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Dominique

Hey there. Welcome to conversations for financial professionals, a podcast to help you the next generation of financial advice. I'm your host, Dominick Henderson and into today's conversation is with Cameron Huddleston, who is an award-winning journalist with nearly 20 years of experience writing about personal finance. Her work has been seen in Forbes, Kiplinger's Chicago Tribune, MSNBC, Yahoo, all over the place. And she has her own book. "Mom and dad, We need to talk. How to have essential conversations with your parents about their finances". I brought Cameron on because I've been knowing her for a while. As a member of the media, she has a lot of insight as to how financial professionals can build their brand by using relationships and building relationships with the media. We talk about all types of things today, including some of the techniques she would recommend for financial professionals and financial planners to use in order to develop a relationship with the media.

Also, we talked about how to get your personal brand out there and how to leverage the power of social media. Even she includes some sites that she would recommend for you to be on. If you want to do this, and we also talk about whether or not you should start your own blog, how that helps whether or not members of the media consider that competition or not. Last but not least, we talk about her personal story and own branding, ups and downs. As she's been able to get her book out there as a new author, I'm sure you're going to enjoy this conversation. You'll leave this conversation with the takeaway of how hard work really enables you to build your brand beyond anything else so that you can create deeper relationships with your ideal clients and serve them in a more meaningful way.

Enjoy this conversation.

00:01:53

Dominique

All right, welcome to another episode of Conversations for financial professionals where this podcast is shaping the next generation of financial advice. Today, we have Cameron Huddleston, Cameron, you are an award-winning journalist with nearly 20 years of experience about writing personal finance. You've been in Forbes and Kiplinger's and Chicago Tribune and all over the place. You also are a recent author. Congratulations on that, mom and dad, we need to talk about how to have essential conversations with your parents about their finances. Welcome to the podcast.

00:02:33

Cameron

Thank you so much for having me.

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Dominique

This is great. I am really eager to have this conversation, but I first have to ask, how are you managing with all that's going on? This is, I mean, we're in at the time of this recording, we're three days, before the end of 2020, how are you managing with this weird year that we?

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Cameron

To be honest, I've had to dial back. I can't write much because I have kids who are doing online school. So, even before I had somewhat of a short Workday, I would squeeze in all my work while my kids were at school and then go pick them up and drive them around to their activities. Now they're home all day. And so it's a challenge. And, and for me, that's meant having to say no to writing assignments just because I know that I can't get as much work done as I used to. So.

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Dominique

Yeah, yeah. This is, I think everybody's kind of, figuring out this hashtag WFH a, it's going to be one to one of themes going forward even to 2021. But, one of the reasons I wanted to bring you on is that as a new entrepreneur, I answered a help, a reporter out, HARO, post. I don't even know if this is still around. Maybe you can inform our viewers, but this is this whole, kind of system to take media members of the media and connect them with experts, professionals in different areas in this particular instance, finance. And, that's how we eventually started working together and kind of befriended one another. So, long story short, I think because of

our interaction and because of what I know of you from a professional standpoint, I think you are well able to kind of speak to using media to boost your personal brand, as an advisor, as a young advisor, as an already existing advisor and things of that nature. So, again, I'm super curious as something that your thoughts today and glad that you're on with us.

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Cameron

Well, I'm excited to talk about this topic because I think it's important and I'm not saying that just because I'm a member of the media, but I, I, because I've been writing about personal finance for so long, and I have worked with so many financial planners over the years, I, I do see a benefit in trying to get yourself out there, get yourself recognized as an expert, getting quoted by the media, going on TV, doing radio interviews, doing podcast interviews. I do think there's a benefit in that for financial planners.

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Dominique

Well, let me, so let me, let's take what the state of our world, what the, everybody's dealing with from a very human level is the pandemic, right? I think the pandemic presents somewhat of a once in a lifetime type of opportunity from a lot of aspects. I'm curious as to just based on what you said, what may financial professionals be kind of missing? if they're kind maybe thinking traditionally about how they should reach out to their ideal client or prospect or whatnot, but do you have any thoughts on that?

