

10 Secrets

to

Living the Life
of Your Dreams

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Prologue: Why you want to read this book?

Personal development is a passion of mine. I believe that it is one of the most important, life-changing things that we can do. My website states: **“You can only grow professionally as much as you are willing to grow personally.”**

In my own life, and in the lives of thousands of entrepreneurs I know that our professional life, financial growth, career and business successes are stunted by a lack of professional development. It seems like we get so far in our business and then we hit a brick wall. That brick wall is US! We stop ourselves many times. It may be fear, it may be guilt, it may be poor time management; but we somehow, some way sabotage ourselves. So our business is put on hold, we falter, we despair, we freak out and then we muddle through, bruised, scarred and terrified that there is something wrong with us. We think that we just can't be successful!

It can be so much easier than that. I have done life both ways. The way that I have just described is the common way. I have heard the tears on the other side of the phone, the fear, the feelings of overwhelm and desperation, and I have experienced them myself. On more than a few occasions over the last quarter century, I've cried those tears, have had my stomach in knots with fear and my head aching with the feelings of overwhelm to where I just wanted the ground to open up and swallow me.

Today, although my life is not perfect, it's pretty darn good! I love what I do, I know where I am going, I am paid well for my work and there is always an abundance of it. I am surrounded by incredible people, I have very little stress, amazing energy and my life flows with joy and grace. Is that what you would like in your life?

Seven years ago, I didn't know what personal growth was. To me that meant that my hips had grown another inch wider! I could have told you anything you wanted to know about the Apostle Paul and quoted scripture verbatim from the Bible but I had never heard of Wayne Dyer, Deepak Chopra or affirmations. Seven years ago, I

was one unhappy camper and had been described as a witch with a capital “B” more than once in my life. My marriage was falling apart and I had just lost all of my friends and family because of a personal decision that I had made.

However, sometimes being stripped “naked”, figuratively, is the best thing that can happen to us, although it is frightening, humiliating and very uncomfortable. It’s where I found myself in the year 2000.

It was that spring that I attended my first personal development workshop with T. Harv Eker of the ‘Millionaire Mind’ fame. I was excited and scared most of the weekend. One of the books Harv suggested that my husband and I read was by Dr. Susan Jeffers’, “Feel the Fear and Do it Anyway.” My husband read the book and a month later told me he was leaving the marriage. That was my introduction to personal development!

Today, as a minister, as an author, as an entrepreneur and as a mentor, coach and consultant to many entrepreneurs around the world, I would say that **personal development is the most important key to your success and happiness.** It is the only key to bringing peace to this planet.

In 2004, I had the opportunity to spend eight amazing weeks in South Africa. I spent five weeks in a small black village working at a primary school and three weeks associating with various women's empowerment groups and children's charities in Capetown. I saw firsthand the suffering of millions of people as I toured the shantytowns around Capetown. Before I had left, I listened to an interview with Oprah Winfrey about her work in South Africa. I was baffled when she said: "Even I don't have enough money to solve the problems in that country." I didn't understand ...until I went for myself. And then I knew exactly what she was talking about.

I had the privilege of staying in the family home of the Deputy Minister of Health for South Africa for those five weeks in Umzumbe. At the end of my stay, there was a celebration in the village for Women's

Day in the country. Ministers and high-ranking officials came from all over the country. As I was privileged to open the day with prayer, it afforded me a unique opportunity to speak with these men and women. They all asked one question: “When are you coming back to build orphanages and hospitals and help us?” I said the same thing to every one of them. “You do not have an economic issue or a health issue; you have a spiritual problem. All the money, all the orphanages, all the hospitals in the world will not change much. There needs to be a spiritual shift in this country. You need to understand the simple fact that ‘We Are All One’; you need to help develop the people personally and spiritually. Then they will stop raping and pillaging; they will stop robbing and murdering; and they will respect each other as black and white, as men and women, as husband and wife. When that happens, all the other problems will be automatically resolved. And that solution my friend is free. When men do not rape a women so she gets pregnant or AIDS, we will not need orphanages for the homeless children devastated by the disease. When the whites do not pay a black man 1/10 of what they pay other whites, the black man will not steal or murder just to feed his family. When a woman feels loved and nurtured by a man who

respects her and can provide for his family, we will not have millions of broken homes. It is truly that simple. ”

It was at the end of that trip that I committed to change my life dramatically and to help others to change theirs. I vowed that my personal life and work would be a catalyst in spreading a conscious awareness using the “hundredth monkey” philosophy as the answer to the situation in South Africa, as the way to bring peace to the world, as an opportunity to impact positively the lives of the thousands of entrepreneurs, men and women, whom I personally get to touch each month through my newsletter.

Let’s look at the 100th Monkey Story.

The 100th Monkeys Story

“The only difference between a problem and a solution is that everybody usually understands the solution.” Charles Kettering

Here is the story of the Hundredth Monkey as told by Ken Keyes Jr. in his book, *The Hundredth Monkey*:

*“The Japanese monkey, *Macaca fuscata*, had been observed in the wild for a period of over 30 years. In 1952, on the island of Koshima, scientists were providing monkeys with sweet potatoes dropped in the sand. The monkeys liked the taste of the raw sweet potatoes, but they found the dirt unpleasant.*

An 18-month-old female named Imo found she could solve the problem in a nearby stream. She taught this trick to her mother. Her playmates also learned this new way and they taught their mothers, too. This cultural innovation was gradually picked up by various monkeys before the eyes of the scientists.

Between 1952 and 1958, all the young monkeys learned to wash the sandy sweet potatoes to make them more palatable. Only the adults

who imitated their children learned this social improvement. Other adults kept eating the dirty sweet potatoes.

Then something startling took place. In the autumn of 1958, a certain number of Koshima monkeys were washing sweet potatoes — the exact number is not known.

Let us suppose that when the sun rose one morning there were 99 monkeys on Koshima Island who had learned to wash their sweet potatoes. Let's further suppose that later that morning, the hundredth monkey learned to wash potatoes.

THEN IT HAPPENED! By that evening almost everyone in the tribe was washing sweet potatoes before eating them.

The added energy of this hundredth monkey somehow created an ideological breakthrough! But notice. A most surprising thing observed by these scientists was that the habit of washing sweet potatoes then jumped over the sea — Colonies of monkeys on other islands and the mainland troop of monkeys at Takasakiyama began washing their sweet potatoes!

Thus, when a certain critical number achieves an awareness, this new awareness may be communicated from mind to mind. Although the exact number may vary, the Hundredth Monkey Phenomenon means that when only a limited number of people know of a new way, it may remain the consciousness property of these people.

But there is a point at which if only one more person tunes-in to a new awareness, a field is strengthened so that this awareness is picked up by almost everyone! Your awareness is needed. You may be the 'Hundredth Monkey' . . . “

So, you ask, what does the hundredth monkey have to do with personal development, South Africa, world peace and your life? I believe that it has **everything** to do with it.

Recently, while listening to an audio program of Wayne Dyer's, he commented that 25 years ago, he never mentioned God or any concept of spirituality in his books. Today, Dr. Dyer has a phenomenal 'ministry', empowering people, and raising their level of consciousness through personal development, a.k.a spirituality. The famous Suze Orman in her book, 'The 9 Steps to Financial Freedom' has the sub-title: 'Practical and **Spiritual** Steps So You Can Stop

Worrying'. Oprah Winfrey, in my opinion, has the greatest ministry in the world.

The self-help section of the bookstores are the fastest-growing area in the store, with new books coming out daily on how to improve everything from your marriage to time management to finding balance in your life. More and more people from all walks of life are tuning into the belief that maybe there is something to this whole personal development arena. Valets, carpenters, housewives and lawyers are all learning together in workshops about how to clear their minds of negativity; they are walking on fire, beating on drums, spending time in meditation, doing yoga and lots more. There is a wave of awareness and consciousness in this arena like the world has never seen.

