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Theresa Krueg

By Sarah O'Brien



Theresa Krueg took a circuitous route from the blue-collar to the white-collar world to arrive at her current position as a financial adviser in Chandler, Ariz.

She started college with the goal of pursuing police work, but circumstances led to jobs as a maid, a butcher, a day-care operator and a post office worker — until she eventually ended up in financial services.

Now a vice president at WealthTrust-Arizona, a subsidiary of Nashville, Tenn.-based WealthTrust LLC, Ms. Krueg is

passionate about her job and her responsibility to clients. She attributes her work ethic to growing up as one of 13 children on a dairy farm.

InvestmentNews talked with Ms. Krueg, 48, about the path she took to her current career — and what it's like to work for her husband, who is CEO of her firm.

IN: How did you end up being a butcher?

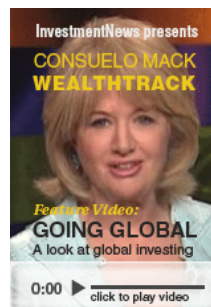
I was born in upstate New York, the tenth of 13 kids. My father was a dairyman and was raised to believe that women don't need to be educated — they get married and have kids. When I graduated from high school, my dad said I was on my own. So I started putting myself through college. I was cleaning rooms at an assisted-living facility, and one of the women there had a granddaughter who was in HR at a meat-processing plant. That's how I got into it, because it paid well.

I also met my first husband through that job. I had a semester left in college, but I got pregnant. After we had our third child, he decided it wasn't what he wanted, so I became a single parent at age 25. I had to rethink my career, so I did home daycare, then I got into corporate daycare, and somewhere in there I worked at the post office.

IN: Did your willingness to work in the plant come from growing up on a dairy farm?

Yes. When you have that many kids and you live on a dairy farm, everyone is up at 4 a.m. We learned to have a very strong work ethic, and it let us learn a team approach to things — in that large of a family, you have to work as a team or you won't survive. The work ethic really stuck with me. At the meat plant, I worked through three pregnancies, chucking 100-pound frozen blocks of meat up on a

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IN: How did you move into the financial services world?

I met my current husband, Jeff [through friends]. We married in 1989. He was a vice president at Schwab and when I was around his co-workers, I couldn't follow the conversation. I felt I wasn't part of his world. So I applied for a job at Schwab as a customer service rep. I ended up getting registered as a broker, and now I'm working on my master's in the science of financial services.

IN: Often, when people take the college route, whether they finish or not, their intent is to go into a white-collar job.

My degree would have been in criminal law — yet another man's world. The police department said I could have a desk job, but I wanted to be in the field. And when I interviewed with the California Highway Patrol Academy in Sacramento, the supervisor said I wasn't tall enough and didn't weigh enough. But I was taller than him. I said [some choice words] and walked out.

IN: So, you were pursuing tough-lady kinds of things — criminal law, being a butcher. Now you're in a more touchy-feely business. Was it a tough transition?

Well, I was raised to be in a nurturing role, so this fits. In managing wealth, you're not just talking about where the stock market closed. You're involved in clients' lives.

IN: So, your husband is your CEO. What's that like?

Well, in the pecking order, I report to Paul Ahern, who oversees the financial planners. But I always tell people that Jeff married a top producer [at Schwab] — I didn't marry the CEO.

Several years ago, Jeff, who was still working for Schwab, was going to be relocated to Chicago. We realized we couldn't do it, not with a teenager and kids in college. So he left Schwab and took a year off. I went to the partners and said I didn't want Jeff to work for the competition. They interviewed him and ended up hiring him as CEO in 2004. In some ways, the pressure on me is greater because he is my husband. But that's okay. He doesn't pay my bills — my clients do. If they don't like me, they fire me.

IN: What drives you?

My clients' needs are what drive me. I give them 125% of my energy every day. I go to the gym every day, I keep my diet healthy. I do it for me, but also so I can handle this workload and working with people's lives.

IN: Did you ever think you'd be in this business?

No. But I look at my life and it makes me realize that people can do anything they put their minds to.

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If you know an adviser with an interesting story to tell, contact Sarah O'Brien at spotlight@crain.com.



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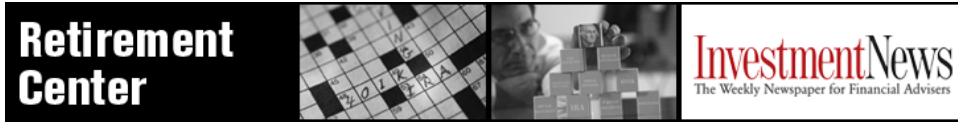
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