

WAGAZIN

A Publication of The International Women's Leadership Association

BALANCE issue



Letter from the Editor

Hello Inspirational Woman Magazine Readers,

In this issue we discuss a topic which I believe is always being raised for women by society. Balance – how do we as women balance who we are, what we do and what we want to become? Naturally as women we multi-task and we are very good at it, but is that enough for us to say we know how to balance? The question is, what is balance and who defines the balance?

I am a mother of three, my youngest being just 7 weeks old now and I run a business as well. I know what balance means to me and how important it is to me every day. I have to prioritise, I have to have a schedule, I have to ask for help and most important I have learnt to say "NO."



The definition of balance is really based on every individual. Society should not be giving us pressure on what balance is. We as women should be proud to define our own balance and learn to respect each other's

definition. We are always balancing things everyday and we should be proud of how far we have come. Yes – some days are better than others but through it all, we can conclude we are good at balancing and we should not put pressure on each other based on the definition the society has given us on what women work-life balance is.

I wish you all success and encourage you to keep doing what you are doing.

Best wishes,

HKlung

LET'S CONNECT:

BALANCE SEPTEMBER/OCTOBER 2014

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Letter from the Managing Editor

Dear IWM Reader,

Balance! So many thoughts come to mind.

I think of trying to stand on one foot – the more you concentrate on it, the harder it becomes!

I think of balancing my check book – down to the penny; I love it: because it can be done!

I think of circus jugglers, seemingly defying gravity!

There are so many ways to ponder the word 'balance'. For most women, it is the challenge of finding and sustaining the balance between the 9 to 5 side of life and the other 16 hours of the day.

Finding balance is a universal challenge for women. Too often, the quest is somewhat elusive, leaving women feeling 'less than' or that she is the only one 'not getting it right'.

Believe me, we are all in this together!

We are at a time in history when the skills of women are being recognized and required in the workplace as well as in the home and in the community. Innate skill sets make us valued contributors at every turn, yet leave us conflicted as to how to bridge what to many seems a huge gap.

Life is fluid; we ought to recognize that and celebrate the flexibility it affords, as well as what it demands. Being all things to all people, lastly ourselves, only serves in the short-term. It is in finding the 'in the moment' balance that will fulfill us most, serve others best and be sustained the longest. This issue offers incredible slants on balance: each thought-provoking and inspiring. The first in our brand new book-series: "HERspectives: Rules and Tools that Build Successful Women", is dedicated to the notion, the myth, the potential, the challenge – call it what you will of WORK LIFE BALANCE and how 12 amazing, accomplished women created it in their own lives.

Our sincere hope is that you find yourself in one, or many, of their "HERspectives" and find new perspectives of your own, new inspirations and new aspirations and that you acknowledge all you have already accomplished as you continue to strive to do more and encourage others to do the same.

CLICK HERE to view the e-version of the book: (Password is balance) Enjoy it with our compliments. Please communicate with the contributing authors and share how you may have been influenced by their stories.

As always, my very best to you and yours,

Beth Johnston Executive Director ThelWLA



TheIWLA would like to welcome:

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Meet the Editors



Lisa Mundembe-Chuma EDITOR-IN-CHIEF

Lisa was born in Zimbabwe where she spent her childhood until moving to the UK when she was 16. She currently resides in Switzerland. The young founder of The Women's Expo Switzerland and Inspirational Woman Magazine, she is keen to make a positive impact in the world by providing a platform that allows women entrepreneurs to showcase their businesses, discover opportunities for collaboration and build support systems with each other. Her goal is to play an active role in helping female-owned businesses thrive as well as to see businesswomen taking the role of mentor to girls around the world.

Lisa is passionate about being a positive influence and making a lasting impact on women's lives. She has made it her responsibility to create an opportunity for women to be successful in business by supporting each other, standing together and encouraging them to complete each other while their own individual businesses succeed. www.womenexpo.ch



Laura Messenger LAYOUT EDITOR AND PROOFREADER

A writer and researcher originally from the US, Laura has lived in Geneva, Switzerland since 2001 and splits her time between Geneva and the mountains of France's Haute Savoie. In addition to her work with Inspirational Woman, she has written on aspects of life abroad for JetSettlers and Hello Switzerland magazines. Her interests include travel and dance. Find Laura on Twitter @lauratheexpat and LinkedIn.

