

**Oral History Interview of
Daniel Castro**

**Interviewed by: Daniel Sanchez
August 16, 2013
Lubbock, Texas**

**Part of the:
*Hispanic Interview Project***

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Interview Series Background:

The Hispanic Interview Project documents the diverse perspectives of the Hispanic people of Lubbock and the South Plains. These interviews and accompanying manuscript materials cover a myriad of topics including; early Lubbock, discrimination, politics, education, music, art, cultural celebrations, the May 11th 1970 tornado, commerce, and sport.

Transcript Overview:

This interview features Daniel Castro, president of the Lubbock Lions Club and Texas Tech Alum. Castro discusses his leadership in the Lubbock community and his career as a financial advisor.

Length of Interview: 00:42:47

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Keywords

Lubbock, School Board, Finance, Community, Fundraising

Daniel Sanchez (DS):

Today's date is October 4, 2013. I'm at the office of Daniel Castro in Lubbock, Texas. We're doing this interview for the Southwest Collection. Daniel, first of all thank you for allowing me to come visit you.

Daniel Castro (DC):

Thank you.

DS:

And for the record, can you state your complete legal name?

DC:

Yes. Daniel Carlos Castro.

DS:

And when and where were you born?

DC:

I was born in Lubbock, Texas, born January 9, 1975.

DS:

Could you tell us something about your parents? Their name and where they were born.

DC:

Sure. My dad's name is Daniel Silva Castro. He was born in Mathis, Texas. My mom's name is Josephine—Josephina Maria Sanchez, which of course is now Castro. She was born in Slaton, Texas.

DS:

Do you have any siblings?

DC:

I do. I have a sister. Her name is Sonya Castro and she was born March 10, 1976.

DS:

Can you tell us something about your parents—what they did for occupations?

DC:

Sure. Dad has done a variety of things. He was in the military, served as a marine during the Vietnam War era. He's been a mechanic and worked on a variety of projects and still does today.

He enjoys working with late-model cars and restoration and things of that nature. Mom's a nurse. Mom has been a nurse now for I want to say pretty close to thirty years. Twenty-seven to thirty years. I probably need to know that exact. We were young when she went to nursing school, so she's been a nurse—she now works at Covenant in the critical heart unit, or heart center floor I believe is what it's called. And my sister is also now a nurse as well.

DS:

Can you tell us what it was like, being young, and your mother was going off and earning that degree?

DC:

You know, that was a great experience for us. You know, so many of your parents talk about education and the importance of education. Being young enough yet old enough to realize what was going on in the education process was a prime example of, "I'm asking you to go to school, but at the same time as I'm asking you to go to school, I myself am going to school." As a matter of fact, ironically, with the education process, I want to say it was in '95, I took some dual classes at Tech and at South Plains College, and my mom and I were in a child psychology class together. Smaller classroom, and the professor took roll, and alphabetically my name was called first, Daniel Castro, and next was Josephine Castro, and it definitely hurt my chances of getting a date, because he said, "Oh, are y'all related?" And I said, "Uh yeah, that's my mom." And so it was neat. It was a neat experience, and we definitely pushed each other, challenged each other to compete for a better grade. I think—that's a good question. I don't remember who won, so I'm guessing she probably did. (Laughter)

DS:

We forget the bad things?

DC:

Yeah, we forget the bad things.

DS:

Well tell us what it was like growing up in Lubbock with your parents both active and just one sibling.

DC:

You know, Lubbock's been very, very good to us. Ironically, I shared a story yesterday. I grew up first and foremost—I can remember all my addresses. The first address that we lived at was 2719 Colgate Street. We actually drove by just recently and the home is no longer there. It was a pretty small home. Definitely a humble home, but a neat experience. We were always real close. Later on—and we grew up there till I was in the third grade. And in the third grade we moved

over to 518 East Stanford and went to school at Arnett Elementary. Went to school there until the fifth grade, and then later on moved out onto the farm with my grandmother, which is at Route 1, Box 119 in Slaton. Out literally between Woodrow, Slaton and Wilson, kind of out—we always call it the boonies—until I graduated high school.

DS:

So you graduated from Slaton?

DC:

I graduated from Lubbock Cooper, so I was right in the middle of where I had the option to go, and, matter of fact was a third generation graduate from Lubbock Cooper. My mom and my great—my grandparents and others went to school there as well. I had a great-aunt that went there, or grand-aunt I guess is what you'd say. My grandmother's sister. Let me get that right. (Laughs)

DS:

And from there you went on to—you mentioned you were in dual courses at Tech and South Plains?

