



Refirement eZine March 2009

Dear Refirement Network members,

The third month of the year has come about so fast. I still felt relaxed and on holiday in January but the year seems to be taking its' usual increase in pace and responsibility as time passes.

The economic crisis globally must be having an affect on many of us. Your retirement savings may have diminished over night, you may be facing early retirement or retrenchment and the world in 2009 does not seem like a happy place to many. This may be a good time to relax, take stock and count the things that are really important in your life. We did the first "Next Chapter" workshop in January and this was enjoyed by all the delegates. It is empowering to take account of who you are, what skills you have and to then plot the journey for your future. This should be an exciting time in your life regardless of the credit crunch and all the doom and gloom. Take note of the date of the next one in March. Should you be keen to attend elsewhere in the country, please drop me an email as I will be planning this workshop in other major centers this year.

The PRIMETIME breakfast in March is a must for all companies and financial planners as well as Boomers. Book early to avoid disappointment. We only do this event once a year so don't miss the opportunity.

Social Media is the new buzz word, mainly for the X generation and some early adopters in the corporate sector. Refirement Network is doing a joint workshop on Social Media especially aimed at Boomers. The training will help you as an executive or individual to understand the landscape and see the opportunities you can apply in your business or life. More details in this newsletter.

The Corporate Wellness divisions of organizations should be including the wellness of the boomers in their strategy.



I am including a great article, written by my good friends Ernest and Angelique Du Toit, this month. Taking a sabbatical is an opportunity to sit back and reflect on where you want your life journey to take you. This article will give you great insight into this process.

Don't forget to join the Refirement Social Network. The 70 members that have already joined are enjoying the interaction and this platform opens doors for your business to flourish as you share and market what you do.

May you find love all around you during the month of March. Kind Regards

Lynda Smith

Refirement Social Network

This is a new social network that I have set up for Refirement Network. Please join and invite all other Baby Boomers. [Click to join](#)

As a Retirement Coach, I am able to help you in this regard if you are interested. Please see my advertorial attached to this newsletter.

African Commons project and Retirement network invite you to a

SOCIAL MEDIA WORKSHOP



This workshop is especially designed for Boomers. If words like blogging, Facebook, Twitter, YouTube and Wikis make you close your eyes in horror or despair, this is for you!

Please go to this url for course content details:

<http://www.africancommons.org/projects-showcase/social-media-for-boomers/>

These trends are changing the way the world communicates. Join that world today.

Date: 31 March 2009

Venue: African Commons Project Offices

1 st Floor The Grace Hotel, Rosebank.

Time: 10h00 till 13h00

Price: R500, refreshments will be served

Contact Details: 011-3273155 or rosanne@africancommons.org

Address: 1st floor, Offices at The Grace Hotel,
54 Bath Avenue (cnr Tyrwhitt)

Rosebank.

Please park in the Rosebank Mall parking and bring your voucher to the training

This course will be interactive and you will leave with a range of skills and knowledge that will enable you to join a new world. Look forward to sharing this exciting time with you.

Workshop

Your Next Chapter



The Baby Boomer generation will not retire like previous generations. We will be navigating a new path. Come and discover the opportunities and build a new exciting journey for your future. This workshop is for all men and women over 50 and will be 3 hours long

Date: 11th March

Time: 09h00 till 12h00

Venue: Sportron Head Office, 2 Eaton Road, Bryanston

Bookings: Lynda Smith
on 082 490 2822

Price: R300

Outcomes that you will take home with you:

Notes and Challenges to help you.

Why is this stage different for our generation?

Discover who you are and what your dreams are.

What career opportunities exist for you?

How can I upgrade my technology skills?

Draw up an action plan.

Build new connections and contacts to help you navigate your future.

The workshops will be kept small to facilitate discussion and learning. Book early to avoid disappointment. **This process can be booked as an internal workshop for companies wanting to educate their over 50 employees.**



Refirement wellness gets the best out of employees, and of life

A programme of renewal that launches the next exciting life stage

Large numbers of working people in their 50's + adamantly refuse to think about retirement. It's a far-off, far-fetched thought that really doesn't require attention until a later date, and certainly doesn't have a place right now with frantic deadlines still calling. That's what they're telling me.

