

SANTA MONICA Spotlight

November 2020

Entrepreneurs and Newlyweds

Pamela Chen and
Troy Haines Start Things



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Pamela Chen & Troy Haines

When the timing is just right

BY ANDREW BENDER

PHOTOGRAPHY BY TARAS SEMCHYSHYN



Try to push past the fears," says Pamela Chen, of her approach to life. "I don't want to look back and regret not doing something." That philosophy is reflected over and over in the lives of Pam and her husband, Troy Haines.

Their story is one of timing, not great at first but later — just right. Pam, an accomplished, Santa Monica-based wealth management advisor, and Troy, a noted track-and-field coach, met in college but then fell out of touch. Decades later, having each lived full lives separately, they reconnected and have built a life together.

In many ways, Pam exemplifies the All-American, self-made success story. Born in Taiwan, at age 6 she immigrated to the United States with her parents and three siblings, full of wonder.

In the beginning, though, America wasn't quite the land of dreams they had expected. For starters, they lived in the Bronx, New York City, which, Pam reminisces, "was tough back in those days." Later they moved to suburban Westchester County and eventually to LA's San Gabriel Valley. "It wasn't a cushy life," she says, "but I learned so many valuable lessons from it."

Among those lessons: the value of hard work, as she watched her entrepreneurial father provide for their family with his Bronx liquor store.

Pam would rely on that work ethic in college at UCLA. Being one of four children, including her twin sister at USC, financial responsibilities fell on her shoulders while she was still young. "By the time I got to college, it was just too hard for my parents to try to support everybody," she says, "so my sister and I had to support ourselves. Not only were you trying to get good grades, you also had to manage your finances."

Pam faced the challenge head on and tackled its questions: "When do I take out student loans? What kind of gap do I have? How much money do I need to make to fill that gap to pay for living expenses and tuition?"

It was also at UCLA that she first met Troy; both were majoring in kinesiology, the science of human movement.

A San Francisco native, Troy's early years were in the Bay Area before moving to Southern California, spending most of his elementary through high school years in Long Beach — in a family headed by his single mom. "We did so much moving," he says, from town to town and school to school, "that from second grade through seventh it seemed like I was always the new kid. I used to get picked on because I didn't have any friends. My mom had me take Kung Fu lessons when I was in sixth grade. It taught me a lot."

"It wasn't a cushy life, but I learned so many valuable lessons from it."

That, and a natural bounce in his step ("I was called Twinkle Toes when I was a kid, and I didn't even realize I was walking around my toes," he says) sowed the seeds for his athletic career. He also discovered a competitive spirit, constantly trying to best records set by older students — and succeeding. In high school, he broke the school high jump record, and in college, he continued to chase the jumpers who had gone before him. One of those records — the fourth-highest high jump record in UCLA history, 7'3.5" — still has his name on it.



Pam remembers him then. "I'd seen him in different classes and always had my eye on him, but I never spoke to him. Then we had an exercise science lab class together, and he sat down right next to me."

The two became friends and study partners, and even dated — once, Pam recalls, "and then that stopped because summer came." Troy liked Pam, he says, but he was too focused on US Olympic trials keep up with her.

Graduation really set them on different paths.

Rather than follow the typical route of kinesiology graduates, to continue on to further education in physical therapy or medicine, Pam says, "I was ready to start working."

So she activated her minor in accounting and landed a job at Ernst & Young, one of the prestigious "Big Six" accounting firms. Later, having earned an MBA from Cornell University, she pursued a career in investments, working for firms in Beverly Hills and Century City, ultimately managing some \$400 million in assets as a senior portfolio manager at a large trust bank.

But through it all, she never forgot her father's lessons about entrepreneurship. Working for large firms, she could feel something missing. So in 2018, she started Refresh Investments. It was a 'facing my fears' moment but a calculated risk, she says. After all, "I had the experience, credentials and credibility." And people tell her that she is great at what she does!

With partner Arielle Bittoni, the Santa Monica-based firm has taken off. Its unique value is its focus on female clients and their families. "We want to provide something different," she says, "not only in the fact that we're female but also in our approach."



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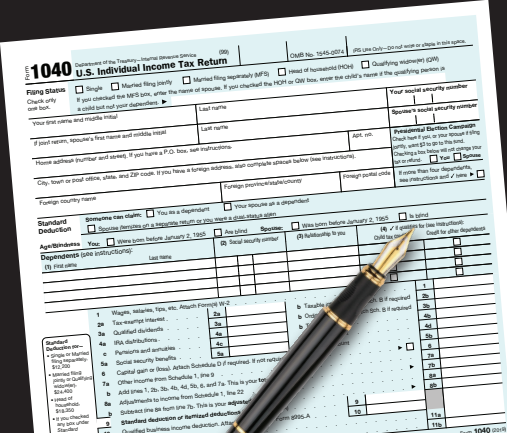
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"With a typical advisor, the first thing they want to know is 'what's your financial goal? What would you like to achieve?'" Pam explains. "We first focus on core values and consistently refer back to them when we work with clients, to ensure all their financial decisions are in alignment with what they value the most."

