

Rai Cornell 0:01

Welcome to the SOAR Podcast the place for creative entrepreneurs with limitless dreams and unconventional stories. I'm your host, Rai Hyde Cornell. Founder and business mentor at Chiron consulting and CEO and senior copywriter at Cornell content marketing. My goal is to bring you stories of what's possible. So you can never tell yourself that your dreams are impossible

Rai Cornell 0:29

All right, so we are here today with Crystal Butler of Crystal marketing solutions. Crystal, tell me about your business. What is it that you do?

Crystal 0:39

I am - simple terms - I'm a marketing consultant for financial advisors.

Rai Cornell 0:45

And we met years ago in a mastermind, I think, at the time, it was still a mastermind for entrepreneurs, freelancers. But in our, in my second year, it turned into a mastermind for agencies, which was perfect, because it's really what you and I both do is content marketing. And one of the things that I always thought was so funny, because in our mastermind group, everybody was so envious of your business model. And you have this really refined niche. So tell me about that. How did you get into doing content marketing, which is already a specific form of marketing for financial advisors.

Crystal 1:28

In college, I interned at a bank, and was a graphic design intern, which turned into more marketing. It's basically just like, I was kind of thrown into it, in a way it just kind of landed in my lap. And then from there, I started working for a financial advisor. And from there, worked there for several years, doing marketing, a little bit of service. And then I met my now husband, and ended up moving where he was, which is actually my hometown, again, started thinking, hey, I could probably still work for this advisor. And when I was working for him, I wasn't fully taking advantage of all of my hours, which is why I started doing some service work as well. So I knew if when I transitioned, I wouldn't be able to do service, I could just do the marketing side. And that wasn't even a full time gig. I was like, well, maybe I could pick up another advisor. And it kind of stemmed from there. I mentioned it to my former employer. And he was - because he was an entrepreneur himself obviously. He was fully supporting, and me kind of reaching out, since we knew inevitably, I was going to be moving and leaving. So he wanted to keep me on the team and encouraged me to start a venture. So

Rai Cornell 2:42

Wow. So you really, that's an I think a unique situation. I feel like a lot of employers when they're like, what? You're leaving us to do your own thing? Like this, like this. I don't know, it almost turns into a bit of a rivalry even if you're providing completely different services. But it sounds like your employer was really supportive and encouraged you

Crystal 3:03

Yeah, he was definitely. Previously at the bank, that was a completely different experience. So to have an employer like that, that was so supportive, was super humble. I mean, I still work with him today.

Rai Cornell 3:15

Oh, really? So how long has it been?

Crystal 3:17

10 years. As of September.

Rai Cornell 3:20

Wow, 10 years with the same client? Wow, that's amazing. So what was that, that turning point experience for you where you realize that the traditional eight to five, nine to five kind of W2 job wasn't really what you wanted long term.

Crystal 3:43

With my situation, it was a little unique, obviously. Because I still had the mindset, even in September, when I moved here, I'm still in my hometown, instead of my home office, and continue to work for my former employer. Well, you know, now client, I still have the mindset of eight to five, like, I thought I had to be at my desk and at my phone, from eight to five, nine to five, whatever. And if I wasn't like I had to hurry up and get back really quick. And it took some adjustment for me to be like, I don't need to be doing this. And like I'm so productive anyways, it obviously wasn't a full time gig. And like, I still got stuff done. It didn't matter when it got it done as long as it was done. And so it was a I mean it was a lot of life transitions. I was getting married, I moved all the things so it wasn't instant by any means it took me like a year or so. I think to finally like get more comfortable with it. And then even I think at the first when I first felt a little bit more freedom, I even took my phone with me everywhere I went. So have to have my phone on me during this workout class. And to where now I'm just like, I'll get it done when it gets done, you know, kind of thing. So it was a slow evolution for sure. But now I wouldn't trade If for anything, especially where I'm located, there's just not a lot of 9 to 5, 8 to 5 regular job opportunities, I would have to commute and I, it's just not a fit for me anymore. I feel like I tell people, I'm like, I'm not employable anymore. But at the same time, I know at any point, if you know, it all blew up. I'm definitely like, I can make it work. But it's just such a better life, that I envision for myself.

