



january 2011  
newsletter

## Editorial

### Crossroads and New Beginnings

The first baby boomers born in 1946, turn 65 in 2011. This is the beginning of the baby boomer generation formally retiring where 65 is the agreed "retirement date". This generation will become the biggest in number ever to retire and will start to significantly change the landscape of retirement.

You may be close to 65 or early in your 50's. It is important to start the process of thinking about your next life stage. It takes time, energy and commitment to unlock your best scenario. Come and join us as we run a NEXT CHAPTER WORKSHOP and discover some of the signposts to watch out for. The details for this workshop are in this newsletter.

Your crossroads may be retrenchment or retirement; the article this month will help you to understand the horizon and opportunities. We often feel isolated and alone at times like this and I hope this article will give you a sense of hope rather than despair. The second article is written by an American couple who retired early at 39. They reflect 20 years later on the highs and lows of their decision. Go to [www.retireearlylifestyle.com](http://www.retireearlylifestyle.com) for more details.

My main vision with Refirement Network is to encourage baby boomers to use their skills and passion to bring about social change in an "encore career". I will be taking up my own personal refirement career as I help launch a new Early Childhood Foundation in South Africa for the 5 million children under 5. Watch this space for more details as the story unfolds. At the cross roads in life, if we know who we are, what we love and what we are good at, opportunities may knock choices can be made and this may bring about significant change in our lives and those we encounter.



## Articles

**Was It Worth It? -**  
Billy and Akasha Kaderli

**Retirement and retrenchment:**  
A crossroads, not a dead end

## Next Chapter Workshop

You may be 50 or close to normal retirement age. You need time to understand the horizon of your **next life stage**, what you can expect, develop and change to ensure that the next season is filled with fun, finance and new challenges.

Warm Regards

*Lynda*

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