



SAARP
NEWSLETTER
Number 131
September 2017

adding life to your years

“Animals have few rights but they have every right to be here.”

WATER IS LIFE – SAVE IT

The scarcity of water has resulted in vastly increased tariffs. Some Cape Town residents have been presented with huge water bills due to sudden undetected leaks. The City Council is unrepentant – you pay. It is highly unlikely that any insurance company will meet a claim, other than for the physical repair to a damaged pipe. Insurance covers breakage, not wear and tear.

It would be a good idea to either monitor you meter every day or to turn the stopcock off and see if the meter still moves.

SAARP NEWS

CONTACTING SAARP – A regular plea

Good morning Mr Xxxxxx, thank you for your enquiry. Please send me your ID which is your membership number, which must always be quoted in any correspondence. We have 14 JJ Xxxxxx's on our database.

Thanks and regards, Anne anne@saarp.net

SAARP SERVICES

CAR HIRE - First Car rental

If you access First Car via the SAARP website - www.saarp.net  – you will receive the cheapest rental of the day even when there are specials on offer.

CAR HIRE – Varied charges

Thank you for your letter regarding car hire.

Our contracted supplier First Car hire was selected due to the quality of service that they offer and their contracted prices. Previously we also had AVIS but this was discontinued due to complaints by members.

The prices that we have are not discounted prices they are contracted prices, the difference being that contracted prices are the same all year round whereas discounted prices move up and down depending on cars that are available.

We always say that quotations must be obtained through our website and not telephonically as this shows the price available for the day which is normally lower than a contracted price. If other companies have lower prices available then by all means use them. Obviously we cannot contract with every company on the market however our aim is to get you get the best possible price.

We strive to obtain the best deals for our members with our products but sometimes, depending on market conditions, this is not possible.

Our application for membership form clearly states that in applying for membership you allow us to contact you to market our products, however should you so request, we will put a block on your data so as to preclude you from future offers.

Kind regards

JOHN BENWELL

MANAGING DIRECTOR

SAARP MEMBERSHIP CARD – Get discounts, accumulate redeemable points

54,819 of our members have been issued with Mahala Membership Cards but only 169 have utilized them in terms of savings.

To find out how to utilize your Mahala Membership Card go to www.saarp.net and click on **Benefits** then click on **SAARP Mahala Membership Card** and all will be revealed or go to www.mahala.mobi and then go to “How loyalty works” on the main menu; there you will find a video that shows you how the platform works.

If you experience any difficulties in trying to access the Mahala site please advise us.

CRUISE OFFER - Magical Northern Lights Cruise

12 Night Cruise Package from R39 999.00 per person.

Departure Nov 2017 - Mar 2018 (Selected dates available)

Northern Lights Promise. Experience the unrivaled natural phenomenon of the Northern Lights, or Aurora Borealis, occurring only in the Arctic Circle in winter. Hurtigruten and Lifestyle Cruises are so confident that the Northern Lights will make an appearance during your voyage in Norway, that if they don't, they'll give you another 6 or 7-day Classic Voyage Free of Charge.

This ultimate voyage with Hurtigruten is described by Lonely Planet as 'The World's Most Beautiful Voyage'. We take you from Bergen to Kirkenes and back in 12 days. See 34 ports and cover over 2,500 nautical miles, which allows you to explore every inch of the coastal magic Norway has to offer. Any time of year, it's a voyage like no other. The drama of the scenery and the wildlife will stir the explorer in you. Twenty-two of the ports lie north of the Arctic Circle – and you are given the opportunity to join excursions

tailor-made to match your exploration level. Whatever you miss on the northbound sailing during the night, you are able to see in daylight on the southbound sailing.

Package Includes:

Return flights from Johannesburg

1 Night hotel stay in Bergen

11 Night full board cruise

Port & Baggage Charges

Airport Taxes

Transfers

Contact our cruise specialists Lifestyle Cruises on 0861 11 33 88

Discount of R1000.00 per person for SAARP members.

