

**Ep #313: Loving Your Business 20 Years In: An  
Interview with Cathy Curtis**  
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**Maddy Roche**

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## **Ep #313: Loving Your Business 20 Years In: An Interview with Cathy Curtis**

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**Narrator:** [00:00:01] Join your host, Maddy Roche, as she brings you into a community of fee-only financial advisers who are successfully building profitable businesses that serve the next generation of clients. Learn from innovative advisers whose unique stories will inspire you to dream big and take action on your goals. Are you ready to live your best life and help your clients live theirs? Then you are in the right place.

**Maddy Roche:** [00:00:25] Hello and welcome to #XYPNRadio Episode 313. I'm Maddy Roche your host. I'm really excited to introduce you to Cathy Curtis, founder of Curtis Financial Planning, a fee-only firm out of Oakland, California. Cathy has run her firm for over twenty years and shares just a sliver of her experience on the show with us today. Cathy runs a solo shop and always has. She serves women, specifically breadwinning women, and to this day finds one to one client work her favorite part of this whole running her own business thing. We have a really beautiful discussion around flow and how to find it. We talk a lot about the kinds of insecurities that women face as they try to gain an understanding of their finances. And it was really fun to chat with Cathy about what it's like to vision board your future. She reminds listeners that outsourcing should be considered an investment and done early on as soon as possible, and that there's no reason to try to do all these things on your own, whether you hire or not. Cathy shares that her imposter syndrome went away when she finally messed up and since then has found major success. Cathy has such great advice for you today. And if you're interested in what it may be like to be running a firm in twenty years from now, then this episode is going to be for you.

**Maddy Roche:** [00:01:40] Avocado toast, selfies, a mountain of student loan debt. Gen Y is anything but traditional, and with over 75 million people,

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it's a population you don't wanna ignore. Learn more about how to serve this unique population in our guide called Attract and Profitably Serve Millennial Clients in your RIA. Discover three key ways to tap into the millennial market and six things that they want from their financial advisor. Visit XYPlanningNetwork.com/Millennials for your free copy.

**Maddy Roche:** [00:02:14] Also, be sure to go to XYPlanningNetwork.com/VIP to join our private group just for #XYPNRadio listeners. It's a community of advisers we've all been looking for that's there to provide support when we need it the most. Best of all, it's free. I encourage you to check it out. Again, that's XYPlanningNetwork.com/VIP.

**Maddy Roche:** [00:02:33] Good morning, Cathy. Welcome to #XYPNRadio. I'm so glad to have you.

**Cathy Curtis:** [00:02:38] Good morning, Maddy. I'm so happy to be here. Thanks for inviting me.

**Maddy Roche:** [00:02:42] Totally. And let's just let the listeners know where you are right now. And are you at home or are you traveling?

**Cathy Curtis:** [00:02:50] No, I'm not at home. As a matter of fact, I am in Breckenridge, Colorado, and I'm on a road trip, a working road trip with my husband, with our bikes in tow. And I bring my-my big monitor and a second monitor and special cases and set up office wherever I go. Super fun.

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**Maddy Roche:** [00:03:11] And listener is. That's the dream. So, Cathy, let's hear all about how you got there. Please go ahead and introduce yourself to the listeners.

**Cathy Curtis:** [00:03:19] Sure. So I'm Cathy Curtis and I've been in business for about 20 years. My practice is based in Oakland, California. It's a fee-only RIA. I'm pretty much a solopreneur and I have been since the very beginning. My business has gone through a lot of changes and evolve like most advisers over that many years. The one consistent thing is I've always been fee-only that's what attracted me to the industry in the first place, that there was that kind of business model and I have never regretted that decision. I can tell you a lot more Maddy do you want me to keep going or do you want to?

**Maddy Roche:** [00:04:00] I, feel free. I'm always very interested in people's stories around fee-only and how they got into it. So yeah.

**Cathy Curtis:** [00:04:07] Ok, great, great. So I was a complete career changer. I was in the packaged food industry working for big corporations for many years. But on the side my passion and hobby was investing and personal finance. I was so attracted to that area, you know, probably because of there's always psychological and emotional reasons around money. Right? I was raised in a middle class family, but I lived in an area with a lot of really wealthy people. I was exposed to things I didn't have when I was younger. And I think that got implanted in my brain. And I was trying to find ways to create wealth for myself. And I discovered the stock market and I got really interested in it. And I started tracking stocks and then I started learning about ways to manage your money better. And it was always a hobby for me. I used to track stocks by hand on a piece of

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paper. Yeah. And I mean Apple from way back then and and then I met people throughout my career that were also interested in stocks and they and-and investments in personal finance. And they inspired me. But I had a long career in a completely different industry. Finally, I had saved enough money and I had emotional support from the man I was with then, not married. We're married now, to make the change. And so I left that industry and I basically started my RIA from scratch without ever working for another firm. And I got my I got certified as a financial planner right away. It was surprisingly easy to start up your own RIA. You have to take an exam and a few other things, but you can get your shingle up almost right away. So that's what I did. And the journey wasn't easy in the beginning, but I've made it so it was totally worth it.

**Maddy Roche:** [00:06:05] Oh, I love that. Yes, you have made it and I'm interested. What industry were you in prior to this?

**Cathy Curtis:** [00:06:10] I was in packaged foods, so I worked for big companies like Board and General Mills. I work for smaller companies, but always in that industry. I worked for food broker. I worked for small, privately held food companies, always in marketing and sales. So I have to admit the marketing and sales background has been a tremendous help to me in this transition. Believe it or not, you wouldn't think that was the skill set that would get you ready for being a financial advisor. But it's helped me build my business. And I'd say that's one of the reasons for my success, is that I know the principles of marketing, branding. I mean, I was branding food products. There's-there's a lot of similarities between branding any product and branding yourself. I adopted social media early on and I think that had to do with this background in sales and marketing. I saw the power of it really early, like 2008. Wow. And that's been a real game changer for me in many, many ways. And getting exposure as a

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small business and as a solopreneur, so I credit it to that beginning backgrounding in a whole other industry.

