

Failure to succeed can result in frustration and depression. *Latte* explores what causes an early mid-life crisis – and what to do about it. Compiled by Rose Powell.

Mid-life

What?



Ever worry that your time is running out to get the life you've always wanted? You're supposed to be further ahead in the game by now aren't you? Whether it's *that* job, a happy relationship or a certain level of financial security, an increasing number of women are feeling a sense of failure about their lives. If this sounds like your situation, you're not alone. You could be having an early mid-life crisis.

The mid-life crisis is usually the domain for those in their late 40s to 50s. But according to a 2010 British study by counselling organisation Relate, it is now affecting those aged 35 to 44. The study reveals that one in five people in this age group feel lonely a lot of the time, or have suffered depression.

The study also found that this age group came out worst of any age group in a number of key areas, including: 22 per cent who wish they had a better relationship with their family

and the same number feel closer to their friends than to their family; 22 per cent have suffered depression because of a bad relationship; 28 per cent have left a job because of a bad relationship with a colleague; and a whopping 40 per cent have been cheated on by a partner.

Shirley Smith, a Sydney-based psychotherapist, says the concerns previously labelled as "mid-life" issues are now happening earlier. "I look at my clients who are reporting these concerns, and I'm thinking they're a bit young to be talking about these kinds of issues," says Smith. "I'm seeing a lot of women in that 35 to 44 age group who tell me they thought they would be a lot further along the line by now."

Destination addiction

Robert Holden, PhD, author of *Authentic Success* (Hay House, \$19.95) identifies a behaviour he calls "Destination Addiction." Robert writes in his book: "This addiction is a major block to

success. People who suffer from Destination Addiction believe that success is a destination. They are addicted to the idea that the future is where success is, happiness is, and heaven is. Each passing moment is merely a ticket to get to the future. They live in the 'not now', they are psychologically absent, and they disregard everything they have.

"Destination Addiction is a preoccupation with the idea that happiness is somewhere else. We suffer, literally, from the pursuit of happiness. We are always on the run, on the move, and on the go. Our goal is not to enjoy the day, it is to get through the day. We have always to get to somewhere else first before we can relax and before we can savour the moment. But we never get there."

Robert says that when there is no point of arrival, we are permanently dissatisfied. He continues: "The problem with Destination Addiction is that we are not fully present in our own lives. We suffer from

psychological absenteeism. We are 'not here'; we are missing in action. We exist somewhere between the 'there' and 'now', in a netherworld devoid of any real inspiration and grace. We are but a shadow of our true selves. No now, no life. No now, no connection."

Feel like failure

We've been conditioned to chase goals and set high expectations for ourselves. Self-help gurus tell us that we can achieve anything we set our minds to. But if we don't quite reach the mark, we can feel like failures.

While it's important to set realistic expectations and, importantly, to stop comparing yourself to others, it's also important to feel like you're being proactive about your situation, whatever it might be.

Latte talks to three experts for advice on the practical steps you can take give yourself momentum in the key areas we often judge our own success by: career, relationships and finances. ►

Getting out of the career RUT

If you are stuck in a career rut and not progressing as fast as you'd like, here are five practical tips to give your career some momentum. By Suellen Hughes, founder and director of career coaching company Transforme.



Find someone with your dream job, and ask them to mentor you. A good mentor is invaluable no matter what your level, as a sounding board with relevant experience to draw on. You need someone who has navigated those tricky career issues, like how to apply for an internal promotion without getting on the wrong side of your manager. A good mentor should both challenge your approach and back you by connecting you to influencers and opportunities to get in front of important people.

The best way to get a mentor is just ask someone. Approach someone you aspire to be like, preferably someone already in your extended network. Remember, successful people are usually busy so get to the point, remain professional and don't come across as whingeing or needy – it will put them off.

Refresh your skills

Give your skills an update. If you haven't done any study since you left university then it's time to enrol in some professional

development. Research courses available to you within your organisation and outside. You might have to pay for external courses or even take some leave to attend but if you're serious about keeping ahead of the pack, then do what it takes.

Raise your profile

It's no use being the best-kept secret when it comes to your career. Find and attend the right networking opportunities for you. Pursue online professional networking opportunities like LinkedIn. Your social networking should be professional and focused. Google your name and see what comes up. If there's anything there that you don't like, do your best to clean it up or delete it.

Update your image

If you're still wearing the same clothes to work that you wore five years ago, then it's time for an update. Impressions count and presenting a polished image is key to

progressing your career. I worked with a woman who had worked her way up to a senior role in an international investment bank, and then stalled. She just wasn't getting considered for roles she was well qualified to do.

She engaged the services of an image consultant who completely revamped her corporate wardrobe, down to a new hairstyle and make up. She was promoted to a role in London – her dream job – within three months!

