

INTRODUCTION

*“What lies behind us and what lies before us
are tiny matters compared to what lies within us.”*

Ralph Waldo Emerson

The first question most people ask when I tell them I went to Australia for two months is, “When did you go?” The second most popular question is, “How were you able to go?” “It was December 1999,” I answer, “My boyfriend and I were there to celebrate the new millennium.”

At the time, Jeff and I were sharing a house in Florida and sharing all expenses equally. I was self-employed, neither one of us had children, and I intentionally chose a career that was flexible. Working as a freelance bookkeeper, I was able to set up my own schedule and select jobs that fit into that schedule. To make sure there was always enough time and money to travel, financial obligations and day-to-day responsibilities were kept to a minimum. The rent was reasonable, utility costs were low, I ate meals at home, took lunch to work everyday, my car was paid for, and I chose activities that were free such as swimming, biking, and long beach walks. Total monthly expenses were \$1000, and I was earning twice that amount each and every month.

But it wasn't always that way.

Four years earlier, I was married, owned a home with a mortgage, had three cats, a few birds, paid one car payment after another, and worked fifty to sixty hours a week as a U.S. Postal Service clerk. I also played the role of landlord. There was a small cottage in the back of the house that my husband and I rented out and managed ourselves. Life was full, routine, and somewhat complicated.

In 1995, all that changed when my marriage ended. It was a mutual and amicable decision. We gave the birds away and divided our possessions fifty/fifty except for the cats, of course. My husband agreed to take full custody, and I got visiting rights. Fortunately, and by choice, neither one of us had any children, so it made things a little bit easier. After eleven years of marriage, and at the age of 37, I began a new chapter in my life.

Setting up a simple and minimalist lifestyle after the divorce, or “correction” as I like to call it, was intentional. I realized I could live anywhere, do anything, and take a job transfer if I wanted to. It was time for something new and different in my life. For the past twelve years, I had been working for the U.S. Postal Service doing everything I knew to climb the professional ladder and rise above full-time clerk. I *really* wanted to be a Postmaster. I wanted my own little office in a quaint little Florida town somewhere, anywhere, and any town would do.

In order to get ahead, I took several home-study postal management courses on my own time and volunteered for every assignment that came my way. I was the model employee saying, “Yes,” to jobs no one else wanted. But after two unsuccessful Postmaster interviews (they were few and far between), I was led to believe that the lack of a college degree was holding me back.

Young, bored, and anxious to get on with life, I had quit college in my junior year as a Business Administration major. Thanks to the encouragement of my Postmaster, I decided to return to school at the age of 33. It was hard working full-time, managing a household, a rental property, and taking two and three college courses a semester. I’ll

admit, when classes first started I did a lot of whining, especially about the fact that I would be 35 when graduation came around. Fortunately, everything was brought into perspective when a very wise friend of mine said, “Jennifer, you’re going to be 35 anyway. You might as well be 35 with a degree.” That was exactly what I needed to hear. I buckled down and got through as quickly as possible.

In the same week as my birthday, I graduated and gave myself the gift of closure. I had finally finished what I started seventeen years earlier, and it felt great. A new level of self-confidence and self-reliance emerged, but the joys of holding that diploma were short lived when I continued to interview unsuccessfully for the coveted job of Postmaster. It seemed as if the decision makers were filling the vacancies with employees who had less experience than I had, and there was no making sense of it all. After seven years of hitting my head on the proverbial glass ceiling, I got frustrated and finally got the hint. The change I was looking for was not within my current employment. Once I got honest with myself, I realized there was another path to take, and it was time to let go of the old. I knew it like I know I am right-handed. I just didn’t know exactly what the new path would look like.

I searched for a way out of my quiet desperation by going to the library and borrowing all kinds of books and cassette tapes on life and how to change my life. I turned my car into a “university on wheels” and listened to the teachings of Wayne Dyer, Marianne Williamson and Deepak Chopra whenever I drove anywhere. Wearing headphones while sorting the early morning mail before the doors opened to the public, I listened to countless hours of self-improvement tapes to broaden my way of thinking and see new possibilities for my life. I knew the answers were available, and I was determined to find them. I searched the classified ads for jobs and business opportunities trying to find one that appealed to me. Preparing for the transition, I continued to reduce my monthly expenses by subscribing to newsletters such as *The Tightwad Gazette* by Amy Dacycyn.

It was a challenge figuring out what my next career was going to be, but I finally got an answer. It had been right in front of me all along, and when I finally saw it, I was astonished at how blind I had been. I once heard that we can get the message in a whisper, we can get it in a nudge, or we can get it in the smackdown. I was one of those who had to get it in the smackdown.

Over the past nine years, I was constantly learning about money and the financial side of life simply because I was interested. Financial publications of all types were scattered throughout the house. The one book that affected me the most was called *Your Money or Your Life* by Rubin, Dominguez, and Tilford. It forever transformed the way I looked at work, money, and my relationship between the two. How best to manage, invest, and spend our well earned dollars, and come out ahead at the end of the day, was fascinating to me. Genuine interest led to creating small business deductions and investment portfolios in the stock market and real estate. Occasionally, I was inspired to attend one of those free seminars that accounting and law firms offer so I could learn more about wills, trusts and estate planning for myself and my parents in case there were questions later on in life. Accounting was also an extension of my job with the Postal Service. At the end of each business day, I was the one who counted the money and filed the daily sales reports to our main office. For seven years, I was the one who balanced the books and submitted the quarterly and annual financial reports to postal headquarters.