We are moving quickly towards that hundredth monkey. Could it be you?

Before you continue, I must tell you that **this book comes with a warning**. I have spent tens of thousands of dollars on my own personal growth and thousands of hours. There have been times when I have hated the person working with me to move me through

an obstacle, block and challenge, and there have been plenty of tears shed over the past few years. This is not easy, and I will not lie to you and tell you that it is. This is a reprogramming, a reconditioning, and a rebirthing of many of our thoughts, patterns and habits. This is truly a new way of life.

So the warning is this: I am blunt, honest and frank in this book. I do not pussyfoot around, I do not beat around the bush, and I do not sugar coat the words. They are powerful, strong and to the point. They may bruise, they may rub you the wrong way, and they may offend. Oh well. Get over it. I mean it. That is exactly the attitude that has you stuck in the situation that you want to change. There is a need for change – are you up for it? Or are you going to let your ego, your conscious mind, your old habits and patterns sabotage you again this time. The time for action and change is **NOW**. We don't have decades for everyone to be coached gently, to be coaxed and coddled through their shift. We don't have years to nurture your hurt feelings because life didn't treat you as well as you would have liked up to now.

I want you to know two things:

1. This stuff works.
2. I love you. I really do.

So open your heart and mind and soul to the possibilities. This is all about you. Whether you are the 25th monkey, the 88th monkey or you are that 100th monkey, you are making a difference every day. So let's celebrate the good and move forward, together, to living the life of your dreams.

Secret One: Make it a Habit

“Successful people are in the habit of doing things that failures don’t like to do.” Albert Ian Grey

Has this ever happened to you? You want to lose 10 pounds so you plan your diet and commit to an exercise routine. Two days later, you have a bowl of ice cream in your hands and your only exercise has been walking between the refrigerator and your desk. It’s happened to all of us - great intentions - lousy followthrough. It’s why the diet industry is a multi-billion dollar industry! What’s even crazier is that for 99% of people, the secret to weight loss could be summed up in one sentence: Eat Less, Move More. That would save people a lot of money! So why don’t we not seem to have the wherewithal to just do it?

Everything comes down to your own WHY. We get so hung up on the HOW - the 'but what ifs' of life, the fear, the questions, and the analysis paralysis - that the important question of WHY gets lost in a quagmire of doubt and uncertainty.

Why do you do what you do? Seriously, look at your life from the moment you open your eyes. Why do you sleep on the right side of the bed and not the left? Why do you wake up to that particular type of alarm? Why do you shower before you have breakfast? Why do you wear the clothes you do? Why do you always drive to work that way? Why do you drink a morning coffee? Have you ever asked yourself any of these questions or do you brush off everything by saying, “that’s the way I am”, “that’s the way I like it”, “that’s what I was taught” or the best answer yet, “I don’t know.”?

Everything in your life is a habit. EVERYTHING. I am going to suggest that you get off auto-pilot right now and start looking at WHY you do what you do. Why do you sleep on that side of the bed? Why do you always drive to work down those particular streets? Start analyzing your life. We’ll talk more about your why in a later chapter but for right now; start opening your eyes to your life!

Why should you analyze your WHY? Because unless you know your WHY for doing things, nothing changes. Now that’s great if you love

your life; but I suspect that there are some areas of your life, financially, emotionally, spiritually, physically, that you'd love to see changed.

You see, much of what we do actually prevents us from getting what we want. Somewhat ironic, right? ***We actually do things that STOP us from doing things that we want to do and getting what we want to get.*** You may need to reread that once or twice to get its full impact.

Take food for example. We want to lose 10 pounds, get into better shape, to have our clothes fit better and all those noble ideals. But we head to the freezer for the ice cream, we stay in bed in the morning and sleep instead of going to the gym, and we snack late at night knowing full well that the bag of chips we eat at 11 p.m. is going straight to our thighs – no detour! So we do things that prevent us from doing things that we want to do – all the time!

You want to lose weight. You order dessert.

You want to save money. So you go shopping!

For example, I hated the fact that I didn't make my bed every morning and for almost 44 years, it was a struggle. I would go for a spurt of making my bed when I got new sheets or a new bedspread or I had just moved; but then I would stop making my bed. It drove me crazy! Don't ask me why – it's ridiculous but as most of your stuff is probably ridiculous also, (if you're really honest with yourself), it's a good example. Then one day I decided that it was time to change the habit and make my bed. **So I made the bed.** The next morning I got out of bed and I made the bed. The next morning I got out of bed and I made the bed. Today, I make the bed every day and I don't think about it any more. I just do it.

So what do **you** want to change in your life? Let's say that you want to save money. How much? 1%, 10%, 25%? Decide. Then when you get paid, the **FIRST** thing you do, is save that amount of money. Put it into a separate account and don't touch it. Just like I don't go

back and mess up the bed again, **LEAVE the money alone**. Check on it, congratulate yourself on it. I walk into my bedroom to this day (this is still relatively new for me) and smile with pride at my beautifully made bed. I feel good about it. So check on your money in that account. Post the statement so you can see it, feel good about it, have pride in your accomplishment and the next time you get paid, save that amount of money again.

Just like everything else in your life is a habit – from the way you pull your pants on in the morning to how you squeeze the toothpaste out of a tube, so is everything that you want to change. If you don't think you do everything by habit, just live with someone and you will appreciate that not **everybody** does **everything** just like you do, not even remotely! There have been more arguments between couples over things like how to squeeze the toothpaste, how to fold the laundry, how the toilet paper roll goes on the holder to doubt this. My ex-husband fought with me over how I stepped on the bathmat coming out of the shower!

Everything is a habit! You created them in the first place. You can change them. How? Make it a habit!

Exercise:

1. Make a list of five things that you want to change in your life.
These can be small things to start with, like making your bed every day or eating more vegetables.
2. Make a list of why you don't do what you want to do. This should be thought provoking and eye-opening.
3. Choose **one thing** today and just do it. Then do it again tomorrow and the day after tomorrow and the day after until you don't have to think about it anymore. You have a new habit.
This may take a full 30 days or more.
4. Choose the next one and repeat the cycle until you have changed these five things in your life.
5. Go through another five things in your life and continue the process
6. Celebrate your new habits!!!!

Secret Two: The Power of Motivation

“Motivation is when your dreams put on work clothes!”
Milton Berle

If everything is a habit that we learned the first time around, then theoretically it should be easy to learn a new habit, a different way of doing things. Why isn't it easy? Most of us would agree that it is a challenge most of the time to change our habits.

It's all about motivation. Here is an example: You are overweight, you don't exercise and you smoke a pack of cigarettes a day. You have a heart attack and by the grace of God, you survive. The doctor says to you, “You have some habits you need to change. You have to lose weight, you must exercise and you need to quit smoking if you want to live.”

Do you now have some serious motivation to eat those five fruits and vegetables every day, to get your butt out of bed, to go for a walk and to stop smoking? Yes, because your life is on the line! Now, we all know that there will still be people who won't change. They don't

value their life enough to make those changes. But I believe that the majority of people can and do make some drastic changes. Why? Because there is motivation to do so. It's called saving your own life.

What about you? Let's say that you want to save money. You are tired of being in debt, of not having enough money. You are tired of shopping sales all the time, sick from the worry of living so close to the edge, so you really want to save some money.

But you don't get what you want because you don't have any motivation that means anything to you. Part of the reason that happens, is that we are so afraid of setting high standards and being disappointed, that we don't dare to dream. You once or twice set your goal of having something, of making a certain amount of money, or of being married by a certain age and it didn't happen. So now you have stopped dreaming, of believing that it is possible for you.

Let's focus on the WHY - your motivation for wanting to have a better life, more energy, more money, a partner, etc. Get clear on your

WHY. Without a strong WHY, the doubts, the fears, and the uncertainty steps in.

