



# Positively Jane - The Podcast

## Navigating Life's Highway... *together*

### Episode #2 Transcript: Who is Jane?

#### JANE SHINE:

Do you ever want to peek behind the curtain and find out what is really true and not just make believe? You do? Me too. In this 2nd episode of the Positively Jane Podcast I am going to give you a peek at who I am...really. And since I have lived a large and crazy life....there is a lot to say!

#### INTRO:

Hey there - I'm Jane Shine. As a blogger for over 4 years, I have been encouraging women to rise above those circumstances that kick them in the butt and choose a life filled with joy. Topics - you name it. From relationships, anger and irritation, embracing the aging process, how to retire with wealth, and so much more! I can't wait to dive in! So hang on tight!

Let's talk about a wellness product that I am loving. After years of dieting, I have decided, at the ripe old age of 69, that I would rather be healthy than skinny. Since I am a smoothie person, a quick and easy meal, I needed a really good protein powder. One without all the chemicals, added sugars, and with a high protein content AND one that tastes great. Enter in Be Well by Kelly Protein Powder. Each scoop has 24 grams of protein. You can get vanilla, chocolate, or unflavored. Grass fed or vegan based. I make 15ish smoothies at a time and store them in reusable quart freezer bags so I always have one ready to go. Check Be Well and those smoothie bags out...your body will thank you. Use the code PJ10 and get \$5 off. Links are in the show notes.

#### JANE:

Hey there! Now hey there is what we say in the south. Not sure why - but I like it! And if you are really from the south, when you talk about everyone you say 'all you all'. Hey all you all...ah - life in the south! Ok...so moving right along!

As promised in Podcast #1 - Here is a bit more about me...there is so much more underneath and we definitely don't have a few days for me to give it all to you right now! But I promise I will unpack the down and dirty details as time goes on.



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I thought I would start at the beginning - who is Jane and why do I think I have a lot to say!

Just like you, I wear a bunch of different hats. As a blogger and business owner (and now podcaster) during the day...

I am also a busy wife, mom, grandma, daughter, friend and sister. I am loud and outgoing. I have **never** met a stranger. I love to hug everyone when I greet them. I can talk your ear off. I tend to interrupt people when they are talking because I am afraid I will forget what I want to say (this happens all the time). I talk with food in my mouth which makes my family crazy.

I went from 20 years of red hair to all gray. So all of those photos you see of me are old ones. Someday I will update them. Just gotta find the right photographer and the time.

I have made more mistakes in my life than I can count. I never knew what was right and wrong except when it came to the 10 Commandments...and I definitely know I never killed anyone...I don't think so anyway.

I grew up in the bra burning, women's rights, 'you don't tell me what to do' era. Which formed me as a young adult and created terrible friction between Willy, my husband, and me. I have since learned that I don't necessarily have to be right all the time (even though I really am) and it's ok to back down and let Willy take the lead sometimes! Poor Willy.

In my early 40's we moved from Pennsylvania to Georgia into an area that was beautiful on the outside...but terrible for me on the inside. I got so caught up in the 'gimme gimmes' of life and everything seemed to revolve around what I had, did not have, and thought I desperately needed.

Everyone around me was talking about their cleaning ladies, decorators, and private schools. They were having stagers come in and accessorize their houses and then buying all of the accessories. And sometimes that cost \$10,000! And here I was just trying to buy a new chair for my family room or bar stools for the kitchen. I started becoming a very unsatisfied person...because when I looked around me all I saw was lack. They had it. I did not. Which morphed into the



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'why not me's' which led to my husband feeling inadequate because he could not give me the things that I was asking for. It was a crazy cycle. And I totally forgot how to appreciate what we had.

I **never saved any money**. I spent what we earned. I say the word 'I' because Willy hardly spent any money. I was in charge of the budget. Only looking back I realize it was just a record keeping system, not a way to manage money - just a way to keep track of spending money. Yikes!. When we did get a pay hike...we upped our lifestyle to match. A newer, more expensive house, different cars or whatever we felt the next big thing should be. The thing that made us feel that we had arrived into the next stage of making money.

I've made bad investments. I've made bad choices. I have let people down. People have disappointed me. I've been hurt, cried, and tried to move on.

Unbeknownst to me...I was in an identity crisis my whole life. I was never happy with what I looked like or who I was. I was either too skinny or too fat (and, looking back those 'too fat's' would be welcome right now)!

I was always told that I was too loud or too bold or too crazy or too...whatever the flavor of the day was at the time.

I took all of those 'too's' to heart and spent years upon years trying to find what would change and satisfy me. And nothing did.

As a kid my family moved a lot. One year I went to 3 different schools in 3 different states. As a result I could tell you all of the republics of Africa but could only name about 5 states. Thinking back to those moves I wonder how they shaped me.

I think I had 2 choices back then - I could sit back and become a wall flower and be afraid and nervous in a new class room. Or I could jump in with both feet and be as loud as I could to be noticed. I chose the latter option. And that jumping in and loudness is who I am today. In fact, when I have lunch with a certain friend she takes her hearing aids out - cause she definitely doesn't need them!



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In my early 50's I thought if I had a million dollars all of my problems would be solved. At that point we were broke and didn't even know it. I just knew that I needed money. The same money that had haunted me and mentally traveled with me for over 10 years - ever since that move to Georgia. We had a mortgage, car payment, and ZERO savings. Not \$1. No 401k, IRA, nothing. Why that happened is a story for another day. I need Willy's permission to tell that one!