DC:

Well I took a semester at South Plains, but was at Tech through all my years. I started off as a pre-med student. You know, like most high school students, you go through and you look through careers and you do the career testing. Unfortunately, you also look at potential earnings, like most students do. I did that for two and a half years. Grades were tough. I also picked up an internship at a home health physical therapy agency. That's when HMOs were really starting to kick in, and we would have to release the patients—I was working with a Chilean physical therapist. Basically I drove, helped charting, things of that nature. And we'd have to release patients when they reached their plateau, and it was very, very difficult for me, working with someone for three weeks, and we were one of maybe two or three people that those people would see. You know, it was Meals on Wheels, it was a nurse and a physical therapist, and really at times very touching to know that it wasn't going to get any better for those people. And I realized quickly in medicine that I was going to have to deliver news to people that wasn't going to be good, and I didn't think I could live with that, versus what I'm doing now. So I made that change and I moved over to the college of business after that.

DS:

Okay. So when did you graduate?

DC:

I graduated '99, December of '99. I graduated high school in '93. So to put myself through school, I worked at a bingo parlor. Just like you would see on TV: calling numbers, handing out papers, things of that nature. I worked there seven days a week. There were two bingo parlors, as a matter of fact. One of them was called Gold Star Bingo and the other one was Lucky Bingo, and it was just a great venue. I worked in the evenings, went to school in the daytime to allow me to go to school and allow me to get to know a lot of people in our community. You know, at times the attendance was three to four hundred people. You know, there were times when the economy was tough that there were fewer people. But I did that seven days a week. Sometimes, based on the way the parlor was run—it was seven days a week and I'd sometimes do it at two different places, work midnight till two o'clock in the morning and then go to school.

DS:

I heard a click and I was wondering if it turned off on me but it's still on.

DC:

It's still on, yeah. (Laughs) It's still on. You're good. And so that's how I put myself through school. In addition to working, you know, odd jobs here and there, working the bingo parlor and other jobs. One of them which was pretty exciting for me—growing up through high school I played football and basketball and power lifting, was involved with student council, things of that nature. But in college I started playing golf. I had never played golf. As a matter of fact, I remember a story, and to this day I have shared that with the coach that had talked to me. In high school I had a basketball coach that would always tell me, "Hey Castro, you need to play golf. You need to play golf, it's a great sport, you'll benefit from it. As a matter of fact, you'd probably be pretty good at it." And being young and dumb, I made the comment, "Coach, I play real sports. I lift weights. I play football." And unbeknownst to me, the coach—his brother was a professional golfer, and for whatever reason he saw something in me that I didn't see. So in college I started playing golf, and within about a year I was qualified to be a teaching professional (phone rings) so I took up golf, took up golf very seriously. I was hitting the golf ball sometimes twice a day. And after doing that, I contacted him and found him and I played golf with him periodically. But one of the neat things that I was able to do while working and going to school was practice to become a teaching professional. So that was kind of exciting.

DS:

You mentioned you were really involved in high school. How about in college? Were you involved?

DC:

I wasn't. Due to working in college, it was hard. Like I said, seven days a week, and sometimes two jobs, you know, odd jobs. One of the jobs that I did—I worked for, it's called, I think it was

Plants Et Cetera. We would go into offices, doctors' offices, dentists' offices, professional offices, and we would maintain the plants, which was changing the potting soil, food, water. And so that was in between—sometimes in between classes. And so I wasn't very, very active, other than that I played in the choir at church. So I'd play the guitar. And so I would play at—at that time, I was going to the church at Our Lady of Guadalupe and so on Saturday afternoons I'd play in their choir, and so I'd practice. It's kind of the way I stayed involved, if you will.

DS:

Okay. And so tell us about life after college.

