

LIMITLESS Coaching Call Transcript

November 18, 2024
Personal Peak Coaching Call

57

00:05:04.200 --> 00:05:14.249

Liz Hand, CFP®: Well, it's really good to be with you. I know I missed last month where you got to look at your money mindset and I think eventually, if if there's

58

00:05:14.330 --> 00:05:17.590

Liz Hand, CFP®: space in the call, of course, we want to address

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00:05:17.610 --> 00:05:22.059

Liz Hand, CFP®: what's top and most present for you, because that is the purpose of the office hours.

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00:05:22.372 --> 00:05:28.439

Liz Hand, CFP®: If there happens to be a lull, I suggest we go back there because there's just a lot with money that we can unpack

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00:05:28.810 --> 00:05:34.979

Liz Hand, CFP®: but before we do that I just wanted to a little bit of a share for me. And then, curious for you.

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00:05:35.500 --> 00:05:39.200

Liz Hand, CFP®: This is a great time of year to kind of float up above

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00:05:39.270 --> 00:05:55.820

Liz Hand, CFP®: how the year went. From an energy perspective. So, and we know energy and mindset are connected, because when our energy is low, our mindset typically is also low. And we're not as effective with the work that we do. And some of that is just by the nature of what unfolds

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00:05:55.930 --> 00:06:03.209

Liz Hand, CFP®: some of it. I have. A hunch is like cyclical. At least, that's what I've noticed in myself, and this year I've been really looking at that.

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00:06:03.280 --> 00:06:06.994

Liz Hand, CFP®: So I want to take just a moment for you and kind of

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00:06:07.480 --> 00:06:10.880



Liz Hand, CFP®: write a line on your paper being the year. That's great

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00:06:10.900 --> 00:06:29.759

Liz Hand, CFP®: squiggly line, and maybe map out like January, February, March, April, or you can do it even simpler of 1st quarter, second, quarter, 3rd quarter, and just kind of map what your energy was. So here's an example for me. I'm pretty high. I have high energy in January, February, march, and then by the April it dips.

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00:06:30.000 --> 00:06:45.150

Liz Hand, CFP®: I get a pickup of steam again in summertime, but then, by August I'm pretty low, and then I get a surge towards November, and then I'm I dip again, and then it jumps again in December. So just take a moment.

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00:06:46.530 --> 00:06:48.069

Liz Hand, CFP®: Think about for yourself.

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00:06:48.770 --> 00:06:54.400

Liz Hand, CFP®: Where did it dip, and where did it search?

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00:07:13.030 --> 00:07:15.610

Liz Hand, CFP®: This is really good information for yourself.

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00:07:17.050 --> 00:07:23.740

Liz Hand, CFP®: I because I mean ideally, if we could

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00:07:24.280 --> 00:07:29.719

Liz Hand, CFP®: outwit Outsmart out, mindset ourselves, our energy would be hot high all the time.

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00:07:30.030 --> 00:07:53.095

Liz Hand, CFP®: and perhaps there's an expect expectation for you that you're going to be like. If I really get this mindset thing. I'm going to be high all the time. But we also recognize that we're humans, and that's an unrealistic robotic expectation of ourselves. There is time for rest. There is time for intentional bringing our energy level down. Like the hibernation for animals, for example.

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00:07:54.450 --> 00:08:01.650

Liz Hand, CFP®: so quick share for me. And then, if anybody. If this brings up an insight that you want to get coached around happy to go into it. If it's just learning that you sit with

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00:08:01.992 --> 00:08:09.300

Liz Hand, CFP®: and continue to to ponder on. I just encourage that for you. So one thing I did not realize is how much

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00:08:09.370 --> 00:08:12.560

Liz Hand, CFP®: anxious energy I have going into November

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00:08:14.330 --> 00:08:20.830

Liz Hand, CFP®: and it wasn't until I mean, I know that I'm always preparing. We do our strategic planning the 1st 2 weeks of

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00:08:21.050 --> 00:08:34.390

Liz Hand, CFP®: November, so I feel a lot of pressure as the visionary of the firm to have the next level, the next the next, like, bigger and better, we're gonna do. And and to rally the team behind that.

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00:08:34.700 --> 00:08:40.370

Liz Hand, CFP®: And so what happens for me? Starting in about September? Unconsciously, I'm like

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00:08:41.169 --> 00:08:46.580

Liz Hand, CFP®: kind of behind the scenes figuring out what it is that we're what's gonna help us get to that next level?

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00:08:47.366 --> 00:08:53.260

Liz Hand, CFP®: But then, when it actually comes to the day of strategic planning, I can either be like

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00:08:53.620 --> 00:08:58.380

Liz Hand, CFP®: so anxious that you touch me and I'm out. I might explode, and not like a

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00:08:58.500 --> 00:09:02.190

Liz Hand, CFP®: not like a angry thing, but just anxious

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00:09:04.210 --> 00:09:07.150

Liz Hand, CFP®: or this year. I noticed it.

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00:09:07.350 --> 00:09:12.739

Liz Hand, CFP®: and I grounded myself, and I was able to go into that open minded versus anxious.

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00:09:13.288 --> 00:09:25.689

Liz Hand, CFP®: So I didn't realize it was such a pattern for me until I was listening back to a coaching call that I had with the former mindset coach. Elise. Wonderful woman she was! My mindset coach for a year

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00:09:25.700 --> 00:09:27.600

Liz Hand, CFP®: before she passed away. And

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00:09:28.240 --> 00:09:33.569

Liz Hand, CFP®: in that call. It was like I was like, oh, I'm gonna pick the this date back 4 years ago.

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00:09:33.610 --> 00:09:50.879

Liz Hand, CFP®: And so I did, and in that, and I could have verbatim said the things that I was saying on that call. I'm really anxious. I feel like I have to lead the team, and then we have to get it all around. And we have all these things organized. And I'm gonna have all the food. So everybody feels good about it. I'm gonna have the metaphor so that we all know where we're going, and blah blah blah like so much anxious energy going into that.

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00:09:51.500 --> 00:09:53.920

Liz Hand, CFP®: If I know that pattern in myself.

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00:09:54.290 --> 00:09:57.240

Liz Hand, CFP®: if I know that that's my inherent

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00:09:59.130 --> 00:10:07.159

Liz Hand, CFP®: way of being going into November. I can take a pause when I notice it, and say, is this how I want to be in my firm? Is this the best

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00:10:07.210 --> 00:10:08.619

Liz Hand, CFP®: leader, Liz?

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00:10:08.800 --> 00:10:11.420

Liz Hand, CFP®: Can I let myself off the hook a bit

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00:10:11.820 --> 00:10:17.940

Liz Hand, CFP®: and enter this time with a different perspective, with a different openness, with a different curiosity than maybe I have.

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00:10:18.950 --> 00:10:32.359

Liz Hand, CFP®: So that's what I have to offer today is like my own mindset insight. I know these calls can be somewhat vulnerable. And so I want to be transparent in myself as to create the space for you. If that brings up something that you'd like to discuss.

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00:10:32.700 --> 00:10:34.230

Liz Hand, CFP®: I'd love to hear it

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00:10:34.500 --> 00:10:42.419

Liz Hand, CFP®: like one takeaway point. Maybe you put it in the chat. Maybe you come off mute and just share it openly. But what does that bring up for you?

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00:10:43.020 --> 00:10:44.329

Liz Hand, CFP®: If anything.

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00:10:56.590 --> 00:10:58.030

Christine Centeno: Hello! How's Christine?



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00:10:58.490 --> 00:10:59.280

Liz Hand, CFP®: Hey!

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00:10:59.680 --> 00:11:00.010

Christine Centeno: Okay.

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00:11:00.010 --> 00:11:02.469

Liz Hand, CFP®: Good to hear your voice.

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00:11:02.920 --> 00:11:04.700

Liz Hand, CFP®: See your face, Woohoo!

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00:11:05.237 --> 00:11:09.960

Christine Centeno: Alright. This is very timely, because I just worked on this this morning, so

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00:11:10.710 --> 00:11:17.400

Christine Centeno: I don't know if I have screen share capability. But actually went through with a consultant that I'm working with

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00:11:17.750 --> 00:11:20.279

Christine Centeno: energy levels for the entire year.

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00:11:22.700 --> 00:11:24.629

Christine Centeno: And decided.

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00:11:25.090 --> 00:11:28.109

Christine Centeno: If I thought I could take on certain initiatives.

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00:11:28.330 --> 00:11:28.840

Liz Hand, CFP®: Hmm.

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00:11:28.840 --> 00:11:35.199

Christine Centeno: Next year, based on where and it is very seasonally related.

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00:11:35.270 --> 00:11:39.349

Christine Centeno: But we were actually just reviewing this year.

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00:11:39.440 --> 00:11:45.598

Christine Centeno: and then all of 2025, and it's it's been really helpful.

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00:11:47.430 --> 00:11:49.000

Christine Centeno: I don't know if I'm able to.

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00:11:49.440 --> 00:11:54.329

Liz Hand, CFP®: I don't think so. Can you just kind of verbally share what's happening? With that.

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00:11:55.210 --> 00:11:58.089

Christine Centeno: So I did that where I kind of went through and said, Okay.

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00:11:58.100 --> 00:12:15.980

Christine Centeno: each month of the year. What are the projects we're working on. But most importantly, where's the energy level at that time, and then have started to really question where I've placed things like strategic planning, and that when you mentioned that I said to me like at this time of year. Excuse me, I'm just exhausted.

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00:12:16.341 --> 00:12:21.640

Christine Centeno: So it's probably not the best time of year for me to be doing strategic planning.

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00:12:21.760 --> 00:12:23.959

Christine Centeno: like moving into December

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00:12:24.640 --> 00:12:45.099

Christine Centeno: and just realizing that, like we still got, we're still getting through some open enrollment. We got tax loss, harvesting just all kinds of stuff. So I'm just not in a really good like, I don't feel very creative or recharged. And so I've basically plotted the entire year like that. And now I'm kind of just blowing up everything and saying like.

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00:12:45.410 --> 00:12:54.969

Christine Centeno: Alright, I think I need to do strategic planning in the summer, because that's when I feel really energized and creative. And I've got more time out of the office

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00:12:55.497 --> 00:13:06.869

Christine Centeno: and I've been doing that with kind of everything. I've also put our marketing campaigns that I'm thinking about actually kind of charted. We did this this morning. We charted what we're thinking about for next year.

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00:13:07.000 --> 00:13:14.370

Christine Centeno: Alright. So here's what we're thinking about. What does it look like on the calendar? Where does that fit within the energy levels. And like.

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00:13:14.410 --> 00:13:16.720

Christine Centeno: Am I just trying to do too much

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00:13:17.340 --> 00:13:23.059



Christine Centeno: but having this visual representation of it is like incredibly helpful.

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00:13:23.688 --> 00:13:26.130

Christine Centeno: So you know, I I

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00:13:26.340 --> 00:13:32.470

Christine Centeno: I would just say, if anybody hasn't done it like this has been a huge revelation for me. I think, this year, and just kind of

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00:13:32.570 --> 00:13:45.860

Christine Centeno: mapping everything out. And I got a color coded right? So if I'm even considering something I'm looking at, like, okay, if I want to do it, where is it best placed in the year, you know, given all the other constraints with surge and everything so.

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00:13:46.230 --> 00:13:52.990

Liz Hand, CFP®: I love it. Thanks for sharing that. What do you think is possible in your company for you as a person.

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00:13:53.050 --> 00:13:57.540

Liz Hand, CFP®: family, etc, like what's possible now that you have this realization.

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00:14:00.290 --> 00:14:01.220

Christine Centeno: Oof!

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00:14:01.520 --> 00:14:09.862

Christine Centeno: I just think the level of awareness right? And also maybe not being so hard on myself like, look, I know it's a hard time like right now.

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00:14:10.600 --> 00:14:18.320

Christine Centeno: I was just talking this morning. It's like, not just that right. But we all got family commitments with the holidays and everything and so

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00:14:18.788 --> 00:14:21.930

Christine Centeno: I think it's just being able to

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00:14:21.970 --> 00:14:26.509

Christine Centeno: really lean into the times when I'm feeling like most creative.

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00:14:27.160 --> 00:14:37.479

Christine Centeno: So, I think, and not setting myself up. I mean honestly like setting myself up for failure right? Like doing strategic planning next month, although

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00:14:37.790 --> 00:14:42.490

Christine Centeno: it might feel great, because I'm checking a box like I have to be very honest with myself, like

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00:14:42.620 --> 00:14:46.279

Christine Centeno: probably not doing a great job, and just so tired.

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00:14:47.580 --> 00:14:58.069

Christine Centeno: so I think it just. It's just that. It's the realization that it opens up. It's the ability to even further take the client service calendar to another level.

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00:14:58.632 --> 00:15:10.119

Christine Centeno: Because I think we've done a really good job of putting together a client service calendar. But I noticed that in doing that I might not have been doing so many great things for me, like from a

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00:15:10.240 --> 00:15:17.119

Christine Centeno: like mindset and mental capacity perspective. So really trying to. I don't know just that.

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00:15:17.370 --> 00:15:28.939

Christine Centeno: Another level of clarity and I'm very excited about it. It was also very in your face like this morning. I'm looking at it going. I was going over it

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00:15:29.230 --> 00:15:32.110

Christine Centeno: with the consultant that I'm working on it with. And I'm going

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00:15:32.430 --> 00:15:48.921

Christine Centeno: okay. Wow, alright, maybe I can't do that next year. You know, maybe just looking at everything plotted out like I don't know how I thought I couldn't fit that in but yeah, I think it's I'm excited about it. I think it's

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00:15:50.150 --> 00:15:59.750

Christine Centeno: It's gonna just help just the our firm goals. Next year. I think it's going to

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00:16:00.766 --> 00:16:05.119

Christine Centeno: I think it's just gonna take like everything to the next level, just having that extra awareness.

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00:16:08.140 --> 00:16:09.680

Liz Hand, CFP®: What is that next level.

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00:16:13.875 --> 00:16:23.304

Christine Centeno: I think maybe I don't know for me. I think it's hitting hitting all the firm goals, but also not feeling like I've completely like, exhausted myself doing it.



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00:16:25.490 --> 00:16:31.670

Liz Hand, CFP®: So I just want to point there, embedded within. That is a mindset shift that Christine is in the middle of really breaking up

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00:16:32.170 --> 00:16:36.490

Liz Hand, CFP®: and take a look for yourself. Is this landing for you, too?

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00:16:36.870 --> 00:16:41.489

Liz Hand, CFP®: What I hear was before is, I'll take the hit.

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00:16:41.520 --> 00:16:45.949

Liz Hand, CFP®: I gotta get all these things done. And so I'm gonna grind it out. It's on me.

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00:16:45.970 --> 00:16:53.549

Liz Hand, CFP®: I will move this forward. This has to hit the clients in a particular way. And really what she's shifting and talking about so beautifully is this way of like

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00:16:53.710 --> 00:17:03.080

Liz Hand, CFP®: elevating and looking at her own mental, physical, emotional well-being to source clients.

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00:17:04.190 --> 00:17:09.170

Liz Hand, CFP®: That's what limitless is all about. And so in that shift she's no longer believing

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00:17:09.210 --> 00:17:13.979

Liz Hand, CFP®: it's on me. I will take the hit. I'm gonna be the one that's exhausted at the end of the day

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00:17:14.130 --> 00:17:18.900

Liz Hand, CFP®: she's finding a win-win. I can serve clients and be self sourced.