My big WHY for my current financial goals is that I want to pursue a desired lifestyle. That lifestyle includes traveling the world, visiting sacred places such as Machu Pichu, Egypt and India. It includes having time to research and write more books, to teach and to learn. I have a big WHY of writing a specific book which is linked to a really, really big WHY of promoting my world-wide ministry! I get excited just thinking about it. It drives me daily, it fuels me when I am tired or discouraged, and my WHY motivates me to do what I never thought I would...or could.

One of my goals was to self-publish a book for entrepreneurs. Due to a very full business schedule, I wasn't getting much time to work on it during the week and as a writer, I need uninterrupted time that was also quality time. 11 p.m. just doesn't cut it! I had my WHY. Now the big question was: How motivated am I to figure out the **how**? I decided that I was very motivated. I realized that if I was going to find uninterrupted, quality time to write, I needed to get up early, earlier

than I have ever got my rear end out of bed before. So I started by setting the alarm at 6 a.m. and got out of bed. The next few days, I set it for 5:30 a.m. and got out of bed and by the end of the first week; I reached my goal of 5 a.m. The following week I noticed that I was awake before the alarm so I started using that time before 5 for my meditation practice. By the beginning of the third week, I was awake at 4, doing my hour of meditation, in the shower by 5, at my desk writing by 5:30. In the first three weeks of this routine, I got more writing done than I had done in the previous three months. Did I ever think I would be getting up at 4 a.m. to write my book? Not in a zillion years but I did it and loved it. It became like my bed making habit - automatic. And of course my book, ***Devil with a Briefcase: 101 Success Secrets for the Spiritual Entrepreneur*** was released this spring. It sits on my bookshelf in front of my desk as a testimony to having a WHY.

What's your WHY? If you don't have a WHY that motivates you and drives you, you won't change the habit that is keeping you fat, poor, single or anything else that you don't like about your life.

Remember when you were a child; you had some pretty big dreams. Maybe you wanted to be a princess, a doctor, perhaps you were a safari leader in Africa or a schoolteacher? Then life happened and we got told by parents, teachers, peers or others that we needed to be “practical”, “reasonable”, and “logical”. Our balloon of desire was deflated and we found ourselves settling for being a secretary, a waitress or a nurse, instead of a doctor or CEO.

I encourage you to be that child again. Go back in your mind to that “no-limits” thinking that allowed you to dream big as a kid. Leave behind the limitations that were placed on you by other people and circumstances. Find people who will support you at that level, instead of keeping you small and safe and comfortable and possibly frustrated, disappointed, unhappy and poor. The personal development community I have inspires me to my highest dreams, supports me in living the life I say I want and gives me the tools to do it. Being surrounded by the right people in your life is explored further in a later chapter of this book.

What is your WHY? Discover it and believe in it. The HOW will show up. It does every time!

Exercise:

1. Make a list of what you want to do when you reach your goal.
There needs to be a why. You need motivation.
2. Create a dream board (a pictorial wish board) with what reaching that goal will bring you. They say that a picture speaks a thousand words. I love that silver Jag, the retreat in Bali, the new diamond earrings, spending six months writing the next book in Mexico. Get the picture?
3. Journal about your goal. Make it real. Writing about it attaches more positive energy to it.
4. Talk about your goals – share them with others. This brings them alive for you and brings your commitment to the conscious mind which can make things happen at all levels.

Secret Three: Programming - What Channel Are You On?

“We can change our lives. We can be, do, and have exactly what we wish.” Anthony Robbins

Have you ever had the experience of being at the same restaurant or movie as someone else and when you compare notes, you barely recognize that you ate the same food or watched the same movie? Maybe it has happened after you meet someone. You loved the person, thought they were great and the other person got ‘bad vibes’ about them. Isn’t it amazing?

How does this happen? It comes down to our programming. Each of us is programmed – just like a computer. Your computer is programmed to detect viruses, eliminate spam and possibly even recognize certain email addresses and file them away in special folders you have created. It is probably set to search for updates for certain software at a specified time each week as well as to go to a screensaver if you leave it unattended for a predetermined length of

time. Why does it do all of these things? Because it's been programmed to do them. **You are not much different!**

How have **you** been programmed? Are you programmed for success or failure, to be thin or fat, to be lazy or industrious, to be a reader or a television watcher, to be a participant or a spectator, to be rich or poor? Some of these qualities are programmed at a genetic level and are hereditary; others have been inculcated in us by parents, religious leaders, media and peers as we grew up.

It has been determined that by the time a child is just five years old, he or she has heard the word "NO" 60,000 times. The vast majority of our habits, our "Modus Operandi" (M.O.), the way we do things, has been programmed into us by the time we begin at school.

One of my mentors, T. Harv Eker of 'The Millionaire Mind' fame, states that after spending five minutes with anyone in conversation, he can predict their financial future for the rest of their life. That's a pretty bold statement. Why can he say that? Because he knows that as children we are programmed when it comes to money. Our beliefs

about money, as well as everything else in life, are programmed into us at a very tender age. Agree? It's pretty scary when you really think about that statement.

That means that our financial situation, our relationship situation, our career choice, our M.O. is being determined by the mind and beliefs of a five-year-old! That's right. Think of a five-year-old in your life; a child, a niece, nephew, a neighbor kid and ruminate on this statement. **YOUR LIFE IS THE RESULT OF THE BELIEFS OF A FIVE-YEAR-OLD!**

Two things come to my mind when I consider this:

1. Many parents' limiting beliefs are hindering their children's prosperity, health and happiness.
2. We need to find a way to **reprogram** our thinking to match up with our current desired way of thinking.

Let's go back to the computer example. I recently had some computer challenges where I had to learn how to clear my computer

completely of all its programs and software, and then to reload everything. It was a bit frightening as I hit the button, DELETE ALL SOFTWARE. Was my machine going to blow up, never turn on again or be even more of a mess than before? All of these thoughts raced through my head. Maybe you have defragged your computer to get rid of viruses, unnecessary programs and cookies that have clogged the system. Defrag yourself! Delete the software that is keeping you poor, overweight and unhappy!

How? Much like what you do with the computer. You install **new** programs that override the current programs. The new version of Microsoft Office replaces the old one, for example.

You can install new programs in several ways including:

- Affirmations
- Visualization
- Declarations
- Gratitude

You may be saying: “I’ve done personal growth work before, and I’m still poor, I’m still struggling in my relationship and I can’t get my head out of the fridge!” That very well may be true! So what’s wrong?

Nothing. Nothing is wrong...EXCEPT ONE THING! **You!** You probably stopped doing what you were doing when it didn’t work right away. You forgot about that great affirmation, you stopped visualizing because nothing seemed to happen, you wrote out a gratitude list every night for one week and then you stopped because it was too much work. Remember, secret one: it may take 30 days to create a new habit. But it may also take **3** months or **3** years to change a way of thinking.

I set my financial goal **five years ago** and I have not yet reached it. But I have never given up and I **know** that I will attain it. I realize that I had a lot of negative programming from my parents, religious leaders and family about money. I have done lots of different things to deprogram myself, and I continue to do so everyday.

The big question always is: **How will I know when I've been deprogrammed, defragged and reprogrammed?** The answer is easy - when you have what you truly want in your life.

Until that time, I assume that there is another program, another belief, another snag in the programming that I need to find and reformat. Just like with computer issues, you bring in an expert, and you don't stop till it's fixed.

