

**Ep #259: Lifting the Mental Health Stigma: How  
Prioritizing Happiness and Changing Careers Can  
Help You Live a More Fulfilling Life, The Career of**

**Dave Rowan**

<http://www.xyplanningnetwork.com/259>



**Full Episode Transcript**

**With Your Host**

**Maddy Roche**

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**Narrator:** [00:00:01] Join your host, Maddy Roche, as she brings you into a community of fee-only financial advisors who are successfully building profitable businesses that serve the next generation of clients. Learn from innovative advisors 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're in the right place.

**Maddy Roche:** [00:00:24] Hello and welcome to this episode of #YYPNRadio. I'm Maddy Roche, your host. I'm excited to have YYPN member Dave Rowan, owner of Rowan Financial, a fee-only firm in Bethlehem, PA, on the show today. Dave is a career changer; he spent a majority of his professional life at Crayola - yes, the marker and crayon, Crayola - as the Director of Research and Development. As you can imagine, this job had a lot of responsibility: he managed teams of scientists and encouraged rapid experimentation and innovation on a daily basis. Although he loved his work, he found that he was drawn to financial planning and decided in 2010 to start his own firm on the side. Dave remained employed full time at Crayola for seven years while he did this. But as the years went on, Dave found that he was having trouble balancing all of his personal and professional responsibilities. He found himself restless, anxiety ridden and depressed, and he ultimately resigned from his job at Crayola. But Dave has always approached life with what he calls an experimental attitude. He found that during those six months when life was really hard, that he had to take that same approach to his self care. He began meditating, began to eat right. He began to practice gratitude and

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he began to embody compassion, things that he says changed his life forever. Today, when he talks about personal growth, he talks about it as something that will never end. He talks about how when you approach it with an engineering or planning centric mind, you can actually embrace and have fun finding what serves you and ultimately serve your clients more authentically. In today's environment, Dave's recommendations will hit home for many listeners. If you're interested in hearing about how to take care of yourself personally during these turbulent times, this episode is for you.

**Maddy Roche:** [00:02:15] Avocado toast. Selfies. A mountain of student loan debt. Gen Y is anything but traditional, and with over seventy five 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:** [00:02:47] You can find any of the resources we mentioned during this episode at [xyplanningnetwork.com/259](http://xyplanningnetwork.com/259). Also, be sure to go to [xyplanningnetwork.com/VIP](http://xyplanningnetwork.com/VIP) to join our private group, just #XYPNRadio listeners. It's the community of advisors 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](http://xyplanningnetwork.com/VIP). Without further ado, here's my interview with Dave.

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[00:03:15] -- swish --

**Maddy Roche:** [00:03:16] Hey, Dave. Welcome to #YYPNRadio. How are you?

**Dave Rowan:** [00:03:20] Great, Maddy. How are you today?

**Maddy Roche:** [00:03:22] I'm doing well. Thank you so much for taking the time to record this podcast. I'm so pumped to talk to you about kind of your-theory, your philosophy, your business and how this world is treating you as we go through this shared experience of ours. So, Dave, why don't you go ahead and do the honors, introduce the listeners to who you are, what you built.

**Dave Rowan:** [00:03:41] Okay. I am Dave Rowan and I'm a Certified Financial Planner™ in the state of Pennsylvania. I've been with XY for three years now. It's been a fabulous three years. I have seen my business grow tremendously in that time. Within the past six months have hired an assistant. Gosh, in the last three months, I have grown my client base by about 25% and it's-it's just been tremendous and it's tremendous both in terms of the AUM clients that are coming in, but also the subscription clients, and I'm just so glad that that's part of what we prioritize as the XY community to serve not only the folks who have already accumulated the big pile of money for us to go manage, but also the folks who still need advice that maybe aren't there yet in those terms. So being able to have

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both of those offerings has been incredibly useful for me and a great way to talk to people. For sure.

**Maddy Roche:** [00:04:43] Yeah. I can't wait to dive into both of those offerings. What's the breakdown in terms of client numbers for those?

**Dave Rowan:** [00:04:48] So I'd say that on the subscription side it is 8 clients and on the AUM side is 20 clients. So it's about... What is that? 75% is still on the AUM side and subscription is 8.

**Maddy Roche:** [00:05:02] Awesome. Great.

**Dave Rowan:** [00:05:03] Yeah.

**Maddy Roche:** [00:05:04] Cool. Well, let's dive into what brought you into this industry and your "why." I'm always so interested in what motivates folks to choose this profession over all of the others, so bring us back to kind of day one as-as your brain started churning to help move you in this direction?

**Dave Rowan:** [00:05:20] Wow. So day one is probably now about 15 years ago.

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**Maddy Roche:** [00:05:25] Okay.

**Dave Rowan:** [00:05:25] And I was a corporate employee, totally unrelated industry. I was the Director of Research and Development at Crayola.

**Maddy Roche:** [00:05:34] SO cool!

**Dave Rowan:** [00:05:36] I had so much fun in that job, you know, came through as a chemical engineer, purely technical in my role to start and then started managing people. Got to train a bunch of folks and serve in all kinds of roles and develop wonderful, creative art products and toys for children to use. And so just-just, you know, watching kids use product and see how it engages them, how engages their creativity, how engages parents was wonderful in that respect. The piece that wasn't wonderful? Corporate job.

**Maddy Roche:** [00:06:14] Ah! Yes, yes.

**Dave Rowan:** [00:06:15] And so, you know, people were great, but lots of meetings, lots of bureaucracy, too much time to get stuff done. And so, you know, back then I was, of course, managing my own finances and my own 401(k) and busy saving for college for my two girls. I didn't really realize I was doing this time, but I hand-created a retirement plan for my dad in Excel -

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**Maddy Roche:** [00:06:41] Wow!

