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**WRITING**  
**TO GET BUSINESS**  
with Pat Iyer



C-SUITE  
Radio

## How to tackle challenges by writing a book

### Cady North

Cady North, author of *The Resiliency Effect*, had a burning desire to learn what stops people from realizing their goals, both professional and personal. Her desire led to a journey of discovery that resulted both in her book and a transformation in the way she advised her clients. Joining an author's cohort, hiring a developmental editor, and persistence in seeking the right people interview and asking them the right questions helped her to put together a book that can change the way you look at your own personal and professional challenges.

- How can a question that you have a passion to answer create a book?
- When your book draws on people's experiences, where can you find people to interview?
- What is the value of joining a group of authors for mutual support?
- Why can professional assistance, such as that of a developmental editor, make your book better?
- How can the experience of exploring a subject through writing a book about it transform the way you do business?

Patricia: Hi. This is Pat Iyer, and this is *Writing to Get Business Podcast*. I have with me, today, Cady North, who is the author of a new book called *The Resiliency Effect*. Cady is a financial advisor who went through the process of writing her book following a particular pattern. Cady, welcome to the show.

Cady: Thanks so much, Pat.

Patricia: Tell our listener about what motivated you to write that book.

Cady: So, I'm a financial advisor, and I have had my own business for years. But I wanted to write a book that was not personal finance related. And the reason why is because I hear so often from my clients, my prospects, that we all have these big dreams and goals that we can tell people, we can list off, but very few of us are actually living them. And I wanted to find out why that was.

I had a similar story in my own life, where it took me far longer to get my business off the ground than I maybe wanted it to, and I wish that I had done it much sooner. And so, I explored that for myself. But I also spent some time researching and interviewing 50 people to learn about their own journey and what it took to get their big dream off the ground. And what I found was that it was not about the outward success. It's not about checklists, it's not about another rung on the career ladder. Most often, it's about the inner journey that we all have to walk for ourselves. And that's what *The Resiliency Effect* is all about.

Patricia: It certainly does require a lot of resiliency to start a business. I think about people who have had that as a dream but never act on it. My husband and I chuckle about one of his friends from college who just retired as a professor. And he's told my husband, for 25 years, "You know, one of these days, I'm going to start my own business." And it never got to be one of those days. But he kept that as a dream but never took the next step. I was going to say pull the trigger, but I don't like that phrase when it comes to goals. Sounds too much like we're talking about guns.

Cady: Yeah.

Patricia: And that's not my favorite subject. What did your conversations reveal about the amount of resiliency that separates the person who wants to do it with the person who actually doesn't?

Cady: So, what I found is that most people had to get to a breaking point. Either they had a period of burnout, or they experienced overwork in some way. And that's what brought them to their knees to make them consider a different path or a different way. And one of the things that I heard a lot from people I interviewed was that there is this success paradox. We can be as successful as we want. We can achieve all our career goals, we can get to a place where we feel really happy but then, immediately, the next day or the next week, we're like, "Well, was that it? What else can I do?"

And then, eventually, you start running out of things to do that are kind of this immediate. And where the fear comes in, is that in order to do some of these really big things, the true self kinds of things, the things that really will jazz us up and have this sustainable kind of

passion and purpose, is that we, typically, have to come to terms with experiences that we've had in the past, and address those limiting beliefs or those adaptations that we've developed as a result of things that we experienced. Then we can set those voices aside and say, "No, it's okay. It doesn't feel safe, but it's okay to approach it this way, or it's okay to explore this in this way." And so, the book, at the end of each chapter, there are reflective questions, reflective exercises, to think through some of the things that all of our brains do. Our brains pour on all of this fear, and risk, and helps us sort through those things, those voices to figure out what's real and what's not, what we can let go of.

Patricia: I would imagine you encountered people, in your interviews, who were told messages by their parents, like you should always be an employee, you should always seek a job with a good salary. It's too risky to start a business. You're not smart enough, good enough, bright enough, pretty enough, handsome enough, whatever, to be able to own your own business.

