Maybe that was something about possibility

413
00:46:57.760 --> 00:47:00.170
Liz Hand, CFP®: within your practice. Maybe it's something

414
00:47:00.430 --> 00:47:01.679
Liz Hand, CFP®: a blind spot.

415
00:47:02.880 --> 00:47:04.630
Liz Hand, CFP®: What did that thing.

416
00:47:04.780 --> 00:47:05.640
Liz Hand, CFP®: Teach you.

417
00:47:11.180 --> 00:47:12.699
Liz Hand, CFP®: and write that down for yourself.

418
00:47:23.720 --> 00:47:25.409
Liz Hand, CFP®: Give me a nod when you're done.

419
00:47:36.680 --> 00:47:38.060
Liz Hand, CFP®: You're done. Okay.

420
00:47:38.080 --> 00:47:39.900
Liz Hand, CFP®: Do you have any remaining

421
00:47:43.150 --> 00:47:44.740
Liz Hand, CFP®: anything left

422
00:47:45.290 --> 00:47:46.859
Liz Hand, CFP®: that you feel frustrated on.

423
00:47:51.630 --> 00:47:55.579
Liz Hand, CFP®: You can say this verbally. Let me in, Andy and Kevin

424
00:47:55.700 --> 00:47:56.690
Liz Hand, CFP®: now.

425

00:47:57.460 --> 00:48:06.739

Andy Bunch: Well for me, I'd say, maybe it's not like some great frustration. But when you have one less person there's just more work to do that wasn't is, you know.

426

00:48:06.950 --> 00:48:29.800

Andy Bunch: we were used to having it spread out on 3 over 3 people, and I'm doing work that I don't love to do right that it was nice to have an associate advisor update E. Moneyguide pro, and to do some of the reports in excel that are manual. So you know, attitude, shift, mindset change of like. There's an opportunity for me to improve those processes and become really familiar with it. So

427

00:48:30.043 --> 00:48:38.089

Andy Bunch: so yeah, I mean it. What you're doing is really effective in in opening my eyes to what are some learnings that come out of Rev. And no longer being here? Well, gosh!

428

00:48:38.490 --> 00:48:41.459

Andy Bunch: There's you know there's some good that can come out of it.

429

00:48:42.350 --> 00:48:43.739

Andy Bunch: Can't say I. Still, I

430

00:48:44.060 --> 00:48:48.099

Andy Bunch: I mean, I love, you know, some of those aspects of you know doing that

431

00:48:48.770 --> 00:48:49.270

Andy Bunch: perfect.

432

00:48:50.050 --> 00:49:12.290

Liz Hand, CFP®: So with that, we'll just continue on here, Andy. Couple of things. One thing that I see in this is like these are open loops when we have these things that happen, that maybe are out of our control, or are just upsetting, or whatever there, it's like an open loop. It never was fully closed out. We haven't accepted it when we accept it fully. For all that, it was

433

00:49:12.570 --> 00:49:14.110

Liz Hand, CFP®: all that. It wasn't

434

00:49:14.370 --> 00:49:19.660

Liz Hand, CFP®: exactly as it is. Then we're able to move on. We've closed the loop right?

435

00:49:20.980 --> 00:49:22.720

Liz Hand, CFP®: If until we do that.

436

00:49:22.930 --> 00:49:31.200



Liz Hand, CFP®: we're stuck with that feeling of frustration, we're stuck bringing that into our work week. We're stuck, being irritated

437

00:49:31.310 --> 00:49:33.800

Liz Hand, CFP®: in the moment of doing the thing.

438

00:49:34.320 --> 00:49:41.780

Liz Hand, CFP®: So I love that you're able to see those those learnings and some places that you can perform it also. Mindset shift in that is.

439

00:49:42.060 --> 00:50:05.010

Liz Hand, CFP®: holding the vision of what it will be like when the right person is there, holding the vision that the right person is coming to you that the recruiters are gonna find them. It's going to be a great fit. And, man. There's probably going to be even more opportunity, because I know so much more now than I did when I was hiring and training that other person, or getting them up to speed and when you can come from that place into your work week.

440

00:50:06.450 --> 00:50:07.800

Liz Hand, CFP®: how does that shift.

441

00:50:09.080 --> 00:50:10.020

Andy Bunch: I mean, is it?

442

00:50:10.160 --> 00:50:18.380

Andy Bunch: It is a game changer in thinking like gosh! It will be better than it was before, and it gets me more excited to do the work.

443

00:50:18.580 --> 00:50:19.849

Andy Bunch: and to find the person

444

00:50:20.290 --> 00:50:20.990

Andy Bunch: cool.

445

00:50:22.060 --> 00:50:23.030

Liz Hand, CFP®: What about you, Kevin?

446

00:50:23.570 --> 00:50:24.449

Liz Hand, CFP®: What'd you learn.

447

00:50:26.800 --> 00:50:27.730

Kevin Murray: Hmm!

448

00:50:27.840 --> 00:50:32.869



Kevin Murray: There again! I can't do this all by myself, and cause nobody

449

00:50:34.210 --> 00:50:45.870

Kevin Murray: can. Really, you know, nobody's all talented. It's not. It's really not an individual sport when you get right down to it. And they just tried to give myself some grace

450

00:50:46.880 --> 00:50:48.019

Kevin Murray: on that.

451

00:50:51.809 --> 00:50:57.879

Liz Hand, CFP®: I don't know how much. Since some of yours was related to family and health and

452

00:50:58.010 --> 00:51:01.419

Liz Hand, CFP®: I don't know how much of grief is interwoven into that.

453

00:51:01.820 --> 00:51:04.880

Liz Hand, CFP®: You can't just complete grief.

454

00:51:05.570 --> 00:51:06.450

Kevin Murray: No, I.

455

00:51:06.450 --> 00:51:08.029

Liz Hand, CFP®: You gotta move through it right.

456

00:51:08.030 --> 00:51:17.519

Kevin Murray: Yeah, that that's something, and it's more than just grief. It's just I mean, it was ugly, really ugly stuff. That'll that'll never go away.

457

00:51:17.620 --> 00:51:18.640

Kevin Murray: It gets

458

00:51:19.460 --> 00:51:21.710

Kevin Murray: better. But you know.

459

00:51:22.060 --> 00:51:25.200

Kevin Murray: would you? Would you been kind of thrown under the bus by

460

00:51:25.460 --> 00:51:28.770

Kevin Murray: family members that just never goes away? And so you just have to

461

00:51:30.390 --> 00:51:33.690

Kevin Murray: just learn to learn to deal with it and separate from it.



462

00:51:33.910 --> 00:51:38.450

Liz Hand, CFP®: Yeah, I would just say that there is healing available

463

00:51:39.100 --> 00:51:41.699

Liz Hand, CFP®: within the context of counseling. And I know you know that.

464

00:51:42.570 --> 00:51:43.110

Kevin Murray: Yep.

465

00:51:43.430 --> 00:51:52.070

Liz Hand, CFP®: And so there is hope of moving forward from it. And, like you said, pulling away the emotion from it, which is the the process of counseling.

466

00:51:53.170 --> 00:52:00.589

Liz Hand, CFP®: what do you want to carry to get forward momentum with what you where you are at today for exactly where it is.

467

00:52:00.760 --> 00:52:02.319

Liz Hand, CFP®: and exactly where it's not.

468

00:52:03.460 --> 00:52:06.789

Kevin Murray: Hey? I I didn't. I don't quite understand what you're asking.

469

00:52:07.380 --> 00:52:08.100

Kevin Murray: What.

470

00:52:08.430 --> 00:52:13.189

Liz Hand, CFP®: So how do you carry positive momentum into all that's to come.

471

00:52:18.160 --> 00:52:19.790

Kevin Murray: well, if I'm understanding

472

00:52:19.830 --> 00:52:25.779

Kevin Murray: correctly, there again, it's just to remain focused on where I am. And these these items that

473

00:52:27.278 --> 00:52:40.540

Kevin Murray: you know, are constantly in my head. Whether they should be or they shouldn't be, you know, is to just get them completed. Get them past me. So that it frees up that

474

00:52:40.620 --> 00:52:42.940



Kevin Murray: bandwidth in my head to focus

475

00:52:43.180 --> 00:52:46.330

Kevin Murray: on what I need to focus on, to get to the next level.

476

00:52:49.040 --> 00:52:52.450

Liz Hand, CFP®: Yeah. It what it? What came up for me when you said that is

477

00:52:53.210 --> 00:53:00.459

Liz Hand, CFP®: kind of a similar conversation to when I was speaking to Taylor, which was keeping the main thing, the main thing.

478

00:53:01.400 --> 00:53:07.120

Liz Hand, CFP®: You will find that as you complete each task when you close the loop on things, it. It

479

00:53:07.510 --> 00:53:12.929

Liz Hand, CFP®: gives you a surge of energy. There's like satisfaction that comes with doing that. And so.

480

00:53:13.380 --> 00:53:29.360

Liz Hand, CFP®: perhaps, having an accountability partner that set or talk to your spouse. If that's the person that you end up talking to about this, whoever it is, find someone that you're constantly talking about business with, and have them hold you accountable to keeping the main thing the main thing.

481

00:53:29.910 --> 00:53:32.317

Liz Hand, CFP®: and maybe maybe

482

00:53:33.900 --> 00:53:35.600

Liz Hand, CFP®: invitation a challenge.

483

00:53:35.630 --> 00:53:40.530

Liz Hand, CFP®: A next step for you is to post on tribe. What are your back burner items?

484

00:53:41.940 --> 00:53:45.109

Liz Hand, CFP®: What are you? You know? It's not the way that you want it to be.

485

00:53:45.200 --> 00:53:47.790

Liz Hand, CFP®: but I'm intentionally setting it aside.

486

00:53:48.120 --> 00:53:52.469

Liz Hand, CFP®: So I have had to do this so many times this year with a new.

487



00:53:53.330 --> 00:54:02.800

Liz Hand, CFP®: It's kind of like a group coaching or one to many thing that I'm doing within our firm called Insight Series. And it's just not what I want it to be.

