

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

A passion pursuit

As some discover, midlife can be a perfect chance to chase a dream

In the 1990s, Margaret Spence Krewen had a job many people would pay to do. As a publicist for Bertelsmann Music Group (BMG), her days were spent with some of the world's most talented artists: the Dave Matthews Band, Cowboy Junkies, Clint Black, Usher, Jeff Healey and many others.

"I helped artists promote their music and met some fabulous people. It was really rewarding to feel I was making a difference," says Ms. Spence Krewen today.

But as much as she loved helping artists, she had another dream, helping to build a healthy corporate culture through work in Human Resources (HR). She made her goals known to BMG's executive team, and when an HR role opened up, she was offered the position. "The HR vice president I worked with is a wonderful woman, and I learned what a difference a strong HR department makes in the culture of an organization. We had a wonderful six years."

Then BMG merged with Sony Music, and she began a journey shared by many Canadians in midlife. "As with any merger, it meant downsizing. It was the end of



PHOTO: DEBORAH BAIC

In quick succession, Toronto's Margaret Spence Krewen faced a layoff from a job she loved and a cancer diagnosis. The combination inspired her to chase a dream and start her own business. Today, her company – the Food Samaritan Personal Chef Services – is thriving and Ms. Spence Krewen is happy, healthy and living her passion, preparing delicious and nutritious cuisine in her clients' homes.

a wonderful 15-year run; I could see that things were changing, and I was pretty

sure I wasn't part of the change."

Along the way, Ms.

Spence Krewen was diagnosed with thyroid cancer. "It was very scary to go

through, but it was also a wake-up call. I'd thought I would live into my 90s like my dad and grandparents. It was a complete fluke that my doctor caught it in time, and it made me realize that life is just too short to hate your job. It's too precious to spend eight hours a day doing something you don't like."

Several years earlier, a manager had given her a newspaper article, an interview with a personal chef. In her 20s, Ms. Spence Krewen had worked briefly in the hospitality industry, but her love of food was overshadowed by the reality of working until four in the morning. After reading the article, she says, "I thought, 'Wouldn't that be fabulous?' and then I put it aside."

After leaving BMG with a severance package, like a lot of people in similar situations, she sat around and watched TV – but in her case, it was the Food Network. "I started doing some Googling and found the Canadian Personal Chef

Association and its U.S. affiliate. One thing led to another: I went to Denver, Colorado, to the Cook Street School of Fine Cooking and took my personal chef course there through the USPCA's Culinary Business Academy; then came back and set up shop, launching The Food Samaritan Personal Chef Services."

Today Ms. Spence Krewen lives her passion, preparing delicious and healthy food in people's homes, and uses both her culinary and HR skills as a food safety trainer.

Her typical day begins early, with visits to Toronto markets to pick up the freshest of the season's bounty, which she then uses to fulfill customized menu plans designed in consultation with clients the week before. When she packs up at night, she leaves a freezer full of gourmet food with nutritional information and a menu plan that allows her clients to sit down to a healthy, five-star meal within minutes of arriving home after a tiring day at the office.

"It's all about customization," she says. "My niche is classic food, deconstructed and recreated in a healthy, fresh, modern way. I've had so many clients say to me, 'I thought a personal chef was a luxury, but when I run the numbers and add up how much I spent on takeout and restaurants, and on food I bought at the grocery store and then threw away, it just makes sense.'"

As an HR professional who continues to do some consulting in the human resources realm, Ms. Spence Krewen urges others to find work they love. "If you feel like your spirit is dead at work, don't let fear stop you from making a change. The people who drag themselves into work every day are always the first to go."

"Look at your skills and all the good you've done in your previous jobs, and then think of how they could be (applied) to a new career. People are so much younger in their 40s and 50s than before, and I see many choosing to live life differently – with health and vitality." ■

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Sound financial planning is key

In Oshawa, Ontario, home of the head office of General Motors Canada, certified financial planner John Simpson has assisted many clients after they lost longtime jobs due to restructuring.

"They face two challenges: they're not sure what to do in terms of a job, and they don't know if the money they have will be enough to live on," says Mr. Simpson. "They also have questions about leaving their pensions in a company like GM when they're unsure about where it's going."

Losing a long-term job has a significant emotional impact, he says, and those emotions make it even more essential to get unbiased professional advice.

"More than ever, this is the time for people to be working with a qualified financial planner, someone who takes their interests to heart and sits down with them to look at all aspects of their financial well-being. I've transitioned a lot of clients from brokers who haven't provided a full financial planning package, which should include wills, powers of attorney, protection of their families from a life insurance perspective, and estate and tax planning."

Too much of a focus on investments early in the client relationship may be an indication that the advisor isn't placing an appropriate focus on clients' overall financial well-being. "It's important to look first at where they are today, where they want to go and what they can do to get there," he says. "It's more important now than ever for people who have been downsized to look at the full picture," he says.

In the absence of sound financial advice and a comprehensive financial plan, a severance package can create a false sense of security. "They're sometimes overwhelmed; they immediately think it's a lot of money. But when we break it down and advise that some may be locked-in, some may be taxable if it isn't rolled into an RRSP, they realize that it would only be a lot of money if they still had an income. They need to be cautious," says Mr. Simpson.

This supplement produced by Lori Bamber (www.randallanthony.com) for The Globe and Mail. Project Manager Richard Deacon (rdeacon@globeandmail.com).