**A VERY PERSONAL ORGANIZER\ NEWBURYPORT'S CHERYL RICHARDSON, A PERSONAL COACH AND BEST-SELLING AUTHOR, IS ONE OF A NEW BREED OF ADVISERS FOR HIRE.**  
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On this steamy evening in mid-August, Jabberwocky's parking lot is deserted. It is deep summer in Newburyport, the season of sunsets and sailboats, and the bookstore's staffers aren't surprised that customers would rather stroll outside than sit in metal chairs listening to a first-time author explain how to make life more complete. Besides, Cheryl Richardson's book-signing and talk tonight was a last-minute deal - she's filling in for a writer who couldn't make it. Perhaps not many know about the event - or about Richardson's book, Take Time for Your Life, and her work as a personal coach. Or perhaps they don't care; she's just another self- help guru pitching a book. At 6:45 p.m., 15 minutes till show time, one customer studies the rack of bestsellers.

And then Cheryl Richardson blows in. She smiles her 175-watt smile, tosses her dark mane, greets the staffers with a firm handshake, and takes a seat at the desk in the middle of the bookstore. As if on cue, a middle-aged woman clutching Richardson's book materializes. Then a man, then another woman. Richardson smiles broadly, her bright red lips stretching across her face. "Hi," she says. "How are you?"

That's all she has to say. The stories begin. The first woman worries about her massage business. The man, a school counselor, knows he should write about his work, but he's blocked. The other woman confesses that after reading Take Time for Your Life, she practiced Richardson's "extreme self-care" by soaking in a hot bath instead of going to a church service. But she says she felt a little guilty.

"Guilt is good," says Richardson. "You're on the right track if you're honoring your self-care."

Heads nod. The line grows from three to five to 12 to 20. By 8 o'clock, when the party moves to Jabberwocky's adjoining cafe for Richardson's talk, the group has swelled to more than the cafe can hold. People who can't squeeze through the door line the hallway, straining to hear as Richardson tells them they can live their real priorities, build their work around their life instead of their life around their work, get rid of all the things that drain them, from the pile of unread magazines to the friend who only complains.

"All of this rings so true," says Barb Cotta, a business consultant who drove up from Beverly to hear Richardson. She wants to change careers but isn't sure how - or to what. She wishes she could hire Richardson to help her find a fresh path, but Richardson isn't accepting new clients. She's too busy spreading the gospel of coaching.

At 40, Richardson is perhaps the most visible spokesperson for the profession that is a cross between therapy (one-on-one sessions), consulting (concrete advice), est (be all that you can be), and athletic training (obstacle-strategy-score!). She has appeared on Donahue, Real Life, CBS This Morning, and Chronicle. She has lectured around the world about the benefits of coaching and conducted workshops at Fortune 500 companies about balancing the professional and the personal. Her book, published last year, has had four printings in hardcover. This month, it will come out in paperback and be published in the United Kingdom and Australia. Her on-line newsletter (taketimeforyourlife-list@cherylrichardson.com) is read by 3,500 subscribersand gets 100 more requests for subscriptions each week. She writes a column for Onhealth, a holistic health Web site. And she's working on her next book, a sequel of sorts, about how we really can't have it all, at least not without paying a hefty price.

Says John Seiffer, last year's president of the International Coaching Federation, the profession's umbrella organization: "She is a shining example of what a coach can be."

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So new is personal coaching that when Richardson mentions her title, she is often asked, "What sport?" But in less than a decade, this profession has gained disciples at a startling rate.

Hailing from all backgrounds - therapy, financial planning, business - these coaches don't order their clients to jump higher or sprint faster, but instead suggest that they vacation more, sleep longer, say no when they're overwhelmed, and get in touch with what they really want to do. Their mission: to nudge people toward living happier lives. "If you need to get your body in shape, you hire a personal trainer," says Richardson. "If you need to get your life on track, you hire a coach."

It was almost inevitable, this latest development in personal growth. After decades of attempting to find fulfillment through self-help books, videos, and weekend retreats, we enter the new millennium still leading fast, complex, and, for many, unsatisfying lives. Enter coaching. It's not self-help; it involves another person. Instead of depending on yourself for identifying problems and solutions, you pay a coach to listen, advise, and hold you accountable. For people with more money than time, it's a bargain to pay someone to ask you about your true desires and help you figure out how to achieve them. It may feel like therapy, but it lacks the stigma some people associate with psychological counseling, and it's more concrete, demanding that you take action, not just reflect.