I AM SHIRLEY WEIS

Shirley Weis has a proven track record as an inspiring mentor and coach.

Shirley Weis was raised in a small rural Michigan town and was the first in her family to attend college. After graduating with a bachelor's degree from Michigan State University, she worked as an emergency room nurse. She earned a master's degree in manage-ment while managing a busy career and young family.

Shirley went on to hold a variety of senior management positions in the healthcare and insurance industries.

In 2007, Shirley was named the first woman chief administrative officer in the 150-year history of the worldfamous Mayo Clinic. In this role, she coordinated overall institutional strategy and operations of Mayo Clinic's \$9 billion, 60,000-employee healthcare system that treats more than a million patients each year from around the world. She earned the reputation as a world-class business leader, adept at leading, communicating and providing financial expertise to deliver high quality care.

Shirley is now sharing her hard-earned lessons about how to succeed in the business world with others. Her **"Seven Secrets of Happy Commuter Couples"** is featured in the new *IWLA book* **HERspectives: Rules & Tools that Build Successful Women – How I Created Work Life Balance.** Her book **The Rules of the Game—Playing to Win in Business** will be available this fall.

Shirley also provides leadership development and mentoring, public speaking, and strategic planning services as president of Weis Associates, LLC. She particularly enjoys speaking to and working with other women to help them prosper in their careers.

"Just Respect"™

I have been in the "game" of managing businesses for more than 30 years. From my early days in leadership to my most recent position as Mayo Clinic's chief administrative officer where I directed overall institutional strategy and operations of the \$9 billion, 60,000-employee healthcare system, I learned that there are "rules of the game" which need to be mastered to succeed. Early in my career, I was fortunate to learn the most important rule – what I call "Just Respect"TM.



Shirley Weis has become a popular keynote speaker, providing informational and motivational talks to groups across the country.

Shirley now shares an inside view of the on-the-job life lessons used to balance her self-image, lessons this extraordinarily well-accomplished woman continues to live by... On the first day of my job as an emergency services department manager, I met a li-censed practical nurse named Ramona. She was a tiny little thing with a soft Southern drawl. She had been working in the emergency room for many years and was highly re-spected by all. Quietly competent with the seeming ability to read everyone's mind, she was always prepared and never became rattled. To me, she was the "Yoda" of the department.

I spent my first few weeks on the new job meeting and working side by side with the nursing staff to get to know them and to assess their skills. Internally, I was trying to shore up my confidence and to earn their respect. I felt like I had the education and experience to be a good manager, but I was not getting any positive, direct Another time, one of the nurses feedback from the staff. I was a "newbie" and felt very insecure.

One day, I was working in the supply room when Ramona poked her head in and said, "You are too good for this place" and walked on by. I stopped in my tracks and figura-tively scratched my head. I thought, "What was that all about?" but re-played Ramona's words in my head throughout the rest of the days and weeks ahead. "Wow!" I thought, "Someone thinks I am really good." I felt very affirmed to have "Yoda"

say such a thing to me since she had seen many a manager come and go over the years.

were sitting around the nursing station with several other nurses. Since it was a quiet day in the emergency department, the women were sharing stories of the ups and downs of their love lives. One nurse was particularly struggling with a current boyfriend who was not treating her well. Ramona quietly said, "Don't love anyone that doesn't love you back." That was all she said, but it stuck with me for years to come. If you are not getting back from a relationship, then it is not good use of your time, and it can be devastating to your self-worth and esteem. It was simple, to the point, but over the ensuing decades. so powerful.

was bemoaning how she hated working with a particular doctor because he made her feel inadequate. The nurse was recounting how miserable she was whenever the doctor was on duty. In her quiet way, Ramona said, "No one can make you feel anything. You control your response to things and people." I pondered this message and never forgot this simple truth either.