**Dave Rowan:** [00:06:42] - because yeah, he was, he was trying to figure out when he could leave his corporate job. And, you know, the light bulb really flickered on for me of, "Hey! You know, at the very least, you should learn more about this, because you can see the benefit that it gave Dad. You can see what this is doing for your family, so when you go off and start learning about this?" and so decided to go take the CFP®. Did that really without a business. Just-just did it. Found the best man at my wedding's aunt who is a CFP®.

**Maddy Roche:** [00:07:13] (laughter)

**Dave Rowan:** [00:07:15] Works for me.

**Maddy Roche:** [00:07:17] Yes!

**Dave Rowan:** [00:07:18] Yeah! And so, right! You got to use your Network!

**Maddy Roche:** [00:07:21] Mhmm.

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**Dave Rowan:** [00:07:21] And so I went ahead and did an unpaid internship with her. And so - was a benefit for her, was a benefit for me. And that was wonderful that she paid it forward and helped me get started in the industry

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**Maddy Roche:** [00:07:34] Mmm.

**Dave Rowan:** [00:07:34] - and passed that. Then had to solve for, "Okay. How am I working a full time corporate job and managing a team of scientists and engineers and trying to run a financial planning practice?" Found somebody who's willing to do back office support. He was another CFP® in the Princeton, New Jersey area that I met through my brother-in-law. Again, using the Network for all it's worth and wonderful that he helped me get started. He had some asset minimums and other things that just weren't working. Along the way, I kind of ran into a, I ran into a compliance audit. The way that I was working with him was fine, but I would have had to put a whole bunch more due diligence in place, and so it was time for me to just split off as my own firm, which we left on great terms. I still speak with them. It's wonderful. That was back in 2011 and from 2011 to 2017, I ran this as the side hustle while still working at Crayola.

**Maddy Roche:** [00:08:37] Wow.

**Dave Rowan:** [00:08:38] Yeah. Then out the door in 2017. And here I am.



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**Maddy Roche:** [00:08:43] Wonderful story, Dave. Thanks for walking through that. I-I'm so interested. Crayola is such a brand... It's such a household brand. So many people know it. I want to, I want to just ask you a little bit about your experience there as the Director of Research & Development. I imagine you had a huge amount of accountability. How did you balance the two? And did they know that you were building this firm? Was it, was there any rub while-while you were doing this?

**Dave Rowan:** [00:09:07] Yeah, so it was definitely a challenge. And so, again, I was very fortunate to have the support of the gentleman in Princeton who would do the stuff that needed to be done during the day. Very blessed to have the support of my wife to run around like a crazy person. Lunches, evenings, weekends, still very active with my kids. I was running the stats table for the last three years of their lacrosse season in high school. So I was at every game - home or away, it didn't matter.

**Maddy Roche:** [00:09:36] Ah!

**Dave Rowan:** [00:09:36] At all of their cross-country meets, at all of their academic stuff, so still able to do all of that as well. And so you asked if there was a rub. Sometimes yes.

**Maddy Roche:** [00:09:49] Mhmm.

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**Dave Rowan:** [00:09:49] And so I did eventually get to the point where I was more open with people and let them know that I had this going on. You know, it became increasingly difficult to juggle the scheduling, but at the same time - and if you look at the stats, you know - the way that technology is an enabler and people are on more flexible schedules in their corporate roles, I think it's like 20 or 30 percent of corporate employees now have a side business, so what was once like a stigma is now almost an expected. In fact, I was sitting with human resources in an interview at one point, and this guy put right on his resumé that he had a side business and I'm sitting there thinking, "wow, this is like a golden opportunity to see where H.R. resides on this!"

**Maddy Roche:** [00:10:40] (laughter)

**Dave Rowan:** [00:10:40] And so... Right! And so I said to-to my H.R. person, "you know, look, is this a ding on this guy? I mean, aren't we worried he's gonna be distracted and not give this full attention?" and the H.R. person was great. He just basically said, "look, Dave, you know, so many people are doing this. It's actually- the honesty is refreshing, and people who have side businesses are often very entrepreneurial and self-motivated and so if we can have him in here as part of our team for three or five years while he's building out a side business? Great! That's the kind of person we want around." So, if anything, it was almost like a benefit.

**Maddy Roche:** [00:11:25] Totally!

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**Dave Rowan:** [00:11:25] Which was really unexpected to me. So, you know, and I mean, look, I've painted kind of all the rosy pieces of this whole thing. There was that point where it was too much for me.

**Maddy Roche:** [00:11:38] Mhmm.

**Dave Rowan:** [00:11:38] And I did like genuinely need to leave my corporate job, not only for myself, but my family. And so, you know, we can certainly talk about that at some point.

**Maddy Roche:** [00:11:48] Yeah. Yeah. Hold that thought. I want to know exactly why you did that. But while you were working at Crayola, who were you serving on your part time financial planning firm? I suggest friends and family or were you marketing pretty heavily?

**Dave Rowan:** [00:12:01] So that- You know, it's really funny because I used to call what I did "guerilla marketing" because it's a market without anybody knowing about it.

**Maddy Roche:** [00:12:10] There you go!

**Dave Rowan:** [00:12:11] Right? And so it was like, you know, how-how do you do that? And so actually, I wasn't very heavily marketing, but what I was doing was a lot of in-person networking, so I would just take vacation

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days from work and go to conferences. I was going to a business school up in Connecticut. And then again, just using the Network that I had. And so, you know, by-by the time 2017 rolled around, I think I had clients in four or five different states.

**Maddy Roche:** [00:12:37] Wow.

**Dave Rowan:** [00:12:38] Yeah. And not just friends and family, but was-was going kind of the next one and two levels beyond that as people within my network were introducing me.