Thomas Leonard, an accountant in San Francisco, recognized the need for "life planning" in the mid-'80s. He noticed he was spending more time talking to his clients about how many children they should have, whether they should switch careers, and how they could retire early than he was about taxes and trusts. If his clients needed that kind of direction, he figured, other people must, too. And if others needed "coaching" as he learned to call it, they would also need coaches. In 1992, Leonard opened Coach University, a virtual school that conducted classes via telephone conference calls supplemented by written material.A handful of students enrolled, one of whom was Richardson. News of the school spread, enrollment increased, and four years later, Leonard sold Coach U for a tidy $2 million.

Since then, enrollment has doubled each year - Sandy Vila, Coach U's new owner, says that 2,000 students are in training now - and 12 other coaching schools have hatched. The result: at last count, an estimated 5,000 coaches practice in the United States and 10,000 worldwide.

In theory, the coach's job is to help clients clarify and work toward their goals. Each coach does it differently, but most use a blend of probing questions, brainstorming, and demands for action. Coaching sessions are conducted mostly on the phone, occasionally in person, and even more occasionally via e-mail.

What needs fixing depends on the client. A software engineer might call on a coach with a business background for guidance as he starts his own Web business. Others seek more personal direction: Lawyers, overwhelmed by the hours they devote to their job, ask coaches to help them create more balance. Working moms seek help to master the juggle of soccer, diapers, and deadlines. Often, clients suffer a vague dissatisfaction and hope that a coach can help them articulate the malaise and nudge them out of it. In general, they are highly functioning, stable people, successful in career and family, but they just aren't . . . happy.

But while coaching can boast many satisfied customers, it has also come under fire. That's not surprising, since the profession still requires no licensing - anyone can call himself a coach and start charging clients $200 to $500 a month for weekly 30-minute sessions. While many entering the field may be attracted to the idea of helping people improve their lives, others may be lured by the promise of a healthy income, flexible hours, and geographical freedom - all you need to practice is a telephone and a computer.

Those who do opt for training get it via telephone conference calls and the Internet: Most of the coaching schools are virtual, based in someone's home or office, their faculties composed of individuals working out of homes or offices. The training itself varies radically. Coach University, for instance, requires 200 hours of training, but some specialized programs - for therapists or teachers, say - may take only four months to complete. Even at Coach U, however, students must merely complete the course work to graduate. Graduates who want certification from that program must take the oral and written exams - and, says Vila, only 50 of the 550 graduates of Coach U have chosen to be certified. Cheryl Richardson is one of them.

Some critics say coaching is - at best - just another self-improvement fad destined for the archives. At worst, it is a moneymaking scheme that preys on people's insecurities and fragilities, a scam that could make life worse for vulnerable clients. Coaching "is a cultural phenomenon," says Lisa Hoshmand, director of the division of counseling and psychology at Lesley College. "It is marketed as a service. What are the credentials?"

Concerned about protecting the profession's credibility, the International Coaching Federation is pushing to create a standard certification program requiring coaches to document their training and take an exam. Seiffer, a former ICF president, says the proc ess will "distinguish experienced, professional coaches from individuals who just want to jump into the trend of coaching."

So far, formal complaints against coaches haven't materialized, or at least the ICF has no record of any. Still, the ICF offers its members an insurance package that includes liability. John Seiffer isn't too worried about what he calls "the charlatans." "It happens in any industry," he says. "There are crummy doctors."

Richardson isn't so cavalier. She supports certification, she says, because there are many fragile people out there - and many coaches who aren't prepared to deal with inner demons. A good coach will refer clients to therapists if their problems seem beyond the reach of coaching, Richardson says. And she warns clients to check a potential coach's credentials, get ref erences, and interview several candidates. "There are some really crappy coaches out there," she says with a jut of her chin. "And there are some brilliant ones. Buyer beware."

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Elizabeth is apprehensive as she pulls into Cheryl Richardson's circular driveway on this bright summer morning and parks behind a blue

BMW with a license plate that says " I COACH." What should she say in this session? What good will it do?

