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## **A Conversation with Chellie Campbell** by Nancy Barry-Jansson

A kind person on the [www.perfectcustomers.com](http://www.perfectcustomers.com) website recommended the book, *The Wealthy Spirit: Daily Affirmations for Financial Stress Reduction*, by Chellie Campbell.

I read the book and just loved it! Written in a page-a-day format, with an affirmation for each day, the book is funny, poignant, and a joy to read. It's a great book to read and/or give as a gift. You can choose to read one page a day for an entire year, or do as I did and read as many pages a day as you have time. I finished the book in about 6 weeks, and am looking forward to reading it again come the first of the New Year. Some people also like to just open the book randomly and see what their message is for that day.

After reading the book, I contacted the author, Chellie Campbell, and she graciously spoke to me in some detail about her book. Here is our conversation.

**Nancy:** It's so nice to be talking to you, today, Chellie! I really enjoyed your book and I would like to share more about it with the readers of the AffirmingSpirit Quarterly Newsletter.

**Chellie:** Thank you so much for asking me.

**Nancy:** In your book, *The Wealthy Spirit*, you explain a step-by-step process for Financial Stress Reduction. One of the key components in the process is the importance of saying Affirmations on a consistent basis. This had me wondering how you learned about affirmations and what impact they have had on your life?

**Chellie:** I guess I first encountered them somewhere around Wayne Dyer's *Your Erroneous Zones*, that's actually one of the first books I remember reading. Then, I read, *When I Say No I Feel Guilty*, which really helped me. Then I know I graduated to Florence Scovel-Shinn. My mother gave me this book when I was young, entitled, *The Game of Life and How To Play It*. There was positive thinking in that...My Dad gave me Pyscho Cybernetics...and there was positive thinking in that. Then, I did Shakti Gawain and Catherine Ponder...and I saw how important positive thinking was in a person's life.

But of course, we all...(chuckling) the learning process is, we hear the message a lot and go, *Oh, yes, I agree with that...that's true!*, but then we don't do anything to necessarily make that happen. So, I had to work with

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it for a while before I said *now this is a consistent practice that I have to do every day.*

Neurolinguistic Programming (NLP) came up with the idea...or did studies that show the average human being has 60,000 thoughts every day.

Nancy: Wow!

**Chellie:** That's *a lot* of thinking!

Nancy: It is...and you *know* that most of them are often not positive (laughing)...

**Chellie:** That's right. Well, first of all 95% of those thoughts are the same thoughts you had yesterday! We're on *automatic pilot* with most of our thinking.

Nancy: So true...so true!

**Chellie:** So they (NLP) discovered that 80% of our thoughts are negative. So, if you are on automatic pilot and most of it is negative, guess what you are producing in your life?

Nancy: Right...and then people wonder why they are experiencing all these negative things...

**Chellie:** 'Oh, why is it always me? Such tragedy!'

Nancy: 'Woe is me...' and 'Look at all the drama in my life' ... 'I never asked for this' ...and yet, ironically, you *are* asking for it (with your negative thoughts).

**Chellie:** Oh, sure, every time you watch a serial killer movie, guess what? I had to stop all that. I don't watch the news television...you know, I'll watch a scary movie once in a long, long while just to remind myself why I don't watch them.

Nancy: I don't watch them, either. I am a very visual person, so when I watch anything with violence, it remains in my memory. I dream about them over and over and it's very hard to get the image out of my mind.

I have to say, Chellie, that when I was reading your book, *The Wealthy Spirit*, almost every other page I was saying, "Oh, yes, Yes, YES!" (laughing)

**Chellie:** Oh, I'm so glad! You must be *MY* People, then.

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Nancy: I think I must be! The more I read it, the more I was thinking that when I started AffirmingSpirit there were so many people who didn't understand affirmations...they had either never heard of affirmations or they knew about them, but just never did anything with them. When I started offering my cards, I found I needed to do a lot of education (about affirmations) to help people understand how to use the affirmation cards. So, I started teaching an affirmation workshop, and virtually everything that you say in your book, I cover in some aspect in my workshop. It was just so great to read a book that had it all laid out...a great book that would be helpful to my customers and workshop attendees.

Have you found that by doing affirmations on a regular basis that you have been able to make lots of positive changes in your life?

**Chellie:** Oh, Yes! They've changed my life...absolutely! I mean, I talk about it in the book that I had this terrible disaster with my bookkeeping service... right after I bought it, the biggest client left with 2 weeks notice, and I had borrowed a lot of money on credit cards and then it was really hard to pay it back.