00:06:06

Cameron

I do. I think that the pandemic has forced the financial services industry overall to make a shift, like, and I'm gonna, I'm just gonna use insurance as an example, because I write a lot about insurance for Forbes. I mean, very traditional industry, and it was very much face to face and the pandemic forced insurance companies to really speed up the process of taking things online. There was already a shift beginning where you could, there are online insurance companies, or you can go online and get your quote and do everything just from your computer. A lot more insurers found that they had to suddenly make this transition, like meet with clients and reach out to people using zoom like we're doing right now. I think that is probably true for financial planners too. You can't, you haven't been able to meet face to face. You've had to get used to meeting with clients virtually and, it's certainly a change, but I think that is a wonderful opportunity because a lot of times people don't have the time to take off from work and get in, to meet with a financial planner face to face. I think this virtual meeting opens the doors to meeting with a lot more clients. That's, that's my opinion. I don't know if you see the same, but I think that if you can meet with people at night or if you can meet with them on their lunch break and you just hop on the computer and do it, I think it makes the process a lot easier for a lot of people, especially young adults who are so used to doing things online and doing things virtually. They're not as used to, picking up the phone and making a phone call or going to an office and meeting face to face.

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Dominique

No, you make a lot of good points. I want to kind of unpack the notion around what I would feel let's call an old-school advisor or somebody of the old cloth or whatever that may think that the only way to present a professional approach or demure to a prospective client is to be, in a suit behind a desk and an office. I just think it's kind of ironic that you bring this up because a lot of clients, to your point, have liked the level of convenience because people are busy. People's schedules change all the time. I, oddly enough, when I started my business four years ago, took the approach of, I think I'm gonna, primarily be virtual. If someone wants to meet with me, we'll give them that option instead of vice versa, just because, the demographic I was after, where, at the time they were traveling 60, 70% of the time, and it was just impossible to try to get in front of them on their calendar. I think you make up some, a good point. I think the point you're trying to make please correct me if I'm wrong is that COVID has possibly opened up a whole nother segment of business for advisors that are willing to maybe get out of your comfort zone and do the whole zoom thing or virtual meeting. Is that correct?

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Cameron

Yes. Yes, I think so. I think too, it lets you expand to even more potential clients. You're not limited to just the people in the town where you are located. You can reach out to anyone across your whole state, wherever you're licensed to do business, you can expand your reach. I think too, especially for people who live in small towns who might not have access to a good financial planner, now they can hop on a zoom call with a financial planner

in the closest big city in their state. They have access to the service, whereas they might not have before because they couldn't spend an hour or two driving to that big city to meet with a financial planner.

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Dominique

Yeah. Let me, let me rabbit trail, just one more topic before we kind of get into the meat of our discussion about branding is do you feel that, as a consumer and maybe you can speak directly to this, if you have a financial planner or somebody that you work with, do you feel that there is some level of intimacy lost in the communication with a virtual relationship versus an in-person relationship? Cause I know that's some of the pushback that I've heard, not only just on the practitioner side for financial professionals, but also on the client side. Right. I'd rather meet with the person. I want to look them in the face and I want to sit down and have a meal with them or whatever the deal is. Do you feel that there's maybe some intimacy?

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Cameron

I think it depends on the person and your comfort level with technology. I think, back to the generations, I think older generations would probably be more likely to want that face to face interaction because that's what they've been brought up with. That's what they're accustomed to younger adults. Not so much, I think perhaps, millennials are more comfortable with using technology to meet. It's funny because years ago I was talking with an editor at money magazine when it was actually a magazine before it went all online. She was saying to me, they wanted to have more, middle aged reporters like me in the office. Like they didn't want anyone working remotely. They wanted those reporters in the office to set an example to the younger reporters on how to actually get on the phone and talk to people, not just text, so they are not just sending emails. I think, like I said, that it just kind of goes to that younger generation and how they don't necessarily have to have that face to face because they're so used to using technology to communicate. And so I do think it depends.