Rai Cornell 5:29

And it's interesting that you say that, like, if it all blew up, because realistically, if you think about how much it would take to actually blow up your business, when you're working with, how many clients are there?

Crystal 5:40

16

Rai Cornell 5:41

16! You will have to get fired by 16 people within the span of like, two or three months. As opposed to if we're working a regular W2 job, you have to get fired by one person at some time whenever at their discretion. Right. And you have no safety net? Yeah. So I mean, realistically, this entrepreneur agency model is much more secure than a traditional eight to five.

Crystal 6:14

Yes, yeah. And there's just, I mean, it's definitely not for everybody. You have to take, you have to have your own structure. And that evolves. Quarterly. I feel like if not more often, but it's not for everybody. But when you... like the big picture is yes, I feel a lot more secure. Now for sure, in the career and where we're at, and all of that. So it's all awesome.

Rai Cornell 6:42

What is it been like for you? The financial industry, honestly, is one that I will never touch within my agency. I mean, we've worked with product based businesses, pet health, health care, solar companies. I mean, you name it, we've worked with it. Except finance, I will not go there, because there's so many regulations. So how do you? How did you do this with regard to niching down into such a one highly specialized, and then two highly regulated industry.

Crystal 7:19

I, again, it was just my background. So it wasn't really starting out, of course, I had my former employer who's a financial advisor. And at first I was like, maybe I'll just work with white collar businesses, like attorneys, CPAs, and financial advisors, and like niche there. But that really didn't even pan out that way. It was really just evolved through a lot of time and patience, and networking within the industry and working with other professionals that service financial advisors. And connecting with them and getting published in industry publications, really making it simple is what really made it successful I feel like. Because I wasn't trying to do everything everywhere. Yeah. And it helped again, like, with me having the freedom and the time, I wasn't doing all the things so I could really use my time wisely when I was focusing on that.

Rai Cornell 8:19

Yeah, and it sounds like it was actually easier for you to grow. Because if you have a niche, and you know, it takes some time to get there. Usually when you're starting out freelancing, you want to be a generalist, you want to do all the things, get your hands on all the projects, work with as many industries as you can figure out what you like what you enjoy. But eventually, when you figure out, okay, I want to niche down in this particular area. Sounds like you know, you mentioned publications, when you have that really refined niche, then you can connect with your ideal clients so much easier, because you do have very specific publications or websites or organizations to get in front of them. Right,

Crystal 8:58

Exactly. And that's not to say too. Throughout the evolution, I have worked with a couple of local

businesses or whatnot that were not in the niche. But I think that helped even support. I could help them but it just wasn't the best use of my time, I could see where it was just more draining for me because I had to shift those mental gears a lot faster, or it was just more difficult, and I wasn't as... it just wasn't what I was looking for, if that makes sense.

Rai Cornell 9:30

Yeah. Yeah, absolutely. So when we were in the mastermind together, one of the things that I alluded to earlier was that everyone was envious of your business model. A lot of us were doing content marketing, including myself and you have a unique way of approaching content marketing. So tell me about that. And why we were all like, oh my God, this is so brilliant.