"You are too good for this place," "Never spend emotional capital on anyone who doesn't give it www.weisassociates.org.

back," and "No one can make you feel anything" are "rules of the game" that have served as the foundation and grounding On another day, Ramona and I for my self-respect and success in business and life.

> Listening to Ramona, I realized that I needed to be better grounded in respect for myself. I had come from a large, chaotic family where I really did not receive much support and encouragement. Even though I put on a veneer of confidence, I was quite tentative about my abilities to "make it" in the business world. Ramona's words of wisdom struck a chord with me in terms of my respect and regard for my abilities. I thought of her "rules" often as I made my way through the business world

> I believe that respect unlocks people's potential and is a catalyst for growth, learning, and achievement. It improves relationships and increases collaboration. When you have healthy self-respect, then you are able to give respect to others and to share this vital, healing force. Throughout my career, I have witnessed the power of respect and believe it is the most important "rule of the game."

> Read more about Shirley Weis here. You can contact Shirley Weis at saw@weisassociates.org or visit her website at

Cheryl Waiters Author and Inspirational Speaker

Everybody has a life. But the true gift lies in the ability to express that 'life force" in a way that is thought provoking, entertaining, inspiring and educational to anyone who might see that life. This life then becomes more—it becomes art.



Meet Cheryl:

As an author and inspirational speaker, Cheryl helps people use their heart, spirit and brain to overcome their circumstances while giving them the courage to do it. Cheryl tells a story about the great human potential. But achieving that potential takes constant inspiration, encouragement and motivation.

Exemplified by the power of the human spirit, Cheryl had the courage to challenge a generation to release the shackles of ignorance surrounding women and gender roles. Her autobiography delivers a message of self-empowerment for individuals of all ages and nationalities. Cheryl demonstrates unyielding courage to transcend the impossible and the unthinkable. She holds the noble distinction of becoming a journeyman electrician, rising to fame in her more than 20-year career in the maledominated field of construction work. Through Cheryl's speeches she inspires and empowers men and women to achieve their greatest potential.

Speaking Topics:

- Change Your Mind, Change Your Life
- Live a Positive Life
- How to Discover Your True Potential
- Creating a Positive Work Environment

Praise for Cheryl:

"Once I started reading [Cheryl's] book I couldn't put it down. Her absolute drive to better herself in a field she loved is quite marvelous. Truly a remarkable writer." - Kathy Kieryk

For more information, fees, availability etc. contact:

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CREATING SPACE FOR BALANCE

What does it mean to bring balance in your life? And how do you know if you are out of balance? Ask yourself these three questions to find out:

1) Do you mostly wake up feeling rested and inspired?

2) Do you mostly feel fulfilled?

3) Do your more often than not remember to give gratitude for things that happen in your life?

<image>

Your answers to these questions will be a clue to how balanced your life really is. If you mostly feel tired and lack inspiration to start the day, rarely feel fulfilled or grateful for your life, events and people in it, then you are likely to be out of balance.

So what can you do to start to change that? Remember, balance is not something that can be achieved. It's never constant. Thinking of balance as something that needs to be achieved can overwhelm and pressure you, too. Instead, try looking at balance as something that we need to create space for. The more we feel out of balance, the more we need to create space in our lives to express our inner needs, desires, and wishes. It's kind of like letting the child come out and have a play in the park after being indoors for a whole week! For you, maybe it means taking time out to read a book you've been longing to read, watching a funny movie, or starting that yoga course you've been thinking about. Whatever it is, do it without guilt, and give yourself permission to enjoy it.

Secondly, ensure you surround yourself with people, experiences, and things that are inspiring and uplifting. It may mean saying no to that weekend family gathering if it means more stress in your life. Instead, take time out to listen to someone who has something inspiring and uplifting to say. Immerse yourself in the arts, be it through music, theatre, or similar forms of expression. Feed all of your senses with beautiful and inspiring experiences.

Thirdly, practice daily gratitude by reflecting on the day or even your life. Count your blessings, and keep the list growing. Try practicing gratitude for those challenging situations in your life. Look at how they've helped you become who you are today. Being grateful for that bitter divorce or a fall-out with a friend may have forced you to grow in ways you otherwise wouldn't have and paved the way for more loving relationships in your life. Your gratitude can range from being grateful for the man who made your coffee with a smile or the wonderful and honest friends you have. Be specific or not, as long as you truly are grateful. There is increasing research showing that people who are grateful experience more positive emotions and fulfilling relationships.