Although there are people in this age group who passionately love what they do and kick up a storm for change and challenge, there are many more that have been in the same career for years, comfortable in what they know. But then the comfortable starts to become the uncomfortable. A job that still pays the bills, but often the fulfillment they yearn for is missing. Others who are stuck, knowing they have to earn an income and scared of any change that may render them unemployed. Thinking about retirement sends a cold chill down the spine of many. Denial is a much better option.

Yet it doesn't need to be that way. New employer thinking recognises the vast skills set that this group has, the experience and wisdom, the fervent energy still available, and the considerable benefits of engaging them in mentoring younger, less experienced employees. These employers also recognise their responsibility in bridging the move from employed to retired. And they view retirement in a refreshing new way, it's no longer Retirement, it's Refirement.

A term coined by wisdom preserver and connection specialist Lynda Smith, "Refirement" is a new way of thinking that outdates the traditional retirement approach and embraces a refreshing new stance. Now being introduced in companies through a Refirement Wellness Workshop™ for employees, this innovative thinking breathes new fire into delegates who leave motivated and with a fresh outlook on the future.

"Refiring is a much better mindset than Retiring," explains Smith. "We are a generation of go-getters who don't want to stop. There's too much to do and we still have so much to give, for many years to come should we choose."

"By connecting with each other and looking at the future positively and openly, we begin to see that Refirement is all about starting to do things differently. It provides an opportunity to focus on things that give more meaning, that align with our values, and bring fulfillment. It's a whole new view on being 50 plus, and it's the gateway to the next exciting life stage."

Companies agree that after the workshop employees come back to the work place recharged and excited. No longer fearful of the future, they take control, set goals, and embrace the change, putting new zest into their work.

"We give them all the tools they need to plan the next life stage," says Smith. "We define Refirement Planning and chart what steps and actions need to be put in place over the next few years; then look at individual Refirement needs through assessment and analysis; discuss the benefits and availability of Refirement counseling; identify dreams and goals around post Refirement occupational planning; and also fully explore and discuss the necessity of Financial Fitness, what it means, and how to get financially fit."

"Through this programme, companies gain by re energizing their staff, and individuals gain by being better prepared for the future. It's a win win," says Smith.

In support of the Refirement Wellness Workshop™, the web based Refirement Network™ was also developed, providing a platform to bring the 50's plus group together to network, share ideas and opportunities, and to connect with each other as they breath new vibrancy into this exciting next life stage.

"It's the way to go," says Smith, "Refire, not Retire."

To book your Refirement Wellness Workshop™, contact Lynda Smith on 082 490 2822 or email lgsmith@mweb.co.za

Keynote presentation

A must for all financial planners managing retirement funds for this generation

Refire, not Retire!

Attention all Baby Boomers, Companies marketing to Baby Boomers and Corporations employing Baby Boomers ... Come and join us!

We have two great speakers ...

Peter Laburn will speak on PRIMETIME - *The opportunities and challenges for the Baby Boomers as they head for Retirement.* Pete has been involved in the financial arena for many years and this presentation will have you all rocking and rolling in your seats.

Rob Rusconi - *The future of Retirement in South Africa.* Rob is a well respected actuary and has a deep knowledge of the South African landscape on Retirement.

Venue: **Bryanston Country Club**
Date: **March 18, 2009**
Time: **07h30 for 8h00-11h00**
Cost: **R350.00 members R395.00 non-members**

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Lessons from a sabbatical at 50 and how we managed this as a couple