Nancy: Right.

**Chellie:** I eventually filed bankruptcy and lost my house to foreclosure *while I'm teaching Financial Stress Reduction Workshops...OK...while I own a bookkeeping service...while I am President of the L.A. Chapter of the National Association of Women Business Owners (NAWBO)!*

I was teaching the Financial Stress Reduction classes *while I was struggling to save my bookkeeping business. I managed to save the business, but I borrowed a lot of money to do it. I had a huge debt. So, all of my money was going into debt-service. The minute I had a downturn or a client didn't pay or a bookkeeper made an error that meant I went even further into debt.*

I had read this book, *How to Borrow \$50,000 on Credit Cards...that's how I saved my business, was to borrow money. Unfortunately, there wasn't a companion volume for 'How to Pay Off \$50,000 in Credit Cards at 19.8% Interest' ...it just ate me alive! Finally, push came to shove and I couldn't do it any more. I was advised to file bankruptcy, which I did.*

*Now, here's the lesson: I was teaching the Financial Stress Reduction workshops...I was telling people to do Daily Affirmations and I wasn't doing them! Revelation...I wasn't walking my talk! I was teaching it, but I thought, "I know this already...like so many others do...I'm a positive thinker!" If you are not practicing daily, you are not doing it!*

Nancy: It's true...It's so easy to slip. We are getting (negative) messages from every direction, from the music we listen to, the TV shows we watch, the books we read, we get so much negative put into us...

**Chellie:** Of course, it's negative, it's all sales-driven [with the message]: *Here's what is wrong with you and we have what you need to fix yourself!* You can't help but thinking you are not OK.

Nancy: So, once you realized that you were teaching everyone else to do affirmations but had not been doing them for yourself, you began creating your own affirmations?

**Chellie:** I had created them already...I just wasn't doing them. So, I made it a practice. I started reading them to myself, out loud in the mirror, everyday. I started just following my own instructions, everything I *taught* in the workshops. Because I saw everyone in front of me doubling their incomes in eight weeks! You know, they had magical things happening...and I was thinking, "Oh, yes, this is so great...why is *my* life such a mess?" (laughing) Well, because I wasn't *following my own instructions!*

So, I always tell people now...I tell them the whole story...I tell them all. And I say, "Listen, the person who most needs this workshop is ME...I've been the one who has been taking it for 15 years!" I am still listening to myself and wonder, "Hey, yeh, why aren't you doing *that part?*"

Nancy: I've heard it said that we often teach what we need to learn the most.

**Chellie:** Yes...exactly.

Nancy: I know that most of us have experienced difficult times in our lives, financial or otherwise, and I know it's a lot harder to pull yourself up from the depths of despair than it is to keep yourself motivated when everything is going well in your life.

I am just wondering how you found that motivation, amidst all that you were going through? Was it because you were teaching these classes and you were seeing the positive results?

**Chellie:** It was a combination of factors. I was working 80 hours a week. Being President of NAWBO was a 20 hour a week job. I was Vice President of my Rotary Club at the same time. I was a *chronic* workaholic...and an alcoholic. I had to face all this stress every day, and my one glass of wine when I got home became two glasses, and then I began using bigger glasses so I could still say it was just two glasses of wine a day. You

know? (laughing) So, I got myself into AA. They told me, because I was a daily drinker, that I needed to attend 90 meetings in 90 days. It was replacement therapy...I needed to replace the daily drinking habit with the daily AA meetings. I just followed the instructions...cried everyday...and I started making new decisions. It all worked together.

Nancy: Many people do the same thing over and over again, and wondered why they are not getting different results. Alcoholics Anonymous is very good about teaching that if you want to change your life, you have to create it for yourself...

**Chellie:** ...and, you have to suit up, show up, and shut up. You have to do the work. They don't care very much how you feel about it. If you waited for every alcoholic to feel like going to meetings, the rooms would be empty.

Nancy: (laughing)...and, that's true about just about everything in life! You know, if you waited until you felt like everything was exactly what you wanted to be doing, a lot of things would *not* get done...*housework* would not be getting done, I can tell you *that!* (laughing)

**Chellie:** When you start making the money, you can delegate that stuff. You can hire people to do the things you don't want to do. That became my goal. You know, I had things that I wanted to do and things that feel good, and a lot of stuff that I don't want to do, so I hire other people which means that I need to make a lot of money.