So bring in the experts and continue. It comes back to our last two chapters. Reprogramming myself is a habit that I have cultivated because my WHY, my motivation, is HUGE. What about you? Do you need help with that deprogramming and reprogramming? My personal mission is to help to raise the conscious awareness of people, one person at a time. It's why I created the tools and resources that I have on my website, www.janjanzen.com and it's the focus of my ministry that you can learn about at www.janjanzenministries.com

Exercise:

1. Make a list of the beliefs that you have about money (or any other belief that you want to change). What did you hear as a child about the subject of money? What modeling did your parents give you around money?
2. How does that belief affect your daily mode of operation? For example, the belief that rich people are greedy may cause you to actually be so generous or careless with your money because you don't want to be greedy!
3. What new belief do you want to replace the old one with?
4. Become aware of your speech, your actions in this one area and see how you are limiting yourself. Ask those who are open to supporting you to watch your language around this issue.
5. Check out the appendix at the end of this book for resources, tools and people who have worked with me and come highly recommended.

Secret Four: Combatting The Fear

“Do the thing you fear to do and keep on doing it ...that is the quickest and surest way yet discovered to conquer fear.”

Dale Carnegie

Congratulations for continuing to read this book. By being here, you are proving to yourself that you are an eagle, a doer, the real thing and not just a talker or a wannabe.

C. D’Amato says, “Heroes and cowards feel the same fear. Heroes **act** differently, that’s all.” Dr. Susan Jeffers wrote the best-selling book whose title says it all: “Feel the Fear and Do it Anyway.”

Fear is a big component in our lives. As babies, we are born with only two fears - the fear of falling and the fear of loud noises. **Every other fear has been programmed into us** by parents, peers, media, and religious leaders.

What are you afraid of? Being a bag lady? Losing everything?
Growing old alone? Dying of cancer or some other dreaded disease?
Or are you afraid of being outrageously successful?

I believe that our fear of success is greater than our fear of failure.
What?!?!?! That's right. **Our fear of success is greater than our
fear of failure!**

Think about this; isn't it true that we feel comfortable when we are in
a place that we know; when we are doing what we have always done
and are with people whom we know? That very well may be a place
of failure; but it feels safe there, comfortable and so we stay.

Success, on the other hand, may literally be something that is very
uncomfortable. What if you ended up in the media, famous, rich, with
more money in a month than you normally have in a year, having
great relationships and friends, love and support? Do you feel your
stomach starting to churn with anxiety just **thinking** about it? That's
the fear of success!

Have you ever jumped off the side of a pool into the water? Then how did you feel when you went to the low diving board? A bit more nervous? What about the time you tried the high board for the first time? Was your stomach queasy, did your legs feel like Jell-O? Very likely. Why? Because you had now moved out of your comfort zone. Your comfort zone is that box you live in that makes you feel safe and comfortable, that box that doesn't push you to the limit, that box that keeps you poorer than you wish, heavier than you want to be and living a life of limitation. Remember those limits were set when you were five years old!

We have a comfort zone in every area of our life. Most of those comfort zones involve keeping us small and safe, comfortable - that's why it's called '**comfort** zone'!

What are you afraid of?

In “Feel the Fear and Do it Anyway”, Dr. Jeffers reminds us that underlying every fear is a **lack of trust in ourselves**. She talks about a “No-Lose Model” of life. What’s that?

What would your life be like if everything you did, every choice you made was based on the premise that you could not lose. If you take the promotion, you can’t lose because you will gain more experience, earn more money, have more responsibility, get to travel and learn new skills. If you don’t take the promotion, you can’t lose because you will have more time to do things that are important to you, you won’t be away from your family, you won’t jump into the next income tax bracket, and you will have less stress.

Do you see how you can’t lose? This is a win-win no matter what decision you make. What would happen in your life if you looked at **every** decision this way?

One acronym for FEAR is False Evidence Appearing Real. It’s all in our head! You’re just making it up anyway so why not make it good?

In a previous chapter, I wrote about being in the same restaurant or at the same movie as someone else, but finding that their experience was quite different than ours. That is true of everything. Why? Because it's all in our heads. So why not choose to see situations, people and opportunities from a win-win viewpoint, rather than a place of fear? From the example above of the promotion, it would appear to be a good idea to look at life from a no-lose, win-win viewpoint, so why wouldn't we? It all comes back to habit – we've developed a habit of living in fear. So now is a great opportunity to change that habit.

The next time you find yourself going into a place of fear, which will be a 1,000 times today at least, stop and ask yourself: “How can I make this a no-lose, win-win situation just by thinking differently about it?”

A few years ago I faced my greatest fear. I am terrified of rodents. Put me in front of 1000 people to speak and I am excited, thrilled, motivated and inspired. On the other hand, put a two-inch mouse in the same room as me and I am standing on a table screaming!

In the fall of 2004, I moved into a cabin in the forest and was assured that there wasn't a rodent problem. The first morning in my new home I woke up to find teeth marks in my bar of soap in the bathtub! And that bathtub was at the foot of my bed! That meant that something had been in my bedroom while I was sleeping, and that something was a mouse! I actually found out fairly quickly that it wasn't a mouse - it was a rat, and there were lots of them, running up and down my bathroom walls, along my kitchen counters and across my bedroom floor. I faced my greatest fear. I lived in that cabin for 11 months and although I never liked the rodents, I learned to live in peace with the situation.

How did I do it? Remember I have talked about having a big enough WHY. The cabin was beside the ocean in the forest and was quiet, peaceful and a healing sanctuary for me. I loved it and I was able to write prolificly while at the cabin. Part of my big WHY is writing. My WHY was quite simply bigger than my fear. It's why we need BIG WHYS!!

What fears are holding **you** back from living the life you say you want? Are you ready to be OUTRAGEOUSLY successful? Do you want to move out of your comfort zone? Do it!

Exercise:

1. Make a list of your fears.
2. Beside each fear, note where it originated, if you remember. If you are afraid of dogs for example, were you bitten as a child by a dog?
3. What are you missing out on by hanging on to this fear? For example, if you are afraid of flying, you may be missing out on business opportunities, travel, fun, etc.
4. Make a list of what you would gain by getting rid of the fear? For example, if you overcame a fear of being an entrepreneur, you would get to quit the job you hate, make more money, and live where you want instead of being tied to the office.

Secret Five: Do What Is Hard

“When you do what’s hard, life becomes easy. When you do what’s easy, life becomes hard.” Mark Victor Hansen

Do what’s hard? Are you kidding? Life is hard enough already. You may be thinking: I am not reaching my goals; I am frustrated, discouraged, disappointed, and quite frankly pissed off. My life isn’t working and now you tell me that I need to do what’s hard. No way!

Read the quote at the top of this page again. Your life is hard for one big reason - you are doing what is easy! So don’t throw the computer across the room, or swear at me, or do anything else except finish reading this chapter.

Einstein said: “You cannot solve a problem with the same mind that created it.” You have a problem. You are not achieving your goals, your life sucks in at least one area, and you are hoping that this book may give you some answers. Am I right? Or am I right?

You are the problem and...the solution - the only problem and quite frankly, the only solution. It is NOT the economy, the leads you have to build your business, your uncooperative partner, your health, the Devil, God or the government. It is YOU, plain and simple. And knowing that is GOOD NEWS! **YOU can change YOU!** The moment you are open to this concept, this belief, this totally different way of thinking, you are now open to moving ahead.

As long as you believe that it is **never** your fault, that only sometimes is it your problem, or your issue, and you have just one teensy weensy little 'BUT' in your life, you may as well sit down on your BUTT and stay poor, unhealthy and have a miserable life.

Are you ready to do what's hard, and to change your life? Are you open to doing what's hard so your life can become easy? Good, now we're talking.

To be perfectly blunt: **People do not have the life they say they want because they are too lazy to do what it takes to achieve it.**

It is that easy. So, if lazy is a word that describes you, do yourself a big favor. Stop whining about everything you want. Spend some time alone and make a decision. Do you or don't you? Do you want a different outcome? Are you willing to be coachable and trainable and do what it takes to create a different result? OR do you really like:

- coming home and flopping in front of the TV after work,
- partying late on Saturday night,
- sleeping in till noon on Sunday,
- hanging out with people who are average, middle-of-the-road complainers,
- being poor,
- eating food that you know is bad for you, and
- bringing home a paycheque that barely covers the bills?