**Maddy Roche:** [00:12:46] Beautiful. That-that natural introduction from the referral sources and from your existing clients is so strong and so awesome for so many members. So what was the point where you decided you needed to go full time Or maybe that decision was that you needed to go not full time at Crayola? Tell us about that.

**Dave Rowan:** [00:13:04] Yeah. So late 2016, early 2017 was really a hard time for me. You know, again, I think that culturally in at least in the US, there's definitely a call to "just do it" mentality, kind of the Nike mentality where if you just grind it out and give a 1,000% and, you know, work sunup to sundown every single day, that is your path to success, and that was my playbook. I embodied that for the first 45 years of my life and it served me very well until it didn't. And I had not made enough time for meaningful relationships in my life. I had not made enough time for self care in my life. And I mean to be blunt, especially for anybody listening who's going

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through this stuff, it eventually flew off for me, the wheels flew off me emotionally and drifted into a lot of anxiety, panic attacks and even episodes of depression is really... The anxiety I could deal with. The depression piece, it was just like, you know what, I-I've got to change something and change it drastically. And what... I was not willing to give up this entrepreneurial vision that I had for myself in various forms for the previous two decades. I was not willing to sacrifice my family.

**Maddy Roche:** [00:14:39] Mmm.

**Dave Rowan:** [00:14:39] And so I was not willing to sacrifice myself.

**Maddy Roche:** [00:14:42] Mhmm.

**Dave Rowan:** [00:14:42] So there was one other baby in the boat that had to go over the side.

**Maddy Roche:** [00:14:47] Right.

**Dave Rowan:** [00:14:47] As much as I love the crayons and markers! Crayola had to go... And that was really hard because again, you create these future visions and you know, you-you... I had this future vision of really this triumphant exit from Crayola and I fully replaced my income and let them know and had this graceful exit on my own financial and

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psychological terms, and neither of those happened. Now, fortunately, I was able to find enough things in the interim to fill in income gaps, and we filled in most of those in the subsequent two and a half years. And so we're-we're doing fine financially, and what it's done for me is made space for me to do the personal work and the personal development work and embed a lot of important daily practices into my life that have really been difference makers for me.

**Maddy Roche:** [00:15:52] Mmm! I love that idea of the space, that-that it's so important for entrepreneurs to have that space, that to-to be able to think about the components of their lives, they have to have strong- to be able to show up the way they need to show up in their business. How long between kind of this, as Brené Brown calls it the "bathroom floor" moment where, you know, you're just... that things got to change, that you had that from when you left Crayola? Was it a pretty quickly thereafter that you realized you need to leave Crayola or was this a... you played with it for a number of years and then pulled the trigger?

**Dave Rowan:** [00:16:26] Yeah, I mean, again, full disclosure, because the more I think we talk about these things, the more that they can be public addressed -

**Maddy Roche:** [00:16:34] Mhmm.

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**Dave Rowan:** [00:16:34] - Publicly addressed rather than stigmatized. So I actually started having problems with the anxiety shortly after being promoted into management -

**Maddy Roche:** [00:16:44] Mmm.

**Dave Rowan:** [00:16:44] - at Crayola, and so that was really, probably 10 years, maybe -

**Maddy Roche:** [00:16:51] Wow.

**Dave Rowan:** [00:16:51] - approaching 15 years of medications, therapists, personal development work, all kinds of things, trying to figure that out and solve for it. And, I'll use your-your words, the Brené Brown "bathroom" moment was really like... That was about six months where things just were not good.

**Maddy Roche:** [00:17:17] Yup.

**Dave Rowan:** [00:17:17] And-and again, you know, you hit these crossroads in life. Well, I talked about it! Like there's the-the book "The Four Agreements" and- in talking about values that you choose to live by and there were just some lines that I was not willing to cross. And so,

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again, extremely difficult decision, but one that needed to be made and was made within-within a six months span- Now, eight months span.

**Maddy Roche:** [00:17:46] Mmm. Thanks for bringing this up, Dave, and talking to us about it. I would love to hear more about that. What-what were some of the lines that you didn't want to cross?

**Dave Rowan:** [00:17:55] So I was definitely not willing to sacrifice my relationship with my family to create that space, so: being available as a husband for my wife; being available to my children as they were maturing and needing a dad to be part of their lives and help them; being there for my parents and my sister and extended family, so definitely not willing to sacrifice those things; and also, you know, not being willing to sacrifice really what I think is at the core of who I am, which is and sort of attracted me to this profession: I'm meant to serve people.

**Maddy Roche:** [00:18:45] Mmm.

**Dave Rowan:** [00:18:47] And so, if I was such a mess myself, I'd actually- you know, at the- the time that was going through, it's been really wonderful to see some of the pieces that have been written on compassion -

**Maddy Roche:** [00:19:01] Mmm.



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**Dave Rowan:** [00:19:01] - and showing compassion to others. One of the things that's lost in that, and I lived it, is - at least for me, maybe-maybe other people have figured it out, but for me - it is not possible for me to be compassionate if I'm such a mess on the inside and not loving myself -

**Maddy Roche:** [00:19:24] Mmm!

**Dave Rowan:** [00:19:24] - and be able to, like, stand to be around myself.

**Maddy Roche:** [00:19:27] Mhmm.

**Dave Rowan:** [00:19:27] Then how am I going to show up in a compassionate, loving manner for others? So you know that-that's a line I'm not willing to cross: is if I cannot serve my family, my community, my clients in some way, no matter how small - I mean, look, you know... While I was trying to figure things out for myself as I was, I was messily exiting Crayola, once I've given notice there and the financial planning practice was not occupying nearly a full time day because obviously it couldn't! I was working this big job at Crayola. I still needed a reason to get up in the morning. And so I went and worked at Target. I drove Uber.

