

#109: Niche Drama and Serving Your Clients with Beverly Chimes



Full Episode Transcript

With Your Host

Debbie Sassen

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You're listening to *The Jewish Entrepreneur Podcast* with Debbie Sassen, Episode 109.

Welcome to *The Jewish Entrepreneur Podcast*. I'm your host, Debbie Sassen. I went from being a financial adviser, author and chronic underearner to building my business to six figures as a financial planner and money mindset coach. And then, on to multiple six figures as a full-time money and business coach.

I help entrepreneurs create money making businesses and build wealth, using sales and money mindset strategies in alignment with authentic Jewish values. Now, let's dive in to today's show.

Hello, my friends, and welcome back to the podcast. Today I am going to have a fabulous interview for you with my client, Beverly Chimes. Beverly is a social worker and a life coach. Beverly coaches professional women to prioritize their wellbeing. She enables her clients to work on their mindset, untangle complex situations, and improve their relationships.

Her clients then take care of their inner world. They show up in their life and in their business and in their professions. Her clients are so mission driven; they just want to do it all. They are high-achieving, go-getter women, and they can show up with more ease and really make the impact in the world that they desire. I can't wait to jump into this interview.

But before we do, I want to let you know that next week, on Tuesday, the 2nd of January, I am offering an open house so that you can get all of your questions answered about *Wired for Wealth*. Beverly, whom you'll shortly meet, was a one-on-one client of mine during *Corona*, and a year ago she joined *Wired for Wealth*.

First, she joined for nine months, and when I changed the program to lifetime access, Beverly upgraded to lifetime access so that we can coach together forever. You will hear in the interview exactly why Beverly did that.

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But I want you to put on your calendar, January 2nd, 10am, Eastern Time, 5pm Israel time, we're having an open house. You can just show up. Here is the link, we're going to put it in the show notes, DebbieSassen.com/openhouse. Put it in your calendar now and show up live. You'll be able to meet some of my clients and get all of your questions answered.

I look forward to welcoming you into Wired for Wealth. There are only four spots available. I'm not growing the program huge, just a few people at a time, to make sure that everybody gets the attention that I know that they want in this program. The next enrollment period will only be in March. So, make sure that you show up in January 2024. All right. Let's meet Beverly.

Debbie Sassen: Hello, Bev.

Beverly Chimes: Hi, thank you so much for having me here. Exciting.

Debbie: It is exciting. I don't think I've ever had you on the podcast. We've done interviews before. But I think it's time that the world hears more about Beverly Chimes and her amazing life coaching services. So, tell us a little bit about you. Maybe anything that I missed in my introduction.

Beverly: I'm a social worker and life coach, and I work with women professionals who put themselves way down the list, where everything else is more important than themselves. We prioritize their wellbeing so that they can show up in the world and make the impact that they want to make.

Debbie: Tell me why that happens with women in particular. I have my views on that. From your work specifically with these professional women, you have a different window into what's happening.

Beverly: I think what I'm seeing is very dedicated women who are very mission based in what they're doing in the world. They're also, usually, having a family. And even if they don't have a family, their mission is so

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strong that it overtakes their life, and everything else becomes more important than them. They're really so mission driven that they want to make sure they're maximizing their time and efforts in the world.

They're also very heartfelt people. Because they have such a passion about the mission, they don't take any downtime for themselves. They just keep going, keep pushing, trying to do the next thing, or help another person. They're so invested, that they're experiencing that with their whole body, heart, and soul.

Debbie: Which is a beautiful thing, right? It's amazing that they're doing such big things in the world.

Beverly: It's incredible what they're doing, and they're doing it by bringing their whole selves to their projects. But you can only give out a certain amount until it starts taking the cost, until it starts affecting you on a deeper level, or maybe affecting concentration or affecting productivity or affecting relationships. There's a cost to this deep commitment.

Debbie: How does a woman know, internally or maybe externally, how does she know that it's time for her to reach out and work with someone like you?

Beverly: I think it's when she can't breathe.

Debbie: Physically, or she just feels like she's on a treadmill all the time?

Beverly: A combination. She's always on the go. There's no downtime, and when there is downtime it's not enough downtime. She's completely exhausted. And, she can't understand why she's reacting in the way she's reacting, because it's not her usual self.

She's losing the ability to show up fully because she's so worn down. She'll notice that there are changes in her sleep, changes in her focus, there's

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more irritability, more worry, being more easily frustrated, perhaps changes in her appetite. That's what she notices. And eventually she goes, "I cannot do this like this anymore."