488

00:54:02.870 --> 00:54:13.339

Liz Hand, CFP®: We carved it out. We show up. We do the thing, and then when I'm in it, I'm like, Oh, this is not. This is not what I want clients to experience. I like, I want this. I see the high bar that I have for myself.

489

00:54:13.560 --> 00:54:15.100

Liz Hand, CFP®: and it's not time.

490

00:54:15.870 --> 00:54:17.509

Liz Hand, CFP®: And so each month

491

00:54:17.750 --> 00:54:30.070

Liz Hand, CFP®: I say something to my employees about. I see that this is not where I want it to be. These are the things that I see are not quite there, and I know it's not where we need it to be. I mean, it's I know that now is not the time. So I'm intentionally back burner in this.

492

00:54:32.230 --> 00:54:33.390

Liz Hand, CFP®: It's good practice.

493

00:54:35.770 --> 00:54:41.090

Liz Hand, CFP®: Good place to to put a pause, or is there another question that I can sort sort out with either of you?

494

00:54:42.610 --> 00:54:43.600

Liz Hand, CFP®: Nope.

495

00:54:43.600 --> 00:54:45.489

Kevin Murray: I think I'm good like, I said, well.

496

00:54:45.630 --> 00:54:49.789

Kevin Murray: we'll revisit in about a month and a half, and hopefully I finish through all this and

497

00:54:50.150 --> 00:54:55.129

Kevin Murray: see how I've moved on to. You know that big item that I want to get to.

498

00:54:56.360 --> 00:54:59.405

Liz Hand, CFP®: cool, you can always find me on tread. Tag me

499

00:54:59.900 --> 00:55:02.220



Liz Hand, CFP®: if you want a response for mindset.

500

00:55:04.930 --> 00:55:08.090

Andy Bunch: Thank you, Liz. I'll send you. I'll send you a tag on trying, not for.

501

00:55:08.090 --> 00:55:08.729

Liz Hand, CFP®: Any other question.

502

00:55:08.730 --> 00:55:09.350

Andy Bunch: Great.

503

00:55:09.920 --> 00:55:10.910

Liz Hand, CFP®: Oh, okay, cool.

504

00:55:13.150 --> 00:55:17.090

Liz Hand, CFP®: very good, all right. Where are we going from here?

505

00:55:22.102 --> 00:55:26.929

Liz Hand, CFP®: Jeff will hold you accountable. We'll keep you in line. Love it

506

00:55:28.330 --> 00:55:32.559

Liz Hand, CFP®: alright couple other twos that I see Terry.

507

00:55:35.310 --> 00:55:36.570

Liz Hand, CFP®: Edwin.

508

00:55:37.310 --> 00:55:38.500

Liz Hand, CFP®: Jeremy

509

00:55:39.030 --> 00:55:40.080

Liz Hand, CFP®: Janice

510

00:55:41.420 --> 00:55:48.343

Liz Hand, CFP®: Janice, I know we had a conversation, maybe 3 months or so. Where are you at today I'd I'd love

511

00:55:49.460 --> 00:55:52.179

Liz Hand, CFP®: an update if you would want to be coached.

512

00:55:52.700 --> 00:55:53.750

Liz Hand, CFP®: live.



513

00:55:58.020 --> 00:55:59.871

Janice Fier, CFP®, AIF®: Yeah. Did I come on here?

514

00:56:00.180 --> 00:56:03.240

Liz Hand, CFP®: Yeah, I'm going to add you to my spotlight. There you go.

515

00:56:08.330 --> 00:56:09.519

Liz Hand, CFP®: So you're at a 2.

516

00:56:09.790 --> 00:56:10.280

Liz Hand, CFP®: Yeah.

517

00:56:10.280 --> 00:56:15.540

Janice Fier, CFP®, AIF®: Yeah, no, things are going well. I had a great conversation with my previous

518

00:56:17.330 --> 00:56:20.649

Janice Fier, CFP®, AIF®: partner or not. Really, partner. I but

519

00:56:21.030 --> 00:56:24.069

Janice Fier, CFP®, AIF®: former person that I worked with, and

520

00:56:24.230 --> 00:56:27.144

Janice Fier, CFP®, AIF®: we really managed it. Well, we

521

00:56:28.110 --> 00:56:30.339

Janice Fier, CFP®, AIF®: We had a great

522

00:56:30.440 --> 00:56:33.009

Janice Fier, CFP®, AIF®: conversation. He came over.

523

00:56:33.659 --> 00:56:49.130

Janice Fier, CFP®, AIF®: You know. We hugged each other. We talked about our successes, and where we complimented each other, and also where we let each other down. It was a really growth moment. He gave

524

00:56:49.200 --> 00:56:56.840

Janice Fier, CFP®, AIF®: me incredible blessing to move on, to start my own firm. We're still collaborating

525

00:56:57.740 --> 00:57:05.490

Janice Fier, CFP®, AIF®: behind the scenes on just you know, improving our service models and things like that. But



526

00:57:05.600 --> 00:57:10.360

Janice Fier, CFP®, AIF®: so I'm I launched my my firm the very end of

527

00:57:10.570 --> 00:57:15.969

Janice Fier, CFP®, AIF®: July. And you know, yeah. So it's been really

528

00:57:16.340 --> 00:57:19.079

Janice Fier, CFP®, AIF®: a great experience. I feel

529

00:57:19.260 --> 00:57:31.710

Janice Fier, CFP®, AIF®: great. I'm a bit overwhelmed, obviously for for good reasons. And so I'm not necessarily complaining, just excited. And, you know, looking forward to

530

00:57:32.560 --> 00:57:42.399

Janice Fier, CFP®, AIF®: hopefully getting some fractional part time help where I can really offload some of those things that I'm

531

00:57:42.950 --> 00:57:48.069

Janice Fier, CFP®, AIF®: so not interested in doing so. Yeah, no, I I feel good, just.

532

00:57:48.070 --> 00:57:49.100

Liz Hand, CFP®: That's awesome.

533

00:57:49.100 --> 00:57:49.740

Janice Fier, CFP®, AIF®: Yeah.

534

00:57:50.760 --> 00:57:55.109

Janice Fier, CFP®, AIF®: So thank you. I I appreciate, you know, the session that we had a couple

535

00:57:55.130 --> 00:58:03.859

Janice Fier, CFP®, AIF®: months ago. It just really gave me a lot of clarity and and a lot of understanding, too. I I think on you know what I was bringing to the table, and

536

00:58:04.360 --> 00:58:05.065

Janice Fier, CFP®, AIF®: to

537

00:58:06.090 --> 00:58:07.520

Janice Fier, CFP®, AIF®: to be able to

538

00:58:08.330 --> 00:58:10.280

Janice Fier, CFP®, AIF®: let go and



539

00:58:11.690 --> 00:58:20.560

Janice Fier, CFP®, AIF®: and you know, Kevin word, use the word today of of giving himself some grace. And I I just think that's important.

540

00:58:21.180 --> 00:58:21.580

Liz Hand, CFP®: Sure.

541

00:58:21.580 --> 00:58:24.089

Janice Fier, CFP®, AIF®: That we'd allow ourselves at, as well.

542

00:58:24.780 --> 00:58:25.590

Liz Hand, CFP®: I love it.

543

00:58:25.950 --> 00:58:26.560

Janice Fier, CFP®, AIF®: Yeah.

544

00:58:27.160 --> 00:58:29.850

Liz Hand, CFP®: Amazing. I'm so happy to hear all of this.

545

00:58:31.050 --> 00:58:39.829

Liz Hand, CFP®: What what did you learn about yourself in the process of going through the valley? And now back up into what's next.

546

00:58:43.470 --> 00:58:45.818

Janice Fier, CFP®, AIF®: It. It was interesting for me

547

00:58:48.370 --> 00:58:51.120

Janice Fier, CFP®, AIF®: to realize some

548

00:58:52.750 --> 00:58:58.069

Janice Fier, CFP®, AIF®: baggage that I had kept since I was a very young child

549

00:58:58.400 --> 00:58:59.220

Janice Fier, CFP®, AIF®: and

550

00:59:04.250 --> 00:59:05.210

Janice Fier, CFP®, AIF®: there.

551

00:59:06.010 --> 00:59:09.539

Janice Fier, CFP®, AIF®: There was an incident growing up



552

00:59:10.820 --> 00:59:18.549

Janice Fier, CFP®, AIF®: before I was born. So I didn't personally experience it. But we we had a farm accident.

553

00:59:19.640 --> 00:59:24.330

Janice Fier, CFP®, AIF®: and my brother was killed. Before I was born.

554

00:59:25.430 --> 00:59:29.200

Janice Fier, CFP®, AIF®: And just how that had affected my family.

555

00:59:30.910 --> 00:59:39.350

Janice Fier, CFP®, AIF®: And I suspected, you know my dad took the responsibility for it to his grade.

556

00:59:40.280 --> 00:59:46.050

Janice Fier, CFP®, AIF®: and I always suspected that it was my mother that was technically

557

00:59:46.190 --> 00:59:48.440

Janice Fier, CFP®, AIF®: responsible for watching him.

558

00:59:50.510 --> 00:59:51.480

Janice Fier, CFP®, AIF®: And

559

00:59:51.610 --> 00:59:59.379

Janice Fier, CFP®, AIF®: I had such an amazing experience with her about a year before she passed away, where she acknowledged that to me.

560

01:00:00.460 --> 01:00:01.245

Janice Fier, CFP®, AIF®: And

561

01:00:02.680 --> 01:00:06.929

Janice Fier, CFP®, AIF®: and what she said to me, and we held hands, and we had this great

562

01:00:07.570 --> 01:00:11.730

Janice Fier, CFP®, AIF®: moment of forgiveness, you know, and I

563

01:00:12.470 --> 01:00:15.339

Janice Fier, CFP®, AIF®: loved her. I I told her that

564

01:00:15.840 --> 01:00:19.721

Janice Fier, CFP®, AIF®: you know she can let that pain go now and

565



01:00:21.410 --> 01:00:23.580
Janice Fier, CFP®, AIF®: but I think that really

566

01:00:23.830 --> 01:00:34.020
Janice Fier, CFP®, AIF®: affected me because I've at some level growing up. I felt alone in processing a lot of that and managing it.

