



You spend more time with your officemates than your family, more hours at your desk than in your bed. That's great if your career still excites and inspires you. But what if the lustre is gone—how do you start over? Meet four people who found the courage and are reaping the rewards.

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blazing a new trail

WHILE GENERATION Y—the 20-somethings just entering the workforce—may be described as restless, this group is setting out to achieve unprecedented work-life balance and prove that gathering experience can be more valuable than staying in one job for life. But 20- to 30-year-olds aren't the only ones seeking change—many mid-lifers are now catching on. Here, a few of them share their stories and ideas that may help if you've ever thought of starting over.

You have to be patient to get the timing right

"I believe mid-life is the best time to start your own business," says Lynda Fishman, a 51-year-old camp owner and director based in Thornhill, Ont. "When you have a young family you're constantly running your kids to appointments and activities and have much less time to balance a successful career—let alone make the commitment to managing your own business."

The financial situation at mid-life also tends to lend itself to entrepreneurship. Since Fishman had spent most of her life working as a camp director while raising her three kids, she didn't want to take the financial risk of launching a commercial enterprise when they were young.

So when her job at a private Toronto day camp came to an end, Fishman realized that it was time to pursue a career change—but it took a while to figure out what that change would be. "I have so many friends whose children have moved out and now they don't know what to do with themselves," she says. For someone as career-focused as Fishman, lunching with friends and spending afternoons at the mall were out of the question.

Though she was pursued by a number of camps, she realized she had aspirations better suited to entrepreneurship. "Running a camp shouldn't only be about making money, but about providing a meaningful experience for children and a space where staff can learn important life skills," she says.

Fishman knew that if she wanted something done her way, she'd have to do it herself. She found a property just outside of Toronto and wrote a proposal for a camp that she submitted to the owners. >



She approached the bank and found that, as a loyal client for almost 30 years who maintained a good credit history, she qualified for the loan she needed. While she understood that she wouldn't be making a profit for some time, her husband would be able to cover household expenses.

It took a year to get Adventure Valley up and running. Though it would be a day camp for children aged two to 14 in the summer months, the site would also be used year-round as an outdoor education centre for nature-appreciation and survival-skill programs, an event venue for birthday parties, bar mitzvahs and weddings, and a business centre for team-building retreats and parties.

"We came up against some major learning curves in that first year," recalls Fishman. "We faced many difficult decisions, from which third-party service providers we wanted to team up with, to how to make the property childproof." Even though Fishman had extensive experience running a day camp, she had never been responsible for this kind of business development.

"Thankfully, my family offered their full support," she says. Today, her three children contribute to the business. "My eldest daughter works here full time, my son, who is still in university, does the marketing and helps with administration, and my youngest daughter, who is still in high school, works on weekends helping with birthday parties and as a counsellor at the day camp."

Now gearing up for its second summer, Adventure Valley's day camp enrollment has doubled. "A sure sign of success is the high rate of return we're experiencing from staff and campers who were with us last year," says Fishman.

Even though she rarely takes a day off and sometimes finds herself thinking about work when she's not there, Fishman says she's feeling more energized than ever—and loving every minute of her new life. "It's a huge accomplishment," she says. "Although my home is a bit of a disaster and we have no food in the fridge (the one at Adventure Valley is full), I bolt out of bed every morning with a true sense of purpose."

Sometimes a crisis is the motivator we need

Terry Meyer's life began to unravel in her late 40s. A former Edmonton-based television host, Meyer was the co-founder of Three Blonds & a Brownie, an entrepreneurial venture that supplied low-fat muffins to McDonald's in Canada. But after seven years of success, she and her partners had a falling out. "As our business was dissolving so, too, was my marriage," says Meyer.

"I felt that because I was alone and unemployed at mid-life it meant that I had failed," she recalls. Battling depression, Meyers moved her family to Calgary (her hometown) in search of radical change. After selling her business, she had enough money to cover three years of living expenses.

All she knew was that she wanted her next career "to revolve

around helping people," she says. So she turned to Ellen Goldhar, a Toronto-based consultant, for business guidance. "Career coaching quickly turned into personal life coaching," says Meyer, "something I was very much in need of at the time." After working with Goldhar as an adviser and a mentor for over a year, Meyer began counselling clients of her own. Around this time she discovered WarriorSage, a B.C.-based organization that runs relationship and personal growth seminars and retreats in western Canada and the U.S. She enrolled in a five-day meditative workshop and became smitten.

"They were helping couples reignite the spark in their marriage, helping people achieve balance through meditation and working with clients to overcome their fears," she notes. "I jumped at the opportunity to get involved."

Things were starting to look up for Meyer when she met a man who shared similar spiritual beliefs and was also interested in personal development work. "The next thing you know I was being offered a job with WarriorSage as a volunteers' coordinator, a position that required me to move to Langley, B.C.," explains Meyer. While her life was now in Calgary, Meyer knew this was the opportunity she'd been waiting for. She would not only be responsible for staffing WarriorSage events but also introducing keynote speakers and coaching on a one-on-one basis. Though the transition was terrifying, she sold her house and uprooted everything—taking her new life partner and her youngest daughter with her.