DS:

Life after college, wow, great. Life after college—I continued working in the bingo parlor, and at that time met [the woman] who is now my wife. We met in 1999, right before I graduated, and we were married in February of 2000. So I had always promised myself that I would complete my education and then at that time I would be prepared for life and marriage and children and things of that nature. So we were married in February of 2000. I inherited my oldest son, Gabriel, and we now have four boys. So we got married in February and bought a house in January. I continued working for the bingo parlor and at that time had a good friend whom I was investing with. He was my financial advisor, and ironically I think I started investing with him when I was about twenty-two. And through the education process, through college and even immediately after, he continued to tell me, "Daniel, this would be a great career for you. This would be a great career for you." At that time I was making a pretty good living. I had become the operator and manager. I was helping raise funds for nine different non-profit organizations, SAS Today, [inaudible], South Plains Volunteer Services. There was seven to nine different non-profit organizations that we were raising money for through the bingo parlor. And so I was becoming familiar with the boards, my compensation was higher; I became an operator at that time. And so it was real difficult. I had a salary, making a good living, had a new child, had a new wife. And so about a year after college I finally made the decision to come work for this firm, And as of August of 2001 have done this ever since.

Now, in addition to those things, some of the things that have changed: I became involved with Raider Rojos, which is an alumni—the Hispanic Alumni Association at Texas Tech. I became involved with the diocese of Lubbock. I became involved with the Lubbock Cooper Independent School District in a variety of ways. One was the—it was an organization geared around health, well-being of communication between teachers and students and parents, and then later on became a school board member and currently serve as a school board member there.

I'll take some of that and kind of separate it each one by one. First of all, starting with the diocese of Lubbock, I became very involved in my church, at Our Lady of Guadalupe at that time, and was asked to serve on the Diocese finance committee, and did that four about four years. In addition to getting involved with the church, I became a lecturer, became a communion minister, and was getting really involved there. The Raiders Rojos—I became involved in 2002

or 2003. I'll have to check my years there. Became involved, just served as a participant, and in 2004 became the president, and then served again in 2005, I believe—five or six. I'll have to check my years. Some of those start to run together. But [I] became very involved with the alumni chapter and serving in capacities. I want to say the year after the chapter was organized. So in a variety of facets, helping with the Back to School Fiesta, helping with the Hispanic Convocation—great, great organization.

DS:

What was that like, those early years, as a new organization and trying to get events started?

DC:

You know, gosh, it was challenging. First of all, I definitely didn't do it myself. There was several people that helped. Yourself, Janie—several other people that [helped]. But being asked to be the face, if you would, was very difficult. I didn't think that—you know, Gosh, I'm young in my career. I don't know enough of the people out in the community. How is that going to be received? And I can remember very clearly speaking in front of the Hispanic Convocation and going, you know, What do I have to say? Is my experience any different than anybody else's? And at that time it was very intimidating. I can still recall the Hispanic Convocation and there being five, six hundred people there. It was a challenge—exciting, and definitely a very quick maturation process (phone rings), but I can remember that real, real, real well. Thinking, you know, Is this—first of all, two things that went through my head—first of all, Am I going to be—am I segregating myself first of all, in serving in a way that's exclusive? You know, I've always talked about inclusiveness and being a part of the community, and so some of those things ran through my mind. I quickly realized that I needed to do that.

Growing up in the Arnett-Benson area, later on the East side of town, I think about at times [that] I was very fortunate that I was able to come out of there and do something. And so I quickly got over that and realized this is the way that I could give back in a meaningful way, and not in a monetary way but just as an example. Didn't become the doctor, but I've definitely been able to help, serve as an example for kids, my children, other children in the community. And so I quickly got over that and was anxious to, as I said, to serve again as a president. Went as a vice president, came back and served again as a president.

DS:

What do you think it was that—I think that probably Janie that was involved with putting you in that spot. What do you think she saw in you that said, you know, "He's young and so forth, but he's the guy."

DC:

You know, I don't know. I need to ask her that question. Well, one thing that helps is I definitely don't have a problem smiling. I look at life and life is way too short to be upset or disappointed

at the things that have happened. You know, things that have happened already happened yesterday, and what's going to happen going forward is something I have more control over. And so I'm going to say that a smile didn't hurt. I've always had, and been told, I've got a positive attitude. People say, Daniel, you're always positive, despite what's going on. How do you do that? I guess my life experiences—things have been worse, and things could always be better. And as I've shared with my children and other people, if everything I had, monetarily, whatever, positions, titles, degrees, if it was all taken away, I would find a way to get back the things that are important. And so I'm guessing that attitude and demeanor is what she saw in me.

DS:

And by then you were pretty well connected within the city, weren't you?

DC:

It was starting. It was starting. I was, at that time—kind of part of the prerequisite of our career here, is I was needing to meet one hundred and twenty-five people a week.