Cady: Yeah, you hit the nail on the head. I mean, those sorts of messaging come, they start young. But also, it can be a little bit quieter than that. I mean, sometimes, even just the nature of wanting people to be straight A, like kind of enforcing like be straight A, get straight A's, maybe get a B or two here or there can enforce a feeling that you always have to be working towards something. If you're not working towards something, there must be something wrong with you. And that, in and of itself, can be really challenging for someone who wants to start a business or wants to make a big career change, because it feels like if the ability to succeed isn't there, it's too risky, maybe they're not going to do it.

Patricia: I have heard internet marketers who are among some of the most creative people talk about how they didn't do well in school; they didn't get good grades. They feel this need to share that information in the context of maybe it's humility, maybe it's, "Look how lucky I am." It's, of course, not luck, but it's a lot of hard work and application of knowledge. But they seem to go out of their way to say, "I was failing in high school and yet here I am." Did you encounter that kind of, "Oh, my goodness, Cady, I became successful despite A, B, C, D, and E?"

Cady: I think there was a little bit of that. I was mostly interested in figuring out the lessons learned, or the ways in which people, finally, came to terms with things. But I did get some very good stories from people who didn't succeed in the thing that they wanted to do. And so, they had lessons learned from that that took them in a different direction. I thought that was very interesting, as well. But I think the hero's journey is always an important storytelling method, to learn where people have come from and what they had to overcome, despite all that, and to move forward. So, we definitely have some stories like that in the book. And I think it adds some interest and intrigue, for sure.

Patricia: And how did you find these people that you interviewed?

Cady: I started with looking through some TED Talks. And that led to books, that led to different resources. I also, by nature of what I do for work, I have a lot of really great contacts and really fantastic women who've done some amazing things in my own network of peers and mentors. And so, I was able to combine those two and find a really good swath of people, pretty diverse group of people, actually, to chat with.

Patricia: And did any of them say, “Yes, you can use my story, but don't use my name?”

Cady: No, I didn't experience that, actually, mostly because I approached it from a, “I'm writing a book. I'd like to feature you. Can we just chat for 20 minutes and see how it goes?” So, I didn't have that experience, where people were nervous or didn't want to use their name.

Patricia: And did they have to sign a permission form to have their stories included in the book?

Cady: No, I didn't take that approach. But what I did do is, after I completed the chapter with their information, I sent it to them. And I said, “Hey, would you mind reading over this? I'm super-excited about how it turned out, but I want to make sure I characterize your work appropriately.” So, I just let everyone read what it was that I had written before it was published, so they could give me some feedback.

Patricia: How long did it take for you to put this book together?

Cady: I started writing it in January 2020. I made the decision to do this before the pandemic started. And then as I was sitting down into it and starting to write chapters and things, the pandemic was in full force. So it was, in some ways, a really good project for a year like this year. But what got me to be able to do this so on such a quick timeline, from start to finish under a year was joining an author cohort that sort of not only kept me accountable but had a wealth of resources and information about the book writing process, about the ups and downs of you know, imposter syndrome feelings that come up. And it took what I would have thought was going to be an extremely lonely process, writing a book, and made it into this extreme community building, wonderful experience during a year when people felt so isolated.

Patricia: Yes.

Cady: Yeah.

Patricia: Did you encounter any surprising concepts about resiliency as a result of talking to the people who had misunderstandings about the concept?

Cady: Yeah. So, I mean, one of the reasons why I wanted to name the book *The Resiliency Effect* is because in one sense, I want it to be an aspirational thing, like we should all strive to be more resilient, we could all be more resilient. But I also chose that word and that name because people who have been through trauma, adversity experiences, there is an inherent resilience. But it's not always a good thing. Sometimes, it can be a double-edged sword.

And so, I think the surprise is being able to explore what that double-edged sword looks like. Some of these adaptations, and coping mechanisms, and limiting beliefs that we develop, really, can be the thing that is just quietly holding us back in ways that, unless we explore it, we're not going to be fully aware of it, because we identify so strongly with the resilience thing.

In my own personal life, both of my parents passed away before I was 21, and I became the guardian to my younger sister, and she was 16 at the time. So, I'm barely out of college and, suddenly managing a household with a 16-year-old. And because of that, I'm over-

responsible. I'm an over-responsible human, I'm over-empathic, and I tend to kind of overdo it in a lot of ways. And that led to a lot of burnout for me, because I was always trying to overachieve and do too much.