For more than a year, Elizabeth, who asks to use only her first name to protect her privacy, has felt dissatisfied with everything. The mother of two children, ages 6 and 3, Elizabeth has yearned to move back to Beacon Hill, their home before relocating to the North Shore four years ago. She misses walking to the Museum of Science, wandering through the Public Garden, chatting with neighbors on their building's rooftop deck. She is no longer content with staying home with her kids, and she wants to contribute more to the household income. And, though she hates to admit this, she is bored. She is tired of feeling overweight and unhealthy, tired of feeling scattered, of not focusing on the day's tasks, and of ending the day with little to show for it.

Introduced to Richardson's book by a friend, Elizabeth read it cover to cover, then returned to the beginning, this time to complete the exercises. She bought a journal, wrote her life history, and tried to figure out how she could apply to herself Richardson's theory of "extreme self-care," the edict that she should place herself and her needs first. Her children are still so small, their demands so pressing. How could she tell them that, no, they couldn't go to the playground because she wanted to read? Then, through an acquaintance, Richardson heard of Elizabeth's determination to recharge her happiness through Take Time for Your Life and offered to coach her for an hour.

Clutching her travel mug of coffee, Elizabeth stands at the front door of the tidy Tudor-style house that she has passed hundreds of times on her way to Maudslay State Park with her kids. Richardson beams as she opens the door, greeting Elizabeth warmly as she ushers her to the dining room table. They sit at the table, facing each other. Richardson smiles encouragingly.

Still clutching her coffee mug, Elizabeth starts with her weight and her attempts and eventual failures at diets. "I start off each day well, but by the end of the day, I cave," she says of her weakness for sweets. Eating "is my only outlet for stress. My kids talk about my big butt."

Richardson leans forward in her chair, focusing intently on Elizabeth. "Let's talk about what you're dissatisfied with," she says.

"I'm tired of feeling tired, distracted, bored," Elizabeth answers. "I'm taken for granted, underestimated. I'm frustrated with the failures I incur each day. I fail to lose weight. I fail to get organized."

Richardson listens carefully, her eyes not veering from Elizabeth's face. Elizabeth would dearly love to bring some money into the household coffers, but she hasn't a clue how. With an undergraduate degree in psychology, she worked with emotionally disturbed children, studied interior design, and toiled as an administrative assistant before she left the work world to stay at home with her oldest child. She doesn't want to work full time or devote herself to a career path just yet. But she tells Richardson that she doesn't like feeling financially strapped and would like to bring in some income. She'd also like to move back to the city. And she'd like to write. But she knows that wanting and achieving are two different things.

Richardson jumps in. "What separates people who live a fulfilling life and people not living a fulfilling life is people taking consistent action," she says. She starts Elizabeth on an "action plan."

To satisfy Elizabeth's urban yearnings, Richardson assigns her to hop on the Boston-bound train and spend a few hours in the city by herself once a week. Richardson says Elizabeth could use that time to accomplish another homework assignment - to write every day. She'll tell her husband that to be a better wife, mother, and woman, she needs to take care of herself.

Richardson also asks Elizabeth not to let other people, including her children, comment on her weight. "Your body is your business," she says. Richardson asks that Elizabeth write a list headed "People may not . . . " and fill in the blank with "discuss my eating habits" or anything else she perceives as intrusive.

Richardson doesn't offer weight-loss advice - for that, Elizabeth needs a doctor or nutritionist - but she thinks the weight may be a side issue, anyway. "In my experience," Richardson says, "when people focus on other things - their energy drains - and learn how to bring more joy in their lives, the weight will take care of itself. With kids, it's easy to forget how to reward yourself. "

Although she hadn't planned on taking on any new clients, Richardson offers to coach Elizabeth for another four weeks for free. After that, she would like to hook up Elizabeth with another coach who would be willing to work pro bono. Elizabeth is so burdened by the demands of family that she has buried her own needs, says Richardson - "like so many women who tolerate people's crap, because they don't know how to set boundaries with love and grace.”