Do you want to go camping this summer because that's what you can afford, or do you want to do a first class cruise around the Mediterranean followed by a six-week tour of Europe?

Are you willing to do what it takes to have the life you **say** you want?

I listen to people, women I coach, people I meet at events and workshops and I can tell you, that most people will NEVER have the life they say they want. Will you be one of those that do? Are you in the 3% of the population that will earn most of the world's wealth, enjoy success, prosperity, travel the world and have amazing health? You can be.

What is involved in doing what's hard so that life becomes easy?

1. Deciding what you want.
2. Deciding what steps you need to take to get what you want.
3. Doing those steps.

It is not difficult, it really isn't. But as I often hear in personal development calls, there is always something more URGENT that happens in our life, not necessarily something more important.

Does this describe you? If you really want a different financial situation in your life, if you have cried about it, prayed about it, whined about it and are sick and tired of being poor, your first goal is financial

security. That's what you want, right? So how do you get it? You decide that you need to earn more and spend less.

The steps involved could include:

1. Setting up a savings account and putting the first 10% of every cheque you receive into the account and NOT touching it.
2. Deciding to expand your business by 25% over the next three months through more active sales and marketing.

This is good. You are all excited. So you set up the account and the first cheque comes in but the car needs a new muffler the same week. What happens? Do you do what you said you would do and put the 10% into the bank? Or do you get the new muffler and your first step to financial security is nipped in the bud before it even has a chance to blossom.

Or do you want to expand your business through more active sales and marketing; but oh it is **so** hard to make those calls, or to write

those letters. It's not easy, and it just doesn't come naturally. What do you do?

This is where the rubber hits the road. This is where the vast majority of you will stop and not go any further. The moment of decision is in your face. **You don't know how to do what you want to do.** None of us did. But we learned, we asked, we practised and we did it.

I grew up conducting a door-to-door ministry as part of my religious upbringing. There I was, at six years old, going from door to door - with a message that was honestly, one of the most unpopular in the world. Yes, I was a Jehovah's Witness. But my parents trained me, and over the years I became a very proficient minister with that faith. I was even a missionary in Ecuador for four years, banging on doors and speaking in Spanish this time, although I had to learn that language through much trial and error until I became fluent. During the 38 years that I spent as a Jehovah's Witness, I was once mobbed by more than 100 very angry Ecuadorians, and I had countless doors slammed in my face, I had hoses turned on me, dogs sicced on me, I was pushed, rebuked, swore at, spit at and hated for it. I learned to

do what was hard. How could a young child of six, eight, ten do what I did? Through applying these very things that have been discussed already.

It was a habit. Saturday morning was the ministry. There were very few Saturday mornings that I missed in all those years. I just did it. Secondly, I had a big WHY. In my mind, my life was on the line, and so was the life of the person on the other side of that door. That was a real motivation. Thirdly, I was programmed at five meetings per week, home study and hours spent each week in the ministry to do what I did, and to believe what I believed. Fourthly, I overcame fear every day of my life. I was bit by a dog as a baby and so I grew up with a terrible fear of dogs. Imagine, going from door to door - as a young child, having doors opened and dogs running out and me having to stand there quietly and respectfully. Imagine entering a yard and a dog running around from behind the house trapping me at the door and it being between the gate and the door. I faced fear regularly. I lived with it in my face. Finally, when I was 12, my parents bought me a puppy, and I was terrified of it. Today, I love dogs and have overcome the fear. How? Exposed to anything long

enough, we toughen up, we become more resilient, and we work through the fear. I talk about my life as a Jehovah's Witness and the incredible lessons I learned from 38 years as part of their organization in my book, ***Devil with a Briefcase: 101 Success Secrets for the Spiritual Entrepreneur***. You can get your copy at www.janjanzen.com

Rats, dogs, public speaking, sales - it's really all the same. It's all in your head - both the fear and the success. Do what is hard and your life will become easy. I guarantee it!

Exercise:

1. What area of your life are you avoiding because it is hard?
2. What would change in your life if you just did it?
3. Is your WHY big enough to overcome the fear?
4. If not, can you make it bigger?

Secret Six: Have Faith

“As soon as you trust yourself, you will know how to live.”
Goethe

In a previous chapter, I mentioned that Dr. Susan Jeffers wrote that underlying all of our fears is a lack of trust in ourselves. That really struck me as significant.

Inside each one of us is our own CEO. Robert Scheinfeld in his best selling book, “The 11th Element” says that each one of us has an internal Chairman of the Board that determines what is good for us and what is not. Some people refer to it as our intuition. I call it “the voice of God”. Whatever you call it, you have all heard it and know what voice I am talking about. What is happening with your inner voice? Have you listened to it lately?

I had the powerful example of this when I had to return my computer to the business that I had just sold. I was now again using my five-year-old laptop. I needed to buy a new PC. I heard the voice, “wait to buy the computer.” It was loud and clear. But I reacted to my fear

that my old laptop was going to fail on me, that it wasn't reliable, and that using it was also hard on my neck and shoulders. So despite hearing that voice, I went and bought a new PC. It was defective so I returned it. The second one was also defective. In the meantime, I learned about a young man who built wonderful computers at an excellent price and gave fabulous service. I smacked my head because I knew that I had been told to wait because I was going to hear about this young man. After the next computer had the same problem, I packed it up for now the third time and returned it to the store for a full refund. I ordered a computer from Sujay. Four months of headaches, hours of lost time, tons of stress and even lost money, I acknowledged that I had been stubborn and had come from a place of fear, not faith. I had not listened to my CEO.

We do this all the time! We lack faith in our intuition, we lack faith in our abilities and we lack faith that there cannot be a wrong decision, only a different outcome.

Being raised in that religious household, I was brought up with a very strong faith in a Supreme Power. Today, although I do not believe in

much of the dogma that I was raised with, I still love the Bible's definition of faith: Hebrews 11:1 says, "What is faith? It is the confident assurance that something we want is going to happen. It is the certainty that what we hope for is waiting for us, even though we cannot see it up ahead."

I suggest that you replace two words in this scripture with one powerful word. Change "hope for" to **know**, and reread that text. "What is faith? It is the confident assurance that something we want is going to happen. It is the certainty that what we KNOW is waiting for us, even though we cannot see it up ahead."

You now have a much stronger statement and definition of faith.

Tama Kieves in her book, "This Time I Dance – Trusting the Journey of Creating the Work You Love", talks about the feeling that we are in a fog. We have probably driven in fog and isn't it true that we slow down, we are more cautious, we feel claustrophobic, and we can sometimes actually stop moving. Does your life feel like you are in a

fog? **Faith** is having that certainty that what we KNOW to be true for us is up ahead even though we cannot see it.

Tama writes: “It seems like guidance is a lot like candlelight. It lights up a room or a moment in time. I can see where I am right now. I can’t see where I’m going. But I bring this flicker with me as I step forward.” She goes on in her inspiring book to talk about believing your heart: “The heart knows the way”.

Your heart knows the perfect path for you. Do you have the faith to trust it?

Garth Brooks has a song that I love, “Unanswered Prayers.” We can lose faith in ourselves, in the good that is ours because something we really wanted didn’t happen. It’s easy to think, “well I didn’t get the rich partner I asked for, or the healing of a loved one, or the money I needed to buy the business I wanted”, so I am going to stop asking.

Brooks sings:

“Sometimes I thank God for unanswered prayers.

Remember when you’re talkin’ to the man upstairs

That just because he doesn’t answer doesn’t mean he don’t care

Some of God’s greatest gifts are unanswered prayers”

I remember this daily. I have my goals, my plans, my dreams, and my aspirations. I also have complete faith that my life is not mine. I am here as Vice President, not CEO. Just as a literal VP meets regularly with the CEO of the company to discuss situations and opportunities, gains value from the CEO’s experience and wisdom, I meet regularly with my CEO? Do you?