567

01:00:37.350 --> 01:00:39.016
Janice Fier, CFP®, AIF®: And so

568

01:00:42.190 --> 01:00:45.180
Janice Fier, CFP®, AIF®: I saw in my relationship

569

01:00:45.270 --> 01:00:46.400
Janice Fier, CFP®, AIF®: with

570

01:00:46.830 --> 01:00:47.750
Janice Fier, CFP®, AIF®: this

571

01:00:51.170 --> 01:01:01.140
Janice Fier, CFP®, AIF®: previous owner, jess I kind of sense that I was in a way taking care of him. Similar to

572

01:01:01.420 --> 01:01:03.970
Janice Fier, CFP®, AIF®: probably what I did in my family.

573

01:01:04.611 --> 01:01:06.899
Janice Fier, CFP®, AIF®: I also have this sense of

574

01:01:06.960 --> 01:01:09.279
Janice Fier, CFP®, AIF®: feeling burdened by that

575

01:01:09.640 --> 01:01:10.545
Janice Fier, CFP®, AIF®: and

576

01:01:12.800 --> 01:01:15.639
Janice Fier, CFP®, AIF®: and then being able to

577

01:01:19.510 --> 01:01:21.410
Janice Fier, CFP®, AIF®: acknowledge that

578

01:01:21.630 --> 01:01:24.750



Janice Fier, CFP®, AIF®: I also wanted somebody to take care of me.

579

01:01:25.280 --> 01:01:28.230

Janice Fier, CFP®, AIF®: And then I was a little tired of

580

01:01:28.730 --> 01:01:29.950

Janice Fier, CFP®, AIF®: being

581

01:01:30.760 --> 01:01:33.760

Janice Fier, CFP®, AIF®: in the role I was, and kind of

582

01:01:33.930 --> 01:01:40.479

Janice Fier, CFP®, AIF®: realizing that, you know I I am capable. I can't take care of things. I don't need to take

583

01:01:40.720 --> 01:01:42.479

Janice Fier, CFP®, AIF®: necessarily care of

584

01:01:42.820 --> 01:01:45.479

Janice Fier, CFP®, AIF®: of others as much. And so

585

01:01:48.100 --> 01:01:52.460

Janice Fier, CFP®, AIF®: yeah, I think it was just a great, it was a a really it.

586

01:01:54.530 --> 01:02:01.509

Janice Fier, CFP®, AIF®: We're a meaningful experience for me to let go of.

587

01:02:01.940 --> 01:02:04.049

Janice Fier, CFP®, AIF®: you know, 50, some years of

588

01:02:04.470 --> 01:02:05.680

Janice Fier, CFP®, AIF®: of pain.

589

01:02:08.510 --> 01:02:13.439

Janice Fier, CFP®, AIF®: and and understand things, understand my method of operation a little bit better.

590

01:02:14.590 --> 01:02:16.310

Liz Hand, CFP®: Yeah, that's huge.

591

01:02:16.740 --> 01:02:17.470

Janice Fier, CFP®, AIF®: Yeah.



592

01:02:17.610 --> 01:02:18.400
Janice Fier, CFP®, AIF®: yeah.

593

01:02:20.610 --> 01:02:21.570
Janice Fier, CFP®, AIF®: so

594

01:02:22.970 --> 01:02:26.549
Janice Fier, CFP®, AIF®: yes. So thank you. Liz, for

595

01:02:27.170 --> 01:02:31.830
Janice Fier, CFP®, AIF®: the opportunity. You've, you've you're touching a lot of people, so.

596

01:02:32.120 --> 01:02:32.670
Liz Hand, CFP®: Thanks.

597

01:02:35.750 --> 01:02:42.470
Liz Hand, CFP®: Yeah, what what's so interesting about mindset work is when we really start digging into it. There's just a few core themes

598

01:02:42.830 --> 01:02:44.879
Liz Hand, CFP®: to the way that we operate in the world.

599

01:02:45.090 --> 01:02:46.200
Liz Hand, CFP®: And

600

01:02:46.840 --> 01:02:52.979
Liz Hand, CFP®: when we when you hear someone say that it doesn't take more effort

601

01:02:53.360 --> 01:02:56.689
Liz Hand, CFP®: to hit the next levels of what it is that you want to

602

01:02:57.100 --> 01:03:06.579
Liz Hand, CFP®: it doesn't. It just requires a lot of letting go and letting go and letting go and letting go of ways of being, and for women especially that caretaking.

603

01:03:06.640 --> 01:03:13.060
Liz Hand, CFP®: responsibility or imposition, or expectation, or motivation

604

01:03:13.610 --> 01:03:17.090
Liz Hand, CFP®: can be one that is so frequently



605

01:03:17.610 --> 01:03:22.799

Liz Hand, CFP®: a place where we have started over caretaking for all different areas of life.

606

01:03:23.331 --> 01:03:33.610

Liz Hand, CFP®: I'm learning that even in this moment, this week, had a conversation with someone in my inner circle where I'm still doing that thing to their detriment and to my detriment.

607

01:03:33.900 --> 01:03:35.640

Liz Hand, CFP®: And my story in it

608

01:03:35.770 --> 01:03:36.890

Liz Hand, CFP®: is

609

01:03:37.460 --> 01:03:39.040

Liz Hand, CFP®: that I'm the victim.

610

01:03:39.750 --> 01:03:40.390

Janice Fier, CFP®, AIF®: Yes.

611

01:03:40.390 --> 01:03:43.590

Liz Hand, CFP®: I don't get my needs met in this relationship. Oh, my gosh.

612

01:03:43.710 --> 01:03:46.939

Liz Hand, CFP®: this person! They're just. They're harsh. They're whatever

613

01:03:47.000 --> 01:03:54.950

Liz Hand, CFP®: they're flippant. And I'm so caring. I'm like walking on eggshells around them. But what's really true I'm learning for myself. Big share for Liz today

614

01:03:55.060 --> 01:03:56.450

Liz Hand, CFP®: is that

615

01:03:57.041 --> 01:04:03.189

Liz Hand, CFP®: it's manipulation like, I'm not willing to have conversations with them and just put things on the table.

616

01:04:03.280 --> 01:04:14.580

Liz Hand, CFP®: I'm the one choosing to stand on tiptoes around them, because I don't want to create a ripple because I've been taught to caretake. And so the more I can set that down and be willing to

617

01:04:16.670 --> 01:04:25.349

Liz Hand, CFP®: engage in conversation and engage with exactly what's happening for me, and put my



cards on the table the more every single one of my relationships.

618

01:04:27.940 --> 01:04:29.290

Liz Hand, CFP®: The air is cleared

619

01:04:30.380 --> 01:04:37.459

Liz Hand, CFP®: like I referenced this on a post that I wrote in a group, I'm in that when we have these things that come up they're like humidity.

620

01:04:38.060 --> 01:04:39.710

Liz Hand, CFP®: You know what heat feels like.

621

01:04:39.820 --> 01:04:41.640

Liz Hand, CFP®: Keith's pretty tolerable in

622

01:04:41.680 --> 01:04:42.910

Liz Hand, CFP®: Arizona.

623

01:04:43.030 --> 01:04:48.960

Liz Hand, CFP®: Don't get heat in Ohio, cause it's so humidity based because you feel it's like, oh, my gosh!

624

01:04:49.400 --> 01:04:50.390

Janice Fier, CFP®, AIF®: It's heavy.

625

01:04:50.390 --> 01:04:59.970

Liz Hand, CFP®: Heavy, and so can we set it down and clear the air, clear that humidity out of our lives as to get the momentum that we want in any aspect of our practice

626

01:05:00.500 --> 01:05:02.330

Liz Hand, CFP®: or our personal relationships.

627

01:05:02.360 --> 01:05:03.819

Liz Hand, CFP®: Thanks so much, Janice.

628

01:05:03.820 --> 01:05:05.100

Janice Fier, CFP®, AIF®: Yeah, thank, you.

629

01:05:05.100 --> 01:05:08.999

Liz Hand, CFP®: Hey? Just so, you know, I'm practicing giving people feedback right away.

630

01:05:09.060 --> 01:05:18.729



Liz Hand, CFP®: I want to see what the name of your firm is, but it's backwards in your picture, and it's probably forwards for you, cause I think Zoom does the flip thing where I.

631

01:05:18.730 --> 01:05:19.950

Janice Fier, CFP®, AIF®: Oh, that's good to know.

632

01:05:19.950 --> 01:05:24.200

Liz Hand, CFP®: You know, seize me forwards. So I thought you might. What is the name of your firm.

633

01:05:24.200 --> 01:05:29.499

Janice Fier, CFP®, AIF®: It's called Coolar. It's COUL OIRN.

634

01:05:29.500 --> 01:05:30.440

Liz Hand, CFP®: Okay.

635

01:05:30.440 --> 01:05:41.740

Janice Fier, CFP®, AIF®: Mountaineering and skiing term that describes the most bold and direct way to ascend a mountain, or, you know, skiers obviously use it to go down, but.

636

01:05:42.090 --> 01:05:43.340

Liz Hand, CFP®: Awesome.

637

01:05:43.340 --> 01:05:44.240

Janice Fier, CFP®, AIF®: Yeah.

638

01:05:44.240 --> 01:05:45.170

Liz Hand, CFP®: Love it! What a.

639

01:05:45.170 --> 01:05:51.809

Janice Fier, CFP®, AIF®: Alright. Well, I'll fix that. Thanks for letting me know that, because I've I'm working with a marketer. Maybe I flipped it around so.

640

01:05:51.810 --> 01:05:54.610

Liz Hand, CFP®: Yeah, I know I've done that in the past, too. So.

641

01:05:54.610 --> 01:05:56.039

Janice Fier, CFP®, AIF®: Okay. Thank you.

642

01:05:56.040 --> 01:05:58.460

Liz Hand, CFP®: Yes, thank you.

643

01:06:00.150 --> 01:06:02.750



Liz Hand, CFP®: Spot of it here. Okay.