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The philosophy of coaching is that the answers lie within each person, not the coach. The coach is simply the facilitator, trained to ask the right questions and assign the right tasks each week. Richardson knows what to ask from her own experience, she says, from her business background, from her immersion in personal growth seminars and literature, from years of therapy, years of coaching and being coached, and years of speaking to audiences and listening to people tell their stories.

There are seven common obstacles, she has concluded, that keep people from living "lives that they love":

- Reluctance to put our own needs before others'. "Selfish is not a dirty word," Richardson says; if you take care of yourself, you're better equipped to care for others.

- Doing the "shoulds," ignoring the "wants." We do our own vacuuming because we "shouldn't" spend the money on a house cleaner, or stay in an office job because trying life as a photographer is too risky.

- Tolerating the energy drains. Unreturned phone calls, unread magazines, and people who bring you down with their griping all exhaust you, using up the energy you need to accomplish goals and enjoy life.

- Letting money rule. If you have too much debt and too few reserves, you limit your life choices. The universe will not give you more money, Richardson says, until you prove that you can handle what you have.

- Running on adrenaline. We move from proj ect to project, appointment to appointment, without a minute to reflect or relax.

- Missing connections. Too many faxes, e-mails, and phone calls and a shortage of actual human contact contribute to our sense of alienation.

- Shortchanging the spirit. We lead with our heads, not our hearts, leaving spiritual well-being at the bottom of the list.

To most people, these problems are familiar enough, the fodder for generations of self-help schemes. The hard part, as always, is actually changing behavior. The difference between coaching and other self-betterment programs is accountability; every week, you check in with your coach on what you've accomplished.

Generally, the coach asks a client to focus on specific barriers and strategies for getting past them. Each week's discussion is a chance to measure progress, to refine goals, to inspire more action. If a client sticks with it, says Richardson, results usually come within six months to three years.

And once clients start taking charge of their happiness, she says, magical coincidences happen. She once had a client who took a second job to pay off a $15,000 debt. When he had reduced the debt to $8,000, he received news that a relative had died and left him $7,000. "You don't have to believe the magic," she says, "but it happens."

It happened for Lauren Marino, Richardson's editor at Broadway Books. When Marino began working with Richardson on Take Time for Your Life, Marino's boyfriend had just left New York for San Francisco, complaining that all she did was work. Her response: "Everyone in New York works. That's what we do." She toiled in her office all day and read manuscripts every evening and all weekend. When family and friends left messages on her answering machine, she was annoyed. "How dare they?" she thought. "Don't they know how busy I am?" She had once been an athlete, but she hadn't exercised in three years.

And then the author of the book she was editing offered to coach her. Marino resisted at first, but she knew she needed help. Eventually she accepted, and every Wednesday at lunchtime, Richardson coached Marino by phone.

First, Richardson asked Marino to empty her mind and write down things she would do if money and time were unlimited. The answers: travel, write, read for pleasure, exercise. Why can't you do those things? Richardson asked.

"Because I have no time!" Marino answered.

Instead of suggesting that Marino quit her job, Richardson suggested that Marino define her perfect workweek and write down everything about her job that bothered her. Marino drafted what she calls her "Jerry Maguire memo," a list of her professional goals and problems. She wanted fewer meetings and more time to work on manuscripts so she wouldn't have to take them home. She didn't want to work on weekends, she wanted a vacation, and she wanted to work with high-quality writers.

Once the challenges were defined, Richardson assigned Marino tasks each week to correct them. The response, she says, "was amazing." Her boss was receptive to her in-house suggestions. Encouraged, she began leaving the office by 6 or 6:30 p.m., stopped working on weekends, and asked authors not to call her at home. Her work, she noted, didn't suffer. In fact, it improved. That year, three of the books she edited were New York Times bestsellers.

The key, say Marino and Richardson, was changing in small bites. When Marino complained that she had no time to exercise, Richardson didn't suggest that she go buy a bike and ride it 30 miles a day. Instead, she assigned Marino to visit a bike store. Of course, once inside the store, Marino bought a bike and helmet, and before she knew it she was riding around Central Park, happier than she had been in years. On a roll of pleasure-seeking, Marino joined a gym. And she started reading for fun again, a love she had buried under her manuscript piles.

"Cheryl is tough," Marino says. "She asks tough questions. And she makes you come up with the answers."