Nancy: Exactly! What advice do you give to people who struggle to do affirmations on a daily basis?

**Chellie:** You have to *make it a habit*. Like, you wouldn't think of leaving the house before you brush your teeth. So, whenever you brush your teeth, post your affirmations on your toothbrush, if you need to...you've got to make it a routine. You have to do it the *same time everyday*. Then, it becomes something that you don't forget anymore.

I tell people to write them down and put them in your car, in the glove compartment, in your wallet, in your purse. After a while, of consistently doing them, you'll have a bunch of them memorized. Then, you can say them anywhere, anytime...do them while driving around, or waiting at the traffic light, or waiting in line at the post office, or whatever. The more you do them, the more effective they are.

Nancy: And the more you remember them. I like to do mine when I go for my daily walk...

**Chellie:** ...Walking is a *great time* to do them! You must like to multitask.

Nancy: Well, I'm getting my exercise, and the affirmations are lifting my spirits, and reminding me why I want to get back home and start working (laughing) again. I know that just the process of walking, moving my body, gets the endorphins moving in my head and that probably makes the affirmations even more effective.

**Chellie:** It really does.

Nancy: For anyone who is currently going through a very stressful experience, what advice would you give to them?

**Chellie:** Going through a stressful experience...you just have to know that *there is a reason why you are going through it*, and that means there is a way you can change it. It's tempting to say, 'OK, I'm just going to give up and get in my bed.'

In my book, *Zero to Zillionaire*, which is coming out in April (2006), in one of the chapters I give a five step program for overcoming a disaster. The first step is Cry. You are sad, you've been hit, you need to let it all out. Crawl in your bed for a day and cry your little heart out. Then, I sit in my bed and Eat...doughnuts and potato chips...whatever turns you on...chocolate. Then, the third day, call all your friends and complain. (laughing) And ask for feedback and advice. The last time I was upset about something, a friend said to me, "Chellie, you need to be giving headaches, not getting them!" I just love that!

Nancy: It's funny how often we *know the answer inside of ourselves*, and yet we will still pick up the phone and call everyone we know to ask their *opinion*...even though we already know the answer, we really don't need our friends to tell us or to confirm it, we already know it...

**Chellie:** Well, but we need their energy on our side, that's what we need. We need to test the waters. We need to vent. We are trying it out. We are practicing and we are getting rid of the negative energy.

The fourth step in overcoming disaster is to Laugh. Find the humor in your situation. I wanted to look up the exact Shakespeare quote for the last step, which is Get Back to Work...so I wanted to look up, "Once more, dear friends, into the breach" to find the exact origin of the quote. When I Googled the quote, it came up asking, "*Did you mean Once More Dear Friends, Into the Beach?*" And I just cracked up!

Nancy: Tell me more about your upcoming book...

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**Chellie:** *Zero to Zillionaire* is the complete program including how-to's, with data and research to prove the point. It's a Chapter 1-8 book. Basically, we are all on the scale somewhere between nothing and everything. So, why are you on the scale where you are and what can you do to change it? How do you move up the (financial) food chain. It's the complete instructions.

Nancy: Well, I'm really looking forward to your new book, Chellie. If it is written in the style of *The Wealthy Spirit*, it's bound to be witty and fun, making the point while being very entertaining.

**Chellie:** Thank you so much.

Nancy: One of the things that I personally appreciated about *The Wealthy Spirit*, is your discussion of the Tuna, Sharks and Dolphins in your life, and your point that Tunas play the victim roles and Sharks take advantage of the Tunas, while Dolphins find joy in life and steer clear of Tuna and Sharks. The point is...and I teach this in my workshops...It's important to be aware of your thoughts, focusing on what really matters to you, but it's also extremely important to surround yourself with like-minded people who will support you in being the best that you can be in a positive way.

**Chellie:** Absolutely!

Nancy: A lot of people may have made a decision to improve their life and change their thinking, but whether it's their family of origin or maybe it's just the people they've ended up around, they'll look up and realize they are surrounded by Tuna and Sharks!

Your analogy was very good. It made me realize in my own life that I have tolerated a lot of Tuna, and therefore, been a sizeable Tuna myself, at times. I have spent countless hours trying to help Tuna see the bright side, the silver linings, and help them think more positively, but it's *exhausting!*

**Chellie:** Oh, Tuna will drag you down if you let them! When you need to call people, you need to call Dolphins who have knowledge in your area...if you are calling about business. Your mother might be a Dolphin, but she's not going to be a Dolphin about business. Call people who are also in business and are Dolphins!