**Maddy Roche:** [00:07:21] Yeah, wow. You know, the folks talk that compliance is always like one of the more stressful things about running their businesses. But I think sales and marketing, to your point, is one of those things. Folks don't realize how difficult it is and how much it needs to take up of your time when you go and start a business. And I think so. It's kind of that that unexpected issue that folks kind of run up against when they realize, oh, I don't have that background in understanding my value and talking about it and selling myself.

**Cathy Curtis:** [00:07:46] Oh, absolutely. I mean, there's so many really excellent advisers out there that never get discovered or they they find it so frustrating. The prospect don't understand why they're not getting more prospects, because they're good at what they do. And if that's not all it takes, especially if you want to remain, you know, you don't want to join another firm, you want to build your own business. That is a super important part of it.

**Maddy Roche:** [00:08:12] Absolutely. Cathy, I'm interested in who were you kind of modeling when you launched your firm 20 years ago? Were there other women in the industry who were out running their own RIAs that were fee-only that you were?

**Cathy Curtis:** [00:08:23] Yes, that's a really good question. There was a local woman, Pat JennerJohn, if you don't mind I name her she's NAPFA. But I think she just joined XYPN. She emailed me the other day. She's

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been in the business for probably as long as me and or longer because she was doing it before I started, which is more than me. But I remember discovering her and looking at her website and her fee structure and how she did business. And I thought, this is exactly what I want to do. So, yes, I did have a model and that that I was doing searches for how could I get started in the business? And I learned about NAPFA. But she's always been a member of NAPFA. And it was great to have that that role model out there for me because there wasn't, you know, opening your own RIA back then was not easy. I mean, there was no XY, nothing like that out there. I am so envious of advisers now that have something like XY. I mean, it's a value to me now, even as a long term advisor, I still get great value out of XY, but as a starting person, man, just invaluable.

**Maddy Roche:** [00:09:38] That's wonderful. And I think, you know, even just the power of this podcast, to be able to show people that this is an option is really what open so many eyes because so many folks like you don't realize they can do it until they see someone else go do it. And so kudos to Pat to having been kind of that model for you. Who do you work with now and how many clients are serving?

**Cathy Curtis:** [00:09:59] As far as what kind of clients I work with? I-I almost completely work with women for sure. And usually single women, breadwinner women, women who take the lead in the household finances. And that is because of my marketing and sales efforts. That is who finds their way to my website where they sign up for a phone call. It's amazing. It's like magic to me. It's-it's-it's really the power of good marketing is-is a fantastic thing. And the reason I chose that niche, I didn't have a niche in the beginning. I didn't for eight years. And man, it was a struggle to grow. And I-I took a branding class, a specific branding class. And at about the eight year mark, even with my knowledge of marketing, I-I was afraid, like

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most advisors are afraid to just pick a small clientele base. Right. To talk to, a niche. And that that branding course changed my mind about all that. And that's when I decided that I wanted to work with women and I would start marketing and building my website and collateral stuff to appeal to women. Now, women is a huge I know that women is not a niche, OK, but it was a-it was a beginning for me and my business started taking off after that. I because there was a lot of other things going on. At the same time, the social media use getting recognized. I had a great website, an unusually creative website that got recognition. There was a few luck things. You know, luck plays a big part in, you know, trajectory as well. Timing, luck was really on my side when I decided to change, to focus on women.

**Maddy Roche:** [00:11:48] And what-what prompted the kind of the breadwinning narrowness of that niche. And you've talked about it before with me about focusing on that kind of woman. Are they just drawn to to your approach or are you finding that you really have a specialty around helping women who really have the lead with finances?

**Cathy Curtis:** [00:12:08] Well, the first thing is, I speak to, all of my language on my website marketing is geared to speak to the woman who wants a trusted fiduciary partner but doesn't want to do it themselves, and there's lots of women like that out there. They are busy pursuing their own expertise in their fields. They don't want to build expertise in financial planning and investing. They don't have the time or they're afraid or they're just not interested. So there's that that is a very common psychic, whatever you call it, type of women, person. So my services are probably not that much different than what other advisors do with clients, because those are all basic. But my communication style and my understanding of the roadblocks that women have faced in their life, for example, gender pay gap issues, the fear of being a bag lady, having to take care not only work,



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but take care of the children and then older parents. I've made it a study. I've studied what women's financial issues are, it really interests me. And so when I'm working with the women, I believe I have the skill set to help change behavior and also think think more positively about their money and not be so fearful of it. Wow. So I don't think it's just the services. It's really also with the understanding and the communication skills.

**Maddy Roche:** [00:13:45] Totally. Where do you think that comes from that-that insecurity around the future for women, that they-they feel like they're going to have to take major responsibility with the family. And I mean, in a lot of ways, it's-it's the truth and it's how we exist as women. But are you I'm interested in kind of this study that you have done in the behavior around it and how that may impact women's ability to grow financially if they don't have someone like you.

**Cathy Curtis:** [00:14:12] Yeah, well, women, we've been socialized and even I think even now women are still socialized to think that that maybe someone else is going to take care of that. I get women clients who their father has been investing for them for years or they still let their male spouse take care of the finances. So it's just that patriarchal devil in our society seems to continue on. It's very strong. And and then you combine that with the fact that we don't have, we are starting to have better financial literacy, educational programs in this country. But you combine that-that socialization for girls with not no financial education. And many times the outcome is fear around money. I know this to be true. I'm teaching a not only with my clients, but I teach a personal finance class for a women's college in Oakland, and I'm teaching it right now. So I'm in the midst of it. And I'm amazed at the lack of knowledge about simple things like Roth IRAs and many of them don't have taxable investment accounts. So, so many things that it continues to surprise me. Yeah.