Debbie: I'm just curious how many of them come to you because their partner pushes them and says, "We can't do this anymore. You can't do it. It's affecting the family, the kids, our relationship?"

Beverly: That's interesting. I think most of my clients can because they're seeing it, not because their partners are seeing it.

Debbie: So, they're very self-aware.

Beverly: Yeah, they are. They're very self-aware, very highly educated, they know a lot of information about a lot of different fields, not only their own make. They know about the world of looking after themselves. They know about it; they're just not doing.

Debbie: So, what's interesting is they can't breathe, they're doing everything, they're running all pistons go, and they have to find time for themselves, which is something that they're not used to doing.

Beverly: Exactly.

Debbie: How does a woman do that?

Beverly: Most women I know put the non-negotiables into their lives; whether it's business meetings, whether it's family events, that they define as non-negotiable, the non-negotiables happen. So, it's up to her to be in a situation where she's willing to make her own wellbeing a non-negotiable.

Debbie: What does she let go of when she even takes an hour out of her week to meet with you, and maybe you give her other follow up? "You have

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to go to sleep on time, you have to you have to stop burning the midnight oil, or work until 2:30 in the morning.” What does she let go of?

Beverly: I don't know if she's letting go at that point, or if she just knows she cannot keep doing it this way. The whole house of cards is going to collapse unless something changes. It's the threat of not being able to continue that brings her in, more than letting go of something.

Debbie: Does she bring on more help?

Beverly: Each person is different. I also, don't tell them what to do. We work out together what she actually needs, and how to do that. Not everyone brings on more help, some do. I've mentioned online shopping with many, many of my clients. I'm like, “Why are you going to the supermarket? No, stop that.”

Debbie: I send my husband supermarket shopping. I don't go into the supermarket. I just think the supermarket's overwhelming. He goes. It's the people, the light, the noise, the dirt; we're in Israel, the supermarkets are not as neat and put-together as some of the supermarkets that we grew up with. Do we agree on that?

Beverly: If I could go online and do it in 10 minutes, why would I want to do the two-hour excursion?

Debbie: Okay, maybe you're going to convince me to go online. My husband sent me, like a year ago, a link for online shopping. But then, it was like a Thursday and I couldn't get my shopping until Monday. I'm like, “Oh, I need to know on Monday, what I need for Thursday?” I don't know, it didn't work for me back then. But maybe you're going to encourage me to try again. And there's always things that we have to fill in, so...

Beverly: If you have to do a small, fill in shop, it's still not as hectic. You run for a few things, and run out. It's just easier.

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Debbie: It's true. Okay, you might convince me, maybe. Maybe I can get back there. I mean, I'm great at helping in other ways.

Beverly: The first time doing it always takes longest. So, you cannot do it once and decide from there. The setup is the hardest part. And then the following times, we usually all buy the same things every week.

Debbie: Right, the milk, the eggs, the oil, things like that. Like we say in Hebrew, kol hatchalot kashot, all beginnings are difficult. So, we have to just like get over the hump. Okay, maybe. Maybe I'll go back. But I have to think. I have to organize my schedule earlier in the week. I'm not really good at that. I kind of think on Thursday, what I need for Shabbat, and that's a shopping. I would have to reorganize my life.

Beverly: It's just about putting an entry into your calendar, and saying, "Monday night I'm doing my shop." What you could even do is ask your husband for the shopping receipt from the week before, and just copy that.

Debbie: We have an Excel spreadsheet. I created the Excel spreadsheet that we've been using for 20 years. We know exactly what we buy every week. So, maybe I should just take the Excel spreadsheet and put it into the online shop. And then, I just go click-click-click. Oh, okay, that sounds easy. I think I could do that.

Beverly: Or maybe your husband likes doing the supermarket shopping, and that's not something you need to change.

Debbie: That's also true. He goes to all of his little specialty shops, and he always buys little things for the family. I like it that he goes shopping. He's like much more generous to the family than I would be. I'm the money person. I would be very miserly if I went shopping.

Beverly: Then leave it with him.

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Debbie: All right. So, tell me a little bit about when we started working together. Was it two years ago, three years ago? I don't even remember anymore. But we worked together for a whole year. Your business during that time grew. Then you took some time off, and then you came back to Wired for Wealth a year ago. So, tell me about your growth as a coach. Bring in a little bit about how you combine life coaching and social work.