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Nothing that Richardson has said or written strikes Elizabeth as new. It's just "common sense." But she finds the book and her weekly talks with Richardson cathartic. She is beginning to think that her life doesn't need a major overhaul, like a move to Boston, just smaller changes. She and her husband need to spend more time together as a couple, not just as parents. She also thinks about what she calls her carelessness, her lack of focus on finishing tasks.

"I need to tweak my schedule to accommodate the priorities, so that I don't feel frazzled and careless," she tells Richardson during her second session, this one by telephone. "I'm a spontaneous person. But it costs me in terms of running the household."

In the week between first talking with Richardson and this phone conversation, Elizabeth has written a list of everything she needs to do in a day, from emptying the dishwasher to making breakfast to sweeping the floor. She realized that if she grouped the chores, she could do half of them in the morning and the other half around dinnertime. That left a huge chunk of the day to be spontaneous.

Her Boston adventure was fun, she reports, but instead of going by herself as assigned, she brought her oldest child. She plans to use the weekly trips as one-on-one time with her children. She'll bring one child one week, and another the next. She and her husband spent their weekly "date" watching a video.

She had a tougher time, however, on asking others not to comment on her weight. She discovered that she was the one who brought it up. Richardson laughs sympathetically, then becomes serious. She suggests that Elizabeth set boundaries for herself. "Say, you're at the park and about to make a comment about your weight. Put your fingers over your lips, and repeat to yourself, `I love and respect myself the way I am.' "

Richardson agrees that spending individual time with her kids is great but tells Elizabeth in a firm tone that if she uses her Boston trips as family time, she must schedule another hour, preferably more, each week to do something for herself. She assigns Elizabeth to set up a doctor's appointment to discuss her weight and her health, adding that tending to your physical being is "an act of extreme self-care." And she suggests that, this week, Elizabeth and her husband do something that involves communicating. But, she warns, save the serious stuff - talk of finances and house chores - for another night. Keep the date fun.

Small steps are key, she reminds Elizabeth. "Sometimes when we feel we have to make dramatic changes, we're not listening to the part of us that wants us to pay attention," Richardson says. "Instead of looking out at the thin body you want to have, or the city or job you want to have, you're paying attention to your life. Your level of satisfaction will increase and you can make healthy choices."

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Sipping decaf Sumatra one morning at Fowle's, a Newburyport coffee emporium, Richardson explains that she understands setting boundaries, because she, too, has a history of accommodating others at her own expense.

The oldest of seven children, she grew up in Franklin and Medway, diapering and coddling and making American chop suey for her younger siblings. Through helping, she received love and acknowledgment. Today, she calls herself "a recovering mother" - she's not sure she wants to have children and go through it again. Her mother was at home, and her father owned a financial services business, which he ran from the house. Richardson's job was to keep her younger siblings quiet.

When graduation from Medway High School neared, Richardson's father announced that they would not send her to college, that she was pretty and would find someone to marry. She could join his business, which by then had moved to an office, and next year her younger brother would go to college. Not until years later, when she was deep in therapy, did she realize how angry she was at that. Still, she says she forgave her dad, eventually understanding that "that was all he knew."

And, besides, she really liked her job with her father's financial services company. "I had a passion for the IRS tax code," she says, laughing. But what she really loved, she realized, was listening to her clients ponder how to raise their prices and not lose business, whether they should change jobs, start a family, buy a bigger house. Richardson listened and offered advice, much of it gained from helping her father build his business. She had watched her father listen to clients, had heard him ask questions and offer thoughtful answers. He was her first coach, she says, sitting a little straighter. When talk turns to coaching, even in the midst of light banter, Richardson's mood changes, becoming sharper, more intense, like that of an evangelist when religion is mentioned.

But when fire destroyed the firm's Medway building on a December morning in 1984, Richardson, then 25, began questioning whether she was really happy working 14-hour days preparing taxes. As she shivered in the cold that morning, watching the firetrucks, the TV cameras, and her father - who stood on the steps of a nearby funeral home, tears streaming down his face - she recognized how quickly life changes. She had better make the most of what she had, she realized, because it could be gone in a blink.