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**Maddy Roche:** [00:15:30] And-and, what's beautiful is that there are women like you and others in this industry who craved that kind of analytical understanding and security with their own finances that start at a young age. But I think to your point, we do get socialized. But that's not our stuff. That's not what we need. Go. There's other things for you to do as a woman and more on the personal side and not on this actually tracking finances. And I would be interested in your stories around seeing women go from having no knowledge to being financially competent and having control in their lives.

**Cathy Curtis:** [00:16:03] Oh, it's-it's incredible. After the first by the initial planning meeting. Oh. The feeling of empowerment that women get after they get a really clear look at their money situation. Because, I mean, this is-this is another issue in our industry. A lot of us work with higher net worth women. Right. Because of the way we charge and and probably even knowledge about the independent advisory community. Right. But even so, they don't feel comfortable with their money until they actually sit down and look at their plan. And then they realize, hey, I've been doing pretty damn good. Yes, there's ways I can improve it, but it's-it's really fun. That's one of the most satisfying parts of being an adviser, is that moment when they say, I just this is just so good for me to do this.

**Maddy Roche:** [00:16:55] Oh, that as an adviser just must be why you do this and. Yeah, and why you keep coming back.

**Cathy Curtis:** [00:17:02] Yeah, because I don't know if you know, the thing is, I don't work with a lot of men, so I could be saying the things I could be saying maybe advisors face these same things with men, that men come in

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and express how afraid they are of their money and that they don't have knowledge of investing or they don't want. I don't know. I don't think so.

**Maddy Roche:** [00:17:25] Don't think so. But the choice of niche is always so interesting to me because people do find where their soft spot is. Where, who, what's the community? What's the group? What's the person, that we really want to help elevate with this work. And there are folks, folks that are grieving that need financial planners. There are all sorts of different people. But I just love that you've kind of narrowed it down to helping that switch go off in women's minds. Have you had clients that have been with you for all 20 years of your life?

**Cathy Curtis:** [00:18:03] Oh, yeah. Oh, gosh, yeah.

**Maddy Roche:** [00:18:05] Wow.

**Cathy Curtis:** [00:18:05] Yes. My very first client, I'll never forget, great, great client. I met her. I'm-I'm kind of a foodie and I was involved in all these foodie things in San Francisco. And I met her across a lunch table at a really good restaurant. I don't remember the name right now. But anyway, she and I hit it off and she found out that I was an adviser and I was honest that I was just starting out. And so she e-mailed me and said, you know, I really need an adviser. Can you recommend someone that has more experience than you? I thought, oh, darn it. I did-I think I sent her to NAPFA probably she ended up hiring a man who ended up criticizing all her, everything she had done prior to meeting him. And so she fired him immediately and got back in touch with me and hired me. And she's been a client.

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**Maddy Roche:** [00:19:05] Wow. Wow. I think that's a real statement around how fragile this choice to pursue a financial planner is. It takes so much to get the average human to believe that they deserve financial planning, that if anything goes astray in that first meeting, they'll get turned off completely, right?

**Cathy Curtis:** [00:19:24] Oh, yeah. Yeah. One thing you do not do is criticize their previous portfolio or what. I mean, you do it in a way communication style is everything especially. Well, I don't see I don't know, maybe not so much with men, with women. Communication style is really important.

**Maddy Roche:** [00:19:43] Absolutely. Absolutely. Cathy, I'm interested in how you're running your business right now. You have remained solo this whole time. And that's that's incredible. It allows you to travel, allows you to do what you want. Can you talk about that and the decision around it?

**Cathy Curtis:** [00:20:02] Yeah. Yeah, I can. So I, I'm a very independent person and I that even extend it back to my corporate career. I had a hard time with most of my bosses and-and they were mostly men bosses in my industry. I think I have one woman boss the whole time I was in that industry and I experienced a tremendous amount of gender discrimination and pay and promotion opportunity. I mean, I can remember crying at my desk when I would watch somebody that it started when I did was on the same career track and then it would get promoted over me. But, you know, similar to what many women experience. So I went through that kind of thing for many years. I had a really successful career. But-but I started out I started out in a career in customer service where I was basically supporting

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the male salespeople, the men I would put in their orders and deal with their clients over the phone and they would go out and sell the product. Right, traveling all the time. To me, it looked amazing, like how come they're having so much fun. I want to do that. So I remember talking to the sales manager about giving me the opportunity to be an outside sales, and I got it. So the first woman in this company to be an outside sales. So that kind of gives you an idea of the it's kind of a personality thing. I-I'm I-I want- I am ambitious and I'm not afraid of being independent and working alone. I don't need a lot of other people around me. It's just a personality quirk. And that's not to say that I'm a hermit by any means. I-I belong to three different mastermind groups. I love the financial advisor community so much. I think it's made up of tremendously generous, kind. It's-it's-it's incredible to me. In fact, this year I've made it a point to even network more with other advisors. It's kind of my theme for the year to connect. And I'm just my-my gratefulness for the community has grown even more. But yeah, but going back to the solo thing, so it's-it's a personality thing wanting, that I like to work on my own and also that it allows ultimate flexibility, which and I know people call that a lifestyle practice. For some reason I chafe at that term, but I like to have ultimate flexibility. And when I work, how I work. And that's easier done when you're solo. It is, yeah.

**Maddy Roche:** [00:22:43] Wow. You did say something that you, I think we could riff on for a minute, that your theme of this year is to connect with other advisers, we'll go back to kind of how you're building your firm. But why now? Why what what about kind of this era feels like it's time to dive deep into the networking with the advisor community?