644

01:06:04.530 --> 01:06:07.329

Liz Hand, CFP®: okay. So we've gotten to the point in our call where we've

645

01:06:07.400 --> 01:06:11.029

Liz Hand, CFP®: given most people the chance, Jeremy Edwin

646

01:06:11.240 --> 01:06:14.630

Liz Hand, CFP®: Terry. It is still on the table. If you want to get coached.

647

01:06:20.850 --> 01:06:22.589

Liz Hand, CFP®: who would like to be coached.

648

01:06:27.360 --> 01:06:30.729

Liz Hand, CFP®: and you might just have to come off mute, because I can only see

649

01:06:30.990 --> 01:06:31.830

Liz Hand, CFP®: a few of you.

650

01:06:42.580 --> 01:06:43.610

Terry O'Grady: Okay, Liz, I'll I'll.

651

01:06:43.610 --> 01:06:44.660

Clark Bixler, CFP, ChFC: And share.

652

01:06:44.820 --> 01:06:45.580

Clark Bixler, CFP, ChFC: Okay.

653

01:06:49.830 --> 01:06:53.180

Liz Hand, CFP®: I've got Clark. I've got Terry. I'm gonna put you both on.

654

01:06:53.370 --> 01:06:54.090

Clark Bixler, CFP, ChFC: Okay. Good.

655

01:06:54.090 --> 01:06:55.350

Liz Hand, CFP®: See what happens.

656

01:06:56.570 --> 01:06:58.380

Liz Hand, CFP®: Like a little concoction here. We don't know.

657



01:06:58.770 --> 01:07:02.749

Liz Hand, CFP®: Conversation's gonna go, but I know it's going to be good. Where'd you go, Clark. Oh, there you are!

658

01:07:04.200 --> 01:07:08.400

Terry O'Grady: This is like going down Janice's cooure down the Ski mountain.

659

01:07:09.940 --> 01:07:13.789

Liz Hand, CFP®: Yeah, yeah, exactly. So so direct.

660

01:07:14.800 --> 01:07:15.973

Liz Hand, CFP®: Okay, well,

661

01:07:16.970 --> 01:07:24.690

Liz Hand, CFP®: Terry, since you had popped it in the chat earlier. What if you could give us a 1 min summary of what's going on for you, and what you're sorting out.

662

01:07:24.980 --> 01:07:30.670

Terry O'Grady: Okay, here's here's my question for you. I I probably I put it to. I'm probably a 1, but I always come down to.

663

01:07:30.940 --> 01:07:34.000

Terry O'Grady: I probably know what to do. I'm just not necessarily doing it.

664

01:07:34.970 --> 01:07:40.220

Terry O'Grady: And and I really like your coaching style. So I thought, well, you can't just do this for limitless. You must be doing this

665

01:07:40.430 --> 01:07:41.130

Terry O'Grady: like

666

01:07:41.370 --> 01:07:47.410

Terry O'Grady: somewhere professionally. I mean, not that you aren't professional, but, like elsewhere, I found your website

667

01:07:47.540 --> 01:07:50.350

Terry O'Grady: and I saw you had a free coaching session.

668

01:07:50.690 --> 01:07:53.000

Terry O'Grady: Get on your calendar, but I

669

01:07:53.060 --> 01:07:55.840

Terry O'Grady: I have some things. Maybe I don't really want to.



670

01:07:55.840 --> 01:07:56.579

Liz Hand, CFP®: Oh, got it!

671

01:07:56.580 --> 01:07:58.240

Terry O'Grady: Tell everybody about.

672

01:07:58.240 --> 01:07:58.680

Liz Hand, CFP®: Now.

673

01:07:58.680 --> 01:08:04.550

Terry O'Grady: I don't want a free coaching session. I want to just cut to the chase and go down the coolure and hire you

674

01:08:04.610 --> 01:08:12.279

Terry O'Grady: for a session or 2, so should I. Should I even start with a free coaching session, or we just connect somehow offline and set something up.

675

01:08:12.480 --> 01:08:24.279

Liz Hand, CFP®: So options for you. We have the limitless coaching pass. If you want to do that, you get 4 sessions. We can follow up with you on that I don't know how that works mid year, so we can.

676

01:08:24.380 --> 01:08:26.290

Liz Hand, CFP®: Can I? Can I circle back to you.

677

01:08:26.550 --> 01:08:27.730

Allison Foulk: Yeah, we can.

678

01:08:28.180 --> 01:08:34.649

Allison Foulk: We can still offer that to you, Terry. If that's something you wanted to take advantage of.

679

01:08:35.720 --> 01:08:39.499

Terry O'Grady: Are, are you saying that's included in my limitless membership? Or that's something.

680

01:08:39.500 --> 01:08:48.770

Allison Foulk: So it's it's a it's a add on. So it's an additional offering that includes 4 coaching calls, and you could use all of those as with Liz

681

01:08:49.227 --> 01:08:52.219

Allison Foulk: but you are also to hire Liz.

682

01:08:52.390 --> 01:08:53.720



Allison Foulk: one on one.

683

01:08:53.729 --> 01:08:54.709

Terry O'Grady: Kind of limitless.

684

01:08:54.979 --> 01:09:00.489

Liz Hand, CFP®: Yeah, just go ahead and click that button if you want to, outside, like whatever

685

01:09:00.509 --> 01:09:05.529

Liz Hand, CFP®: coaching pass, hire directly it's up to you. But you're welcome to use that link.

686

01:09:06.439 --> 01:09:08.629

Terry O'Grady: But either way doesn't create an issue

687

01:09:08.789 --> 01:09:10.449

Terry O'Grady: for you, Liz, since you're

688

01:09:10.809 --> 01:09:13.459

Terry O'Grady: I'm finding you through limitless. It's there's no big deal there.

689

01:09:13.460 --> 01:09:14.180

Liz Hand, CFP®: Nope.

690

01:09:14.430 --> 01:09:18.789

Terry O'Grady: Or maybe you're trying to screen me out to see if I'm actually a good fit, because I could be a jerk of a client.

691

01:09:19.170 --> 01:09:22.719

Liz Hand, CFP®: This is a hilarious conversation. No, I.

692

01:09:22.890 --> 01:09:25.370

Liz Hand, CFP®: The screening process is

693

01:09:26.540 --> 01:09:30.670

Liz Hand, CFP®: mostly by, like your fit of the style of coaching.

694

01:09:30.970 --> 01:09:31.670

Terry O'Grady: Okay.

695

01:09:31.670 --> 01:09:33.710

Liz Hand, CFP®: Are you coachable? Yeah.



696
01:09:33.710 --> 01:09:34.330
Terry O'Grady: All right.

697
01:09:34.450 --> 01:09:35.710
Terry O'Grady: Well, that's all I had.

698
01:09:36.180 --> 01:09:37.619
Liz Hand, CFP®: Cool, Love, Sweetwater.

699
01:09:37.620 --> 01:09:39.810
Terry O'Grady: And air all my laundry yet right on here.

700
01:09:40.252 --> 01:09:45.447
Liz Hand, CFP®: Well, thank you. You just gave me my 1st official advertisement. Unofficial.

701
01:09:45.880 --> 01:09:46.750
Terry O'Grady: You.

702
01:09:46.750 --> 01:09:48.579
Liz Hand, CFP®: So limitless! Terry.

703
01:09:48.580 --> 01:09:49.189
Terry O'Grady: Aye.

704
01:09:49.979 --> 01:09:50.809
Liz Hand, CFP®: Thanks.

705
01:09:50.810 --> 01:09:51.900
Terry O'Grady: All right. Thank you.

706
01:09:52.760 --> 01:09:54.510
Liz Hand, CFP®: Alright, Clark! What's up.

707
01:09:55.520 --> 01:10:02.660
Clark Bixler, CFP, ChFC: Yeah. Well, thanks for giving me some time to share. I think this is a theme that maybe I can talk about a little bit more over the next

708
01:10:03.170 --> 01:10:04.800
Clark Bixler, CFP, ChFC: 4 months or so, but

709
01:10:06.520 --> 01:10:13.059

Clark Bixler, CFP, ChFC: When there was an open opportunity to do so right right now. I I thought, you know I've been feeling like

710

01:10:13.350 --> 01:10:15.799

Clark Bixler, CFP, ChFC: I'm very. I'm in like a very complacent

711

01:10:15.870 --> 01:10:18.350

Clark Bixler, CFP, ChFC: place in business right now.

712

01:10:18.610 --> 01:10:19.320

Clark Bixler, CFP, ChFC: and

713

01:10:20.170 --> 01:10:23.670

Clark Bixler, CFP, ChFC: We've had some like tremendous growth in the last 12 months.

714

01:10:24.430 --> 01:10:32.919

Clark Bixler, CFP, ChFC: and we are just coming off of a surge the way that we're running surge, usually like a big spring, and then a big fall. And then

715

01:10:33.170 --> 01:10:38.449

Clark Bixler, CFP, ChFC: I have a very light summer, and so maybe that's has a bit to do with it.

716

01:10:38.839 --> 01:10:43.879

Clark Bixler, CFP, ChFC: That I'm just coming coming off this like very slow, like relaxing summer. And

717

01:10:44.110 --> 01:10:45.280

Clark Bixler, CFP, ChFC: and

718

01:10:45.610 --> 01:10:51.579

Clark Bixler, CFP, ChFC: we're gearing up for what I what I'm certain will be a very busy and productive and

719

01:10:51.670 --> 01:10:54.859

Clark Bixler, CFP, ChFC: lucrative fall surge campaign.

720

01:10:56.905 --> 01:10:59.534

Clark Bixler, CFP, ChFC: And in addition to this,

721

01:11:00.230 --> 01:11:08.609

Clark Bixler, CFP, ChFC: we and I said, I think I said this in tribe, at some points some of you may know where I'm I'm buying a book of business.

722



01:11:08.880 --> 01:11:13.900

Clark Bixler, CFP, ChFC: and the terms of that deal, and the transition of that deal is

723

01:11:15.226 --> 01:11:16.739

Clark Bixler, CFP, ChFC: very favorable.

724

01:11:16.990 --> 01:11:17.755

Clark Bixler, CFP, ChFC: And

725

01:11:18.810 --> 01:11:25.639

Clark Bixler, CFP, ChFC: and that that advisor staying on for a few more years. So myself and my team don't have to pick up a whole lot of the workload.