DS:

Wow.

DC:

That's door to door, that's business to business. So I was knocking on the businesses, visiting with professionals, visiting with residential—I mean, I [was] literally going door to door, not knowing what face, what attitude was going to be behind the door. And so at that time, I want to say—you know, I had already met four to five thousand people on a personal level, and had a personal conversation, a personal handshake. And so, not to say that I knew a lot of people, but I was meeting a lot of people at that time, you know, by doing the social events, things of that nature. So I think that's what helped, and knowing other community members really helped. Getting to know some of the professionals, some of the CPAs, some of the attorneys, and just people like Janie, people like Christy Martinez, who's my cousin, and knowing what they were involved in. And, if you would, sticking my nose in and asking questions. I still to this day ask a lot of questions. And so I'm going to say that's probably what she saw in me. And just like I said, overjoyed at just whatever mild accomplishments there were at that time, or are even today, in my mind, they were great accomplishments. And that's just my persona I guess—don't know.

DS:

Yeah. And from the small organization now we have an annual golf tournament. What do you think of that?

DC:

That's great.

DS:

Did you ever see that—?

DC:

That's great. No, that's grown. I'm sad to say that I'm not as involved in the organization as I'd like to be. Other things that have come, and serving in different capacities, but the golf tournament's great. You know, I want to say there's eighty-plus golfers, plus the other individuals that are involved in organizing that, and the different sponsors and things of that nature. That's become a big event. Big fundraiser.

DS:

Yeah. And in fact that's, you know—because I was there when they were talking about it, and one reason we need to find new revenues for us outside of what we had already, because those—given the economy and stuff are starting to shrink.

DC:

Grants and budgets and—yes, sir. (Laughs) It's hard to find dollars.

DS:

You've been there.

DC:

Yeah, been there. Yes, sir.

DS:

And talk about—you know—do you want to talk about after Raiders Rojos?

DC:

Raiders Rojos I think was definitely a catapult or a catalyst in helping me be a more visual person in the community. That definitely helped. So after Raiders Rojos, I also ran for the Lubbock Cooper Independent School Board. And matter of fact, I ran one time and was beat. We were running for an empty slot and the gentleman's name was Mike Clout. He's become a good friend of mine now. There was a bond election. There were several voters that were out. I went door to door, handed pamphlets out, bought signs, put those out. And then end result was that I lost by eight votes. Eight votes. And at that time my wife presented a book to me about Lincoln and reading about his history and his many times running for governor and losing that battle—and so I ran two more times, or I actually ran one more time and the third time was voted in to become a board member.

And I've served in that capacity now seven years. [I'm] currently serving as the vice president of that school board. I'm the only minority on that school board, and more importantly it's the

fastest growing school district in the region. We have double digit percentage of growth every year. As a matter of fact this year, the students—we grew by 398 students. We are growing at a pace equal to the size of most elementaries in the area, and we've done that for, gosh, six or seven years now. And so being a part of that, being a part of the planning, the facilities—since I've been on the board we've built two new elementaries, we've built a new junior high. It's been exciting to be a part of the planning.

DS:

So what was it about that school board that made you try not once, not twice, but three times to be on it? What did you see there that made you keep trying?

DC:

Well, I don't want to—the thing that I share with a lot of people—and I don't want to discount where I've come from—but being an adult now, I see it. I can visually see the difference.

McWhorter Elementary was a great school. That was my elementary. I can remember being a Mustang. I can remember drawing the Mustang on my—back when we actually put book covers on books, if you remember that. Arnett Elementary was a good school, but the things I saw culturally different at Lubbock Cooper, I can—and I share this with a lot of people: I am who I am today because of the school. It was just a different environment. It was important to make A's. It was cool to make A's. In the past, it wasn't. Oh, you were smart, oh you're a wannabe. I can't tell you all the different things that I heard in that time.

And when I was moved in that environment, you know, people ate dinner together. People went to church together more than once a week, in a variety of different churches. And I got to go with friends and eat dinner, and people prayed, and not that we didn't do that in our family. We did that, we just weren't as consistent. And seeing that, it was good to be involved. It was good to go to the pep rallies. It was good to be on the student council. And that helped shape my attitude about the future. College was important, and it's not if, it was where, when, and what you were going to do. And those conversations went on amongst my fellow students. The teachers were prepping me. It's like, "Here's what I think you can do." And so the conversations change. And so the reason I was so—and still am—adamant about Lubbock Cooper is that was that pivoting point for me in my life.