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Dominique

Well, it's funny you bring this up. Were my wife and I were having, spent the day just recently with some college friends of ours. Were saying, well I was putting forth, what I found is maybe pretty anecdotal, I have a 19 year old and I also have a 21 year old and I have a 23 year old, but the 19 and the 21 year old are remarkably different in the ways they communicate. I don't know if it was a cutoff in the years because of the age, but like literally my daughter was like trying to figure out something and she needed to get in contact with some people in a remote town in Texas. She was like, I don't really know how to get in contact with him. I was like, did you call them? And she was like, Oh yeah, call because it's not online. Can't do texts. She was like, how do I contact them? But I think to your point, there's a generation obviously among us now that is their native language. Literally, as we're speaking English on this podcast, the text is like their native language and it's so weird as a, as just kind of a realization.

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Cameron

Right. I think older generations are missing that true face-to-face interaction. I think younger adults, I, do think it opens up an opportunity for those who are more than happy to just hop online and do a call. These people might not have wanted to actually go into an office because, maybe they were in fact intimidated by that face-to-face interaction and they're just more comfortable sitting behind their computer. So it does depend on the generation. Certainly for those who like that face to face, hopefully we can get back to that, maybe in 2021, but I do think the technology has made it possible to continue these relationships online.

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Dominique

No, I don't disagree. Okay. Let's get into some meat here, cause I know, people want to hear your professional opinion around some branding. There's a lot of different ways to get your brand message out, how you can help people. I know I've experimented with a lot of different ways over the years. I would say, nowadays because of technology, the playing field is pretty level, right. You don't have to necessarily have super bowl ad money or, full page wall street journal, ad money in order to kind of leverage the power of social media when it comes to attracting your ideal client. Let's talk about a couple of strategies that you kind of espouse, obviously, making partnerships with the media, let's maybe start there and branch off into some things that advisors or financial professionals could be thinking about, in a pandemic year or not, as far as getting their brand out.

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Cameron

Sure. I think what I want to do first is I want to dispel this misconception that it costs money to get quoted by the media. I hear this from financial planners who don't have a lot of experience working with the media or have no experience. They often think, well, I've got to pay the local radio station to have my own radio. So, or I've got to be a big sponsor with the local TV station to get on and be interviewed. Certainly, if you had the money to do that, then go for it. If you find that there's value in that, but you don't have to spend any money to get quoted by the media. It's entirely free. All it's going to take is your time. And it does take some time. I think you have to invest a little more time initially, but once you kind of get yourself out there and you get quoted by a couple of journalists, if you are a good source for them, and that means you respond quickly to their request, you give them the information they need.

They're going to keep coming back to you again and again, because they're going to know that you are a trusted, reliable source. You put that time in upfront and it's going to be easier down the road. You don't have to spend as much time again and again, and as you mentioned, a great free source, well, I don't know if I want to call it great, because I know that people have mixed feelings about it, but a certainly a free source is HARO help a reporter.com. It's free. You go in, you create an account, you sign up and you subscribe to, for example, the business and finance alerts. Every day, three times a day, you're going to get alerts from haro in your inbox. It's going to be lists of queries from journalists who are looking for sources. You spend a couple of minutes as soon as you get that email scanning through that list and seeing if there's anything you're interested in and then you respond and you find.

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Dominique

No finish your thought. I'm sorry.

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Cameron

No, I mean, it can be as simple as that, now they might use your quote. They might not, but you've given up, five, 10 minutes of your day, or maybe, no time, because there's nothing you want to respond to, but you give them a quick response, answering their query. You don't say, Hey, I'm available to talk to you because that's not why reporters use that service. They want you to email them with an answer to their question, give them a couple examples and stuff. So, but that's, it's a free way to start getting noticed.

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Dominique

No, and I think, so you bring up a lot of good points. I think you've kind of talked, let's call it journalism, adequate etiquette one Oh one, which is, if you're going to participate in this, just answer the question, be responsive, then meet the deadlines because usually you guys are up against deadlines when you're creating these things. I do want to kind of unpack more, then, I hate to call it this, but I think it is this cause it's any, it's like any other relationship where you're getting value and eventually it's you're you scratch my back. I scratch yours, but the dance of it. Right. I know that when I first started my business, there was Investopedia, there was HARO, there was a couple of others that literally part of my thing since I didn't have a lot of clients was carving out of the first part of my day and going through some of these inquiries that I had subscribed through to see if, did I have expertise already there?