726

01:11:25.710 --> 01:11:27.759

Clark Bixler, CFP, ChFC: But we do get some of the revenue from it.

727

01:11:28.778 --> 01:11:34.010

Clark Bixler, CFP, ChFC: And so that's leave lending itself even further to this like complacency, aspect of things

728

01:11:34.140 --> 01:11:34.860

Clark Bixler, CFP, ChFC: and

729

01:11:35.720 --> 01:11:38.040

Clark Bixler, CFP, ChFC: and then part of me is like, well, that's why you joined

730

01:11:38.760 --> 01:11:42.128

Clark Bixler, CFP, ChFC: limitless right is to build a lifestyle practice.

731

01:11:43.570 --> 01:11:47.099

Clark Bixler, CFP, ChFC: And but at the same time I think I've like realized.

732

01:11:47.710 --> 01:11:52.390

Clark Bixler, CFP, ChFC: I think that. And this is my thought. Don't everybody need to

733

01:11:52.930 --> 01:11:57.119

Clark Bixler, CFP, ChFC: take this. But my thinking is like that doesn't really exist right? Because, like.

734

01:11:57.220 --> 01:12:01.330

Clark Bixler, CFP, ChFC: if you're serving people, you're serving clients, families, you're growing.

735

01:12:01.610 --> 01:12:03.840



Clark Bixler, CFP, ChFC: You have to grow your team members.

736

01:12:04.618 --> 01:12:14.789

Clark Bixler, CFP, ChFC: All of a sudden, like your lifestyle practice is going to grow, and then you've got a like. There's a limited amount of time that I have, right, and then you've got a

737

01:12:15.000 --> 01:12:20.689

Clark Bixler, CFP, ChFC: segment, or you've got to add an advisor we've talked about, you know, adding service advisors, and so on. So

738

01:12:20.700 --> 01:12:22.703

Clark Bixler, CFP, ChFC: kind of at that point. Now, where?

739

01:12:23.380 --> 01:12:27.909

Clark Bixler, CFP, ChFC: I guess my point is is that buying this book is revenue coming from it?

740

01:12:28.269 --> 01:12:32.329

Clark Bixler, CFP, ChFC: I've realized there's like probably a limit of the households that I can serve.

741

01:12:33.230 --> 01:12:35.360

Clark Bixler, CFP, ChFC: Kind of coming close to

742

01:12:35.450 --> 01:12:36.240

Clark Bixler, CFP, ChFC: and

743

01:12:37.620 --> 01:12:40.740

Clark Bixler, CFP, ChFC: and so I I guess where I'm going with this is like.

744

01:12:40.990 --> 01:12:53.219

Clark Bixler, CFP, ChFC: I don't think that I necessarily want to hire an advisor to service this other kind of book over time. But I feel like I probably need to, because it's just organically going to be required.

745

01:12:54.630 --> 01:12:55.750

Clark Bixler, CFP, ChFC: so

746

01:12:56.100 --> 01:13:00.279

Clark Bixler, CFP, ChFC: I think I just stepped in to share cause I felt like well, there seems to be time.

747

01:13:00.710 --> 01:13:01.410

Liz Hand, CFP®: Yeah.

748

01:13:01.990 --> 01:13:04.689



Clark Bixler, CFP, ChFC: And so, yeah, I'll go. I'll I'll pause.

749

01:13:04.940 --> 01:13:06.230

Liz Hand, CFP®: Happy diem, right.

750

01:13:06.566 --> 01:13:07.240

Clark Bixler, CFP, ChFC: That's right.

751

01:13:07.240 --> 01:13:08.140

Liz Hand, CFP®: The moment

752

01:13:08.530 --> 01:13:09.460

Liz Hand, CFP®: I love it

753

01:13:09.650 --> 01:13:13.300

Liz Hand, CFP®: and would be bold. I mean, that's what this space is created for.

754

01:13:13.340 --> 01:13:26.170

Liz Hand, CFP®: We're not here to just sit around and twiddle our thumbs. The office hours are for you to make it your own. What do you? What like if you could have the biggest shift out of this whole thing. I see a couple of different areas we could go.

755

01:13:26.440 --> 01:13:30.200

Liz Hand, CFP®: What do you think? What do you want to create out of this conversation?

756

01:13:39.850 --> 01:13:42.299

Clark Bixler, CFP, ChFC: What do I want to create out of this conversation?

757

01:13:42.390 --> 01:13:43.990

Clark Bixler, CFP, ChFC: Think that

758

01:13:44.010 --> 01:13:47.940

Clark Bixler, CFP, ChFC: I don't know. I value your opinion and your coaching style. So

759

01:13:48.010 --> 01:13:49.760

Clark Bixler, CFP, ChFC: I just kind of want to hear what.

760

01:13:49.760 --> 01:13:50.330

Liz Hand, CFP®: You won't hear much.

761

01:13:50.330 --> 01:13:53.809

Clark Bixler, CFP, ChFC: There goes. I don't know if we have an answer today. I don't know if I need an



answer today.

762

01:13:55.280 --> 01:13:57.620

Clark Bixler, CFP, ChFC: And like, I said, I think that this is not

763

01:13:59.510 --> 01:14:01.060

Liz Hand, CFP®: Can I reframe my question?

764

01:14:01.060 --> 01:14:01.730

Clark Bixler, CFP, ChFC: Yeah, sure.

765

01:14:01.730 --> 01:14:08.169

Liz Hand, CFP®: I think I overwhelmed you with the way that I phrased it. So if you could have an outcome from our conversation, what would the outcome be.

766

01:14:08.440 --> 01:14:09.310

Clark Bixler, CFP, ChFC: Oh, man!

767

01:14:11.470 --> 01:14:14.560

Liz Hand, CFP®: You can wave a magic wand. Boom! This is the outcome. I want.

768

01:14:28.150 --> 01:14:31.499

Clark Bixler, CFP, ChFC: The words that I want to say are complacency is okay.

769

01:14:32.030 --> 01:14:33.790

Liz Hand, CFP®: Complacency is, okay. Okay.

770

01:14:38.980 --> 01:14:40.770

Liz Hand, CFP®: what do you think is really going on for you?

771

01:14:46.750 --> 01:14:48.820

Clark Bixler, CFP, ChFC: I think that I've

772

01:14:50.480 --> 01:14:57.380

Clark Bixler, CFP, ChFC: gotten to a level that I didn't think I would get to. And now I'm unsure of where to go.

773

01:15:01.030 --> 01:15:02.610

Liz Hand, CFP®: And what are you uncomfortable with.

774

01:15:11.330 --> 01:15:18.689

Clark Bixler, CFP, ChFC: Letting go of my right hand service advisor to become a lead advisor.



775

01:15:19.910 --> 01:15:22.889

Clark Bixler, CFP, ChFC: and then, having to like change my

776

01:15:25.400 --> 01:15:26.420

Clark Bixler, CFP, ChFC: team.

777

01:15:28.970 --> 01:15:30.939

Liz Hand, CFP®: How does that connect to complacency.

778

01:15:33.900 --> 01:15:37.480

Clark Bixler, CFP, ChFC: Well, if we only if we don't grow as much or at all

779

01:15:39.123 --> 01:15:40.029

Clark Bixler, CFP, ChFC: and just

780

01:15:41.020 --> 01:15:43.129

Clark Bixler, CFP, ChFC: focus on profitability, we can

781

01:15:44.130 --> 01:15:49.829

Clark Bixler, CFP, ChFC: probably keep paying. We can keep people in position in the right position and just high, and just pay them really well.

782

01:15:54.990 --> 01:15:58.109

Liz Hand, CFP®: So it's almost like you're creating 2 scenarios of

783

01:15:59.010 --> 01:16:00.760

Liz Hand, CFP®: ways. The firm can go.

784

01:16:05.690 --> 01:16:06.940

Liz Hand, CFP®: What do you want?

785

01:16:12.690 --> 01:16:14.519

Clark Bixler, CFP, ChFC: That question has been asked

786

01:16:14.970 --> 01:16:16.589

Clark Bixler, CFP, ChFC: countless times to me.

787

01:16:17.390 --> 01:16:19.239

Clark Bixler, CFP, ChFC: what do I want in this business?

788



01:16:21.550 --> 01:16:22.960
Liz Hand, CFP®: I was more thinking. Life.

789
01:16:23.770 --> 01:16:25.399
Clark Bixler, CFP, ChFC: You were thinking life.

790
01:16:26.360 --> 01:16:26.820
Clark Bixler, CFP, ChFC: Hmm.

791
01:16:26.820 --> 01:16:28.309
Liz Hand, CFP®: Like clerk in the world.

792
01:16:33.030 --> 01:16:34.300
Clark Bixler, CFP, ChFC: Oh, man.

793
01:16:36.360 --> 01:16:39.392
Clark Bixler, CFP, ChFC: I don't think they're too different from one another.

794
01:16:41.340 --> 01:16:46.299
Clark Bixler, CFP, ChFC: I want to be able to own my own time. I want to be able to do

795
01:16:46.590 --> 01:16:51.280
Clark Bixler, CFP, ChFC: what I want when I want after serving

796
01:16:51.560 --> 01:16:57.050
Clark Bixler, CFP, ChFC: the people, that who who I love and who are paying for our service.

797
01:16:57.300 --> 01:16:59.390
Clark Bixler, CFP, ChFC: paying for our advice.

798
01:17:02.060 --> 01:17:07.850
Clark Bixler, CFP, ChFC: so I think that has a lot to do with it. I think I'm I can be a little self centered in the way. I want to spend my time.

799
01:17:10.760 --> 01:17:12.170
Clark Bixler, CFP, ChFC: May I made it quick.

800
01:17:12.170 --> 01:17:13.240
Liz Hand, CFP®: Reframe on that.

801
01:17:13.240 --> 01:17:13.900
Clark Bixler, CFP, ChFC: Sure.

802

01:17:14.250 --> 01:17:15.300

Liz Hand, CFP®: Self-sourced.

803

01:17:16.370 --> 01:17:17.490

Clark Bixler, CFP, ChFC: Self-sourced.

804

01:17:18.370 --> 01:17:19.640

Clark Bixler, CFP, ChFC: What is the difference?