Don't underestimate the role that good grooming and polished presentation play. I know it should be all about skills, experience and qualifications, but it just isn't.

Hire a coach

A coach is different to a mentor and should play a different role. A good coach will work with you to make sure that you're clear about your career goals, that you have a career strategy or plan in place, and that you are taking actions that will move you closer

to your goals. A coach will ask you challenging questions to push you out of your comfort zone and help you to see areas that you might not see yourself.

A coach's job is to keep you on track, and often they're more effective at this than a mentor as you're paying for their services.

Make sure you and your coach click. Ask friends for recommendations. You will work through some tough issues and you need to have 100 per cent confidence to get the most out of the relationship.



Suellen Hughes is the Chief Kick Starter at Transforme. She coaches and inspires smart professional women (and brave men) who are ready to kick-start their own change. www.transforme.com.au.

Rewarding relationships

While an early mid-life crisis can often involve dysfunctional relationships, the key to great relationships is about understanding your own emotions. By psychotherapist Shirley Smith.

Emotions are energy, they are an energy of expression. This energy comes with the way you perceive things, and one of the worst things you can do with emotions is to repress them. If you repress your feelings, they'll build up and drive you to overreact.

We need to accept that every emotion that we might have, in the right way, in the right measures, is actually good for us. All emotions are good, even the unpleasant ones aren't 'bad' for you. What makes 'bad emotions' is that they often come in overwhelming quantities and we have no training and understanding of how to deal with them.

Negative emotions

Emotions such as fear, sadness, guilt and shame can be good for you. Healthy fear is a warning sign, it tells you to pay attention. "Research that contract", "Get advice about that decision", "Don't walk down that alley" – that's all healthy fear. Healthy sadness is usually growing pains, it helps us face our lives, change and grow. It changes how and why we make decisions.

Healthy guilt is your conscience, letting you know that you're going against your own values. Healthy guilt reminds you "This isn't the person I really am, I need to re-evaluate and find out how to make a different choice that is more true to who I am."

Healthy shame is for humility, shame lets you know (painfully) that you don't have to try to be super-person here. It reminds you that you don't need to have all the answers and you can make mistakes and be humble. Humility is the key ingredient to spirituality, it helps you to be down to earth. And that helps us connect and apologise and grow real relationships.

Communication skills

Relationships can be nurtured or shattered by communication. So developing your communication skills should be a priority. A lot of relationships are struggling now because we want real intimacy and real partnership but we never learned how to have real communication. You need to know how to say what you need to say in a way that resonates with the person you're talking to.

People spend too much time trying to figure out what they want to say rather than how they might say it.

I see a lot of women who have given their power away in their relationships and with their families. They make their decisions based on fear. They may be afraid they will break up their family, so they just do what their husbands want and then they get angry, at their partners and themselves. Women are scared they won't be able to find a relationship after 30, that they won't get to have kids. This gets compounded when they look at their parents generation and then they think "I'm over the hill". You're not. Maybe in your parent's generation, but not today. You just have scarier decisions.

Take fear out decisions

I see women making decisions based on fear, of messing things up or missing out on opportunities or hurting people all the time. We need to stop making decisions motivated by fear, because making fear-based decisions damages relationships.

A clear sign of a fear-based decision is when you're afraid of what happens if you don't make that decision, rather than what happens if you do. This comes from not knowing what you really want. The solution here is to work out what you want, and then learn to communicate it. Here are my tips:

1. Say what you want without being too absolute. We tend to set too many specific goals and then we feel let down when it doesn't work out exactly as we planned it in our heads.
2. Don't try to have everything all at once. Prioritise the three most important things you want in your life now. You can have it all, but probably not all at once.
3. Give yourself permission to do what you really want to do. If you are confused, go to a professional counsellor or coach to help you get a reality check about your needs and your values. You'll thank yourself later.



Shirley is a psychotherapist and author of the books *Set Yourself Free* and *Behind Closed Doors*. www.setyourselffree.com.au



The high life

Alysia Hamilton (pictured above), 39, lived the high life in her twenties before realising she was not building a solid financial future. "There are many women who are in the same position. I had spent most of my money on travelling and clothes and then, in my thirties, I realised I may want to start saving and investing if I wanted security, a home and to retire comfortably," says Alysia. Since then Alysia has founded Girls Learning About Money (GLAM) which runs finance education events for women in a comfortable, fun and supportive way.

Alysia says: "I started GLAM because I wanted to learn about money-related topics and take actions that would lead to financial freedom. I thought it would be fun learning with a bunch of like-minded friends so we could inspire one another!"

Having deciding to get serious about her financial goals at 30, Alysia now has four investment properties, a share portfolio, mutual funds, and a few art and antique investments alongside her savings and retirement accounts.