**Maddy Roche:** [00:20:16] Oh!

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**Dave Rowan:** [00:20:16] I worked in a friend's business doing direct-direct marketing for her -

**Maddy Roche:** [00:20:21] Ah!

**Dave Rowan:** [00:20:21] - to her customers. And, you know, yeah, these- these jobs are not nearly as glam-glamorous, but, you know, I still got to help people and every single one of them. And I got to come home and tell my wife about it, and it gave me a reason to get out of bed in the morning. And so, because I just boxed myself into such a corner with all of these commitments, you know, that-that said, I just had to draw lines and let some of these things go.

**Maddy Roche:** [00:20:52] Dave, I must ask you: tell me a bit about what constitutes as self-care for you. I so appreciate you bringing this topic up. I think it's a really hard one, quite frankly, for a lot of people to talk about.

**Dave Rowan:** [00:21:04] Yeah.

**Maddy Roche:** [00:21:05] There's been a few members, I'm sure we know who they are, that have been somewhat vocal about this, that-that starting the firm is not easy, but there's this whole other component to us being humans here and that just being human isn't always easy. You mentioned self-love a lot and how that helped, but what are, what are, what were some of the things you started to do to bring that self-love back to you?

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**Dave Rowan:** [00:21:28] Right. So I'm gonna say a few things on the front end rather than go into specifics, so just some generalities first. One is... This is not a formulaic thing, so all of us are wired differently. All of us are designed differently as human beings. And so what works for me, maybe some of it will work for you and others and some of that will not resonate at all. So that's one thing. The second thing that I would encourage is, and this is so central to my experience at Crayola, is taking an "experimental mindset" to this. And so it's basically, "okay, I'm going to sign up for this for a week or a month, and then I'm going to re-evaluate, and if it is continuing to serve me, I will continue with it, but I will not just continue to bang away on this because somebody else said it was a good idea. And so if it doesn't feel energetically right, then I'm just going through the motions, then it's-it's got to go." And then, the third thing that I will say is - and this is real learning from me - is, you know, we kind of have this-this wish, at least I did, that we were going to figure it out someday.

**Maddy Roche:** [00:22:50] (laughter)

**Dave Rowan:** [00:22:50] And it's never going to happen, but... And so, you know, things that work in a certain season of your life, say your 20s or your 30s, which served you exceptionally well -

**Maddy Roche:** [00:23:02] Mmm.

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**Dave Rowan:** [00:23:02] - may cease to serve you in your 40s and 50s, so... And again, that can be things by age. It can be things based on the evolution of your firm. It can be things when you're working as a corporate employee in the finance industry vs. migrating to running your own firm... And so, it's not just about ages, but also the circumstances that you find yourself in. So -

**Maddy Roche:** [00:23:27] Mmm.

**Dave Rowan:** [00:23:27] - that's the overlay. Now, in terms of specifics and what I'm doing currently, is I can talk for a long time about what I've tried.

**Maddy Roche:** [00:23:35] Ah! I'd love to hear some of that, too.

**Dave Rowan:** [00:23:37] Yeah, but in terms of what I'm doing currently, things that I think are different to me, works for me, one is meditation - and I think if you're not a regular meditator, you know, you have this, sometimes may have this vision of, "oh my gosh, I need to sit cross legged for an hour and it needs to be perfectly quiet in the house and how am I going to do that because I have small kids around?" and "oh, I tried it twice and it didn't work for me", and, you know, all of those things I find tremendous benefit from a meditation practice that's about fifteen minutes a day. Sometimes it's quiet. Sometimes it's not. Sometimes my cat interrupts me, and-and so you can get tremendous benefit and you are, you're retraining your body to basically create that space for yourself that we talked about earlier and you

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are retraining your mind to, instead of just cycling from topic to topic to topic to topic - which is so symptomatic of society and of running your own firm...

**Maddy Roche:** [00:24:49] Yeah!

**Dave Rowan:** [00:24:49] You know, that's it. I mean, to start this call, you and I both had to shut off all of our notifications, and, you know, it used to be an event to be online - and I'm dating myself. Now, it's an event to be offline.

**Maddy Roche:** [00:25:05] It sure is.

**Dave Rowan:** [00:25:06] And so the practice of meditation, I think, is extremely important, at least again, for me personally. And it may not be for everybody, but it is for me. A second piece that's very important for me is being outside. And you know, again, you can look at the stats: our ancestors spent 100% of their time outside. We spend 93% of our time inside. We are not wired for that, but again, does that mean you need to carve six hours into your schedule and climb a mountain every day? There are studies that suggest that as little as 5 to 10 minutes outside daily makes a huge difference.

**Maddy Roche:** [00:25:48] Mmm.

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**Dave Rowan:** [00:25:48] And so if you're between appointments, go for a little walk in your neighborhood. You know, this, again, does not need to be this elaborate thing, and none-none of these are for me; they're all short segments of my day, so that's a great piece. Yoga is a great piece for me. This morning, I did that and do that two to three times a week. I have a book study that I do with my wife. Most mornings we set -

**Maddy Roche:** [00:26:14] Wow.

**Dave Rowan:** [00:26:14] - aside about half an hour. We just got finished with Tosha Silver's "It's Not Your Money." Great book, and, you know, so-so not only reading books on your own, but if you can find somebody who's into the same kind of thing, whether that's a book club or fellow advisor or a spouse or whoever, is wonderful. So, I mean, those are the biggies for me right now. Diet is huge for me. You know, my college diet was, I mean literally, Mountain Dew, pizza, cheese steaks and beer.