I think that's a very important point. People don't understand necessarily the difference between coaching, social work, and therapy. I know that you bring both of those into the work that you do. So, if there is even a fuzzy line between them, there's probably some overlap, you can add that. And step by step, sliding scales, whatever. Tell us how you have changed, and how the people you serve has changed over the last few years.

Beverly: Okay, so you've got two different questions there. Let's start with coaching and social work, combined. I come from a background of social work. I've done a bunch of different therapeutic courses over the years, gathering all tremendous, amazing skills. I knew that I wanted to combine that with proactive coaching.

So, what I bring to my clients, is the ability to be super practical, super goal oriented, and at the same time, stop and feel, and get real about what's going on, be able to go super deep, to figure out where this is coming from and what needs to be done with it.

The combination of action and processing emotion and relationships is really what I bring to my clients.

Debbie: This is an interesting point. I think that I want to point that out. You said, being goal oriented, being proactive, those are more coaching related topics from your point of view.

Beverly: Yes.

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Debbie: Does therapy include that at all?

Beverly: I think it depends on the therapist. I don't think there's a broad or exact role of what's included in therapy and what's not. I think there are so many different approaches today. But in my experience as a social worker in South Africa, I would see clients make the most incredible realizations and build the most amazing awareness, and change nothing in their lives.

I just thought it was such a pity for them that there was no actual movement. And for me, it was incredibly frustrating watching someone doing the same thing over and over again, even when they have different awarenesses and not be willing to change their behavior.

Debbie: I think that's also part of why I switched from financial planning to financial coaching. And then, that continued evolving into business coaching. I would create beautiful financial plans for people, they would have a lot of awareness around what was happening, but then they wouldn't take the next step.

And it's frustrating, right? Because you're like, "Look what we can do with your money. We can make it grow. We can invest. We can change. We can lower your expenses, increase your income," and then, inertia.

Beverly: Exactly. It doesn't have to stay this way, you can move.

Debbie: I think the awareness piece is crucial. I've heard therapists, coaches, other people, speak about the difference as, therapy will get you from below ground to ground level. Because you'll go deep, you'll go down, you'll do the excavation, figure out whether it's a childhood trauma, a different kind of incident that happened in your life that's affecting you, and you'll be able to get to ground level.

The coaching is where you go from ground level upwards, and then you can fly.

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Beverly: Yes, yes. I think in some cases, there's no way to do coaching without the therapy part first.

Debbie: In most cases, I think, at least the work that I do with money, I would for sure agree with you. I know there are coaches who work specifically on productivity and getting things done, putting a 90-day plan into place, making sure you accomplish one big goal during the 90 days or 180 days, or something. But I think the work that you and I do, both of us go deeper into the work we do, so that we can expand up and out more broadly.

Beverly: Especially if someone is hitting blocks. There's no way to tell them just try harder. That's crazy. "So, get up at 5:15, start your day earlier." You can only really create an action plan with a client when there's terrain for them to take the action.

Debbie: That terrain, you're saying, needs to sort of be like if we go into the garden, we turn up the soil, we go down and get out all the weeds and the roots and things like that.

Beverly: Yes, I think it comes up as the process goes on. It's going to come totally differently for every person. They come up at a different time, and in a different way, according to where they're at.

Debbie: So, when we started working together, I remember there was some niche drama around exactly who you serve. I wasn't like, "Go serve everybody, right? You're a life coach, you're a social worker, you can really help everybody." Rather than being very specific about the leaders, the professional women that you now work with today, I said, "No, go get more experience." So, tell me about then, if you remember, back in the day.

Beverly: I'm remembering that it was post COVID. It was sort of at the beginning of COVID. I was trying to build my business and it suddenly went

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pop, because all of my clients were home with their children and there was like no way to leave them. In the beginning, there was no way even to have a conversation in private.

When you encouraged me to just go out and coach... I mean, I think we're talking 2020 now, there was so much out there in the social media world about 'you have to have a niche, you have to know what your niche is, you have to serve a specific niche. If you're not niched enough, you can't get clients. You try to serve the whole world and end up serving no one.'

I think all of that's true, but not at the beginning necessarily, of someone's business.

Debbie: I mean, that's my position. I think you now agree with me?

Beverly: I do. There was all this noise from outside, that was like, 'you've got to do it this way. You've got to know your niche.' Instead of just showing up in coaching, serving people and helping them to transform their lives.

