







55 plus - going well prepared into retirement

#### Dear readers,



Having a good relationship with colleagues and bosses is one of the top motivational factors at work – and this trend is increasing. According to Manpower's "Motivation at Work 2016" study, 76% of employees enjoy their work because they get on well with their colleagues and bosses. The figure for 2015 was 65%. For many people, working together with others releases potentials in themselves that they would never achieve alone. Good relationships at work make the job more fun and also lead to more innovation and better teamwork. However, it is not always easy to successfully align different personalities and styles of working. Not everyone is a good team player. In this newsletter, you can read more about how to organize teamwork effectively.

Best wishes,

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Reinhild Fürstenberg

# **Teamwork**Challenge and opportunity

A good team player – who doesn't like applying this description to themselves?! There are hardly any job adverts that don't stress good teamwork and no interviews in which candidates fail to point out their team skills ...

But what does being a good team player really mean? Can we learn it, buy it or acquire it as a skill? What does a team need to be successful? If we take a closer look, we find that there are various aspects involved because being a good team player firstly depends on the requirements of the job and secondly on the composition of the team. In addition, people often talk about teams when they really mean working groups or organizational units.



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#### What is a team?

Teams are characterized by the fact that they can only complete their set tasks together and that the quality of the result is determined by each team member. As an example, imagine how a surgical team works. The doctor cannot operate successfully all by herself. She needs a surgical nurse, an anaesthetist and an assistant. The team can only succeed if all the members perform their various tasks properly and at the right times. This is entirely different with an organizational unit of care providers, however. Even if the caregivers share the amount of work or perform different aspects of it, they are not necessarily dependent on each other when it comes to doing their jobs and achieving their objectives.



A caregiver providing excellent care services to a patient has no influence on the kind of relationship his colleagues has with the patient. Although some organizational dependencies may exist, there is no interference with the content of the actual work performed. If you think of your own work context from this perspective, you will also realize that the word "team" is used way too much.

The demands we make of teams and their abilities to cooperate and work together successfully are much greater than for organizational units. If it is not important to the work of a secretary if her colleague is punctual, conscientious or honest, they will have a different relationship to each other than if the colleague's behaviour directly impacts upon the secretary's work. In the second case, conflict between the two team members is unavoidable at some point, whereas there is no conflict at all in the first scenario unless the secretary develops a negative impression of a colleague who fails to be punctual, conscientious or honest.

#### Team skills and dealing with conflict

One aspect of being a good team player is the ability to deal with conflict. This involves perceiving potential problems accurately and in good time, showing the initiative to discuss them constructively and being prepared to agree to solutions.

If a team wants to work together effectively, it must be possible to clearly assign the various jobs and roles to the members in order to avoid social loafing and be able to praise each person's contribution. Everyone must be able to express appreciation and be aware of their dependence on the others. This maintains motivation and makes it easier to get rid of the problems' sources.

#### Roles in the team

Everyone in the team also fulfils a specific role that focuses on the various aspects required for success. There are many theories on these roles and the names for them. However, most of the theories agree on the importance of the following examples:

"Visionaries" drive the team towards its objectives in the future. "Technicians" work to ensure that the solutions are precise and can be implemented. "Foreign ministers" keep in touch with other projects and manage the team's position in the company. There is a variety of other roles that should also be represented to secure widespread success. Special significance in this regard goes to the "Advocatus Diaboli" – the devil's advocate.

This role is often unpopular because it points out the potential sources of errors, slows the pace down and questions the solutions. However,



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it is also highly important to the success of the team:

In the euphoria of their work and desire to maintain a good atmosphere, teams quickly tend to accept solutions that most members agree on. As contact to the outside world is much less intense than within the team, it is natural for a form of 'groupthink' to emerge, which soon becomes one-dimensional. The "devil's advocate" detects such error sources and thereby helps to ensure the quality of the final result. A team can only be as strong and effective as its ability not only to accept this role, but also to genuinely appreciate it and display a real, self-critical interest in discussing any objections.

