

AN IDENTITY CRISIS TO AVOID

WORKING LESS - BUT DOING MORE

If you are thinking of working less and doing more of the things you want to do in life - then (*regardless of your age*) you are entering a new phase of your life which some call the 3rd age. It is a very exciting time of life - but it does

not necessarily mean 'retirement'.

Trust that you can be so happy in the twenty years leading up to your 60's that when you get there the last thing on your mind will be your retirement.

It's a very big mistake to get '*working for a living*' mixed up with *not being able to do the things you want to do in life* - in fact that sort of thinking doesn't even make good economic sense.

DON'T UNDER ESTIMATE THE WORK THAT YOU DO

Don't underestimate the importance of the work that you do - no matter what it is. It might be true that you have allowed your work to dominate your time and energy in order to provide you with an incomebut it may also be associated with your personal identity and purpose for living - sometimes without you realizing it. Ask yourself the following and answer yourself truthfully.

- Who do I wish to be over the next 20 or 30 years?
- Do I want to be like I am now?
- Do I want to continue to evolve?
- Do I expect only to decline?
- Which assets do I want to keep?
- What new assets do I want to acquire?
- What income will I require and where will it come from?
- What other assets do I have besides financial ones?

THE FACTS

The great majority of Australians will not have enough money to fund their retirement - but even if they had enough to fund their retirement 10 times over - it may not be enough to make sure they enjoy the later part of their life.

For example Australian billionaires Kerry Packer and Richard Pratt would have had no problem funding their retirement and both had enough money to buy themselves a platinum medical service as well - but it couldn't keep them going.

It took Packer to age 68 and Pratt to 74. That's because the reality is that the gift of continuing good health is just that - *a gift* - of inheritance, self care and freedom from accident.

OUR NEXT MEETING

The '3rd Age' provides us with the opportunity to come to grips with our individual human life, both what it has meant and what it will continue to mean.

Our next group discussion meeting will be all about planning your transition to the 3rd Age and even if you are beginning the process 15 or 20 years ahead - it means you will be planning for 'change'.

We at ES&A understand that some changes are threatening to people as they get older and provoke a natural resistance - but before you dismiss some of the things we have talked about in this article or think to yourself - "this is not really for me" be honest enough to ask yourself, "Am I simply avoiding

facing up to some of this stuff because I don't want to confront it - because it makes me feel uncomfortable?"

It is ok to have a financial plan - but you need to know what it is you want out of the second half of your life - and it might be an idea to know what it is you *don't* want to happen to you as you get older as well.

If you are interested in attending our next meeting it is at 6pm in our Buderim offices on **Tuesday 16th March**. The meeting is free and is expected to go for approximately 3 hours with a light supper served at half time.

Bookings which are essential can be made by ringing Cathy on 5445 6044.

GO TO ES&A WEB SITE AND WATCH OUR MOTIVATIONAL MOVIE

* The information contained in this case study is based on real life information supplied by MLC. However in order to preserve the privacy of the patents their personal details have been removed.

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YOU CAN BE SO HAPPY IN THE TWENTY YEARS LEADING UP TO YOUR 60'S THAT WHEN YOU GET THERE THE LAST THING ON YOUR MIND WILL BE RETIREMENT

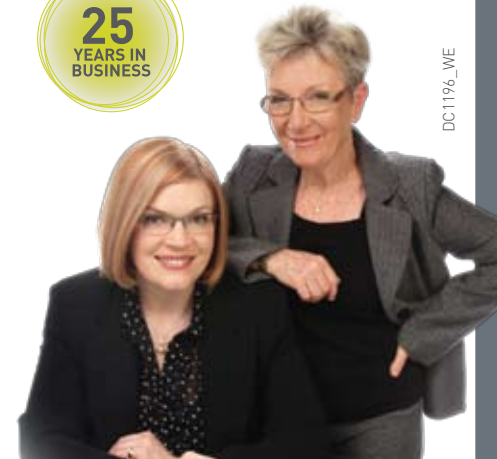


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