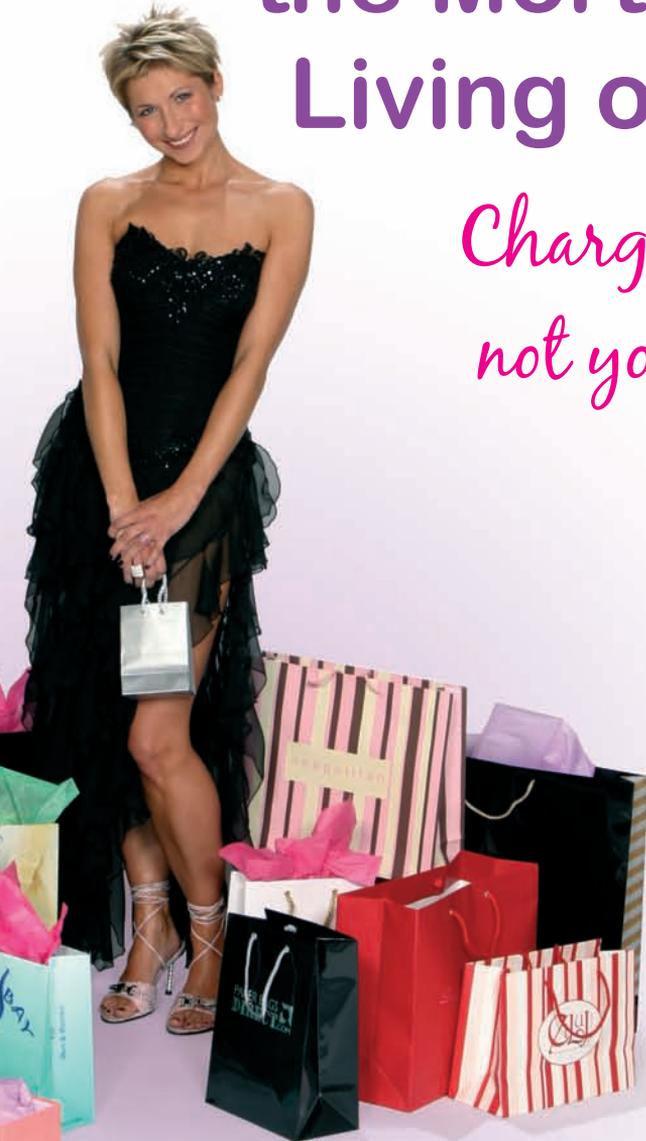


# Behind with the Mortgage and Living off Plastic

*Charge up your life,  
not your credit card*

*Includes a  
**FREE CD**  
of Tips*

Lynette Allen



First published by

Crown House Publishing Ltd  
Crown Buildings, Bancyfelin, Carmarthen, Wales, SA33 5ND, UK  
**www.crownhouse.co.uk**

and

Crown House Publishing LLC  
4 Berkeley Street, 1st Floor, Norwalk, CT 06850, USA  
**www.CHPUS.com**

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Enquiries should be addressed to  
Crown House Publishing Limited.

**British Library Cataloguing-in-Publication Data**

A catalogue entry for this book is available from the British Library.

**10 Digit ISBN 1904424953**  
**13 Digit ISBN 978-190442495-6**

**LCCN 2005925550**

Printed and bound in the UK by  
Cromwell Press, Trowbridge, Wiltshire

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# Introduction

A girl's best friend? Shopping! Did you think it was diamonds? Well, apparently not! More than ever these days when the going gets tough, the tough go shopping. This book isn't about the billions of pounds worth of debt we're supposed to have on plastic – and you won't find anything on the whys and wherefores of the latest ISAs or interest rates. This is about the fundamental stuff that makes us girls go shopping when in crisis (it's amazing how good a Prada handbag can make you feel in the middle of the worst day ever!). Ever wondered if you'd spend as much if everything in your life were rosy? Well the truth is you probably wouldn't. This book isn't just papering-over-the-cracks stuff: it's about getting to the nitty-gritty of our imagined inadequacies, the lack of that certain sparkle that makes us want to add more and more material value to boost our egos, improve our self-confidence and prove our worth, competence, independence and overall success to the whole world and its mother. Maybe diamonds *are* a girl's best friend after all – but only if we've bought them ourselves for ourselves, just because we can!

‘So you think I can’t cope?’ look, the ‘What’s wrong with spending money on myself occasionally?’ look? Or will you get the ‘This is fantastic, you’re so sensitive and I want babies with you’ approach! (Sorry, chaps, can’t help you there – only one way to find that out!)