For Meyer, personal satisfaction meant putting herself and her desires first. Today, she and her family are thriving. Though at 56 she's working in an office for the first time, she's never felt so passionate. "Last year, my job allowed me to coordinate retreats in Peru, Hawaii, San Francisco and Jamaica," she says. "I have everything I want and there is still a lot more room for me to grow."

Leaving a sure thing can lead to success

In his early 40s, John Chapman had always believed he'd have to wait until the kids finished university and the mortgage was paid off before he could follow his dreams—but luckily change came sooner than that.

While working for large corporations in Ottawa as a finance director and then project management office (PMO) director, Chapman was receiving good bonuses and excellent reviews. After years of success, though, he realized he wasn't having much fun. "I had enough money to do whatever I wanted with my family," he says. "But when we did spend time together, I was distracted by work-related issues and hardly ever present mentally."

In his post as PMO director, Chapman realized there was little room for career advancement unless he was willing to move to the company's head office overseas. Instead, he took a severance package that gave him some time to plan his next move. >

First, Chapman took some time off while he studied for his management accounting designation, which he believed would help him in the next stage of his career. “After three months, I had to get serious about finding a job,” says Chapman. “I went to see headhunters and spent hours on electronic job boards.” Although he found suitable opportunities in Toronto, the job market in Ottawa was much tighter.

It was then that the idea of self-employment presented itself. Chapman met a colleague who was working as a virtual chief financial officer, a consultant who provides business plan development, strategic planning, financial reporting and economic analysis.

In February 2006, Chapman incorporated his business—Chapman CFO Resources Inc.—and began a search for clients. He made cold calls and took the better part of a year to develop an Ottawa-based network. He then began looking for start-up companies in need of part-time financial assistance as well as growing businesses in need of more focused financial expertise.

“This transition ended up being much less scary than I thought,” says Chapman. “I realized that there are a lot of good people out there willing to help, and after countless meetings I was put in touch with corporations that needed my services.”

Still, during that first year, Chapman saw his family’s financial situation deteriorate. They weren’t living lavishly, but “we were spending more than we were making,” he recalls. “What helped my wife and me get through this time was the realization that all the most valuable things in our life—including family and friends—had nothing to do with how much money we were making.”

After two years, Chapman was making more than he had in his previous job. Still, he admits working from home has its challenges (especially when his two children, eight and 13, are off school in the summer months): “When it’s hot and the sun is shining, it’s really hard not to jump in the pool with them.” Chapman also spends a lot of time in workstations at his clients’ offices.

“Not only has this transition made me happier, but my blood pressure has also come down significantly,” he says. He even made time for a family vacation in the Dominican Republic and didn’t take his computer or his cellphone.

From hobby to multi-million-dollar enterprise

At 48, Toronto dentist Dr. Jay Bacher was reaping rewards for years of sacrifice. As the senior partner at his clinic, he was finally able to slow down, work fewer and more predictable hours—you know, enjoy some leisure. The problem? While slowing down was

a satisfying prospect, Bacher was looking for a way to infuse his life with more meaning, not free time.

Over the course of a year, Bacher had watched five loved ones lose battles with cancer. Although he’d always donated money to charities, that long hard year made him realize he wanted to be more involved and hands-on in making a difference. “I couldn’t find anything that offered assistance directly to the patients’ families and loved ones,” he says. “I wanted to help people directly, as opposed to funding research.”

And that would cause some disruption to the plans Bacher, now 64, and his wife had made for life and their retirement. “Fortunately, my wife was incredibly supportive,” he says.

“I set up a meeting with the head of the Princess Margaret Hospital Foundation,” he recalls. “He introduced me to a young woman who was going through chemotherapy and radiation treatments.” With two children and no help at home, this single mother kept missing appointments. The hospital needed a supervised play centre where parents could leave their children while they underwent treatment. It would cost \$50,000 to start up. Bacher had an idea and turned to three golfing buddies for help.

Held in June 1996, the first annual Dr. Jay Golf Classic raised the required money. Since then, it has collected more than \$2.5 million—all of which has gone directly to funding Bacher’s cause.

“When I got up in the morning and went to work as a dentist, it paled in comparison with the good I could accomplish if I worked harder at growing this charity,” Bacher says. He sold his practice to two of his associates and established The Dr. Jay Charitable Foundation in 2000.

Following the first tournament, Sunnybrook Health Sciences Centre in Toronto approached Bacher requesting help. From there, The Dr. Jay Foundation went on to fund similar facilities at the Hospital for Sick Children, Canuck Place and The Darling Home for Kids (both children’s hospices), and Camp Oochigeas (a facility for children with cancer). Today the foundation has a board of directors and recently hired its first part-time paid executive.

While Bacher divides his year between Florida and Toronto, his “retirement” involves daily brainstorming and event-planning sessions, meetings with corporate and private donors, board meetings, hospital visits and information sessions with volunteers who handle the charity’s marketing and public relations.

“Though I’m working harder than I have in a long time,” says Bacher, “I feel like I am really achieving something great.”