**Maddy Roche:** [00:26:49] Oh, yum.

**Dave Rowan:** [00:26:51] I still love all of those things. You know, now it's fresh fruits and vegetables.

**Maddy Roche:** [00:27:01] Mhmm.

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**Dave Rowan:** [00:27:01] We get a lot of our-our produce and meats from the eastern farmers' market, which is the oldest continuing- continuously operating farmers' market in the United States.

**Maddy Roche:** [00:27:10] Is it really?

**Dave Rowan:** [00:27:12] It is!

**Maddy Roche:** [00:27:13] How fun!

**Dave Rowan:** [00:27:15] Yes. Within like eight miles of here.

**Maddy Roche:** [00:27:17] Ah! How beautiful.

**Dave Rowan:** [00:27:17] Hundreds of years, this thing's been running.

**Maddy Roche:** [00:27:22] Mhmm.

**Dave Rowan:** [00:27:22] So... so anyway, that's pretty longer answer than you wanted. All of those things- And so, again, let's go back to 2016.

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**Maddy Roche:** [00:27:31] Mhmm.

**Dave Rowan:** [00:27:31] Was I doing any of that? You know, I remember getting up in the morning and I would like stumble over to the treadmill and run inside on a treadmill for like 20 minutes and then just like work from 7:00 in the morning till 9:00 or 10:00 at night. Except while I was sprinting to kids activities.

**Maddy Roche:** [00:27:54] It doesn't work.

**Dave Rowan:** [00:27:55] That's not going to work.

**Maddy Roche:** [00:27:57] Mhmm, mhmm.

**Dave Rowan:** [00:27:57] Not going to work forever.

**Maddy Roche:** [00:28:00] I love that you're talking about this so much because I feel like you can ask anyone, you know, "what are the four things that are good for you, that you need to do every day?" And then, you know, two or three of the things you've listed would probably be on all of those lists. But then you ask people, "are you doing them?" and like you, like you, like you in 2016, the answer is no, I think about it a lot! Wondering, out of experience, what was it that helped you start putting the right foot in front of the other? You know, I've recently offered Meditation With Maddy every

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day for XYPN members - it's on the member calendar - as an excuse to allow people to have a place to come to start meditating because I, like you, practice meditation daily and have found it to be totally life changing and I recognize that the hardest part of it - I mean, to me, I can't... People say, "oh, I don't- I'm not going to meditate" and I'm like, "how? Why? Why would you ever not meditate? It's only ten minutes!" But I'm wondering how... What pushed you over the edge? Like how do you source that energy to finally say I'm gonna try and, as you say, a-an "experimental mindset." How do we get an "experimental mindset" because you know how hard it is to find it?

**Dave Rowan:** [00:29:10] It is, so there's a couple of things - and again, you know, I've hinted at the answer here a couple of times. One is, again, it just became a defining moment for me where, you know, the playbook was so clearly not working for me in terms of how I was showing up to the important relationships in my life that I felt I had to start making changes. So, that was one-one thing that encouraged me. But, you know, the second that I think talking very specifically about making space and making time is - and it's interesting as people in the financial profession because we can see this in our clients in terms of the beliefs and the script that's going on in their mind in terms of money and in some cases a lack mindset in that area, and as people were running our own firms, you can get into a lack mindset in terms of your time, and so I never have time. And if you're in that lack mindset of "I don't have time", it's easy to justify just staying in front of your computer and not getting up from your desk and, you know, slugging down a meal in five minutes rather than preparing something and all of these things, because every minute of every day is allocated between 7 and 10, but then eventually you see how, you know, yes you can stand around at a dinner party or out-out-out with your friends and say, "Yeah! I

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work 80 hours a week!" How productive is it? And again, I was able to say those things up until 2016, but until I really started looking at how-how productive was I and again, was I doing the larger things that were more important in my life, the answer was no. So-so then for me, I fell back on that natural inclination as a researcher at Crayola and when we were developing a new product, fast experimentation in parallel across multiple fronts was key to getting stuff done.

**Maddy Roche:** [00:31:26] Wow.

**Dave Rowan:** [00:31:26] And so taking that into personal development and that kind of mindset, it- because the thing, too, is then it takes the stakes down for yourself. It's like, "oh, I got to find the, find the answer, and I got to, you know, figure out the silver bullet and the magic-magic formula and the secret sauce, and it's gotta happen in 5 minutes or my world's going to fall apart!" No! I mean, you know - and I forget the exact number - but like Thomas Edison inventing the light bulb. One of the biggest challenges was finding the material to make the filament out of.

**Maddy Roche:** [00:32:01] Mmm.

**Dave Rowan:** [00:32:01] And it took him 1,800 different materials or something like that to find a material that would function reasonably as a filament and a light bulb. And somebody asked him, you know, at one point, "gosh, it- isn't it horrible, like, that you have to deal with all of this failure in your life? Just experiment after experiment after experiment." And

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he was like, "no, I've actually never failed. I just found another way that didn't work and it got me that much closer to the solution." And so taking that mindset with personal growth and development? It takes the stakes down for yourself. Having an abundance mindset in your life in terms of your money, your time and other things is key. So... That's how.

**Maddy Roche:** [00:32:55] I totally agree and I appreciate this kind of conversation that you had of tying this in to the advice that you give your clients and how their money scripts impact them, that, you know, all of you are in the advice business, and it would be a shame to not be taking the advice of other folks like you who've really gone down this path of personal development and self care to try some of this. And I think that trying is-is what is so hard for so many people. But as you've alluded to, you know, there's almost this inherent responsibility that you've got to show up to the people that you're serving, got to show up to the people that are serving you - i.e. your family - but to be able to really take this experimental approach and say, "I owe this to the work I'm doing, to see if I- if there's a better me to show up", you know, we're-we're all at different points in our growth, of course, but, you know, we can't imagine that the same person we were when we were 20 is who we want to be when we're 50! Gosh!