Each of these roles demands a different set of skills that only merge into a successful project when they become part of a cooperation. Too much of the same thing is counter-productive here. Team effectiveness needs the ability to accept differences as well as the desire and willingness to deal with them. This leads to a fair share of arguments and requires a high tolerance of frustration, but also makes work more diversified and enriching. Good teams offer the individual members a large portion of personal development and job satisfaction, provided they are prepared to weigh in fully and accept the differences as an enhancement.

## Stress be gone!



Have the stress levels been turned up again at work or at home? This practical stress reduction exercise will help you to breathe more easily again. Why not try it out!

#### Controlled abdominal breathing

This can be done in any position. To begin with, it's best to do it lying down.

- Lie flat on your back, on your bed or on the floor.
- Bend your knees a little.
- Place one hand on your chest and the other on your stomach.
- Inhale slowly and deeply.
- Imagine your breath slowly flowing down to the hand on your stomach and then gently raising your hand.
- Now exhale slowly. Imagine your breath slowly flowing back from your stomach through your chest and out of your nose.
- Concentrate on letting your hands, one after the other, fall back into place.

▶ Repeat this exercise slowly and rhythmically for 5 - 10 minutes.

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## 55 plus

# Going well prepared into retirement

For some people, it's a dream come true. Not having to work at last, and being able to spend more time with family, friends, and on long holidays. For others, it's a nightmare. Work contacts are lost and a day without going into the office seems empty, not to mention the drop in income.

We are talking about retirement and becoming a pensioner. In Germany, there are approx. 17 million people over the age of 65, meaning that senior citizens make up 20% of the total population. The cliché of old people spending their final years by sitting at home in front of the TV wearing a vest is far removed from today's realities. Analyses from the statistics service Statista show that senior citizens regularly use the internet, play various sports, do voluntary work and meet new partners via online dating portals. But how should we plan in advance for retirement? Which potential mistakes should we avoid? We have compiled the ten most important tips for you:

#### Consider a flexible start to your retirement

The transition into retirement is particularly difficult for top managers. They often define themselves through their work and fear the loss of their privileges, such as a company car. There are no longer any business dinners with important customers and no invitations to social events. A flexible start to retirement is ideal for this group.

There are now also some board members who have it built into their contracts that they only wish to act as consultants in their final years of service, and not assume any further leadership responsibility. They are willing to accept the drop in salary. A part-time retirement model

is also worth thinking about. Such a model could see working times being halved during the final four, five or six years. Many companies supplement employees' salaries during this phase.

#### Check your finances

Whether booking holidays, looking for a new apartment or wanting to offer financial support to grandchildren – many things are now a question of money. For this reason, it's essential to check out your cash situation. People who had salaried jobs during their careers will receive a corresponding pension when they retire. However, the annual pension information is a real shock for many recipients and the prospect of a much smaller income in retirement seems terrifying. Fortunately, first impressions are often deceiving. After a closer inspection of their finances, many people realize that they can also expect a company pension, a life insurance pay-out or a large inheritance. In addition, some expenses disappear, such as occupational disability insurance, private pension schemes, travel costs to work and therefore no longer requiring a second car. Clothing costs also fall, as new business outfits are not required anymore. Another huge saving comes from no longer paying for children's education because they are likely to have left school by this time.

An honest finance check also means that having more free time can lead to additional costs. Membership of a golf club is expensive, as are foreign holidays. To plan seriously, it makes good sense to use a housekeeping book for two or three months during the last phase of working life.

### Plan your last day

On their final day at work after a long career, some people choose to slip out of the door quietly, while others prefer to celebrate with a party. Both choices deserve respect. However, you should always re-



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member that this day cannot be repeated – just like a wedding day or the birth of a child. Therefore, plan this day properly. Whoever forgets to invite an old colleague can damage their relationship with them forever. Whoever fails to buy enough food and drinks will be remembered as stingy. Also, plan your farewell speech. If the boss says a few friendly words, you should also say something. No one will think ill of you for reading out a prepared speech at such an emotional moment.