Refresh Investments hit the ground running, hosting webinars for the women's community and appearing in magazine articles and on financial career panels for college students. Now clients hail from coast to coast and Puerto Rico.

Meanwhile, post-college, Troy's sights remained on the Olympics, and the 6'3" track star trained full time, first for the 1988 games in Seoul and later for Barcelona in 1992.

"We didn't expect to have so much 'together time' so quickly."

Though he did not ultimately make either team, his effort paid off in a career doing what he loves, coaching high school athletes and inspiring them to greatness. For a quarter-century he's been a teacher first of science and now physical education, as well as having coached track and football, at Orange County's Garden Grove High School. Other schools around Southern California, including Santa Monica High School, have hired him as a specialist coach.

When parents of his students started hiring him for private track coaching, he had an *aha* moment: "If my expertise is valuable to these people, then maybe I should start a business."

In 2016, he started Sky Fly & Hi Jump Clinics, which now serves Orange, LA and Ventura Counties. Clients travel from as far away as Fresno and San Bernardino Counties to train with Troy, and during the pandemic he trained one Ohio-based jumper via FaceTime.

2019 was Troy's best year to date, as three of his jumpers made it to the state finals and achieved high placements. He has also helped several athletes receive college scholarships nationwide, from UC San Diego to the US Naval Academy.

But perhaps his most rewarding success came when his son from a previous marriage, AJ, 22, followed in Troy's footsteps into track and field after trying just about every other sport. "Turns out he was really fast," Troy says in amazement. "He could long jump and triple jump. I had none of those skills, but I could coach him."

In 2016, Troy popped up on Pam's social media. "It was wonderful to see someone from my past," she says. He suggested their *second* first date. It was Thanksgiving at that Santa Monica institution, the King's Head.

This time, their relationship evolved into love, fueled by mutual enthusiasm for outdoor activities like hiking and golf, travel, Kirby the Pomsky dog (Pomeranian-Husky mix), and Kindy, their British shorthair cat. They married in August 2019 and, after honeymooning in Greece, settled into their home near Palisades Park.

Barely six months after they married, the coronavirus pandemic struck. "We didn't expect to have so much 'together time' so quickly," Pam laughs. "We probably learned as much about each other in a year as another couple would learn in three years."

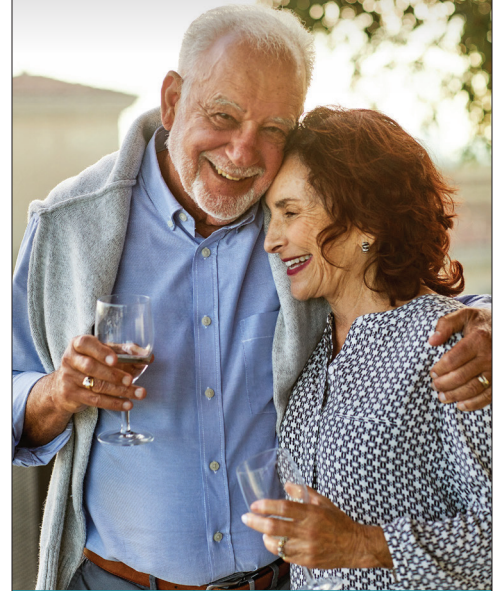
"Don't leave anything in the tank. No regrets that way!"

Santa Monica itself remains a big part of their relationship. Although it was familiar from spending time at the beach while at UCLA, Pam says, "Living in Santa Monica is very different from just visiting. I've grown to really, really like the community." Over the years, she's been active in the Chamber of Commerce and the UCLA Prytanean Society (women's alumni group), and she recently started tending a plot in the Community Garden.

For Troy, living in Santa Monica has come in especially handy during the pandemic. "It's crazy for an athlete to be stuck inside," he says. "I like being able to go down to the beach and jog, walk or play pick up volleyball." Not to mention simpler pleasures they share, like going for walks on cool evenings.

Whether one's dreams are large or small, Pam and Troy agree, Santa Monica is a good place to achieve them. After all, Troy says, "You're not guaranteed another day. Whatever I'm doing, I want to do it to the fullest. Being in love with my wife, traveling, golfing, training athletes: go for it and don't leave anything in the tank. No regrets that way!" ■

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