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NEEDED CHANGE

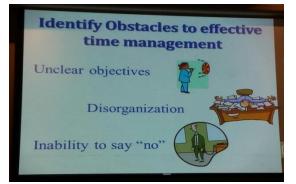
RETIREMENT BENEFITS AUTHORITY SEMINAR

So if you have read any of my other essays, I was late. I know it is a bad habit but I knew I was not coming for breakfast or maybe I am just a typical African timer. Anyways being able to accurately how late you are going to be does not make anything better. So the conference at the Intercontinental had already started... I am not sure how much I missed, I hope not so much. The retiree story seemed so much fun. Being late was among the first things I need to change. Since my mum had prophesied earlier that morning we would be late.

The person I sat next to 'herbalist' (nickname) introduced himself as Gachau. He simply described the retiree as 'old but young' a paradox right. He was full of energy, very healthy and very informed. These are obviously because of good investments so he uses his finances to keep himself like that. What blew my mind was a twenty shilling investment setting him up to earn over a hundred thousand shillings. An interesting long shot since it was over forty years ago. Interestingly enough he was never always that way. He drunk a lot and a lot made a lot of financial mistakes like the matatu but he made a change in himself and began saving, investing through business he understood and a passion for.

The retiree's story got me thinking about my life as a retiree. I was thinking of retiring in the next twenty years. I know it sounds crazy but retirement feels like being self-employed. When in thought you go into a trance then you begin seeing visions to your neighbor you are a sleep. About my neighbor she was Benazir at least I made an effort to remember her name in contrast did not remember the facilitator's name. A step forward two steps back I think. She woke me up, I could say I woke up with more questions about the working Retirement Benefits Authority than any other session. I learnt two more ways on how to receive my benefits from them and how to get a suitable package. I think the facilitator's mistake was saying C.A.P as cap which means to seal. I think each time she said it sealed my eyelids.

It was finally break, I was dying for tea (the actual beverage not what it comes with).First, I needed my business cards from Anthony. I met the facilitator and her boss; we started discussing retirement as if I was retiring soon. Since I cannot remember their name I decided to start writing their names. It's a small change I think it will go a long way considering I cannot remember their names. The question becomes do you network with someone who you cannot remember their names. I can conclude my networks need a bit of rewiring. As Dr. Weche says 'your network is your net worth.'



After the break just could be summarized as 'there are things you need to stop doing, control and start doing.' As far as my life is concerned I need to sort my things into these three things. I realized how being disorganized can disorient my day and my goals. Also making S.M.A.R.T goals and creating a gauge on measuring my achievements. So, I will gauge it on how much noise my mother makes after reading my essay. On attitudes on retirement I realized people do not know what retirement is all about. Funnily enough is never too early retire and retirement is door to another stream of

opportunities. The variable is how you see it.

Lunch time I learnt to make every penny count since people were staffing themselves like they were eating on behalf of their families. Come to think of it, just being civilized can get you invited back. The session on investments revived the peoples' thirst to become rich. It's funny that the richest people in the world are actually a number are college drop outs. The facilitator can be described as the Abraham Lincoln of business he failed so many times in business never gave up and succeeded. If it were I, I would have gone back to employment. I also picked up a few investment tips from him.

In the final session, I learnt a lot of things but the aged. No one should assume some abnormalities as signs of old age. Retirees need to go on for checkups and treatment so as to sustain their lives. Then Gachau shared his father is ninety six years old and his mother eighty two years. Never set foot in a hospital before, he advised me to mix neem tree extracts into my tea to keep away malaria. I offered him my card, he declined saying he would most probably throw it away. Sorry I left too quickly but I do not consider myself too photogenic.



Being M.I.A