Finally, think about how much time you spend doing what you love doing. How often do you do something that fulfills you and allows you to be totally absorbed, forgetting time, space, and all else? Any activity that helps you connect to your inner self, your intuition, helps you to become more centered, calm, and clear.

Creating space for balance in your life doesn't have to be hard or complicated. The most important thing is to know when you are out of balance. Remember, by answering those three questions at the beginning will give you a clue. Furthermore, your body and your emotions will let you know when you are out of balance and need to take time out for something you love. "THERE IS INCREASING RESEARCH SHOWING THAT PEOPLE WHO ARE GRATEFUL EXPERIENCE MORE POSITIVE EMOTIONS AND FULFILLING RELATIONSHIPS."

Suzana (Suzi) Petrozzi is a director, consultant wellness psychologist and life coach at Petrozzi Wellness Centre. She is an expert in helping people step into their potential and live a life of purpose. She works with elite athletes, singers, actors, writers and other artists and helps them move past obstacles to achieve optimal performance.

Suzi works alongside her husband John Petrozzi who is a chiropractor at their Petrozzi Wellness Centre in Leichhardt. Their centre provides holistic services including chiropractic, psychology/life coaching and massage to local community and beyond.

http://www.petrozziwellness.com.au



THE BICYCLE CALLED LIFE

Many years ago when I was still a child, I decided that I would learn how to ride a bicycle. It seemed pretty simple to me, so I was shocked when I ended up falling almost every second, no matter how hard I tried. In the end, my brother got a broken rib from all his laughing at my efforts to master a skill that I was convinced was for every Jack and Jill. Anyway, despite all my hard work, I just could not master the art of balancing the bicycle, and it kept tilting sideways, throwing me off in the process. As I look back on that experience. I realize that it was a lesson on life. A lesson on how to strike a balance among all the facets of one's life, especially between work and private life. Maintaining a healthy balance between these two aspects is essential for one's mental and physical well being.

I have recently been in contact with three amazing women, each of whom, in her own way, who has helped shed light on the difficult topic of balancing work and personal life. One of these women is a workaholic; she does nothing but work from dawn to dusk. She is so engrossed in her work that she is not even aware of her own children, growing under her nose, pining for the attention that Mum cannot give because she is so engrossed in her work. The second lady is newly wed and is in the process of buying a bigger house to accommodate her growing family. She wants a big house with servants' quarters; she cannot see herself being at home most of the time, so she would rather have many domestic workers to assist with caring for the children.



(This sparked a debate with her mother, who felt partner's life. Making dates with your family and that if she was too busy to raise children, then why have them in the first place?) The third lady juvenate you and remind you of what is imporis a professional receptionist who recently got a tant in life. new job. On her first day of work, everyone knew how many boyfriends and miscarriages she had had, all about her mother's new boyfriend, who is apparently a "Ben 10" fan, and all the family fights in their household. By the end of the workday, everyone was convinced that the lady in guestion needed a lesson on how to separate work from personal life.

As modern women, we have the daunting task of juggling work and family life, and we need to balance the scale so as to prevent burnout. We often go through life caring for everyone else, but in the process we forget who we are; we even forget how to laugh and how to have fun, and in the end we become bitter toward life.

Here are some tips to achieve balance between work and personal life:

Delegate tasks; trying to be Superwoman will only hurt you in the process. It is okay to ask for help. Organize childcare and house help if you cannot cope on your own.

Organize your time as much as possible, making sure you leave space for your family, time when you catch up with what is happening in your children's lives as well as in in your community.

friends is very important, as these dates will re-

Be kind to yourself; set aside some quality time for yourself when you recharge your batteries and get the energy to face another day, another week. Make yourself a priority without feeling guilty about it.

Shop for food online and pay your bills by direct debit or EFT. It saves you a trip to the shop or bank, thus ensuring that you free some time, which you can use to pamper yourself or catch up on family dates.