I wasn't going to try to go read up on anything necessarily, but did I have expertise already? Just that diligent practice is what allowed me to meet you. Some other journalists that I contributed to over the years. I want to talk about the dance and maybe from your perspective, why you see financial professionals not willing to do the dance or why they may be impatient, or maybe some feedback from an insider as to, what you guys are dealing with on the other side, right? You're probably getting thousands of inquiries or hundreds of inquiries or whatever.

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Cameron

Sure. It does take effort on your part, to, either, subscribe to HARO and respond to those queries, to connect with journalists on social media or LinkedIn. And I have met sources that way. Social media is a great way to connect with journalists. If you're not on Twitter, you should get on Twitter because journalists use Twitter and LinkedIn, of course, and you're probably reading financial news as a financial planner. You've got a couple of favorite sources, maybe it's, well maybe it's the wall street journal, which is kind of lofty, the chances of getting

quoted by the wall street journal are a little harder, unless you're, a well-known financial planner, maybe you read Forbes, maybe you read, ,

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Dominique

We have, so your point though, we have a lot of, what I would call professional journals or trade journals, like a financial planning magazine, or advisor perspectives and all this kind of stuff that those are usually insiders contributing to that particular magazine. Those are lofty thoughts that may, in some instances, serve consumers and that's information you guys don't have. That information could be disseminated in a palatable way for some quotes, I think to the point you're making. Right. You know, and if.

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Cameron

You, the thing too is it's, I mean, it's, you make the connections, you find the journalist and you don't have to necessarily go for Wall Street Journal. There are plenty of other resources out there. There's NerdWallet, there's go banking rates, there's Investopedia. Maybe you've got a local business journal and they've covered personal finance topics. Okay. You follow those reporters on Twitter and you reach out to them on LinkedIn and you say, Hey, so-and-so read your article on whatever it is. Thought it was great. I love to be a source for you. Don't just connect. Like if you make that connection on LinkedIn, don't just connect. Let them know why you want to connect. I'd love to be a source for you. Maybe even give them an idea for an article. Not the same as what they've just written, but say, Oh, there's a new trend in whatever.

I'd love to be a source. You can email me here and then, maybe reach out again. If they don't respond, journalists are busy. They might like your idea, but maybe they're not interested in that topic right now, but don't give up. Now, if you try a couple of times and they're not paying any attention to you, then yeah, don't start stalking them and messaging them every single day. You don't want them to be scared of you, but try to make that connection, reach out to a variety of journalists. The key thing is to be available when my favorite sources are the people I can interview and say, Hey, I am working on an article that's due at the end of the week. I look, I'm looking for three tips on easy ways to save for retirement. They email me that day or they say, look, I can't get to you today, but I can email you by tomorrow morning.

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Cameron

And they give me those three tips. They write a short paragraph explaining here's the tip, not just like a tip, and then don't explain it. They provide me with some information and a quotable sentence. That's the key. You want to provide someone with a quote that they can use, or hop on the phone, whatever the people who say, Oh yeah, I'd love to help, but I can't get to you this week. I say, I'm thinking, well, sorry, I can't use you as a source because I've got a deadline that frustrates me and I'll tell you, it really frustrates me. I know this is something that a lot of financial planners can't get around, but honestly I hate it when they say I have to run this by compliance. I'm like, Oh my gosh, are you kidding me? This is going to take a week or longer. Thanks for your offer to help me. I really can't wait for compliance here.

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Dominique

No, I think, I mean, you bring up a real point, I think in this, and maybe this can be for your friends or colleagues listening to this, I think, and I don't want to step on your toes here, but at the same time I've been in the industry for 20 years. I've kind of earned that, right? the further upstream you swim with the bigger shops, the more likely you're going to hear that as an issue where you have to run it by compliance. There are a lot of, not to say swim downstream, but there are a lot of independent RIAs that have a lot more, or a lot less red tape to go through to provide you with a quote processes are a lot more streamline, not as much, bureaucracy there where they can give you a quote. So, it's good to have quotes from Goldman Sachs, personal financial planning, that's great. Not so much as, maybe not as well known as DJH Capital Management in Dallas, Texas, but at the same time, the information is still good. That may be just something to kind of think about because the bigger the organization, the more compliance,