If you’ve already bought this book, however, then I wouldn’t be at all surprised if you’re squeezing in a few pages before bed until you can’t keep your mascara-stained eyes open any longer. Perhaps you’re on the train to work, ready to face yet another full-on, anxiety-ridden, twelve-hour day before crawling home exhausted, tired, tearful and asking questions such as, ‘Is this all there is?’, ‘How come life got this tough?’ and ‘Where did I put my credit card?’

If any of the above is you and you’re a woman who works, hosts, looks after, clears up, cleans up, arranges and prepares – just so tomorrow will actually happen – this book is exactly right for you and will help you take the first steps to dragging your soul up from the bottom of your high heels and letting it shine with vitality and energy for everyone to see. These short (yes, I did say short) chapters contain little pieces of information, strategies and tips that all aim to give you the renewed energy you’re searching for, the self-confidence you crave and the ability

## Terms and conditions

*Did you read the small print of the terms and conditions before you got married? Do you ever feel that you wouldn't have signed up if you'd known it was going to be like this? Perhaps you didn't know marriage even came with terms and conditions. Well it does, and I'm not talking about the 'obey' thing. If you haven't got a copy, start writing one today.*

At the start of most relationships, you and all the other things in your life are not only rosy: they're positively glowing! He appreciates you for who you are; you would never try to change him; you love him exactly as he is and just cannot fathom those 'relationship control freak' types who moan about the habits of their partners all the time. He brings you flowers, sends cute text messages and is a fantastic cook as well as being the best lover you've ever had. Not only that, he'd travel the length and breadth of the country if you asked him because his sensitive and caring nature just wants you to be happy. Feeling icky yet?

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We've all been there and it's great. He's fantastic and the world is smiling. In the blink of an eye, though, the shine has worn off that sparkly engagement ring, the fab sexy underwear is looking a bit dingy, his culinary skills seem to have seeped out of his body with time – and as for the bedroom ... er, well, let's just leave it at his culinary skills! The honeymoon period doesn't last for ever. Both of you are probably under a great deal of pressure at work. Perhaps you've fallen into the depths of domestic disharmony and now all you seem to talk about between the sheets is whether he's remembered to put the rubbish out, and could he kindly remember to flush the loo next time?

This isn't what we signed up for and, if we'd known life would turn out like this, would we make the same decision again? Relationships need to be cared for, nurtured and given space, time and energy. When the fun goes, it needs to be purposely reinjected into our lives – and that's where your terms and conditions come in.

Tracey hit the nail on the head one day when she said that not only should men come with an instruction manual but that marriage and long-term relationships should also come with terms and conditions. She and her husband live with terms and conditions and they work like this. When

## *Terms and conditions*

they got together, both of them sat down and came up with the ten things that they considered would mean they had a marriage to die for. They talked about what he would need to do to make her feel special and what she would need to do to make him feel like the most important man in the world. Most couples eventually stumble across this type of information but it's generally never voiced or written down, and doing this exercise makes the whole process a lot more purposeful and definite.

Terms and conditions are an informal agreement between the two of you, a code of conduct to live by and a safeguard for that time when the dizzy heights of the honeymoon period have definitely worn off.

Julia used this really well when she and her husband of fifteen years were bickering. Tensions were running very high in their household. They were shouting at each other constantly, arguing over money, and Julia spent a lot of her time alone and in tears. Julia told me they loved each other enormously and couldn't really think about being apart – it wasn't an option either one of them really wanted to consider, but they knew that staying together was making both of them miserable. How had it come to this? They had promised they would never fall into the trap of domestic dreariness, and that was exactly where they had ended up.

## **Create a masterpiece!**

*Are you feeling trapped in a world of facts, figures and deadlines? Free your creative right brain and become a child again. Here's how.*

I was thrilled when a client, Judith, surprised me with a painting when we met for one of our coaching sessions in London. Judith and I had been speaking about her love of art and life drawing and she had started going to art classes again both to find time for herself and to rekindle her passion for painting. Judith's picture is hanging in my office. I see it every morning when I walk in and every morning it always makes me smile.

Judith isn't the only client I have with a love for acrylic paint. Another client, Hannah, inspired her husband Tom to roll up his sleeves and get painting. Just days after trying to convince her that he couldn't paint to save his life, Tom's inspiration overtook him one day and he went in search of some old paint left over from the decorating in the garage. By the time Hannah came home, the finished masterpiece was drying in the middle of their lounge floor. She told me how she was led in blindfolded with strict instructions to

*Create a masterpiece!*

stand on the sofa to get the ‘full effect’, before Tom proudly announced that she could open her eyes.

