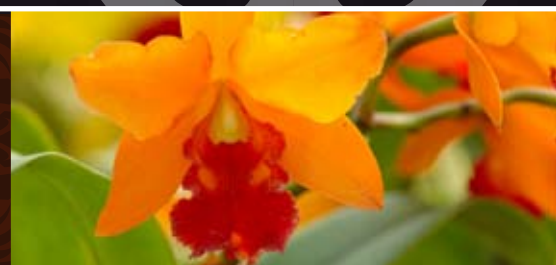


The Balanced Life

A Clarity Retreat
On the Big Island of Hawai'i

THE FAIRMONT ORCHID
Sunday, April 20th - Saturday, April 26th, 2008



Co-sponsored by



Seeking Integrated Health and Integrated Wealth



What Is A Balanced Life?

What are the building blocks of and the stumbling blocks to integrated health – mental and physical – and wealth? Join us for an insightful week together to explore the possibilities in the spirit of the ancient Hawaiians, where the first Kings and Hawaiian people sought to correct their lives.

Discover your options for balancing wealth, real estate, charity, business, asset protection, and life stress with your health, values, beliefs, and family concerns.

A Healing Place to Learn

Kohala, a place of destiny, birthplace of the great King Kamehameha and his *ohana*, represents community and the healing of our relationships with each other. The volcano of Mauna Kea overlooking this coast has long been associated with mind and clarity of thought.

Native Hawaiians long believed in the harmony of matter and spirit and have recognized the healing properties of the *'aina* (land). Knowledge drives people to this place with the spirit of *lokahi*, bringing harmony of body and mind and spirit, which encourages peace and restoration.

Schedule of Events



The Southern California Institute and co-sponsor Sharp Memorial Hospital - Cushman Wellness Center are pleased to invite you to an enlightening, restorative, one-of-a-kind retreat. Your experience will give you the strategies to harness the power of your health, wealth, and wellness – allowing you to bring greater balance and harmony to your life and the lives of your loved ones.

Sunday

Noon – 2:00PM

REGISTRATION

6:00PM – 8:30PM

WELCOME COCKTAIL RECEPTION

Monday

7:00AM – 9:00AM

MORNING RENEWAL AND BREAKFAST

9:00AM – 10:20AM

WELCOME & BLESSING

A BALANCED LIFE, "THE LEI OF THE LAND"

Stephen J. Mancini, Esq. and Joseph J. Strazzeri, Esq.

10:20AM – 10:40AM

BREAK

10:40AM – 12 Noon

NUTRITION AND EXERCISE FOR A HEALTHY LIFE

Glenn Schweighardt and Susan E. Brandt, RN, Sharp Memorial Hospital - Cushman Wellness Center

If you are what you eat! What are you? Unravel the maze of miss-information on nutrition and exercise and learn the truth as learned from evidence-based research. Why diets are a prescription for failure. When is exercise too much? Do you have to be fit to be healthy?

Noon – 2:00PM

RETREAT LUNCHEON

2:00PM – 3:20PM

DEMYSTIFYING THE DRIVE FOR INCREASED ACHIEVEMENT & ADDING QUALITY OF LIFE

Cathy Casey, MA, and Aaron Turner, Ph D, Pransky & Associates

A number of successful people have achieved success through hard driving commitment to their work. Driven individuals feel that they pay a price for this motivational style in terms of contentment and peace of mind. Often it is a price they feel is well worth paying. New understandings of mental effectiveness offer leverage and the easy achievement of quality states of mind. Learn how to include both high motivation and clarity together with increased contentment and mental well being.

3:20PM – 3:40PM

BREAK

3:40PM – 5:00PM

DEMYSTIFYING THE DRIVE FOR INCREASED ACHIEVEMENT & ADDING QUALITY OF LIFE (CONTINUED)

Pransky & Associates

EVENING

KAHUA RANCH BARBEQUE

The Kahua Family

Join us for an evening on this historic 8,500-acre working ranch, which is located 3,200' above sea level in the Kohala Mountains. The Kahua Ranch provides a unique and exciting experience full of entertainment, fun, and storytelling around the campfire. Entertainment: *paniolo* pictures with the working ranch horse; dinner with the owners; and guitar playing Paniolos sharing their colorful past through music. After dinner, you'll have a chance to participate in horseshoe throwing, roping, darts, and other fun activities. Roast your own marshmallows to make s'mores over a crackling campfire. Try your hand at branding! Enjoy the night sky and understand why the Big Island is the best place for stargazing.