And again, I don't want to discount the other schools, because I appreciate everything that I gathered. But the things that I tell my kids is, being in that environment, I was learning even when people were making mistakes in my own home. I always tell people, You can learn. When someone's doing something wrong, you can still learn. People always talk about making examples and being examples. Yeah, you're right. You can be an example. But when people make mistakes, if you understand the difference between right and wrong, you can learn something there too. And so I'm thankful for that.

And going back—sorry to detract, but going back to the Lubbock Cooper thing, I promised myself that my kids would go to school there. If I lived in this area, they would be involved in

the school, I would be involved in the decision-making of what was going on in the school, and so therefore I was—if I had to run four or five times, I'd do it. Fortunately it didn't take as many times as five or six times, and so ever since then I've been heavily involved in the Lubbock Cooper district, as a whole.

DS:

What's led to the growth of that school district?

DC:

Well, I think the thing that attracted me to staying there, or being more involved, [is that] the teachers have been out there for several years. You know, we don't have the highest payroll. We have teachers that care, teachers that are passionate about what they do. It's not the monetary compensation, it's the families that work there, that their kids go to school there. The administration is very passionate about not being average, but being the best at what we can. That starts at the administration. That starts at the board level. And so it's starting from the top down—the community, the people, the parents. Most importantly, our biggest asset is our teachers. Most of those teachers are tenured teachers. They've been out there. There's a culture out there. Although, you know, part of our district is now in the city—there's still that community. Woodrow's not a town, we don't have a post office, but it's that small town feel where people still know each other, people still respect each other. And we want others to do well, whether it's your child or my child. We want everybody to do well. It's that kind of attitude that I think has helped the district grow.

DS:

You know, you talked about the growth. What kind of challenges have y'all faced with the downturn in the economy?

DC:

That's a good question. So during the downturn in the economy, as opposed to having to let teachers go, there were no pay increases. We had to use portables for facilities because of that growth, which is, at times doesn't have a whole lot of prestige, for me to be a part of a growing school district with my kids in a barrack setting, in a portable unit. And so we've had to use multiple—we've had to go out and pound the pavement to encourage folks to vote. You know, one of the most recent bond elections we had was a ninety million dollar bond election. Here before too long we may be having to do that again. And to continue to ask tax payers to support that has been a challenge. Fortunately the tax-payers are the parents that have children in the schools, and so that's helped.

But going back to the downturn in the economy, everybody tightened their belt and, you know, we cut our expenses. Teachers have been working with shoestring budgets, and it'd be interesting to see, but I'm sure several teachers used their own dollars to support, and more

importantly, sought out business owners to help support some of the projects. And the business owners stepped up and helped out, and so therefore we weren't letting teachers go. We maintained and worked our way through it.

We have a great business manager who will really work through the budget. We work very closely with our auditors in making sure that dollars are appropriated in the right places. Like I said, top down, everybody worked together and we were able to survive that. And now we're still growing. We're not the cheapest, or the least expensive tax rate in the area; as a matter of fact, we're the highest. So I share with a lot of people, we are pretty close to being a semi-private, semi-public school. The tax rate is not cheap, and so people that are going to go out there are very interested in their children getting the best education publically possible, and so I think that in itself is helpful to stimulate the growth.

DS:

You know, you're doing all this while balancing your career. Talk a little bit about—you know, you mentioned earlier when you started off your career at Edward Jones. What's that been like and how have you gone into your current position?

DC:

Great question. The career here at Jones has been very, very challenging. My family, as I mentioned to you before, I don't have any family members who were bankers or CPAs or financial advisors or, for that matter, even insurance agents so it was going into the land of unknown. I started my career and became licensed August 20, 2001. And if you remember the history and most of us do, September 11th happened twenty-one days after I started my career. I took immediately about a thirty thousand dollar pay cut with the idea that I could help people financially, help people just prepare themselves and their families, and that was the hardest thing for me. It took me a year before I committed to doing this.