Nancy: I realize I am often the one who my friends call when they are down and need to be cheered up, or be coached back into a positive attitude. Being there for my friends is, in itself, is not a problem unless it's excessive and one-sided...

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**Chellie:** Yeah, I can only do so many ‘Oh, poor things...’ You can’t be there for everyone on that level...Tuna want to call you with a victim story every week!

Nancy: Right...several years back I actually had someone calling me, literally, every day...calling to complain about someone in her family or one of our mutual friends that was making her mad...every day!

**Chellie:** Every day?

Nancy: *Every* day. And I swear, after about a year of this...I realized later that I had let this go on way too long!! It’s one thing to be tolerant, but I really let this go on too long. Finally, one day, I said to her, “Ok, so what are you doing to *create* this problem?”

**Chellie:** Good for you!

Nancy: And she got mad at me! So, I finally stopped taking her phone calls. Then, she went around to all our mutual friends (the ones she had been complaining about), and told them what a horrible person I was to stop taking her phone calls. But I had to finally set the boundary. And the truth is, I should have done it after the first week! (laughing) I shouldn’t have let it go on for so long...

**Chellie:** Well, but you know, you’ll be better about setting those boundaries and it won’t go on so long, next time. Like now, I don’t give these people more than a day. One conversation like that, and I’m done. I just don’t have people like that in my life.

Now, I do have people who are like Dolphins-in-Training, I call them. They are Tuna kinds of people in my workshops who are learning to be Dolphins, and I have to work really closely with them to keep them out of the Tuna energy. Sometimes, they’ll call me up and just start complaining...and I’ll cut them off, “Excuse me, is this a victim story?” and they’ll say, “Uh, yeah, I guess it is...”, and I’ll say, “I don’t participate in victim stories, I’m sorry. When you are ready for positive constructive action, call me back.” Then, they’ll call me back when they are ready.

You really do them no favor by putting up with that. You did that woman a big favor, the one who was bad-mouthing you, and you did yourself a big favor, too. You did the right thing by cutting that off, and she needs to either change or get out of your reality.

Besides, you know what? If you have *any* personality at all, there are some people that are just not going to like you. That’s just life. I used to

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think...I used to be a big Tuna myself...and for years I thought 100% of the people had to like me or I was doing something wrong. Well, I don't know where I got that idea, because there is no way that as you go through life a 100% of the people will like you!

As soon as I gave that up, there are more people who dislike me, but the ones who like me, *really* like me. Now, I just don't have any nasty people around me...they go away *fast*.

Nancy: I am not sure if Jack Canfield said it, or he got it from someone else, but I remember hearing that when you walk into a room, 25% of the people will love you immediately, 25% will dislike you immediately, and the remaining 50% could care less one way or the other.

**Chellie:** That's about right...

Nancy: So, really, you need to focus your energy on the 25% who naturally like you, and just let the others move on...

**Chellie:** Yeah, how many people do you need in your life, anyway? I mean, really. I'm living in L.A. ...there are ten million people here. I don't need *all* of them!

Nancy: (laughing) Exactly. Exactly!

It's been great talking to you today, Chellie. I think the readers are going to enjoy hearing about your book.

**Chellie:** It's been really nice talking to you, too, Nancy. Thank you!

Chellie Campbell, the author of *The Wealthy Spirit: Daily Affirmations for Financial Stress Reduction* and the soon to be released, *Zero to Zillionaire*, has helped thousands of people achieve a wealthy spirit and healthy balance in their lives. Ms. Campbell lives in Brentwood, CA where she teaches an 8-week Financial Stress Reduction® Workshop. If you live in the L.A. area, give her a call and sign up for the class! Don't live in the L.A. area? Ms. Campbell wrote her books just for you! You can learn more about Chellie and her workshops at [www.chellie.com](http://www.chellie.com).

Nancy Barry-Jansson is an illustrator and the creator of *AffirmingSpirit™ Affirmation Cards*, which she sells online through [AffirmingSpirit.com](http://AffirmingSpirit.com). The cards were first conceived when Nancy was looking for a more beautiful way to experience her daily affirmations, and dream is that they will inspire and help others to do their affirmations. Nancy lives in the San Francisco Bay area with her teenage son and her formerly-feral rescued kitty.