

TURNING POINTS

When huge life-changing events suddenly occur, you may initially struggle with the aftershocks. It's only years later you begin to realise just how much those experiences have shaped the person you've become.

BY STEPHANIE OSFIELD

Life can easily throw you a curve ball from out of the blue: death of a loved one, divorce or a big financial loss are often a shock when they happen, and the ripple effect can cause waves of change. Such major events can lead to a time of transformation, triggering small or seismic shifts that impact your life for years to come. As a result, you may find yourself navigating new challenges and heading in new directions. Your personality, priorities, relationships and career may undergo a complete makeover. That's what happened to these three amazing women in the face of turning points that shook the very foundations of their lives. During their subsequent metamorphosis they underwent enormous self-growth and discovered skills and strengths they never knew they had. ►

“Some changes look negative on the surface, but you will soon realise that space is being created in your life for something new to emerge.”

– Spiritual teacher and author Eckhart Tolle



Left to right:
Antoinette,
Tiffany and
Sonia



Surviving 9/11
left Tiffany, 42,
determined to live
her life to the full.

desperate to find Jamie, but a man grabbed me, put me over his shoulder and carried me away from danger. He convinced me to go back to my apartment, which I did, but I was so desperate to know what had happened to Jamie that I soon went back downstairs again. Then in a moment that felt straight out of a Hollywood film, I saw Jamie walking towards me and next minute we were hugging and sobbing.

LIFE IS A GIFT

Over the next hours, there was so much smoke and pollution outside that the air was black as night, thick and toxic to breathe so we were trapped in the apartment. When each tower collapsed with a deafening roar, it felt like an earthquake and I felt sick with fear. I started thinking there was no way we would ever get out of there alive. I had already spoken to friends and family, but now in tears I called my family again. It was heart-wrenching saying goodbye and “I love you” for what I thought would be the last time. Luckily, after several hours, the air cleared enough for us to get away and get on a rescue boat that took us away from the disaster.

After 9/11, for a time I experienced flashbacks and anxiety and a terrible fear of flying, but my company paid for some counselling and I read self-help

books to recover. I realised my life really was a gift and I had to grab opportunities with both hands and squeeze as much out of them as I could.

Months later when I was offered a job out of my comfort zone I jumped at the chance and moved to London with Jamie. That decision opened up so many new doors. After a year I was headhunted for a fantastic job as a money broker sitting on a dealing desk. My salary quadrupled and I have never looked back.

Those successes led me to take other challenging jobs and even risks in the property market. They paved the way for my next leap after moving home to Sydney: five years ago at 38, I founded my own online store, HART Home Décor. I run the business from home, which means I can work in cafes and I'm never stuck in a stuffy office, so I love it.

During that 9/11 ordeal, a little voice in my head kept saying, “If I'm lucky enough to get out of here

alive I am going to be a happier, more giving human being and make sure I don't take anything for granted.”

Over 17 years later I still live to that promise. I make the most of every day and I'm grateful for even the smallest gifts in my life, like the sun on my face.

In the past, I sometimes used to get stressed, worried or frustrated over trivial things, now I rarely lose my temper at all. On the flip side I'm way more passionate about things I believe in. I am 100 per cent willing to stand by my values and morals and have zero interest in other peoples' opinions of that.

Witnessing firsthand the tragedy of the Twin Towers terrorist attack made me realise that my connections to those I love are what matters most.

As a result, I have no time for fair-weather friends or shallow relationships. Though that means a smaller amount of people in my life I am extremely close to them all. Those relationships are more intimate and deep and I always take time to tell those people how much I love them.”

Sonia, 47, felt totally
lost when her marriage
ended but built a
successful new future.



When each tower collapsed with a deafening roar I felt sick with fear...

Tiffany's story Tiffany Jade Benn was living in an apartment just blocks away from the Twin Towers when they were attacked on September 11, 2001. For five hours she thought she would never make it out of her building alive.

“After the first plane hit I ran onto the street because Jamie, my partner at the time, was working on the 25th floor of the first tower. That's when the second plane flew right overhead and hit the second tower. With horror I realised we were under attack. I raced towards the towers

It was like free-falling, like I had just had my life stolen from me...

Sonia's story In 2004, Sonia McDonald moved to Shanghai with her 3-year-old daughter Abby and husband of six years. A year later, in 2005, with shock she discovered texts on his phone indicating he was having an affair. Overnight, she found herself alone in Shanghai with no job and barely any money.

“I had not seen the end of my six-year marriage coming so I felt like my world had fallen apart. When we relocated to China I had given up the dream job I had just landed as HR manager with a leading Australian retailer. Now I had no work,

no friends or family nearby and was stuck in a foreign country. I was a devastated wreck and felt so alone. I curled up in a ball for days in total shock and it was only when Abby begged me to get up that I realised I had to take control.

Within months of my marriage ending I returned to Australia with \$2000 in the bank and nothing but a crappy Holden sedan waiting for me. Initially I moved in with family, then a month later I rented a tiny flat. I felt completely lost, overwhelmed, angry, grief-stricken and broken. It was like free-falling and I felt like I had just had my life stolen from me. But I tried to just get through each day and resolved to start building a new future for my daughter and myself. I wanted to model for her how women can be tenacious and independent, so I was determined that I was not going to let this define me.