Debbie: Yeah, you can coach anybody. If you have coaching skills and social work skills, what a beautiful combination. You can help anybody with almost anything.

Beverly: Yes. I mean, there are certain situations that I'll say someone needs pure therapy, and I'll send them off to a therapist. For sure. But in the coaching realm, if you're a generalist coach that can work.

Debbie: Amazing. I think that's beautiful. Because you can coach people on their burnout, on their confidence, on not making time for themselves, on the relationship. And now you have, rather than focusing on a specific area, now you have a person who is a holistic being, who has all of these different areas coming up in her life, and when she changes one of them it has this ripple effect in her whole life.

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But then, something else might crop up; kind of like Whack-a-Mole. We keep pushing things down, we keep fixing something, tweaking something... I don't want to say fixing, none of your clients are broken. All of your clients are beautiful human beings. When they work with you, they just get to be more of who they already are.

Beverly: That's exactly the point. Yeah.

Debbie: Amazing. I remember back in the day, you were, and I think maybe that's still there a little bit, because you come from the therapy world, you were comparing your coaching fees, your prices, to the therapy world. That was a big money block for you to get over. Tell us a little bit about that.

Beverly: That was an interesting one. Yeah. So, there are also therapists who charge set a huge range on prices. I remember having a conversation with someone, and she said to me, "But so-and-so only charges 250 sheckle. How could you possibly charge more?"

Just her voicing that made me feel totally insecure. I was like, "Oh, my gosh, how can I charge more?" It just brought so much doubt and so much worry up, for me. I'm like, "Who am I to charge more than this very well-known therapist?"

Debbie: Right. Well, who are you? Tell us.

Beverly: I'm a coach who really helps my clients transform, who really helps them change their lives. The faster I do it for them, it saves them so much time and angst and money in the long run.

Debbie: Yeah, and their relationships.

Beverly: Don't believe that I have a magic wand and we do it in a day, there is a process. But the process doesn't have to be long and drawn out. My aim for my client is that they ultimately don't need me.

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Debbie: That's a great aim. Although, why not? Why not have a coach on your team that... Because listen, we're human beings, we have human brains, and things always come up. And having someone that you can... Even if it's a once-a-month meeting, or once every other month meeting, after you have sort of graduated them, let's say... But having a having a regular check-in is an amazing thing to just bring something up that's happening in your world.

Beverly: I do have that with my clients. A lot of them come in for check-ins and just to work out some issues. But the aim is that the transformation is really long term, and that they don't feel that they can't do it on their own. If they want me, I'm totally there to support them. I'm totally with them. The aim is that they've created habits and mindsets, both, that can sustain them in the long term in a really healthy place.

Debbie: I'll tell you what I would like to see. I would love to see the pricing structure from the coaching world transferred to the therapy world. Because there is... and so many therapists, and coaches, but so many therapists are women. You could probably tell us what the percentage breakdown is. I don't know if it's 80% women, but...

Beverly: I don't know, but it's very highly slanted to women.

Debbie: In the healing professions, it's mostly women. I have a son-in-law who is a who is a social worker. But women have been educated to work in this 'dollars per hour model,' or 'shekels per hour model.' So, you meet with a client, you get paid. You meet with the client, you get paid. The only way for women in those types of employment packages to increase their income is to work more hours.

I mean, you can increase your income by raising your prices. But ultimately, maybe if you are the therapist for, I don't know, the president of the United States, or a top athlete, or a top actor, actress, you might be

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able to get \$1,000/hour or \$2,000/hour. I have no clue. And so, being able to scale your business model, and just expand your income beyond what you can even imagine, isn't possible in that type of pricing structure.

So, I would love for therapists to borrow from our world, the coaching world; especially the women, the men can do whatever they want. But the women, can learn that there's another way to charge out for the amazing work that we do.

In fact, I think that as we move into at the end of 2023, moving into 2024 and beyond, so much of the world is turning to AI (Artificial Intelligence) and there are many jobs in the world that are being eliminated. Because now you have Chat GPT, or you have ways, you have robots that are doing things for you; you can get your house cleaned by a robot.

I remember when I was in Los Angeles a few months ago, there was a delivery, a little delivery robot. You order takeaway, we stood there on the street, my sister and I... She hadn't seen it either. She lives in Arizona... and we're just watching this little delivery van, probably had a hot pizza or a hot Mexican lunch, or hot something or other, Italian food, in there.