**Dave Rowan:** [00:33:56] Definitely not!

**Maddy Roche:** [00:33:57] Definitely not! I'd still be eating pizza and uh-well, I still eat pizza, but, you know, we'd all be back in our college days.

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How do you feel like this has changed your relationship with your clients or the way that you serve them? Do you- did you really -

**Dave Rowan:** [00:34:11] Oh!

**Maddy Roche:** [00:34:11] - feel a difference?

**Dave Rowan:** [00:34:12] Yes! A huge difference because again, approaching client relationships from a place of compassion, approaching client relationships with an abundance of time mindset, so I'm not always trying to hustle them through a call because we only have 30 minutes and I've got an agenda and we've got to cover every point or I can update their plan, and, you know, if they need to talk about something going on with one of their kids that has nothing to do with financial planning and that is the best way I can serve them for that half hour or hour? I'm going to do it. You know, so... so it has- I think that the single biggest thing is it has deepened my relationships with my clients.

**Maddy Roche:** [00:35:03] Mmm.

**Dave Rowan:** [00:35:03] It has increased my rate of referrals from my clients. And, really then at the end of the day, ironically, what I was so- before I was so task-focused and on point and checking all the boxes and ripping through the processes, I'm actually giving them better advice now because these deeper conversations are uncovering planning needs that I

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never would have gotten to where I... taking my old approach to things, so for sure, it's changed it. Tremendously.

**Maddy Roche:** [00:35:39] Wow, that's awesome. That's awesome, awesome. Do you incorporate any of this explicitly in the conversations that you have with your clients now?

**Dave Rowan:** [00:35:48] No. It evolves.

**Maddy Roche:** [00:35:49] Haha!

**Dave Rowan:** [00:35:49] And-and you know, and I know that there are some people that do explicitly position themselves this way and maybe I'll get to that point. I don't know. But, you know, I really... The way that I am most effective is meeting people where they are, and so... You know, I still have clients who- it's very transactional and that's okay because that's the role that they need from me.

**Maddy Roche:** [00:36:16] Mhmm.

**Dave Rowan:** [00:36:16] And so they-they want a performance report. They want to make sure we're managing taxes. They want to make sure that their estate planning documents are in order, that they're not paying too much for insurance. And, you know, all of the blocking and tackling that

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goes on in our profession, that is-is critical. And I'm happy to serve that role for those people. But, boy, if you open the door for me for some of these conversations -

**Maddy Roche:** [00:36:43] Mhmm.

**Dave Rowan:** [00:36:43] - to really get at your motivations behind money, the intentions that you want to set for yourself on a daily basis, the impact that you want to make in your community, why you want to start a small business and who you want to serve there, and then the role that money and personal finance can play in achieving those things? We're gonna have a good time talking about that.

**Maddy Roche:** [00:37:09] Mhmm.

**Dave Rowan:** [00:37:09] For sure.

**Maddy Roche:** [00:37:11] Mhmm. Oh, I love that and sometimes it takes folks like you to awaken other people, you know? And then, I think going back to one of the first tenants that you explained, which is that what's right for you isn't right for everyone, I think it's a really important, you know, fact here: that all of us are on our own journey of evolution and some of us may never wake up. Other people will and create space that allows us to to continue to fill into these different parts and components.

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**Dave Rowan:** [00:37:35] One other point there -

**Maddy Roche:** [00:37:36] Yeah.

**Dave Rowan:** [00:37:36] - within the last month, I actually had a client say to me, "you know, this is weird because you're treating me like I'm a whole person."

**Maddy Roche:** [00:37:46] Wow! What did he mean by that?

**Dave Rowan:** [00:37:49] She and she you know, right in my client implementation checklist, I will add categories as they come up in conversation.

**Maddy Roche:** [00:38:00] Mmm.

**Dave Rowan:** [00:38:00] So, again, I find just issuing the whole thing right out of the gate is overwhelming. And so, again, the standard ones will always be there, so: estate planning, investments, insurance - or, you know, risk-risk management - all of the standard ones. But then, sometimes things like community, relationships, creativity.

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**Maddy Roche:** [00:38:20] Mmm.

**Dave Rowan:** [00:38:20] Other things will start to appear in that list, and so as these things started populating onto her list and she realized that, sure, I'm open to talk about those things, that was when she made the comment.

**Maddy Roche:** [00:38:35] Wow. And it really does take an advisor like you to remind people that creativity is something they may want their money to help them with at some point. And-and I love that, that you can be this almost, this advocate for them to be a whole person and then to see their money as a means to an end to get them there. Tell me a bit about what-what your relationship is like in an ongoing fashion with your client. You-you can't be their-their-their guru in all ways, but what does that dynamic look like on a monthly basis?

**Dave Rowan:** [00:39:08] Yeah, so now, again, it falls into what on the surface are very traditional ways that I interact with people. So today's times, notwithstanding, you know, I don't have a home office.. Or I don't have a, rather I don't have an office out of the home. And so I have met people in my home. Typically, I meet them at their home or at a restaurant or someplace that they love to go. For those folks who are a distance from me, you know, I meet people by videoconference or telephone call. As I said, we have our implementation plan and we have the items that we're centrally focused on as part of that plan together. And so that will serve as the agenda for a meeting. And then a tool that I've started using recently is some of the services that you can leave video messages for people.



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**Maddy Roche:** [00:40:03] Oh!

**Dave Rowan:** [00:40:03] So rather than just an email using a service like BombBomb or Loom - again, especially when you can't see your clients in person - is so huge. There's one client, she-she has a real hard time talking about in-depth issues when other family members are around.