**Cathy Curtis:** [00:23:01] Yeah, that's a really good question. I-I used to network a lot on purpose and for years I stopped because I got so busy building my firm. And when you're solo, you can isolate yourself. Right. And

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I have gotten involved in a couple of groups over the last few years. One, I took the Limitless Advisor Coaching Program, which was fantastic, where I met a ton of great advisors and then I joined the Advisor Growth Community after leaving Limitless, another great group. And but it's not enough to just be on the platforms and listen to the podcasts and all that, all these faces on Zoom, you know, it could be because of COVID. That, I mean, all I was doing was-was seeing people on Zoom and these superficial type of engagements that I decided I wanted to go deeper. And so now I've made it a point to reach out. When and whenever an advisor reaches out to me now and wants my time, I give it to them. And I didn't. But it's it can be a time sucker too. It can, but I so I've made the commitment this year though, to not think of it as a time sucker and to think of it as giving back to the community. It was just a mindset shift for me that I decided that this year I was going to make the time to do it. So I talk with a lot of women advisors who like my business model and want to focus on women. But I also talk to a lot of men, advisors, and AGC they're trying, I'm on their diversity committee. They're trying to bring in more women and people of color. But right now, it's-it's a lot of white guys and I-I do set up calls with all of them, and I love them. They're great, great people.

**Maddy Roche:** [00:24:52] Oh, that's awesome

**Cathy Curtis:** [00:24:52] They're great people.

**Cathy Curtis:** [00:24:53] Yeah.

**Maddy Roche:** [00:24:53] Good for you, it is a very special community. And I like the way you talk about it. You have to if you're going to be a fee-

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only adviser and work one on one with a client facing capacity, you have some interest in being in this giving role of yours. And I think that just naturally makes you a wonderful human and above and beyond in this space. So that's wonderful.

**Cathy Curtis:** [00:25:16] I think you're right, I do. It's-it's almost like the kind of person you are might attract you to this being in this industry, this particular part of the industry.

**Maddy Roche:** [00:25:27] Yeah, I always joked back in the day that, like, god everyone at XYPN is just so nice. I remember that just joined our group. It was like, why are they so every person is just so nice. And I kept thinking, we're going to run out, we're going to start getting some menfolks or whatever. And it's like, no, we just continued to grow. And I really realized we're selling, not selling, we're helping provide access to something that you have to kind of be a type of person to want to access and then to provide eventually. So, yeah.

**Cathy Curtis:** [00:25:55] That's funny you say that because every time I get on a Zoom call with the new advisor, I'm always thinking, am I going to be one that I don't like? And every time it's like I love this person, it's true.

**Maddy Roche:** [00:26:10] Totally, totally. So I like this idea of ultimate flexibility. I think for a lot of our listeners, they're working towards that. This idea that they're doing the grind, the corporate grind likely, and they want a different life. And I guess let me ask you why why lifestyle business? Why does that give you a giggle?



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**Cathy Curtis:** [00:26:31] It seems like you may not be taking your work as seriously as somebody that is working for a firm like you don't work as many hours or you don't care as much or, you know, like it's a hobby, which is so not true. Or, my gosh, I mean, I, it that's one thing. Lifestyle business, yes, I have one and I make time to travel and all that, but I also work really hard. It's just that I also like today, later on I'm going to go on a mountain bike ride in Breckenridge, you know, I'm going to put in the hours and then and so that's what I mean about ultimate flexibility. I don't mind if I have to work in the evening, because I was able to take a two hour mountain bike ride in the afternoon and I-that's the way I want to work. I'd prefer, it's, I think it's better for your brain. It's better for your motivation, is better for preventing burnout. And when we're in such a giving profession, where we give so much of ourselves on every meeting with a client, I think you need to take breaks for yourself. And one way of doing that is to get out of your normal environment. So it works for me.

**Maddy Roche:** [00:27:42] Totally, yeah, no. Flexibility as I've gotten it and have worked with people who have flexible lifestyles. They are just able to live a more full life. But I would think that as you built a firm like yours, you would say, well, shoot, I just got to go hire a mini Cathy and let her do all the work. And then I'm going to go bike ride out in Breckenridge but you've chosen to do the work and then go bike riding. So where did that when-when did you decide not to hire?

**Cathy Curtis:** [00:28:08] Yeah, good question. So true confession is I don't think I'm-I'm that good at hiring and managing people, but I -

**Maddy Roche:** [00:28:21] Wing it.



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**Cathy Curtis:** [00:28:24] - I have tried and it's so hard if I hire a mini Cathy, then they want to be me and they don't want to do the work I need them to do. That's happened to me many times and I don't blame them. I mean that I'd want to do what I do, too. So that's one issue. And I know there are best practices about hiring and I've learned them in my coaching programs. I have pages of step one to ten on how to do hiring and I am not that good at it. So that's-that's what I have admitted, that it's one of the issues.

**Maddy Roche:** [00:29:03] Is that meaning you you're not identifying the right person for the right seat on your firm?

**Cathy Curtis:** [00:29:09] Yeah.

**Maddy Roche:** [00:29:10] The actual hiring portion of it?

**Cathy Curtis:** [00:29:12] Yeah, yeah. Yeah. Because there's you know, when you're a you're so I'm the owner of the firm. I have all my I have everything at stake. Right. And I don't want to give up that much right away. You know, I want to do it slowly. I don't think I know how to position that with somebody. You know, it's probably something I can learn at XY.

**Maddy Roche:** [00:29:33] It certainly is

**Cathy Curtis:** [00:29:35] I'm going to have to do this in the next few years.

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**Maddy Roche:** [00:29:38] You think?

**Cathy Curtis:** [00:29:39] Yes. Yeah, yeah, definitely. So. I mean, my days of being solo and outsourcing only are probably soon to be over. Um, yeah. So if XY has support like that, that's what I'm going to be seeking.