The core reason I chose Business Administration as a major (after stumbling through the first two years undecided) was because I saw that everything in life is a business. Whether it's a college student's budget or a seven-figure one, success is measured in how well the money's managed and the business (or life) is run. The day I woke up to my calling was the day I asked the questions, "What am I already good at? What do I already know? What service can I offer outside of the Postal Service?" Over the years, I had learned a marketable skill and had something of value to

offer the community. I decided to become my own boss as a freelance bookkeeper.

Strangely enough, all the while I was learning what I could about finances, I was clueless to the fact that I was in training to work in the private sector. For years, *intuition*, *imagination* and *inspiration*, my “smarter-self” as I call the three i’s, were setting me up and leading me into a solution to the restlessness I was feeling in a career that had once served me so well for so long. The routine of the job was starting to get to me, but I loved the regular paycheck every two weeks. I loved the benefits of great health insurance, paid vacations, paid sick leave, and the satisfaction of steady employment. I enjoyed working with the public, and along with thirty of the most dedicated people I know, we delivered something of value every single day. And then one day, everything changed.

The defining moment, the moment I *knew* it was time to leave the Postal Service, came when a customer walked up to the counter and asked, “How much does a postcard stamp cost?” It was an entirely reasonable question, but I lost it. My eyes filled with tears and my throat suddenly tightened. I had answered that question a gazillion times, and in that moment, the words simply wouldn’t come. Unable to speak and on the verge of a full blown meltdown, I did my best to hide my temporary moment of insanity and gently pushed the stamp in front of the customer so she could read the amount for herself. She told me how many she wanted, I handed her the stamps, and I barely got through the sale. Seconds later, I closed my window (that’s postal jargon for sales counter), took a ten-minute break, and did what I had to do to recompose myself and return to duty. After all, the mail must go through. I rallied and tried to convince myself I could stay, but the nudges to leave were getting stronger and more frequent.

Despite all efforts made by my “smarter-self” to push me out of misery and into joy sooner than later, I remained stubborn and chanted the words, “I don’t know where to start.” I was so wrapped up in the question of “How am I

going to find my first bookkeeping job?” that I never made a move. But the universe works in mysterious ways, wanting more for us than we do for ourselves at times, and the first client actually came to me. It was a typical work day just like any other. A month after the postcard stamp meltdown, I was watching a customer put away the roll of stamps she had just purchased when she looked up and asked, “Jennifer, do you know anyone who does bookkeeping?” Out of habit, I began searching my memory for someone I knew. A split second later, I woke up and thought, “It’s me! This is it. This is my way out.” I gave the woman my phone number, and within days we were working together. She only needed assistance seven hours a week. After a month working both jobs and thoroughly enjoying the new one, I gave my two months notice of resignation to the Postmaster.

Talk about self-imposed agony. I convinced myself that I gave the extra long heads-up so management would have time to find someone to replace me and I would have time to train a fellow employee to do all those one-of-a-kind jobs I had volunteered to do over the years. It turned out that four weeks notice was plenty, and it was clear that I was painfully pulling away.

There were dozens of sleepless nights in those last months on the job. I journaled, I cried, I questioned everything about leaving. Common sense told me to stay, and it was a loud, almost angry, voice. For a long time I believed safety and security could only be found in a 9-5 job. It was the truth for me until the day I changed inside and no longer saw it that way. I knew deep down it was time to move beyond the predictable and trust my *intuition*, take action on *inspiration*, and believe in the strength and joy of *imagination*. Those are the aspects of ourselves that lead to real and lasting happiness.

I read *Feel the Fear and Do It Anyway* by Susan Jeffers to muster up the courage and go through with my plan. I listened to the quiet calm voice within gently encouraging me to take the first really big leap of faith of my life. There was a quote I read often that described exactly what I was

going through. Anais Nin, a French born American author, said, “*And the day came when the risk to remain tight in a bud grew more painful than the risk that it took to blossom.*” It reassured me that I was doing the right thing.

My sister, Lisa, and friends closest to me helped me through the roughest part of that transition. They knew what I was going through and knew I could make it out on my own. Their words of encouragement often came when I was at my lowest and needed to hear them the most. My family and friends believed in me in those moments I didn’t believe in myself. We all need people like that in our lives. It’s absolutely essential in the pursuit and *attainment* of our own personal happiness.

On Friday, March 27th, 1998, I removed “the golden handcuffs,” the shackles that bind many government employees tied to the belief that a government job is the only place to find safety and security. At exactly 5:00 p.m., I punched that old timecard for the last time and walked out feeling as if a huge weight had been lifted off my shoulders. I was ready to see what the world had to offer beyond the four walls of the post office.

