

The VICTORIOUS WOMAN PROJECT

You CAN have more of a life you'll LOVE LIVING!

Victory Tips for Fabulous Downshifting



You won't be going quietly into that dark night, will you? Of course not! Not you! You still have passions you want to explore and itches in your soul that you want to scratch. With so many hopes and desires, it's easy to get distracted. **We'll show you how to get it all done and have fun doing it!**

Are Toxic People Ruining Your Life? Lessons from Tomato Worms

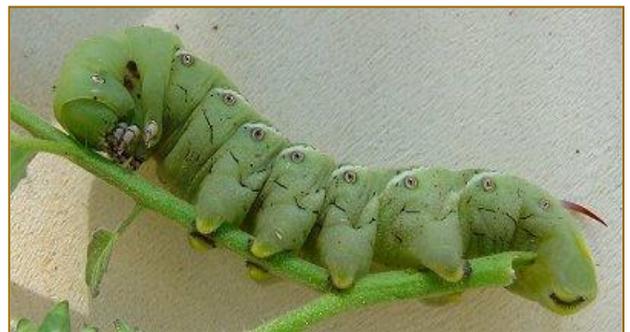
At my townhome in beautiful Chester County, I have a small back deck with just enough room for a couple chairs and a few flower pots. I plant a couple of those with colorful flowers, one with herbs and two with patio tomatoes. Each day I water the tomato plants and feed them...and I watch. It isn't long before the cute little yellow flowers bloom. In a week or so, as the flowers dropped off, tiny green tomato "buds" replace them.

Each day, with anticipation, I examine the plants. It isn't long before the buds turn into tomatoes. Over a couple weeks, they get bigger. Then they start to change color from green to rusty orange and finally to the bright red that says, "pick me." All through that process, I excitedly anticipate the reward for my consistent efforts, one of my favorite summer treats: fresh tomato and basil salad.

Last summer I found something that could have ruined it all.

It was early morning when I started my daily watering routine. But that day, as I leaned over to smell the luscious fragrance of tomato leaves, I recoiled. There they were. Two tomato hornworms were inching their way along the stems. "Eew," I thought. "How dare they?! They have no right to these tomatoes. Yet, they're invading my tomato space as though they did." OK, maybe it was a little dramatic, but I was both grossed out and furious. Those hornworms would have slowly eaten into my treasured crop and destroyed it.

The thing about hornworms is that they're the exact same color as the plant. If I hadn't been vigilant,



those almost varmints would have ruined my summer's work and stolen from me one of my favorite pleasures of summer. They'd been having tomato salad instead of me. What do tomato hornworms have to do with you and downshifting? Toxic people are to your dreams what hornworms are to plants. Almost unnoticeable, they will damage and devastate the work that will bring you success.

Do you have a hornworm in your in your life?

Here's why it's important to recognize who might be your personal hornworm: for years you've been quietly planting the seeds for your successful retirement. You've thought about what you want to do, organized your finances, and planned your exit strategy for work. Maybe you've been dreaming of a simpler lifestyle, downsized your house and given away the trappings of a busier life. Meanwhile you've been mentally dreaming about a second career or a passion project or days filled with golf or reading or socializing.

For years you've regularly watered and fed your dreams. The more you downshift, the more you see things taking shape. It's an effort, but you're making progress. You feel good about yourself and what you're doing.

One day something happens. You're out to lunch with an old friend or having an innocent phone conversation when someone nibbles on your enthusiasm. They inch their way along the branches of your confidence. The hornworm may tell you stories of others who downshifted and had horrible experiences...they got sick, lost all their money in an economic downturn, fell and broke something...the horror stories can be endless.

Before you know it, you're lying in bed at night and second guessing your downshifting plans and ask, "Should I retire when I planned or work a couple more years?" And you wonder about your plans and think, "Maybe I shouldn't take that trip this summer and save the money."

That's when you realize the hornworm has affected your psyche and is stealing your joy.

It doesn't have to be that way. Here's what to do to insure your hard work will bear fruit.

1. **Be aware.** Just like hornworms, toxic people are natural a part of life. Toxic people think it's their job to go after the fruit - *your spirit*. The toxic person might be someone you know, like a family member or a friend, but it can just as easily be someone you meet casually. Expect that you will run into that person, be aware and be prepared.
2. **Pay attention.** Hornworms are exactly the same color as tomato plants. That's what makes them so hard to find. It's the same with toxic people. They blend in to the scenery of your life and can often go unnoticed until it's too late.

Typical toxic people include:

- The friend who doesn't like that you are changing. Or maybe that you are being more cautious with your money and not as willing to spending it the way you used to, which means she can't go to places you used to go together.
- A colleague at work who hasn't put in the same energy or preparation, so s/he is putting his or her doubts on you.
- Your boss who doesn't want to have to hire, train and adjust to your replacement
- Your kids who don't want you spending their inheritance (yes, they could).

3. **Be Prepared.** If you are know you are going to meet this person, get ready.

- Make sure you have covered your own bases by thinking through a series of "what-ifs". Yes, anything can happen. The chances that your worst-case scenarios will happen are statistically slim, but still possible. So write them down
- Develop a sense of confidence within your mind that you are doing the right thing.
- If and when someone does try to eat at the fruits of your labors, have a few phrases ready. What will you say to that person?