**Maddy Roche:** [00:40:28] Mhmm.

**Dave Rowan:** [00:40:28] And so now everybody's around all the time because what we're going through and it cut off our means of communicating, and so she now types e-mail questions and I give her video responses and she said, "oh, it's a lot more like we're talking- "

**Maddy Roche:** [00:40:45] Oh!

**Dave Rowan:** [00:40:45] " -and this is really important for me at this time." So, yeah, that's been a really important tool for me in the short term.

**Maddy Roche:** [00:40:52] You're blowing my mind! I wrote both of those texts down. I want to consider how we can incorporate that into XYPN! I think you're so right. There's so much to that that human component that-that, especially in times like this one, we're all stuck in our houses, that we

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can have the image and the feeling of sharing something a bit more personal.

**Dave Rowan:** [00:41:12] Yeah. And I mean, that just- you know, and you're hearing, I did spend a lot of time on on tech stuff, but -

**Maddy Roche:** [00:41:19] Mhmm.

**Dave Rowan:** [00:41:19] - I mean, gosh, that's one of the huge values that I get from XYPN is the tech stack that we have access to, but this one specifically is outside of that stack and it is both of them are very reasonable on a monthly basis, and again, you can either record yourself full screen or you can be a little bubble in the corner, your little smiling face -

**Maddy Roche:** [00:41:41] Ah!

**Dave Rowan:** [00:41:41] - and flipping through a PowerPoint or even just... If they send you an email with eight different points -

**Maddy Roche:** [00:41:48] Mmm.

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**Dave Rowan:** [00:41:48] - you can highlight various portions of their email and just talk through each of them and say, "hey, I'll send you written responses, too" but... Because, look, you everybody's read these studies: so much of communication is not written. It is -

**Maddy Roche:** [00:42:05] Mhmm.

**Dave Rowan:** [00:42:05] - facial expressions, tone of voice, inflection. And so... You can write magnificent written responses to people, but it's up to a wide range of interpretation.

**Maddy Roche:** [00:42:19] If you can really engage?

**Dave Rowan:** [00:42:21] Yes. If you can really engage with people now, especially at this time where we can't get together physically and you can use technology as a means to do so and they can still see you and the role that you're providing for them in their business - not just as managing their investments, but as somebody who's in their corner - it's big.

**Maddy Roche:** [00:42:48] Mmm! Totally. What would you define as kind of real comprehensive financial planning? I'm interested in asking each of the podcast guests this question, because I think it changes just slightly for for all advisors. But, what is success? What is real comprehensive planning for the average Joe or Jane?

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**Dave Rowan:** [00:43:09] So for me, it is using money as the tool that it is to create a life that you want for yourself and those that you care about.

**Maddy Roche:** [00:43:25] Mmm.

**Dave Rowan:** [00:43:25] And so, again, of course, it's the blocking and tackling stuff -

**Maddy Roche:** [00:43:31] Mhmm.

**Dave Rowan:** [00:43:31] - so it's investment management. It's estate planning. It's tax planning. It's all of those very important things, but it is also peeling the layers of the onion and getting to the "why" for people.

**Maddy Roche:** [00:43:46] Mmm.

**Dave Rowan:** [00:43:46] Why are you doing all of these things? Why do you want your investments to grow every year? Why do you want to have an estate plan in place? Why do you want to make sure you and family members are well insured? And you know, for me... It's funny because, you know, in a way, we're all coaches -

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**Maddy Roche:** [00:44:12] Mhmm.

**Dave Rowan:** [00:44:12] - and so - and of course, you-you coach people on that which you need the most coaching on.

**Maddy Roche:** [00:44:19] (laughter)

**Dave Rowan:** [00:44:19] And so I recognize that, and again, up through my 40s, I was really adrift in terms of living my life intentionally. And so, you know, my-my current go-to intention for the day that I write in the mornings - and it varies just like everything else - but my current go to intention has three components, and, you know, the language is- it varies day to day, but at its essence, it's, "have fun, help people and allow the money to follow." And that order is very important for me because it goes back to that notion of you cannot be compassionate until you're loving yourself and if I'm enjoying what I'm doing, I'm loving myself. And so, starting there, following it with service and not worrying about the money centrally and initially, that's what's working for me right now. And so if I can help people uncover the "why" behind all of these money decisions, that's comprehensive financial planning.

**Maddy Roche:** [00:45:38] Beautiful. I think that that's so important to talk about: that-that there's this... You know, each of us, whether you write your intentions in the morning or have a defined mission statement for yourself or your firm, I think it's a really important thing for all advisors to pause and ask themselves about: is-is what this "why" is and why they're doing it, but

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from the client's perspective, what do you want them to get out of it? And to be able to say that it's not just, you know, a huge AUM for the advisor and that it's not just accumulating massive money for the clients - that there is, there's this human component to it, the sooner I think the whole world can heal. But, I love this intention, and maybe it's a good activity for all members to do is to really write what what the vision statement is, what the mission statement is of the work that you do: why do you get up in the morning to serve the people you serve? Because I think, as you've talked about through your career, you've found yourself at these different inflection points where you know what you were doing wasn't serving you.

**Dave Rowan:** [00:46:40] And again, I would- if people are going to engage in that exercise, if it resonates with you, I'd definitely take the experimental mindset with that as well. You know, this is not a five day retreat to go find the answer.

**Maddy Roche:** [00:46:57] Yeah!

**Dave Rowan:** [00:46:57] This is, you know, something to spend some time thinking about. Try it on for a week. Try it on for a month.

