

# Inflight

Newsletter November 2018

Retire  
Successfully

RetireSuccessfully.co.za

## Bucket Wheel®

*I had a recent chat with a Retirement™ client who, pre-retirement, had been very anxious about how to fill his time when he was no longer working. He mentioned that he is now so busy having fun that he hardly finds time to fit in all his activities. We had a good chuckle at how happily his retirement years are panning out, and the conversation left me pondering the importance of balance.*

Jana Kingsford, author and blogger, says: "Balance is not something you find, it's something you create." And that is why we emphasise the Bucket Wheel® - it's all about creating a balanced life.

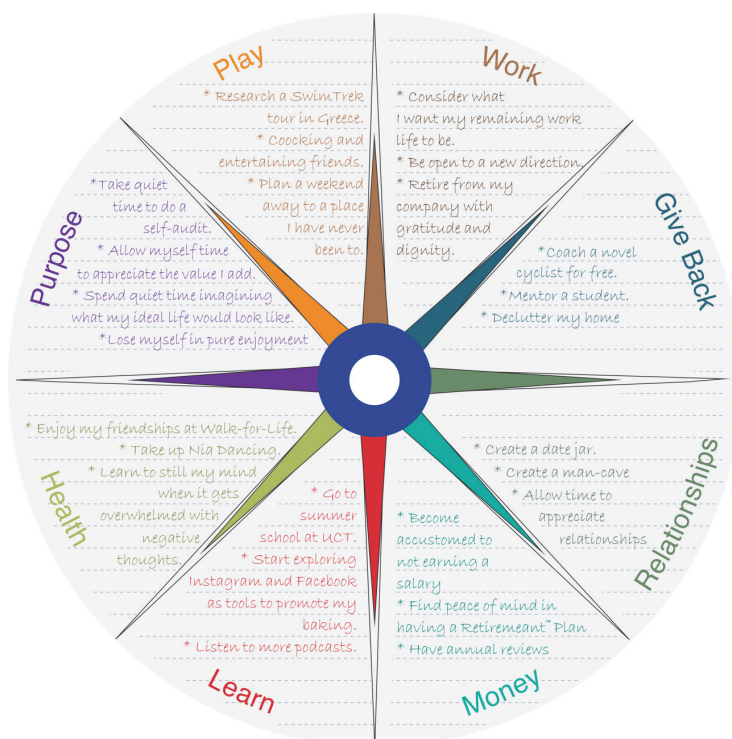
While having fun is important – and, well, fun - creating balance is crucial. On the flip-side, many of us simply don't have time for fun. We get caught up constantly addressing urgent matters and forget to allow time for really important things, things that make us feel alive.

The point of the Bucket Wheel® is to ensure that we focus our time, not only on the urgent, but also on the important. It keeps our balance in check and ensures that we direct our energy towards what matters most. By spending quality time planning your Bucket Wheel® items, you will have started your journey to living a more balanced and fulfilled life in retirement where all eight areas of your life are considered: work, give-back, relationships, money, learning, health, purpose and play. In essence, the Bucket Wheel® integrates the idea of balance with your Bucket List and helps you stick to the plan.

Your Bucket Wheel® is also the best indicator of what money you will need and how your money needs to work for you. This becomes your blueprint, your plan for life in retirement. And it is this wheel that you can discuss yearly with your Retirement™ Specialist to make sure that your money enables your dreams and ambitions.



**Kim's Bucket Wheel in Action**  
Exploring the beautiful island,  
Poros, in Greece



## Watching the Wheel

As you feel you've accomplished something on your Bucket Wheel®, revisit it, slotting in new goals as you go. It is a constant reminder of what's important to you while at the same time ensuring that you are mindful of all the important aspects of a balanced life. It is more than a list that just gets ticked off. It gives you a chance to reflect on how balanced you feel; what is working and what is not. And it adds so much value to your Retirement™ review meetings by allowing your Specialist to align your finances with your Bucket Wheel® items.

My final thought: don't allow how much money you have dictate the type of life you want to live. Be master of your money and align your Retirement™ Plan with your Bucket Wheel®.