Always try to draw a clear line between work time and family time. Leave work issues at work and family issues at home, and address them in their respective settings.

Lastly, make it a habit to examine your life regularly, and if you realize you have derailed, then get back on the right track before it is too late. Personally I go on a retreat once a year. I use that time away from my family and friends to communi-cate with God, examine my life, set my goals, and ask for strength and guidance. I realize that I cannot be everything I want to be, that it's okay to ask for help and pledge to be the best I can be to my family, friends, and

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ACCOUNTING THROUGH WOMAN'S EYES

field of accounting has both positive and negative aspects to it. Dealing with moving deadlines, emotional clients and over-the-top conflict resolution styles is challenging.

One challenge for me in the accounting is dealing with constantly changing deadlines. Keeping track of deadlines can be tricky, particularly when dates change due to events, which we have no control over. Maintaining a healthy work-life balance is always a challenge, and planning around deadlines that change makes this balance even more difficult.

Despite the challenges of working as an accountant, there are many benefits to the job. I work with clients all over the United States, and this long-distance relationship allows for greater flexibility in my work schedule. Because most of the data is electronic, I can access it from my computer anywhere that I have access to secure wireless Internet. This means that I can work from home if a personal or family situation makes it difficult to come to the office. Although being in the office is important for developing relationships with fellow employees and training, having the option of working outside of the office when I need to is an attractive benefit of the job.

As with many other career fields, being in the In addition to having more flexibility in my work schedule, I also have the opportunity to connect with a variety of empowered men and women. Observing how they handle situations offers unique insight into dealing with challenge and adversity. Regardless of whether they are a client or opposing counsel, I appreciate having the opportunity to learn from other professionals.

STOCKBROKER.'

YOU CAN HAVE IT ALL

I have found it really surprising to meet young women in the profession who already have the mind-set that the time to start a family is also the time to end their careers. Long before even thinking about starting families I am hearing young women look ahead and express concerns that it is a win-lose situation. They feel they will either thrive in the workplace and be an absent mother, or be a "super-mom" and not reach their full potential in the workplace.

For me, it is vital that young women are educated on the facts surrounding the matter. I say this because prior to completing my dissertation, I was of the (uneducated) opinion that it would be next to impossible to become partner while having children. Being a mother of a two-year-old girl I know that while it's not easy, it is definitely possible to thrive as both a mother and a career woman simultaneously.

DON'T BE AFRAID TO SEEK ADVICE

My research found that mentors play a pivotal To summarize, understand you can have it all, role in helping both men and women to advance in the workplace, and the role of mentoring and sponsorship appeared to be particularly poignant in professional services firms.

I cannot say that I have found a mentor at this early stage of my career. However, it is apparent that there are lots of women and men ready to help me through every step of my career journey. My advice to young women starting out in the profession is to utilize the resources available to you via mentors, no matter their gender, grade or career stage. They have travelled the same career path you are following so they will be able to offer you guidance and support. Don't be afraid to ask them for career advice, opportunities, or support.

BE A FEMINIST

My professional experience discovered that a feminist is not someone who believes that girls rule the world, (sorry Beyonce), but rather someone who believes in equal political, economic and social rights for both women and men. By supporting each other, women can promote their female colleagues, allowing each other to advance and we should also encourage our male peers to be feminists too.

don't be afraid to seek advice, and be a feminist - but most importantly live your career for the person you are today, not for the person you might be tomorrow.

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THE BALANCED MYTH

You might remember my article in the Management issue of this magazine earlier this year. Now might be time to revisit how you are going with the "what's in it for me" concept I discussed. It is related directly to the concept of balance.

Balance – the state of equilibrium between two opposing forces. This is why we normally hear about work/life balance. How many of you strive for balance only to find that it is a myth, a dream we have been sold, along with "You can have it all?" Another way of looking at this might be to ask how many men you know who are talking about how to achieve "balance" in their lives. Chances are – not many.