Crystal 9:54

And it flatters me, of course that you'll think that but I feel like it was just the evolution of how it all went out. In my first career at the bank, when I graduated, I worked a lot of hours, I worked the 50 to 60 hour weeks, I would work during the day, work out, take my laptop home and work until it was bedtime. Like it was just, it was crazy. And then when I transitioned to my former employer, who is now still a client, he had one of his big things, he expected you to work hard, of course, but he also expected you to have balance. And so he started instilling that, in me, which I feel like that deep down that was already in me. And so with that, I also knew I was more productive than the normal or, you know, the people that maybe did it before me or people around me. So it just kind of evolved, when I transitioned from being an employee to a contractor, I already knew I wasn't going to be filling up those 40 hours, even though I kind of tried to at least be at my desk, which Yeah, we we discussed that already. But it just kind of evolved. And then I got in that comfortable place. And then I also as the business grew, it took time, but as the business grew clients, I just, I figured out that I just had a mental max capacity. Like I just was not effective. I was not, it just wasn't, even yesterday was a really long day for me, but it was a six and a half hour day. But it's six and a half hours of like dedicated brain space work. And then I'm done like, and even that I could tell around let me say at the 6 mark, I was like, I really need to be finishing up, let me just, you know, delegate these or move these to another day. Because I'm not going to be my best self for my family after the fact or for these clients that I'm working with. So it was really an evolution of, I really liked not having to work 40 hours and knowing I didn't want to get over extend myself at the same time. And just kind of just how it worked out. I feel like that's not a great answer. But that's just and now because I'm there. And I know myself if like I get to the 30 hour mark in one week for some reason, like I'm not my best self, again, with my family. So I've got to keep myself in check with my family and my health and whatnot, that it's just what I have to do to keep myself accountable.

Rai Cornell 12:28

Yeah. So it's interesting, because I was actually referring to your model of content marketing around, basically, using the same piece of content for multiple clients. I feel like I never fully understood that model within your business. And I, I really want to go into that more. But you brought up something that I was going to ask you about later, which is your work life balance. And that's something that I've always so admired about you, you set this limit for yourself, say,

Okay, I don't want to work more than 30 hours a week. And then it came down to 25 hours a week. And now you have baby number two, and it's 20 hours a week. And that is something that I feel like, especially for entrepreneurs is so hard for us to maintain. We tend to be people pleasers, we tend to think that everything is an emergency. And it has to happen right now because this client said they need it. And then we add all these extra layers on top of it that say oh, they said they need it. So that must be they need it today. Instead, when you actually ask the client they actually needed in like two weeks. And so we put all this pressure on ourselves to get everything done right now. I mean that working 9, 10 hours a week, like you were describing. That's how you started out. So what has helped you keep that boundary, as you figured out over time that you are your best self you do your best work, you're the most productive when you actually work fewer hours. What has kept you from going back to that former you who is you know, on her phone and on her laptop between the gym and bed and dinner and all the things

Crystal 14:02

Well, I now have a six year old mini me that will help keep me accountable and be like Mommy, why are you still working? Mommy work all the time. When I really don't like my husband obviously goes, leaves and works more than me hours wide. But she sees it. So I guess that's helpful. So I guess helpful, but to keep me accountable. I don't and I just track, I'm a numbers person. Obviously I'm marketing but I work with financial advisors. So I'm always checking Okay, where am I at? How am I feeling? And I'm definitely not like it every day a lot. Yesterday again, I said I work six hours but I already felt burnout before I even got there. And so yesterday evening, I snapped up my daughter. Granted sometimes she does deserve but it still wasn't my best self and I knew it. So it's just an evolution and there's ebbs and flows.

Crystal 14:58

But I can discuss a little bit more about the niche. And I guess going to that, which I don't know why I didn't even think about that. But that's been another evolution in the business. As far as being able to use multiple pieces of content for our clients, one of the things I aim to do is not have clients ofcourse in the same area, location wise, or niche or whatnot, making sure they're different. But a lot of financial advisors are what we call a kind of generalists. Like they focus on just financial planning for pre retirees and retirees. So we have created a marketing library that only our clients get to use, for content that they get to use that we put on their social media and whatnot. So we use the same content we drafted out, we do optimization tags, we do the social media posts, and if the client chooses to use that content for that month, we will post it on their profiles, or, and all of that. So we have probably about half the clients use the content in some sort of fashion. So they in one course kind of get a discount, because they're not paying for custom ghostwritten content, but they are getting quality content, that's not getting to 1000 advisors, it's only getting to probably eight or nine advisors are using. So there's that and with that we do a newsletter, we just have a lot of processes that can be very duplicated, because of some of our standardized content that doesn't fit all of our clients, but it fits about half of our client base in some sort of fashion. That has helped us be more efficient. And I think with that, again, being in the niche, working with financial advisors, in even those clients that are more of

the generalists, like the pre retirees and retirees, their marketing strategy is very similar too so we don't have to do that mindset shift all the time. Locations really, and their personality, there really are the difference makers. And so we like have to shift that and really understand their voice and their preferences and their area. But besides that, it helps us know if this person's in this city. And this kind of program was successful, hey, we could suggest it in this area. But with a twist that fits their personality. And then we're being able to share ideas of success and whatnot, which helps us be a lot more efficient as well.