**Maddy Roche:** [00:29:52] Wow. OK, now you mentioned outsourcing. So is that the secret to success for you?

**Cathy Curtis:** [00:29:56] Totally. I love outsourcing because I have limited responsibility for those human beings. Right. Someone else is taking care of it. So I outsource everything. Everything. I have to admit, though, my husband, he retired, he's in the back, back, back office doing anything to do with money in the firm. He handles it so billing, making sure the reports are out right. Dealing with vendor invoices, the bookkeeping. He does all that.

**Maddy Roche:** [00:30:33] Wow. Do you outsource things like investment management and taxes?

**Cathy Curtis:** [00:30:38] I do that myself. I do the investing management with a outsourced CIO. So, yes, I do outsource that. We build the models together. But I mean, I do all the trading and everything. Cause I like that. That's something that I like to do.

**Maddy Roche:** [00:30:54] I love it. Have you been virtual the whole time? That you've been running your firm?

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**Cathy Curtis:** [00:31:01] Ever since I read Joel Bruckenstein and who was a guy that he used to work-partner with, he was an adviser. And now anyway, he wrote a book about the virtual office. Yes, I read that was in the very beginning. I have tried hard to be a virtual office, and I right now I have no paper files whatsoever. I have one-one box under my desk. That is a real immediate stuff and I get rid of that as soon as I can.

**Maddy Roche:** [00:31:35] Good for you. Yeah, OK. And so the outsourcing relationships are really virtual as well. You don't have to meet with people in person.

**Cathy Curtis:** [00:31:41] No for me they work for me, they work great. I outsource all of my, I work with TD Ameritrade. I outsource all of that admin to a firm. It's a bigger firm. And I, one of the things about outsourcing I found in this could be helpful to the listeners is that if you're going to be a true virtual outsource firm, who you pick as your outsource partners is really important for the least disruption. So and this is not to knock people who are starting to be service providers in this industry that are smaller or solo because I really admire them. But it's not as stable as hiring a firm that's been around for a while and that has back up like I work with Total Office for my TD admin and they have a deep bench and they handle turnover for me. I don't need to handle that kind of thing, whereas when I've hired more solo firms, the chance that they might go out of business or decide that it's not working for them is so much greater. And that just means more disruption for you. So I would I would mix because there are some great solo firms and I've used a lot like for my marketing effort, but I think that's one area you need to be careful in. And if you don't want to keep having to hire outsource partners.

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**Maddy Roche:** [00:33:03] Really, really good point. I'm interested, though, I hear some objections to outsourcing. You know, it ranges from like ego and control. People want to be able to do everything, but most frequently it's actually price. It's like they don't want to spend money on it. Yet, I can't just imagine wanting to do all the things you could have the potential to outsource in your space. Right. Can you speak to this idea of like when is it OK to just start spending money to save you time and creating flexibility in your business?

**Cathy Curtis:** [00:33:31] Sooner than later. Oh my gosh. That was one of the mistakes I made, is not spending sooner. And I really believe that if and I'm still guilty of this because I still do a lot of things that I shouldn't be doing. But even after all these years, so I'm probably one of those egocentric advisors.

**Maddy Roche:** [00:33:51] Everyone has a little spice of that.

**Cathy Curtis:** [00:33:53] And but what I realized is so there's so many ways an adviser can go where they can do what I do. It's the solo outsource thing, which I don't think is the easiest route. The-the other one is solo hire like a partner. That's that would probably be a really good model to me, someone to bounce decisions off and, you know, true partnership. You work with all the clients if you want to not work with the broker-dealer. The other one is working with the broker-dealer, right. Where you offload a whole bunch of things. And when I'm talking solo, you then you have backup like XY behind you. That's-that's your big giant outsource partner. Right. With all the different discounts on technology and all the support and the coaching and all that, I mean, why not do it that way? I, it

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to me, if you're an independent minded person, that's totally the way to go. I do have advisor friends that have gone the broker-dealer route. To me, it costs a lot of money and you don't have as much flexibility, especially in your marketing effort. So I wouldn't choose that one anyway. I kind of forget where we started on that. Oh yeah. The ego thing. OK, so this is my if you don't outsource early on, you'll end up drowning yourself in work and you'll get burnt out. There is no doubt about it. One of the reasons why I took that limited coaching program when I did starting 2018, I stayed in-in a couple of years because I was completely burnt out, I mean completely. And so in that program I, you know, I revived myself and I-I offloaded even more. Oh they have this thing in that program of when you're above the line and below the line and below the line as you're doing work that you hate, absolutely hate. And you know it every minute that you hate it. And then the above the line stuff is when you get in that flow state trying to outsource as much as the below the line stuff. As you possibly can.

**Maddy Roche:** [00:36:00] Totally I think it's such a, I'm glad you say that, because that's where my mind went, as if you're going to hack out a bunch of work that you're not good at doing. You're not in flow at. How could you possibly bring your full self to the business and enjoy what you've built? I would think that it's-it's really it would be a priority for folks if you're going to run your own business to say, here's all the stuff I don't ever really want to think about. No, you can't take the chief compliance officer hat off your head. But there is a lot of this that it's OK. I mean, it just it isn't a knock against you if you don't like doing some of this stuff to be able to say I'm an outsource it early on and then let you have a lot more brain space to create and build what you want.

**Cathy Curtis:** [00:36:42] Right. And do the higher value work, you know, which is so important if you want to grow your firm.

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**Maddy Roche:** [00:36:48] When do you feel like you're in flow, Cathy?

**Cathy Curtis:** [00:36:51] When I'm meeting with a client, I'm having my financial planning meetings and usually they're going very smoothly. I'm-I'm I still get nervous before client meetings.