805

01:17:20.040 --> 01:17:20.990

Liz Hand, CFP®: What do you hear?

806

01:17:30.470 --> 01:17:33.690

Clark Bixler, CFP, ChFC: Well, I purposefully excluded the word selfish.

807

01:17:34.450 --> 01:17:35.530

Liz Hand, CFP®: Nice job.

808

01:17:37.660 --> 01:17:41.259

Clark Bixler, CFP, ChFC: And I have since been using self-centered.

809

01:17:41.530 --> 01:17:42.180

Liz Hand, CFP®: Okay.

810

01:17:42.360 --> 01:17:43.589

Liz Hand, CFP®: See you tomorrow.

811

01:17:43.590 --> 01:17:48.019

Clark Bixler, CFP, ChFC: I don't know. I mean I I would appreciate if you have a reason behind it.

812

01:17:48.983 --> 01:18:02.320

Liz Hand, CFP®: I heard a slightly negative tone when he used the self centered. And maybe that's my own perception coming into the maybe you feel really good and open and expansive above the line. When you use the word self centered.

813

01:18:03.580 --> 01:18:04.720

Clark Bixler, CFP, ChFC: I think both.

814

01:18:04.880 --> 01:18:08.140

Clark Bixler, CFP, ChFC: Yeah, I don't know. I think I struggle with with like



815

01:18:09.499 --> 01:18:15.079

Clark Bixler, CFP, ChFC: my my wife is is like very others focused on like very little

816

01:18:15.400 --> 01:18:23.300

Clark Bixler, CFP, ChFC: self centered stuff going on. And I'm I'm the type of person that's like, I'm definitely putting on my mask 1st before I do other stuff.

817

01:18:24.846 --> 01:18:26.260

Clark Bixler, CFP, ChFC: And so

818

01:18:26.630 --> 01:18:29.730

Clark Bixler, CFP, ChFC: for better or for worse, that that pops up from time to time.

819

01:18:30.170 --> 01:18:30.750

Liz Hand, CFP®: Okay.

820

01:18:31.730 --> 01:18:32.550

Liz Hand, CFP®: yep.

821

01:18:33.940 --> 01:18:34.760

Liz Hand, CFP®: So

822

01:18:35.730 --> 01:18:37.869

Liz Hand, CFP®: Perhaps self-centered is the word.

823

01:18:38.150 --> 01:18:44.130

Liz Hand, CFP®: I'm not good. No nitpicking there, but remembering that when we are coming from the place of overflow.

824

01:18:45.900 --> 01:18:48.130

Liz Hand, CFP®: All that oxygen coming in that mask.

825

01:18:48.520 --> 01:18:50.649

Liz Hand, CFP®: then we can serve other people even better.

826

01:18:53.120 --> 01:18:54.460

Liz Hand, CFP®: Okay. So

827

01:18:55.250 --> 01:19:01.459

Liz Hand, CFP®: just reflection. What I heard, what I almost heard you comparing is the word lifestyle.

828



01:19:02.050 --> 01:19:04.699

Liz Hand, CFP®: like the limitless lifestyle thing.

829

01:19:05.780 --> 01:19:08.139

Liz Hand, CFP®: And complacency are equal to each other.

830

01:19:08.980 --> 01:19:10.570

Liz Hand, CFP®: Is, that is that fair.

831

01:19:16.160 --> 01:19:18.372

Clark Bixler, CFP, ChFC: Probably that's how I'm using it.

832

01:19:20.730 --> 01:19:22.150

Liz Hand, CFP®: What is complacency?

833

01:19:22.150 --> 01:19:26.169

Clark Bixler, CFP, ChFC: Although, as you say that yeah, I think maybe that's not. That's not fair.

834

01:19:28.020 --> 01:19:29.180

Liz Hand, CFP®: I'm not here to judge.

835

01:19:29.320 --> 01:19:29.990

Clark Bixler, CFP, ChFC: Yeah.

836

01:19:29.990 --> 01:19:31.609

Liz Hand, CFP®: You're not offending anybody here.

837

01:19:32.100 --> 01:19:38.839

Clark Bixler, CFP, ChFC: I was saying that it almost feels like a false sense like you can't really have both right. Because, like.

838

01:19:39.920 --> 01:19:43.440

Clark Bixler, CFP, ChFC: if if you're really doing a great job. You're

839

01:19:44.110 --> 01:19:46.399

Clark Bixler, CFP, ChFC: yeah. Your team members are growing.

840

01:19:47.300 --> 01:19:57.619

Clark Bixler, CFP, ChFC: You're you're doing some really like referable work for the families that you're serving and working for. They're organically giving you.

841

01:19:57.680 --> 01:19:59.980



Clark Bixler, CFP, ChFC: you know, introductions. And

842

01:20:00.650 --> 01:20:04.029

Clark Bixler, CFP, ChFC: you, you know, naturally, you've got to grow right. So

843

01:20:05.470 --> 01:20:10.440

Clark Bixler, CFP, ChFC: And I guess there's a whole like one in one out side of it, so that

844

01:20:11.070 --> 01:20:14.050

Clark Bixler, CFP, ChFC: it's not like there's more work being done. It's the same amount of work.

845

01:20:18.090 --> 01:20:18.580

Clark Bixler, CFP, ChFC: Uk.

846

01:20:18.580 --> 01:20:21.470

Liz Hand, CFP®: And stop people from entering your firm.

847

01:20:22.490 --> 01:20:23.559

Liz Hand, CFP®: That is an option.

848

01:20:24.480 --> 01:20:26.390

Clark Bixler, CFP, ChFC: Say that one more say the last part again.

849

01:20:26.540 --> 01:20:27.769

Liz Hand, CFP®: That is an option.

850

01:20:27.980 --> 01:20:28.730

Clark Bixler, CFP, ChFC: Right?

851

01:20:33.190 --> 01:20:33.860

Clark Bixler, CFP, ChFC: Let's.

852

01:20:35.390 --> 01:20:37.040

Liz Hand, CFP®: What does complacency mean?

853

01:20:40.150 --> 01:20:40.960

Clark Bixler, CFP, ChFC: To me.

854

01:20:43.727 --> 01:20:45.940

Clark Bixler, CFP, ChFC: Probably like not

855



01:20:46.480 --> 01:20:48.840
Clark Bixler, CFP, ChFC: not putting in a maximum effort.

856
01:21:02.100 --> 01:21:05.180
Liz Hand, CFP®: so it makes sense. Why, that wouldn't feel comfortable.

857
01:21:05.640 --> 01:21:07.280
Liz Hand, CFP®: I imagine we could

858
01:21:07.540 --> 01:21:08.830
Liz Hand, CFP®: pull the room.

859
01:21:10.510 --> 01:21:14.249
Liz Hand, CFP®: and nobody would be signing up for that coaching program.

860
01:21:15.000 --> 01:21:17.100
Liz Hand, CFP®: or maybe they would. I don't know. Maybe I'm wrong.

861
01:21:17.100 --> 01:21:18.809
Clark Bixler, CFP, ChFC: Max effort coaching program.

862
01:21:18.810 --> 01:21:20.170
Liz Hand, CFP®: Yeah. No Max, effort.

863
01:21:20.835 --> 01:21:21.809
Clark Bixler, CFP, ChFC: Got it? Yeah.

864
01:21:23.280 --> 01:21:24.860
Liz Hand, CFP®: Yeah, cause you're brilliant.

865
01:21:24.990 --> 01:21:25.880
Liz Hand, CFP®: right?

866
01:21:27.900 --> 01:21:32.350
Liz Hand, CFP®: And there's no part of you that wants to come in at a low level.

867
01:21:39.630 --> 01:21:40.095
Clark Bixler, CFP, ChFC: Hmm.

868
01:21:42.840 --> 01:21:48.489
Clark Bixler, CFP, ChFC: I definitely want to be like, really efficient, like, I'm always looking for like, what's the most efficient way we can get



869

01:21:48.590 --> 01:21:52.459

Clark Bixler, CFP, ChFC: a really good job done. Not a perfect job done, but a really good job done.

870

01:21:53.240 --> 01:21:54.059

Clark Bixler, CFP, ChFC: And

871

01:21:56.410 --> 01:21:58.930

Clark Bixler, CFP, ChFC: maybe in some ways we're kind of we're doing that.

872

01:21:59.840 --> 01:22:00.839

Liz Hand, CFP®: Sounds like it.

873

01:22:05.980 --> 01:22:11.730

Clark Bixler, CFP, ChFC: And then I think the idea of growing and shifting team members and hiring new people is always scary.

874

01:22:12.560 --> 01:22:13.240

Clark Bixler, CFP, ChFC: Except.

875

01:22:16.340 --> 01:22:18.850

Liz Hand, CFP®: What came up for me as an image that I've had

876

01:22:18.900 --> 01:22:23.409

Liz Hand, CFP®: for myself, and I maybe I've shared another coaching conversation so

877

01:22:24.990 --> 01:22:29.789

Liz Hand, CFP®: I trust you'll hear something new if it if you've heard it already. But there's a way that, like

878

01:22:30.590 --> 01:22:41.840

Liz Hand, CFP®: we join limitless. And we do this climb right. We see all the things that we can fix, and we start fixing them. And we implement the things we go. Go, go, go, go, go, go, go, go! And then we reach this plateau

879

01:22:42.510 --> 01:22:47.379

Liz Hand, CFP®: where you're like. You stand on it and you look out. And you're like, Oh, my gosh! I did it!

880

01:22:48.340 --> 01:22:53.710

Liz Hand, CFP®: Wow! This is kind of cool, and you have the option to keep climbing right.

881



01:22:54.520 --> 01:22:57.399

Liz Hand, CFP®: or you have the option to stay on the plateau.

882

01:22:58.350 --> 01:23:01.670

Liz Hand, CFP®: and maybe you have a relationship with the word plateau.

883

01:23:02.590 --> 01:23:03.549

Liz Hand, CFP®: Negative one.

884

01:23:03.910 --> 01:23:05.960

Liz Hand, CFP®: but a plateau is just a place to stand.

