

Welcome to the month of September. The warm weather has been a welcome note to the start of the best months in this country. We are really privileged here at the tip of Africa to enjoy great weather for so many months of the year. Conversation seems to brighten as we enter a new season.

I started this month by attending some great research on the over 40 market in South Africa. This research was done by the UCT Unilever Institute. It was so good to hear that their research is in line with the thinking and work that we have been doing at Refirement Network over the past year. This market is not large in size but certainly has money, time and influence and brands need to capitalize on this in the future. I will leave you with a few facts from the conference in this newsletter.

I enjoyed a few days in Cape Town and loved meeting the Capetonian Boomers who attended the Refirement Strategy talk done in association with Seed Investments. The Johannesburg event will take place in September and more details are available in this mail.

I am typical of my generation and want to involve myself in all the new trends that are emerging and helping us to see the world through different eyes..... and bodies. Three months ago I joined a ladies gym called CURVES. Lifestyle challenges and body weakness caused me to sign up. I have had great fun these last three months, met many other Boomer women on the circuit and look and feel much better already. This is a long journey back to wholeness but I am heading in the right direction and I encourage anyone feeling disenchanted with other types of exercise to go and try out a facility near you. I am co-hosting an event at Hartbeespoort Dam on 4 th October with Curves and the churches in the area. This is a great opportunity to try and establish how many boomers live in this beautiful part of the world. More details are available in this newsletter. You can also go to [www.curves.com](http://www.curves.com).

## Refirement eZine September 2008



Travel with a Purpose is a new venture being launched this month. Baby Boomers love to travel and enjoy different kinds of experiences. I will be leading a Christian group early next year to Thailand for about 8 days. The trip will be a mixture of some culture and shopping in Bangkok and 5 days helping a mission team teach English, work with children and enjoy some challenging on the ground experiences with a wonderful Thai community. If you are interested in this trip or others that will happen in the future please contact me.

If you are thinking about changing your home you will benefit from the article this month.

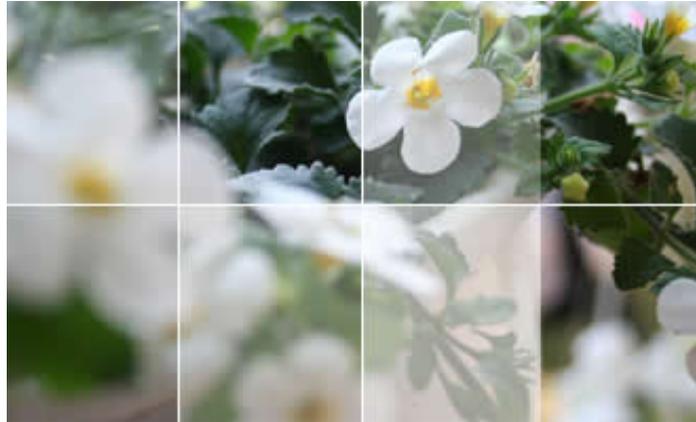
I am happy to chat to any company or group wanting to impact the baby boomers. The shift in thinking and understanding is not that easy to grasp and in the talk I deliver called Don't Retire – REFIRE the audience is able to start to understand why there is a shift in their world.

Enjoy the sunshine and be the sunshine in your own life.

*Lynda Smith*

## Mamma Mia – a must see for all Boomers

I went and saw the newly released movie, Mamma Mia this past week. What a great movie this is for all Boomer Abba fans. Meryl Streep and Pierce Brosnan play roles that are different from those we are accustomed to and there are many hidden places where we get taken back to our early teenage years in this movie. I laughed so much as I was reminded of some of the many wild antics of our generation.



## UCT Unilever Institute PrimeTime Survey

There are 1, 98 million people in South Africa between 40 and 68 in the LSM 7 to 10 group.

This is 6% of the adult population.

This group owns 20% of the wealth of South Africa.

Attitude to age and the amount of money you have will determine your outlook on your world



# *Life Strategies* **Refirement Strategies for your LIFE**

## **Don't Retire- REFIRE**

Lynda Smith , Wisdom Preserver from Refirement Network will share on the topic.

Refirement Network helps the Baby Boomer generation ( those born between 1946 and 1964) to understand why their road to the future will be so different from their parents and grandparents. Go to [www.refirementnetwork.com](http://www.refirementnetwork.com) for more details.

## **Investment pitfalls in retirement**

The Seed Investment Consultants will share on your strategy to ensure a great future.

Vincent Heys (actuary) and Ian de Lange (CA(SA)) from Seed Investment Consultants will discuss what the major investment pitfalls are leading up to retirement and in retirement. The discussion will particularly look at ways to enhance your retirement capital in order to secure the standard of living you planned for yourself. This presentation will be interesting for those baby boomers with questions like: How much capital do I need for retirement? What investment strategy should I follow? What is the probability that my capital will outlive me? Go to [www.seedinvestments.co.za](http://www.seedinvestments.co.za) for more details.