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Cameron

Right. I would add to that, the financial planners who like a lot of the large financial planning firms or the financial planners who I have seen grow a lot in the last few years, these are people who are quite active on social media and who make an effort to develop these relationships with the media. Like, there's this, I think of

when young financial planner, I know who's in New York city and he I've just seen his, like, he has just exploded online. Like you see him on Twitter all the time. He is on TV all the time. Now, granted he's in New York city. That makes it easier to go to CNBC studios and, do an interview or whatever, but he makes a point of reaching out to journalists and connecting with them, whether it's, reaching out to someone on Twitter or using LinkedIn or responding to HARO, the financial planning association, if you are a member of the financial planning association, they have, a way that journalists can ask for sources through FPA.

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Cameron

And I've used that too. I've found plenty of great financial planners sources using that as a resource. So, but I, I've just watched this guy raise his profile astronomically just because he's put in some effort and you might think, Oh, well, he's in New York, he must have a huge firm and he's got someone handling PR for him. No, he does it himself. That's, and that's what journalists love too. I hate having to go through a PR firm because it's one other layer and I have to wait for them to email their client. To hear back, it's so much easier for me to just connect with that financial planner personally, rather than having to go through a PR agency. So, no, you don't have to hire a PR company to help you either.

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Dominique

Sounds like a lot of this is just kind of rolling your sleeves up hard work, that, if you want to build a brand, that's noticed by the public, if you want to come, what we call this local celebrity, then you've got to put the work in. Obviously one of the ways that you can do that is through the media. I want to take a, somewhat of a right turn on this, just to look at both sides of the argument. Right. Cause I know I've read articles before. I don't want to name cause I don't remember who to attribute this to, but there's the whole thing around, okay, I'm an advisor I'm going to try to, kind of create my own brand. Maybe start some of my ideation at my own blog on my own website or maybe through a site like medium.

What are your thoughts on that? Because I don't know if your industry or your colleagues kind of look at that as competition because it's like, I don't know that we can just keep on recruiting the same advisors through all these different sources. What are, what would be your advice around if somebody wants to start their own ideas on their own blog? And if that's in conflict with trying to develop a relationship with the media,

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Cameron

I think it's a great idea to have your own blog and no it's not in conflict. I don't think the media look at financial pioneers, bogs as a source of competition. Now, granted there are some personal finance blogs that have grown quite large and they are competition so to speak. I don't think we're going to look at a financial planners blog and the thing too, that you can do when you have a blog or if you have a newsletter, you're sending that newsletter to the journalist and the journalist might get some ideas from it. Oh, Hey, I just got this, my weekly newsletter or my monthly newsletter. I didn't even know about this new trend in whatever retirement savings. You turn out, you reach back to that person and you say, Hey, I just got your newsletter. I'm really interested in this. What you mentioned in your most recent newsletter, love to do an article on this.

It can't hurt having that blog can certainly raise your profile and you're doing a service for your clients. Your clients might not think to ask questions about certain things while they're meeting with you. If they're getting, if they're checking out the blog, they're reading your newsletter, then they're going to get additional information that might be a value to them. And that's a win-win.

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Dominique

No, I, I wouldn't disagree with that. I would, I was definitely curious. And, and as far as method, I don't know that there's a good or bad with this, but nowadays you have all the different, let's say, the noise of the internet, where if you don't know SEO and you don't know keyword research and all this other kind of stuff, you're like, Oh man, who's going to be reading my blog. It be one of those labors of love for some time, would you recommend, maybe hopping on something like a Cora or a medium to maybe boost that, obviously that's not the same thing as having your own blog, but I've seen some people obviously use those platforms, just like other social media platforms, because you're going to have more eyeballs there.

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Cameron

You certainly could try it. I think the issue that people run into is feeling overwhelmed. If they're trying to do too many things, okay, I'm going to do Twitter and I'm going to do Facebook and I'm going to do Instagram and I'm going to answer every personal finance related question on Quora so that people might happen to stumble back on my website. I think pick a couple of things, just a couple of outlets that you really want to focus on. Maybe that's, again, I think Twitter is a good one to focus on. It's easy because it's texts, it's not Instagram, which is image driven and you really have to put a lot more thought and creativity to it, and if you've got that blog, you share a link on Twitter, Hey, just wrote something.