RETIRED? NOW WHAT?

Retirement is a process, not a happening. It stands to reason therefore that there are various possibilities that can enhance/harm your situation prior to you taking a final bow.

Generically speaking we can be certain that not all these possibilities will take place in our lives, but the reality is that our Retirement plan should ideally have assessed and addressed these issues to allow for the eventuality of our being confronted by one of them.

One must ask the question: What necessities and risks should be addressed?

1. **A Last Will & Testament.** Ultimately, we are all going to die and making sure your affairs are in order regarding this issue is a very important priority, especially for your family. Under this heading there are the following issues you should satisfy yourself on:
 - a. Make sure your will is regularly reviewed, in order and is being safely kept without you having to pay any fees.
 - b. Keep your ICOD information handy. ICOD stands for In Case Of Death and has all the relevant information available for family, friends and the authorities. Without ICOD you will probably forget something.
 - c. Burial policy and arrangements.
 - d. Make a Living Will if you wish to have one. This ensures you are not kept alive by being connected to machines.
2. **Medical precautions and provisions.** Medical costs are rising at astronomical rates on an annual basis and whilst many people cannot afford to have a Medical Aid fund in addition to their other living expenses, there are certain alternative safeguards that you might be able to make use of to cover at least a portion of the risk. Later on you may be in need of Frail Care, Supported Living Services or emergency medical response. Think of:

- a. Accident and medical insurance
 - b. Gap cover if you have a Medical Aid
 - c. Medical Equity Release
 - d. Spectacles – Special discount offers
3. **Car and Household insurance.** Vehicle repairs are increasing at a double figure percentage annually and driving is a risk with so many unlicensed drivers on the road. Theft of vehicles is absolutely commonplace, as is breaking and entering even if you live in a complex. Because of the risks and costs insurers often add excesses to policies so that losses aren't so big. We have a choice of three insurance companies which can provide you with peace of mind.
- a. Motor and Household insurance
- Is your house value up to date? Don't let a George happening (like the fires) spoil your life. Do yourself a favour and compare what we offer with what you have – You might save money.
4. **Holidays and Relaxation.** Although many don't acknowledge the fact, our senior citizens also need relaxation and holidays. Normally the problem is just that these are so expensive. Not so with your own association.
- a. Social Clubs Country wide.
 - b. The Holiday Club. Away with friends on a week's holiday at a top resort sounds like too much money? Not so
5. **Information and reference for senior folk.** We have a handy website that has a number of articles of importance you can reference and a great deal more detail about what we have on offer.

Contact us at SAARP Tel: 021 592 1279
Fax: 021 592 1284
Call us and we'll call you back to save your phone bill
e-mail: info@saarp.net
Or see it all at www.saarp.net

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SAARP HOLIDAY CLUB

The following are examples of discounted off-peak holidays which our Holiday Club has on offer for you and your families. **To book phone Renske on 021 592 1279.**

RESORT	AREA	DATE	UNIT	PRICE
Umhlanga Cabanas	Umhlanga	9-13 Oct 2017	2 bedroom	R3 135
Umhlanga Sands	Umhlanga	5-10 Nov 2018	1 bedroom	R2 508
Umhlanga Sands	Umhlanga	22-27 Oct 2018	1 bedroom	R2 508
Mabalingwe	Brits	7-11 May 2018	Studio	R1 254
Drakensberg Sun	Winterton	29 Jan – 2 Feb	1 bedroom	R2 821.50
Crystal Springs	Pilgrims Rest	5-9 Feb 2018	1 bedroom	R2 821.50
Kiara Lodge	Clarens	5-9 Feb 2018	1 bedroom	R2 821.50
Placid Waters	Sedgefield	20-24 Nov 2017	1 bedroom	R1 567.50
Margate Beach Club	Margate	12-16 Feb 2018	1 bedroom	R2 508
Mount Amanzi	Hartbeespoort	29 Jan – 2 Feb 2018	1 bedroom	R2 194.50
Club Mykonos	Langebaan	4-8 Jun 2018	2 bedroom	R1 567.50
Club Mykonos	Langebaan	15-19 Oct 2018	2 bedroom	R2 508

NOTE 1: The above prices include 14% VAT.