### **Date**

Johannesburg  
17 th September  
Bryanston Country Club

**Time:** 9h30 till 12h00

**Cost:** R150 per person  
and R250 per couple

### **Banking Details**

Seed Investment Consultants  
Absa Bank, Tokai  
a/c 4054160666  
Branch 631209

Please send a confirmation fax or  
email to Helena

### **Contact details**

Helena Roos  
Fax. 086 6183849  
[helena@seedinvestments.co.za](mailto:helena@seedinvestments.co.za)



Refirement Network

*Curves*

For Woman

*DOXA DEO*

## Refirement Network / Doxa Deo event

### WHY RETIRE IF YOU CAN REFIRE?



Date: 4th October  
Time: 09h30 till 12h00  
Venue: Doxa Deo Xanadu

Refreshments will be provided.  
Ticket Price: R25 per person and R35 per couple.

Bookings can be done at Curves  
(behind Ocean basket) or  
Doxa Deo Church.

Contact number: 012 259 0217



No matter what your age, the most important thing is your attitude. Are you over 50 and want to find out more about how your world is changing as you head for your next life stage?

Come and join us to hear, Lynda Smith, Wisdom Preserver from Refirement Network teach us how to:

**REFIRE and not RETIRE**

More details can be found at [www.refirementnetwork.com](http://www.refirementnetwork.com)

## Choices and Changes: Where to Live?

**As I celebrated my 50 th birthday, I realized that I was entering a new season of my life and that there were some important decisions I needed to make. The most important was, where do I want to live? I realized that I had opportunities available to me, that I did not have before.**

- My children have both married and are living outside of South Africa.
- I manage my own business and spend the bulk of my time working from home in Johannesburg.
- I was starting to feel fearful about taking early morning and afternoon walks,
- and the traffic, as we all know can be a nightmare.

I started to consider what choices I could make and a full year ago, I took the opportunity of moving to Hartebeespoort Dam. I have loved the changes that this decision has brought about in my life. I would like to share some of the research and choices that may be on your radar screen as you make these decisions. You may be surprised at the options open to you.

### The Third Age

If you are close to 50 or there about, you are in what is known as the THIRD AGE. This is the season between 50 and 75 where you will in most cases be free of children, working in a flexible manner or virtually and have more disposable income and if you are lucky, even debt free. You are in good health and still wanting to experience adventure and travel and at the same time enjoy quality time with friends and family. You are certainly not ready to look for a development with frail care but there are certain criteria that will be important in a property that you may be interested in.

### Space, Security, Community and Beauty

You want to wake up daily in a secure environment that offers you space, community, security, and some beauty that feeds the soul. Everyday when I look at the Magliesberg Mountains, I feel a sense of peace and gratitude for the beauty around me. This soul food can be the mountains, sea, bushveld or even a farming environment. Nature is key. A good hospital needs to be close enough for peace of mind and good sporting facilities and a golf estate will also be on the radar of many choosing this option. If the area has a good climate all year round this is an added bonus.

### Urban Proximity

The city will still be important for many reasons. I come into Johannesburg at least once a week for business meetings, some shopping and connecting with my city friends. Many may even find a solution for a city/country option, this could mean keeping two homes going until you are ready to move completely. Another option is buying a small flat in the city or even to find a comfortable bed and breakfast that you use on a regular basis, a reasonable option as you have no upkeep of a city apartment and only pay when you are in town. I have many friends in the city with empty bedrooms on suite (due to empty nest syndrome) and they are happy to have me stay over. I love the fact that my home is “lock and go” and easy for me to just drive through the gate and know that the garden will be attended to and that the rest of the security and upkeep is in the hands of the estate.

### Technology: a gateway to the world

Technology has changed our world. I talk on a regular basis to my children via skype and webcams. I am constantly working on my computer and grateful for the fact that technology has helped to change my world. Without this development I would not have had the opportunity to change my lifestyle. Developments need to consider the world of the future and ensure that they are helping to connect their clients to the world of the future.

### Investing for the future

Investing early in this changing lifestyle could be a great decision in terms of value and your investment portfolio. The Baby Boomer generation is large and there are not enough great developments to accommodate us all. As the need increases prices will escalate and finding a property at a price you can afford will become more difficult. South Africa is also been identified as a Retirement destination for the many USA, UK and European wealthy boomers who would like to spend some of their year in a warmer climate. Having your own international retirement home elsewhere on the planet is also an option for those lucky enough to have accumulated great wealth over the past 30 years.

**The future is here. The world is changing rapidly. Will you wait until you are ready for frail care to make changes or will you take the plunge now and live another good 25 years in a wonderful environment? I am glad I made the change. Come and join me in this new world.**



Please contact Lynda Smith on +27 (0) 82 490 2822 or [lynda@refirementnetwork.com](mailto:lynda@refirementnetwork.com) for more details. Our web address is [www.refirementnetwork.com](http://www.refirementnetwork.com)

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