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Dominique
Right, right. I.

00:30:48

Cameron
Just, here, I just wrote something on this or, here's a piece, or, another thing too though, is when you see an article that you'd like written by a journalist and share it on Twitter. So-and-so, Cameron Huddleston just wrote a great article on waste to say money on life insurance, check it out. You tag that person because journalists, they want their articles shared. If someone else is doing the work for them, Hey, that's great. It gets more eyes on their article and more clicks on the article. So, don't try to do everything because you're going to get overwhelmed, pick a couple of things that you want to focus on and put a lot of effort into it. If you're going to, if you're going to go the Twitter route, then you need to be on Twitter at least once a day. Maybe you start your day by, sharing some articles that you've read and tagging the journalist who wrote it, sharing something that you posted on your own blog, sharing your thoughts, and personal stuff too.

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Cameron
I mean, I find that gets more notice than any article I share. I just shared on Twitter today, about how I was, I tried to cancel my car radio service and of course they do everything they can to keep you. So, I just shared, tip of the day, if you want to say money on a subscription, try offering to, threaten to cancel your service and they're going to like reduce your rates. I ended up canceling anyway, but immediately I got so many likes on that post as opposed to an article I shared earlier today. Like one like, but personal stuff, people love it and people connect with it. You don't feel like you have to be totally professional. I'm only going to talk about personal finance, share your own experiences too. And that makes more.

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Dominique
Human and people.

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Cameron
Are to want to follow you more.

00:32:43

Dominique
You share those sorts of things. Amazing people like humans. That's, that's amazing.

Attention career changers. Are you confused about what path you should take to become a financial professional? I've created a 12 week program called how to find your place in financial services that you need to check out. I've taken my 20 plus years in the financial services industry and condensed it into 12 hours of instruction, a long subscription to my group coaching program and a one-on-one career roadmapping session with yours truly to get you started on the right path. Here's what other aspiring financial professionals are saying about their experience in this program. When I came into this, I kind of had a blanket idea of what I wanted to do. By going through the process, I was kind of able to tailor it a bit more.

I don't mind paying for knowledge paying for expertise because you skip a lot of the fluff on the internet because it's so much fluff and everybody's an expert on the internet. When you actually have someone who's presented this information to you or not is way like, I mean, it just helps you so much better. You have the whole overview, what was the financial industry and what you had to do and the do's. Don'ts when it comes to the financial industry, being what it is, what it really is. You were able to break that down really clearly in terms of

educational, experience, what to look for, what to expect. That in itself has saved me a lot of time. That alone is just a diamond in itself. I've been able to do that because of the course and the information you provided.

I'd love for you to join us in an upcoming cohort so that you can find your place in financial services to learn more, go to www.jumpstartcoachinglab.com. All right, let's get back to our conversation.

You gave me a great segue because I want to talk about personal branding. I want to talk about, as we wind this down, personal story in your Barry. I think as let's call it small business owners, which most RAs and independent financial planners are. You don't have the luxury of relying on fidelity or Goldman Sachs or Schwab as your name and your brand. Like everybody just knows that you have to win people over with your personal story. So, your book that you wrote, involves a very personal story, which I hope you don't mind sharing about your mom. I think it just makes a couple things. I, when I learned that it just made me more, feel more connected to you at a human level.

I think it comes through in your writing. Obviously, to the extent that you want to share stuff on social media that can come out. I think it's just a lot of ways to help attract the audience that resonates with that to you. And I wish more advisors would do it. Maybe, could you give us a little information about maybe what prompted you to share that in the vein of a book? I know all the financial advisors are not going to write books. I get that, but at the same time, sharing your personal story with whatever medium podcast, livestream posts, whatever blogs use, decided to do a book. Talk about the power in using your personal story in order to boost your brand.