This little thing knew how to cross at the crosswalk and knew where it was going. It was obviously programmed with a GPS system. So, there are no more... I mean, they still exist... but motorcycle delivery people. We're going to have cars that are self-drive; you're not going to need a person.

But emotional healing, this is what differentiates humans from robots, from animals. We have emotions, we have processing, we have brains, we think. I think that our skill set, as we continue moving through the 21st century, is going to be more and more and more on demand. I mean, it's almost the only thing left for humans to do.

And we get to charge beautifully for that emotional healing work that we bring to the world. Especially as women, because we tend to be more

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compassionate, more sensitive, more empathetic, than men on average; men and women, or both, we have a range. But on that continuum, it tends to be more of a women focused profession.

Beverly: I just want to go back a moment. I still think a lot of people in coaching pay by the hour.

Debbie: Well, they need to talk to me, so please send them my way. We need to change that model. Because when you talk about removing all of these barriers to your women feeling well, their wellness, they have so much more to give to the world. They're already mission driven, and when they take care of themselves, the sky is really the limit.

We don't need women burning out. In the legal profession, for example, that's one place that women can earn very, very well. But there's a huge burnout rate in the legal profession. Or a woman wants delays childbirth until she's in her mid-30s, because she wants to become a partner at a law firm, right? And then she's just like, "I'm done. I want to be home with my kids. I want to raise a family. I don't want to work 15 hours a day to make partner and break my back over this work."

When we allow ourselves to bring our gifts in the world, and charge just like the law profession, why shouldn't we? We're bringing amazing quality work to the world. So, send your friends my way. They can join Wired for Wealth.

Beverly: It's also about how the clients see it. How they view paying that money, they still view it in the hourly.

Debbie: That means we have work to do in the world to educate our clients why it is so impactful to hire a coach, and why whether you pay per hour or per month... When you pay more, the next 10, 20, 50 years of your life are going to be different. It's not therapy that you might continue going... As you say, you'll bring them to the awareness. Then, you'll help them thrive

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above the awareness level. The whole trajectory of their life is going to be different. Right?

We know that metaphor of, or that example of, taking a boat in the ocean and when there's just a one-degree difference on their cruise path... works with airplanes, also... where they end up is hugely different. I mean, not that you just change their life by one degree, you change it by multiple degrees. Where they end up is in a very, very different place, because they've invested in coaching.

That's the message we need to bring to the world. Right? I don't know if people are going to want to hear that on a sales call, so we're going to have to figure out a different way to get it into your copy. Maybe we'll have like a video with boats on it, or airplanes or something. But that's it. The whole future can be different.

And when she has more resources and more capacity, and hires a personal assistant, or a virtual assistant, or all of the above, then all of her gifts to build the amazing things that she wants to build, that mission that she's just so passionate about, can also serve more people in the world. The impact is exponential when someone works with a coach like you.

Beverly: Yeah, it's huge. It really makes such a massive difference to their life. Then they look at how they used to function, and how they're functioning in the middle of coaching, or post coaching, and they're like, "Oh, my gosh, this was such a gift." And it's not only a gift to them, it's a gift to anyone in their world.

Debbie: Can you give us an example? No names, but what does it mean that it's different? If I would see or interact with one of your clients in the beginning of your relationship, and how she is after you've worked together for four months or six months, how would I, as an outside observer, know the difference between her beginning and her ending with you?

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Beverly: I would think that it would be possibly in her disposition. In the beginning, she might be a little short, she might be a little irritable, she's always in a rush, rushing on to the next thing. Afterwards, she's still busy, but she's not frantic and she's not panicked and she's not irritable. Of course, she's going to have days, or moments.

We're not trying to turn anyone into a robot, right? But her general way of being and handling things in her world will be much calmer and taking things more in her stride, than getting tossed or freaked out by them, or triggered by them.

Debbie: Also, with teenagers?

Beverly: No, I don't work with teenagers.

Debbie: No, not as your clients, but with their teenagers. I'm just thinking about... I'm almost done with teenagers. Do you know that? I'm almost done?

Beerly: Wow. I'm done.

Debbie: You're done? I have at 18-year-old [crosstalk]. It does when they come home to eat. It's a big chapter that we get to close the door on. No, I still have a 16-year-old, but he'll be in dorm next year so I won't have to get anybody out the door. He's one of these kids who loves to go to sleep late.