Three years later, she quit. She had wanted to wait until the end of that tax season, but her therapist insisted she take care of herself and quit immediately. She didn't know what she wanted to do, so for a few years she floated, trying out different jobs. She was a secretary, an assistant in a real estate development company, a volunteer at the Interface Foundation, a holistic education center in Cambridge that offered personal-growth seminars, talks, and workshops. At Interface, she met some of the motivational luminaries of the era, such as M. Scott Peck and Bernie Siegel. Chronically unsatisfied, she recruited friends, and friends of friends, to brainstorm their futures over potluck dinners at her apartment.

In the early '90s, a friend dragged her to a Toastmasters meeting. She feared public speaking but, to her surprise, discovered she was good at it. After a few rough starts, she grew comfortable speaking in front of the crowd at the meetings. "Sometimes we never realize the gifts and talents we have unless we try something we are afraid of," she says now, more than a decade later. At the time, a lot of the Route 128 high-tech firms were downsizing. Buoyed by her growing ease with public speaking, Richardson offered to talk for free about networking to groups of recently laid-off high-tech workers. While she emphasized the concrete - how to present yourself to future employers - she also delved into the personal, into focusing on what you really want.

In a story about her networking seminars, a Middlesex News reporter called her a "networking coach." She liked the term, but didn't think of it again until a friend in New York said, "Hey, I heard of a guy, Thomas Leonard, who has a name for what you do. Call him."

She called and immediately enrolled in Coach University, Leonard's new virtual school. She hired Leonard as her personal coach and began coaching her own clients for free. As she became more sure of herself and began charging, her client list grew; she coached CEOs seeking balance, middle managers hoping to communicate better, women struggling to raise families and start a business.

One of those clients was Mark Powers, a Billerica native who hired Richardson to help him keep perspective on himself and his Florida- based business, which helped lawyers with marketing, stress, time management, and life balance. "I loved her," he says. "She's a very clear, loving speaker. Very empathetic. She never pulled any punches. " She made sure he took care of himself - massages are a frequent suggestion - and she made him think bigger about his business. When he wanted to recruit three attorneys for an experimental coaching program, Richardson suggested 25 or 30. He did, and the coaching program has since graduated hundreds of lawyers. "She is committed to your success," he says.

As her Rolodex filled and offers of speaking engagements flooded her voice mail, Richardson wondered how she could reach all these people. When her tenure as the ICF's first president ended in the spring of 1997, she called all but a few clients and said she was closing her practice so that she could complete her book.

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"Every day, I get better at preparing myself for the day, as opposed to having things fly at me," Elizabeth tells Richardson during her third telephone coaching session. Elizabeth has worked with Richardson for almost a month, and she finds herself trying, each morning, to plot the day's activities and make herself complete the tasks that need completing, from grocery shopping to painting the living room. She credits Richardson with holding her accountable, not letting her procrastinate. "I'm getting better at structuring things. I feel more in control."

"More in charge of your life?" Richardson asks.

Elizabeth says that she has decided to start doing childcare in the fall, just a few kids in her home. Richardson offers to help her get started. She has not yet found another coach for Elizabeth and wants to see her for a bit longer. She assigns Elizabeth to write a profile of the perfect clients, both child and parents, and e-mail it to her before next week. Elizabeth says she will, and she does.

Elizabeth says she's enjoying her weekly painting class, but she thinks she'll switch teachers in the fall. The teacher doesn't give her enough feedback. Richardson zooms in, asking Elizabeth if she has mentioned to her teacher her need for input. "To get help, you need to grab her," Elizabeth says, adding that's not her style.

This is one of life's lessons, a first step in controlling your life, says Richardson. "Frustrations occur when we don't speak up. It's about having a voice, whether it is asking the teacher to answer a question, or saying to your spouse, `No, I can't do this with you, I'm doing this for me.' "

Elizabeth says that the teacher doesn't take her seriously. Richardson counters that the way to be taken seriously is to ask questions, to show the depth of your interest. "Your frustration isn't about her but about you not saying anything," Richardson says. "Take charge of what you need, so that you don't feel like a victim to the world."

It's hard, Elizabeth sighs.

"If it were easy, girlfriend, I would never have written a book," Richardson says. Her own coach once said that our instinct is for survival, not self-care. We get by for the moment, the coach said. Richardson wants to change that for others:

"It is my life's work."