

Jen Du Plessis

Tell Me I Can't

Like all of her 36 first cousins, Jen Du Plessis grew up with a unique nickname bestowed by her Uncle Darcy. Many of the nicknames were encouraging and light-hearted. The same could not be said, however, for Jen's.

"We had Dan the Man, Jean the Machine, and many other fun names," Jen recalls. "But I was 'Jenny Who Ain't Got a Penny.' I thought it was a joke, so I carried a penny in my shoe all the time. I didn't understand until later, the impact of what he was saying."

Though Jen did not know it at the time, she would spend years making peace with her true self and finding her way out of the shadow cast by a tumultuous upbringing. Unfortunately, her hurtful and discouraging nickname wasn't the only familial hurdle Jen was forced to clear on her road to success. The first child of an alcoholic father and a verbally abusive mother, Jen grew up surrounded by family members who assumed she would become another example of the apple not falling far from the tree. Because the family was poor, they surmised, surely Jen would be poor, too. Since several members of the family struggled with alcoholism, they thought, Jen was destined for a life of addiction, as well.

As a result, Jen spent years chasing perfection to prove to herself and, even more, to those around her that she could become something greater than her family's past.

"I spent the majority of my life proving rather than living," Jen says. "Everything had to be perfect. Because I thought if I was perfect, my dad won't drink. If I'm perfect, my mom won't yell. If I show that I can be better than this, they're going to be better."

Her strong work ethic and relentless pursuit of perfection eventually led Jen to the top of both her class and her profession, but she came to realize her success came at the price of the thing

most important to her — family. Everything changed one evening when Jen received a call from a client while she and her family enjoyed dinner at a Mexican restaurant in northern Virginia. It was at this moment, Jen says, that she finally began searching for how to "crack the code."

"I said, 'Oh, I have to take this call, because my client needs me,'" Jen recalls. "I went outside the restaurant, and I'm walking along what I call the concrete balance beam. I'm walking on the curb talking on the phone, and I happen to look into the restaurant and there my family was laughing and joking and playing and having fun. They were creating all these beautiful memories, and I wasn't in them. That was the moment I decided to stop proving and start living."

Today, as the founder of Jen Du Plessis, LLC, Jen describes herself as a "Lifestyle Business Mastery Mentor" and helps fellow successful business owners and entrepreneurs achieve for themselves the same harmony between business, family and other passions that Jen has enjoyed since shifting her priorities 15 years ago.

"I help people who are overwhelmed, stressed out, working long hours and feeling like they don't have any control over their lives be better to themselves than they are to their business and still have a commanding lifestyle and successful business in the process," Jen says. "I help people realize what really fulfills them so that they can have that fulfillment on a daily basis and not be tied down to long hours in work and losing their family and losing their health and everything else around them."

Retired from the mortgage lending industry after 35 years, Jen now has her foot in many endeavors — all while still prioritizing the simpler lifestyle she readily admits to neglecting



for far too long. Among those endeavors remains a small mortgage brokerage firm, which Jen opened after her leaving her full-time position in the lending industry. Jen also leads a real estate investment company that maintains over \$10 million in real estate, including Airbnb, longer-term rental units, and mortgage notes. But the venture Jen finds most fulfilling is her work consulting professionals; primarily mortgage loan officers, real estate agents and small business owners; utilizing coaching, mentoring and masterminds.

“My sweet spot is someone who’s about ready to kill it, to break through that glass ceiling,” Jen says. “That’s why I use the term ‘cracking the code,’ breaking through that glass ceiling. They’re about ready to do that, but they’re losing sleep at night because they can’t figure out their ‘why.’ They’re missing something. They might say, ‘I’m better than them. I’ve been doing this longer. I don’t get it. What’s wrong with me?’ Intuitively, I can solve that in one session with people and know exactly what they need.”

Jen traces the emotional intelligence she uses to serve others now back to, of all places, her rocky childhood and particularly her father. In a twist of fate, Jen’s parents met in Washington, D.C., mere minutes from where Jen would one day plant her roots. Jen’s father enlisted in the Army and was a carpenter by trade, and he happened to be working on a staircase in the White House as part of First Lady Jacqueline Kennedy’s renovations on a day when President Kennedy’s Secretary of State, Dean Rusk, was there for a meeting. Rusk struck up a conversation with Jen’s father and was so impressed by the young man that he set him up on a blind date with his receptionist, Jen’s mother. They were married a short time later and relocated to Colorado. Though not due until January, Jen’s mother was so distraught by President Kennedy’s assassination that she went into labor in November, and Jen was born two days later, on her parents’ one-year anniversary. The young family relocated to Mount Pleasant, Michigan when Jen was just six months old to be closer to her mother’s family. They moved into a home on the same street as her grandparents and uncles and lived there until Jen was in sixth grade.

