

WORKING

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You can afford legal help



MICHAEL CITROME

Let's say you went out and bought a surround-sound system from your local big-box electronics retailer. You took it home, set it up and started watching *The Matrix* only to have the DTS soundtrack interrupted with buzzing and popping.

Following the manufacturer's instructions, you packed it up in its original box and drove out to the service counter. Three long weeks later, you got it back, but the problems persisted. The store would only give you credit.

So why don't you take them to court?

Anything involving lawyers and courts is generally expensive – and scary. But even on a student budget, there are inexpensive and even free options to get legal help and exercise your rights. It all starts with a phone call.

For general legal questions, the student-run McGill Legal Information Clinic offers free information every weekday from 10 a.m. to 5 p.m., either over the phone or in person at their office in the Shatner Building, 3480 McTavish St., (514) 398-6792.

The clinic doesn't offer advice. But the volunteers, students in McGill's law faculty, will give you a good idea of the legal options to solve your problem. The service is bilingual and open to anyone. It's a good first step before dishing out to see a lawyer.

The MLIC Web site (www.law.mcgill.ca/mlic/) also includes a detailed directory of legal help services covering everything from bankruptcy to car insurance, parking tickets to family law information.

If the total value of what you're disputing is less than \$7,000, your next step is probably small claims court. You have three years from when the event occurred to file a claim.

In Quebec, you do not need a lawyer to represent you in small claims court. You show up on the day of the trial and tell the judge your version of what happened, and the other party tells theirs. You can also bring witnesses or experts if relevant. The judge decides based on the facts presented.

The small claims court Web site (www.justice.gouv.qc.ca/english/publications/generale/creance-a.htm) provides detailed instructions on how to pursue your claim.

There are limits on the kinds of cases small claims court will hear. You can't sue for child support or defamation, and anything involving renting a residence goes to the rental board.

Another option is legal aid, depending on how much you earn. If you are single, you must earn less than \$12,640 a year to qualify. You can get information on legal aid at www.csj.qc.ca/english/aide_juridique/index.asp. There are 13 offices in Montreal and Laval.

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NEIL BROWNFELD PHOTOGRAPHER DAVID FITZPATRICK PHOTO ILLUSTRATION

You can free yourself

You have worked hard to build your career. And now, you have a great salary, the big house, a nice car, vacations, the kids are in private school. But you feel like something is missing. Are you trapped by your lifestyle?

STEPHANIE WHITTAKER
SPECIAL TO THE GAZETTE

You wanted it all. A career with a big salary, the right house in the right location, kids in private schools and two cars in the driveway. And after a lot of hard work, you've got it.

But what happens when you realize that it's not enough, that you suspect there's more to life than clocking long hours and banking your paycheque?

Is it time to consider that perhaps you're imprisoned in your lifestyle? And if you are, what can you do about it?

"We grow into the money we make and into the status and promotions we get," said Diane Bussandri, a career consultant and partner with Knightsbridge Bussandri Macdonald, a career management firm in Montreal.

"We often get shackled by our need for money, status and recognition. If you make \$350,000 a year, chances are you have a \$350,000 lifestyle."

A high-powered career that brings a luxury lifestyle can be satisfying at first but people often discover in mid-life that they want more, says Stephen Goldberg, a business coach and workplace trainer with Optimus Performance.

"As we get older and see the end coming, we look at the big picture of our lives and start questioning what we really want," he said. "And what we usually want is personal satisfaction and fulfillment."

In coaching business owners, Goldberg often encounters people who have

achieved well in their careers but question if their success is enough.

"I have two clients who are shackled to their jobs," he said. "One is a very successful business owner who is so tied up that his whole life is his work. He doesn't have time for anything else."

"There's a saying that you can't have your cake and eat it, but I don't buy that. Everything we do comes from choice."

Montreal business coach Fred Horowitz says he often advises his clients to just sit.

"We're all so busy that we should be pausing and getting to know ourselves in a more profound way," he said. "I challenge my clients to sit in total silence for two minutes each day and focus exclusively on their breath. Most can't do it. It causes them too much anxiety."

But that kind of stillness is one of the best ways to determine whether you inhabit a lifestyle prison of your own making, he said.

"I know someone who makes a lot of money as a lawyer," Bussandri said. "He is unhappy and would love to teach English to high school students but won't do that because of the lifestyle he's created. And it's not just about money. It's also about status, recognition and power. You have to be strong to give it up because it's a decision about your values, and most people don't make those decisions, particularly while they're raising children."

Bussandri calls the lifestyle dilemma an "opportunity cost."

"You can't always walk away from

the comfortable lifestyle because there's a consequence to it," she said. "The work we do with people is about helping them choose what price they're willing to pay to make this kind of change in their career and lifestyle."

Goldberg says assessing whether you're stuck in a lifestyle prison that your career success has helped you create begins with introspection.

"Ask yourself if you're doing what you like to do and if your work is a source of growth and learning."

"Also, does it give you a chance to contribute or is it just a paycheque?" he said. "Do you feel as if your life is worthwhile? You can't fill a void by acquiring things because you can never have enough."

"In my conversations with business people, the ones who feel a void are unfulfilled because there's something they're not tapping into. One business owner I work with has a love for woodworking but doesn't have time for it."

Goldberg says people can have high-powered careers and posh lifestyles without allowing their material possessions to control them if they feel fulfilled in a particular sector of their lives.

"Getting balance is feeling as if we're contributing to society and growing intellectually," he said.

Horowitz, too, believes that it's possible to have the goods and peace of mind at the same time. "There's a place in the centre of a hurricane where everything is calm," he said. "And people can get there but you have to know where you are."

Telltale signs that you're feeling trapped

Stephen Goldberg, a business coach and workplace trainer with Optimus Performance, says there are telltale signs that alert us to the fact that we feel imprisoned in the lifestyles we've worked so hard to forge. They include:

Health problems: "Sometimes people are so focused on achievement that they neglect other interests in their lives and overindulge," Goldberg said. "They may overindulge in food or alcohol or have a drug-abuse problem. They may have a heart attack."

Stress: A feeling of stress and anxiety and of lack of control takes over one's life.

Difficulty sleeping.

Strained relationships with family and friends: "Relationships suffer when there's not enough investment of time in them," Goldberg said. "Focusing on status and acquiring things often means you spend less time with others."

Always feeling rushed: Business coach Fred Horowitz says another key symptom of the lifestyle prison is that its inmates "always feel as if they don't have enough time to do what they need to do."

Dissatisfaction: And overall, Horowitz says, there's a general feeling of dissatisfaction, of something being wrong.

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