00:36:08

Cameron

I think it's important because there are a lot of people out there who are trying to, if you are a financial journalist or a financial planner who are trying to provide similar information and people are going to listen to the people they can connect with. So, my book was written because my mother was diagnosed with Alzheimer's disease. At the age of 65, I was 35 and I had to step in and start helping her with her finances. I manage her finances entirely. Now, she, it has been more than 10 years since she was diagnosed. She is in the late stage of Alzheimer's disease and a memory care facility. At the time I had not had any detailed conversations with my mom about her finances. And so I had to play detective. I had to scramble to meet with an attorney to make sure all of her estate planning documents were in place, especially that power of attorney and healthcare proxy.

I was fortunate because I am a financial journalist, so I knew some things that I needed to do, but I also had to figure out a lot along the way. And I, it was funny. I was actually being interviewed for the Experian credit Bureau podcast, and I had written an article. This was before I wrote the book, I had written an article, I think related to, helping parents with their finances or talking to parents about their finances. It came up during the interview and there were two hosts and both of them, one younger than I am. One who was a little older said, I need to be having this conversation with my parents. The person who is recording the podcast afterwards said, I need to have this conversation with my parents. There was another person in the room. He said, I need. It was funny suddenly this light bulb went off and I was like, I need to help people do this.

I went through the process of having these conversations with mom about our finances and figuring out all these details on my own. And I made a lot of mistakes. I don't want people to make these mistakes. That's what prompted me to write the book. There weren't any books like that out there. There are lots of books on caregiving, what to do once you are a caregiver, but you have to have these conversations before you become a caregiver. It'll make things a lot easier. Even if you never find yourself in a caregiving position, I mean, you're going to have to get involved with your parents' finances one way or the other when they die. If they don't have a will, it's a lot harder to deal with what's left behind. I created this guide for people and, part of it was establishing myself as a subject expert creating this brand, Cameron Huddleston, family find next expert or expert, about, talking to parents about their finances.

So, it's, and it, I mean, of course writing the book was really the easy part for me because I'm a writer marketing. It was a hard part having to reach out to podcasters and having to reach out to the media, putting myself on the other side and saying, Hey, do you want to interview me on this topic? and so I, I certainly understand the frustration that any financial planner feels when they're reaching out to journalists and it's you just get crickets. Because I sent a lot of emails and only got a few responses. It does take a lot of work, but it can pay off. It really can because from, I do, I did a lot of podcast interviews, but then podcast hosts started reaching out to me. After a while, you're not the one who's having to pitch yourself. They start coming to you, the journalists are coming to the radio hosts, the podcast hosts, they start coming to you.

I get financial planners coming to me, asking me to do webinars for their clients. And we can do it online. This is something that they probably wouldn't have done in the past. They wouldn't have paid to fly me across the country to come meet with their clients. Now I hop on a zoom call and I spent an hour talking to their clients about how to have these money conversations and what information to gather from their parents. And, and, honestly this has been a benefit of the pandemic because it's opened up some opportunities for me that might not have existed before. Like I said, because of how many financial planners that want to pay to fly me across the country, just to have a special meeting with their clients. It has, it did take a lot of effort to, make my, get my book noticed. And, I still have to keep doing it, but it has paid off by creating other opportunities for me.

I think that financial planners who do put in that initial effort to get noticed by the media, and it might take a year or two to really establish yourself as a source. Once you're, you've been quoted in several publications, like I said, the journalists are going to start coming to you because whenever I write an article, I'm going to see what else has been written on the topic. If I see that someone has been quoted, I might say, Oh, that's probably a good source. I'm going to go look up their financial planning firms website, and then I'm going to figure out how to contact that person. Make sure you have an easy way on your website for people to contact your phone number emails, make it easy for people to contact you. I do think putting that effort in can pay off. It's not guaranteed that you're going to get a lot new clients, get a lot of new clients or get new business.

00:41:48

Cameron

I do think that if you are willing to put in some time, it can't hurt.

00:41:55

Dominique

No, there's so many things you said that I want to opine on. I'm just having to hold my tongue here. I, I think, the, I think it's, you bring up a lot of points. The first is that I think you have to enjoy the journey. None of this is going to be easy, right? In the end, there is no guarantee. You said that directly. I think, you have a great story and for the people who resonate with, and for the advisors that need you to have conversations with their clients and for the people that want a step-by-step manual or guide to help with their particular situation, it's perfect for that. And, and what I always tell or try to reinforce the financial professionals I work with is that all you need is to be relevant for the people that need you, just your tribe. You don't need a hundred million clients you don't need, you can build a pretty good practice and be important to the people that you're important to.