Despite growing up around her extended family, Jen’s childhood was anything but harmonious. Her father, a “beer alcoholic,” as Jen

remembers, would begin drinking in the truck each day on his way home from work and would not stop until passing out drunk deep into the night. After Jen’s father became a firefighter, he would often head straight for the bar after being called out in the middle of the night instead of returning home. At one point, he disappeared for two weeks.

Her mother, on the other hand, was deeply unhappy and often lashed out with a vicious tongue. An only child at the time, Jen remembers living a childhood of loneliness, attempting to spend as much time as possible out of the house and keeping friends away for fear of how her parents might act in front of others.

At age 9, Jen rode her bike home one evening and heard her parents fighting from outside of the house. She entered to find her mother in a zipped-up housecoat with a cigarette in hand, shaking as Jen’s father stood over her with a shotgun pressed to her head.

“I just couldn’t take it, so I ran out in the cornfield next door,” Jen says. “I knelt and prayed, ‘Please don’t let me hear it.’ I ran with my fingers in my ears and prayed I wouldn’t hear that shotgun go off. It was dark. It was late at night. I was scared. And it was that moment when I said, ‘I will not let this happen to me. I will not be that.’ That was the biggest turning point in what became the rest of my life.”

Jen’s home life was so unstable that for all practical purposes, she says, her Uncles Darcy and Dave were her parents. Both managed properties in Mount Pleasant, and Jen credits them with passing along their knowledge of the industry and, more importantly, their strong work ethic. Equipped with that work ethic and determined to create a better life for herself than the one her family lived; Jen turned her focus to becoming what she thought to be the picture of the model child.

Her family moved back to Colorado when Jen was 12, and it was there that she began to blossom – or at least appear to from the outside. She became Miss Colorado Springs and was runner-up in Miss Colorado. She ran track and was a member of the tennis, soccer and cheerleading teams. She maintained perfect grades and played flute and piccolo in the Colorado Springs Symphony. Jen even insisted on keeping her room perfectly tidy.

This commitment to excellence continued

into her college years. She originally attended Colorado State University to major in pre-medicine but later shifted to study Architectural Design and Construction Engineering at the Denver Institute of Technology. The only woman in a class of 67, Jen looked for a job utilizing her studies after college, but few companies in the industry were willing to take a chance on hiring a woman at that time. Instead, she secured her first job at a mortgage company through Snelling and Snelling, a temp agency. She was hired as a receptionist and setup clerk for a \$749 per month salary.

"I thought I had *arrived*," Jen says. "The rest is history from there. Thirty-eight years later, here we are."

A job with a mortgage company in Nashua, New Hampshire, brought Jen and her husband, Brian, to the East Coast for the first time, and they lived there for nine months before transferring back west to a branch in suburban Denver. The young couple pined for a return to the East Coast shortly after making the move, however. Having fallen in love with Virginia while visiting her aunts there during her time living in New Hampshire, Jen accepted a job in her company's Annandale office and headed back east just three months later.

After landing in the DMV area for good in July 1989, Jen changed companies, quickly rose through the ranks and became one of the top loan officers in the entire country. Not unlike the industry that spurned her out of college, mortgage lending was not always hospitable to women at the time. Jen was among a handful of women who forged the way for others in the field, and she became one of the first women to fund over \$1 billion in loans. Focusing on her niches of jumbo loans, veteran loans and real estate investing loans, Jen became one of the top 200 loan officers in the country out of more than 785,000.

But despite being in the top 1 percent of her field, Jen found that she did not feel good enough. She still felt an emptiness, she says, because she was searching for a balance between her life and her career, one that did not exist.

"If you're standing on two boats, they're both moving, and you're trying to figure out, 'Oh, you need attention.' You're in the middle, and you're exhausted," Jen says. "This is why balance doesn't work. People are constantly trying to find balance, but it's a mystical thing. That's what I was doing — balancing that whole time. I would be

walking down the chain link fence as my son's playing baseball, covering up my phone screaming, 'Way to go!'"

Jen recalls another instance when her adult daughter reflected on parasailing during a vacation the family took when she was a child. Jen was baffled. Not only did she not remember parasailing, she was so consumed by her career at the time that she did not remember taking the vacation at all.

"It was all because I had this DNA of proving and being perfect in everything," Jen says. "In this life of proving, my business was more important than my family."

Jen began altering her lifestyle after the fateful moment of realization at dinner 15 years ago, but she received another wake-up call in 2014 when Brian suffered three heart attacks within three months. And not just any heart attacks. All three of Brian's heart attacks occurred in the main artery that runs down the front of the heart, known as the 'widow maker.' The chance of surviving such an attack is barely 10 percent, yet Brian survived all three.

These harrowing experiences simply reinforced for Jen the importance of a wholesale lifestyle change, one that allowed more time for the things that matter most to her — namely her husband, their two children and their 'bucket list' items. Four years later, after nearly 35 years of climbing the corporate ladder, Jen faced a life-defining fork in the road.