It took three months to reach the point where I was earning more than enough to pay my bills. I finally had proof that I could leave the post office and thrive in the aftermath. It turns out, word had spread within the community that I was working as a freelance bookkeeper, and the phone rang each time I was ready to add another client into the mix. The initial seven hours a week with one client grew to thirty-five hours a week and five clients. I was living my desire; to work when I wanted to and take time off when I needed it most.

One year later, I had saved enough money to go to Australia.

The “No Plan” Plan

It was the summer of 1999 when Jeff and I were discussing what to do at the turn of the millennium. We asked ourselves, “Where do we want to be on December 31st?” We both had the sense that it was important to make it memorable. We wanted to be somewhere other than our own backyard.

Jeff told me he had always wanted to snorkel the Great Barrier Reef off the coast of Queensland in the northeast portion of Australia. I love to swim and had snorkeled a few times in the Florida Keys. It sounded like a great idea, but Australia, the reef, too, for that matter, seemed so big and so far away, it was a concept difficult for me to grasp at first. Looking back, I have no idea why Australia appeared so unreachable. For five years prior to that conversation, I had taken vacations on my own and with girlfriends to Taiwan, the Solomon Islands, New Zealand and South Korea. New Zealand is so close to Australia that many Americans visit both countries on the same trip, but my trip to New Zealand was limited. I wasn’t able to do both. Up until that initial discussion about Australia, one week had been the longest amount of time I ever stayed in any one country due to the constraints of a postal job.

“How long should we go for?” I asked Jeff once I got past the initial shock, came to my senses, and realized I could go anywhere I wanted to if I put my mind to it. After we talked about it, we decided we needed at least a month. The time change alone would take several days to get used to and there were dozens of interesting places to visit. “Ayers Rock would be a great place to be on New Year’s Eve,” I said. And then I remembered one of my clients had a son named David living in Queensland who held an open invitation for me and Jeff to visit his organic tree farm near the Great Barrier Reef. In the past, I never took the invitation seriously, and now it was becoming a reality. The mental itinerary was filling up fast.

A few weeks later, Jeff asked me, “Do you think you can take two months away from your job?” Now that was a stretch. My first concern was that the work would pile up so high my clients would have to replace me. A great inconvenience, and would it be a permanent replacement? There were no guarantees, no contracts, and no unions assuring I would have a job when I got back. The only way to find out how each client felt about my absence was to ask them. Four said, “Yes, we can wait until you get back,” and the fifth agreed to take on temporary assistance. I simply had to trust that they would all welcome my return and work would resume as usual.

In planning our trip, Jeff and I came up with three known points of interest we wanted to cover in a country nearly the same size as the continental United States. They were:

1. Swim the Ningaloo Reef on the west coast near Exmouth, Western Australia
2. Celebrate New Year’s Eve at Ayers Rock in the Northern Territory, located in the center of Australia
3. Head northeast to swim the Great Barrier Reef and visit David’s organic tree farm in Queensland

That was it. We had two months to cover four weeks worth of traveling, so there was plenty of time to explore the country further. We realized there were a lot of unknowns, and for some reason, we were not concerned with filling in the blanks. We were going to “wing it,” figure it out as we went along, allow Australia to show us the way, and that was something neither one of us had ever done before.

To learn more about a country I knew very little about, I went to the local library and took out three videos so I could “see” Australia. One video in particular stood apart from the others. It was about the Indian Pacific Railway, a train that runs from Sydney to Perth, from the Pacific Ocean to the

Indian Ocean, and back again. It's the same distance one would travel if going from Savannah, Georgia to Los Angeles, California.

Since the Ningaloo Reef was on the west coast and we were flying into Sydney on the east coast, we decided it would be a great idea to take the train immediately upon our arrival and enjoy the three-day ride to Perth, as we acclimated to the new time zone, a time zone exactly opposite to ours at home. We could get to the west coast and get over jet lag all at the same time. So we booked our train reservation well in advance of the trip and had one reservation in place. My need to know everything ahead of time was somewhat satisfied. The second arrangement to cover (other than the required plane reservations) was to become card carrying members of Hostelling International. We were on a budget and knew we would be staying in youth hostels along the way.

By October 1999, all the plans we were going to make were made. We didn't know how we were going to get to the Ningaloo Reef once we got off the train. We didn't know how we were going to get to Ayers Rock by December 31st, and we didn't know how we were going to get to David's tree farm deep in the rainforest of Queensland. The "how" was none of our business, yet.

Hours of planning went into the packing stage of our preparations. It may have been winter in Florida, but it was summer in Australia, and we were going to experience a wide range of weather conditions. We also planned to camp along the way, possibly in the outback, so we packed our gear, tent and all. We packed everything we thought we might need for the next two months.

A few weeks before leaving the 'States, Jeff bought a current issue of the *Lonely Planet Australia Travel Guide*. Since we really didn't know what we were doing, a guide book seemed like a good idea. I bought a small travel journal so I could record every experience of every day. I knew this was going to be an extraordinary two months, and I wanted to remember as much of it as possible. I also knew, deep

down to my core, that I was about to take the *second* biggest leap of faith of my life....

..... and down the yellow brick road I went.

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