

Retirement Planning: Why, When and How? (6)

Last week we dealt with the financial issues so today, let us deal with the personal issues in retirement. However, before going into details, I'll like to share with you one of the mails I got from one of us and my brief response: "Please sir I want you to help me prepare for my retirement. I am in my forties, a teacher on grade 14, I have about sixteen more years to retirement, and a female..." Let me start by congratulating you for starting early though for the younger generation, I would counsel they start much earlier – from your first day at work! The answer to your plea is what we have been sharing on this page for the past nine weeks or so. Preparing for retirement is first and foremost a personal decision – the decision to want to know how and be educated, the decision to listen, the decision to shun the blame game, and the decision to take fruitful action. At times it requires a shoutout like this reader has done so that one does not die in silence or in ignorance. ~~It would not be out of place to check~~ (www.bezaleelconsultingrw.com) for the

PEOPLE MATTERS with



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have with people positively well, you begin to see how people would respond and would like to meet with you again. There is nothing wrong in being likeable and friendly, however you cannot make everyone to like you or be your friend. When work stops, your life still goes on.

There is the matter of domestic security. The feeling of insecurity especially with men is an inevitable fallout of the fear of dwindling self esteem, the fear of losing grip. We often see men almost harassing everyone at the home front reminding them that he is the one in charge, that he is the father, and that

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date of our training on Life-After-Work and enrol to be part of the class. We have the two-day version for busy Executives, the three-day module for other private sector employees, and the five-day workshop for those in the civil service and parastatals. We would do it for any group of at least ten people.

Now to the main discussion of the day – personal issues in retirement are those things you do to yourself, more often than not, you have control over them and you must get serious and be sincere to yourself to get hold of them. The cure for all fears emanating from personal issues is to first and foremost be a realist. Retirement is real, get hold of yourself and deal with it. Be prepared to make the transition.

A major one is the issue of your confidence and self esteem. Get this straight, do not let your work define you, you are more than work, you have a life after work. Outside your work and career, there are other issues of life. Pause and take stock – how do you spend your twenty four hours and your seven days, and your four weeks and your twelve months? Whose life are you touching?

What is your ministry both at work and outside work? Who are in your circle of influence? You are definitely more than your work. Touching lives and fulfilling your ministry is not limited to where you are now. Come to think of it, are you really touching lives where you are now? These are issues that enhance yourself esteem anywhere you find yourself. As you get engaged and get involved beyond work, you get a little more comfortable about the thought of leaving work. As you see your work as more than just earning salary and use every encounter you

he is the husband. When this starts to happen, something has gone wrong. To guide against this, spend your pre-retirement work-life period putting first things first. Do you know those three or four things that matter most to you, yes those things that are most important to you in life? Those are your first things.

Your family should surely be one of your first things. Treat your family well, spend quality time (kairos) not just time with them and be supportive. They will reciprocate when the time comes. Another very crucial personal issue in retirement is your health and wellness. There must always be a plan in place for your good health and physical fitness even now. Exercise regularly and

I'm Retired

Not Expired

do medical check up as often as possible. Whenever we run pre-retirement training for our clients, we devote at least half a day for this session facilitated by our team of experienced medical personnel led by my good Auntie Dr. R.I. Modile taking participants through practical sessions including vital signs checks and other tests and recommending immediate remedy where needed. It is one of the fringe benefits of the programme.

Space up... See you next week, Amen. Till then, enjoy.