NOTE 2: The price is for the entire period.

NOTE 3: All cancellations must be made 11 (eleven) weeks before check-in date.

PAYMENT: Once Renske has **CONFIRMED** your booking she will submit an invoice containing SAARP's bank details. Once you have deposited the required amount in SAARP's bank account, please provide proof of payment using one of the following:

Fax: 021 592 1284

E-mail: renskes@saarp.net

And remember to quote your ID Number and name.

DO NOT PAY ANYTHING UNTIL YOU HAVE RECEIVED THE CONFIRMATION OF THE BOOKING AND THE INVOICE.

HEALTH

UNCLUTTER – Get thinner

Today's trend is toward lighter households. And now it appears there may be a link between the amount of stuff you own and your body weight. **Studies suggest that the same genes that cause people to hoard stuff can lead to obesity.** These "thrifty genes" might be a remnant of more primitive times, when survival was based on having both lots of food and a big pile of rocks for protection.

Peter Walsh, author of *Lose the Clutter, Lose the Weight*, tries to get people to lose weight by cleaning house. "We recruited a test panel of 25 participants who had both

weight and clutter issues," he explains. "Each was put through a six-week decluttering program." The results were pretty astounding. Every test panellist lost an average of 10 pounds. And they all declared their homes were far more organized than when they had begun."

AARP The Magazine, June/July 2017

HEALTHY EATING – Sound advice from SPAR

Healthy eating is important throughout all stages of our lives, including the later years. Becoming older, you may find that you experience some difficulties with eating and digestion.

SOME CHANGES YOU MAY EXPERIENCE:

- Difficulty in chewing and swallowing, because of loss of teeth, having dentures fitted or loss of saliva
- Decrease in smell and taste which may cause loss of appetite
- Sensitive digestion - some foods may cause more flatulence and indigestion
- Constipation
- Slow wound healing
- Weight gain or weight loss

GUIDELINES FOR ACHIEVING A HEALTHY DIET:

Eat smaller meals and have small snacks during the day. This will help you if you do not have a good appetite.

EAT A VARIETY OF FOODS

It's important to keep your meals different and interesting to alleviate boredom. This way you are more likely to get all the nutrients that you require.

PROTEIN is important as it will help you to maintain your muscle mass and strength. Some proteins, such as steak, can be difficult to eat and digest. Choose softer proteins such as: boiled or poached eggs, minced beef, grilled fish, roast chicken, sweet milk cheese and cottage cheese.

DAIRY IS EXTREMELY IMPORTANT TO INCLUDE AS IT PROVIDES CALCIUM AND PROTEIN EAT PLENTY OF VEGETABLES AND FRUIT EVERY DAY

Since you may not be able to tolerate a lot of roughage (fibre), choose those with softer fibre and without hard skins e.g. butternut, baby marrow, gems, carrots, broccoli & spinach; bananas, papaya, peeled apples

MAKE STARCHY FOODS PART OF MOST MEALS

Choose high fibre foods to aid digestion, such as brown bread, toasted bread which is easier to digest, baby potatoes with skin, sweet potatoes, oats, bran flakes, brown rice

USE SALT SPARINGLY

You may find that because you cannot taste food as well as you used to, you are using more salt. Be cautious because eating too much salt may raise blood pressure. Rather use herbs, garlic, ginger or lemon juice to flavour food. Try to avoid packet soups and

sauces as these also contain high amounts of salt. Avoid extremely spicy foods which may cause heartburn.