But on the flip side, the success that I've had is that I'm extremely empathic, I can read people really well, and also, I turn into this levelheaded problem solver anytime a crisis happens. And so, there is this double edge of resiliency. And I think it's worth exploring both sides of that, especially as it relates to our careers and the things that we want to do in life. Because it's hard to divorce that, it's hard to not consider how our life experiences impact the way we think and make decisions.

Patricia: So, you were thrust into adulthood, and the current thinking is it's not until about the age of 25, when your brain is fully formed, and you became an adult very, very quickly under those circumstances.

Cady: Yeah. Yeah, absolutely.

Patricia: I see this also in our family from a little different perspective, because of my grandparents. One was from England and one was from Ireland. And they got on a boat with three kids under the age of six and came to the United States in 1926 not knowing anyone in the country and being offered a job. My grandfather was offered a job as a gardener in Pittsburgh. So, on the strength of that job offer, they left Ireland, which was in very bad shape in the 1920s, and came to the United States. The British stoicism creates a strong survival instinct, the ability to be resilient. I'm sure you've read stories, or seen movies, or think about what it's like to travel for two weeks on a ship across the ocean with a young family.

And the British-Irish mix says we get through, we're survivors, we don't admit to weaknesses, we don't apologize, we're not affectionate. So that's the double-edged sword that I grew up with, with a mother who could never admit that she had made a mistake or apologize.

The first time she did, I was 16. And my boyfriend was at the house, and he wasn't supposed to be there when there were no parents. But I thought I could get away with it. I still don't know, to this day, how

she figured out he was over there. But she was very angry with me. And I told her that I was going to run away.

And my brother had run away the previous month and went out to California in the Haight-Ashbury type of our culture, when there were flower children flocking to San Francisco. He stole the choir money and off he went. When I threatened to run away, she put a little note, and she slid it under my door, and she apologized for yelling at me, which I really deserved. But I was shocked because I thought, “She really does know how to apologize.” That was a revelation. That was the first apology I got from her ever in my life.

Are there, aside from what we've talked about, any other double-edged sword aspects of being resilient and yet it can come back to bite you in other ways, that you can think of?

Cady: Sometimes, the double-edged sword, like you said, it can be something that's passed down to us, something we didn't ever experience ourselves. And so, in chapter three of the book, I talk about the intergenerational nature of trauma and adversity. And there's some amazing stories from, there's a woman whose grandmother was in the Holocaust and is a survivor of the Holocaust. And the way she grew up, you wouldn't have thought that that was a part of their family history, because no one ever talked about it.

And yet, some of the adaptations that this woman has, her grandmother tends to be a hoarder. But she's a beautiful, just wonderful person in the community, and is a connector of people, and loves to wear bright red lipstick, and all these beautiful things. But there's like this always needing to work, always needing to be protected. And so, Leah Warshawski, the woman who I profiled, she finds that she has some of these adaptations, too, having not even grown up with her grandmother in the same household or the same state that she's, herself, dealing with today, and finding ways to cope and finding ways around them.

And so, sometimes, this double-edged sword can be way deeper than even our own life experiences, it can date back generations. And that's a double-edged sword because we didn't do it. We can't control what happened to our families, but we have an opportunity to examine some of that, some of those behaviors, some of those adaptations, and

figure out what we want to do with it, and how we can survive in spite of it. And that's resiliency.

Patricia: I'm thinking about cleaning out my grandparents' houses after they died and finding wrapping paper that had been carefully removed from gifts and folded, balls of tin foil, rubber bands, unopened stockings, all kinds of things that they kept, because they had that Great Depression perspective of you can't ever carelessly use things because you don't know if you can replace it.

My mother's third husband grew up with parents in that Great Depression era. And he had, it turned out to be an unfortunate ability to be able to feel like he had to get every single nickel of any product. But my son, who spent the weekend with them when he was little, there was an annual visit to stay with the grandparents. And he related, "You know, Grandpa went to the store and bought batteries for \$3.29. And then he walked into another store and the batteries were \$2.79. And we had to drive back to the first store and get our money back in order to drive back to the second store to get the batteries." And he was just astounded by that.

And there were many, many, many of those stories watching how his grandfather reacted, which made no sense to my son. He was thinking, "Well, what's the big deal? You know, it's 40 cents." And later, as he got older, he could calculate, well, how much was the gas per tank for that gallon to drive from one store to the other. But it was something he couldn't control.