885

01:23:06.190 --> 01:23:09.879

Liz Hand, CFP®: A plateau is a place to look out great views from a plateau.

886

01:23:09.880 --> 01:23:10.550

Clark Bixler, CFP, ChFC: Yeah.

887

01:23:11.030 --> 01:23:12.919

Liz Hand, CFP®: A plateau can hold

888

01:23:16.170 --> 01:23:18.160

Liz Hand, CFP®: it could hold a swing set

889

01:23:18.470 --> 01:23:20.060

Liz Hand, CFP®: for you to just enjoy

890

01:23:21.690 --> 01:23:24.240

Liz Hand, CFP®: has the foundation to do that

891

01:23:24.410 --> 01:23:25.500

Liz Hand, CFP®: if you want

892

01:23:29.080 --> 01:23:30.400

Liz Hand, CFP®: when you.

893

01:23:30.590 --> 01:23:35.630

Liz Hand, CFP®: when we use the word complacency or the not next effort, or

894

01:23:37.540 --> 01:23:39.490

Liz Hand, CFP®: have it hinted with



895

01:23:39.750 --> 01:23:41.010

Liz Hand, CFP®: not good.

896

01:23:41.140 --> 01:23:50.829

Liz Hand, CFP®: You're naturally going to resist it, not to mention the industry has told you that growth for growth sakes for growth sake is what you're pursuing.

897

01:23:51.310 --> 01:23:51.790

Clark Bixler, CFP, ChFC: Yeah.

898

01:23:51.790 --> 01:23:53.369

Liz Hand, CFP®: Do you have the option

899

01:23:53.480 --> 01:23:54.980

Liz Hand, CFP®: to stay here.

900

01:23:55.420 --> 01:23:57.280

Liz Hand, CFP®: reframe it for yourself.

901

01:23:57.320 --> 01:24:00.270

Liz Hand, CFP®: and just enjoy what you've created.

902

01:24:02.080 --> 01:24:04.310

Liz Hand, CFP®: and when you're hyper, efficient, yes.

903

01:24:04.520 --> 01:24:05.990

Liz Hand, CFP®: you have extra time.

904

01:24:06.240 --> 01:24:08.039

Liz Hand, CFP®: and that might feel uncomfortable.

905

01:24:12.800 --> 01:24:13.440

Clark Bixler, CFP, ChFC: Yeah.

906

01:24:17.600 --> 01:24:24.329

Liz Hand, CFP®: You can choose to fill that time with continuing to grow and shaping the team and creating that next level to that next plateau.

907

01:24:24.780 --> 01:24:35.159

Liz Hand, CFP®: 100% like, that's what leaders is for a lot of people that get to that place that are like, Wow, this is awesome. I got my time back. Actually, I want to make this bigger. That's what that whole program's for.



908

01:24:36.550 --> 01:24:38.390

Liz Hand, CFP®: And you can do that.

909

01:24:38.890 --> 01:24:42.020

Liz Hand, CFP®: or you can choose to stay and enjoy the moment.

910

01:24:42.350 --> 01:24:43.070

Clark Bixler, CFP, ChFC: Right.

911

01:24:43.340 --> 01:24:46.219

Liz Hand, CFP®: What comes up for you, as I share all of that.

912

01:24:47.920 --> 01:24:51.150

Clark Bixler, CFP, ChFC: Well, I appreciate what you're saying. I appreciate the plateau analogy.

913

01:24:55.060 --> 01:24:55.820

Clark Bixler, CFP, ChFC: I

914

01:24:58.200 --> 01:25:00.450

Clark Bixler, CFP, ChFC: I think what you're saying is, that's okay.

915

01:25:01.250 --> 01:25:04.490

Clark Bixler, CFP, ChFC: And maybe you need to talk through it a little bit more to

916

01:25:06.660 --> 01:25:09.930

Clark Bixler, CFP, ChFC: really get on board with that that it's okay.

917

01:25:15.260 --> 01:25:16.180

Clark Bixler, CFP, ChFC: So

918

01:25:17.310 --> 01:25:18.230

Clark Bixler, CFP, ChFC: it's helpful.

919

01:25:22.290 --> 01:25:26.240

Liz Hand, CFP®: There's almost a way the word complacency has like a lack of choice.

920

01:25:29.220 --> 01:25:35.509

Liz Hand, CFP®: And can you own the place of plateau from a place of choice versus a place of

921

01:25:36.760 --> 01:25:38.539



Liz Hand, CFP®: feeling like you're resigned

922

01:25:38.780 --> 01:25:39.570

Liz Hand, CFP®: to it.

923

01:25:40.340 --> 01:25:46.390

Liz Hand, CFP®: cause that sucks all the joy out of it like choose it, don't choose it, that's your choice. I'm ambivalent. To which one you do.

924

01:25:52.200 --> 01:25:54.750

Liz Hand, CFP®: Yeah, Chris. Contentment versus complacent.

925

01:25:59.530 --> 01:26:01.680

Liz Hand, CFP®: What is?

926

01:26:02.050 --> 01:26:03.870

Liz Hand, CFP®: What are you learning about yourself?

927

01:26:25.640 --> 01:26:33.180

Clark Bixler, CFP, ChFC: Well, I guess I'm learning this. I think obvious, just like there's a fear of growing beyond a certain level

928

01:26:33.970 --> 01:26:35.839

Clark Bixler, CFP, ChFC: and and having to.

929

01:26:38.590 --> 01:26:39.930

Clark Bixler, CFP, ChFC: There's a fear of change.

930

01:26:50.720 --> 01:26:52.960

Clark Bixler, CFP, ChFC: I would say.

931

01:26:54.960 --> 01:26:56.819

Clark Bixler, CFP, ChFC: In some ways there's like a

932

01:26:57.430 --> 01:26:58.990

Clark Bixler, CFP, ChFC: I don't dream big enough

933

01:26:59.040 --> 01:27:00.620

Clark Bixler, CFP, ChFC: thought that goes on.

934

01:27:11.680 --> 01:27:14.479

Liz Hand, CFP®: So my reflection to you is I did not hear



935

01:27:14.640 --> 01:27:15.690

Liz Hand, CFP®: fear.

936

01:27:17.070 --> 01:27:20.659

Liz Hand, CFP®: and when you were talking, when you were back at the point of

937

01:27:21.100 --> 01:27:31.789

Liz Hand, CFP®: we're at this place. We bought this business. If I let go of my right hand service person, then I'm gonna have to grow the team. I heard I heard resistance, but I didn't necessarily hear

938

01:27:32.160 --> 01:27:33.290

Liz Hand, CFP®: fear

939

01:27:33.490 --> 01:27:35.420

Liz Hand, CFP®: fears underlying all

940

01:27:35.520 --> 01:27:36.970

Liz Hand, CFP®: thing. So

941

01:27:37.270 --> 01:27:39.210

Liz Hand, CFP®: all mindset issues.

942

01:27:39.772 --> 01:27:41.819

Liz Hand, CFP®: So what flavor of fear is it.

943

01:27:46.430 --> 01:27:50.200

Clark Bixler, CFP, ChFC: Did I hear you say that fear is underlying in all things, or you didn't?

944

01:27:50.630 --> 01:27:51.979

Clark Bixler, CFP, ChFC: Is that what you said.

945

01:27:51.980 --> 01:27:54.950

Liz Hand, CFP®: I was working it out in my mind. I'm a verbal processor.

946

01:27:54.950 --> 01:27:55.510

Clark Bixler, CFP, ChFC: Okay.

947

01:27:55.510 --> 01:27:58.390

Liz Hand, CFP®: So I didn't hear it. But then I'm like, Oh.

948



01:27:58.440 --> 01:28:02.480

Liz Hand, CFP®: but any resistance does have fear underlying, otherwise we would just do it.

949

01:28:03.370 --> 01:28:05.499

Liz Hand, CFP®: So what is the flavor of fear?

950

01:28:20.360 --> 01:28:21.820

Clark Bixler, CFP, ChFC: Don't know

951

01:28:22.450 --> 01:28:23.880

Clark Bixler, CFP, ChFC: what you mean by that

952

01:28:26.070 --> 01:28:27.480

Clark Bixler, CFP, ChFC: flavor of fear.

953

01:28:28.280 --> 01:28:29.000

Liz Hand, CFP®: Yeah.

954

01:28:37.160 --> 01:28:42.100

Liz Hand, CFP®: you said. Fear of growing beyond a certain level. I didn't hear. That.

955

01:28:43.460 --> 01:28:44.670

Liz Hand, CFP®: Is that true?

956

01:28:48.510 --> 01:28:54.419

Clark Bixler, CFP, ChFC: You in in all of our discussion to this point. What I said. It wasn't exactly what you heard.

957

01:28:54.420 --> 01:28:55.199

Liz Hand, CFP®: Correct. Yeah.

958

01:28:55.200 --> 01:29:00.129

Clark Bixler, CFP, ChFC: Yeah, okay, yeah. I think that's true. I think I maybe it's just a fear of

959

01:29:00.260 --> 01:29:01.260

Clark Bixler, CFP, ChFC: change.

960

01:29:01.740 --> 01:29:04.779

Clark Bixler, CFP, ChFC: fear of the unknown fear of

961

01:29:06.830 --> 01:29:07.809

Clark Bixler, CFP, ChFC: evolution.



962

01:29:09.120 --> 01:29:11.380

Clark Bixler, CFP, ChFC: I do think I have to

963

01:29:12.000 --> 01:29:13.130

Clark Bixler, CFP, ChFC: higher

964

01:29:13.860 --> 01:29:17.429

Clark Bixler, CFP, ChFC: at least one other person, and continue to have.

965

01:29:17.680 --> 01:29:19.209

Clark Bixler, CFP, ChFC: you know, not just this

966

01:29:20.170 --> 01:29:21.190

Clark Bixler, CFP, ChFC: job of

967

01:29:21.410 --> 01:29:28.400

Clark Bixler, CFP, ChFC: directly working with and serving clients, but then also training and growing and developing team members.

968

01:29:28.980 --> 01:29:32.919

Clark Bixler, CFP, ChFC: which I think, requires more time.