And so started twenty-one days prior to 9/11, I was sitting in my friend's office who was a mentor at that time to me, watching the buildings come down and thinking, I just left a salaried position, I have a new son—two new sons, a new home—new to us, it wasn't new—a new wife. And I sat there, and he said, "All right buddy, you got two decisions. You can either sink or you can swim. And you're going to make a decision. You've already committed to this. There's no plan B." And I sat there for a while, and I thought about it, and I said, You know what, at times in the past, I could live with failing myself, but I can't live with failing my family. So I went home, made sure my family was okay. At that time my wife was working for the airline, so she was asked to be back out at the airport. And so I spent the day with them, really doing a gut check.

And so thankfully, you know, we knew we were—obviously the news was unfolding. I committed myself to, the next day, going back to doing what I had already started doing, which I went out and started talking to people, knocking on doors. And the conversations quickly changed. You know, for the first three months of knocking doors prior to that—that was part of

the prerequisite to building prospects, the conversations quickly changed. It was, “Young man, are you not watching the television? Do you not know what’s going on? We’re going to war,” things of that nature. And, you know, I had to be that positive person at the doorstep and I said, I can understand Mr. and Mrs. Prospect, but this morning I got up and I drank some Tropicana orange juice, you know. I used a Gillette shaver to shave my face. You know, I used a Proctor and Gamble product to wash up with, and some Colgate. And so I had to, Yeah, we may go to war, and it’s very unfortunate, because there’s been wars, there’s been rumors of wars, and there will be war, but how we as Americans are going to prevail from this is up to you and I.

And so the conversations became longer. In the past they had shut the door, and so I started talking to people, and they said, “Okay well great. I have a financial advisor.” Super. I’d love to—I said, If he or she—you know, if you’re not comfortable, please consider me for the position. I’d love to visit with you, and I’d keep in contact. And it was at that point that tenacity and determination—I just kept having more of those conversations.

Unbeknownst to me it was really going to help, because other financial advisors who had been in the career, other people who were more of a pessimistic mentality, appreciated me being positive and those things, and I started growing my business. It was probably the best thing for me, in hindsight. Although it was a time of crisis, if you would, I was out there doing what I was supposed to be doing and it really helped. You know, had I started my career in the peak of the market, no one really needed me, but in a time of crisis, I was doing what I needed to do, so it really helped my career. But, again, was that attitude of coming out, that no matter who tells me no, I’m going to go do it, regardless. And so I’ve had some moderate success, built a pretty successful career and have been in this office for now twelve years. So it’s been good.

DS:

Well tell us some of the positive things that have come out for your customers. I mean, you talked about how you didn’t want to do the medical thing because you didn’t want to give bad news. How’s it been, giving news to your clients?

DC:

Well the nice thing, the difference is—and it’s funny you mention that, because my mom often asks me, she goes, “How do you go to work not knowing you have a salary, and not knowing whether your clients are going to cooperate?” The nice thing about what I do today is even if I have to deliver bad news, you know, “Mr. and Mrs. Client, your down,” for example, in the first two years, those weren’t my clients yet, but they were down twenty and thirty percent within their investments. They were a lot of fixed-income folks—easily could’ve panicked. Positioned right, understanding the bond market, understanding the stock market, understanding other investments. The biggest thing is I became a teacher, helping clients understand what they owned, and so I was able to help them walk through that without panicking. So that was the biggest thing.

I looked at the doctor position. You know, to be able to look at a patient that has cancer—terminal cancer—and tell them that they have a limited amount of time to live, I still think about that, and I highly respect the physicians that are able to do that. In my career, I can look at a client and say, “Mr. and Mrs. Client, you’ve lost ten or twenty percent, but here’s how we’re going to regain that.” There is a strategy. There are ways of making this better. Maybe not immediately, but through actions of yours, and prudence on my side of planning properly—we can get through this. We’ve had several times, in the history of our economy, where there have been wars, where there have been recessions, where there have been impeachments, or there’s been unfortunately embezzlements and scandals. It’s very unfortunate that those things have happened, but we as Americans have always found a way through that, and here’s how we’re going to find a way for you.

So the two being different, I can deliver bad news knowing there is something I can do to change it, and if the client cooperates and if we work together as a team, we can make it better. Maybe not immediately, but there is a cure, if you would. In that arena, there are times that there are cures, and there’s times that there’s not, and I just couldn’t live with that. So I’ve really enjoyed being able to still be the positive person in the room, to help my clients at times of loss, if they’ve lost a loved one, when they’ve been diagnosed with an illness, being able to help prepare them and prepare their families and make good of what has happened. I enjoy that. Matter of fact, I live for that, taking something that’s—I wouldn’t call it broken, but not working as properly as it should and making it better.