I’ve seen the painting and it is just amazing. He had painted a huge four-foot-by-five-foot canvas in orange and pink emulsion! The best bit about that painting, Hannah tells me, is the smile it brings to her husband’s face every time she proudly tells someone that he’s the artist. That’s the point, you see: he painted it! My other point is that *everyone* can paint – without exception. You don’t have to be Picasso or Turner, you don’t have to go to night school, you don’t have to have studied art or be brilliant at still-life drawing – in fact, you don’t even need a steady hand or a paintbrush. All you need is a blank canvas (or big sheet of paper), a couple of leftover tester pots in colours you love and the courage to literally pour the paint onto the canvas, play with it with your hands and fingers, leave it to dry and then hang it on the wall. This is one of the fastest ways of letting your creative talents out! Being arty is a particularly right-brain thing. Right-brainers (people who predominantly use the right side of their brains) tend to be creative and dislike working with numbers, strict schedules, and constraints and limitations. Right-brainers prefer freedom, movement and fluidity in their lives.

## Stairway to happiness

*Do you go through periods of feeling very down and depressed? Do you find it hard to pull yourself through stressful times without seriously affecting your mood? This could be a new approach.*

Depression has been described by many people as a feeling of being in another room while the world is continuing without you. It's a very lonely feeling of being totally isolated, even if you're surrounded by loving friends and family. There are a variety of reasons why people feel depressed and even those who seem upbeat can feel awful at times too.

If you think you could be depressed, it's important to face it and deal with it. You can do that by visiting your GP. Counselling may help too, as may speaking in confidence to a friend. Of course, complementary-health practitioners can be great in stressful times. It's important to recognise at this point that there are varying degrees of depression, from 'normal depression', if you like, when you may have periods of feeling swamped by life and be generally unable

to cope, to 'clinical depression', which may need medical intervention. This strategy is aimed at people who generally cope with all life throws at them reasonably well. This is the type of strategy that helps you build in a safeguard to stop 'normal depression' deteriorating into a more serious state.

If you look closely, there will be a pattern that takes you from feeling perfectly OK and in control to feeling completely depressed, crying all the time and unable to work and function as usual. The end result doesn't just happen overnight. There are a whole load of telltale signs in the middle and this strategy will help you and those around you to identify those signs. When you have recognised your personal signs, you'll be much more aware that you're starting to act differently and you'll be able to do something about it before you hit rock bottom.

Imagine a flight of stairs. Picture them clearly in your mind. How many stairs does your staircase have? There may be twenty, for instance, or there may be just four – it's totally up to you. Just close your eyes, concentrate and visualise the staircase. The top of the staircase is where you're feeling fantastic. This is where you want to stay. You're happy, you're smiling and you're coping with everyday stresses well. The bottom stair, on the other

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hand, is where you are when life's got on top of you and you feel unable to cope. The stairs in between signify all the telltale symptoms of how you feel as you sink into a state. For instance, the symptom for the first stair down from the top might be that you cry easily. The one for the next stair down from that might be that you blow small inconsequential things out of proportion. And the next stair down may signify that you spend too much or drink too much. The symptoms are yours, so please don't feel obliged to use the ones I've suggested. Yours will be unique to you and shouldn't be compared to anyone else's.

When you analyse and recognise the stages of depression, you are much more likely to be able to stop and find help next time you feel yourself making your way down that staircase. In fact, even with these symptoms in place, you may have to rely on your family and friends to tell you when they notice that you're going down. It's not always easy to tell, especially when you're the one having the symptoms.

Soo has found this stairway very helpful. At her first coaching session, she described to me how she found it so easy to go from Olympic medal status in happiness right down to Olympic medal status in depression and self-pity. She didn't realise she was there until it was too late. By the time she realised, it would be an enormous struggle for her

**Behind with the Mortgage and Living off Plastic is for every woman who wants to take control of their emotional and financial life without breaking the bank. It's brimming with straight talking, from the heart, practical tips for dealing with whatever life throws at you.**



**Lynette Allen** is a professional life coach, writer and founder of [www.lynetteallen.co.uk](http://www.lynetteallen.co.uk), specialising in coaching women. Her work has been featured on The Steve Wright in the Afternoon Show on BBC Radio 2, in *Zest*, *Eve* and *Cosmopolitan* magazines. She is also the life coaching expert for *Natural Health & Wellbeing* magazine and author of *Behind with the Laundry and Living off Chocolate* (Crown House Publishing, October 2004).

**“... follow Lynette’s advice – it works!”**

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**“Lynette helped me rethink my outlook on life.”**

*Zest magazine*

**“... a fab present for a busy girlfriend who, at times, finds herself pushed to the edges of her own life.”**

*Spirit & Destiny magazine*

**“... inspiring and heart-warming stuff.”**

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ISBN 190442495-3



9 781904 424956

5 1 5 9 5



UK £9.99 US \$15.95



**Crown House Publishing Limited**  
[www.crownhouse.co.uk](http://www.crownhouse.co.uk)

Cover design Thomas Fitton  
Photography James Stafford