DRINK LOTS OF WATER

Water helps to soften the roughage in food and helps it to move along the digestive tract, thereby helping to prevent and relieve constipation. Try and drink more water during the day and limit evening drinks, so that you do not have to be up too many times during the night!

If you are not eating well or have lost weight, it may be easier to drink something than to eat every meal time - visit your pharmacy and ask for a good nutritional powder that you can drink with water or milk. If you would like a supplement, choose a general multivitamin and mineral supplement that is affordable.

© Courtesy of The SPAR Group Ltd (www.spar.co.za/Health/My-Health).

BRAIN HEALTH - Diet

1. Whole grains: Eat at least three servings a day of things like whole wheat, oats and brown rice. And consider the MIND diet your license to eat carbs — of a certain stripe.
2. Leafy green vegetables: The MIND diet kicks the veggie requirement up a notch from the Mediterranean plan, recommending a salad plus one other vegetable every day.
3. Wine: You get a glass a day, though you are instructed to consume your Pinot only with dinner.
4. Nuts: Your go-to snack. Opt for about a handful of unsalted almonds, hazelnuts or walnuts.
5. Fish: You should eat omega-3-rich catch once a week, or possibly more.
6. Berries: You should shoot for two servings a week; blueberries in particular are strongly recommended.
7. Olive oil: As with the Mediterranean diet, olive oil is the approved fat
8. Cheese: The MIND diet has been called a wine-and-no-cheese party, since, unlike its Mediterranean counterpart, it goes very light on Swiss and cheddar.
9. Beans: Whether you go for kidney, chickpea or lima, the advice is to eat them every other day.

BBC

THYROID CANCER - The fastest-growing cancer in America

The estimates for cases of thyroid cancer in America for 2017 have increased, and rates are higher in women than men, according to these figures published on cancer.org.

What are the signs or symptoms related to thyroid cancer? The American Cancer Society lists the following on cancer.org:

- A lump in the neck, sometimes growing quickly
- Swelling in the neck
- Pain in the front of the neck, sometimes going up to the ears
- Hoarseness or other voice changes that do not go away

- Trouble swallowing
- Trouble breathing
- A constant cough that is not due to a cold

Here are five steps to performing a self-exam from thyroidawareness.com:

1. Hold a mirror in your hand, focusing on the lower front area of your neck, above the collarbones and below the voice box (larynx).
2. While focusing on this area in the mirror, tip your head back.
3. Take a drink of water and swallow.
4. As you swallow, look at your neck. Check for any bulges or protrusions in this area when you swallow. Reminder: Don't confuse the Adam's apple with the thyroid gland. The thyroid gland is located farther down the neck, closer to the collarbone. You may want to repeat this process several times.
5. If you see any bulges or protrusions in this area, see your physician. You may have an enlarged thyroid gland or a thyroid nodule that should be checked to determine whether further evaluation is needed.

Health professionals estimate that 15 million Americans have undiagnosed thyroid problems. The good news is that the survival rate of thyroid cancer patients is higher than for most other cancers. Early detection of thyroid cancer can open up more treatment options. You can also ask your doctor to check your thyroid health with a **thyroid-stimulating hormone (TSH) test**, a blood test that can determine whether the gland is functioning normally.

AARP.ORG

MEDICATION

WARNING - Pain killers of the opioid family

Opioids are powerful drugs that act on the nervous system to relieve pain. Traditionally these drugs have been used by people who are recovering from surgery or coping with highly painful diseases or injuries. Opioids are narcotics, meaning they affect your mood or behaviour and can cause drowsiness. They work by attaching to receptors in the brain and other areas of the body, inhibiting the transmission of pain signals. Opioids can also create a sense of euphoria, and they are highly addictive. Their use in the USA has reached epidemic proportions. Prescription opioids were initially administered primarily for short-term bouts of pain. But starting in the 1990s, doctors began to prescribe them more to treat chronic pain. Long-term use led to higher levels of addiction and overdoses among wide swaths of the population: Since 1999, the number of overdose deaths that were attributed to opioid misuse has quadrupled. About half of those deaths in 2015 were from prescription opioid drugs.