Why is that? Why do women put so much pressure on themselves to have a "balanced" life? I would like to challenge the concept that we use to measure how "balanced" we are. In this edition of the magazine, there will be many articles to help you achieve balance: how to get it, how to focus on it, how it might look. I want you to think right now about what balance would look like for you. Is it having time to do everything you need to in a day? Is it having enough rest every day so that you have managed all the commitments you have in your life, whether it be a super mom or a career woman? Or both? Now ask yourself how realistic that is – how likely is it to be that such a state will exist for you?

If you have a busy life, as most of us do, then you probably are shaking your head and thinking, "Not very" and "Not any time soon." Maybe when the children go to college? Maybe when you get to that boardroom position? Maybe not.

How much grief do you give yourself over this question that we often are told is the key to a happy life, and a happy home and happy career...? Do you spend more time worrying about how to fit it all in than you do actually sleeping or enjoying the tasks you are currently engaged in? Chances are you are just like me and spend the hours before you finally go to sleep wondering why it is that you just can't get the balance right. On the other days, you are so exhausted you

fall asleep only to wake up in what seems like five minutes to start all over again and go full tilt until the next chance to drop.

I flip between these states. And I have come to the conclusion that "balance" and the mythology around having "it" is just that. A myth. A dream. A "nice to have" that does not work in the real world.

I think it is good to have a

reminder that we need to find some balance – somewhere. However, I don't believe it is possible for anyone to live a life constantly in balance. We continually compromise, let the little things go, re-prioritize based on what today brings or what our families need in any given moment. That in itself is a definition of balance but one

that we often fail to consider as appropriate.

The phrase "to strike a balance" means to reach a compromise between two extremes. I believe this concept is a better guide to having a balanced life. It certainly is more useful than the one we are given through the overwhelming messages delivered by advertising and other media, one that decrees we must live in a state of peace and harmony in our lives at all times.

Inner harmony – absolutely – it is what helps us keep our sanity when everything is yelling for our attention. But external harmony? Unless you have a fairy godmother who can wave a magic wand for you (and if you do, I would like to contract her services, please!) and create a state of peace inside that pumpkin-turned-coach, I am pretty sure that external harmony is something

> we can only experience in the five minutes before we fall asleep, when we realize there is nothing more we can do today!

> I am not saying we should not try. We absolutely should. I am saying we need to be a lot nicer to ourselves and to go easier on our own expectations when we don't achieve that beautiful state of balance and harmony. We need to recognize those few mo-

ments of peace when we have them - and cherish them - but not measure the rest of our day, week, lives against that one blissful moment as the pinnacle of how we should be living.

what our families need in any given moment. So why did I refer to a previous article at the start That in itself is a definition of balance but one of this one? It encapsulates one of the ways in

"...WE NEED TO BE A LOT NICER TO OURSELVES AND TO GO EASIER ON OUR OWN EXPECTATIONS WHEN WE DON'T ACHIEVE THAT BEAUTIFUL STATE OF BALANCE AND HARMONY." which I attempt to balance my own life. I check that I am unbalanced (it's okay; my friends often in every now and then, using the "what's in it do as well); however, because there is so much for me" technique to see what I am giving my energy to and if it still serves me. Right now I am packing for a month-long trip to the United States of America (so exciting!) in which I start by delivering a presentation to a women's conference, including a book signing event, right through to a few days in Las Vegas to celebrate my birthday (even more exciting) at the end of my tour. I have a speech to learn, bags to pack, a list of items to remember to pack, the rules of what I can and cannot take into the country to research, my home life to organize so I can be absent for a month, my mother's (who lives with me) care and well being to arrange for the time that I am away, my wonderful pooch to ensure his medication is up-to-date, this article to type in the middle of all that, plus my "normal" life - what ever that is. If you find it, please tell it to come home! Oh! And I moved house somewhere in there as well.

Who has time for work in amongst all that? Where is well in your world, to the best of your abilities, is my poor husband in all of this? You might think and that is balance enough for right now.

in this for me and my goals in life, I am enjoying it as much as I can. After all, who really enjoys packing? But I feel balanced amongst all the chaos, because I remind myself that this is a goal I want to achieve. That after the goal comes the reward (birthday celebrations here we come), and that is what makes it all worthwhile. It gives me my balance. And my husband is travelling with me, so I am looking forward to catching up with him.