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00:17:23.510 --> 00:17:24.920

Liz Hand, CFP®: What do you hear in that?

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00:17:25.099 --> 00:17:32.840

Liz Hand, CFP®: Somebody else? Reflection on yourself your next level of awareness.

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00:17:54.830 --> 00:17:58.990

JedLevene: I'll I'll chime in. I just thought it was a really good reminder of

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00:17:59.485 --> 00:18:10.880



JedLevene: you know. Make making the time for things and doing things at the right time intentionally, because I think we all get in this trap like, Oh, I'll just get through this next this one next thing that I won't be so stressed.

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00:18:11.090 --> 00:18:22.269

JedLevene: But then, after this one, next thing is the next one, next thing, and the next one next thing, and then everything. Everything gets thrown off the track. So I think just that awareness of

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00:18:22.600 --> 00:18:26.909

JedLevene: you know, it's it's always gonna be something. So be prepared for it.

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00:18:27.010 --> 00:18:31.320

JedLevene: And, you know, create those those boundaries around your time.

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00:18:31.900 --> 00:18:39.669

JedLevene: So be present when you're in search. Just be in search when you've designated that week to work on marketing, you know. Protect your time.

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00:18:39.790 --> 00:18:43.180

JedLevene: and don't make those exceptions, because the

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00:18:43.480 --> 00:18:46.770

JedLevene: you know, just getting through this one. Next thing is

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00:18:47.520 --> 00:18:51.189

JedLevene: is perpetual. There's always a 1. Next thing.

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00:18:52.960 --> 00:18:59.390

Liz Hand, CFP®: Yeah. So I'm gonna ask this to Jed live. But I invite the rest of you to put it into the comments.

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00:19:01.340 --> 00:19:06.639

Liz Hand, CFP®: What is the thing you're withholding from yourself until you complete something else.

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00:19:09.368 --> 00:19:17.101

JedLevene: What is the thing I'm withholding from myself until I complete something else as specifically or at a more philosophical level.

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00:19:18.652 --> 00:19:19.679

Liz Hand, CFP®: I don't know.

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00:19:19.680 --> 00:19:20.109

JedLevene: You can do.



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00:19:20.110 --> 00:19:24.130

Liz Hand, CFP®: Either way. I think both are valid.

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00:19:24.450 --> 00:19:31.880

JedLevene: I think, at a at a soft, cool lesson. It's just making too many of those exceptions when it

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00:19:31.900 --> 00:19:33.200

JedLevene: comes my time.

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00:19:34.646 --> 00:19:36.429

JedLevene: Again going back to

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00:19:36.650 --> 00:19:42.940

JedLevene: tricking myself into thinking, well, I'll just get through this one, and then I'll be completely focused on X.

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00:19:44.120 --> 00:19:46.599

JedLevene: So. But but I know it to be untrue.

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00:19:47.160 --> 00:19:49.139

Liz Hand, CFP®: But do it anyway. So.

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00:19:49.810 --> 00:19:56.870

JedLevene: Yeah, I guess more at the philosophical level. That's it. And part of it is a letting go thing right where

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00:19:58.770 --> 00:20:03.030

JedLevene: sometimes that like, more specifically, I guess, less philosophical.

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00:20:03.060 --> 00:20:07.660

JedLevene: that inability to delegate as much as I should

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00:20:08.000 --> 00:20:14.919

JedLevene: the like. Oh, I'll just do this myself, instead of getting getting somebody else onto it. But

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00:20:15.560 --> 00:20:20.220

JedLevene: the the reality is, you know, what? Spend that half hour with the person

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00:20:20.230 --> 00:20:25.650

JedLevene: getting them up to speed on how this needs to be done and let them do it, but



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00:20:27.730 --> 00:20:30.420

JedLevene: still struggled, following through on that, after all these years.

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00:20:30.690 --> 00:20:37.800

Liz Hand, CFP®: Sure. Yeah, it's and it's really a muscle that you're building. Society tells us counter to that. Like

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00:20:38.170 --> 00:20:43.779

Liz Hand, CFP®: to always put ourselves in and keep keep going. And we've kind of trained ourselves that way

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00:20:43.930 --> 00:20:50.959

Liz Hand, CFP®: as naturally as planners. Right? We like to put ourselves in the middle of things so that we can. We can map out for somebody else

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00:20:51.030 --> 00:20:56.359

Liz Hand, CFP®: what will happen? We like getting involved in organizations and tidying them up like we're great fixers.

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00:20:56.920 --> 00:21:04.700

Liz Hand, CFP®: and people love us for it, and we like that hit of love. And so when you're willing to delegate

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00:21:05.640 --> 00:21:10.420

Liz Hand, CFP®: and remove yourself from the center of all of the action

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00:21:10.890 --> 00:21:14.680

Liz Hand, CFP®: more and more and more. You're really creating something space for yourself.

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00:21:15.090 --> 00:21:18.669

Liz Hand, CFP®: So I want to draw your attention right now back to top of the year

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00:21:19.590 --> 00:21:25.350

Liz Hand, CFP®: where we started with your big why, and Stephanie always says.

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00:21:25.930 --> 00:21:28.860

Liz Hand, CFP®: Have a Y that's bigger than your what if?

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00:21:30.560 --> 00:21:36.430

Liz Hand, CFP®: And I get it like my first.st Why was not that inspiring?

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00:21:36.740 --> 00:21:39.014



Liz Hand, CFP®: I've talked with limitless folks,

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00:21:39.590 --> 00:21:42.839

Liz Hand, CFP®: And where they thought they were placing their Y

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00:21:42.860 --> 00:21:47.229

Liz Hand, CFP®: turned out. That's not where it is. And I think spending more time

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00:21:47.300 --> 00:21:51.560

Liz Hand, CFP®: with teasing out. What do I want? What am I creating space for?

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00:21:51.680 --> 00:21:56.370

Liz Hand, CFP®: It's the act of delegating, because, you know, you're creating space for something.

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00:21:56.460 --> 00:22:00.258

Liz Hand, CFP®: while also continuing to look and to look and to look and to look.

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00:22:01.670 --> 00:22:06.889

Liz Hand, CFP®: So yeah, what are you creating space for?

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00:22:08.030 --> 00:22:08.870

Liz Hand, CFP®: All right.

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00:22:10.030 --> 00:22:17.959

Liz Hand, CFP®: unless anybody has a comment that they want to interject and bring in here. I'm going to pivot the conversation, so I'll give you just a moment.

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00:22:19.350 --> 00:22:20.960

Timothy Vail: I'll speak up real quick.

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00:22:20.960 --> 00:22:21.460

Liz Hand, CFP®: Yeah.

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00:22:22.006 --> 00:22:22.483

Timothy Vail: So.

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00:22:23.010 --> 00:22:30.630

Timothy Vail: and when I graphed mine out I had 2 lows, and then and that, and then a smaller low.

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00:22:30.920 --> 00:22:37.160

Timothy Vail: So when January was high, and then all the way kind of trailed down to May.



214
00:22:37.470 --> 00:22:41.459
Timothy Vail: and then started climbing back up June, July.

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00:22:41.490 --> 00:22:45.149
Timothy Vail: and then at the end of August I dipped down again.

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00:22:45.290 --> 00:22:47.289
Liz Hand, CFP®: But it was a small dip.

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00:22:47.710 --> 00:22:55.470
Timothy Vail: And then September hit, and then I had another larger low going September, October

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00:22:56.123 --> 00:23:00.379
Timothy Vail: to November, and then started coming back up December.

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00:23:01.070 --> 00:23:01.850
Liz Hand, CFP®: Okay.

220
00:23:02.760 --> 00:23:03.790
Liz Hand, CFP®: And

221
00:23:04.130 --> 00:23:11.500
Liz Hand, CFP®: what did you learn about yourself as you did that? What's like information about May?
There's something that happened before. Maybe there's something that's coming after.

222
00:23:12.010 --> 00:23:12.490
Timothy Vail: Yeah.

223
00:23:12.490 --> 00:23:13.210
Liz Hand, CFP®: September, so.

224
00:23:13.210 --> 00:23:19.149
Timothy Vail: Yeah, march to May is just a really busy time for me.

225
00:23:20.590 --> 00:23:26.250
Liz Hand, CFP®: Like a abundant glad, you know, back to back. Feels good.

226
00:23:26.960 --> 00:23:31.309
Timothy Vail: Why I coach high school golf march to May.

227
00:23:31.917 --> 00:23:38.889

Timothy Vail: which is a great thing, but it also takes a ton of time ton of ton of energy.

228

00:23:39.220 --> 00:23:43.019

Timothy Vail: And so it's a big time energy spend.

229

00:23:43.140 --> 00:23:43.860

Liz Hand, CFP®: Yeah.

230

00:23:44.610 --> 00:23:50.120

Timothy Vail: But it kind of it fills my tank in some ways, too. So

231

00:23:50.400 --> 00:23:52.748

Timothy Vail: so it's pretty quick for me.

232

00:23:53.350 --> 00:23:55.819

Timothy Vail: in May to climb back up

233

00:23:56.810 --> 00:24:00.809

Timothy Vail: so, but but it definitely goes down that spring.

234

00:24:01.370 --> 00:24:05.150

Timothy Vail: and then summer summer starts climbing back up.

235

00:24:05.670 --> 00:24:12.709

Timothy Vail: and it seems like the end of August. I get a dip, just knowing that September's coming and.

236

00:24:14.170 --> 00:24:19.100

Timothy Vail: And the rain is coming October, November. So

237

00:24:19.410 --> 00:24:21.669

Timothy Vail: yeah, that's a dip, for sure.

238

00:24:23.130 --> 00:24:29.218

Timothy Vail: So maybe some seasonal issues in there as well.

239

00:24:30.350 --> 00:24:40.420

Timothy Vail: I live in the Pacific Northwest, so November, December, January, February, March. It's pretty dreary here.

240

00:24:40.600 --> 00:24:41.440

Liz Hand, CFP®: Yeah.



241

00:24:41.440 --> 00:24:42.080

Timothy Vail: So.

242

00:24:42.320 --> 00:24:46.189

Liz Hand, CFP®: So what do you need to thrive with that information?

243

00:24:51.310 --> 00:24:56.220

Timothy Vail: Maybe just checking in more with myself on my energy level.

244

00:24:56.580 --> 00:24:57.190

Liz Hand, CFP®: Okay.

245

00:24:57.190 --> 00:25:03.700

Timothy Vail: And just asking myself about that, and why and and are there some things I need to do to

246

00:25:04.400 --> 00:25:06.270

Timothy Vail: to change that a little bit.

247

00:25:07.700 --> 00:25:09.439

Liz Hand, CFP®: May I offer some additional.

248

00:25:09.610 --> 00:25:10.240

Timothy Vail: Sure.

249

00:25:10.870 --> 00:25:15.439

Liz Hand, CFP®: These are. Gonna be all over the map, and I have no attachment to any of it. I'm just

250

00:25:15.770 --> 00:25:25.339

Liz Hand, CFP®: help trying to help you think a little bit bigger? Do you need additional assistance as you go into the golf season? You said.

251

00:25:26.260 --> 00:25:30.190

Timothy Vail: Do you need additional assistance? Maybe that's a support person as coach.

252

00:25:30.320 --> 00:25:58.369

Liz Hand, CFP®: Is it? Is it worth the energy? Expend? It sounds like it is. But would it be something that you take off your plate? Is it something that you need additional help in the office during that time as to create more stability with the seasonal change? Is it something where you need to schedule a sunny vacation right in that time as to help yourself, maybe get more golf. And I'm just assuming that's the reason, or because of seasonal affect. I mean, that's real for people. So maybe heading, warding it off.

253



00:25:58.500 --> 00:26:03.479

Liz Hand, CFP®: Is that the right word? Heading it off by getting yourself sourced?

254

00:26:03.590 --> 00:26:04.690

Liz Hand, CFP®: Maybe it's

255

00:26:04.800 --> 00:26:20.589

Liz Hand, CFP®: recognizing that the slump in August comes and having a plan for that week or that 2 week period where it's like, I know, I'm gonna feel this kind of way, and maybe it's a hangover from, you know, when you were in school years, because you knew September was coming, and like

256

00:26:21.110 --> 00:26:29.129

Liz Hand, CFP®: whatever and so getting a plan in place. That's like I'm going to make sure I exercise every day or

257

00:26:29.449 --> 00:26:39.019

Liz Hand, CFP®: get outdoors every single day as to keep my energy in a different space. So those are different ways. In addition to checking in with yourself that you can think like.

258

00:26:39.160 --> 00:26:41.470

Liz Hand, CFP®: actually, this would support me more.

259

00:26:42.930 --> 00:26:49.140

Liz Hand, CFP®: What does sourced mean? Great question, Jocelyn. When I use the word sourced.

260

00:26:49.480 --> 00:26:51.789

Liz Hand, CFP®: I think of it as filling our cup.

261

00:26:52.710 --> 00:26:55.759

Liz Hand, CFP®: So energy is a source

262

00:26:56.360 --> 00:27:01.780

Liz Hand, CFP®: plugging into a wall. And when I think about sourcing myself, I think about what do I need?

263

00:27:01.910 --> 00:27:07.689

Liz Hand, CFP®: What is the deficit that Liz needs as to show up in the ways that I need to show up.

264

00:27:08.095 --> 00:27:12.320

Liz Hand, CFP®: When I come from a place of overflow again thinking about that cup.

265

00:27:12.860 --> 00:27:20.590

Liz Hand, CFP®: If I come from a place of overflow. You get a very different Liz, than when you see Liz,



that doesn't have enough

266

00:27:20.970 --> 00:27:23.039

Liz Hand, CFP®: water in the cup.

267

00:27:24.440 --> 00:27:44.799

Liz Hand, CFP®: And so then things that would maybe typically be energy creating, become energy depleting. And then I get that all over other people. I might not show up as well as a leader. I might not show up as well as a spouse, or a mom, or a friend, or or or or so. When we source ourselves, we meet our needs.

268

00:27:46.640 --> 00:27:49.990

Liz Hand, CFP®: and we meet them very directly, either by asking someone

269

00:27:50.040 --> 00:27:53.589

Liz Hand, CFP®: having a conversation or getting it ourselves.

270

00:27:55.350 --> 00:27:57.899

Liz Hand, CFP®: rather than waiting for somebody else

271

00:27:57.960 --> 00:28:06.359

Liz Hand, CFP®: to decide for us, or to get the clue, or to send the flowers, because I really want those for my birthday. Why didn't you do it again this year?

272

00:28:06.650 --> 00:28:15.270

Liz Hand, CFP®: Those are all things that we need to know about ourselves, and if it really does matter to us, communicate it with the person that you're expecting it from, or meet the need yourself.

273

00:28:18.810 --> 00:28:20.769

Liz Hand, CFP®: What questions does that bring up?

274

00:28:21.830 --> 00:28:24.909

Liz Hand, CFP®: Or that's Bs Liz.

275

00:28:25.060 --> 00:28:30.059

Liz Hand, CFP®: Don't believe it, or some other, thought.

276

00:28:32.960 --> 00:28:34.910

Liz Hand, CFP®: Sam. You popped on. Did you have a thought?

277

00:28:35.830 --> 00:28:38.799

Liz Hand, CFP®: Oh, okay, nice to see your face. Thanks for showing it.



278

00:28:41.920 --> 00:28:45.419

Liz Hand, CFP®: Jocelyn. I'd love to hear what you think when I responded with that.

