

GOOD LIVING: CELEBRATING ACHIEVEMENTS OF THE HEALTHY, WEALTHY AND WISE.

# Friends and family

Close kin and allies can inspire, support midlife makeover

In her thirties, Linda Walker was a successful pharmaceutical sales representative, putting in long hours on the job with an eye to moving up the corporate ladder. Married, with two beautiful daughters, her life looked enviable from the outside.

But at home, her family life was shattering. "My husband Duane (Gordon) is an incredibly competent, smart and resourceful man, but he was incapable of functioning in his career and we didn't know why. He was demoted, on the verge of losing his job, when my youngest daughter was diagnosed with Attention Deficit Hyperactive Disorder (ADHD)," she says. "I juggled everything that had to be done in the household as well as working full time: dealing with budgets, income tax returns, calling the plumber, daycare for the kids, school, groceries, everything. He just wasn't able to manage, and I was absolutely exhausted."

In the wake of their daughter's diagnosis, Mr. Gordon realized that he also had many of the symptoms of ADHD. Once the diagnosis was confirmed, the couple began working together to understand what could be



PHOTO: CHRISTINNE MUSCHI

**Former pharmaceutical sales executive Linda Walker turned adversity into opportunity by transitioning to a new career as an Attention Deficit Hyperactive Disorder coach. Ms. Walker, who developed her coaching skills, in part, by helping her husband and daughter Kyrie deal with their ADHD, says, "My husband and kids have been my biggest supporters."**

done.

"We were deep in debt, but we cut corners and invested in ADHD coaching. Within a month, it was incredible

the difference it made in our lives. I started seeing a partner instead of feeling I had three kids to look after. The gray cloud that had been over

us for the first 12 years of our marriage had finally lifted," says Ms. Walker.

Witnessing the results of ADHD coaching in her fami-

ly life, Ms. Walker realized what had been missing in her own career. "I realized that I wanted to have that kind of impact. Originally, I'd wanted to be a doctor, but I didn't make it to med school. I had no plan B, so I took whatever came along and was quite successful at it. But I realized, as many people do in midlife, that my life wasn't as I'd envisioned it to be," she says.

Applying the knowledge painfully gained as an advocate for her daughter and partner to her husband, Ms. Walker began a transition to a new career as an ADHD coach.

After training during evenings and weekends, she began working part time in her practice. Eventually, as her coaching practice grew, she left her sales career for good.

"When you work in your areas of strength, you have the biggest potential to make an impact in the world," she says. "If you spend most of your life managing your weaknesses, you never actually tap into those strengths and you won't get very far. In my work with clients, once we start working in their areas of strength, we find an incredible difference in their per-

formance, at work and at home."

Vancouver relationship coach Shirley Vollett says people who make inspiring changes in their lives are often people who have dealt with great adversity, a disability, even tragedy, in their lives and relationships. "Many times they go on to help others facing similar situations. It is one of the ways we make meaning out of tragedy and adversity," she says.

Our hard-won learning in life often becomes the gift we have to contribute to others, she says. "A lot of support groups have evolved through the energy and efforts of people who have personal or family experience; a lot of research fundraising has happened as a result of the efforts of people who have lost family members or are themselves survivors."

At midlife, a growing awareness of our own mortality often causes people to evaluate their relationships and their lives, she says. "For couples, kids are often leaving home, and the focus shifts from being nuclear-family-oriented to looking out into the world. A person at this stage of life has more depth in maturity and expertise, and when they turn their attention toward a cause or endeavour, they are great resources."

Much of early life is about finding our place, says Ms. Vollett. "But by midlife, there is more personal self-acceptance. There is a sense of 'This is who I am.' It's no longer about fitting in, but about pursuing the relationships and activities that are right for us."

Intimate friendships, those that endure through changing circumstances, become even more cherished at this time of life, while activity-based friendships may change. "There is a new level of authenticity that becomes available in relationships," she says.

Linda Walker and Duane Gordon celebrated their 25th anniversary in May this year. The deep bonds that developed out of the challenges they faced together as a family have been a tremendous support as Ms. Walker developed her richly rewarding second career. "My husband and kids have been my biggest supporters," she says. ■

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## Life insurance offers security for self and loved ones

With a growing awareness of their own mortality, baby boomers often also have a growing sense of what they want to leave behind.

"People reaching midlife are generally in a situation where they've now accumulated some assets," says Robert McCullagh, financial planner and vice-chair of Advocis, the Financial Advisors Association of Canada. "As they grow older, one of the things they start looking at is how to pass wealth onto the next generation and the one that follows, with ease and without unnecessary taxes."

While it has traditionally been common for people to reduce their life insurance coverage when their children are successfully launched, a growing number of Canadians are maintaining or even increasing their insurance coverage to meet their estate goals. "It allows them to enjoy their cash flow, and use all of their resources while they're alive, knowing that their estate will be replenished upon their passing," says Mr. McCullagh.

With the security of defined benefit pension plans becoming less common, life insurance is also being used to ensure the financial stability of the remaining spouse after the death of the first partner. "I had a conversation recently with a client; she and her husband have been living on his severance package, and after living on a reduced income, they decided that they needed more life insurance. They also bought long-term care insurance, because they recognized that an extended period of time in a care facility would devastate their entire retirement plan."

For people who wish to launch a business later in life, life insurance can potentially replace the capital invested, says Mr. McCullagh. "Often when you launch a business, you put capital at risk; you may go into debt. Insurance can be used to ensure that your obligations are paid and your family's security isn't put at risk."

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