We were literally 1 paycheck away from disaster. When I realized that I might be living in a 2 man tent and eating dog food for dinner I sat on the sofa and cried for hours. Literally. And not one to waste a good crying jag I sat down and put a plan in place.

I explained my plan to Willy, he was definitely on board and we worked the plan. Without deviation. I had goals. I wrote them down. I kept track of them. I had a BIG why - I did not want to live in a tent in 15 years. I wanted money in savings. If I would have known the words back then I would have said that I wanted financial freedom and security. I wanted to take money out of my life's equation and not let it be the driving force of who I was. I wanted money to be the back seat...so I could be the front seat.

It took years for us to crawl out from under that debt. And then we saved and invested wisely....and currently we have plenty of money in the bank and are living our dream life. We are building another dream home. We spend a lot of our time traveling to destinations that were only distant visions years ago. If you would like to know our strategy and what we did I have linked my signature course Financial Independence Society in the show notes. This is exactly what I did to get our finances and my mental health back on track. This same course has helped hundreds of ladies learn how to create wealth.

As all of the money stuff was happening in my life I learned that money doesn't solve anything..in fact sometimes it just makes problems even worse. Yes it pays the bills. Yes it affords us to live indoors and have food on the table. We can travel. But if we are taking our broken down selves with us...where is the fun. Where is the joy? Money is a means to an end. Who we are on the inside... who we really are determines the course of our journey. I needed to just find



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the path so that I could begin that joyful journey. I just needed the first step.

Everyone finds their path in different ways. For me, I found it in Jesus. Now, this is not a Christian podcast. I just want you to know He totally changed me from the inside out. The old became new. I was literally a new person. A noticeable difference.

As a result, through all of the teachings of scripture, my family and friends consider me a wise person. Not only did I know a lot about many subjects (most from personal experience), I would then filter my thoughts and actions through the truth of scripture and not what society, my mom, my friends or the world said was right and ok.

Everyone has an opinion. Society changes on a whim. Back in the day I remember when people could not be together in the same bed on TV. They were always twin beds and even then 1 person had to be sitting up. That is what society thought was acceptable then. Now look at what is acceptable today!

I also realized that there were many women who did not know the truths that I knew and I wanted to share everything I could with others. Because I want every woman on Earth to learn how to **choose joy...everyday**. To not let those circumstances of life kick you in the butt and turn you into someone you don't like or even recognize.

So, I started writing my blog Positively Jane in 2019. I figured that if I could help someone, anyone, avoid those potholes, detours, and frustrations that I had and went through - even just one...all would be worth it.

Because joy is a choice. Joy is not based on circumstances. Only, as you and I both know, all of those things in life, all of those circumstances, can wear a person down!

There are so many things that women should know. Like changing a tire (I definitely can't do that on a podcast), how to change a diaper (new moms), what to wear to a British cocktail party (maybe this one is just me), when to speak and when to keep silent, how to get more done in a single day, how to



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to say no to things you just don't want to do, how to build wealth so that you can live in style when you retire....I can go on and on. So many topics to talk about!

As I share my insights with you, I want you to know that the ultimate result - from me to you....is to encourage you to choose joy everyday. If we, you and me together, can figure out what stresses us out, causes overwhelm or just plain makes us angry...we can then figure out how to fix it...all in the interest of choosing joy and living a life well lived.

So let's navigate those muddy waters of personal finance...together. As an ex budget counselor I learned that money is the biggest joy stealer out there.

Let's talk about life. Our one and only life. The one not to be taken lightly or abused.

Let's talk about fear. Anxiety. Frustration. Anger. Overwhelm. You know - all the things.

Let's talk about wellness. And diets. And how we look. What do we see in the mirror? Do we even like ourselves?

Let's talk about non-toxic everything...because those products in our home, the ones we put on our bodies, the ones we put inside our bodies...most of them are doing us harm.

Let's talk about you. Regardless of what you think or others say...you are definitely loved. Worthy and enough.

I am super fired up. Like in so excited. And I can't wait to get this party started.

In the meantime. To help you get started on your own personal joyful life - Go on and grab my 'Joyful Living Quickstart Guide'. The link is in the show notes..

Check out [positivelyjane.net](https://positivelyjane.net). You can join thousands of others who are part of the PJ community - you definitely don't want to miss my weeklyish newsletters. Where I share my personal thoughts and things that I think you



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will like and love.

And as always, I would like to encourage you not to let the circumstances of life kick you in the butt. I would like to encourage you to learn how to rise above those circumstances so that you can live a joyful life....everyday.

Thanks for listening. If you like what you hear please subscribe and share with your friends. I have linked everything I talked about in the show notes. Go on and grab them. Until next time - go out and make it a joyful day!

### Links mentioned in this episode:

- Joyful Living Quickstart Guide
- Aging Gracefully Newsletter
- PositivelyJane Website
- Financial Independence Society
- Be Well By Kelly Protein Powder (use code PJ10 for \$5 OFF)
- Quart Size Smoothie Bags
- Positively Jane Instagram
- Positively Jane Facebook Group
- Email address: [hello@PositivelyJane.net](mailto:hello@PositivelyJane.net)