279

00:28:51.590 --> 00:28:52.460

Joslyn Hoota: Hi Liz!

280

00:28:52.740 --> 00:28:53.270

Liz Hand, CFP®: Hi.

281

00:28:53.766 --> 00:28:55.254

Joslyn Hoota: I I guess.

282

00:28:56.320 --> 00:29:01.689

Joslyn Hoota: I felt like you know. I understood. What you're saying is, you know, it's taking care of yourself

283

00:29:02.000 --> 00:29:06.850

Joslyn Hoota: and and it's true if you, when you are for me.

284

00:29:07.170 --> 00:29:11.750

Joslyn Hoota: that if I if I am full, if I am.

285

00:29:12.100 --> 00:29:15.654

Joslyn Hoota: I feel whole, if I feel like I am.

286

00:29:22.060 --> 00:29:23.509

Joslyn Hoota: If if I am.

287

00:29:26.620 --> 00:29:33.734

Joslyn Hoota: if I don't have any deficits, energy deficits, then, you know, show up. We show up differently. So

288

00:29:34.230 --> 00:29:43.259

Joslyn Hoota: So it was a good explanation of what sourced means. Many times. Don't feel sourced

289

00:29:43.500 --> 00:29:47.220

Joslyn Hoota: when your energy when your energy is really down. So

290

00:29:49.990 --> 00:29:54.849

Joslyn Hoota: it's a good way of thinking about it. And the and the seasonal thing is also very helpful.

291



00:29:56.580 --> 00:30:06.576

Joslyn Hoota: because, yeah, I noticed that. The the during some of the seasons, you know, I'm going through surge at the same time. And then I'm thinking, Okay, why am I so tired?

292

00:30:08.750 --> 00:30:09.510

Joslyn Hoota: Yeah.

293

00:30:10.960 --> 00:30:11.600

Joslyn Hoota: Sure.

294

00:30:11.600 --> 00:30:12.449

Liz Hand, CFP®: Yeah, it's really.

295

00:30:12.450 --> 00:30:12.990

Joslyn Hoota: Thank you.

296

00:30:13.160 --> 00:30:17.260

Liz Hand, CFP®: Yeah, you're welcome. The other concept I'll bring into this is

297

00:30:17.350 --> 00:30:34.239

Liz Hand, CFP®: with any situation that arises for us. We can come from one of 2 places, one of victimhood or one of responsibility. And so source sourcing yourself is introducing that responsibility again to be like, okay, if I know that I need this. I'm not going to be a victim to the fact that

298

00:30:34.320 --> 00:30:39.070

Liz Hand, CFP®: my business partner doesn't show up in this way. I'm gonna have that conversation.

299

00:30:39.920 --> 00:30:51.680

Liz Hand, CFP®: and when he doesn't show up again it's my brother again. Then I'm gonna have that conversation again. I'm not gonna fall victim to the assumption that he doesn't care

300

00:30:51.870 --> 00:30:55.804

Liz Hand, CFP®: or is too aloof, or whatever

301

00:30:57.620 --> 00:30:59.610

Liz Hand, CFP®: because that's not fair to him.

302

00:30:59.890 --> 00:31:01.759

Liz Hand, CFP®: and it's definitely not fair to me either.

303

00:31:02.260 --> 00:31:08.999

Liz Hand, CFP®: So you can also think of it from the perspective of what you want to take responsibility for creating for yourself



304

00:31:09.030 --> 00:31:12.780

Liz Hand, CFP®: versus falling victim to the circumstances that arise.

305

00:31:16.180 --> 00:31:20.848

Liz Hand, CFP®: Cool. I've done a lot of talking today who would like to get coached? I know.

306

00:31:21.470 --> 00:31:42.960

Liz Hand, CFP®: just what we'll. What we do is the typical 1, 2, 3 in the comment. Section. So one means I'm high vibe in in high productivity. 2 means I might be like wavering just a bit. There might be something top of mind, and 3 is I feel stuck, or I feel stalled, or you know I just feel confused.

307

00:31:44.630 --> 00:31:47.190

Liz Hand, CFP®: Put a little description beside that, and

308

00:31:47.210 --> 00:31:50.449

Liz Hand, CFP®: whatever number you give yourself again, one feels

309

00:31:50.940 --> 00:31:58.010

Liz Hand, CFP®: in motion, feel productive. 2 feels wavering a bit, and 3 feels we'll stop confusion

310

00:31:58.030 --> 00:32:01.249

Liz Hand, CFP®: someplace where you could get some momentum back into the picture.

311

00:32:01.590 --> 00:32:08.910

Liz Hand, CFP®: And as you're doing that. Keep moving on that, Jeremy. I want to ask you a question.

312

00:32:10.120 --> 00:32:14.230

Liz Hand, CFP®: Had it, would you like to be coached today? I saw that you had

313

00:32:14.360 --> 00:32:20.493

Liz Hand, CFP®: maybe suggested that you would want to be coached when we did the coaching check in? Maybe you don't recall

314

00:32:21.000 --> 00:32:24.160

Liz Hand, CFP®: Yes, yes, you, Jeremy Portnoth.

315

00:32:24.890 --> 00:32:27.545

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: Oh, there's another one, so I don't know if you're talking to me.

316

00:32:27.750 --> 00:32:32.869



Liz Hand, CFP®: Oh, I only see you in the screen. Hello, other Jeremy! But yes, I was talking to you.

317

00:32:34.247 --> 00:32:48.440

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: Yeah, no, I don't. I don't remember what I what I said, but I was just about to write to that. Things are going pretty well with my new associate and everything. But I am. I'm kind of some imposter syndrome kind of creeping in there where I have this

318

00:32:48.770 --> 00:32:54.779

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: younger person who has, you know, relatively recently passed the Cfp.

319

00:32:55.240 --> 00:32:57.390

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: I'm having this weird kind of like.

320

00:32:57.810 --> 00:33:02.229

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: what if she knows more than I do? Then I'm gonna look stupid.

321

00:33:03.450 --> 00:33:06.819

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: And I like trying to work through that cause. On the other hand, I'm like, well.

322

00:33:06.990 --> 00:33:14.209

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: that's the whole point of bringing on a new person who's got fresher education and whatnot that they will know some things.

323

00:33:15.187 --> 00:33:16.699

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: That can help so.

324

00:33:19.460 --> 00:33:21.660

Liz Hand, CFP®: Okay, would you like to get coached around that?

325

00:33:22.630 --> 00:33:26.890

Liz Hand, CFP®: You get first, st priority since you had flagged it for your coaching check-in.

326

00:33:28.187 --> 00:33:29.849

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: Yeah. I guess it couldn't hurt.

327

00:33:30.400 --> 00:33:32.130

Liz Hand, CFP®: All right. I love it.

328

00:33:33.650 --> 00:33:39.570

Liz Hand, CFP®: Okay, let me admit. Here I'm gonna PIN you so easy for me.

329

00:33:41.740 --> 00:33:46.310

Liz Hand, CFP®: Great, and let me see, I'll PIN myself. Oh, everybody else

330

00:33:48.000 --> 00:33:50.660

Liz Hand, CFP®: see my lovely face as well.

331

00:33:52.700 --> 00:33:54.820

Liz Hand, CFP®: Cool, great.

332

00:33:55.150 --> 00:34:02.360

Liz Hand, CFP®: Alright, Jeremy, I kind of see this going 2 different directions. One is that

333

00:34:03.130 --> 00:34:11.319

Liz Hand, CFP®: one is as you were saying, that, like maybe she'll know more than me. I'm looking at your screen, and I see Msfs.

334

00:34:11.370 --> 00:34:15.270

Liz Hand, CFP®: Cfp, CIMA Cmt. After your name.

335

00:34:15.630 --> 00:34:19.320

Liz Hand, CFP®: And so, looking at how come we.

336

00:34:20.010 --> 00:34:32.389

Liz Hand, CFP®: you have forgotten all of that education. So that's 1 way that you can take the mindset, the other is directed more towards the engagement with her. What would you like to? How would you like to direct this.

337

00:34:38.300 --> 00:34:41.170

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: I guess more with the the engagement with our.

338

00:34:41.179 --> 00:34:45.379

Liz Hand, CFP®: Okay, okay? And what would you like? As the outcome of the conversation.

339

00:34:47.850 --> 00:34:52.459

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: I think just I mean I I think I said it already, which is

340

00:34:53.830 --> 00:34:59.279

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: I. I'm struggling with this weird idea that that could somehow be a bad thing.

341

00:34:59.520 --> 00:35:03.120



Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: because I'm supposed to be mentoring somebody, but

342

00:35:03.480 --> 00:35:07.299

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: I shouldn't have to expect myself to know everything.

343

00:35:09.900 --> 00:35:13.649

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: And so I think I just need to be getting okay with that.

344

00:35:15.990 --> 00:35:18.589

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: I mean, if I'm in a situation where

345

00:35:19.290 --> 00:35:27.650

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: like, I'm not sure about something, and she pipes in like, even if it were during a client meeting, and I say, you know, I'm not sure about that. And then she pipes in because she knows

346

00:35:27.820 --> 00:35:32.420

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: like that's success. That's kind of

347

00:35:32.570 --> 00:35:37.599

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: not the point. But you know one factor that you have. You know, someone there to help you.

348

00:35:38.290 --> 00:35:40.969

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: So I don't know. I guess I just need to get okay with it.

349

00:35:42.980 --> 00:35:50.820

Liz Hand, CFP®: Would you like to look directly at that piping in, and a client meeting, and see what's underneath that or the other? The piece I hear, which is more of a

350

00:35:51.500 --> 00:35:55.429

Liz Hand, CFP®: a larger item would be like when a good thing becomes a bad thing.

351

00:35:58.130 --> 00:35:58.950

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

352

00:35:59.070 --> 00:36:09.571

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: one of the things comes to mind which is the other path you mentioned. You know I have these these letters, and there, there's actually more. That's just all that fits on zoom.

353

00:36:09.880 --> 00:36:11.240



Liz Hand, CFP®: Alright! Alright!

354

00:36:11.240 --> 00:36:18.920

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: It comes from like I I think I have this, like deep seated, need to be perceived as smart

355

00:36:18.990 --> 00:36:28.250

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: and knowing everything, and if I don't know everything. Then I may be perceived as not smart, and I think that very much came from my upbringing

356

00:36:28.470 --> 00:36:37.619

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: like when I read that book mindset by Carol Dweck like that was like a huge eye opener where it was like, oh, that's why I am that way. So

357

00:36:38.030 --> 00:36:42.059

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: that's like a a that's something that's always present there.

358

00:36:42.770 --> 00:36:49.150

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: like if somehow I didn't know something, and we're seen as not smart or

359

00:36:49.570 --> 00:36:56.230

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: perhaps stupid then like that would be worse than death, right like it's

360

00:36:56.570 --> 00:36:59.509

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: so. I think the 2 are actually kind of intertwined.

361

00:36:59.740 --> 00:37:02.480

Liz Hand, CFP®: Yeah, absolutely great awareness on that.

362

00:37:03.180 --> 00:37:04.420

Liz Hand, CFP®: That is mindset.

363

00:37:04.680 --> 00:37:07.489

Liz Hand, CFP®: It all kind of conglomerates together.

364

00:37:07.880 --> 00:37:10.630

Liz Hand, CFP®: That's why we piece out little parts of it.

365

00:37:11.550 --> 00:37:15.250

Liz Hand, CFP®: Okay, so not smart leads to death is what you said.



366

00:37:15.430 --> 00:37:17.569

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: We're it would feel worse than death. Yeah.

367

00:37:17.570 --> 00:37:18.810

Liz Hand, CFP®: Oh, worse than death!

368

00:37:18.810 --> 00:37:19.370

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

369

00:37:19.570 --> 00:37:21.139

Liz Hand, CFP®: How would it feel worse than death?

370

00:37:22.070 --> 00:37:28.220

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: I don't. I don't know. It's just like for some reason, if if

371

00:37:29.040 --> 00:37:38.670

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: I'm seen as not smart, or a failure, or anything like that it's just the embarrassment that perhaps shame that could go along with that.

372

00:37:39.520 --> 00:37:40.090

Liz Hand, CFP®: Hmm!

373

00:37:41.640 --> 00:37:48.320

Liz Hand, CFP®: So embarrassment and shame get to have the grip that directs your life.

374

00:37:49.220 --> 00:37:50.420

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

375

00:37:54.340 --> 00:38:00.110

Liz Hand, CFP®: Okay? And what's the what's the gift in that to you?

376

00:38:03.780 --> 00:38:12.149

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: A gift. Well, I mean, when, when I'm thinking this way, I recognize that that is something that I am not free from.

377

00:38:12.630 --> 00:38:19.900

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: and that's why I try to have that awareness of like. Well, what's going on? What am I thinking? Why am I thinking this way?

378

00:38:20.790 --> 00:38:23.060

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: Cause it's something that I'm not free from.



379

00:38:23.490 --> 00:38:24.040

Liz Hand, CFP®: Okay.

380

00:38:24.040 --> 00:38:33.490

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: Focus on how to get free from that, because, of course, on the the thought, these thoughts are ridiculous not to dismiss or minimize myself, but.

381

00:38:33.490 --> 00:38:34.149

Liz Hand, CFP®: Good catch.

382

00:38:34.840 --> 00:38:37.769

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: Why, why is it a big deal

383

00:38:37.840 --> 00:38:47.510

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: like, even if I didn't know something, even if I said something wrong and I was corrected. So what? What's the big deal? Nobody's perfect.

384

00:38:48.490 --> 00:38:51.490

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: No, I'm far from it. So why

385

00:38:51.940 --> 00:39:02.569

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: allow myself to have this standard? So it helps me kind of, you know, having that awareness kind of work through what is really a really unfair thought on myself.

386

00:39:03.900 --> 00:39:08.039

Liz Hand, CFP®: Yeah, you get to hold yourself as prisoner. You don't get to be free from it.

387

00:39:08.340 --> 00:39:09.090

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

388

00:39:10.520 --> 00:39:18.399

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: So I think to your, to your point, like, what's the gift? And and I've I've actually been applying this to a lot of things in life when when

389

00:39:18.440 --> 00:39:26.930

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: somebody says something or does something to you, and it makes you angry, or you, wanna you know, lash out in some way

390

00:39:27.240 --> 00:39:29.900

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: it's like, if you can stop yourself.



391

00:39:29.910 --> 00:39:34.049

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: have that pause and go. Wait a minute. This person just gave me a gift

392

00:39:34.250 --> 00:39:37.860

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: of realizing I'm not free from this thing.

393

00:39:39.080 --> 00:39:41.969

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: then starts that process of awareness.

394

00:39:43.380 --> 00:39:46.540

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: adjustment, correction, what you know, whatever you want to call it.

395

00:39:49.110 --> 00:39:57.090

Liz Hand, CFP®: yeah, there's if I can just put words in your mouth, and then if it's the wrong thing correct it, but what you're basically what I'm hearing you say is,

396

00:39:58.060 --> 00:40:01.279

Liz Hand, CFP®: that thing is your ego.

397

00:40:02.720 --> 00:40:09.849

Liz Hand, CFP®: And the ego says, like we some people approach ego from. I'm the best, and some people approach ego from? I'm the worst.

398

00:40:10.170 --> 00:40:11.820

Liz Hand, CFP®: Those are 2 forms of ego.