I am not suggesting that you need to be “religious” in any way, shape or form. I am not telling you that you need to pray daily; although I believe it is one of the most powerful tools we have to use as human beings. There is a saying that every thought is a prayer so in effect, just by being alive on this planet, you are praying - every day, with every thought. You are creating your reality, your life, by your thoughts, second by second. So what are you creating?

When I look back at my life, it isn't what I expected, that's for sure! I did not think that at 45 years of age, I would be divorced and doing what I do. But I love my life and it just keeps getting better and better. Are you ready to write a new chapter in your life? Are you ready to write a whole new book?

Exercise:

1. Spend quiet time with yourself daily. That inner voice, the CEO has something to say and you need to stop and listen.
2. Start a journal. This is an excellent way to communicate with that inner wisdom.
3. Listen and follow the guidance, even when it doesn't follow what you originally thought.
4. Celebrate when you listened to your intuition and it worked out better than you ever expected. This will build your confidence and inspire you to receive even more wisdom from your CEO.
5. Remember that there are only no-lose decisions in your life. No matter what, it's perfect and good.

Secret Seven: Learn Flexibility

“The bow kept forever taut will break.” A Zen saying

Amidst death and destruction, “it” survived the Hiroshima atomic blast closer to ground zero than any other living thing. “Its” resistance to breaking under tension is superior to steel. “It” also grows the fastest and has been clocked shooting skyward at two inches an hour! Some species grow one-and-a-half meters a day. Do you know what “It” is? “It” is **bamboo**.

Do you resemble the bamboo plant? How do you handle challenges, problems, obstacles and hurdles in your life? Do you crumple and topple, or do you become stronger and tougher?

In a recent conversation with one of my business mentors, we were discussing how people can be taken out of the game so quickly - a wrong word spoken, a look that they don't like and that's it. Their nose is out of joint and they are offended, gone, out of the program,

the organization, or the business. Are you easily offended? Are you ultra sensitive to every person's look or comment?

Successful people think: "I create my life!" Unsuccessful people think: "Life happens to me." Successful people look for the possibilities, the opportunities, and the positive. Unsuccessful people blame, justify and complain.

I challenge you to go one day without complaining, about anything. If you can go seven days without complaining, you will be amazed at the results. Your life will change. Period.

Life may knock you down. It's part of the journey. We came here to learn lessons and part of those lessons is failing, falling down, skinning our knees and having to pick ourselves up and start over.

So what happens in your life when **you** get knocked down? Do you stay down and whine and complain, or do you pick yourself up and move on? Be honest. We all find ourselves whining and complaining at some point in time. The question always is, how

much of that do we do, and for how long? It is fine to have our pout for a moment but not for the day or the week or the year! Some people are still stuck on stuff that happened when they were four years old! They haven't got over it. It is time to get over it. No, your life wasn't perfect, your parents weren't perfect, your environment wasn't perfect, probably nothing was perfect. And that's exactly and precisely what has made you who you are today - the good, and the even better!

All of those years of banging on doors was amazing training that developed in me incredible discipline. I learned how to speak to just about anybody and I received amazing sales training. It was not easy; but I greatly appreciate who it has made me today. One of the greatest gifts that I received from my upbringing was the ability to be flexible. I had no idea who was on the other side of those doors. I was trained to adapt and to be flexible, to adjust my conversation, and sometimes my entire topic, to meet that person's needs.

As I say in Getting It Together CD: "Goals are written in stone, plans are written in sand." I have often believed that I was going to

achieve a goal a certain way, through a certain business, or that this one person was the man for me. And it did not work out. The business failed, circumstances changed, and the person didn't turn out to be what I thought. I've cried, I've pouted, I've been disappointed and then I got on with life...quickly!

This is a big secret. A ton of energy goes into those tears, that sullen attitude, the disappointment and all those other negative emotions of still living in the past. It is energy that could be channeled into much more positive venues. When I look at the people who truly succeed in their lives, they are flexible, they bounce back quickly, they are resilient, and not much throws them off course.

Some of the most popular TV shows are the 'reality' shows such as Survivor, The Amazing Race, The Apprentice. Although I don't watch TV regularly, I have seen these programs on occasion. Have you watched some of the cast and thought: "What a bitch", or "He's so negative and sarcastic", or "Man, is she ever lazy"? Do you ever see **yourself** in any of those characters? Isn't it easy to be on the outside - looking in, and thinking, "Just do it this way people" or "She is so

stubborn” or “I can’t believe they don’t see the answer”? It is always easier looking at somebody else’s life and seeing all the faults, the weaknesses, the problems, and the issues. However, one thing that I have consistently noticed in all of these shows is that the people who are the most stubborn, defiant and rigid are the most disliked people on the show. Anybody who watched The Apprentice is still talking about Amorosa from the very first season!

It isn’t that we want to be all over the map, wishy-washy or a push-over. There’s a big difference between being flexible and being weak. One of the easiest ways to find that flexibility that like the bamboo is a sign of incredible strength,...is to keep on growing. Where there’s growth, there’s progress, and consequently stagnation or, being stuck in the rut becomes absolutely impossible.

One of the most amazing things about the bamboo plant is that it can take up to five years before a bamboo plant ever shoots through the ground. Then it breaks through and grows at two inches per hour! That is very similar to personal development. It can feel like there is no progress. You are working, you are reading, you are studying,

and you are getting nowhere. It may seem that way sometimes. I, too, know that feeling. But then, just like the bamboo; there's one major breakthrough and you are on your way. The progress comes much more quickly, the results are far more evident and it feels so good to be on the bright side of things. Yes, it was dark and difficult on the other side. Just like the dirt pushing down, weighing on that seed, your life may feel heavy, dank and dark. Don't give up. Self-help guru Bob Proctor calls it the "terror barrier". Just before that breakthrough, that major shift in your life, it can be the darkest hour, the time when nothing seems to go right, when it all seems for naught. But hang in there. That is precisely the moment when you need to persevere, when you want to continue, when you are about to change your life! That is the most exciting time!

Flexibility is a secret that takes some practice. But just like that bamboo that survived an atomic blast during World War II, you too will survive the ups and downs, the roller coasters of your personal development journey by being flexible.

Exercise:

1. List areas of your life where you are not flexible and you want to be.
2. Choose one and decide what flexibility would look like for you.
3. What are the advantages to being flexible in this area?
4. Where are you struggling to break through, about to give up?
5. What can you do to support that area of your journey?

Secret Eight: Create Your Environment

“Not everyone is healthy enough to have a front-row seat in our lives.” Susan Taylor

You have just walked into a restaurant for the very first time. You look around, and within five seconds you have formed an opinion.

True or true?

We do it all the time. We meet someone, we size them up, we decide whether you want to do business with them, we decide if we want to date them, and we make a decision as to whether or not we will continue the conversation.

We do this with everything in life. We look at the sky and decide what kind of day we are going to have!

This brings up two important questions:

What decisions do people make when they meet you?

What kind of people are you choosing to surround yourself with?

You don't know what people think about you. You need to ask. Is that a scary prospect? I know that it was for me. Yikes, do I really want to know what people think about me? Yes, in this case and ...no in others. At the end of day, we all appreciate that not everybody will love us, or even like us. Some people may even hate us. Fair enough – that's life and oh well. But it is important to get a feeling of what people notice about you, what they like, what turns them off, what is possibly being misunderstood and what you could be working on in your personal development journey.

Why is this important? It's the Law of Attraction. My business mentor constantly reminds me that the Law of Attraction is greater than the Law of Gravity. That's right – we defy gravity every day with each

plane that takes off the runway. The Law of Attraction is stronger than that law because it **cannot be defied**. We are always attracting like-minded people into our lives -people who are resonating at our energy level. So where are you on the vibrational chart?