- Tuesday**
- 7:00AM – 9:00AM **MORNING RENEWAL AND BREAKFAST**
- 9:00AM – 10:20AM **ADD QUALITY OF LIFE AS WELL AS WEALTH TO THE LIVES OF THOSE YOU CARE ABOUT**
Cathy Casey, MA, and Aaron Turner, Ph D, Pransky & Associates
Leverage your understanding of both high motivation and clarity together with increased contentment and mental well being from Monday's session. Often, we are concerned for our family member's lack of contentment and peace of mind. Share and learn the possibilities for better effectiveness, well being, relationships, and a greater quality of family life.
- 10:20AM – 10:40AM **BREAK**
- 10:40AM – Noon **ADD QUALITY OF LIFE AS WELL AS WEALTH TO THE LIVES OF THOSE YOU CARE ABOUT (CONTINUED)**
Pransky & Associates
- Noon – EVENING **REJUVENATION TIME**
- EVENING **GATHERING OF THE KINGS LUAU**
The Fairmont Orchid
An evening under the stars combines the Big Island's finest cuisine and the dancers of Island Breeze to re-tell the story of the settlement of the Pacific. Displayed in its fullness is the mana (power) of the Ali'i (chiefs) and how each would be forever linked to the star that guided them.
- Wednesday**
- 7:00AM – 9:00AM **MORNING RENEWAL**
- 9:00AM – 1:00 PM **MORNING CLARITY COUNSELING**
Spend the time on your own or with your family contemplating the ideas covered so far, as well as what is important to you and your family. For those attending with an advisor, a half-day "Clarity Retreat" may be available.
- 1:00PM – 5:00PM **AFTERNOON CLARITY COUNSELING**
Spend the time on your own or with your family contemplating the ideas covered so far, as well as what is important to you and your family. For those attending with an advisor, a half-day "Clarity Retreat" may be available.
- Thursday**
- 7:00AM – 9:00AM **MORNING RENEWAL AND BREAKFAST**
- 9:00AM – 10:20AM **REAL ESTATE - TODAY'S MARKET & TAXATION ISSUES**
Laura Stees, CPA, and Ronald Cenicerz, Senior Planner
The real estate market has always been subject to cycles. How is the current market cycle different and unusual? Learn about entity selection, increased cashflow, as well as the considerations of income taxation deferral and reduction through prudent strategies. Also review and understand today's TIC markets via benefits, pitfalls, qualifications, and retirement plan blending.
- 10:20AM – 10:40AM **BREAK**
- 10:40AM -Noon **THE STATE OF INTEGRATIVE MEDICINE**
Glenn Schweighardt and Susan E. Brandt, RN, Sharp Memorial Hospital - Cushman Wellness Center
What is it? Where is it now? Why is Integrative health important for you?
Experience this holistic, "whole-person" approach to health that integrates conventional medical care with complementary therapies and treatments. With a focus on treating mind, body and spirit, integrative healing draws on a wide-range of expertise and treatments to stimulate the body's natural healing potential and promote optimal healing and well-being.
- Noon – 2:00PM **RETREAT LUNCHEON**
- 2:00PM – 3:20PM **THE LARGE RETIREMENT ACCOUNT - LEVERAGING ITS BENEFITS**
John L. Jenkins, CFP[®], CSA, EA, and Stephen J. Mancini, Esq.
Statistics show us that the vast majority of large retirement accounts are lost to double taxation (income and estate taxes) even to the extent of 75% or more shrinkage. This tragedy is avoidable with proper planning. This workshop will take the participant through a number of strategies for leveraging the benefits of the very large retirement account in a client estate while minimizing the tax bite. Strategies, include leveraging it through life insurance, stretching it over multiple generations, converting it to a Roth IRA and doing all of this within the parameters of Tax Bracket Maximization.