00:42:55

Dominique

I think that's the thing that I'm getting from what you're saying. I mean, your, the benefit that you have, I think obviously could stretch more than probably what you've seen, because to be honest, having gone through the CFP curriculum, I have a master's in finance. I have my bachelor's in finance. We don't talk about that kind of stuff. Right. We don't talk about how to have those conversations, the level of empathy and active listening and, just general bedside manner that you need to have in order to have those conversations with your parents. Not until you actually experience it, sitting down with your parents. I'm speaking personally because I'm my own parents, financial planner, how you don't get the level of discomfort and just weirdness that can really do for you. And it's, it takes practice. I think, that's kind of the theme of this whole conversation is a lot of this is going to take practice.

It's going to take hard work. It's going to take repetition. It's going to take, you being able to be resilient when people tell, for those couple of yeses that you're going to have, cause you'll have a hundred nos, but at the end of the day, you can go back to your why and why you're doing this and probably find solace. In that I, I would love to close this conversation, Cameron with the fact that this podcast is really created for the purpose of empowering tomorrow's financial professionals, with what I would call tools to serve their ideal client, right. At the next level. In that context, what word or words of wisdom would you like to leave with them?

00:44:33

Cameron

I want to kind of get back to what we're talking about sharing your own story. I think it's important to be yourself. My favorite financial planners to interview are the ones who are themselves. When they talk to me who are relaxed, who are willing, maybe to say things that are a little out there, don't censor themselves so much. I, those are the people I feel like I have more of a connection to because they are themselves during their interviews with me. I remember them, they stand out for that reason. They're willing to crack jokes or not take

themselves too seriously, or, I mean, granted, if you take yourself very seriously and you're uptight naturally, you don't have to force yourself to try to be funny. Cause that's just going to be awkward. That's not who you are, but the people who let their guard down when they're talking to me, it shows that they're willing to trust in me.

They're comfortable enough to say things, maybe off the cuff. I remember those people because I enjoy talking to them more because they are willing to be themselves and maybe offer up some personal information, share their story. Those are the people I do go back to time and time again, because it's like the people you choose to be your friends, you're comfortable around them. I want to interview people who are enjoyable to talk to because I'm going to take time out of my day to get on the phone and spend 30 minutes interviewing someone, it's nice to have someone you actually enjoy talking to. So it is important to be yourself. Don't feel like you have to, create some facade and make yourself sound like you're, I don't know.

Yeah. I'm about to say more lofty than you actually are. You don't, you don't need to.

00:46:30

Cameron

That way. It just, you know, just speaks naturally. Don't try to use big words and fancy jargon because journalists don't like that anyway. Just be yourself, and talk naturally. But, I think that's important to remember and that's going to get you a lot farther than trying to be loftier than you are to be the big shot. Just be yourself.

00:46:55

Dominique

I love that. By being yourself, being who you are, being authentic, Cameron Huddleston really appreciated it. The book is about mom and dad. We need to talk about how to have essential conversations with your parents about their finances. Where can they find that book?

00:47:11

Cameron

You can find it on Amazon, Barnes and noble. Also, if you go to my website, which is Cameronhuddleston.com, there is a page there with information on how to order the book. All right.

00:47:23

Dominique

Perfect. Well, thank you for spending time with us today. I appreciate it. Thank you.

00:47:27

Cameron

Bye-bye Hey there,

00:47:30

Dominique

I really hope you enjoyed this conversation before we go. Just a few things. The best way to retain what you've just learned is to do more than just listen. First, you need to write down your most important takeaway, and then you need to give yourself a deadline to apply for bonus points. You might also let someone hold you accountable to that deadline. Also remember the only way more people will know about this podcast is if you share it, you can do that by sharing a link to this episode on your social media or by leaving a review on iTunes so that it reaches a wider audience. I'd appreciate it if you took the time to do either or both. Finally, if you'd like to join my free community, to learn more about how you can become a next generation financial professional, please text me at (214) 544-9226.

I love to hear from you and point you in the right direction. Bye for now until our next conversation.