Rai Cornell 17:30

I love that because you're not reinventing the wheel for every single client. And there's nothing wrong with saying, Hey, you guys are all trying to do the same thing. You're all going to have very similar marketing strategies. And here's this great library of high quality content for you to pull from. And that's one of the benefits of niching down, you can't do that if you're a generalist. And if you're working with one financial advisor and one real estate investor and one subscription based business, you can't do that. Right. And I also like that you said a couple times now that it's been an evolution. And it sounds like you've been very open to developing your business and letting it grow and evolve to be whatever it needs to be to fit in with your life and support your life while also getting the results for your clients.

Crystal 18:24

Right? Yes, definitely. And who knows what the new thing will be. But that's how it is now and with the evolution, this kind of transitioned a few years ago. And now of course, there's more niche financial advisors. So that adds another layer of not as much of course, of using that content, but still the systems we have in place for creating that content and optimizing and promoting can still occur for the custom pieces for the niche clients. It all works together.

Rai Cornell 18:58

And at the center of all of this is your personal life, your family life, you're prioritizing that over the business and allowing the business to support the life that you want, which I think is something that a lot of us, especially when we get caught up in the to dos of the day or especially in the beginning, we get that backwards. We think we have to prioritize the business. And we have to minimize all the things in our lives. Like, you know, working out, being healthy, getting sunshine, taking a break away from the computer, spending time with your loved ones. That all gets cut down in order to support the business and you've allowed the business to evolve always with that priority of your family. And so I also wanted to ask you because I feel like you're as you were talking about before our episode started recording. You're in this tipping point where you're starting to consider is it time to let your husband retire and then come work in your business. I mean, what factors go into making that decision?

Crystal 20:07

One of my challenges has been over the last year, it just kind of starts with that is there's so much opportunity out there right now. So finding, well that and I know, well I feel like I'm a good boss and a good leader, I know I expect high quality. So I might not be the easiest person to

work for. But I try to be, you know, but it's been a challenge to find people that mesh well in the business with my other contractors and team members and me and knowing it's hard to find in any, I think any job some body that's a good fit. And with that, I have this, you know, budget and idea of a person that we need in the business to help grow if we want to grow in the next few years. And we've got to start now. And with that, my husband isn't the happiest at his current job. And so I just one day it was just clicked. I'm like, I'm wondering if this is what is supposed to be happening. Are we supposed to like, should we try to train my husband, who, of course, has no background, so it's going to take some time. But he's completely competent and capable to work in the business with us. And then that would also give him a lot more flexibility and be able to, for him to have hobbies, like enjoy his hobbies that he can't do now. And be happier and healthier. So it's awesome to be like, I'm not like, I'm a mom-boss, but I'm also like, I'm empowering my husband to kind of be a dad-boss partner in it. Yeah, I know, it's gonna have its challenges, like with any relationship. But he's kind of excited, but kind of scared. We both are, I guess, to see how it would transition. But I feel like one of the things I wish I had told myself in the very beginning is like, it's okay to fail, it's okay to try stuff. And if it doesn't work out, it's okay. Like you've learned from it, and it'll evolve into something else. And so that's kind of how I'm going into it. I'm hoping fingers crossed, it works out, I really want him to be able to enjoy his life more and be able to go fishing in the fishing boat that he hasn't taken out in a year. We talked about it last night. And do all the things that like, especially as Cory the baby gets older, like being able to take him fishing and do those things, but still be able to work and provide for the family at the same time.