399

00:40:11.960 --> 00:40:18.849

Liz Hand, CFP®: When we let our ego take grip, then what to? What do you get to do when you think? Oh, I'm not smart enough.

400

00:40:21.420 --> 00:40:23.850

Liz Hand, CFP®: Your ego gets to step in and do something.

401

00:40:28.230 --> 00:40:29.280

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: What does.

402

00:40:31.110 --> 00:40:34.259

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: Okay, I have a thought forming. But I'm not. I'm not there.

403



00:40:34.260 --> 00:40:36.149

Liz Hand, CFP®: Gonna work through it. I mean, that's fine.

404

00:40:37.700 --> 00:40:39.639

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: I mean bringing up ego.

405

00:40:43.170 --> 00:40:50.519

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: that that brings to mind 1 1 of the books that I've read, which I really enjoyed. Ryan holiday Ego is the enemy

406

00:40:51.660 --> 00:40:58.869

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: there's there's, and certainly I can't think of all the things in that book. But the the basic idea just on the title alone is.

407

00:40:59.000 --> 00:41:03.030

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: you know, our ego gets in the way of a lot of things, doesn't

408

00:41:03.330 --> 00:41:05.709

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: help us, and if we can.

409

00:41:06.740 --> 00:41:11.410

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: you know, step aside from that, or let let those thoughts go.

410

00:41:14.000 --> 00:41:16.689

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: Something better could be there waiting for us.

411

00:41:18.180 --> 00:41:21.993

Liz Hand, CFP®: I have a slightly different perspective, if I may offer it.

412

00:41:22.410 --> 00:41:27.409

Liz Hand, CFP®: where? It's not that the ego is the enemy, but it's like the guest that has stayed too long.

413

00:41:28.710 --> 00:41:34.219

Liz Hand, CFP®: because there was a time where it was helpful for you to feel I am not smart enough.

414

00:41:35.150 --> 00:41:37.110

Liz Hand, CFP®: It got you to this point today.

415

00:41:37.840 --> 00:41:40.190

Liz Hand, CFP®: and all the learning up to now.



416

00:41:40.870 --> 00:41:43.939

Liz Hand, CFP®: And it's allowed you to become really excellent in a craft

417

00:41:44.430 --> 00:41:46.470

Liz Hand, CFP®: that serves people and does good.

418

00:41:47.310 --> 00:41:54.940

Liz Hand, CFP®: So you can't tell me. And it this is Liz speaking directly to Mr. Holiday. you can't tell me that that's not a gift.

419

00:41:55.380 --> 00:41:57.150

Liz Hand, CFP®: but that is a complete enemy.

420

00:41:57.837 --> 00:42:02.250

Liz Hand, CFP®: It's just that at some point the stay is too long.

421

00:42:02.330 --> 00:42:03.879

Liz Hand, CFP®: and it starts to break down.

422

00:42:04.030 --> 00:42:07.549

Liz Hand, CFP®: and it doesn't work in the same way, and we've learned all that we can learn, or

423

00:42:08.240 --> 00:42:11.489

Liz Hand, CFP®: it's not producing the same, it's not yielding the same results.

424

00:42:13.830 --> 00:42:17.410

Liz Hand, CFP®: So when I say it like that. How would you shift.

425

00:42:18.100 --> 00:42:24.280

Liz Hand, CFP®: if at all, with this idea of like? Not smart enough as part of ego.

426

00:42:24.860 --> 00:42:29.709

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: Well, actually, the thought that's kind of coming to mind about that whole idea of how ego

427

00:42:29.800 --> 00:42:37.119

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: works into this thought is, I like, I'm over here thinking, like, you know, my ego is basically saying, Hey, I've got to

428

00:42:37.700 --> 00:42:56.979

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: be the smart person I've got to be the mentor that



knows everything. Which kind of implies that as the person I'm mentoring my associate, if she doesn't know something or get something wrong, that I'm there to correct her right, but on the flip side, like taking it from her perspective.

429

00:42:57.030 --> 00:43:10.010

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: What about those instances where she does correct me? Oh, no, you're you're the one that's wrong. I mean, not like that. But you know you're the one that that's wrong in this assumption. I know this thing. I'm informing you.

430

00:43:10.780 --> 00:43:17.119

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: And I'm like, Wow, that's great. You just that was perfect, that you knew that that was really helpful. I have now

431

00:43:18.442 --> 00:43:22.867

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: made it a positive, like a positive for for her like

432

00:43:23.300 --> 00:43:27.210

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: learning. I'm applying what I learned. And you know.

433

00:43:27.500 --> 00:43:35.570

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: you know, the Advisor that I'm working for, who's been in the business 20 plus years. He didn't know this thing, and I knew it like that's good for for her.

434

00:43:37.670 --> 00:43:40.390

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: So it can't always be about me.

435

00:43:40.830 --> 00:43:52.279

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: There's got to be opportunities, for, you know, the other people to to learn and show what they know and and demonstrate their helpfulness, which is, you know, why we hire them. In the 1st place.

436

00:43:52.280 --> 00:43:53.670

Liz Hand, CFP®: Right. Yeah.

437

00:43:54.360 --> 00:43:56.579

Liz Hand, CFP®: Does this resonate for other folks?

438

00:43:57.980 --> 00:44:05.934

Liz Hand, CFP®: Maybe you've hired? Maybe you haven't. I've had a very similar conversation. I know there's I can only see like a portion of you guys. But

439

00:44:07.270 --> 00:44:10.670

Liz Hand, CFP®: I've had this conversation a couple of times with limitless advisors.



440

00:44:12.540 --> 00:44:22.460

Liz Hand, CFP®: and what I hear is that when we let the ego do its thing, saying like, Oh, not smart enough, you better. You better wield your control

441

00:44:22.490 --> 00:44:24.239

Liz Hand, CFP®: and step up your smart game

442

00:44:24.670 --> 00:44:27.149

Liz Hand, CFP®: that you're actually painting yourself into a corner.

443

00:44:29.110 --> 00:44:32.629

Liz Hand, CFP®: because what you want is leverage of a team member.

444

00:44:34.660 --> 00:44:38.549

Liz Hand, CFP®: That's the overarching goal leverage of a team member, leverage of your time.

445

00:44:39.230 --> 00:44:40.760

Liz Hand, CFP®: and what you have to give up

446

00:44:41.000 --> 00:44:44.670

Liz Hand, CFP®: as having to prove that you are smart enough in the same way.

447

00:44:47.140 --> 00:44:52.179

Liz Hand, CFP®: So I like to think of that as like gripping onto, I will prove that I am the smartest in the room.

448

00:44:52.860 --> 00:45:00.060

Liz Hand, CFP®: and releasing it as to get something else. Your hands are open now, and you're ready for

449

00:45:00.130 --> 00:45:03.879

Liz Hand, CFP®: whatever it is that you're creating, which is what.

450

00:45:07.590 --> 00:45:10.050

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: Well, I mean, you know, it's certainly trying to

451

00:45:10.170 --> 00:45:15.729

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: create a more successful business that a lot of people and

452

00:45:16.040 --> 00:45:31.630

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: gosh! Doesn't that add to the feelings that I need for



myself in in. You know that ego department to say I did this great thing by bringing on this person who's gonna know a lot of stuff and be able to help, and especially if I'm not around.

453

00:45:31.860 --> 00:45:33.100

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: you know, that's

454

00:45:33.450 --> 00:45:38.719

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: that's just a different perspective. But you know, going back to you know why, to do that.

455

00:45:38.730 --> 00:45:49.880

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: That's the whole reason for doing that, so that, you know I'm not on my own and trying to do everything myself. It's hey? I found this really capable person, this really smart person, and.

456

00:45:49.880 --> 00:45:50.460

Liz Hand, CFP®: Okay.

457

00:45:50.460 --> 00:45:55.490

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: That should be able to to help my ego in in that regard, too. So.

458

00:45:56.330 --> 00:46:02.010

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: It. It feels like it's kind of almost like a little bit of a battle sometimes. And and just have to remind yourself.

459

00:46:02.210 --> 00:46:06.529

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: you know that that's okay to not know everything. And that's okay to

460

00:46:06.710 --> 00:46:19.099

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: look for someone who's going to be there to to help you with the things that you don't need, and and just overall improve the business, client, service and everything, because everybody's benefiting from that.

461

00:46:19.100 --> 00:46:23.739

Liz Hand, CFP®: Yeah, yeah, so what's the catch and correct for you?

462

00:46:28.470 --> 00:46:50.509

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: I. I think what what I just said is really the yeah. It's it's if I'm feeling that way. I forget the the you know. What am I feeling? What! What am I feeling really? Is it true? Well, no, it's it's it's not true that I have to know everything. I don't have to know everything. I need to know where to get it and rely on the people that do

463



00:46:50.740 --> 00:46:53.450

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: right, the whole who not, how right and and that

464

00:46:54.000 --> 00:46:57.829

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: that's why I went out and found a person. And so

465

00:46:57.900 --> 00:47:02.029

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: yeah, just reminding myself of that, I guess, is the the catch incorrect.

466

00:47:02.340 --> 00:47:02.910

Liz Hand, CFP®: Yeah.

467

00:47:03.080 --> 00:47:08.980

Liz Hand, CFP®: if I if I may suggest a sticky note, or some other way to remind yourself of that is.

468

00:47:09.840 --> 00:47:13.970

Liz Hand, CFP®: when I feel that feeling which? Where does that land for you physically.

469

00:47:14.070 --> 00:47:16.329

Liz Hand, CFP®: when you're feeling like? Oh, no! I should have known that.

470

00:47:18.880 --> 00:47:22.520

Liz Hand, CFP®: Does it hit your chest, your arms, your head, your anything.

471

00:47:23.345 --> 00:47:26.194

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: I don't know. I don't know. Maybe I'm not sure.

472

00:47:26.900 --> 00:47:31.199

Liz Hand, CFP®: Okay, really helpful to to figure that out, to just

473

00:47:31.520 --> 00:47:40.220

Liz Hand, CFP®: witness yourself the next time it happens, or reflect back and be like? Or how did I know that I was feeling that way? Because feelings.

474

00:47:40.720 --> 00:47:42.730

Liz Hand, CFP®: sensations land on our body

475

00:47:43.090 --> 00:47:46.829

Liz Hand, CFP®: and our body? We can usually be aware of our body before we're aware of our mind.

476

00:47:46.950 --> 00:47:47.819



Liz Hand, CFP®: So

477

00:47:49.120 --> 00:47:57.070

Liz Hand, CFP®: that's that's a little homework for you, Jeremy. But the catch and correct is, I'm feeling this way. Oh, there it is again not smart enough

478

00:47:57.720 --> 00:48:00.790

Liz Hand, CFP®: deep breath feet on the floor.

479

00:48:01.130 --> 00:48:16.959

Liz Hand, CFP®: and then get reconnected with your big vision. I'm creating the the firm that serves all the people like you got to get your why statement in there. This is why this is ex. This is exactly what I wanted. I wanted the smart person in here so that I could, you know, create, take the sperm to the next level in the way that I want.

480

00:48:17.360 --> 00:48:17.910

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

481

00:48:19.670 --> 00:48:20.230

Liz Hand, CFP®: Awesome.

482

00:48:20.750 --> 00:48:21.510

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

483

00:48:21.510 --> 00:48:22.590

Liz Hand, CFP®: Thanks for being coached.

484

00:48:22.750 --> 00:48:23.400

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

485

00:48:24.190 --> 00:48:25.250

Liz Hand, CFP®: A right.

486

00:48:27.260 --> 00:48:31.119

Liz Hand, CFP®: Let me remove Pen. What did that

487

00:48:31.180 --> 00:48:36.670

Liz Hand, CFP®: bring up any new thoughts? There got a couple in the?

488

00:48:37.430 --> 00:48:40.779

Liz Hand, CFP®: You're the smartest person in the room because you delegate, I love that.

489



00:48:44.490 --> 00:48:46.210
Liz Hand, CFP®: and you can let go.

490
00:48:46.230 --> 00:48:51.599
Liz Hand, CFP®: Let your ego go. You don't need to defend yourself. Yep. The the ego wants you to defend.

491
00:48:52.060 --> 00:48:58.099
Liz Hand, CFP®: prove, protect, perform, and when you let your ego go you show up differently.

492
00:48:58.240 --> 00:49:03.199
Liz Hand, CFP®: So that's the separation process that I talked about. Awesome.

493
00:49:04.130 --> 00:49:07.950
Liz Hand, CFP®: Okay. So, Kevin, I see a 2 ish.

494
00:49:08.550 --> 00:49:10.669
Liz Hand, CFP®: Sam, I see a 1.5 ish

495
00:49:10.770 --> 00:49:15.710
Liz Hand, CFP®: everybody else. I don't see a number. So you're not following my

496
00:49:16.270 --> 00:49:20.729
Liz Hand, CFP®: traction just kidding. You don't have to. But it is a good way to to be seen

497
00:49:20.850 --> 00:49:26.530
Liz Hand, CFP®: in this coaching program that's group oriented is to really check in. So I'll invite you again

498
00:49:26.730 --> 00:49:29.459
Liz Hand, CFP®: to put your number in the comment. Section

499
00:49:30.012 --> 00:49:33.810
Liz Hand, CFP®: one, for doing great and celebrating that like I'm

500
00:49:34.000 --> 00:49:45.090
Liz Hand, CFP®: I feel really good. I'm making the momentum that I wanted. I cast out this year that I wanted to be in the limitless program and create this change. And I'm doing it, and I feel really great about it, like be seen in your celebration.

501
00:49:45.340 --> 00:49:46.290
Liz Hand, CFP®: 2.



502

00:49:46.470 --> 00:49:55.060

Liz Hand, CFP®: I am feeling in motion, but a little bit wavering, and could use some support, maybe 3. I feel stuck. I feel confused. I feel

503

00:49:55.436 --> 00:49:59.809

Liz Hand, CFP®: I'm not getting the traction that I really want want to create.

504

00:50:03.160 --> 00:50:09.460

Liz Hand, CFP®: Jeff, you have made me very curious a number beyond my Jedi level skill at the moment.

505

00:50:09.560 --> 00:50:14.530

Liz Hand, CFP®: I can't tell if that's 0 or 4.

506

00:50:15.700 --> 00:50:17.748

Jeff J. Dunn-Bernstein, AIF®: We're closer to 0.

507

00:50:18.706 --> 00:50:21.869

Liz Hand, CFP®: You're doing great, like, amazing diving.

508

00:50:22.010 --> 00:50:25.250

Jeff J. Dunn-Bernstein, AIF®: No, no, okay, then let's go backwards. Let's go the other way.

509

00:50:25.650 --> 00:50:26.320

Liz Hand, CFP®: Okay.

510

00:50:27.000 --> 00:50:27.770

Liz Hand, CFP®: 4.

511

00:50:28.110 --> 00:50:28.810

Jeff J. Dunn-Bernstein, AIF®: Sure.

512

00:50:29.340 --> 00:50:31.750

Liz Hand, CFP®: So you are beyond my help.

513

00:50:32.360 --> 00:50:32.690

Jeff J. Dunn-Bernstein, AIF®: Myself.

514

00:50:32.690 --> 00:50:33.410

Liz Hand, CFP®: Reports.

515



00:50:33.810 --> 00:50:36.640

Jeff J. Dunn-Bernstein, AIF®: Yeah, okay, just notice that in yourself.

516

00:50:37.270 --> 00:50:38.540

Liz Hand, CFP®: I can't be helped.