So my clients have done well. There’s been several changes in my career. I have helped other financial advisors come into the career, and so I’ve helped them by transferring some of my business to them. Had I not done that over the last twelve years, we would be managing well over a thousand households. But fortunately I’ve helped others come into the business, mentoring, recruiting people to come work for the firm, and also offering them clients to work with, and my clients have appreciated that. You know, as you grow, there are growing pains. It would be very selfish for me to say that I could manage a thousand or two or three thousand households effectively. That’s not the case. By bringing on other people, helping them, training them, qualifying them for properly being able to help their clients, then unselfishly giving them a set of clientele to work with, has really helped my clients—helped my clients that were formerly my clients, and helped the financial advisors that are helping them today. So I’ve really enjoyed that part of it. Like I said, it’s making situations better, and I’ve been very blessed that we’ve been able to do that. We still work with a little over six hundred households today, so it’s been good.

DS:

Yeah, we started off with you doubting that at your age you’re worth interviewing, but you know, you’ve done and accomplished quite a bit so far. What do you see in your future?

DC:

What's left? Well, right now, one thing that I'm enjoying very much is the Lubbock Lions Club. The Lubbock Lions Club is the largest Lions Club in the United States. A lot of people don't know that, but we have three hundred and twenty-five members currently serving as a president. Like many other organizations—civic organizations, non-profit organizations—the attitude of giving back has changed. I'm not going to blame it on our kids and I'm not going to blame it on future grandkids. We as parents are having to work a little bit harder to educate our kids, those that have been fortunate enough to have more than others. And so teaching them that servant attitude.

Serving as the Lubbock Lions Club president has been an awesome experience. I'm able to give back. And not by writing a check, but by working hand-in-hand with my fellow lions in the pancake festival, and the TV auction, raising money and then turning around and giving to some of those organizations that I mentioned that I worked with in the bingo parlor—you know, the Texas Boys' Ranch, the YWCA, the Boys and Girls Club, Meals on Wheels, a variety of organizations that now we're able to, through our work, give back to the community. That has been an awesome experience.

I shared this with a group yesterday—I had a luncheon with the past presidents of the Lubbock Lions Club. Being one of the youngest people in the room was first of all an honor, but to be amongst those people who have given so much to the community. And I shared this story—that I can remember several times, as a young child, we would go and shop at the Salvation Army.

There used to be a time when Salvation Army—and I want to say it was the first Friday of the month—would take whatever wasn't donated back to the community and have a sidewalk sale. I can remember my sister and I going, and my parents, and we'd go shop at the Salvation Army. And today I'm helping write checks, through the Lions Club and personal donations, and going to the Salvation Army and also helping with meal prep. And for that to come full circle—a little ironic. Definitely I'm grateful that it's kind of full circle.

And so, going forward, I'm not sure. The biggest thing that I think of going forward is making sure that my children get an opportunity like I was given—an equal opportunity—regardless of religious creed or race or financial status, that they're given an opportunity just like all the other kids in our district, and for that matter, in our community—given an equal opportunity to succeed. I don't know. I've had friends that have asked me about the mayor. That's not something that I think I want to do.

Currently within the firm, I've been asked to do several things. Currently serving in the capacity of growing our region and growing our firm. I've been asked multiple times to go back to the firm and give advice to some of the general partners in developing better programs to make us a more successful firm. I'd like to do more there. Currently I serve as a limited partner in our firm. There is a position of general partnership, which is a larger ownership and a larger responsibility. That's something that I'm aspiring to do. That may be here in Lubbock, that may be in Tempe, Arizona, that may be in St. Louis. Don't know yet, but I'm prepping myself to do something like that, but I want to finish raising my family first.

DS:

Well, I guess we've gone probably about forty-five minutes or so. Do you have anything else you'd like to say?

DC:

No. Again, I'm just grateful for the community. I hope that I can continue giving to the community in whatever capacity, whether it's Raiders Rojos or the Lions Club or just in my church or just as a business owner. Sometimes it's real hard to say no, and I try not to, but I also have to make sure that I'm taking care of my family, and so yeah, I'm just honored and fortunate.

DS:

All right. Well thank you, Daniel.

DC:

Thank you, buddy. I appreciate it very much.

DS:

I appreciate it, man.

End of Interview

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