By Ernest and Angelique du Toit

The most crucial thing about life, is to understand and be clear about one's purpose and passion. Purpose and passion creates the foundation and the boundaries, within which one makes sense of life's opportunities and challenges. The greater the clarity of purpose, the less the challenges which we face in life, are able to impact our equilibrium and peace of mind. When one is fully involved in mainstream business, it is generally accepted that successful entrepreneurs or business executives, are fulfilling their purpose and passion. This may or may not be true, but for those individuals who are really clear about their purpose and are clearly focused on fulfilling it day by day, it makes no difference if you are in mainstream business or on a sabbatical. Generally, one of the greatest challenges of taking a sabbatical, is whether one is financially independent and whether you have the means to take time out of mainstream business. This is often a major source of stress, particularly for people who are retrenched, or who leave their business careers in other than voluntary circumstances. Angelique and I were in the fortunate position, that finance did not present a major challenge. Notwithstanding this, from our perspective, financial issues should not be a major concern, since our purpose is to impact and positively change the lives of others and when one has that type of value to add, then financial opportunities will present themselves as one makes a contribution to the growth and development of others.

It is imperative in life generally and whilst on sabbatical specifically, that one learns the critical lesson, that one must come to the market, not with your need, but with your value. If you approach life's challenges and opportunities with your need, the likelihood is that you will not succeed, since people will sense your need, your desperation or your fear. However, if you approach the market with your value, your confidence, competence and ability to contribute, you will draw people and opportunities to you. Angelique and I have been blessed, in that our relationship has developed to the place where there is total inter-dependence, where we are able to communicate clearly, are unified in our purpose and

understand the contribution that we wish to make individually and corporately. We, prior to going on sabbatical, came to an unequivocal agreement on how we would approach and balance our spiritual, family, physical, emotional, business and intellectual lives. The analogy is that all these elements are balls that we constantly have to juggle. All of the balls are rubber balls, aside from the spiritual ball and the family ball which are crystal balls. This assists us in deciding on our collective priorities, as we are constantly juggling all these balls and you cannot keep them all in the air at the same time. It is therefore fine to drop one of the balls from time to time, aside from the spiritual ball and the family ball, which are crystal and therefore need constant care and attention.

I went on sabbatical after the eight companies which I was responsible for at the time, were sold to a different multinational corporation, which applied business practises with which I did not agree and the corporation followed a code of ethics which was at odds with my personal belief system. I decided on a sabbatical, since I believed it would give me some time for stillness and reflection after 33 years in the corporate jungle. Initially Angelique and I took complete time out and spent time travelling, relaxing, reading, exercising, socialising and communicating even more intimately. Without the stress and pressure of time and deadlines, we became even more clear about our purpose on earth and the contribution that we were destined and able to make. What becomes evident, is that over the years, one acquires knowledge, skills, experience, expertise and wisdom that can be applied in many different circumstances and to many different people. Both Angelique and I then started to work with a variety of people in a wide range of businesses, coaching, training, strategising and assisting management with their strategic plans and operational execution.

We also found that the sabbatical gave us time to devote to our own growth and development, time to “sharpen the saw” in the words of Stephen Covey, time to further enhance our strengths and make our weaknesses irrelevant. It was a time in which we identified what the key drivers, the key facilitators and the key inhibitors of our future success was, as well as how we could leverage the key drivers and key facilitators and counter the key inhibitors that could constrain our efforts. We also realised, that some of the most critical attributes one can have, is commitment, dedication and resilience. It is crucial that nothing should prevent you from achieving your objectives. Hurdles and obstacles are purely challenges to be overcome, and it is important to stand each time after having stumbled and ask, what lessons have I just learnt from that experience, and then move on. Remember pain is temporary, quitting is forever.

Lastly, Angelique and I would wish to share our recipe for success with you:

Principle # 1 : Always stay focused on the main thing.

Principle # 2 : It’s all about relationships and only about relationships

Principle # 3 : Communicate, communicate and then communicate again.

Principle # 4 : The future will belong to those who best cope with volatility, chaos and change.

Principle # 5 : Innovation and creativity will win the day, every day.

Principle # 6 : Flawless execution makes all the difference in the world.

Principle # 7 : Integrity and ethics must be the cornerstone of your life.

Principle # 8 : Have fun, and live life with optimism, joy and fulfilment.

We wish you every success as you walk your path and fulfill your purpose on earth. May your journey be one of great contribution, hope, fulfilment, pleasure and great blessings.

Ernest and Angelique du Toit



Please contact

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