Show me the *money*

So you're over 30 and have very little to show for it financially. You have heaps of fantastic shoes but no decent assets to speak of. What do you do?
By Alysia Hamilton.



Start with educating yourself. Write down what financial topics you would like to learn about, who you know that may have financial knowledge or who may know people that do. Find out what books would be beneficial to read or seminars to go to that will provide you more information about the topic of money.

I personally found Robert Kiyosaki's book Cashflow Quadrant and Cashflow 101 Game life-changing but you may find other books that provide that 'Ah Ha' moment.

MUST DO: Read Robert Kiyosaki's Cashflow Quadrant and play his Cashflow 101 game - it's fundamental learning in how to get out of the rat race! I also recommend Suze Orman's Women and Money is highly useful for understanding the basics. Research female finance education events like GLAM or similar groups and attend.

Work out your financial goals

There's no point putting a plan together and learning about different financial topics if you don't actually know what you're aiming for. Do you want to save money for a house? Do you also want enough leftover for a big overseas holiday each year? Are you planning to be a property magnate?

Write out your financial goals. Make them clear, concise, measurable and start with "I will" so it's action orientated. Give yourself one minute to brainstorm this and write whatever comes into your head. Then pick out the three financial goals that mean the most to you. Post them in your bathroom mirror, on the fridge, behind the bathroom door and tell a few trusted friends that will be supportive.

MUST DO: Brainstorm your goals now. Consider where you want to be in one year, and in five years. Why wait?

Get an expert in your corner

This is simple. Find a financial planner. My advice is find one that will look at you from a holistic perspective that encompasses your goals. For instance, if you want to have a home, they can work with you on a financial plan that includes planning for this investment even though they won't actually organise the loan for you.

Together, focus on your income, fixed expenses and goals so a personal plan can be developed for you. Getting expert advice from someone with experience helping people make financial decisions will make you more confident, and ensure you're on the right track.

MUST DO: Make an appointment with a financial planner today. If you don't know one, call your friends to ask for recommendations.

Take action!

You can get all the education and planning you want but if you don't take action, you may acquire a lot of knowledge but have no results. There's no better way to learn than by "doing". You will make mistakes but hopefully your education and planning will help you avoid many of them. Put into action what you learn even if it means you take small, conservative steps until you get confidence. For instance, you may only start with a small percentage of your pay cheque going towards your credit card debt while you get used to working with a budget. This percentage increases as you learn to budget better and better.

Another example is: if getting into the share market is your goal, you can paper trade or penny stock trade until you feel confident in placing a few hundred dollars or a few thousand into a share portfolio. There is absolutely nothing wrong with starting out small.

MUST DO: One of the easiest things to do is set-up a savings account and have 20 per cent of your salary go directly there (your employer should be able to do this for you). You will want to grow this so you have at least three months salary for emergency situations and then the rest can build up for your investments.



wise women

If you're having an early mid-life crisis, it can be useful to get advice from someone who's been there, done that. We look to three wise women on what advice they would have given to their younger selves.

Diane Drysdale, 52

Managing Director, Wines By Design



You know what? Life is full of twists and turns and honey, enjoy every one of them! Don't be afraid to shine. A lot of people approach their friends and their customers from a space of being afraid of not being "good enough" and being fearful of what others might be thinking of them, and not wanting to make a fool of themselves. Hey, if we all operate from these fears and continue to create our defensive fortresses, then we all live within the same limits! So, my gorgeous self: don't bother protecting this fortress, just let the walls tumble down, have fun, give yourself permission to come from a space within, of self love and a care for everyone - own your life. This joy and integrity within myself is what has brought me success in life and in business as I create the journey of my life.

Ronni Kahn, 58

Founder, OzHarvest



Choose a career in whatever it is you love to do, regardless of the financial rewards, because when you are passionate and committed to what you do best, the rewards will follow. Financial rewards are not the measure by which to evaluate your life. Life is short, and every day counts ... so don't think that "One day, you will be better, skinnier, nicer, volunteer, give back to your community, make a difference to those around you." There is no "one day", there is only now. So get on with being the very best friend, daughter, sister, lover, mother, wife, partner, worker, volunteer, you can possibly be, today. Live your life in the present, and measure your success by the joy you can share with those around you.

Wendy Eade, 54

Director at Eaden Sleepwear



Oh how I would loved to have the knowledge and confidence in my mid twenties that I have now. Would I have stayed up all night worrying about things that I absolutely had no control of? I don't think so. Would I have felt old before my time with stress that I carried around because my career wasn't moving in the right direction fast enough? I don't think so. Would I have been too scared to back myself 100 per cent to achieve my dream career? Definitely not!

If you have a dream, follow it, stay focused on what your goals are but remember "Rome wasn't built in a day". What you don't achieve this week you will the next. Balance in your life is the most important thing. Once you get that balance right everything else will fall into place. L