Rai Cornell 22:39

Yeah. So your business has allowed you to prioritize your quality of life, your time with your kids. And now, potentially, this is something that you guys are going to try out. Your business could be doing that for your husband too. Yes. Yeah.

Crystal 22:54

Which I would have never thought about starting back in the day. I don't know. I kind of thought it, I guess. And at first it was kind of a joke. But now it's like, yeah, you could do this.

Rai Cornell 23:03

Yeah. No, yeah, I remember when Wes first started working in my business on the Cornell side, he was just looking for he's like, I can't drive for the rest of my life. He was, you know, long distance heavyweight hauling for FedEx. And he's just like, I can't just sit behind a wheel for the rest of my career. And he's much smarter than, Oh, I'm just gonna sit here and you know, turn to the left a little bit turn to the right. He's not being challenged. And so we started figuring out okay, so what are you good at? You're very detail oriented. You love computers and technology. I mean, he built all the computers in our house himself. What about web development, that's kind of an extension of that. Let's see, if you like that. We just tried it out. Turns out, he really enjoyed it. There were a lot of frustrations in the beginning, while you have to learn the software and those sorts of things. But then, you know, to your point about, you know, you hope that you're a good boss, especially when you're your husband's boss, and I know what that

dynamic's like. But I think when it comes to the communication aspect, just having really clear expectations of I need this done. Here's how to do it. I need it done by this day. Is that doable for you? And making sure that there's that clear expectation as well as the buy in of, yes, I can do that by this time, or No, I have to work a long shift at FedEx tomorrow. I'm not gonna be able to get to this until Sunday. Okay, I'll adjust things, then, you know, and just having that open communication. So it sounds like your business is perfectly set up to do that. Because you do have all these systems, you do have these repeatable processes you already have the SOPs and the clear expectations set up. So sounds almost like the perfect testing ground for that.

Crystal 24:54

I hope so. We'll see. We're just getting into it. So I don't know, hopefully, and if he might not have a maybe he'll already be in the business that much. But yeah, we'll see.

Rai Cornell 25:06

Yeah. So what are some of your best tips for someone who wants to go from full time W2 traditional employment to not just freelancing, but owning an agency, I think that's one thing that you in particular, have so much expertise in that agency model, really respecting contractors, time commitments, and you know, how much or little they want to work? What would you advise to someone who might be wanting to get into the agency model themselves?

Crystal 25:39

And it's funny when we were in that mastermind group, and they transition to the agency model I was like, do I even have an agency? She was like, yes, you do. Okay, I didn't even realize. But I'm trying to make. Again, don't be afraid to try stuff. Don't be afraid to fail, like fails a bad word, but it's a good word, because you learn from it. Yeah. Of course, my experience, everybody always says, and I don't know, but maybe start with a side hustle. But I feel like if you're, I think it depends on where you're at in your career, or who you're working for. If you're wanting to start your own business, because that's really your passion. A side hustle is great, but I think people also need to consider their health if they're in a really bad environment. Yeah. Sometimes it's okay to like, just take a leave of your office, if I mean, if you can, like just take a leave, cut back on, you know, fight and see where you can cut back, move back in, get a roommate or something, but your health is so important. It's going to be like, mental health, physical health is a constant struggle and process for me now, even 10 years later. And so, you know, especially for my kids, like, I want to be healthy and see like my grandbabies and all of that. And so you've got to make that a priority now, or else it won't be a priority later. Trying to think I did, right. Oh, and one of my big things, and I know imposter complex is now, like, kind of more of a trendy term or whatever. And it's very more, but I didn't think I was capable of doing this. Like when I started out, like, my big dreams, I have far surpassed that. And so because I just didn't think I could do it. I guess I didn't know my capabilities. But and I just thought I was faking it till I make it. But really, I was getting it done. So just have confidence in yourself, like you are unique, and that you even want to do this. And that you're setting aside the time to focus on it. And not a lot of people do it. And I don't think what I do is hard. But I guess at the same time, not everybody can do it, because nobody else is really doing it. So

