



Cadillac News

HE WAS ONCE ON MEDICAID. NOW HIS FAMILY OWNS A GROWING LIST OF BUSINESSES



By: Karen Hopper Usher - February 18, 2020

Ryan Cicchelli wants to motivate you. He wants Cadillac to grow. And he wants to make money. And he doesn't drag his feet about his goals.

Case-in-point: Hotdog Heaven, one of several businesses Cicchelli co-owns.

"Three months ago I said, 'Hey, we might want to buy a food truck,'" Cicchelli recalled to the Cadillac News in January. He said he spoke to his friend, Jeremy Rose, who owns The Truck Stop on 13th Street. Rose told him it was a good idea. "Fifteen days later, we own a food truck."

The hot dog food truck, which sells fun twists on an American classic, opened in October under the management of 22-year-old Chris Sopher, who Cicchelli knows from another business he co-owns, S and R Outdoor Services.

In all, Cicchelli lists nine businesses on his Facebook page as places he manages, co-owns or co-founded.

Cicchelli, 30, currently of Lake City, learned early on that he could count on himself to make money.

That doesn't mean he's always had it.

College didn't work out due to dyslexia (he now reads two books a month, relying on a combination of audiobooks and highlighting

physical books). What was he supposed to do with his life?

He got an internship at Merrill Lynch in Traverse City through a friend, then started working for American Senior Benefits, where he learned the health and life insurance industry.

"I was 19 going on 20. I made \$100,000 my first year with them," he said.

And then he made "a lot of dumb decisions after that."

There was an ill-advised car. There was too much drinking. There was a stint in jail. He lost the job.

He spent two summers working on garbage trucks.

"And it was nasty, man. It was like, maggots were falling on you. And it was hot and it stunk all the time," he said. Then he and his wife were both fired on the same day.

He had kids by then. His family was broke and on Medicaid. They lived in a two-bedroom house in Lucas they couldn't afford to heat.

He's not "super religious" but he promised God not to mess up a second chance.

Then Keystone Retirement Services offered him a job, and Cicchelli and his wife, April, built the Cadillac-area arm of the business to what it is today: 15 agents operating out of an office on Mitchell Street.

"I remember my first \$3,400 check more

than I remember my first \$50,000 check, because that \$3,400 meant the world to us," Cicchelli recalled.

Soon, April and Ryan were doing something they'd never tell their clients to do: sinking all their savings into a business. The business was S and R Outdoor Services, and things went haywire when their business partner left. Rather than let the business fail, Cicchelli managed money by day and mowed yards at night.

He got burned out.

"I want better for us," he remembers telling April.

Things turned around when somebody called Ryan looking for a job. Soon, that employee became a co-owner in the business and the Cicchellis have gone on to fund or found businesses that range from insurance services to e-commerce to yes, hot dogs. Cicchelli now also offers motivational speaking, business consulting and even hosts a podcast (beware the yelling and the cursing; "I have a really high energy all time," Cicchelli says, in explanation).

He'll even take your business pitches; if it's good and he thinks he can make money (that's not a given; Cicchelli says he lost money on four businesses that never even launched and says he won't invest in retail), he might invest in your first year at up to \$30,000. (Reach out on Facebook, he says).

"I think it's huge to keep doing for our community, to bring new stuff to our community," Cicchelli said. "And to continue to grow, because I'm not going to stop."

Ryan Cicchelli, founder of Generations Insurance & Financial Services, is committed to providing clients with financial security through a personalized, friendly approach. Ryan's top concern is helping clients make informed decisions about all things related to healthcare and retirement.

To contact Ryan, call 231-878-7074 or visit www.GenerationsIFS.com



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