Alright, so tell us about you. Who are you today, and how have you changed as a coach, as a professional, as a business owner, that's different from where you were a year ago? Because I know on one of our recent calls in Wired for Wealth, you said that the last year has been transformational for you. Who knows where you were a few years ago? But let's just talk about that.

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Beverly: It's been an amazing year. I feel like with all my coaching, the more I'm coaching, the better coach I am. Because I've been so busy this year, I feel like my skills have gotten more and more sharpened. I've also had the opportunity to really help a lot of people this year. I've also done a little bit of mentoring on the side, and I've done a bunch of webinars, and it's just been a really fantastic year. I think my confidence has grown. I raised my prices.

Debbie: You raised your prices two or three times this year, right?

Beverly: Yeah, I raised my prices at least twice this year.

Debbie: And the last time you raised your prices, you have signed three clients with no pushback, correct?

Beverly: Zero pushback.

Debbie: Yay. We love that.

Beverly: Yeah. So, it's fun. There are times that doubts come up, and I know how to ride them better. Like, it's not the end of the world. It's not like my business is broken and I'm done. Right? It's like, "Oh, there's a little bump in the road, I need to figure this out."

Debbie: Well, let's just think about this. When you joined Wired for Wealth, you joined November 2022. You joined for nine months, and then you upgraded to the lifetime access program, which is where we are now.

Anybody who joins... People don't understand this, so let me just explain. Lifetime access means I will really coach you for a lifetime; I promise two years, that's what's in the contract. But I don't plan to go anywhere. So, anybody who wants to stay and work with me for the next 3, 5, 10 years...

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Maybe in 10 years, I'll be 70, I might retire then. Who knows? No. But my goal is, anybody who joins the program now gets to \$100,000 of income, and then we can figure out how to scale your business. Or maybe even scale a little bit earlier. Start putting the pieces in place when you're at \$70-\$80-\$90,000, so that you can expand. Rather than working one to one, you can actually have a group program or an agency model, depending on what kind of business owner you are.

So, why did you decide to... because you've expanded, you've raised your prices... what was your motivating factor for deciding to join the lifetime access program?

Beverly: So, I want to step back one step. Why did I come into Wired for Wealth? I came into Wired for Wealth because I wanted to grow my business. Because I know I have a lot to contribute, and a lot of people to help. And there are women out there whose lives can really be transformed personally, and I wanted to be doing that.

I wasn't getting to see enough clients. So, I came into Wired for Wealth both for the wanting to grow my business, client wise and impact wise, and also grow my income. I made a deal with myself. This is a high-ticket program, so I made a deal that I had to say yes. Like whatever you presented, I made a deal with myself that I had to say yes and take that action.

Debbie: Oh, that's a great deal. I like that.

Beverly: Yes.

Debbie: I want to point out that when people make an investment in their business or in themselves, I don't want to say it's a recipe; that they follow the recipe. Like, don't start reducing the sugar or the oil, deciding to add some other things into the recipe. Sometimes it works. But the scary things you decided that you were going to say yes to.

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Beverly: Yes. Because something had to change. What I was doing wasn't working enough. It was okay, but it wasn't working enough. I also had to make a decision before I came into Wired for Wealth. Am I staying at a very comfortable, under-the-tax-bracket amount of clients and income? Or am I actually building this into a business?

I saw I had a lot of time on my hands. My kids were basically out of the house. And I wanted to use my time to the best of my ability. So, I decided it was time to grow. And with the decision of, "Okay, I'm allowing myself to come into this program, but only if I say yes." It meant that I was constantly jumping out of my comfort zone. And I feel like if I'm sweating, and I'm curling my toes because it's so uncomfortable, then I'm doing something right.

Debbie: I didn't know was that challenging, curling your toes? Oh, wow. Okay.

Beverly: No, it can be that cringy. It can be that cringy, and I'm like, "Okay, but I'm doing it anyway."

Debbie: I think that's such an important point. Everybody cringe your toes, and jump, like Beverly. Because you're just like your clients. They have so much to contribute to the world, and you have so much to contribute to the world. So, you can get them even more because now you're doing bigger things in the world. I think that's amazing.

And then you decided, in September or August, September, you had the option to upgrade and to stay with me forever.

Beverly: Forever. My business boomed, I grew as a coach, my clients were having greater transformation. It was all working. So, why stop it? I found something that helped me develop and grow and bring more to the world.

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So, why would I stop there? I wasn't done. I've got more to do. I found the program that helped me do it, better and more.