517

00:50:40.130 --> 00:50:43.400

Jeff J. Dunn-Bernstein, AIF®: Wait. I'm just waiting on. I'm waiting on others. So.

518

00:50:43.780 --> 00:50:47.890

Liz Hand, CFP®: Okay, all right.

519

00:50:51.990 --> 00:50:53.400

Liz Hand, CFP®: Thanks for sharing.

520

00:50:53.680 --> 00:50:57.110

Liz Hand, CFP®: Danny won congratulations, Danny. That's awesome.

521

00:50:59.370 --> 00:51:06.840

Liz Hand, CFP®: 1.5. I don't know what 1.5 you, Bridget. And Sam, noncommittal

522

00:51:07.300 --> 00:51:17.369

Liz Hand, CFP®: in between. Can't tell if I'm doing good, and maybe I should celebrate myself. But you know what I probably shouldn't celebrate myself because I'm just a little too humble. So I'm gonna put 1.5 just in case.

523

00:51:17.370 --> 00:51:22.610

Bridget Borel: That's probably fair, but I mean there's always room for improvement and.

524

00:51:22.610 --> 00:51:23.170

Liz Hand, CFP®: Yeah.

525

00:51:23.830 --> 00:51:29.247

Bridget Borel: All that good stuff. So what would you like to celebrate myself? I guess.

526

00:51:29.790 --> 00:51:30.930

Liz Hand, CFP®: What would you like to celebrate.

527

00:51:32.620 --> 00:51:45.955

Bridget Borel: Well, I'm coming to the end of fall surge review meetings and that's going. Well,

528

00:51:46.670 --> 00:51:55.473



Bridget Borel: It was kind of cool. I went to one of my clients, works at the United States Naval Academy, and I was at the football game

529

00:51:55.810 --> 00:51:57.290

Bridget Borel: Saturday and

530

00:51:58.006 --> 00:52:07.520

Bridget Borel: the wife of the couple like tracked me down at the tailgate I was at so she could introduce me to her daughter because we're gonna be talking about, you know.

531

00:52:07.520 --> 00:52:08.160

Liz Hand, CFP®: Wow!

532

00:52:08.160 --> 00:52:10.533

Bridget Borel: How they're paying for school next year. But

533

00:52:11.040 --> 00:52:13.990

Bridget Borel: That was that was kind of nice to know that like

534

00:52:15.080 --> 00:52:19.640

Bridget Borel: that was important to them. And so

535

00:52:20.380 --> 00:52:25.239

Bridget Borel: yeah, onboarding a couple of new clients, more prospects coming in and

536

00:52:25.290 --> 00:52:28.129

Bridget Borel: just looking forward to 25. So.

537

00:52:28.960 --> 00:52:29.820

Liz Hand, CFP®: Awesome.

538

00:52:29.820 --> 00:52:30.185

Bridget Borel: Yes.

539

00:52:30.550 --> 00:52:37.470

Liz Hand, CFP®: Yeah, what I hear in that Bridget is you're making an impact like a deep impact. Multi general multi generational impact

540

00:52:37.850 --> 00:52:44.400

Liz Hand, CFP®: super cool. And especially when they pull you aside to like, tell you about it, because it takes a lot for people to surface

541



00:52:44.590 --> 00:52:49.290

Liz Hand, CFP®: what's going well, what they're excited about, how they want to engage with you, and so I hear that trust in that.

542

00:52:49.450 --> 00:52:51.069

Bridget Borel: I also hear.

543

00:52:51.520 --> 00:52:55.680

Liz Hand, CFP®: A couple of prospects, a couple of new clients, which means you're

544

00:52:55.720 --> 00:53:00.990

Liz Hand, CFP®: doing really well, and you're bringing people into the practice and the growth, aspect congratulations.

545

00:53:01.330 --> 00:53:06.820

Bridget Borel: Thank you. Thank you. And also dealing with my rebranding. But you know

546

00:53:07.260 --> 00:53:10.710

Bridget Borel: that is a lot of work that.

547

00:53:11.690 --> 00:53:14.167

Bridget Borel: Not all that excited about, but

548

00:53:14.620 --> 00:53:17.980

Bridget Borel: had some good pro progress in a

549

00:53:19.010 --> 00:53:22.790

Bridget Borel: branding strategy meeting last week, so.

550

00:53:23.100 --> 00:53:23.800

Liz Hand, CFP®: Awesome.

551

00:53:23.800 --> 00:53:25.390

Bridget Borel: That felt good, too.

552

00:53:26.710 --> 00:53:31.900

Liz Hand, CFP®: Great, so one or 2.

553

00:53:33.210 --> 00:53:34.519

Bridget Borel: I'll say one, sure.

554

00:53:34.940 --> 00:53:38.665



Liz Hand, CFP®: Nice awesome for making me own it. Liz.

555

00:53:39.460 --> 00:53:41.716

Bridget Borel: Great, urging me to own it.

556

00:53:42.200 --> 00:53:49.769

Liz Hand, CFP®: Sam, one or 2, we celebrating you, or or is it really more of a.

557

00:53:49.770 --> 00:53:59.179

Sam Armour, CFP®, CPA, CIMA®: It's it's honestly I just got so many other things going on in my life that I would be a 1. But I don't have the time to devote to

558

00:53:59.530 --> 00:54:09.309

Sam Armour, CFP®, CPA, CIMA®: growth, etc. So it's more of the 2, and it's all good stuff. It's just. I'm giving myself grace and saying, all right. This is life for the next couple of months, and then I'm gonna kill it.

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00:54:09.640 --> 00:54:10.430

Liz Hand, CFP®: All right.

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00:54:10.560 --> 00:54:11.260

Liz Hand, CFP®: Cool.

561

00:54:11.590 --> 00:54:18.830

Liz Hand, CFP®: Yeah, I will celebrate your willingness to know your capacity, and that is good leadership in life

562

00:54:19.490 --> 00:54:20.850

Liz Hand, CFP®: and work. Okay?

563

00:54:21.420 --> 00:54:24.230

Liz Hand, CFP®: So I see. No, I see no threes.

564

00:54:24.680 --> 00:54:38.790

Liz Hand, CFP®: but I do see Cheryl deciding about retirement or downsizing the next one to 2 years timing of how to move that forward could coast with my practice for a long time, but not sure. I want to do so. You're at 2. We absolutely can dive into that.

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00:54:38.890 --> 00:54:41.790

Liz Hand, CFP®: Kevin, you're 2, ish, you did it, too.

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00:54:42.220 --> 00:54:46.090

Liz Hand, CFP®: 2 or 3 or one, or just solidly 2. Okay.



567

00:54:46.390 --> 00:54:53.160

Liz Hand, CFP®: recovering from disruptions due to disagreements with your spouse over strategic decisions and spending assistant

568

00:54:53.860 --> 00:55:01.399

Liz Hand, CFP®: for our extended medical leave and the Sec examination. Yeah, you've had a lot coming at you, seeing the light at the end of the tunnel. But I'm a bit burnt out.

569

00:55:02.060 --> 00:55:02.790

Liz Hand, CFP®: Yeah.

570

00:55:06.600 --> 00:55:08.340

Liz Hand, CFP®: What oops!

571

00:55:08.960 --> 00:55:13.060

Liz Hand, CFP®: When we got into that conversation about sourcing yourself, did you find

572

00:55:13.090 --> 00:55:20.030

Liz Hand, CFP®: something for yourself? That was new insight, or a way that you can look at this time period

573

00:55:20.050 --> 00:55:21.719

Liz Hand, CFP®: from a different lens. Kevin.

574

00:55:23.031 --> 00:55:27.098

Kevin Murray: You know I didn't hear that whole thing. I got distracted for a little bit.

575

00:55:27.920 --> 00:55:35.959

Kevin Murray: it's like Ju, just like I said some complex stuff, but also a lot on the plate. Just just need time

576

00:55:36.560 --> 00:55:42.754

Kevin Murray: to finish working through it, you know, especially except the audit. You know the timelines on that just

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00:55:44.440 --> 00:55:52.770

Kevin Murray: just no, no quick, easy fix. Just no sort of like, Sam said. It's just what's on my plate, and

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00:55:53.710 --> 00:55:59.570

Kevin Murray: just got a take care of what needs to be taken care of, and hopefully.

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00:55:59.750 --> 00:56:02.789

Kevin Murray: the plate's gonna be a lot emptier here in a couple of weeks.

580

00:56:04.900 --> 00:56:08.740

Liz Hand, CFP®: Is there something you can for a short period of time.

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00:56:09.760 --> 00:56:11.899

Liz Hand, CFP®: As you work through the

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00:56:11.970 --> 00:56:20.320

Liz Hand, CFP®: kind of the bottleneck right, now, that sources yourself. So it gives you what you need as to fill up your cup a bit, whether that's a walk

583

00:56:22.030 --> 00:56:34.039

Liz Hand, CFP®: a moment in your day where you do a 5 min meditation, whether that's getting yourself a cookie once a day from your favorite spot, you know, whatever that is. Is there something you can do to source yourself.

584

00:56:34.110 --> 00:56:35.310

Liz Hand, CFP®: 1% more.

585

00:56:36.850 --> 00:56:40.410

Kevin Murray: I think I'm doing that in the evenings. I'm just, you know, trying to

586

00:56:41.080 --> 00:56:44.669

Kevin Murray: take time to shut down a little bit in the evenings and relax, and

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00:56:48.550 --> 00:56:52.260

Kevin Murray: just spending time being grateful for what

588

00:56:52.660 --> 00:56:59.169

Kevin Murray: is going right instead of worrying all day about you know what's not going right.

589

00:57:00.780 --> 00:57:06.260

Liz Hand, CFP®: I find myself wanting to nitpick, one word that you used trying

590

00:57:07.310 --> 00:57:11.000

Liz Hand, CFP®: so do you find that you are able to in the evenings like, Are you doing it.

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00:57:11.050 --> 00:57:12.370

Liz Hand, CFP®: or is it?

592



00:57:12.540 --> 00:57:17.389

Liz Hand, CFP®: I wish I was doing it, but I think I want to do it, but not doing it.

593

00:57:18.190 --> 00:57:19.260

Kevin Murray: Some evenings.

594

00:57:19.410 --> 00:57:22.743

Kevin Murray: Other evenings not just depend, you know.

595

00:57:24.580 --> 00:57:25.210

Liz Hand, CFP®: Sure.

596

00:57:25.960 --> 00:57:26.620

Liz Hand, CFP®: Yeah.

597

00:57:30.110 --> 00:57:35.049

Liz Hand, CFP®: Creating that sourcing for yourself like it. It takes

598

00:57:37.610 --> 00:57:43.940

Liz Hand, CFP®: What does it take commitment to yourself? Intention with yourself and

599

00:57:44.710 --> 00:57:47.260

Liz Hand, CFP®: my my encouragement is simply to

600

00:57:47.420 --> 00:57:50.950

Liz Hand, CFP®: keep doing that and like. It is the one thing that I have to do each day

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00:57:51.120 --> 00:57:57.129

Liz Hand, CFP®: to source myself, because you have so much weighing on you at this point between those 3 areas.

602

00:57:58.145 --> 00:58:00.400

Liz Hand, CFP®: And you are the Golden Goose.

603

00:58:06.490 --> 00:58:12.360

Liz Hand, CFP®: Alright. Anything else there? You want to be coached around, or just acknowledging the space. I know we've had a couple of conversations.

604

00:58:13.240 --> 00:58:18.289

Kevin Murray: Yeah, I think, you know, like I said, it's it. Just kind of

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00:58:19.090 --> 00:58:24.514



Kevin Murray: it. Just kind of is where it is. And I'm just. You know, I'm working through it, taking the positive steps. But it's just

606

00:58:24.860 --> 00:58:39.409

Kevin Murray: it's just gonna take some some time, and you know there's some deadlines coming up on the the end of the year, and some things with the audit. One thing I did do that is going to help a lot going forward because compliance has been just

607

00:58:39.620 --> 00:58:42.819

Kevin Murray: so overwhelming for so long.

608

00:58:43.040 --> 00:58:57.879

Kevin Murray: I finally found a firm, you know, right now I work with Ra in a box, but that's kind of a do it yourself, you know. Here's our templates. Here's our tools, but really not a lot of guidance. And I was introduced to a

609

00:58:58.330 --> 00:59:05.447

Kevin Murray: it's another compliance firm that has a model that works for guys like me, you know, single

610

00:59:06.225 --> 00:59:18.290

Kevin Murray: Advisor Ria, where they kind of take on the whole lot. They do the email reviews they actually help to, you know, they they actually review policies and procedures and help to

611

00:59:19.170 --> 00:59:41.279

Kevin Murray: rewrite bad language and help with good language where they're getting our in a box as well. Here's templates, but really didn't get all that, and just taken, you know, doing the physical work that I've struggled to get done like writing again. Review and all that so, and not a whole lot more than Ra in a box charges. So that's

612

00:59:41.410 --> 00:59:43.840

Kevin Murray: since I found them, and kind of

613

00:59:43.900 --> 00:59:48.800

Kevin Murray: made the commitment, you know, with them last week. That's a huge weight off my shoulders. So.

614

00:59:49.000 --> 00:59:49.810

Liz Hand, CFP®: Awesome.

615

00:59:50.110 --> 00:59:54.780

Liz Hand, CFP®: Yeah, I just want to acknowledge that is sourcing yourself

616

00:59:56.270 --> 01:00:03.330

Liz Hand, CFP®: because there is mental load with compliance, and it sounds like it wasn't going the



way you wanted, and so that adds to our mental load.

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01:00:03.480 --> 01:00:06.460

Liz Hand, CFP®: and by finding a solution that

618

01:00:06.520 --> 01:00:11.949

Liz Hand, CFP®: further allows you to leverage them, is sourcing yourself congratulations.

619

01:00:12.300 --> 01:00:13.019

Kevin Murray: Thank you.

620

01:00:15.920 --> 01:00:21.199

Liz Hand, CFP®: Cheryl, you're the 2 that I'm seeing. If you'd like to get coached

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01:00:21.420 --> 01:00:26.980

Liz Hand, CFP®: around decisions for retirement or downsizing, be happy to support you.

622

01:00:28.820 --> 01:00:30.759

Liz Hand, CFP®: You are on mute at this moment.

623

01:00:35.440 --> 01:00:36.950

Cheryl: I'm up for that.

624

01:00:37.330 --> 01:00:39.200

Liz Hand, CFP®: Okay, awesome.

625

01:00:40.660 --> 01:00:43.700

Liz Hand, CFP®: This is perfect because I love the retirement conversation.

626

01:00:46.069 --> 01:00:46.349

Liz Hand, CFP®: Okay.

627

01:00:47.490 --> 01:00:51.779

Cheryl: So I feel like the retirement conversation nobody's interested in. So that's cool.

628

01:00:53.740 --> 01:01:00.740

Liz Hand, CFP®: Okay, so what what about all of this? If you could like summarize it

629

01:01:00.810 --> 01:01:02.880

Liz Hand, CFP®: again where you're at in this moment.

630



01:01:04.670 --> 01:01:07.390
Cheryl: So I started

631

01:01:07.440 --> 01:01:16.170

Cheryl: as an hourly planning planner like almost 20 years ago, I switched over to retainers in 2019. And I've never.

632

01:01:16.190 --> 01:01:29.059

Cheryl: And then I've used limitless to really streamline things, and I stopped taking clients for the most part a couple of years ago. And so I feel like I'm in a pretty good place.

