

Speaker 1: At the bank, they treated him well. He was top salesman for numerous years in a row but each year his goal would start over again, on January 1st. So no matter what he did the year before, he'd start over again, very little retainer. He's super stressed out, I'm like, "Doug, come on, you can't do this." I just kept encouraging him, trying to talk him into it and he eventually decided to go.

He had really good relationships with his clients and he couldn't take them from the bank so he ended up waiting the period that he had to wait and doing what he needed to do, and of course they followed him because they really liked him. He's really good at communicating not just with the husband but with the women, he's really good at making sure they understand what they're in, what investments they're working with and if they have any questions. Because a lot of times the women tend to get ignored and Doug's really good at making sure that they are part of the team and making them feel comfortable with what they have and making them knowledgeable with what they have.

So 2002 he had a little office right across Monroe here and it was him and Amy and then I did the books. He's just really good at bringing in clients, he's a great salesman, which is kind of funny because he's an introvert, a lot of people don't know that about Doug. So it started building right away, he had these clients that he was pretty sure were going to come with him and build off of those and just continue to get referrals, continue to work really hard to find new ones.

Then 2008 hit, so that was a tough four years where we were... Everybody was struggling. But as he says, he's a psychologist as much as a salesperson and he really had to talk a lot of people off the wall and make them understand that this is a market cycle and he's really good at making people understand that. He's not one that is just going to be driven by results, everybody wants results, but there's going to be waves, there's going to be up and downs and he makes them understand that right away. And then after, like 2012, things have really taken off since he hired Brandon and Jordan and Lee and he brought Beth in to help manage the office, because that was always a big, not problem but something he didn't love to do. Now things are at an all time high. I mean, this is great new office and things are going really well.

Even during 2008, during the downturn, he kept his employees on, he didn't make them take a pay cut. He did everything he could to take care of them because again, we knew it was a cycle and it'd be coming back up. So, we struggled, we of course didn't not eat or anything, but it was different. It was different for about four years. But again, we knew. And so now we put some things in place for ourselves by putting a little slush fund on the side for a market downturn, which is exactly what he tells his customers to do. We learn lessons through that too and we don't want to have to pull out our personal accounts when you have these market downturns. But again, he is very good at taking care of his clients and his employees and us as a family.

I think it's kind of like you would treat your family, which he feels like all his clients are family. He gets to know them really well. A lot of times he'll meet at their house instead

of in the office just because you get to know them even better. He's been invited to weddings, he's been invited to retirement parties, I mean, he's just a member of the family. We rarely lose clients that walk away, because he does such a good job of taking care of their needs and what they want. And you also have to have some tough love occasionally, you know, "Hey, you're spending too much. Here's your goals, you're not going to reach your goals." People don't love to hear that, but they do respect it when they do hear it and they have to hear it every now and then.

They're super professional, they very much had the same values and ambition as what Doug has. That's been nice, he's brought Leanne as kind of a junior wealth manager right now to bridge that gap so that she can learn under somebody before she's kind of thrown into that position. And having Beth here's been great in the office just to help relieve the whole office management stuff. Then we just hired Megan at the front desk who's just cute as can be and great with clients and organized and everything you'd want in a run office person. It's a great team and we're so happy that it's all working out and we've got a great space here, so it helps when you come to work every day and everybody gets along and they're all happy and everything's moving in the right direction.

We do client events every year, some smaller ones in between the years. It's just, again, it's a way to keep that family connected. We really like it when the grandparents bring their grandkids, so that's kind of what this picnic is for, that they can bring the little ones so we get to meet them too, that Doug hears so much about, but it's hard when you don't have a face to put with the name. It'll be a good time, a good fun activity and good memories, hopefully, will be made.

Some of the other ones we had was a boat trip, we went out of Holland and went onto Lake Michigan. I had been proposing that for many years and he just kind of ignored me and then he brought it up to the whole group and they were like, "That'd be great." Within the first day it was full on the first boat, was full. Then he was like, "All right, now we've got to get a second day and a second boat." That was a really fun one, that's one people remember. But we've also done pasta making, we've done wine tasting, we've done... I don't know, those are the ones I remember.

They are fun, super fun group, to come in and, like I said, they're family. So you come in and you get to catch up. I also do all their paychecks and do all that, make sure everything's correct, which is... Everybody wants that. And make sure all the books are perfect because you want to make sure when it comes [inaudible] time, everything's good there. I work one day a week from home, doing all that and just making sure that part of the company runs smoothly again, so Doug doesn't have to deal with that end of it.