So next time you feel out of balance, or you feel challenged to obtain some balance, remind yourself that the balance you seek may not look like the perfect life myth you have been sold. It may look like your life, with some extra enjoyment thrown in. It may look like your timetable for the next week, but with a reward at the end, which may be just a good night's sleep.

It might be a deep breath and a reminder that all

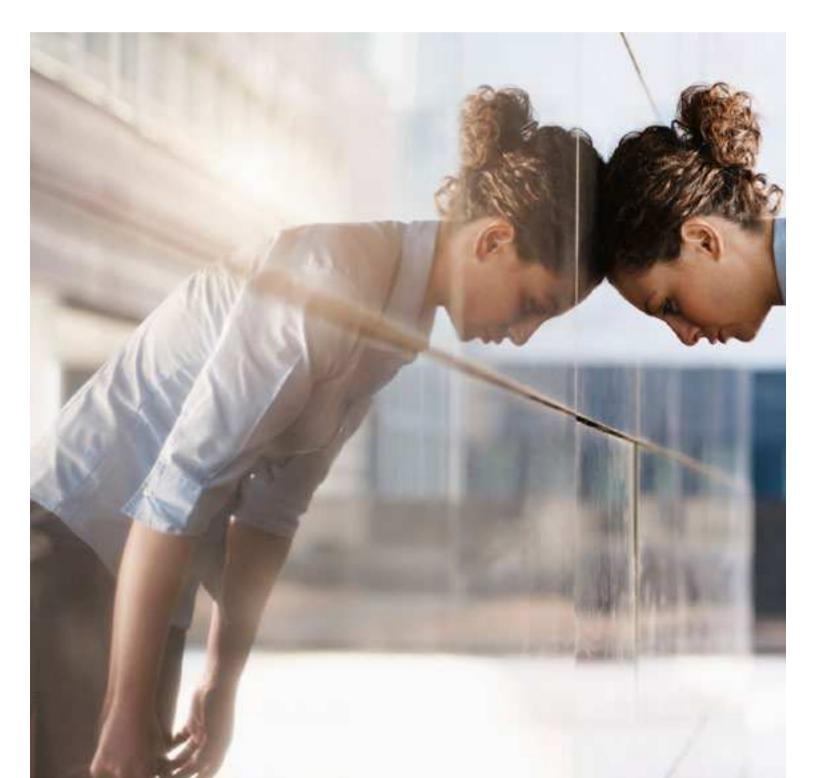
Becky Paroz has 20+ years in the construction industry. Becky's company Queen B Project Systems offers the development of systems for the construction industry, as well as traditional project delivery. Becky won the QLD Project Management Achievement Award (Community Service) in 2012 for her volunteer work in the creation and delivery of the IPMA Young Crew global workshop (2011). She has added writing to her list of achievements and is contributing to Professional Women Publishing (www. pwnbooks.com) in order to inspire and empower women globally. Becky is known for her use of humour to challenge everything. She is motivated to pass on her lessons learnt to assist and educate the next generation of leaders to become high achievers like herself. She challenges herself racing cars, learning stand up comedy and studying quantum physics in her free time. queenbps@tpg.com.au



SUPERWOMAN SYNDROME

hard time. Sometimes, we think we are super-women who can be out the entire day saving the whole world and at the end of the day can have a hot meal on the table to feed our families - and look gorgeous at the same time. And when we don't quite make it, the guilt sets in. Why do we do this to ourselves? Why can't we just accept the fact that we are mere mortals who also have needs?

I think we ladies often give ourselves a I think the issue starts with a very beautiful quality that we have: our nurturing spirit. We have an inbuilt system that wants to care for people, to make them happy, to do our best. Whilst this is great about women, it also has its downside, when we start to take on too much because we don't want to let anyone down. We forget ourselves, so our general well being gets affected. Before we know it, we are in a downward spiral. What to do then?