Please ask your doctor what he/she is describing and how long you are expected to use them if they are opioids. Better safe than sorry.

AARP.ORG

MEDICATION - Errors more than double

Cardiovascular medications and pain relievers were responsible for two-thirds of the deaths included in a recent study. It's easy to make a mistake when taking medications, especially if you have multiple medical conditions to contend with. The medications most frequently associated with serious medical outcomes included those commonly taken by individuals over 50 and included cardiovascular medications used for high blood pressure, analgesic pain relievers and hormones, primarily insulin and sulfonylurea, which are used in the treatment of diabetes.

Among adults, the most common types of medication errors identified in this study were related to dosing errors, taking the wrong medication and inadvertently taking a medication twice. To avoid such errors check with doctor and pharmacist about and how and when your medication should be taken and develop a system for keeping track of when you take them. A written medication log or a child-resistant weekly pill organizer may be helpful.

AARP.ORG

WORLD

PLASTIC – Recycle, recycle, recycle

US scientists have calculated the total amount of plastic ever made and put the number at 8.3 billion tonnes. It is an astonishing mass of material that has essentially been created only in the last 65 years or so. The great issue is that plastic items, like packaging, tend to be used for very short periods before being discarded. More than 70% of the total production is now in waste streams, sent largely to landfill - although too much of it just litters the wider environment, including the oceans. There is no question that plastics are a wonder material. Their adaptability and durability have seen their production and use accelerate past most other manmade materials apart from steel, cement and brick. From the start of mass-manufacturing in the 1950s, the polymers are now all around us - incorporated into everything from food wrapping and clothing, to aeroplane parts and flame retardants. But it is precisely plastics' amazing qualities that now present a burgeoning problem. None of the commonly used plastics are biodegradable. The only way to permanently dispose of their waste is to destructively heat it - through a decomposition process known as pyrolysis or through simple incineration; although the latter is complicated by health and emissions concerns. In the meantime, the waste mounts up. There is enough plastic debris out there right now to cover an entire country the size of Argentina.

BBC

COMPUTERS

EFT – Paying for goods sold

Before you part with the goods you want to sell confirm with your bank that the money is in your account.

Many people have been caught with fake EFT's. Using software such as Photoshop it is easy to create a fake EFT payment.

PHISHING – Another example

Here is another example of a phishing e-mail – more difficult to spot. MWeb uses a .com suffix and this is from a .co.za

From: Postmaster [mailto:account@mweb.co.za]

Sent: Tuesday, August 15, 2017 1:27 PM

To: leemond@mweb.co.za

Subject: REMINDER: Verify Your Email Address

Dear MWEB Customer,

Please strengthen the security of your mailbox leemond@mweb.co.za - as we just updated our security feature

To avoid risk of losing your mailbox, please [\[click here\]](#) to strengthen the security of your mailbox account.

- MWEB Sales: 087 700 5000
- MWEB Customer Support: 087 700 0777

All customers using MWEB Talk can call us on these numbers for FREE.

Kind regards

The MWEB Team

Click on [\[click here\]](#) and you in real trouble.

The telephone numbers are genuine and if you called them they would have confirmed that this is a scam. But people panic and

THINK BEFORE YOU CLICK ANYWHERE

I reported it to abuse@mweb.com and received the following response:

Good day Ray

Thank you for reporting this one.

It is definitely a phishing message and was not sent by MWEB.

We have traced and reported it to the responsible network.

We also escalated the details to our Service desk for blocking future similar messages.

You may delete the message.