#### Take care of your social network before it's too late

The physician and comedian Dr. Eckart von Hirschhausen often asks the following question when speaking at leadership conferences: Suppose an old university friend who lives far away and whom you haven't seen for years comes to your town. You arranged dinner together months ago and are really looking forward to the evening. On the day you are due to meet, your boss tells you that a project has to be finished that very same day and expects you to work late. What would you decide to do? Hirschhausen anticipates the answer. In most cases, people would console their old friend with the promise of another appointment. According to Hirschhausen, however, that is precisely the wrong thing to do. He urges people to take good care of their friendships. End-of-life care providers also report that many people regret having worked too much during their lives and not spent enough time with their families and friends. People who maintain their friendships during their working lives and meet up with old colleagues have the best chances of forming a good social network into their retirement.

#### Avoid your old office

Every company knows this kind of pensioner: a long-serving former employee who just cannot let go even after they have retired. They turn up at the office regularly "just for a quick chat". These short visits are also used to explain how things were done previously – and usually much



better, of course. In most cases, one or two visits are tolerated before the retired ex-colleague starts to become a time-wasting nuisance. It is much better to arrange to meet the colleagues you still care for after work or during their lunch breaks.

#### Keep fit

According to a study by the German Olympic Sports Confederation (DOSB), almost one in five (18.8%) people over the age of 60 in Germany are active in a sports club. In addition, there are plenty of senior citizens who also keep themselves fit without being members of a club, such as by cycling or Nordic walking. Pensioners who take good care of their bodies can still keep up with much younger people.

"There are many 60-year-olds who are fitter today than inactive 30-year-olds", says Ingo Froböse, Professor at the German Sport University in Cologne.

Many sports clubs have responded to demographic changes and now offer their services to senior citizens, too. Gyms often have inexpensive

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membership conditions for members who only use their facilities before the early afternoon. Another advantage of this is that they are not so busy at this time.

#### Make the most of new professional opportunities

The number of pensioners in Germany who are in work is increasing. One in nine 65-74-year-olds is in some form of paid employment. Within a single decade, the share of people aged 65 and over with a paid job has more than doubled from 5% to 11%. This is only partly due to the fact that the age for receiving a state pension has gradually increased to 67 since 2012.

Admittedly, many pensioners do not work voluntarily. Their pensions are simply not always enough to maintain their living standards. Nevertheless, the number of retirees who continue to work because they enjoy it is rising. And this is not just in their own companies. The Chambers of Industry and Commerce hire out senior experts, i.e. older people with specialist skills, to companies. Going self-employed is also an option. The thing to remember in this case is to keep and maintain your professional networks.

### Get involved in voluntary work

Around 28% of senior citizens in Germany are active in voluntary work. Studies show that this form of work has extremely positive benefits, including a lower rate of physical decline, an improved feeling of health, greater life satisfaction and a reduced risk of succumbing to depression. Voluntary work also gives people the feeling of being part of a community. All kinds of positions are available – in sports clubs, churches and refugee organizations. It is even possible to do voluntary work abroad, such as becoming a "Granny Au Pair".

#### Learn something new

Have you always wanted to learn a new language? Do you finally want to understand the depths of the internet or organize your documents, photos and music properly on your computer? You now have the time to do it. Studies show that learning into older age is healthy. It gives more structure to people's days, boosts their feeling of community spirit and keeps them mentally fit – and it also lowers the risk of getting Alzheimer's. These days, all large universities offer courses for senior citizens, even PhD's are possible. There are also plenty of courses available to seniors who don't have university entrance qualifications. The courses on offer at evening schools are highly recommended too.



#### Accept mood swings

The transition from working life to retirement is a huge turning point in life. It also comes with disappointments, such as problems encountered during voluntary work or a long-planned holiday not living up to expectations. There may even be more tension at home because people suddenly spend more time together than ever before. Make sure to reckon with such low points, too. And develop strategies to deal with them. Always bear in mind that you are now in charge of your own time. That means that you can now spontaneously decide to go on a wellness break for a few days if that's how you feel.

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