David Hawkins in his book, "Power Versus Force" has a vibrational chart that lists things such as fear, shame, and hate, and shows the low vibration that those emotions emit. Other emotions such as joy, peace and love emit much higher emotions. Think of a light bulb. Are you a 20 watt bulb or a 100 watt bulb? How brightly we shine depends on our emotions, which creates our vibrations.

Have you ever met someone who seemed like the walking dead? They move slowly and without energy, their face is lifeless, their voice is dead. Their conversations are negative, they complain and whine and you can't wait to get away from them. We have also all met the person with boundless energy, whose very presence lights up the room. People know they're there and they are drawn to spend time with them. You want what they have!

Now that is an extreme in comparison; but where are you on the wattage scale? Are you a 40 watter, a 60 watter or a 100 watter? Does your presence light up the room or is it a dead weight? Do you laugh, smile, and have fun, or are you so uptight and judgmental that those little frown lines between your brows are furiously furrowed? What you are is what you attract. One of my most important mottos in my life is:

**“You don’t get what you want in business.
You get who you are.”**

Personal development is pivotal to your professional growth. It determines everything! Who you are is determining the quality of your relationships, your bank account, your career success and your health. Nothing else! **So who are you?**

If you are not getting what you want in your life in any area, then you need to look at the person you are in that area.

What are your:

- limiting beliefs
- your programs
- your thinking patterns
- your habits?

Who are you surrounding yourself with? They say that YOUR income is determined by the average of the closest five people in your life. Is that good news in your case? Or does that explain why you are broke?

Did that question hit you hard? It did me. A few years ago, I attended one of T. Harv Eker's Millionaire Mind workshops. He stated, "When people come up to me and say, "You know, Harv, money isn't all that important", I look at them and say: "You are broke." I actually cringed as he yelled those words across the stage. I was one of those people that didn't think money was all that important, and I was broke. I realized that we have in our life exactly what is important to us. If having a car is important to us, we have

one. If exercise is important to us, we exercise. If money is important to us in our lives, we have it.

So do you surround yourself with people that have similar values, similar income levels, or similar comfort zones? Probably. So if you want to change your life, move to your **Ultimate Success**, then you have to look at who you are surrounding yourself with and probably make some changes.

One of the biggest questions that usually arises here is: “But, that’s my husband, my partner, my girlfriend, my mother, my son. They’re negative, they’re not into the personal growth stuff, they criticize me every step of the way. What do I do about them?” You may be sleeping with ‘the enemy’, living with the negativity daily, and struggling to keep your head above water because of the very people that you really love.

It is not easy. I asked earlier in this book - if you were willing to do what it takes, if you were open to do what was hard in order to have what you say you want. This is a perfect example of where your

determination to move ahead in your life is going to be smack in your face.

I 'lost' most of my family, all of my friends and even the man that I thought was my lifelong soulmate over this very issue. But even before that, while still in my former religious faith, more than 10 years passed in which I was not 'allowed' to speak with my sister who had been expelled from the religion because of her actions. For five years I wasn't permitted to speak with my father for the very same reason. So I know what it's like to suffer the consequences of a decision to isolate and remove someone I loved from my life, because I've lived through it on more than one occasion.

One of the scriptures that I was raised with was Jesus' words, "If anyone comes to me and does not hate his father and mother, wife and children, brothers and sisters, even his own life, he cannot be a disciple of mine." Those are incredibly strong words and I disagree with them today. However, there is an underlying principle here that I do agree with – that sometimes we need to choose between what we

love -a father, mother, partner, or child - and what we know to be the path for us. Sometimes, the choice is painful.

I don't literally hate my father, my friends, my sister, my niece and nephew for the life that they have chosen. It is quite simply a life that does not work for me, for my journey. I honor and respect their choice but I have chosen differently. We pay a price for our choices. My decision to have freedom of thought, freedom of speech and freedom of action brought a heavy price. **But the gains far outweighed the losses.** I gained back my beloved sister that I hadn't spoken to for more than 10 years and today we have a fabulous relationship. I gained friends that love me with no strings attached. I gained my full mental powers where I can think for myself and be free to choose without all the restraints, restrictions and programming. I found 'me' when I 'lost' everything else.

These are decisions that only you can make. There is no easy one, that's for sure. But I also know that to be in an environment of toxic thinking and of negativity will hinder and impede your journey. It may stop it completely. What will you choose for **you**?

Who are you rubbing shoulders with every day? Are they negative or are they positive? Do they have a big picture mentality or are they whining about every little thing? Do they support you or do they keep you under the water, treading as fast as you can and going nowhere, barely able to breathe? Today is your opportunity to choose your environment. Make it a good one!

Exercise:

1. Describe your environment? E.g. Is it supportive, negative, friendly, stressful, etc?
2. What qualities of your environment are contributing to your success, and what qualities are hindering your personal development?
3. What are you going to do about the factors that are stunting your growth?

Secret Nine: Think Big

“Finally the time came when the risk to remain tight in a bud was more painful than the risk it took to blossom.” Anais Nin

At a recent women’s expo, while speaking with a woman at a booth, she stopped and said: “You’re Jan Janzen.” I replied, “Yes, I am.” She continued: “I thought you would be a much taller woman. I read your newsletters all the time.” I laughed, as this is a common belief that people have. People think that I should be big. They have heard me on a teleclass, they have read my newsletters and they have formed an opinion about my size. Maybe you have done this. Let me tell you a secret. I am less than 5 feet tall. But one day before a workshop I heard someone point me out, saying, “That’s Jan, she’s the short woman over there.” I stopped in the middle of a sentence. Short? Me? Who was she talking about? I’m serious. I have not thought of myself as short in decades! I don’t think small. I may be petite in size but I don’t know anybody who would describe me as little in presence. Why? Because I think BIG.

Do you? Do you think big?

There are two reasons why you won't pursue your **Ultimate Success** beyond this chapter, why you will go on your merry way after today and not much will change in your life.

1. You are afraid of success
2. You are not truly committed to your success. You do not want it badly enough.

On a business building call that I did recently for one of my clients, I asked the business owners, "What are you willing to walk over broken glass for?" Some loved the question and knew exactly what they wanted. Others were uncomfortable with the directness of the question.

What are you willing to walk over broken glass for? Do you really want to be successful? Are you willing to do whatever it takes to move out of the rut you are in? Do you really want to have a

successful business, a successful life, a bank account that is overflowing and a life that reflects your abundance?

Is living the life of your dreams even remotely possible? Do you think it is? Remember my motto: “You don’t get what you want in this business (or life), you get who you are.”

I just listened to a call about a woman who earned \$90,000 US in one week, followed by a \$137,000 month! English isn’t even her first language, but she is succeeding. Someone else on the call related that just 17 months ago he was working at Home Depot and wearing an orange apron. Today, he lives in a seven-figure home in a gated community and is home with his family, wealthy beyond his wildest dreams and helping others to succeed. Recently, I was blown away by a young man who just turned 19 who was spending the winter in Arizona because he had achieved financial freedom in less than a year. I could go on and on about amazing stories of success. People just like you and me are achieving incredible things in their lives, traveling the world, hanging out with amazing friends and growing in their personal development journey each and every day.

Fear of success is bigger than the fear of failure. We know failure. We know what it's like to not have enough money, to not be loved, to be struggling, to be afraid to open the mailbox and see the bills. I know it all too well and I'm sure you do too at some level.

Are you open to the possibility of succeeding? Are you willing to do whatever it takes to change your life once and for all? Do you want to explore a whole new side of life with unlimited potential, beyond freedom?

Commitment is key. Do you love yourself, your family, and this planet enough to step up to the plate and say: "Count Me In"? Think about what you really want to do, what life you want to live, and what dreams you want to make come true for you.