Enjoy inventing your very own, personalised Bucket Wheel®!

Warm regards,

Kim

**Kim Potgieter** is a Director at  
Chartered Wealth Solutions  
and a Retire Successfully Brand  
Ambassador

# Wise Words from the Balance Wheel®

Need some inspiration for your personal Bucket Wheel®? Here are some snippets from our Retirementor and client stories, themed around the Wheel of Balance, from our Retire Successfully website. Read, reflect and attune your life to your new goal.



## Through the eyes of a child

Retirementor, Colleen-Joy Page, reminds us that Play can help us find our Purpose.

If 20 people see a sunset, why can't all 20 see its beauty? Is the sunset giving more beauty to only some?

Often, we don't give ourselves permission to see life's beauty or to free the natural playfulness within us. Sometimes we think life has taken joy from us, or that we can only have fun under certain conditions. But, remember the child within you: rediscover the joy of simple things: the feel of sunlight on your skin, the joy of dancing with abandon, or the night stars, as you lie on the cool grass and breathe in the awe of the cosmos.

Sometimes if we are willing to drop our expectations, and see with the innocent fresh curious eyes of a child, we can find fun and joy in any moment. Ask yourself: "What do I really feel like doing right now?". What answers would free you to play?

Don't be a tourist to your own life; let beauty, joy and play be free within you to fill all the empty spaces.

## Redefining Work makes it meaningful

Retirementor, Lynda Smith, coaches her clients to define their passion and talents.

She uses this diagram helps them to craft a new kind of work. "It is critical to experiment and plan – think of all roles your portfolio life might include: consulting, volunteering, Board member, mentoring, a whole new enterprise, collaborating," Lynda says.



Lynda's approach has three steps:

1. Create your Individual Vision List of goals to achieve, dreams to fulfil, experiences to have. Prioritise the 10 most important ideas on your list.
2. Share your list with your spouse or partner: listen to each other; appreciate what the other wants
3. Create a shared vision based on both lists. Figure out a flexible timeline.

## Learning to love dance ... together

Our clients, Brian and Ronelle Baker, were surprised that their second foray into learning to dance was so different to their first. Now they are having fun, keeping fit, learning and growing their relationship at the same time.

You can find their story on our website: [www.retiresuccessfully.co.za](http://www.retiresuccessfully.co.za), under the Relationships blog. Why not try a new area of learning and fun for yourself?

## Creating healthy habits can change your life

Our wellness Retirementor, Joni Peddie, reminds us how essential daily health habits are to maintain physical flexibility.

Feeling tense and depleted at the end of a day doesn't have to be the norm. Try stretching (in a subtle or deliberate way) every hour – it's a great way to release stress and ground yourself. Stretching relaxes your muscles and increases blood flow throughout your body.

Stretch while you are lying in bed, in the shower, even in the car – simple neck turns and arm stretches will do the trick. When reaching for something on a top shelf, take a breath, move slowly and hold the stretch for 20 seconds. ([www.resilientenergycenter.com](http://www.resilientenergycenter.com))

## Giving Back ... to the world!

Retirementor, Jeunesse Park, blogs about ways in which we can give back, especially to create a legacy for the next generation in preserving our planet, and protecting the dignity of every person – read them at [www.retiresuccessfully.co.za](http://www.retiresuccessfully.co.za).

She says: "I have never considered myself wealthy but feel blessed and grateful to have enough to eat daily. Yet, I live with an innate sense of the injustice and inequality of our society, driving me to devote most of my working life to the non-profit sector, focusing on uplifting lives through greening and food."





# Retire Successfully

## Entertaining at Chartered House



*Our Chartered clients often share the many ways in which they are keeping themselves mentally challenged, in keeping with the **LEARN** category of the Wheel of Balance.*

From career related learning, to leisure activities such as Bridge and photography, to online courses and games, to creative activities, like painting or dancing. And then ... there is the annual Chartered Quiz.

In September, we hosted a Spring quiz for our clients at Chartered House. Teams were named after famous international pubs, such as The Crown and Anchor. Who would have thought there would be a team called The One-eyed Rat?