633

01:01:29.220 --> 01:01:32.100

Cheryl: and I've worked really hard to get here.

634

01:01:33.174 --> 01:01:47.780

Cheryl: Now, I feel like it's time to retire, and part of that is, my spouse is about 10 years older than I am. It's 9 and a half. He always wants me to not say 10, so he's older than I am, and he's he's retired.

635

01:01:47.850 --> 01:01:58.240

Cheryl: and we're traveling. I'm working remotely sometimes, and things like that. We're being pretty flexible with our time. But then I think well, maybe I'd just like to be retired.

636

01:01:58.430 --> 01:02:03.120

Cheryl: And and I look at it. And I think where I'm really getting bogged down

637

01:02:03.650 --> 01:02:08.249

Cheryl: is that like it's just easy to keep doing what I'm doing

638

01:02:08.410 --> 01:02:12.540

Cheryl: as opposed to going through all the work of transitioning this practice.

639

01:02:12.950 --> 01:02:17.427

Cheryl: Okay, I've been trying to figure out like, what is it. That is my problem.

640

01:02:18.086 --> 01:02:25.799

Cheryl: A little bit of concern around some clients that I know will have a trouble finding another advisor that will. You know that they can afford.

641

01:02:25.850 --> 01:02:27.879

Cheryl: But most of my clients will be fine.

642

01:02:28.320 --> 01:02:31.670

Cheryl: So it's really just this like, Is this really what I want to do?

643

01:02:34.560 --> 01:02:37.149

Liz Hand, CFP®: So as you hear yourself say that

644

01:02:37.500 --> 01:02:42.569

Liz Hand, CFP®: if we had an optimal outcome for this conversation today, what would you be walking away with.

645

01:02:45.520 --> 01:02:48.049

Cheryl: Oh, that's a good question. I think

646

01:02:48.100 --> 01:02:54.419

Cheryl: just a little, maybe a way to think about it a little more clearly, because I don't.

647

01:02:54.600 --> 01:02:57.919

Cheryl: I I just I don't. I just think about it.

648

01:02:58.310 --> 01:03:01.640

Cheryl: And then I go to something else. I don't really.

649

01:03:01.710 --> 01:03:06.990

Cheryl: I don't really try to figure out really what the answer is. So maybe just a way to

650

01:03:07.010 --> 01:03:10.790

Cheryl: approach thinking about it, to to make a decision.

651

01:03:13.875 --> 01:03:16.689

Liz Hand, CFP®: And and so why now?

652

01:03:18.100 --> 01:03:21.680

Cheryl: Right now. Yeah, it really is the.

653

01:03:21.800 --> 01:03:24.320

Cheryl: you know, my family situation, and just

654

01:03:24.920 --> 01:03:35.219

Cheryl: wanting to be able to do more with my husband while still he's still able to do it. We we took a trip to Europe over the summer, and he's I just see him slowing down.

655

01:03:35.450 --> 01:03:40.060

Cheryl: and I'm just not sure how much longer he'll be able to do



656

01:03:40.900 --> 01:03:47.969

Cheryl: trips like he'd like to do. He, and he won't say this, but I just know it's coming, you know. I just see it.

657

01:03:48.120 --> 01:03:50.950

Cheryl: And so it's like, I feel like.

658

01:03:51.090 --> 01:03:53.879

Cheryl: if I wait 3 years I might regret it.

659

01:03:54.500 --> 01:03:55.280

Liz Hand, CFP®: Hmm.

660

01:04:04.220 --> 01:04:17.070

Liz Hand, CFP®: yeah. So there's i i heard, like 2 components to it. Almost you have this one like heavy component of seeing him slow down recognizing the age difference, and then the other component of just really enjoying

661

01:04:17.310 --> 01:04:18.800

Liz Hand, CFP®: the time together.

662

01:04:21.790 --> 01:04:25.779

Liz Hand, CFP®: What's and the ease in which you do client work

663

01:04:27.040 --> 01:04:30.339

Liz Hand, CFP®: he's. It's just easier to keep doing what you're doing.

664

01:04:30.340 --> 01:04:34.090

Cheryl: Yeah, totally. Yeah. I mean, I have my clients. I like them.

665

01:04:34.570 --> 01:04:41.140

Cheryl: I like 98% of my clients, you know. It would be easy to lose the other 2%

666

01:04:41.300 --> 01:04:47.450

Cheryl: and so I feel like I'm it's just it's really

667

01:04:47.770 --> 01:04:51.370

Cheryl: there's just not a lot of friction work. Wise.

668

01:04:52.220 --> 01:04:59.080

Cheryl: It's and like I said, I really struggled in my early years, developing this practice.



669

01:04:59.080 --> 01:04:59.490

Liz Hand, CFP®: Parents.

670

01:04:59.490 --> 01:05:12.819

Cheryl: How to run a business, deciding how to run it, you know, to what to do, and I feel like I've just done a lot of work to get here, and it's like, Well, jeez, do I give this up now? You know it's it is.

671

01:05:12.850 --> 01:05:15.250

Cheryl: It has gotten so much more efficient.

672

01:05:15.440 --> 01:05:31.090

Cheryl: and I have a good assistant. She's great. She's told me she'll be here as long as I want to keep working, you know. I just we work well together. She takes a lot off my plate, and so I'm like, you know, it is. It's just kind of

673

01:05:32.200 --> 01:05:39.160

Cheryl: like. Why, if it weren't for that. If it weren't for my personal situation there'd be no reason to to stop.

674

01:05:41.210 --> 01:05:45.849

Liz Hand, CFP®: There's almost a way that I hear you referencing like it's, either this or that.

675

01:05:46.270 --> 01:05:46.910

Cheryl: Yeah.

676

01:05:47.280 --> 01:05:47.920

Liz Hand, CFP®: How come?

677

01:05:50.200 --> 01:05:57.209

Cheryl: Well, so I've I've been doing the like, I said. We've been doing some trips, and we've been doing some.

678

01:05:57.480 --> 01:06:00.650

Cheryl: I've we've been

679

01:06:04.210 --> 01:06:17.129

Cheryl: It's hard for me, like when we're when we leave home. He doesn't even enjoy it that much unless I'm able to do stuff with him. I love it. I could just go work, you know, at a new place every week, and I would think it was great, and he

680

01:06:17.320 --> 01:06:21.429

Cheryl: during the day he's bored, you know, so



681

01:06:21.530 --> 01:06:27.949

Cheryl: it hasn't worked out as well as I would have liked. He's he goes along with it. He's okay with it.

682

01:06:29.200 --> 01:06:31.760

Cheryl: And then we did.

683

01:06:32.090 --> 01:06:33.210

Cheryl: It's like

684

01:06:35.280 --> 01:06:42.240

Cheryl: the other I have thought about. What if I just cut out? You know I don't know 20 of my 60 clients.

685

01:06:42.350 --> 01:06:50.329

Cheryl: but then I'm like, Oh, God! That'd be so uncomfortable! How would I do that? You know? How would I? How would I tell 20 of my clients? You're not in my top.

686

01:06:50.540 --> 01:06:52.930

Cheryl: 3, rd yeah,

687

01:06:53.920 --> 01:06:59.080

Cheryl: so I think there's a little bit of that there, just like I don't know how to

688

01:06:59.680 --> 01:07:04.400

Cheryl: downsize the number of clients, which is what would be my next step. I feel like I'm

689

01:07:04.490 --> 01:07:11.099

Cheryl: doing as much as I can with the number of clients I have now. So the next step would be to reduce the number of clients.

690

01:07:12.820 --> 01:07:17.550

Liz Hand, CFP®: Do you financially need to monetize those clients? That you would downsize.

691

01:07:17.970 --> 01:07:19.539

Cheryl: I don't. I know. Hmm!

692

01:07:19.730 --> 01:07:20.480

Liz Hand, CFP®: Not at all.

693

01:07:22.270 --> 01:07:28.680

Cheryl: To, because it seems dumb not to right. I feel like I'd be walking away from something. But honestly, I don't need to.



694

01:07:37.684 --> 01:07:42.200

Liz Hand, CFP®: And when you think about the process being

695

01:07:42.220 --> 01:07:47.010

Liz Hand, CFP®: more cumbersome than just continuing on, what do you imagine.

696

01:07:49.000 --> 01:07:51.990

Cheryl: Well, like, I said, I think about how would I

697

01:07:52.490 --> 01:08:00.679

Cheryl: decide? Who or how would I find the person to take over the partnership? And I've got like a backup plan.

698

01:08:02.170 --> 01:08:06.967

Cheryl: I I just don't think it's gonna work out as well as I was hoping. And then

699

01:08:08.120 --> 01:08:16.010

Cheryl: so I I really think I need to find someone, especially for the clients that aren't going to be able to fit into that to that plan. B.

700

01:08:16.760 --> 01:08:21.310

Cheryl: And sorry. You know, there's that finding somebody.

701

01:08:21.350 --> 01:08:22.469

Cheryl: And then

702

01:08:23.910 --> 01:08:31.890

Cheryl: just going through the process of transitioning the clients. I that's just that's gonna be hard, I think, for me personally.

703

01:08:33.350 --> 01:08:59.700

Cheryl: So inviting another advisor on the meeting, telling them there's gonna be another advisor having people say, you know. Say, Oh, we're, you know, like, maybe they decide just to walk away. Or maybe they say, Oh, good! We were. Gonna you know, we were. Gonna tell you, we didn't need you anymore. Anyway, it's just like I, the the response, and the just having to deal with that just seems challenging to me.

704

01:09:00.550 --> 01:09:03.529

Cheryl: So it's partly the work to find somebody to

705

01:09:03.609 --> 01:09:06.229

Cheryl: take over the clients. And then it's partly the



706

01:09:06.600 --> 01:09:09.920

Cheryl: how you know how to how to transition that with the client.

707

01:09:13.130 --> 01:09:17.530

Liz Hand, CFP®: When did it become your responsibility to hold the

708

01:09:18.479 --> 01:09:22.919

Liz Hand, CFP®: approval of everyone else around you like almost here, go ahead.

709

01:09:22.920 --> 01:09:24.470

Cheryl: When I was about 2.

710

01:09:24.750 --> 01:09:28.119

Liz Hand, CFP®: 2. Okay, how's that going.

711

01:09:28.433 --> 01:09:35.340

Cheryl: It's it's not good. i i i tend to just walk away from stuff as opposed to deal with it. So it's.

712

01:09:36.120 --> 01:09:38.130

Cheryl: It's it's not. I'm not good at it.

713

01:09:38.920 --> 01:09:39.609

Cheryl: Yeah.

714

01:09:39.800 --> 01:09:42.329

Liz Hand, CFP®: So that's the all or nothing. Place again.

715

01:09:42.330 --> 01:09:42.890

Cheryl: Yeah.

716

01:09:53.999 --> 01:10:01.239

Liz Hand, CFP®: So you wake up 3 years from now, and you waited too long.

717

01:10:03.589 --> 01:10:04.569

Liz Hand, CFP®: What happened?

718

01:10:05.170 --> 01:10:12.252

Liz Hand, CFP®: Oh, yeah, you know you're you. I actually feel you asked, Where do you feel something? I just felt that in my stomach.

719

01:10:13.360 --> 01:10:14.000



Liz Hand, CFP®: awareness.

720

01:10:18.960 --> 01:10:30.220

Cheryl: I I think I would just be devastated. I I really do like what went wrong. I just couldn't get off my ass and do something, you know. I just was too easy to coast. I just took the easy.

721

01:10:30.250 --> 01:10:32.209

Cheryl: What the easy thing at the time.

722

01:10:33.270 --> 01:10:35.249

Liz Hand, CFP®: Okay. What did you, miss?

723

01:10:37.730 --> 01:10:39.060

Cheryl: In terms of.

724

01:10:39.430 --> 01:10:43.060

Liz Hand, CFP®: So you didn't. You didn't go through the process. What did you miss out on.

725

01:10:43.310 --> 01:10:47.999

Cheryl: Oh, yeah, I think it's just now. I'm

726

01:10:48.880 --> 01:10:54.169

Cheryl: well, you know. Now my husband is not able to do stuff.

727

01:10:54.746 --> 01:11:01.670

Cheryl: So we're missing some of the stuff we could have done in the past 3 years. And then, now I'm

728

01:11:01.790 --> 01:11:08.009

Cheryl: having to leave. I you know, at some point, because I have to take care of him, you know.

729

01:11:08.320 --> 01:11:10.369

Liz Hand, CFP®: Yeah. May I pause you there just for a moment.

730

01:11:10.600 --> 01:11:10.980

Cheryl: Yeah.

731

01:11:12.170 --> 01:11:15.569

Liz Hand, CFP®: I'm gonna invite you to be a little bit more specific. What did you miss?

732

01:11:15.590 --> 01:11:18.070

Liz Hand, CFP®: You said I missed stuff with my husband. What did you Miss.



733

01:11:18.840 --> 01:11:20.690

Cheryl: Oh, prep trips

734

01:11:22.650 --> 01:11:27.400

Liz Hand, CFP®: Specific ones pardon other specific ones. You guys want to go on.

735

01:11:27.880 --> 01:11:34.570

Cheryl: Not really. He'll go anywhere. We just want to travel. I mean, we've gone lots of places already.

736

01:11:35.178 --> 01:11:38.669

Cheryl: And we do plenty of travel, but

737

01:11:41.730 --> 01:11:55.250

Cheryl: it like we just like this year we went to Germany because he wanted to go to Germany. He doesn't really have another place on his list. But if I said, Let's go to Tokyo. I've never been to Tokyo. If I said, Let's go to Tokyo, he'd say, Yeah, it's a good idea. Let's go to Tokyo.

738

01:11:55.430 --> 01:11:57.789

Cheryl: and he would have fun doing it.

739

01:11:59.640 --> 01:12:02.069

Cheryl: So that kind of thing.

740

01:12:06.750 --> 01:12:08.050

Liz Hand, CFP®: Okay. Keep going.

741

01:12:09.490 --> 01:12:10.890

Cheryl: On what I'd miss.

742

01:12:11.960 --> 01:12:12.670

Cheryl: Oh, wow!

743

01:12:12.670 --> 01:12:18.839

Liz Hand, CFP®: Something about having. Oh, yes, you also said something about having to take care of him.

744

01:12:19.780 --> 01:12:39.110

Cheryl: Oh, yeah. So that's not really what I've missed, but just given the age difference at some point I'll likely become a caregiver, and I hate to transition like, okay, maybe it's not 3 years from now. Maybe it's 7 years from now, and I just kept letting this go. And now I have to transition out of this business because

745



01:12:39.420 --> 01:12:44.970

Cheryl: I have to be with him at home, not doing stuff we want to do every day.

746

01:12:50.990 --> 01:12:56.910

Liz Hand, CFP®: So, and I find and my mind goes a couple of different directions with it.

747

01:12:56.930 --> 01:13:04.329

Liz Hand, CFP®: One there's like a there's a way you're referencing. Travel as like, oh, we're we're actually doing it.

748

01:13:04.610 --> 01:13:06.179

Liz Hand, CFP®: But he gets bored.

749

01:13:07.530 --> 01:13:09.230

Liz Hand, CFP®: And so I don't know if it's

750

01:13:10.346 --> 01:13:12.829

Liz Hand, CFP®: not being able to be with him, being bored.

751

01:13:13.370 --> 01:13:18.120

Liz Hand, CFP®: or truly, in the travel you're not experiencing the full thing that you want to experience.