Rai Cornell 28:08

yeah. I agree. I think it's yourself. Yeah. And it's not so much, to your point, not so much that it's difficult. I mean, writing blog content and social media content. That's not a difficult thing that we do at Cornell. But it's the courage, it really does take courage, and it takes discipline to actually get up and when you know, your whole day is yours, to actually sit yourself down at the desk, and do the work, knowing that this is what's going to give you the financial freedom, the freedom of time, support of your family, all of those things. Yeah. And then you also said one thing earlier that I thought was so important to point out, which is, you said that you guys, if you want to grow a few years into the future and continue to grow, you have to start now. And in agency, that's one of the things that I think we don't really talk about often, which is hiring, how and when to hire, you really have to start trying to find that perfect fit person. Because and you mentioned that as well that you have a particular idea of the kind of person that you want in this role. And it's going to take some time to find that person, especially if your husband decides he doesn't actually enjoy this kind of work. He doesn't want to do it. But you have to start way before you actually need the person to start finding that person, training that person and giving it a fair go.

Crystal 29:31

Right? And even with that you could have the person in the business and still realize 90 days later, hey, we thought this would work but it's not the best fit for either of us and just be okay with accepting that yes, I put in all this effort, but long term. It's best that way and that I guess ties into with baby sleep training and getting your husband to wake up. Hey, I know long term this is going to suck but I'm going to wake up my husband so I can actually get sleep. So long term he'll start waking up. Sorry, I was just tying in a rant with the baby going on as well. Yeah, I think long term and big picture in long term isn't even like 10 years from now. I feel like 10 years ago, like I created a 5-10 year plan in my business. But now like, I'm like, long term is like a year from now, nowadays, stuff evolve so fast. But yeah,

Rai Cornell 30:23

yeah. Especially when you have a family. And when your family unexpectedly grows, that's when you have to allow for that flexibility. It sounds like you've designed this business to really support that. And make sure that you have what you need. Not just financially, but also timewise, energy wise, mental health wise. All of those pieces that really contribute to your quality of life.

Crystal 30:50

And it's work every day. Like it's not like, oh, it's all rainbows and butterflies. It is work every day. There are challenges every day. There are definitely Sundays I am working, because I just have to get caught up. Yeah. It's just making sure I have enough balance throughout the weeks.

Rai Cornell 31:09

Yeah. And always coming back to that check in of how am I feeling? How many hours am I working, I love that you said that you do time tracking. Because ever since I started doing time

tracking with Timeular in particular. I can never use Toggl or Clockify. It's just another tab on my browser that gets lost. But I use the Timeular thing that actually sits on your desk. And that has been transformative, actually giving me insight. That's how I realized I was working 80 hours a week, I didn't think I was actually working that much. But when you time track, you start to see, oh, this is why I'm feeling this. This is why my backaches, this is why my shoulders hurt, this is why I'm not sleeping well. And then you can actually take the steps to start incrementally getting those hours down so you can improve your quality of life. Yeah, that's a big part of it. Yeah,

Crystal 31:57

I think a big part is to, like I do work. You know, I keep that in reins. But I also like, being an entrepreneur is not just your actual billable time. It's the freedom to have mental space to go for a walk and come up with ideas. I mean, that's not trapped. It's the freedom to read, I listen to books, I'm an audio person, like listen to podcasts, listen to books, none of that time is tracked. But that time is so valuable. And if you're already working 40-50 hours. I mean, I wouldn't have the mental capacity to even want to listen to any of that to really try to challenge myself and grow and learn. And leading the business you got, I have to have that at least to help me be successful and help my clients and come up with new ideas and whatnot.

Rai Cornell 32:40

Yep. Yeah, absolutely. Crystal, thank you so so, so much for being here. I'm so glad to have you. I've always admired you and your business and so, so grateful to have you on. So where can people check you out?

Crystal 32:55

They can go to my website at crystalmarketingsolutions.com or connect with me on LinkedIn. But yeah, that's about it.

Rai Cornell 33:03

Awesome. Thank you.

Crystal 33:05

Thank you

Rai Cornell 33:19

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