The competition was fierce, with teams rushing to devise the correct answers to questions across eight categories, including "Current Affairs", "What in the World?" and "Masters and their Masterpieces".

The general knowledge of the Chartered clients and planners proved impressive, belying the quotation from the quiz category "Who said that?": *Two things are infinite: the universe and human stupidity; and I'm not sure about the universe.* (Do you know what famous physicist said that?)

Maritime team prevailed, and beaming team members received their prizes. David Wallington was the winner of the draw. Filled with a delectable meal and a sense of achievement, the 2018 Chartered Quiz teams concluded the evening with the promise to challenge their rivals again next year. **R**



Margaret and Julie Kearns, Nigel Prout, Tiffany Venter, Daphne and Stuart Lee



Tessa and Jeff Posen, Steph Bakhuis, Kobus and Elaine Joubert, Anne Russell, Phyllis and John Blignaut



Harty and Ann Borcheds, Beth Hackland, John Campbell, Sandra Boggett and Robyn Bovens



Frank and Pat Schneider, Pat Blamire, Maryanne Leicher, Rodney Wilcox, Marilyn Bayliss-Lane and Mike Wellstead



**The Winning Team**

Geoff and Janet Burton, Xena Wallington, John Jervis, David Wallington, Alan and Margaret McIntosh





## Joining clubs – enhancing your Bucket Wheel®

*Liz is one of those people who simply inspires you by just by being in her presence. She is a “glass half full” person whose passion and energy are contagious.*



Liz Senior  
Chartered client

You have probably heard of the Clamber Club? It's a fun learning club for babies, toddlers and preschoolers that develops a child's brain and body in stimulating and fun ways.

Let us introduce you to Liz Senior, creator and founder of Clamber Club.

Liz started this initiative as a side-

line business and finally established the Clamber Club in 1990. Over the past 28 years, she has built this business to 65 franchises and still runs the flagship branch. She has also produced a range of CDs, DVDs and toys for babies and young children that promote exercise and movement, all available at franchise outlets, baby stores and selected toy stores.

### *Liz loves making a difference*

It is a rare find to meet someone who derives so much inspiration and fulfillment from her work. Liz finds the financial independence and freedom that the business brings extremely rewarding.

But Clamber Club brings so much more than just financial benefits. It also gives Liz the opportunity to give back. She loves making a difference when parents and children connect through Clamber Club and finds it gratifying to empower the various franchises.

Liz has just about perfected the art of living life in balance and has a natural, intuitive way of filling her Bucket Wheel® to ensure that she gives attention to the other parts of her life that bring her joy. Yes, of course, there is always room for improvement, and every Bucket Wheel® is a work in progress, but you would have to look long and hard at Liz's Wheel® to find any gaps.

To cultivate both her friendships and connections, and

also her “learning” (an added benefit), Liz has included *clubbing* on her list of meaningful activities.

Apart from Clamber Club, here are a few other clubs and hobbies that add significance to Liz's life: a book club; lunch and dinner clubs with different groups of friends such as the Libra lunch club; an embroidery group; a Stokvel; and a monthly gathering of former school friends. She also sings in the Johannesburg Bach choir and is part of a walking group, doing such walks together as the Wellington wine walk.

### *Liz includes her hobbies in her Bucket Wheel®*

Still on the topic of *clubs and hobbies*, Liz's future plans include doing pottery, art lessons, improving her guitar skills and learning how to edit movies.

We love the fact that Liz has included these hobbies and clubs in her Bucket Wheel®. Joining a club or group has so many benefits: it allows you to meet new people, or if it's a closed club, like Liz's supper club, spending good, quality time with your friends. At the same time, it helps you to keep engaged and to learn something new.

We can think of no good reason why clubbing should not be a central part of everyone's Bucket Wheel®. **R**

### *More to read....just a click away*

If Liz Senior's story has inspired you, don't miss out on our many client stories on

[www.retiresuccessfully.co.za](http://www.retiresuccessfully.co.za).

You can find out about new ways of learning, travel, giving back, cultivating healthy relationships, wellbeing, living purposefully and merging your money with your life.