752

01:13:18.120 --> 01:13:21.700

Cheryl: Oh, okay. So so we travel to

753

01:13:21.770 --> 01:13:24.789

Cheryl: go somewhere, and I work while I'm there.

754

01:13:25.250 --> 01:13:27.260

Cheryl: We do that a lot.

755

01:13:27.632 --> 01:13:35.820

Cheryl: We finally did a trip this summer where we were gone for 3 weeks, and I didn't even take my laptop. That's the 1st time that has happened since

756

01:13:35.920 --> 01:13:40.860

Cheryl: I started doing this. So that kind of travel I feel like

757

01:13:41.320 --> 01:13:58.580

Cheryl: I can do, maybe once a year. If I'm working, I I don't feel like I can do that more than once a year. If I'm still working coverage I've got from my assistant. I just like I feel like, well, I'm asking you people to pay me something every month, and I'm gone 6 months out of the year. That seems kind of crazy.



758

01:13:58.890 --> 01:13:59.300

Liz Hand, CFP®: Oh!

759

01:13:59.300 --> 01:14:01.350

Cheryl: So, yeah.

760

01:14:03.090 --> 01:14:05.869

Liz Hand, CFP®: So just an invitation to look.

761

01:14:06.520 --> 01:14:10.809

Liz Hand, CFP®: Is that a fact? I cannot travel no laptop.

762

01:14:10.810 --> 01:14:11.350

Cheryl: No, it's not.

763

01:14:12.100 --> 01:14:14.150

Cheryl: It's not a fact. You're right. Yeah.

764

01:14:26.250 --> 01:14:32.349

Liz Hand, CFP®: I don't have an answer for you as far as what direction to go.

765

01:14:32.350 --> 01:14:33.229

Cheryl: Yeah, I know. I know.

766

01:14:33.230 --> 01:14:40.950

Liz Hand, CFP®: What I notice is, I hear what other people need and want. I don't hear

767

01:14:41.260 --> 01:14:45.449

Liz Hand, CFP®: like your full desire in it, for you.

768

01:14:49.530 --> 01:14:51.188

Cheryl: Okay, I'll think about that.

769

01:14:53.430 --> 01:14:57.599

Cheryl: That's probably a good place to start, because I don't think I could express it either.

770

01:14:59.740 --> 01:15:04.460

Liz Hand, CFP®: Do you have coaching passes added on, cause we can explore that one to one. Okay.

771

01:15:05.080 --> 01:15:13.060

Liz Hand, CFP®: well, that's fine. You can. Also, if you're thinking something, and you want to like, type it

into tribe. Happy to help you work through it that way, too.

772

01:15:13.100 --> 01:15:20.879

Liz Hand, CFP®: Okay, what becomes more clear when you understand what you desire.

773

01:15:25.110 --> 01:15:31.379

Cheryl: Well, the experience I've had is that I

774

01:15:31.630 --> 01:15:36.709

Cheryl: do. I kind of it's clearer to see what I should do, and that I get more motivated.

775

01:15:37.990 --> 01:15:39.490

Liz Hand, CFP®: And then what happens?

776

01:15:40.990 --> 01:15:42.690

Cheryl: It usually gets done.

777

01:15:45.430 --> 01:15:46.120

Liz Hand, CFP®: Absolutely.

778

01:15:46.120 --> 01:15:52.669

Cheryl: Even if it's even it like it takes some of that dread away like like joining limitless and making the changes I made.

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01:15:53.360 --> 01:16:01.780

Cheryl: That was not easy either, like telling people, no, or great is raising their prices. There was a lot in there that I had a lot of fear around.

780

01:16:02.170 --> 01:16:05.460

Cheryl: And I don't even think about that anymore.

781

01:16:06.130 --> 01:16:07.140

Liz Hand, CFP®: Lovely.

782

01:16:07.540 --> 01:16:11.590

Cheryl: I mean, it's like, yeah, I did it. I could do it again, you know, and nobody died.

783

01:16:11.680 --> 01:16:18.760

Cheryl: You know. It was just like it. It was. It kind of went like everybody tells you, to go and.

784

01:16:19.660 --> 01:16:21.869

Cheryl: You know, it was okay. Everything was okay.



785

01:16:21.940 --> 01:16:25.180

Cheryl: But I talked myself out of it for a very long time.

786

01:16:28.340 --> 01:16:28.860

Liz Hand, CFP®: Yeah.

787

01:16:30.390 --> 01:16:35.280

Liz Hand, CFP®: So as you float above our conversation, what are you getting from the conversation today?

788

01:16:36.790 --> 01:16:37.690

Cheryl: I'm

789

01:16:38.300 --> 01:16:46.361

Cheryl: my next step. I I'm seeing I, you know, just like what you just said, like my next step is, maybe look at what I want to do for me.

790

01:16:47.250 --> 01:16:52.959

Cheryl: and what maybe a little more visual, a little more specificity around

791

01:16:53.260 --> 01:16:59.430

Cheryl: what? The next year, maybe I put a timeframe on it right? 2 years, 3 years, whatever it is, and

792

01:16:59.450 --> 01:17:07.009

Cheryl: think about specifically what things could look like if I did transition away.

793

01:17:08.420 --> 01:17:13.295

Cheryl: Yeah. And then how bad I would feel if I didn't monetize it.

794

01:17:14.410 --> 01:17:17.429

Liz Hand, CFP®: Yeah, you know, advisors like to optimize everything. And so.

795

01:17:17.430 --> 01:17:20.340

Cheryl: I know right well, you know you can talk yourself into that.

796

01:17:20.340 --> 01:17:21.330

Liz Hand, CFP®: Optimizing.

797

01:17:21.330 --> 01:17:29.659

Cheryl: Yeah, it's like, well, I wouldn't. I could. I can justify not working for the next 2 years if I can sell my practice right? I mean, it's like, that's the monetary trade off.



798
01:17:30.503 --> 01:17:32.009
Cheryl: So yeah.

799
01:17:33.680 --> 01:17:35.929
Liz Hand, CFP®: Another. Do you have travel coming up.

800
01:17:36.780 --> 01:17:37.400
Cheryl: Yeah.

801
01:17:38.260 --> 01:17:39.720
Liz Hand, CFP®: When is the next travel?

802
01:17:41.080 --> 01:17:46.530
Cheryl: Well, we've got December and then January. So

803
01:17:47.170 --> 01:17:51.240
Cheryl: about 2 and a half weeks in December and January.

804
01:17:52.870 --> 01:17:56.570
Liz Hand, CFP®: The other piece I'll invite you to is little experiments with yourself.

805
01:17:57.532 --> 01:18:03.160
Liz Hand, CFP®: What is your like just now? If it's a if it's a laptop, travel.

806
01:18:03.830 --> 01:18:05.010
Cheryl: Laptop, travel.

807
01:18:05.010 --> 01:18:08.499
Liz Hand, CFP®: Okay, so what's the typical workday look like?

808
01:18:09.550 --> 01:18:15.400
Cheryl: Well, so this is Hawaii. So I get up early and do like 7 to 11.

809
01:18:15.920 --> 01:18:16.550
Liz Hand, CFP®: 7 to 11.

810
01:18:16.550 --> 01:18:18.690
Cheryl: And then we're free. After that.

811
01:18:19.070 --> 01:18:19.939



Liz Hand, CFP®: Oh, okay.

812

01:18:20.490 --> 01:18:22.300

Cheryl: That one's not too bad because it

813

01:18:22.770 --> 01:18:24.590

Cheryl: that because of the time change.

814

01:18:24.650 --> 01:18:29.600

Cheryl: it's like afternoons our time, so that one works pretty well.

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01:18:30.000 --> 01:18:33.460

Liz Hand, CFP®: Okay. So you get 4 h and Monday through Friday.

816

01:18:35.090 --> 01:18:35.640

Liz Hand, CFP®: Okay,

817

01:18:39.050 --> 01:18:42.459

Liz Hand, CFP®: So play experience with yourself.

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01:18:43.150 --> 01:18:49.810

Liz Hand, CFP®: I'm gonna sign in today. I'm not gonna sign in tomorrow. I'm gonna instead of 4 h. I'm gonna try 2 h today and just

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01:18:49.860 --> 01:18:51.019

Liz Hand, CFP®: see how it goes.

820

01:18:51.070 --> 01:18:52.170

Cheryl: etc.

821

01:18:53.390 --> 01:18:58.699

Liz Hand, CFP®: Like a scientist action reaction. See what happens.

822

01:18:59.380 --> 01:19:00.470

Cheryl: Okay. But.

823

01:19:01.080 --> 01:19:05.120

Liz Hand, CFP®: With the purpose of just expanding your idea of what is possible.

824

01:19:06.270 --> 01:19:08.040

Cheryl: Okay, that's good.



825

01:19:09.700 --> 01:19:12.380

Liz Hand, CFP®: Awesome thanks for having the conversation. This is fun.

826

01:19:12.380 --> 01:19:14.490

Cheryl: Yeah, thank you. I appreciate it. Thank you.

827

01:19:16.640 --> 01:19:18.400

Liz Hand, CFP®: All right.

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01:19:23.230 --> 01:19:26.039

Liz Hand, CFP®: Where are you going? In Hawaii? Jocelyn's in Hawaii.

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01:19:30.380 --> 01:19:33.230

Cheryl: We're going to the big island and to Kauai.

830

01:19:33.230 --> 01:19:34.510

Liz Hand, CFP®: Oh, awesome!

831

01:19:34.510 --> 01:19:35.090

Cheryl: Yeah.

832

01:19:35.920 --> 01:19:36.550

Liz Hand, CFP®: Lovely.

833

01:19:36.550 --> 01:19:38.519

Joslyn Hoota: I'm on. I'm on the big island.

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01:19:39.430 --> 01:19:40.500

Cheryl: Nice.

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01:19:40.640 --> 01:19:43.070

Joslyn Hoota: I've not been there before, so I'm excited.

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01:19:43.920 --> 01:19:47.650

Liz Hand, CFP®: Yeah, awesome. Okay.

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01:19:47.960 --> 01:19:53.439

Liz Hand, CFP®: So we have 13 luscious minutes left. How would you like to use the time.

838

01:19:55.860 --> 01:19:58.730

Sam Armour, CFP®, CPA, CIMA®: Liz. Tell me I don't know if it's appropriate or not.



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01:19:59.742 --> 01:20:04.139

Sam Armour, CFP®, CPA, CIMA®: I'm wondering if Cheryl, if I could share a couple of outsider

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01:20:04.380 --> 01:20:06.159

Sam Armour, CFP®, CPA, CIMA®: thoughts. And Liz, is that all right?

841

01:20:06.160 --> 01:20:06.830

Liz Hand, CFP®: Yeah, thank, you.

842

01:20:06.830 --> 01:20:11.808

Sam Armour, CFP®, CPA, CIMA®: Michelle, is that okay, Cheryl, is that cool? Okay,

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01:20:13.680 --> 01:20:18.530

Sam Armour, CFP®, CPA, CIMA®: I love that. Liz asked you if what you said was true.

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01:20:18.670 --> 01:20:21.139

Sam Armour, CFP®, CPA, CIMA®: and you're saying about travel or not.

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01:20:21.240 --> 01:20:30.960

Sam Armour, CFP®, CPA, CIMA®: because I got that you were telling yourself a lot of stories like about how you're those when you said maybe having to get rid of 20 clients, and I know you were just picking a number

846

01:20:31.341 --> 01:20:35.560

Sam Armour, CFP®, CPA, CIMA®: like you were telling yourself a story about how those conversations were. Gonna go.

847

01:20:35.690 --> 01:20:41.810

Sam Armour, CFP®, CPA, CIMA®: and you come across as a very humble, sincere caring

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01:20:42.467 --> 01:20:47.749

Sam Armour, CFP®, CPA, CIMA®: person. And I'm gonna guess that that's how you act with your clients also.

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01:20:47.940 --> 01:20:54.330

Sam Armour, CFP®, CPA, CIMA®: and I'm sure you've had conversations, obviously, about helping them in transitions in their own lives and

850

01:20:54.350 --> 01:20:57.499

Sam Armour, CFP®, CPA, CIMA®: and pursuing the things that are most meaningful to them.

851



01:20:57.710 --> 01:21:06.060

Sam Armour, CFP®, CPA, CIMA®: And because you're so authentic. I'm gonna guess that those 20 clients would be really understanding about

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01:21:06.805 --> 01:21:15.650

Sam Armour, CFP®, CPA, CIMA®: if you're open and honest with them, they're going to be really understanding about why you feel a need. You need to make a change in in your practice.

853

01:21:15.900 --> 01:21:22.129

Sam Armour, CFP®, CPA, CIMA®: So again, I'd I'd encourage you just not to be afraid to explore that

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01:21:22.280 --> 01:21:25.140

Sam Armour, CFP®, CPA, CIMA®: and pursue what it is that you need.

855

01:21:26.610 --> 01:21:27.420

Liz Hand, CFP®: Okay.

856

01:21:27.670 --> 01:21:28.380

Sam Armour, CFP®, CPA, CIMA®: Anyway.

857

01:21:28.730 --> 01:21:30.399

Cheryl: Thank you. I appreciate that.

858

01:21:31.190 --> 01:21:31.710

Liz Hand, CFP®: Yeah.

859

01:21:35.200 --> 01:21:36.080

Liz Hand, CFP®: thanks, Sam.

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01:21:41.540 --> 01:21:49.960

Liz Hand, CFP®: When I was getting trained as a coach one of the things that they told us, and I wrote it down is that you can communicate anything inside of relationship.

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01:21:51.110 --> 01:21:55.930

Liz Hand, CFP®: So I thought about that with the amount of change we've.

862

01:21:56.150 --> 01:22:04.080

Liz Hand, CFP®: you know, established in the office as we've gone through the limitless program and going through succession and changing broker dealers. Blah! Blah! All the changes.

863

01:22:06.020 --> 01:22:10.210

Liz Hand, CFP®: That is a lot of communication with a lot of different people to let them know.



864

01:22:10.260 --> 01:22:15.560

Liz Hand, CFP®: And if I am in relationship with someone as I'm making the change

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01:22:16.169 --> 01:22:21.760

Liz Hand, CFP®: it's it's a vulnerable place, right? Because I open myself up to be like, Hey, this is what I need.

866

01:22:22.920 --> 01:22:29.479

Liz Hand, CFP®: and advisors are excellent at meeting others needs, but not necessarily displaying the need that they have

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01:22:30.027 --> 01:22:31.429

Liz Hand, CFP®: and you're actually

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01:22:31.550 --> 01:22:37.830

Liz Hand, CFP®: what I love about it is that you are bringing that relationship into equality to be like, hey, I have needs, too.

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01:22:38.520 --> 01:22:41.149

Liz Hand, CFP®: and it's that might mean, you know.

870

01:22:41.600 --> 01:22:45.540

Liz Hand, CFP®: price raise. It might mean downsizing clients. It might mean

871

01:22:45.942 --> 01:22:50.030

Liz Hand, CFP®: changing locations. It might mean going virtual. It might mean a lot of different things.

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01:22:50.110 --> 01:22:54.420

Liz Hand, CFP®: I'm guilty as charged. Yeah, and it's okay.

873

01:22:54.800 --> 01:22:58.069

Liz Hand, CFP®: And there's some people who can't be with the change that you need.

874

01:22:59.100 --> 01:23:00.130

Liz Hand, CFP®: And that's okay.