As we stated from the beginning, you may have habits that are keeping you broke, unhappy, in a relationship that doesn't serve you and from having the life you say you want. You need to change those habits. Do you have a big enough WHY or are you afraid to

dream? Are you open to changing the channel on the programming that is limiting your life? Will you overcome your fears, live a life of faith and create an environment that supports you?

Whether you choose to start thinking big and living large is a decision that only you can make. By not making a decision you are in fact making a decision. That's right. A decision to not make a decision is still a decision.

Exercise:

1. In what area(s) of your life do you think small?
2. What keeps you thinking small?
3. How can you change that thinking?
4. What will your big thinking look like for you?

Secret Ten: Enjoy the Journey

“Know that no matter what others may say, think or do, you are a success now, and nothing can hinder you from accomplishing your good. All the power of the Universe is with you. Feel it, know it, and then act as though it were true.” Ernest Holmes

Has anyone ever told you that the personal development journey is like peeling an onion? Every time I spent an hour with a coach, a therapist, a healer and handed over the money, they would tell me that I had just peeled another layer of the onion. I wanted to scream because everybody knows how many layers there are to an onion - it doesn't end!! I wasn't interested in peeling the onion – I wanted to **get rid of** the onion.

Then one day in Africa, it hit me like a ton of bricks: Life is all about the onion, peeling it, savoring it, enjoying it and appreciating it. Life is the journey. I know we know that at some level – we hear all the time, ‘enjoy the journey’. Life is not about the destination. But I believe that we go through life, hurrying along, waiting until we get fixed and then our problems will be fixed also.

Look at it in a totally different way. What if you accepted yourself as perfect, whole and complete? What would your life be like if you stopped beating yourself up, stopped playing small, quit being so hard on yourself? Would it be great or great? How would you feel each morning if you opened your eyes and said, "Wow, I love my life and I am wonderful!" Would you feel different? Would you act differently, would you react differently? Of course, you would.

You may be asking yourself: If I am perfect, whole and complete, then why have I just read ten chapters about how to fix my life?" Here's the answer.

You **are** perfect. You **are** whole. You **are** complete. You just don't know it at all levels, consciously and subconsciously. You are operating from the habit of fear, of being programmed for failure, and shutting down your natural intuition so that your perfection, wholeness and completeness don't shine through as brilliantly as they might.

The life of your dreams is not something you need to look for. It's not OUT there. It's not in this book, in the next workshop, in the next CD you listen to, or in the perfect business opportunity. It's in YOU.

Have you ever peeled away wallpaper in an old house? There can be layer upon layer of wallpaper, each from a time period, stylish at the time but old and dated now, covered over with another era, another fashion. That's like our life. Under all those layers is a wood panel wall, of expensive mahogany, solid, timeless, ageless and exquisitely beautiful.

So we do the peeling, the work; we make the commitment to the journey so we can uncover all of our perfection, wholeness and inner beauty, until there's nothing but being all that we already are. The motto of my personal development community is 'Be, Do, Have'. **Be** all that you are, **do** what you say you are and you will **have** everything that you can imagine. It really is that simple...it is just not easy.

It is difficult because many of us are changing a world's way of thinking; we are going upstream in a world that is going downstream. It is a challenge because we are programmed at a core cellular level, genetically, to do some of the things we do that we know are sabotaging us every day. It is difficult because we may be alone in our desires for something better. It is a yearning in our hearts. We know that we deserve better but our friends and family may not support us. We have not quite reached that Hundredth Monkey yet. The massive shift hasn't happened...yet.

For me, ever since I decided to enjoy the journey, to love the challenges, to be grateful for the blessings and to embrace the risks every day, without fail, everything has changed. I love this onion - raw, sweet, stinging, burning, refreshing and sliced any and every way. It's all good. Every bit of it.

Marianne Williamson wrote,

'Our deepest fear is not that we are inadequate. Our deepest fear is that we are powerful beyond measure. It is our light, not our darkness that most frightens us. We ask ourselves, Who am I to be brilliant, gorgeous, talented, fabulous? Actually, who are you not to be? You are a child of God. Your playing small does not serve the world. There is nothing enlightened about shrinking so that other people won't feel insecure around you. We are all meant to shine, as children do. We were born to make manifest the glory of God that is within us. It is not just in some of us; it is in everyone. And as we let our own light shine, we unconsciously give other people permission to do the same. As we are liberated from our own fear, our presence automatically liberates others.'

Thinking big and showing up in our life is the greatest gift that we can give to ourselves and others. I constantly hear from readers of my newsletter: "Jan, you're so real, so open, so honest. Thank you." It is my gift to the world to be real, open, and honest with you. Make it your gift to yourself.

There is a way through the challenges that we all face that is so amazingly simply, yet far from easy. It's called life. And it is all about being on the journey.

You are perfect, whole and complete. I KNOW that about every one of you. I ask that you KNOW that about yourself and about every human being on this planet. The nurse who tends to the sick is just as good as the man who digs ditches, who is just as good as the thief and rapist. Every one of us is intrinsically good, so perfect, and so divine at our core. Some of us just have more layers that we are peeling to see that beautiful, exquisite mahogany wood wall. That's all. And each one of us is peeling those layers in our own magnificent way. There is no right or wrong; there is no good or bad to this; no judgements. Tolerance and love for yourself and for each other will go a long way to bringing peace to your own life and peace to this planet.

Thank you for sharing this time with me. Congratulations for finishing the book, for being open to your possibilities. Will you be the 100th monkey in the shift of consciousness and possibility that is sweeping this planet? I pray and trust that you are. Review these 10 Secrets. Apply these 10 Secrets. Use these 10 Secrets. **And live the life of your dreams!**

With much love and light,

Jan Janzen

Resources:

T. Harv Eker, the man who started me on the path of personal growth, is the best-selling author of the book, **Secrets of the Millionaire Mind**. Reading and studying this book are pivotal to building a foundation for success.

<http://www.secretsofthemillionairemind.com/a/ultimatesuccessstory>

Centrepointe Meditation is what got me up at 4 in the morning to meditate! If you want to speed up your deprogramming process with ease and grace, this may be for you.

<https://www.centerpointe.com/affiliates/postsignup.php?id=368240>

Tama Kieves, author of **This Time I Dance** was a life preserver for me in those earlier days. It never left my bedside table and I practically knew it by heart. Tama, has since then, become a dear friend. She is a wonderful resource for helping you to discover your passion. www.awakeningartistry.com

www.janjanzen.com The resource site for personal and business success strategies including awesome recommendations to other successful entrepreneurs. You can buy my book, ***Devil with a Briefcase: 101 Success Secrets for the Spiritual Entrepreneur*** here.

www.spiritualentrepreneurinfo.com is the resource site for entrepreneurs who want it all: Fun, Values and Ethics, Profit while making a difference in the world. Home of the Spiritual Entrepreneur Home Study Program.

www.janjanzenministries.com This is a ministry that is involved in outreach, particularly microfinancing, and living spiritual principles in everyday life.

About the Author

Jan Janzen has been an entrepreneur since the age of 19 when she purchased her first franchise, bringing Molly Maid to the west coast of Canada. Today, she is actively involved in the coaching, mentoring, and educating of entrepreneurs all around the world through her newsletter, teleclasses, CD's, books and consulting program.

Jan has been involved in various enterprises over the past 25 years including networking marketing, licensing, franchising, partnerships and corporations. She has taught business skills personally to hundreds of entrepreneurs and is the author of the newly released book, *Devil with a Briefcase: 101 Success Secrets for the Spiritual Entrepreneur*, the Spiritual Entrepreneur nine CD Home Study Program, and 2 ebooks.

Jan is an ordained non-denominational minister who lives in Coquitlam, British Columbia, Canada.

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I love to hear from entrepreneurs all over the world. I invite you to email me, share with me your feedback, experiences and comments.