LET'S START BY PRIORITIZING YOU. It doesn't have to be hours on . Or, is it time to start looking

No, it's not selfish. It's smart, because when you are taking care of yourself, you will have more to give to other people and activities. Are you eating healthily, getting enough sleep, exercising, having some "me" time every week when you dedicate a few hours to doing something that you like to do? I remember a period in my life when I would feel guilty for going out with friends. I would think that I should have been using my time in a better way! I didn't • Is there a better, more efficient realize how much I needed that time to unwind and just to have a laugh and relax a bit.

DO YOU HAVE QUALITY TIME WITH YOUR FAMILY?

You need them just as much as they need you, so set aside time to spend with them often.

end, but when you do spend time together, ensure that it's uninterrupted and involves your full attention.

Now if you're reading point number 2 and thinking that it's unrealistic, we have an issue. No one should be so busy that there is no "me" or family time.

SO ASK YOURSELF THESE QUESTIONS:

- way of doing things at work?
- Can I pass on any of my responsibilities to someone else to deal with and keep the things that only I can do?
- Do I need to employ more people for the business to run better?

- for a different job that will allow me more time to myself and for my family?
- Do I need to call in some help from time to time to help with the home chores?
- Is there anything that I can let go of that is not that important but that is taking up my time?

Only you can answer these questions. You may need to develop the ability to say "no" to people sometimes. It may be a friend that asks you to go to an appointment with her, but you know that if you do, you'll be really behind in something more important. It's okay to say, "I'm really sorry. I would love to, but I really need to finish something off at home." Of course, you're not going to say "no" all the time, but we all need to set our boundaries or else we lose the balance.

Chrissy B is the TV presenter of the Chrissy B Show, a talk show whose underlying theme is to bring people happiness within themselves, their careers, health and relationships. www.chrissybshow.tv.





FOR LIFE AND FOR MONEY

have just come back from summer holidays for which I pushed through many work files in order to get away. Once gone, I did not check emails. voice messages or social media - something I had never done in almost 25 years in business! It was all blissful "me" time. The sheer volume of emails, snail mails, and voice messages that I faced upon my return, however, told me that being totally unplugged was a failed experiment. Even though nobody died, there were many near disasters. Once back I went into high gear and, quite frankly, I am just about ready



for another vacation. By staying in touch and prioritizing I could have eased back into worklife at a much gentler pace. Financial balance is no different.

Sometimes, it is in managing our lifestyle that we actually manage our money and not necessarily the other way round. After all, how we prioritize with our savings, spending, and investing, determines how much monev we have and how it works for us. How often have I been asked auestions like: Should I accelerate my mortgage payments or save for retirement? Is saving and investing not a

better strategy than purchasing life insurance. The best way to answer those questions is to sit with a financial security advisor and determine what our priorities are or should be? What you will most likely find out, regardless of the professional, is to not concentrate on one aspect of your financial portfolio at the expense of the other — do a little bit of everything that you should be doing and therefore covering your risks.

When it comes to investing, financial advisors recommend the "dollar-cost-averaging" method of consistently setting aside a fix amount on a regular basis which takes advantage of the average between the high and low yields. Another good idea is having a mixed investment portfolio

as opposed to going heavy on equity, growth, income, or even conservative funds. Lastly, a sound financial planning program should consist of life, mortgage disability, critical illness, and/or long-term care insurance; tax, and cash savings strategies; as well as

"SOMETIMES, IT IS IN MANAGING OUR LIFESTYLE THAT WE ACTUALLY MANAGE OUR MONEY AND NOT NECESSARILY THE OTHER WAY ROUND."

education and life learning programs if they apply to you and your family. Depending on your circumstance, there might also be room in your portfolio to consider charitable endowments.

Chances are, your program will go through many changes over the years

as you journey through the different stages of life from college grad to married no children; one child; children; supporting children in college; empty-nest; retirement; hopefully without experiencing any critical illnesses or disabilities along the way. Anticipating and preparing for each stage is the key to being ready when the time comes.

It feels great to be in control of my time again but I am reminded that I have

to practice moderation with my "me time". Some obligations, business, personal or financial, do not take a holiday; they continue to require our attention. Careful planning and prioritizing will create the balance we need to meet them.

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