We were in Ireland on a trip, and my husband and I, and my mother and her husband, my stepfather, we had bought something in a department store in Dublin, and they charged us a VAT, which we weren't supposed to have paid. And we walked out of the store, we went back to our hotel. My stepfather realized he had been charged this inappropriately. And he raced back to the store. And it was across the street from where we were supposed to have lunch. And I said to my mother, "Well, where is he?" She said, "Oh, he had to go back and get a refund." I said, "But you know, he could have waited 15 minutes and then we're all going to walk back in that area to have lunch." She said, "No, you don't understand. He was cheated in his mind. He had to rectify that. He wouldn't be able to relax until he got that money back." And I felt bad for him because he was just shaking with rage

over this. And it affected his perception about the thing that he had bought, and it's probably forever in his mind, "That's the thing I bought, and they charged me that tax and I shouldn't have had to pay it."

Cady: Yeah, yeah.

Patricia: It's strange. The message or the messages that we get, as we're growing up, related to money, and I'm sure you see that as well in your work as a financial advisor.

Cady: Yes.

Patricia: There are those themes that go through families, or saving for a rainy day, or not saving for a rainy day.

Cady: Yeah, yeah. I'm always asking clients if they're worried about some sort of behavior that they have, whether it's spending too much money, or even sometimes saving too much money. I'm always asking like, "What does that remind you of from the way you grew up?" And sometimes, like I said, we may not even be aware that there is any relation at all. But once we are able to say it out loud and make those connections, it's a moment that healing and change can begin.

Patricia: And how did writing this book influence the way that you work as a financial advisor?

Cady: Well, I'm someone who always has integrated sort of life planning, life coaching, in a way, to the financial planning process. But this year, I've really adjusted my processes, to some degree, and I got a new certification called a Registered Life Planner designation, which has given me a lot of very clear framework to use with clients to make sure that we're uncovering, at the very beginning of a relationship, your deepest desires, the things that are the most important to you in life.

And most of the time, that's not the first thing that comes to mind whenever you think of sitting down with a financial advisor, right? Most people are like, "Well, I want to buy a house, or I want a vacation home, I want to start a family, I want to do this, I want to do that." But when we actually do this work together, and I start asking questions about what's most important, it comes out that, no, it's the

relationships, it's that, "I want to spend more time with my family," it's that, "this job that I've been doing for 20 years is really not that important to me, or interesting."

And so, it takes what might take several years to uncover and learning someone and getting to know them, and we accelerate that because we're just focusing in on kind of the most important things early on. And so, this year, as a part of writing the book, and as a part of doing this new certification has just been about kind of codifying that and making that the only way I do financial planning.

Patricia: Did you take off time from your business to write it?

Cady: I did it in conjunction. So, I mean, luckily, I'm at a place in my business where I don't take on a ton of new clients in a given year, I have a pretty steady state. And so, I do put aside time in my calendar for creative endeavors. And so, I did both. And I took less time off for myself. Typically, I take about 60 days off a year for myself, going for vacation, things like that. But the number of days I was truly off was much smaller this year as a result of doing the book.

Patricia: So, I'm just letting this process, 60 days means three months if you're having 20 days per working day. So approximately two-and-a-half to three months a year you're off?

Cady: Yep, yep.

Patricia: Excellent.

Cady: Typically, my husband and I love to travel. So, it's a time for us to reconnect and explore, and it's adventure time. And so, I don't want to do the five-day visit somewhere and then come home. So, we, typically, take a three-week time period and go on a trip, and we do that once or twice a year. And then I'm often taking long weekends or simply a day off in the middle of the week in order to make sure that I have recharge time and make sure that I continue to nourish myself so that I can continue serving clients in the way that I like to serve them.

Patricia: You sound like a very organized person, Cady.

Cady: That's the overachievement coming out a little bit. I try to find balance with it, but yes.

Patricia: And I thought I was good because I took two half-days this summer and went for a walk along the Delaware River. Wow. I think I have a lot to learn from you. If somebody were thinking about writing a book, a nonfiction book that would help their business, do you have any advice for that person?