**Maddy Roche:** [00:37:01] Do you?

**Cathy Curtis:** [00:37:02] After all these years, yeah, because I want it to go really well. Yeah, I get-I get geared up before client meetings and the minute I get in there and I get the smile on the face and we start the chit chat, which is another thing I love about working with women clients is the chit chat is so easy and then we get into it. I feel like I'm in flow. So that's one of the ways I really do love investments. That's that was one of my hobbies years ago, though. I like I know a lot of advisors hate that. I like it. I think all the most of the client facing and this is true. So many advisors. You like the client facing and work better than the admin work. I love marketing. I love marketing. If I had more time, I would spend so much more time on writing blogs and I started a podcast. That's fun.

**Maddy Roche:** [00:37:54] Oh, congratulations. What's it called?

**Cathy Curtis:** [00:37:57] Financial Finesse.

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**Maddy Roche:** [00:37:58] Oh, I love it. Yeah. OK, are you interviewing clients or what's the-what's the.

**Cathy Curtis:** [00:38:02] I'm interviewing cool women. Oh, so I've actually had a lot of other women advisors on it. I had one of my mastermind groups on it where we talked about what we do there are there five of us and one of my masterminds were all over the country. And I interviewed another top advisor in San Francisco about inherited IRAs was my last one. It's-it's a fledgling thing. I'm not super good at it.

**Maddy Roche:** [00:38:29] Yeah, well, a few months ago, I had a group of folks on who were podcasting and we talked about podcast. And it was interesting, kind of some people wanted it to-to market their business. But other people, two separate advisors in two separate firms started a podcast together because they just like to talk to each other. They just like to to riff with each other. And that's an outlet. That's a creative outlet that helped really fulfill us as humans. So kudos to you for starting that.

**Cathy Curtis:** [00:38:56] That's good. I try and interweave issues that I know women are really concerned about, like long term care insurance is one. I talked to a long term care insurance agent, but it's still evolving. But I'm-I'm liking it. I'm going to continue doing it. And I love, so I love the marketing piece.

**Maddy Roche:** [00:39:14] So how many clients are you serving today? And if you hire, how many do you hope to serve?

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**Cathy Curtis:** [00:39:20] So I'm-I'm servicing about sixty two right now. And I like I kind of think I need to keep it around that if I keep, if I stay the way I am. So I am growing though and I do get a lot of prospects. So I'm kind of in that uncomfortable position of can I keep all my clients, even the ones that I took on years ago that may not fit my profile, perfect profile now or not. I go through that every month. So, yeah. So the-the it's-it's another one of those points where I need to decide, do I hire or stay limited and grow.

**Maddy Roche:** [00:40:00] Totally. Well, I'm always interested in the trajectory folks take when it comes to fee structures because it's always the hardest thing for folks to settle on early. And so frequently they undercharge. They just did not feel like they've got the value to charge what CFP® should be charging for-for a relationship. What's your story and journey with fee structures?

**Cathy Curtis:** [00:40:20] Like everybody all over the place. So I started being very I've always been very financial planning centric. Right. That's my background. That's what my gut knows is the most important thing. And so I used to do I started doing financial plans for such low fees. I did flat fees, financial planning for flat fees. And I did start doing AUM pretty early on, too, like that first client, she moved her assets to me and I started doing AUM so I've always had sort of a hybrid model, but I in the beginning, I did a lot more flat fee, one time financial plans. And then they come back a year later and I do another one. And I was never getting paid for the amount of time I was in. And it was a really inefficient business model because the year later, two years later, you'd have to pick up and remember everything. Expect you to remember everything about them. Right. You already did a plan for them and it doesn't work that way. So I really early on learn that hourly and flat fee with the option for the client to



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come back whenever they want wasn't going to work. There's so many hours in a day. And you need you really do need to charge for the the expertize you have, the education you have, the time, all those things. So I kept-I kept the hybrid thing for a long time. And then probably three years ago I decided I'm going complete total financial plan plus investment management for every client. So I don't do it separately anymore. I won't do a separate investment management. I won't do separate financial planning. And I charge AUM and I am not a evangelist's for AUM. I-I see the flaws in it completely. In fact, one thing I did do three years ago was I instituted a minimum. So if a client minimum flat fee. So if a client wants to work with me and they don't have the assets to support the AUM, I will work with them as long as they want to do both financial planning and investment management. And that seems to work really well. That seems to appeal to the kind of prospects that I'm-I'm getting through my door.

**Maddy Roche:** [00:42:41] Beautiful. I'm wondering, you started this conversation early on saying that you've only been in the fee-only space and you came from out of industry. You had Pam to look up to as mentor and she was in NAPFA so she must have been a fee-only adviser, but yeah. Did you ever really see that other side and what it meant to kind of client services or what really drew you to fee-only?

**Cathy Curtis:** [00:43:03] Yeah, well, I did interview with some of the big warehouse firms when I was thinking that I wanted to switch careers. And like one of them, I think they all did this. They said, give us one hundred names of your family and friends. You had to actually turn over their phone numbers or emails. And then we want you to contact all of them, and then we want you to get on the phone and start cold calling. And I definitely did not want to do that. So that was a real turnoff. And then I also learned that when you work for a big firm like that, you have to sell their products so you

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can't service the client unbiased and independently. You have to push products that they sell. I did not want to do that. I knew enough, I guess, from my readers and things to know that that's not how I wanted to enter the advisor space at all. I wasn't willing to put in those years to get experience. However, I remember, though, and-and it was a hard start up, because when you don't come from a financial background of some kind. You feel like your credibility isn't there and I suffered from that for several years, like, am I good enough? Why would anyone hire me? You suffer from that rather than thinking I-I'm a certified financial planner. My heart is in the right place. I this has been a passion of mine forever, I would think. Why would they hire me? I was selling spaghetti sauce three years ago, so that was-that was a struggle.

