



“Are you sure?”

That was the question that floated on the surface of my mind for weeks as I toiled over the decision. It was always followed by the more direct thought of, “you’re crazy.” In the past that had been enough. Because it is objectively crazy.

I had everything that I’d said I wanted. I was making a great living. I was working with my closest friends. I was doing work that I was good at, arguably work that I’d mastered. My days were mostly predictable. I could take vacations when I wanted, and I could afford to take the vacations that I wanted. I had a strong client base, and I genuinely enjoyed working with them. I was on the highest performing team in a Fortune 300 financial services company.

This was the pinnacle of success when measured against where I was coming from. I was an 18-year-old father of 4. As you can imagine, at the time it felt like we were looking up at the poverty line. I still tell my children about how we had to save up to get dinner at McDonald’s. I tell them how incredibly difficult college was with no money and a family to raise, especially as they begin navigating their collegiate experience without concerns about student loans or how they are going to eat. I was a pariah in society. Telling people today that I have two sets of twins elicits responses of excitement and joy, because now I’m the right age and in the right economic position to have children. Telling people I had two sets of twins when I was an 18 year old boy working two blue collar jobs made people cringe. So, to be able to pay for my children’s education, travel internationally a few times a year, live in a nice place, drive a nice car and save money, was nearly unimaginable for me at the time, and certainly unimaginable for the people observing me. How could I leave that once unfathomable success behind? Not to mention, my friends, colleagues and clients. It was, objectively, crazy.

After having struggled with the idea for a couple of years, and always finding a reason or an excuse to stay, I had finally decided it was time. Telling my partners, my closest friends, that I wanted to leave them was not going to be pleasant conversation. It would not be a revocable decision. You don’t get to rethink leaping off the cliff.

So, as I stood at the precipice of the decision, I asked myself one last time, “Are you sure?”. I thought again about how lucky I was, but then I also realized it wasn’t mine. No matter how much success we had, no matter how good I was at my work, ultimately my work would be exclusively in service of someone else’s vision. There was a corporate vision that had to be respected and acknowledged and there was a team vision set by my partners. While my voice

was certainly respected, it was the voice of an advisor or counselor. My job wasn't to impose my goals and values, my job was to make sure my partners realized theirs. The unspoken and unanswered question was, what is possible if I execute my vision?

The fear was, what if the answer is negative. For a couple of years, that fear was enough to keep me from honestly asking the question. I couldn't even define what negative meant. As I dug deeper, allowed myself to imagine the worst-case scenarios, I realized none of the things I was afraid of were all that scary. Yes, I might work a lot more for a lot less, or the business model could end up not being viable for whatever unforeseen reason. As I fantasized about all the ways I could fail, I realized that experiencing failure or defeat would not be nearly as painful as living with the unanswered question had been.

So, as I contemplated whether or not I was sure, I decided the answer was "No." I wasn't sure. And that was the point. There was no way to be sure until I jumped, and I was no longer willing to wonder what was possible. I realized when I first became a financial advisor that reward is directly correlated with risk and as such the cost of certainty is limitation. Whatever the result, it will be undeniably mine, and it will not be secured, nor will it be limited by anything else.

As such, I'm focused now on what inspires me. I'm inspired by entrepreneurs and businesses, from the start ups just planting the seeds to mature businesses juggling expansion and efficiency. As a financial advisor and a partner on my last team, I saw my role as a facilitator, a role I cherished. I wanted to be the invisible hand, eliminating obstacles, sharing information and providing leadership as needed, so that my clients and my partners could have the best lives possible, however they defined it. So, I built Whelan Partners, with the idea that I wanted to help people own their businesses. For budding entrepreneurs it's a rallying cry to take the leap and together we can take your idea from concept to profitability. For leaders and owners who sometimes feel their lives are consumed with the day to day challenges of business ownership, it's a call to live your vision. Together we can eliminate obstacles, so you and your team can spend more time in your passion expressing your unique talents. Own your business. Whatever that means to you.

Over the coming weeks, I look forward to sharing my insights and experience with you. I will be working to find ways to bring meaningful impactful content to you through my website and social media. If you have questions, or if you are wondering if there are ways I can help, let's talk.

Thank you for reading. I look forward to sharing more soon,

Lucas