3:20PM – 3:40PM **BREAK**

3:40PM – 5:00PM **THE HIDDEN TREASURE OF A YOGA PRACTICE**

Susan E. Brandt, RN, Sharp Memorial Hospital - Cushman Wellness Center

Discover the boundless rewards of a Hatha yoga exercise program: strength, flexibility, and sensitivity in mind, body, and spirit. Exploration of the Iyengar approach of yoga, which focuses on alignment, sequencing, and timing, will be the main theme of this workshop.

Yoga demonstrations/photos for general well-being, as well as examples of the therapeutic applications for stress reduction and balancing of the skeletal/muscular systems will also be addressed.

Optional audience participation is welcomed and encouraged!

Friday

7:00AM – 9:00AM **MORNING RENEWAL AND BREAKFAST**

9:00AM – 10:20AM **UNDERSTANDING ASSET PROTECTION**

James Reopelle and Alejandro Matuk, Esq.

Asset Protection - planning for protecting one's assets from creditors and predators - is an alluring notion. This area of planning is replete with misinformation and half-truths. "Protection" is often a relative term and depends on circumstances such as the astuteness, aggressiveness and determination of a creditor and the type of assets seeking to be protected. Successful asset protection planning does not rely on concealment of assets; it is above board and relies on proper planning and execution. Understand your options, roles, and benefits.

10:20AM – 10:40AM **BREAK**

10:40AM - Noon **YOUR FAMILY BUSINESS**

Greg Banner, CFP(r), CLU, CRTP and Alejandro Matuk, Esq.

Whether it be a car dealership, a delicatessen, a group of apartment buildings, or an investment portfolio we each have our own family business with philosophies, traditions, and the know-how to make it work. Far too often the "estate" or "family business" evaporates with little to show for the years of hard work, due to illness or death. Creating a business exit strategy, or family division or succession plan, as opposed to failing to plan, will make all the difference for family finances and harmony.

12:00 – 12:30PM **TAKING IT HOME AND STAYING FOCUSED**

12:30 – 2:00PM **RETREAT CLOSING LUNCHEON**

Saturday

11:00AM **CHECK-OUT**



Experience the peaceful tranquility of these historical and sacred grounds, integrated with the hotel pool, ancient petroglyphs, and the outdoor Spa Without Walls. The Fairmont Orchid is secluded on the lava fields of the Big Island's "Gold Coast of Kohala."

Join us on Monday night for an evening at the Kahua historic 8500- acre working ranch for a paniolo barbeque, campfire, storytelling, guitar playing, horseshoes, roping, s'mores, branding, and entertainment. On Tuesday night, gather with family and new friends to share the healing power of "aloha" at the historic Gathering of the Kings Luau hosted at The Fairmont Orchid.

Enjoy snorkeling where you can see Hawai'ian green sea turtles, dolphins, *Humuhumunukunukuapua'a*, or just relax, floating in the private lagoon. Take time to paddle out in the outrigger canoe, swim, and build sand castles on the amazing grounds of The Fairmont Orchid.

A Fresh Start

During our Morning Renewal to reduce stress, learn how to use yoga and meditation as tools for awakening the creative, life-affirming potential within you. You will be encouraged to listen deeply inside to your own authentic way of moving, breathing, and living as a way of cultivating life's deepest experience.

The Balanced Life – A Clarity Retreat

The Fairmont Orchid
One North Kaniku Drive
Kohala Coast, Big Island, Hawaii 96743
T.(808) 885-2000 • F.(808) 885-5778
email: orchid@fairmont.com
www.fairmont.com/orchid

Sunday, April 20 - Saturday, April 26

Program Fee: \$7,200.00 per couple
\$5,200.00 per individual
Fee Includes: Retreat, workshops, breakfasts,
noted luncheons, luau, ranch barbeque,
workbook, and ocean view accommodations



For Additional Information and
Registration Contact:

Jennifer Hartwell, Programs Director

The Southern California Institute
3636 Nobel Drive, Suite 450
San Diego, CA 92122

Phone: 858 200-1911
Fax: 858 200-1922
E-Mail: jrh@scinstitute.org

For More Information on
The Balanced Life – A Clarity Retreat,
please visit our website at:
www.scinstitute.org