AM I TOO OLD TO MAKE A MAJOR CAREER CHANGE?

Question: I'm 39 and I've been in the music business as a touring sound and studio engineer and musician for nearly 25 years. I've also recently completed a number of sound-effects projects for major toy companies for their computer games. But I'm not happy with my future. I have little money saved, no benefits or retirement plans, and the business is very volatile. I love computers and spend most of my waking time on them, and I recently attended a seminar on entering the IT field. I don't have a college degree, but I can get sophisticated training for about $10,000 and be ready to look for work in three months. Am I crazy for making such a career swing at this age, especially since I'd be leaving a field I love, although the pressures are getting greater?

— Geno, New Milford, N.J.

Geno: Rest assured that it's never too late to change careers. Some of the happiest people I've met are those who listened to their hearts and pursued careers that keep them challenged and fulfilled, and that includes new college grads, mid-career changers and retirees. However, your situation is different in that you seem to be leaving a field you love for one that pays better and offers a more secure future. While you enjoy being on the computer, do you have a sense of what it's like to earn a living on the technical side? I have two suggestions: First, spend a few days with someone who's doing what you hope to do to see if the lifestyle and demands really fit your nature. This experience will either confirm your interest or force you to look for other alternatives. You may also discover that you simply need to modify your plans slightly to make your new career more pleasant. Second, look for ways to maintain your activity in the music business. Use your current contacts to moonlight or volunteer. I'm not suggesting that you don't enter your new career wholeheartedly. But by staying in touch with the field you love, you'll fill a hole in your life that you're really not ready to ignore.