**Maddy Roche:** [00:44:39] What do you think helped you turn into and evolve into the very confident Cathy that's here today?

**Cathy Curtis:** [00:44:45] Well, when I started gaining success, after I picked a niche, it was so empowering.

**Maddy Roche:** [00:44:53] Wow. Yeah.

**Cathy Curtis:** [00:44:54] And then you watch your business grow year after year. And it just builds upon each other, and I have to say, even after all these years, I still am amazed. Like right now I'm probably in one of the best places I've ever been in my practice with it, with the types of clients that are coming my way. It's just so much fun. I can't tell you. And that builds confidence. I mean, when you when you put it out there and people like what you're putting out there, that feels really good. Really good.

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**Maddy Roche:** [00:45:28] Well, you alluded to solo shop, Cathy may not be long term. What is the ideal framework for your business and what how quickly do you think you'll move in that direction?

**Cathy Curtis:** [00:45:42] So the inevitable have to think about that. I what I would love is to find a person who could take over my firm and we could work out some kind of a private arrangement to transfer the clients. That's what I would like. Somebody who is set up like me, who is solo, wants to stay solo. I mean, they could have employees or whatever. I'm not big. They don't have to be the solo outsource queen or anything, just that they have the same type of vision for their clients. They care about their clients, their fee-only. I would I would like it to be a personal transaction, but that would be my dream rather than, you know, hiring a firm to do it. I really can't see doing that now.

**Maddy Roche:** [00:46:35] I think, Cathy, with your networking commitment this year, you may just find several women. Oh, yeah. That want to take over.

**Cathy Curtis:** [00:46:41] I already am. It's I know. I know. And I know that's going to happen because you're right, the networking is really opening up my eyes and ears. There are so many great young women advisors doing what I'm doing, totally doing it better, you know. So I don't think it's going to be hard. It's more of a mindset that I need to start putting a formal process in place.

**Maddy Roche:** [00:47:07] Totally.

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**Cathy Curtis:** [00:47:08] Yeah, that's a hard thing for people in this field, I think, because it's this is such a satisfying career that you never want to think of it of the end of it. And I mean, I do that with my clients around this, that they say, oh, I'll just work till I'm 70, 75, 80, my long term fine. Usually at the beginning of the conversation, I'll say, you know what, you say that now, but you don't know what's going to happen with your health. If they're if they're employed, will the firm want them till they're 70, 75, you know. Will, I want to be working, you know. So, so many things could change. So you have to have a plan just like financial planning. You got to have a transition plan.

**Maddy Roche:** [00:47:49] Mm hmm. I'm interested. You've mentioned niche being kind of a game changer for you when you settled on a niche. Have you done anything else? Read anything? I mean, what were a few of those inflection points where you just became a different person? Because the choice you made, the thing you heard, the person you met, any of those kind of pop to mind, as I asked that question?

**Cathy Curtis:** [00:48:11] Yeah, the power of a niche and you say niche, I'm saying niche, which is it?

**Maddy Roche:** [00:48:17] Doesn't matter. Doesn't matter.

**Cathy Curtis:** [00:48:20] Yes, it's because I decided to stay solo. And you're in a huge industry with all types of different advisors, right, all competing for the same clients, all of us are. And how do you stick out? How do you how possibly can you get a piece of that pie if you're not

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standing out in some way and in the first years of struggle made that clear to me that I needed to do something different or I wasn't going to be able to do what I love doing anymore. So it was almost like it was a have to do this moment because the clients weren't coming in and I didn't want to go back and work for another firm. I was tired of the bad boss syndrome and I was loving the independence. So it was-it was fear and just the knowledge that it wasn't going to work unless I did something different. And so signing up for that that branding class I talked about, about how to brand myself was probably the real turning point after I realized that if I didn't do something different, I wasn't going to make it. And-and then you learn to see yourself as the product, right, that you're trying to position yourself to attract a certain-certain customer. And it was an that-was an easy thought transition for me because of what I had done in the past. Yeah. And so I wanted to be the the women adviser that other women I had experienced a lot of the things that my clients do. I was single until I was in my early 40s and I had built wealth. I bought my first home and sold it and bought another one. I had a lot of experience that I could share with the type of client I wanted to work with and that that all came out in that branding. You know, you kind of do a self assessment. What kind of a person are you? What do you have to offer to the niche you want to work with that kind of thing? And I realized that that was a great space for me.

**Maddy Roche:** [00:50:37] Totally. Well, maybe speaking directly to the female advisors or female listeners that we have. And it doesn't really matter about gender, but I'm thinking, how do you see going out and starting your own business help elevate people? And some folks, they'll say, no, I want to just go work on my own, go work at a company. But as an adviser who works with breadwinning women, how does owning your own firm change your life in the financial and emotional space?

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**Cathy Curtis:** [00:51:08] It's incredible. It's empowering. You feel like you're you are creating the life that you really want. It's you are in control. You're you, you know, what I did is I-I envision and I think we all do this. What do you want your life to look like if-if your goal oriented at all? And I think that's the only way to be successful is you build a picture in your mind of what you want in your life. So it's funny. Early on in my, before I decided to go, solo to get in this and be an independent RIA and I was loving finance, I had-I had this vision of me with a beautifully tailored black suit, perfectly quaffed hair made up walking down the streets of Manhattan as a successful financial person. The vision that I was working for a big, powerful firm and I was big, powerful financial person. And that's not really what I wanted at all. That was not vision back then. When I started learning more about the industry, I realized I wanted to be this trusted adviser for my clients. I wanted to be a lot more down home, not the big firm at all. I wanted it to be personal and unique and creative. So that became my new vision. And a part of that vision was also having flexibility in my life, because remember, I had spent 18 years working for corporations with bosses. So it doesn't matter what industry you're in, you still have bosses, whatever company you're working for. That was not part of my dream life vision, is to have that in my life. I wanted to be independent, doing something I love and I wanted to-to not sell product because I used to sell products. I wanted to service, be of service to people. That was my vision and I knew would make me happy as a person. And then so when you start realizing all those visions, you become more confident, happier. You know, that's a big thing and the sky's the limit on what you can accomplish.