969

01:29:33.410 --> 01:29:35.389

Clark Bixler, CFP, ChFC: And at this

970

01:29:37.710 --> 01:29:39.240

Clark Bixler, CFP, ChFC: time of contentment

971

01:29:40.000 --> 01:29:42.878

Clark Bixler, CFP, ChFC: I'm not really willing to give up.

972

01:29:43.770 --> 01:29:44.390

Liz Hand, CFP®: Sure

973

01:29:45.390 --> 01:29:47.730

Liz Hand, CFP®: that sounds like clarity to me.

974

01:29:47.730 --> 01:29:48.440

Clark Bixler, CFP, ChFC: Yeah.

975



01:29:52.820 --> 01:29:57.459

Clark Bixler, CFP, ChFC: fortunately, I have some time. It doesn't. This doesn't have to be done like next month.

976

01:29:57.650 --> 01:29:58.090

Liz Hand, CFP®: Yeah.

977

01:29:58.418 --> 01:30:02.029

Clark Bixler, CFP, ChFC: In terms of the hiring aspect. I do need to to

978

01:30:03.170 --> 01:30:10.899

Clark Bixler, CFP, ChFC: really kind of dig in on development of both of my current team members, my, my client facing team members.

979

01:30:12.850 --> 01:30:13.690

Clark Bixler, CFP, ChFC: so

980

01:30:13.980 --> 01:30:17.670

Clark Bixler, CFP, ChFC: one of the reasons why I thought it would be good to start the conversation now.

981

01:30:18.350 --> 01:30:20.199

Clark Bixler, CFP, ChFC: because we've got a little bit of time.

982

01:30:22.110 --> 01:30:22.860

Liz Hand, CFP®: Yeah.

983

01:30:27.590 --> 01:30:29.490

Liz Hand, CFP®: so what's your next step.

984

01:30:35.400 --> 01:30:39.009

Clark Bixler, CFP, ChFC: At present it's going to be to

985

01:30:40.670 --> 01:30:42.710

Clark Bixler, CFP, ChFC: develop a

986

01:30:45.160 --> 01:30:48.599

Clark Bixler, CFP, ChFC: roadmap which we have kind of internally

987

01:30:48.950 --> 01:30:49.844

Clark Bixler, CFP, ChFC: for.

988



01:30:51.340 --> 01:30:55.129

Clark Bixler, CFP, ChFC: my, what I'll call like 3rd in command to

989

01:30:56.070 --> 01:31:03.839

Clark Bixler, CFP, ChFC: test their ability to step in as second in command, and then eventually have second in command, which

990

01:31:03.890 --> 01:31:06.170

Clark Bixler, CFP, ChFC: probably may not be for another 12 to 18 months

991

01:31:07.750 --> 01:31:09.620

Clark Bixler, CFP, ChFC: kind of step out onto their own.

992

01:31:11.130 --> 01:31:14.630

Clark Bixler, CFP, ChFC: And I think in an ideal world, that's

993

01:31:15.040 --> 01:31:17.450

Clark Bixler, CFP, ChFC: how I would like to see things happen is

994

01:31:18.050 --> 01:31:22.740

Clark Bixler, CFP, ChFC: second in command becomes kind of a forward facing lead advisor.

995

01:31:23.090 --> 01:31:27.110

Clark Bixler, CFP, ChFC: servicing a portion of the book that no longer fits, and then

996

01:31:27.550 --> 01:31:31.999

Clark Bixler, CFP, ChFC: 3rd in command steps into second, and then we backfill 3rd in command.

997

01:31:32.820 --> 01:31:33.920

Clark Bixler, CFP, ChFC: Kind of my.

998

01:31:35.420 --> 01:31:36.820

Liz Hand, CFP®: And does that inherit.

999

01:31:37.545 --> 01:31:38.270

Clark Bixler, CFP, ChFC: Hello!

1000

01:31:38.440 --> 01:31:40.859

Liz Hand, CFP®: Inherently give you more

1001

01:31:40.890 --> 01:31:43.280

Liz Hand, CFP®: work in the short term, or



1002

01:31:44.910 --> 01:31:48.200

Liz Hand, CFP®: like, are you taking one for the team as you scoot it up that way?

1003

01:31:50.230 --> 01:31:52.599

Clark Bixler, CFP, ChFC: Taking one for the team. In in what way.

1004

01:31:52.600 --> 01:31:55.089

Liz Hand, CFP®: Is that 3rd in command, your right hand.

1005

01:31:56.230 --> 01:31:58.670

Clark Bixler, CFP, ChFC: No, the second in command is my right hand.

1006

01:31:58.670 --> 01:32:00.280

Liz Hand, CFP®: Oh, okay, got it. Okay.

1007

01:32:02.710 --> 01:32:03.350

Clark Bixler, CFP, ChFC: Yeah.

1008

01:32:05.510 --> 01:32:14.110

Clark Bixler, CFP, ChFC: So yeah, I'd be taking one for the team at some point. But not that I'm doing more work, because hopefully, the 3rd in command would become the right hand.

1009

01:32:14.460 --> 01:32:15.020

Liz Hand, CFP®: Got it.

1010

01:32:17.750 --> 01:32:18.690

Clark Bixler, CFP, ChFC: That's my plan.

1011

01:32:20.860 --> 01:32:24.949

Liz Hand, CFP®: My invitation to you is spend to spend more time asking yourself, What do I want?

1012

01:32:26.540 --> 01:32:28.209

Liz Hand, CFP®: What do I really want.

1013

01:32:29.130 --> 01:32:31.420

Clark Bixler, CFP, ChFC: What do you? What happens when you come to this?

1014

01:32:31.800 --> 01:32:33.119

Clark Bixler, CFP, ChFC: You gather some

1015



01:32:33.800 --> 01:32:36.720
Clark Bixler, CFP, ChFC: data from that discussion with yourself.

1016
01:32:39.180 --> 01:32:40.280
Clark Bixler, CFP, ChFC: What do you do? Then?

1017
01:32:40.880 --> 01:32:43.229
Liz Hand, CFP®: What do you do when you find something you want.

1018
01:32:47.220 --> 01:32:48.110
Clark Bixler, CFP, ChFC: Pursue it.

1019
01:32:48.520 --> 01:32:49.230
Liz Hand, CFP®: Yeah.

1020
01:32:51.500 --> 01:32:52.869
Liz Hand, CFP®: you're drawn to it

1021
01:32:53.380 --> 01:32:54.680
Liz Hand, CFP®: right now.

1022
01:32:54.760 --> 01:32:56.669
Liz Hand, CFP®: What I hear is that

1023
01:32:56.880 --> 01:33:02.180
Liz Hand, CFP®: you had something that you wanted scoped out by the framework of limitless you got there.

1024
01:33:03.100 --> 01:33:04.160
Liz Hand, CFP®: You've got it

1025
01:33:04.280 --> 01:33:10.710
Liz Hand, CFP®: awesome. I hope you celebrated. That's maybe another thing I should say. Celebrate it. You did it. That's awesome.

1026
01:33:11.370 --> 01:33:12.420
Liz Hand, CFP®: And

1027
01:33:12.590 --> 01:33:14.400
Liz Hand, CFP®: what's next is an apparent.

1028
01:33:15.730 --> 01:33:17.450

Liz Hand, CFP®: It's not complacency.

1029

01:33:18.110 --> 01:33:21.400

Liz Hand, CFP®: but it is a space for you to imagine what's next.

1030

01:33:21.960 --> 01:33:25.240

Liz Hand, CFP®: and until you feel the pull of the want.

1031

01:33:25.290 --> 01:33:26.610

Liz Hand, CFP®: you're not going to want to do it.

1032

01:33:27.290 --> 01:33:28.040

Liz Hand, CFP®: Yeah.

1033

01:33:29.210 --> 01:33:40.579

Liz Hand, CFP®: that's okay. If you want to choose to stay in this place that you're at sounds like you want to create something else, but don't fully know what what it is. And the most challenging question I asked you that you said you keep hearing over and over is, what do I want? So

1034

01:33:40.670 --> 01:33:43.449

Liz Hand, CFP®: the invitation. Continue asking yourself that.

1035

01:33:48.200 --> 01:33:49.150

Clark Bixler, CFP, ChFC: thank you.

1036

01:33:51.420 --> 01:33:52.670

Liz Hand, CFP®: Thanks for being coached.

1037

01:33:52.670 --> 01:33:53.690

Clark Bixler, CFP, ChFC: Yeah, thank, you.

1038

01:33:54.660 --> 01:33:55.810

Liz Hand, CFP®: all right.

1039

01:33:56.340 --> 01:33:59.020

Liz Hand, CFP®: And you're also welcome to tag me on tribe.

1040

01:33:59.040 --> 01:34:01.499

Liz Hand, CFP®: what have we find I'm pretty curious.

1041

01:34:01.760 --> 01:34:02.580

Clark Bixler, CFP, ChFC: Thank you.



1042

01:34:03.790 --> 01:34:04.900

Liz Hand, CFP®: Alright friends.

1043

01:34:04.920 --> 01:34:08.359

Liz Hand, CFP®: that's all I have for today. Thank you so much for tuning in. I appreciate, as always

1044

01:34:08.640 --> 01:34:10.529

Liz Hand, CFP®: like and subscribe just kidding.

1045

01:34:10.790 --> 01:34:18.690

Liz Hand, CFP®: That's totally what I do on my Youtube channel, anyway. Any final thoughts as we close out? Maybe someone who had a personal insight that

1046

01:34:18.850 --> 01:34:22.010

Liz Hand, CFP®: popped out that you want to share, live, or you want to pop in the chat.

1047

01:34:22.990 --> 01:34:24.119

Liz Hand, CFP®: I'd love to hear it.

1048

01:34:44.390 --> 01:34:47.440

Liz Hand, CFP®: Let the insights continue to bubble forth, friends.

1049

01:34:48.030 --> 01:34:51.140

Liz Hand, CFP®: and I will catch you at the next

1050

01:34:52.500 --> 01:34:53.820

Liz Hand, CFP®: office hours.

1051

01:34:54.110 --> 01:34:55.810

Liz Hand, CFP®: 3rd week of September.

1052

01:34:58.330 --> 01:34:59.210

Liz Hand, CFP®: Tata.