One way to turn something around is to suggest the other person takes action for themselves, and you'll help them. If s/he is sincere, they'll love your suggestions. If the person is simply being toxic, these ideas are a way for you to push back:

- Do you have your own plan in place yet? Maybe you should talk to my financial advisor. Let me make an appointment for you.
- You need to make a vision board. Here's a class you can take.
- You seem really negative about that part of life. I have a spiritual book that will help you look at things a little less negatively. Can I send it to you?
- Maybe you need to have a little more faith. Do you want to come to church/prayer group with me?

4. **Take action.** You can't pick off a toxic person the same way you can pick off a tomato worm. But you *can* disconnect. If you've done your best to push back on their negativity, then you have to move away from the toxic person. Easier said than done? Sometimes.

For example, Carol realized her long-time grade school friendship with Gerri had turned toxic. Every time they talked, Gerri complained about not having enough money to retire and insisted that Carol didn't either. While Carol knew that Gerri leaned negative, one day she realized that their relationship simply wore out its welcome during her downshift. Carol started limiting the length of their phone calls (I've gotta go, I have an appointment). Then she limited their frequency (*I know, I've really been so busy*). Gradually she became less and less available. In time, they just sent birthday and Christmas cards, kept in touch by email and talked maybe once a year. There was still a thread of their childhood friendship there but the toxicity was gone.

Here are some more examples of ways others disconnected from toxic people:

- Chris changed her work routine to stop eating lunch with a toxic co-worker.

- Ellen took several financing courses and connected with a whole new group who were also on a downshifting victory path.
- Annie bluntly told one friend to knock it off. Downshifting and anything to do with money were taboo topics.

Warning: The toxic person in your life could be you. Pay attention to your inner chatter. Are you always downgrading your efforts? Do you say things like, “I’ll never be able to retire...I’ll be working until I’m 90.”

Yes, downshifting means lots of changes and letting go. But that’s not new to you. At this stage in your life, you’ve done it lots of time. You did it when you went graduated high school and left your childhood friends and when you went to college or got your first job. Marriage was a big change with a lot of letting go. It was the same when you had a baby, sent your kids off to school, and became an empty nester. You knew it was coming and you prepared for it. It’s a process and *you already know how to do process...*so go for it!

And when you think about it, even if you weren’t downshifting, you would have to make changes. It’s life, right?

In the past, you dealt with change. You’ll do it this time too. And, without the hornworms getting in the way, you’ll be able to design your downshift and visualize your new life. When you do, your mind and heart will be able to embrace the changes more easily, even before you physically make them. From there, it’s just a short glide into your victorious new life!

Enjoy the journey!



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You can receive Annmarie Kelly’s free newsletter by going to www.VictoriousWoman.com. You receive tips, workshop schedules, notices for upcoming guest interviews and discounts.

To schedule an interview or to book Annmarie for a workshop or keynote, email: info@victoriouswoman.com or call 610.738.8225

About Annmarie Kelly



Annmarie Kelly has firsthand knowledge of the transformative power which determination & motivation can have in a person's life. While growing up in Havertown Pennsylvania, Annmarie was shy & introverted. She became a teacher at a local Catholic School and started to come out of her shell. She was engaged at twenty-two and was on course to follow a "traditional" life path. But a few months before the wedding, she broke off an engagement and started rethinking her life course. During that time, Annmarie realized she was following a path that could only lead to disappointments, regrets & lost opportunities. She made significant changes & her persistent efforts paid off. They enabled Annmarie to BE more, DO more & HAVE more of the kind of life that, on her old course, would only have been a dream. Now Annmarie helps other women do the same, helping them get inspired and empowered while building the skills they need to:

- handle adversity
- transform obstacles into opportunities
- achieve positive change both at home and at work, and
- become leaders in their lives, careers and communities.

With energy, empathy and a "yes, you can do it" attitude, Annmarie helps her audiences, readers, and clients find inspiration and direction and build skills so that they can shape their challenges into new beginnings...and fabulous victories.

Annmarie Kelly is the CEO of The Victorious Woman Project for women's empowerment and SkillBuilder Systems, focused on leadership and management development and communication skill-building. Annmarie is the author of three books: *Victorious Woman! Shaping Life's Challenges into Personal Victories*, *Victory by Design* and *Five Year Marriage* (2016), Host of the Friday Happy Hour on WCHE1520 in West Chester PA, founder of the annual Victorious Woman Writing Contest (October) and The Girlfriend Gala (May), a Literacy Hero nominee and has received the:

- ASTDPHL Leadership Award
- International Women's Day Outstanding Service Award
- President's Call to Service, awarded by President Barack Obama

Annmarie grew up in the Philadelphia suburbs living in Havertown, Aldan and Drexel Hill. As a kid and young adult, Annmarie enjoyed being "down the shore" in Wildwood, Avalon or Cape May, New Jersey. That's still where she goes for getaway weekends. But a part of her heart is always in Maine, where she and her spouse, Joseph, have been vacationing for the past twenty years. Annmarie is an avid Phillies fan and has been since her father first took her to a Phillies game when she was five years old. Since moving to Chester County in 1998, she's been active with the community, including supporting local charities through the annual Girlfriend Gala, held each year during May's Victorious Woman Month. She loves traveling, ballroom dancing and spending time with Joseph and her friends

To book Annmarie for a Keynote or an interview, call her at 610.738.8225 or send an email to Annmarie at Annmarie@AnnmarieKelly.com

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