**Maddy Roche:** [00:53:28] Yeah, yeah that reminds me of this kind of life design theory, that the more ideas, the more visions you have about your future, the more imaginative you'll end up being. The more unique the actual life will be, the more in an alignment it will be. And I think that's a really good reminder that we as women can kind of get tunnel vision. There's this one one definition of success. It includes a black suit,

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Manhattan sidewalks. But when you start really thinking about that above line, below line, you really start seeing, oh, my gosh, there's so much more. What beautiful advice.

**Cathy Curtis:** [00:54:02] Oh, I love what you just said, too. And it reminds me of I-I just finished a Wharton client psychology class. They did it online because they used to do it in person. But COVID, and one of the concepts is to help clients, to motivate them to do good things with their money is to envision their future self. Have you heard that concept before? That's really what you're talking about.

**Maddy Roche:** [00:54:26] Totally, yeah. How many-how many futures can you show yourself that that you'd be happy being in? Yeah. And then you see the diversity of it.

**Cathy Curtis:** [00:54:34] Yeah. Don't get stuck right now thinking oh I'm no good with money or I'm never going to pay off my student loan debt or you know, think of your future self and envision yourself with all your debt paid off and doing. I just think that's an amazingly powerful behavioral technique.

**Maddy Roche:** [00:54:50] Totally. I was doing it last night, kind of future self journaling. And it feels like you're doing something wrong, like writing this future about yourself, but like you aren't yet at-yet at. But by writing it and helping yourself think through it, more likely you are to land on something that's special.



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**Cathy Curtis:** [00:55:08] And I think doing it when you're younger is especially empowering. It's funny when you get older, but the problem is when you get older, you your-your future self is older. That's not so empowering. But when you're younger and you've got all these decades ahead of you, what an amazing thing to do.

**Maddy Roche:** [00:55:31] Cathy, if you can believe it, we are rounding out this podcast. You haven't been so impressive with your advice and perspective. I hate asking kind of a redundant question, but if you were to speak directly to our listeners, but you have been for the past hour, maybe there's someone on the fence about starting their own business. They just aren't sure they've got what it takes. Do you have any last piece of advice for that individual?

**Cathy Curtis:** [00:55:55] Yeah, I do, absolutely. So I assume that people who are listening really are thinking about this, like, should I do this or not? And I-I will, if you are there, that means that you're not happy in your current situation. Right. You are chafing at the boss or the restrictions and you can't be creative or whatever or your time isn't your own. So I would say this is the best time to go on your own as an adviser because there are so many support systems out there for you. It is, if I had XY when I was starting out, for example. Oh my gosh, who knows what I would have been happening with me right now. So I think it's-it's a much easier road and it's not going to be, I'm not saying it's ever easy. This is not, I'm not being naive. It's-it's hard, but it's you have a lot more really solid support systems behind you to plug into, like plug in and get going. And-and also, don't be afraid to spend the money. Even if you do, you're investing like you don't have the revenues to support it, but you have savings. Don't be afraid to invest your savings in your future. That's the other strong, strong piece of advice. I mean, don't bankrupt yourself, but don't be cheap.



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**Maddy Roche:** [00:57:16] Totally. Oh, what good advice.

**Cathy Curtis:** [00:57:19] You'll regret it. Big time.

**Maddy Roche:** [00:57:20] Outsourcing early on is an investment. I never really thought of it that way.

**Cathy Curtis:** [00:57:25] Yeah, yeah. Like if you don't like marketing, hire somebody to do it for you right away because marketing will bring in the clients.

**Maddy Roche:** [00:57:34] Totally. Totally.

**Cathy Curtis:** [00:57:35] Yeah. Just-just-just one very small example of who you should hire right away. Depends on what your pain points are, hire out your pain points.

**Maddy Roche:** [00:57:44] Yeah. Cathy, I literally could talk with you another five hours just on and what we're talking about, but we will respect our listeners time and I'll respect your time as well. So thank you, Cathy, so much for being on the podcast today for your advice, your role in our community and certainly the advisor community at large, every woman, man and other that you have helped through the years. I'm sure you have changed a lot of lives.

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**Cathy Curtis:** [00:58:09] Oh, thank you, Maddy. It's-it's just a pleasure being in this industry. So I give back what I can.

**Maddy Roche:** [00:58:16] You've got it. Thanks, Cathy.

**Cathy Curtis:** [00:58:18] OK.

**Maddy Roche:** [00:58:20] Avocado toast, selfies, a mountain of student loan debt. Gen Y is anything but traditional, and with over 75 million people, it's a population you don't want to ignore. Learn more about how to serve this unique population in our guide called Attract and Profitably Serve Millennial clients in your RIA. Discover three key ways to tap into the millennial market and six things that they want from their financial advisor. Visit [XYPlanningNetwork.com/Millennials](http://XYPlanningNetwork.com/Millennials) for your free copy.

**Maddy Roche:** [00:58:54] Be sure to join our VIP community at [XYPlanningNetwork.com/VIP](http://XYPlanningNetwork.com/VIP) to hang out with other #XYPNRadio listeners, ask questions for future mailbag episodes, and finally to find a community of like-minded financial advisors. Thank you so much for joining me today. We'll see you next time.

**Narrator:** [00:59:10] You are not alone and you are not crazy it's scary, starting, building and growing your own financial planning firm. And that's why we put together a free private community just for you, the cutting edge financial planner. Go to [XYPlanningNetwork.com/VIP](http://XYPlanningNetwork.com/VIP) or text #XYPNRadio

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