Kind regards

Gary Ewers
MWEB Abuse & Security Team
Fax: + 27 21 596 8915
abuse@mweb.com / mailabuse@mweb.com

NATIONAL SEA RESCUE INSTITUTE

A WORTHY CAUSE

I received the following in response to a member's question:

We are frequently asked by our donors how much of their donation goes towards operations and how much to administration.

In 2016 the NSRI raised R131m at a cost of 30%. 70% of Revenue is deployed to fund humanitarian rescue (852 operations, 1,306 lives) and drowning prevention operations (323,130 children taught).

For more information on this: <http://www.nsri.org.za/ways-to-support-us/give-a-donation/>

TRIVIA

SMARTPHONES - Who owns a smartphone in the UK?

Apple introduced its iPhone 8 at \$1,000 (£760).

Age group

16-24 90%

25-34 87%

35-54 80%

55-64 50%

65+ 18%

The Spectator Thursday, 14 September 2017

Contact us at SAARP Tel: 021 592 1279

Fax: 021 592 1284

Call us and we'll call you back to save your phone bill

e-mail: info@saarp.net

Or see it all at www.saarp.net

SNIPPETS

- A few cobras in your home will soon clear it of rats and mice. Of course, you will still have the cobras. Will Cuppy, journalist (23 Aug 1884-1949). It is a pity that some countries did not give this a thought when formulating their foreign policies.

- The asteroid 2012 TC4, which is thought to be between 10 to 30 meters wide, will give Earth a close shave on Oct. 12, potentially coming as close to our planet as 6,800 kilometres, NASA officials said. As its name suggests, asteroid 2012 TC4 was discovered in 2012. The moon's mean distance from the Earth is 384,400 kilometres. There's no danger of an impact by the space rock on this pass. But astronomers will be following the flyby closely, as a way of testing the international asteroid detection and tracking network.

MEMORY LANE

Prices

We married in 1967

Julie's dress R80

Photographer R62

Wine and cheese for small home reception R40

First month's groceries R30

Fish and chips 20 cents

Chocolate bar 5 cents

1 US\$ 73 cents

VW Beetle brand new R1,499

BMC Mini R999

Words of wisdom

My teacher imparted these words of wisdom in the early 1950's

Kate, she rode a bike and wasn't taught
To give the signals that she ought.
She put her hand out far too late
That's all there is to tell of Kate.

John, he was a most impatient fellow,
Ran across when the light showed yellow.
So did a bus which thundered on
And nobody knows what became of John.

OVERHEARD

Snappily, "You don't have to hold the door because I'm a woman."

Calmly, "On the contrary, I'm holding the door because I'm a gentleman."

BE UNIQUE – Shuffle a pack of cards

Every time you shuffle a deck of cards, you have made a combination nobody has ever made in history. There are 80 vignitillion (which sounds like a Transformer) combinations. If you are wondering how this is possible, here's a simple way to

understand it. There are 52 cards in a deck. There are 26 letters in the alphabet. How many different stories have been created from those 26 letters?

So if you ever feel like you haven't accomplished anything unique in your life, just shuffle a deck of cards and you have done something that has never, ever happened.

500 Things People Believe That Aren't True, by James Egan.

SMILE

Giuseppe excitedly tells his mother he's fallen in love and that he is going to get married.

He says, "Just for fun, Mama, I'm going to bring over three women and you try and guess which one I'm going to marry." The mother agrees.

The next day, he brings three beautiful women into the house, sits them down on the couch and they chat for a while.

He then says, "Okay, Mama, guess which one am I going to marry?"

Mama says immediately, "The one on the right."

"That's amazing, Mama. You're right. How did you know?"

Mama replies: "I don't like her."

QUOTE

"I have always supported measures and principles and not men. I have acted fearless and independent and I never will regret my course. I would rather be politically buried than to be hypocritically immortalized."

Davy Crockett, frontiersman, soldier, and politician (17 Aug 1786-1836)

Ray Hattingh

PS: There are worse things than getting a call for the wrong number at 4 am - it could be the right number.

adding life to your years