875

01:23:07.850 --> 01:23:10.030

Liz Hand, CFP®: Alright. Where should we go from here? 10 min.

876

01:23:31.440 --> 01:23:32.290

Joslyn Hoota: Liz.



877

01:23:32.580 --> 01:23:33.859

Joslyn Hoota: Yes, ma'am.

878

01:23:33.910 --> 01:23:35.050

Liz Hand, CFP®: Hi justin. Hi.

879

01:23:35.190 --> 01:23:45.049

Joslyn Hoota: So. I just came across a situation where I'm trying to work with a

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01:23:45.770 --> 01:23:50.280

Joslyn Hoota: retirement plan employee that is so nervous.

881

01:23:50.760 --> 01:23:53.974

Joslyn Hoota: She's she makes me nervous.

882

01:23:54.510 --> 01:23:55.020

Liz Hand, CFP®: Oh, okay.

883

01:23:55.020 --> 01:24:03.219

Joslyn Hoota: And yeah, you know, because I was talking to her, her her manager. And she said.

884

01:24:04.081 --> 01:24:07.489

Joslyn Hoota: when discussing their retirement plan.

885

01:24:07.730 --> 01:24:17.600

Joslyn Hoota: because she, the the manager, couldn't explain it to her in a way that she understood it. She called the Board of directors.

886

01:24:18.190 --> 01:24:34.589

Joslyn Hoota: and to me that's like a red flag, you know, and she's she's told her manager that I have not been responsive, and I've called her back every time she's called me, so I don't understand where she's coming from, but I don't like that kind working with people like that.

887

01:24:34.680 --> 01:24:36.399

Liz Hand, CFP®: And my first.st

888

01:24:36.510 --> 01:24:43.210

Joslyn Hoota: My 1st response is to say, is to think, Okay.

889

01:24:44.200 --> 01:24:51.160

Joslyn Hoota: can I not work with her? Because this is a retirement plan? I can't do. I don't think so, but I'm gonna check on it.



890

01:24:52.370 --> 01:24:54.236

Joslyn Hoota: But it's like it's it's

891

01:24:56.380 --> 01:25:05.486

Joslyn Hoota: I'm it's putting me into fear because I don't want any complaints, and I don't want to be. I don't want to justify anything that I'm doing, you know.

892

01:25:05.890 --> 01:25:08.149

Joslyn Hoota: and I'm going to be meeting with her today

893

01:25:08.570 --> 01:25:11.833

Joslyn Hoota: to enroll her in her retirement plan.

894

01:25:12.570 --> 01:25:20.470

Joslyn Hoota: But you know I'm I'm feeling I'm feeling like she's she's the type of person that when she tells you jump she wants you to jump.

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01:25:20.600 --> 01:25:25.901

Joslyn Hoota: and I don't work that way. You know I have. I have stuff that I have to do, and

896

01:25:26.370 --> 01:25:29.516

Joslyn Hoota: so I'm a little. I'm I'm a little

897

01:25:31.020 --> 01:25:36.480

Joslyn Hoota: I'm not. I'm not sure how I should approach the situation

898

01:25:36.990 --> 01:25:39.930

Joslyn Hoota: and how to deal with my emotions about it. You know.

899

01:25:42.550 --> 01:25:48.380

Joslyn Hoota: So. But I'm thinking, you know, I'm thinking I'm going into defense and.

900

01:25:48.380 --> 01:25:49.150

Liz Hand, CFP®: Awareness.

901

01:25:49.650 --> 01:25:53.400

Joslyn Hoota: Yeah. And so and I don't want to go to war.

902

01:25:53.680 --> 01:25:59.019

Joslyn Hoota: Sure. Yeah. So any suggestions would be helpful.



903

01:26:02.405 --> 01:26:09.639

Liz Hand, CFP®: So you're wanting to know how to approach the situation directly with the employee. In this conversation.

904

01:26:10.800 --> 01:26:11.550

Joslyn Hoota: Yeah.

905

01:26:11.550 --> 01:26:13.439

Liz Hand, CFP®: Like getting ready for your conversation today.

906

01:26:13.780 --> 01:26:15.110

Joslyn Hoota: Yeah, yeah.

907

01:26:19.040 --> 01:26:26.440

Liz Hand, CFP®: And so she says, Jump, and you're wondering how to

908

01:26:27.100 --> 01:26:31.310

Liz Hand, CFP®: be with that and not jump, but also, yeah, go ahead.

909

01:26:31.910 --> 01:26:38.026

Joslyn Hoota: Right how to address it, because I I'm thinking I should just tell her, okay,

910

01:26:38.420 --> 01:26:41.909

Joslyn Hoota: so this is the best way that I work with clients, you know

911

01:26:43.640 --> 01:26:45.890

Joslyn Hoota: and then tell her my grandmo's.

912

01:26:51.250 --> 01:26:56.650

Liz Hand, CFP®: I the words that came to me when you said that, and this is from my own.

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01:26:57.230 --> 01:26:59.570

Liz Hand, CFP®: like my own stuff, so it just might be me. But

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01:27:00.313 --> 01:27:03.549

Liz Hand, CFP®: what's your relationship to the words? I can't do that.

915

01:27:08.360 --> 01:27:10.539

Joslyn Hoota: Oh, it's the same as it should.

916

01:27:11.384 --> 01:27:14.625



Joslyn Hoota: you know I should do this, I should do that

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01:27:15.030 --> 01:27:22.329

Joslyn Hoota: And so when I say can't, it's like a it's like a you know, an outer limit

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01:27:22.420 --> 01:27:26.429

Joslyn Hoota: of what you know, where I can cross cannot cross.

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01:27:28.890 --> 01:27:31.869

Liz Hand, CFP®: And that's what you want to communicate with her.

920

01:27:32.510 --> 01:27:34.179

Liz Hand, CFP®: What your outer limit is.

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01:27:42.330 --> 01:27:54.420

Joslyn Hoota: Yeah, I feel with her. I have to communicate that. It's it's not like, you know. Usually I just, you know, we just. I just normally tell people, you know, we're gonna be. This is the way that we're gonna we're gonna be working together.

922

01:27:54.630 --> 01:28:00.040

Joslyn Hoota: And most people are okay, you know. But but she seems more needy.

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01:28:00.840 --> 01:28:01.180

Liz Hand, CFP®: Okay.

924

01:28:01.755 --> 01:28:02.330

Joslyn Hoota: And

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01:28:04.380 --> 01:28:10.680

Joslyn Hoota: yeah. And and it's it's like, I'm I feel like I'm being tugged in a direction that I don't wanna go

926

01:28:10.870 --> 01:28:15.369

Joslyn Hoota: with addressing her needs because she has higher emotional needs.

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01:28:15.540 --> 01:28:27.950

Joslyn Hoota: Then then I want to take the time to to address nurture. You know this is.

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01:28:31.000 --> 01:28:31.670

Liz Hand, CFP®: It sounds like.

929

01:28:31.670 --> 01:28:32.319



Joslyn Hoota: You know what.

930

01:28:32.560 --> 01:28:33.190

Liz Hand, CFP®: Go ahead!

931

01:28:33.530 --> 01:28:41.840

Joslyn Hoota: No, I I was gonna say, you know her coworkers have told her about you know how how they worked with me, and and it's still not enough.

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01:28:43.350 --> 01:28:47.460

Joslyn Hoota: For her. So it's like, I feel, yeah, I feel like

933

01:28:48.030 --> 01:28:50.809

Joslyn Hoota: she's going to be hard to work with. And

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01:28:50.980 --> 01:28:54.309

Joslyn Hoota: you know I try to. I try to stay away from people like that.

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01:28:54.762 --> 01:28:57.649

Joslyn Hoota: And I feel like I like. I don't have a choice

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01:28:57.810 --> 01:29:04.710

Joslyn Hoota: because she's in a retirement plan that, you know I'm i i'm I'm responsible for.

937

01:29:10.520 --> 01:29:18.412

Liz Hand, CFP®: just recognizing the time on this. I'm just gonna cut into a couple of different directions. You can take the conversation versus like a typical process.

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01:29:20.330 --> 01:29:24.509

Liz Hand, CFP®: just tactically, something that Stephanie uses is, as you know.

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01:29:25.460 --> 01:29:30.969

Liz Hand, CFP®: if someone is asking for something outside of the limits of you know what the contract is, or whatever.

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01:29:31.060 --> 01:29:33.780

Liz Hand, CFP®: as you know, because they've been given that information.

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01:29:34.601 --> 01:29:53.088

Liz Hand, CFP®: And then state the thing that this is how I work and what making sure it's part of your conversation. It sounds like that's the direction you're going. So I'm you know, banging a drum that you're already banging so as you know, this is the way that I work in for this company. These are things I do. This is the time I do it. And



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01:29:53.440 --> 01:29:55.830

Liz Hand, CFP®: If she's asking for an accommodation.

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01:29:56.230 --> 01:29:58.399

Liz Hand, CFP®: what Stephanie would say is, never say no.

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01:29:58.910 --> 01:30:02.019

Liz Hand, CFP®: So what is what is something that you're willing to do?

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01:30:02.250 --> 01:30:08.840

Liz Hand, CFP®: That's maybe not directly. The thing that they're asking for but is is an accommodation you can make, so I don't know what that would be for you.

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01:30:11.200 --> 01:30:15.660

Liz Hand, CFP®: The other thing is getting comfortable with saying, I can't do that.

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01:30:18.270 --> 01:30:20.660

Liz Hand, CFP®: So I want a phone call every week.

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01:30:20.910 --> 01:30:22.049

Liz Hand, CFP®: I can't do that.

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01:30:22.730 --> 01:30:23.850

Liz Hand, CFP®: Well, how come?

950

01:30:24.450 --> 01:30:25.950

Liz Hand, CFP®: Well, I've got

951

01:30:26.279 --> 01:30:33.389

Liz Hand, CFP®: you know my business is structured in this way. And I this isn't the only place that I'm you know, whatever it is that you want to say about it. But

952

01:30:33.610 --> 01:30:34.880

Liz Hand, CFP®: I can't do that.

953

01:30:34.890 --> 01:30:39.870

Liz Hand, CFP®: How should we approach this together and putting it back on her plate to problem. Solve that.

954

01:30:45.270 --> 01:30:49.340

Liz Hand, CFP®: The other thing as you're preparing that, I see is



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01:30:50.875 --> 01:30:54.780

Liz Hand, CFP®: just notice that you're putting some assuming in the in the space.

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01:30:55.040 --> 01:30:59.510

Liz Hand, CFP®: And what would it take for you to come without being guarded?

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01:31:00.200 --> 01:31:06.319

Liz Hand, CFP®: That's your ego stepping in and saying like, Oh, no, I gotta control this situation. So I'm gonna plan out all the things.

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01:31:06.909 --> 01:31:12.840

Liz Hand, CFP®: and so the invitation to you is to come with an open hand and say, I don't know what's going to happen.

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01:31:13.040 --> 01:31:19.970

Liz Hand, CFP®: She may, or you know, it may just be a personality thing with this, her and somebody else. How can you set that part of you down

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01:31:20.050 --> 01:31:23.039

Liz Hand, CFP®: so that you can come curious with her.

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01:31:23.470 --> 01:31:25.329

Liz Hand, CFP®: Oh, why is that so important?

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01:31:25.420 --> 01:31:28.960

Liz Hand, CFP®: How come you reached out to the board of directors? That seems pretty extreme.

963

01:31:29.400 --> 01:31:31.919

Liz Hand, CFP®: What need isn't being met for you in this

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01:31:32.909 --> 01:31:40.170

Liz Hand, CFP®: and just keep having her answer it to those questions to really get at the root of it. And I know that you're a thoughtful person.

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01:31:40.660 --> 01:31:42.230

Liz Hand, CFP®: I know that you

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01:31:43.720 --> 01:31:48.870

Liz Hand, CFP®: can see the structures of mindset. She's got her own mindset and relationship to money mixed into this.

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01:31:50.680 --> 01:31:55.059

Joslyn Hoota: Yeah, well, that's that's true, and all all very good points.

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01:31:55.090 --> 01:31:58.590

Joslyn Hoota: The the other thing is that she doesn't. She's she's just.

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01:31:58.770 --> 01:32:03.709

Joslyn Hoota: She's just telling me I'm too busy. I'm too busy, so she doesn't want to spend the time

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01:32:03.760 --> 01:32:11.549

Joslyn Hoota: to the top, but she wants her, you know. She wants to to have her needs, and these are emotionally needs met.

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01:32:11.600 --> 01:32:14.750

Joslyn Hoota: So that's that's a higher.

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01:32:14.750 --> 01:32:15.970

Liz Hand, CFP®: As a reflection.

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01:32:16.340 --> 01:32:19.710

Liz Hand, CFP®: Hey? Can I? Can I reflect what I'm noticing?

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01:32:19.820 --> 01:32:22.169

Liz Hand, CFP®: She may have no awareness that she does that.

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01:32:23.260 --> 01:32:24.420

Joslyn Hoota: Yeah. Okay.

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01:32:25.000 --> 01:32:25.800

Joslyn Hoota: Okay.

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01:32:26.290 --> 01:32:28.350

Liz Hand, CFP®: And once you give that reflection, say

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01:32:28.730 --> 01:32:32.609

Liz Hand, CFP®: I don't know how to how to support you best when you have

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01:32:32.680 --> 01:32:38.229

Liz Hand, CFP®: needs that, you say you really need to have addressed, but don't have the time to allocate towards it. Is it truly a need?

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01:32:40.420 --> 01:32:42.880



Liz Hand, CFP®: And you know, sort through it that way. But.

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01:32:43.290 --> 01:32:43.900

Joslyn Hoota: Okay.

982

01:32:43.900 --> 01:32:44.459

Liz Hand, CFP®: Was that sorted.

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01:32:44.460 --> 01:32:44.970

Joslyn Hoota: Okay.

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01:32:45.220 --> 01:32:56.289

Joslyn Hoota: yeah, very, very supportive. And and, Jeff, I I am in the advisor, in the plan. But it's not a. It's not where I'm working for the plan. It's a simple. So I work with the participants.

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01:32:58.202 --> 01:32:59.247

Joslyn Hoota: Thank you.

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01:33:01.350 --> 01:33:03.219

Liz Hand, CFP®: All right. Thanks, Jocelyn.

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01:33:04.000 --> 01:33:09.760

Liz Hand, CFP®: Alright. Everybody that wraps the mindset office calls for the year.

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01:33:09.840 --> 01:33:30.819

Liz Hand, CFP®: It was great to spend time with you. Thank you for the ways that you shared. Thanks for the ways that you showed up for each other. Thank you for the change that you're implementing in the world of finance, because everybody has their relationship to money, and you inherently by working on your mindset, are bettering the world and all of the people that you, Rippley Ripley, impact through your clients and their families, too.

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01:33:31.020 --> 01:33:33.570

Liz Hand, CFP®: So it's been a pleasure.

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01:33:34.910 --> 01:33:36.579

Bridget Borel: Thanks so much. Liz.

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01:33:37.770 --> 01:33:38.200

Liz Hand, CFP®: You're welcome.

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01:33:38.200 --> 01:33:38.950

Allison Foulk: Is.



993

01:33:40.360 --> 01:33:41.450

Joslyn Hoota: Take care guys.

994

01:33:42.200 --> 01:33:44.380

Liz Hand, CFP®: The epic ugly Christmas sweater party.