Debbie: This is just the beginning.

Beverly: I know, it's so much fun.

Debbie: So, where do you want to go? Tell us about 2024. I know that you just did your numbers, you reviewed 2023 yesterday. But let's talk about 2024. And then, on January 9th, we're going to do a workshop where we're really going to plan out 2024. But let's hear what your ideas are for this coming year.

Beverly: Gosh, good question. So, I'm totally going to be seeing my one-on-one clients. And even with seeing my one-on-one clients, there's space for other things. I'm trying to work out what those other things would be. I want to bring value to people who are not necessarily my clients. I have been putting out emails. I've gotten such beautiful responses, and that's very much a place I want to still keep going.

So, I have the capacity to do that, even if I'm at capacity in terms of clients, there's still days available where I could be contributing and bringing value and making a difference for people. I need to try figure out what exactly that would mean. Like, is that webinars? Is that more video? I don't know. Is it speaking in different places? I think that's the next growth step for me.

Debbie: Probably speaking in companies and corporations, being able to be in front. I'm just thinking about this now. Because those are the women that you're dealing with. There's a whole culture, and an organization, that you can help them to start thinking differently about wellness and showing up. So, maybe that's an idea. We'll just plant that seed. Tell me about your mentoring. Who are you mentoring? Other younger coaches?

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Beverly: There are younger coaches that are in touch with me. I'm always surprised that they're surprised that I'm willing to give them time. Why wouldn't I? If I have the time, why not? I don't meet with them so often; it's here and there, when they feel kind of stuck, or they want to bounce some ideas around. I've been doing a bit of mentoring. It just feels like the natural thing to do. Because if someone that's a little bit behind me in the road, why not give them a hand up? And it also comes from seeing that the world is not a place of competition.

Debbie: That's beautiful. I think that's especially true for women. We tend to be very collaborative, kind of going back to the old days where we would all sit around and knit together, make quilts together. We do have that more communal, community, aspect to us, than... Not all men are like this. I don't want to make it a man versus woman thing. But it's just so much of our generational experience of who we are, and how we show up and work together. So, that would make so much sense.

Beverly: I think it also comes from mindset that there's enough in the world for everyone.

Debbie: Yes, yes. I love that.

Beverly: If we're trying to fight for the same piece of wheat, it can't be collaborative. But if we know that there's fields and fields of wheat, it doesn't matter. What's mine is going to be mine. What's hers is going to be hers. It's not a competition. I'm not taking anything that doesn't belong to me from someone. No one's taking anything from me, that belongs to them. There's plenty for everybody.

Debbie: We live in an abundant world created by *the* abundant Creator, there really is enough; enough clients, enough wheat, enough money. There's enough. There really is enough.

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Beverly: Yeah. And if you come from the position of there's enough, then it's very easy to give someone a hand along, because why not?

Debbie: So, let's talk about money. How has your relationship. Let's talk about abundance and money. How has your relationship with money changed in the last few years that we've worked together?

Beverly: Oh, it's changed a lot.

Debbie: Because you didn't grow up with such an abundant mindset. We've talked about that.

Beverly: No, definitely not. I grew up in a single parent family because my father passed away when I was very young. My grandparents had a family business. They had a shoe repair factory, and my grandmother had a dyeing factory. So, she was a business woman. There was always in that, the culture around money, was a scarcity culture and not an abundant culture.

So, I brought that into my marriage with me. And then we fell on some hard times, which certainly taught me some hard lessons along the way. I developed a whole lot of worldviews and beliefs around there. I had to work through them to really free myself up, to move into more of an abundance mindset, to be more relaxed about money.

I took care... four or five years ago, I jumped on our family finances. My husband had begged me for years to please run the finances. He's like, "I don't have time for the this. Please." My reactions were always explosive around money, and hysterical. I decided one day, "Okay, I'm actually going to do this."

I met with a money guy once a month, every single month. I told him I was staying forever. Because I didn't trust myself enough to run it by myself. I needed every i dotted, and I needed every t crossed perfectly. So, I was

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also running it to the extreme of control. He kind of also helped me chill out. He's like, "Just relax. You're doing this too well."

Debbie: You're an overachiever. Stop being an overachiever.

Beverly: You're overachieving your budget. Stop. Have a slip up, it's okay, just chill a little bit.

Debbie: Go out for coffee, take care of yourself.

