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Financial Planner Returns Home

By Kerri Snowdin

Kim Obetts, owner of Towne & County Investment Services, at 700 W. Randall St., in Coopersville, has brought her financial firm to Coopersville.

"Moving the business to Coopersville is like coming home," she said. "I am now able to give back to the community and service familiar faces and friends."

Kim, a daughter of Wayne and Judy Bos, grew up on a dairy farm just outside of Coopersville on 76th Ave. She worked at the local restaurant, Randall Haus, for four years during high school and attended a local church. She graduated from Coopersville High School in 1984. Kim's first job was as a teller, with FMB-First Michigan Bank in 1985. She began in the investment world there in 1990 and remained in that world until 2004. She then joined Comerica Bank in the Wealth Management department which at that time focused in the trust area.

"Constant change there and tremendous family support, gave me the courage and where-with-all to establish Towne & County Investment Services. I completed my Certified Financial Planner License and there in is the differentiator from this firm and the others," she said.

With 20 years experience in the business, Kim originally established her privately-owned firm in Allendale, in 2005. She now shares the Coopersville building with Ward Verseput - State Farm Insurance. Open for business on Monday through Friday, 8 a.m. to 6 p.m., or by appointment, Kim said this is a firm based on financial planning principals that manages risk by utilizing investment solutions.

Kim and her husband Mike live in Allendale with their daughter, Kari. Kari works for her mother at Towne & County Investment Services. Kim and Mike also have two grown married children and a grandson.



"I am very happy to have made this move to Coopersville," said Kim. "And I am blessed with continued growth in this firm, specifically from referrals."

For more information on your financial planning needs, call Kim at (616) 997-1610.

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Music Makers, Artists, & Photographers Wanted

On November 2 through the first of the year, the Coopersville Farm Museum will feature "Folk Music & Instruments of Rural America" as their main exhibit. The focus this winter is

turning to performing arts due to the new stage which is nearing completion. Museum Director, LeeAnn Creager, is merging the 9th annual photo and art contest with the passion for folk music

that already exists at the museum and will be presenting an exhibit that will entertain, inform, and please visitors during the next couple of months. The contest leading up to the display has added new categories for this year's

topic to include poetry, stories, and performing arts. Deadline for competitive entries: Oct. 16. Non-competitive pieces are due by Oct. 23. For more information call (616) 997-8555.

YOU'RE INVITED

If you've been putting off addressing your hearing

STARTING OVER: WEST MICHIGAN RESIDENTS CHART NEW CAREERS



PRESS PHOTO/JON M. BROUWER

Friendly chat: Certified financial planner Kimberly Obetts, left, works with clients Cal and Jean Lieffers at Obetts' firm, Towne & Country Investment Services in Allendale Township.

Training translates into self-owned business

Financial planner
carefully works out strategy
to be her own boss

BY AARON OGG
THE GRAND RAPIDS PRESS

ALLENDALE TOWNSHIP — Want some investment advice? Pull up a chair at the kitchen table.

Kimberly Obetts wants her clients to feel at home. No marble countertops, no plush, leather furniture, no bull. Just a strong cup of joe and 20 years of financial planning experience.

"Our business is relationship-built," said Obetts, 42, who left a career in banking to found Towne

TRACKING THE STORY

Starting again

With the economy in turmoil, many West Michigan residents are starting over with new careers and business ventures. This week, The Press looks at five who have made the leap.

Tuesday: Once a systems analyst, this entrepreneur opted for a sweet career at Bailey's Grove Coffee and Creamery.

Wednesday: After one too many

layoffs, this diemaker shifted to health care.

Thursday: Christmas is the biggest season for this former factory worker in his new career.

Today: After 20 years at a bank, this Allendale woman now dispenses money advice.

Saturday: After taking a buyout from Johnson Controls, this former IT employee focuses on photography.

Online: Visit mliive.com/grpress/business for the complete series.

& Country Investment Services, 6101 Lake Michigan Drive.

"I put a lot of effort into developing what my business plan was going to be and what would differ-

entiate this firm from the rest."

Obetts, a certified public accountant and financial planner, started as a bank teller and worked

SEE STARTING OVER, B7

STARTING OVER

FIRM HAS MORE THAN 100 CUSTOMERS

CONTINUED FROM B5

her way up. But she left her corporate-investment job with Huntington National Bank to "open my own door."

"You've got to keep your feet planted on the ground," Obetts said.

She and her husband, Mike, saved for two years to make the leap. She had to have about \$5,000 for her first month's lease, security deposit and equipment.

Her 4-year-old firm, which has tripled in size to more than 100 customers since its launch, focuses on small businesses and families.

"The bottom line is you help people to move forward," she said. "It's not the size of the account, but the commitment of the client."

Obetts' customers range from a cash-savvy 10-year-old to retired painter and Eastmanville resident Cal Lieffers, 68, and his wife, Jean, 66.

"She takes care of us," Cal Lieffers said during a visit to her office.

When Obetts decided to embark on her new venture, she knew she had to nail down a detailed business plan.

"You have to know what your expenses are," she said. "So many times, people don't make it because they're blindsided by some unforeseen expense."

"I even went down to what it's going to cost me to mail to letters."

She hung her shingle in the small town of Allendale because it was her hometown and she knew many people who would be potential customers.

BIO BOX

Starting over

Who: Kimberly Obetts

Former job: Worked in a bank corporate investment office

New business: Towne & Country Investment Services, 6101 Lake Michigan Drive, Allendale

Made the switch at age: 38

Business opened: 2004

Initial investment: \$5,000 to open her office

Training: Earned her Certified Financial Planning status from Grand Valley State University

She said: "Build your business by design, not by default."

Key to the survival of a local, niche firm is customer service and appreciation, Obetts said. She recently hosted an open house for which she did all the cooking.

"My process is different from what happens at a bank or a wire house," she said. "I think the reason people will stumble in any industry is you will forget what or who makes your business."

With the economy in recession, is this is a dangerous time to start a business? Not necessarily, she said.

"Some might say that now is the best time," Obetts said. "I think you definitely have to make sure you have a strategy and a plan and you have to be prepared for worst-case scenarios."

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