Cady: You know, the best time to write a book is now, not later. It's never a good time to write a book, you'll always find excuses. And one of the things that my mentor, through this process, told me the day that I decided to do this was just that, like there's never a good time to write this book. So, you better just start it now. You have absolutely had insights and experiences that could be helpful to others, and it's worth it to start cataloging them and getting them down on paper, and then supplementing it with things that you learn from other people. I think everyone should consider writing a book because it's a great way to frame your thoughts, figure out what it is you believe, what it is you know. And this book has been as cathartic for me as I hope it is for other people who read it.

Patricia: I just helped two authors. I edited their 42-chapter textbook on Life Care Management. And I said to them last week, "Congratulations, you have done something that about 80% of the people in the United States want to do, and maybe 5% actually carry out and finish something." You can't even imagine how many partially started books are sitting in people's computers that the author has just never finished and never shared the knowledge that they've gained in the process of putting that together.

Cady: Yeah, yeah. And I think one way to get out of that mindset is to share it with others, even if in an unfinished state. I worked with a developmental editor, which was extremely helpful, to help me figure out the order of chapters, organize my thoughts around things, figure out who to research next and why. Whenever we try to do this alone, it just, we get inside this echo chamber of our own brain, and its repetitive thoughts, it's negative thoughts. But somehow, sharing it with others and making it more of a community experience is just the best way. Do the opposite and get it out there.

Patricia: And this is a good time for me to mention that I am teaching a course called "Get Your Book Finished," that is designed around this process that Cady is talking about, of providing guidance and support in a

cohort of people to make sure that the brilliance that you want to share actually gets on the page and into other people's hands.

Cady: I love that. That's awesome that you're doing that.

Patricia: How can our listeners find out more about your book, get a copy for themselves, Cady?

Cady: So, my book is available everywhere books are sold, Barnes & Noble, Amazon, Apple Books. My website is [cadynorth.com](http://cadynorth.com). My name is spelled a little funny, it's C-A-D-Y N-O-R-T-H. And you can also get an excerpt of my book on my website, if you like. So, you can read the first chapter in the introduction.

Patricia: Very nice. Thank you so much for sharing your inspiration. You've talked a lot about what led you to write your book, the recognition that you have survived a traumatic experience in the end of your teenage years, of being in charge of your household and finishing raising your sister, and how that has formed your personality. You shared with us how you are able to identify people who are entrepreneurs and have these qualities of resilience in order to be able to interview them for your book, and incorporate their perspectives, 50 people, which is quite an undertaking to corral that many people and get them to talk with you along the lines that you needed in order to create your content.

We talked a little bit about the double-edged sword of being resilient, that it can be too much perfectionism, too much overachievement. In my family, it was too much survival instinct and not enough of the softer part of the personality, and how resiliency is such an important characteristic in order to survive and also to be an entrepreneur. Because, certainly, business life throws situations at you when you least expect them, and you have to be able to handle a problem, or an irate customer, or some kind of a sticky situation and be able to get through that with your inner strength intact.

Cady: Yes, absolutely.

Patricia: There are so many qualities that resiliency touches on and exemplifies. No one has ever asked me this, but if I had to do it all over again, would I pick a different family to be born into? I will tell people, I would much rather have been taught how to be a survivor

through my grandparents and my mother, who were certainly the dominant forces in our family than to not be taught how to be a survivor. Because I think it's much more instructive, or it's much more flexible, or it's much more strengthening to be resilient than it is to be the victim. And I know you've met victims, I know victims, "I can't possibly do that. That's too tough."

Cady: Yeah, yeah.

Patricia: The whole gamut of self-defeating behavior, to be able to be resilient, in my value system, is a wonderful quality.

Cady: Yes, I would agree with you, for sure.

Patricia: Well, thank you so much, Cady. I appreciate the chance to talk with you. We have roamed all around this topic.

Cady: Yeah.

Patricia: And our listener, hopefully, has picked up some insights, has been inspired by your story, and wants to learn more about your book.

Cady: Thanks.

Patricia: Thank you. And thank you to you, who is watching this on our YouTube channel, which is Pat Iyer, or listening to it on Spotify, and Apple Podcasts, and the other platforms that carry the show. We are releasing a new interview every week, be sure to click on down and see who's coming up next. And thank you for spending your time with us.