"I've got to make a decision. I can't do both," Jen recalls. "Either I'm going to do coaching and I'm going to change and impact other people and help them not do what I did and condense their success, or I'm going to stay in this business for another 5 to 10 years. Well, my passion had just changed. I love it still, but my passion had changed. I wanted to serve people. I believe that you learn, you earn, and then you want to return."

Ultimately, she elected to retire from her full-time position and focus on coaching and mentoring the next generation of leaders as a Certified Mastermind Facilitator, a role that allows her to work with clients in both one-on-one and group settings to address their needs, whether business- or personal-related. Jen works to instill within her clients the same leadership style that led her to success, one that prioritizes long-term inspiration over short-term motivation.

"People will follow leaders who inspire,

who have vision,” Jen says. “I don’t want to pull anybody. I want people to see it in themselves, and for me to be 10 steps ahead of them and guide them through it. I want to walk alongside and be the guiding light for them. It’s never, ‘Do what I say.’ It’s always, ‘Here’s something to consider. Here’s something you might want to think about.’ It’s your journey, and I just want to be there to support and guide you, to shine the flashlight where you want to go.”

Jen met Brian soon after her family returned to Colorado during her adolescent years, and the two quickly became the quintessential high school sweethearts – she the cheerleader and symphony member, he the football player and car mechanic. To this day, their friends refer to them as ‘Danny and Sandy,’ a nod to Danny Zuko and Sandra Dee from the all-American musical *Grease*. The couple married young – Jen was 19, Brian had just turned 20 – and have been together for 38 years.

“We’ve always supported each other,” Jen says. “We’re a team. There have been times when I’ve been the prominent parent. He’s been the prominent parent. I’ve been the prominent income earner, and he’s been the prominent income earner. He’s very street smart; I’m very book smart. He makes me laugh all the time. If he wasn’t there, I’d have no fun in my life. I’m so serious. I’m really a very serious person.”

Similar to Jen, Brian’s upbringing also lacked stability and supportive parents. The couple established from early on that their home would be a peaceful place full of love, not an environment their children would ever want to run from as Jen and Brian wanted to as children, and they have stood by that pledge.

“Brian showed me what true loyalty looks like, that you support through thick and thin and that it doesn’t have to be this awful, nasty situation,” Jen says. “He continues to support me. He’s always been there. He elevates me. He believes in me. I don’t have to prove anything to him. I can be the real me.”

Through all of life’s challenges, Jen has held fast to her faith. From the time she would attend Catholic Church with her grandparents every day before school, faith has always remained a central tenet of her life. In fact, Jen’s most prized possession is a necklace holding a medallion of the Blessed Mother and a cross, which belonged to her mother until she passed away five years ago.

“I removed it from her when I left the room when she passed, and I haven’t taken it off since,” Jen says. “Knowing there is something greater than me is really where my strength comes from. I know I was brought here to do more than what I’m doing. I feel like all people are like that. We tend to meander around the world, and there’s so much more we can be doing. Whenever someone tells me I can’t, or when I tell myself I can’t, I revert to God and say, ‘I know you’re looking out for me. It’s your will, not mine. I’m here to serve you.’”

Despite their issues during her upbringing, Jen maintained relationships with both of her parents until their respective deaths, and she credits them with many of her positive attributes. Her cerebral nature, desire to see the good in people and ability to see the big picture are all qualities from her father, according to Jen. From her mother, she inherited a relentless work ethic and a natural desire to help others. Now, that empathy and compassion creates her vision to pass along the lessons she’s learned to others.

“Over time, as I’ve had these breakthroughs myself in dealing with my past, wanting to come out of this shell, now my message to others is, ‘You can do it, too,’” Jen says.

Jen also has a simple, yet profound, piece of advice she offers to young people beginning a career. “Be you,” Jen says. “Don’t let anyone smother you because it doesn’t fit their agenda. Be you. Live in abundance, not in scarcity. You don’t want to go to college? Don’t go. You don’t want to be a doctor? You want to be something else? Then do it. Be you. There’s only one you.”

It is a lesson Jen has learned firsthand throughout her career and her life. She admits to spending much of her life attempting to prove to others what she could be instead of becoming what she wanted to be. Jen is thankful now to have unlocked the lifestyle she was meant to live, and she relishes the opportunity to help others find it for themselves.

“It’s all been about me discovering me and getting out of my own way,” Jen says. “Don’t tell me I can’t do anything anymore, because I can do everything I set my mind to doing. Bring it on. I’m resilient. I’m no longer ‘Jenny Who Ain’t Got a Penny.’”

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– By **Gordon J. Bernhardt, CFP®**, AIF®

About Gordon J. Bernhardt

President and founder of Bernhardt Wealth Management and author of Profiles in Success: Inspiration from Executive Leaders in the Washington D.C. Area, Gordon provides financial

planning and wealth management services to affluent individuals, families and business-owners throughout the Washington, DC area. Since establishing his firm in 1994, he and his team have been focused on providing high-quality service and independent financial advice to help clients make informed decisions about their money. For more information, visit www.BernhardtWealth.com and [Gordon's Blog](#).