Within a few months I bluffed my way through a job interview to get a position as a leadership ►



My biggest emotion was fear about how we would survive...

trainer and consultant. I knew virtually nothing about that area of work so I raced out and bought a whole lot of books on the topic to upskill myself. Without realising it, I had found my passion.

A year later I started a blog and within a few years that was doing so well I started a company. For the last 10 years I have been CEO of LeadershipHQ, a successful leadership consulting firm.

FINDING STRENGTH

When you reach a turning point you didn't choose, the process of self-growth can feel terrifying. At first, I kept beating myself up and blaming myself for the loss of my marriage. I had to learn to practise self-praise and self-compassion. This helped me transform from a scared, abandoned woman into a strong and determined one, who helps others undergo their own transformation. On the way I surrounded myself with a tribe of supporters who helped with advice and encouragement. I came to see mistakes as opportunities to learn rather than failures. I now mentor others in the area of leadership and teach them how to seize control of their lives and create their own turning points.

There were many things I started to do that helped me on my journey which have now become habits. For the first time, I thought about what mattered most to me and set firm, defined goals outlining what I wanted my future to look like and what I wanted to achieve. To help me feel less helpless and more empowered I told myself over and over "I am strong" and "I can get through this" and "I deserve better". And the more I told myself that, the more I believed it and the more resilient I was.

Becoming the person I am now wasn't easy, but I tapped into reserves of strength I never realised were there. I had to learn to trust my instincts and believe in myself. As a result I am far more confident, determined, brave and able to take risks.

The beauty of transformation is that you start living the life you want to live, rather than the one you had found yourself in."

Antoinette's story Twelve years ago, Antoinette Colbran's family business hit the rails and she lost all that was familiar to her: the financial security she'd never questioned, along with the home she loved. She took stock, changing her priorities and her take on life.

"My husband and I had the biggest medico legal firm in the country with a turnover of \$22 million but changes to the law in NSW meant we could no longer offer the same services. As a result, entire floors of barristers' chambers became vacant. Within three months our family business lost 40 per cent of its income, which kept plummeting.

I felt helpless and scared. Then I had a close look at our finances, which my husband looked after. With total shock I realised we were completely overextended. We had a number of investment properties with mortgages we now couldn't pay.

My husband wanted to try to tough it out, but I could see fast action was needed. My girls (now 19 and 22), still had years of high school left so I realised I had to step up and take control. I organised for the properties and other assets to be sold off – which was like a fire sale and meant losing more money but things were getting desperate. Finally we were also forced to sell our beautiful three-level family home.

It was hard at times when other women were talking about their expensive renovations or trips overseas, but I felt full of sadness and regret, never humiliation or shame. I told myself that if anyone looks down on me that's a reflection on them not me. My biggest emotion was fear about how we would survive. But that fear forced me to reset my priorities. So though I was absolutely gutted, I kept reminding myself that despite our loss I was also lucky that I still had my health and a roof over my head, even if it was rented.

MAKING THE TRANSITION

I now put all my energy into saving the business. Before we had children I had worked in human resources and as a legislative assistant. I'd often been told I'm a good speaker. So I took stock. I thought, "I am smart and have talent I can't

waste and I'm not going to crumble and let this take me down." I reached out for advice and support from my fabulous friends and I took charge and started to grow the business in a different direction as an expert witness company. Years later, my company Benchmark the Practice, has trebled in size.

To help make that transition to the primary breadwinner – which is still my role today – I overhauled my entire life. I sought counselling with a psychologist, ramped up my fitness at the gym, found a dietitian to help me lose weight and I did some business courses. I also joined women's business groups including She Business, Business Chicks, Let's Connect Women and the Australian Institute of Company Directors.

Making all those changes helped me push through all I needed to do but also made me grow in skills and knowledge. My husband now does other work. With grace I had to let go of any anger towards him and acknowledge he did what he thought was best and that I should have been more involved in those decisions.

DIG DEEP

My experience made me realise how vulnerable women can be if they don't know enough about their family finances – particularly if they then face illness, divorce or business issues. Passionate to pass on what I've learned, I wrote a book called *Great Handbag, Don't Forget Your Briefcase* to encourage women to be more financially savvy than I was. Without this difficult turning point I would never have authored that book. Now I am enjoying doing the speaking circuit, educating women about this important issue.

My advice? Never let your partner make decisions for you. Dig deep, read everything and know all the financial details of your in and outgoings, family investments and businesses.

My girls are still living at home and this year we bought an apartment for the four of us to live in. It is light and bright but very, very small. It's a far cry from our luxurious home in a street that is so revered it is called "The Golden Mile".

Are there times I wish I had not gone through this huge financial loss and all the stress? Sure,



A bankrupt business pushed Antoinette, 61, out of her comfort zone to a place of strength.

"I had to learn to trust my instincts and believe in myself. As a result I am far more confident, determined, brave and able to take risks." – Sonia

there are lots of things I miss, like the travel and freedom and large home. On the flip side, though, I'm also grateful for the gifts this experience has brought me. It pushed me right out of my comfort zone and forced me to try new things and achieve far more in life.

As a result I am wiser, stronger and more resourceful than ever before. I also feel confident that I can cope with absolutely anything that life throws my way." **P**

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