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

**Dave Rowan:** [00:47:07] If it still feels good, keep it on. If it doesn't feel good, try something else.

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**Maddy Roche:** [00:47:14] Yeah. Yeah, pivot.

**Dave Rowan:** [00:47:17] Yup.

**Maddy Roche:** [00:47:18] What do you think the future of your firm will look like? Where do you hope to go?

**Dave Rowan:** [00:47:21] Yeah. So gosh, among the hundreds of cool stuff, cool things that I got to do was at Crayola, one of the things that I did was found the co-op program with Drexel University, and so my department alone had the good fortune of having anywhere from two to four co-ops working with us at any one time. And, teaching and mentoring younger engineers and scientists was really a great experience for me, so I absolutely- you know, it is just me and a part time virtual assistant right now.

**Maddy Roche:** [00:47:59] Mhmm.

**Dave Rowan:** [00:47:59] But I do see moving out of being a solo practitioner and teaching others to provide this kind of service to their clients and so I absolutely see my firm migrating that way. I will - in all likelihood - resist having a fixed office for people to show up at for a long time.

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**Maddy Roche:** [00:48:22] Hahaha!

**Dave Rowan:** [00:48:22] So, if it needs to happen at some point, so be it, but actually, my next phase... There's some great co-working spaces that are opening up locally and in the Lehigh Valley here and so I've visited two of them in the last month.

**Maddy Roche:** [00:48:37] Mmm!

**Dave Rowan:** [00:48:37] And so once we get past our current circumstances, that will likely be a step. And, you know, being able to impact people more broadly, even if they're not necessarily clients - so whether that be in the form of educational topics or webinars or other things, but definitely being able to influence folks in that way as well - I think, I think would be wonderful, so lots of great stuff ahead.

**Maddy Roche:** [00:49:07] Oh, so much to look forward to! What recommendations or advice, as we round out this interview, do you have for maybe a fellow Research & Development Director at Crayola that is thinking about getting into the financial planning game? What-what advice do you have for a career switcher, for someone who is-is as motivated as you are to really find that-that inner, that inner pull to what-what our heart wants us to be doing? What recommendation or piece of advice do you have?



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**Dave Rowan:** [00:49:37] So we've touched on some of them. You know, again, at the risk of saying it three or four times now: try stuff.

**Maddy Roche:** [00:49:45] Yeah.

**Dave Rowan:** [00:49:46] That, again, it helps you take the stakes to- takes the stakes down for yourself if you're in this "experimental mode" rather than trying to hurry up and find the answer in 10 days or a week or a month. And, when you can try things quickly and inexpensively and learn is huge. The second piece is learning. I am- I am and will always be a lifelong learner, and so if you're not interested in something that you're learning, keep looking. You'll find it. So, I would absolutely recommend that. A third piece that we touched on is start talking to people about what you want to do! So, there's a reason why my brother-in-law and the best man in my wedding hooked me up with the two most important connections to get into the industry.

**Maddy Roche:** [00:50:37] Mmm.

**Dave Rowan:** [00:50:37] It was because I was talking about it. And, you know, it seemed really goofy at the time, and early on I had- I had no idea that this was going to be sitting, you know, ten, fifteen years later, but I'm sure glad I did it. And so talking to people about what you want to do is critical. And then the fourth piece is what we spend a lot of time talking about, which is... While you're doing all of this and trying to juggle your day

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job, the side hustle, family relationships, make sure you're making time for yourself in whatever form works for you because... that- if that's left untended too long... I'm living proof -

**Maddy Roche:** [00:51:25] You sure are.

**Dave Rowan:** [00:51:25] - that just... Yeah, that just does not work. You can- you can do it for a year. Some people can do it for a decade. That's probably the biggest piece of advice I give.

**Maddy Roche:** [00:51:36] Yeah. Really fabulous advice, Dave. I can't thank you enough for impacting the XYPN team. You-you were recommended to be on this podcast because of the nature of the conversation you had with your Member Experience Specialist. Sara was- was so humbled by your insight and your creativity and your approach to things that I'm so, so thankful to have you up on the podcast and have you share some of this.

**Dave Rowan:** [00:51:59] Well, and, you know, it's been a pleasure because one of the things that I would also recommend is when you start to use your close-in-network, the next phase of that is to define your larger network.

**Maddy Roche:** [00:52:15] Mmm.

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**Dave Rowan:** [00:52:15] And I mean, there's a reason why "Network" is in the XY Planning Network's name.

**Maddy Roche:** [00:52:21] Sure is.

**Dave Rowan:** [00:52:22] And, being able to talk to the thousand other advisors that are in the discussion boards, I love that. Being able to talk to the five other advisors that are in my YYPN study group -

**Maddy Roche:** [00:52:38] Mmm!

**Dave Rowan:** [00:52:38] - is invaluable. And so, I would encourage you, especially as you're embarking on going it alone in your business, find that Network. And for me, it was family and also YYPN.

**Maddy Roche:** [00:52:55] Thanks for saying that. I feel like just this year, 2020, for some reason, I've been, I've been thinking about that term "Network" more than I ever have. I've really looked at the definition and really started to put some ideas around it, about six years into this YYPN thing, what network really means to us, and I think you're such a shining example of what a Network can get you and what you can get when you lean into the Network. I'm so thankful you're part of our community, Dave, and I'm so excited for YYPN allies and friends and followers to-to learn a

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little bit from you and get motivated. Thank you so much, Dave. I appreciate your time.

**Dave Rowan:** [00:53:33] You're welcome, Maddy. Take care.

[00:53:35] -- swish --

**Maddy Roche:** [00:53:37] Avocado toast. Selfies. A mountain of student loan debt. Gen Y is anything but traditional, and with over seventy five 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:** [00:54:09] 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:** [00:54:25] 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

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