Beverly: Well, that was in the budget. The way I was managing it was so uptight. So, I learned to manage it properly but not have to have the emotion attached to the worse-case scenarios, always.

Debbie: Well, that is something that you saw. Your father passed away when you were young. And so, then finances became hard. Your parent grandparents lost their business. So, it makes total sense that that would be your natural way to go. But you learned something different, which is beautiful.

Beverly: I think I had to do it differently. Because even the money conversation in our home, that we brought our children up in, were too tense. There was no relaxed money conversation that my kids grew up with. They joke with us, they're like, "Okay, you need to send us off a group therapy. You've ruined us." I'm like, "Okay, chill out. I'll pay."

Debbie: But I want to say for anybody who's listening to the podcast, who is a new immigrant, not only to Israel, things are different here from how they are... I mean, I've been here for 35 years, and so I've definitely seen the economy grow, expand, startup nation. I mean, we are a very different country from when I arrived here 35 years ago.

But many people do find it hard, especially in the beginning, to figure out how to make ends meet. If you're not running your own business, like you

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and I are, sometimes salaries, especially for women... I mean, I definitely know that I was an underearner...

The salaries can be very minimal, like very basic, which means as a mom running a large home, we were very, very careful about our spending. And yes, I've definitely ruined some of my children that way; they're all going to have to go to group therapy, as well. Now that the money coach has ruined her kids, in terms of their money. My older kids and my younger kids grew up in a very different home financially. It was tighter back in the day.

Beverly: Definitely. Definitely. We made a decision that I would primarily be at home with the kids. I got a very part-time job, where I was home at one o'clock every day. That was our decision that we made. I don't regret it for a second, but it did have financial repercussions.

Debbie: But then, that's our work as parents. We might have known in our head that there would be those repercussions, but we didn't have you as a life coach to help us not get triggered. Where were you back in the day?

Beverly: I was working a four-hour-a-day job and being home with my kids.

Debbie: Okay, now we know better, we can coach all the women on their money stuff. You can you can actually do it too, because you've lived through it. And you're a life coach, so you can actually coach on money as well.

Tell all of our listeners where they can find you, all of the professional women, the business owners, the CEOs who just know that they have so much to offer the world and bring to the world when they can just take care of themselves better, how can they find you?

Beverly: You can either find me on Facebook, Beverly Becker Chimes. Or you can find me on my website, BeverlyChimes.com. A word of advice,

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don't wait until you're totally broken to get help. You don't have to go that far.

People have gotten to me way before they've gotten to there, and their progress is amazing. They feel relief and calm, and they're so grateful that they took the opportunity to give to themselves in this way. So, really, I'm imploring, people, don't wait until you feel like you're breaking to get the help that you deserve.

Debbie: 100%. In the money world, when I did my first money coaching certification, my mentor Karen McCall, who wrote the book, *Financial Recovery*, she called it the money life drain. For you, it can be the professional woman burnout life drain; whatever. She liked to use a V, the letter V.

Don't wait to get all the way to the bottom of that V before you climb up the other side. If you're halfway down, you can still stop it before you go down that slippery slope all the way to the bottom. You could just then do a horizontal line across and go back up. It's just so much faster, and less painful. So, I love that.

Beverly: So much less painful, really. We don't have to suffer so much till we get the help that we actually need.

Debbie: All right, so we'll put all of your details in the show notes. Thank you so much for being with me today, Beverly. I look forward to continue working with you forever in *Wired for Wealth*.

Beverly: Thank you. Me, too. Thanks so much.

Wasn't that a fabulous interview with Beverly Chimes? She is a fantastic life coach and social worker. She helps her clients on so many different levels. You can get all of her details in the show notes.

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I just want to remind you again that next week on Tuesday, January 2nd, I'm offering an open house for Wired for Wealth, where you can get all of your questions answered. 10am Eastern, 5pm Israel time. Just show up. Here is the link to the meeting DebbieSassen.com/openhouse. If you have any questions, make sure you reach out by email. I look forward to seeing you there. Bye, for now.

Thanks for listening to *The Jewish Entrepreneur Podcast*. If you want to stop underselling and underearning and close more sales, you need to clear the limiting money beliefs that are sabotaging your business growth.

Head on over to DebbieSassen.com/mindset and download my free Money Mindset Workbook. Uncover and dissolve money blocks, like hundreds of other entrepreneurs who are now building six-, multi-six-, and seven-figure businesses and creating true financial freedom.