



adding life to your years

Every solution is a spawning ground for new problems.
Ray Hattingh

REMINDER - PREVENTING COMPUTER FRAUD

Legitimate computer companies will never contact computer users via pop-up screens or telephone calls. "Any communication we have with you must be initiated by you," says Courtney Gregoire, assistant general counsel in Microsoft's Digital Crimes Unit. If you get a pop-up warning:

1. NEVER CALL the toll-free phone number provided.
2. DO NOT CLICK any-where in the pop-up window.
3. CLOSE THE BROWSER from the task bar or the task manager.
4. REBOOT YOUR COMPUTER by turning it off and back on.
5. IF ALL ELSE FAILS, take the computer to an authorized computer store.

WATER IS LIFE – SAVE IT

We have to rethink most of our previous designs. Simply running my shower until the warm water arrives from the geyser uses more water than the act of showering. Tankless gas water heaters, installed in bathrooms and kitchens instead of centrally placed geysers, will overcome this problem. This, of course, may invoke my opening quote, above.

LAWNS

An odd and completely unnatural institution, why is the front lawn so beloved by Americans? It's a very unnatural landscape, yes it's more natural than asphalt perhaps, but that's about it. **Front lawns are the largest irrigated crop in America** – the area of lawns **is three times larger than the corn crop**. It's very exposed, **no one uses it**, so it's purely a symbol.

SAARP NEWS

WILLS – Member feedback

A few weeks ago I wrote inquiring about how we go about making a new will and you very kindly put us in touch with Matthee Attorneys in Loevenstein. They contacted us promptly and arranged a meeting to discuss the will and Mr. Matthee very patiently explained things to us that we never would have thought of. There is a lot more to the business than we thought. The meeting was very productive and we would recommend the firm to all our friends.

Thank you for your assistance in this matter

Kind regards, John and Mel Cross.

PS SAARP offers a free Will service and offers from 10% to 50% discount on executor's fees, according to the size of the estate.

HOLIDAY CLUB - Member feedback

Good day Renske

We were at Cayley Lodge from Monday to Friday and were very impressed with this lodge. The views were magnificent & there is so much to see & do in that area.

We were also able to see the Drakensberg Boys Choir. Those Boys are wonderful, we really enjoyed the show. This school is also very close to Cayley Lodge.

Thank you very much for the trouble you went to in selecting this Lodge, it was really worth it.

To you & your colleagues please keep up the good work, it is very much appreciated.

Kind regards, Volker & Carlene Baume

SAARP SOCIAL CLUBS

PINELANDS SOCIAL CLUB

Pinelands included the following in their October newsletter:

Adding Life to Your Years

SAARP was started in 1982 with the aim of promoting the interests of senior citizens in South Africa. While the organization has evolved over the years, its aims remain essentially the same: *SAARP believes that senior citizens are entitled to a secure and rewarding existence in line with the highest moral principles of mankind, and work with vigour to enrich lives, raise self-esteem and influence society to support these ideals.*

SAARP negotiates with appropriate companies to provide very competitive prices, excellent services and value for money at greatly reduced costs to members. *Their main source of income (excluding donations) is the commission they receive when members use their products.* This is crucial for SAARP's survival, and is in fact a symbiotic one: *they need members to support them in order to survive, and in return they offer members excellent services at reduced costs.*

I am asking if we, as a Social Services club, are doing our bit to support our parent body by making better use of the products they offer — short term and funeral insurance,

holidays, Wills, hearing aids etc. Have you seen their new website at www.saarp.net? **I found all sorts of interesting bits there and would encourage you to have a look, too.**

COMPETITION

NEWS REPORT - Which keyboard command does Bill Gates regret introducing?

It's Ctrl+Alt+Delete. Speaking in New York, Bill Gates said: *"I'm not sure you can go back and change small things in your life without putting the other things at risk. Sure, if I can make one small edit, I'd make that a single key operation."*

Get you creative hats on. If you were to design one key instead of Ctrl+Alt+Delete what word/letter/symbol/picture would you choose for your replacement key?

Answers to ray@saarp.net explaining why you chose your solution.

There is a small prize for the winner – I will be the sole judge and adjudicator. Ray

SAARP SERVICES

ADMED GAP COVER - Guardrisk

We have been advised by Guardrisk, the underwriters, that due to the high claims ration of 192% the SAARP Gap Cover for 2018 will have reduced benefits and high rate increases. Based on this the executive has decided that the changes are unacceptable to SAARP and it has been decided to discontinue offering ADMED GAP COVER as one of our membership benefits from 2018.

All members using this benefit have been advised accordingly.

JOHN BENWELL

MANAGING DIRECTOR

RETIREMENT VILLAGES

A quick look at some management issues and priorities

Management of Retirement complexes in an efficient financial manner isn't an easy target to achieve. There is no governing body or even Association in the RSA that provides any sort of benchmark. These things do exist in other countries however, although comparison isn't really possible because legislative differences make the aims of these bodies totally diverse.

There are a number of facets to the situation that can have an effect and which one should be aware of before even trying to look at a purchase because you must compare what is there with what your needs are now as well as looking into the future as far as you can.

These matters amongst many others are:

1. What is the ownership format (Life Right, Sectional Title, Individual Title or Share Block)?
2. Is there more than one type of ownership (Combination of types) in the complex?
3. What do the rules look like? (Constitution and House Rules)
4. How & by whom is the budget done?
 - 4.1. Is the financial projection and control based on a long term view or only short term savings?
5. Have the members considered paying higher levies and building up an “improvement fund” over a fairly protracted period? (A good subject for a special meeting if they haven’t)
6. Is there a Frail Care Facility in the Village & what size is it bed wise? Is it big enough to cope, or too big and accepting outside patients to balance the budget?
 - 6.1. Is there a medical service delivery menu for home care which is acceptable?
 - 6.2. Is there any type of subsidy from the Trustees? (This costs in terms of levies)
7. Does the Village employ full time staff or work on contractors coupled to a Service Level Agreement? The former can cost quite a bit more if not very carefully structured due to things like:
 - 7.1. Outstanding leave reserves and Sick Leave and maternity leave benefits.
 - 7.2. Labour disputes are a potential problem area.
 - 7.3. Productivity becomes a management and motivation issue – not a contractual requirement.
 - 7.4. Training requirements in terms of legislative changes become a management responsibility.
 - 7.5. Successor planning becomes a management issue and not a contractor’s problem.
 - 7.6. A solid record keeping system is required and has to be managed.
8. When correctly done, sales “levies” paid back to a stabilization fund become a condition of ownership and disposal and not a rip off. (Bear in mind a Trust never dies and the property may not change hands for generations, so in some instances this reality may be seen as “unfair” by certain parties.) This can be a good way of ensuring the surviving residents have adequate reserves to cover more than just basic necessities.

These are just some of the questions one should ask and look at and a comparison with any “luxury” higher priced development will in any event show what money can provide. At the end of the day it all revolves around the money available and the priorities upon which it will be spent. It is therefore a management and planning issue with consistent follow through that provides the solution.

The rule is ask, ask, ask and get the answers in writing. Then a decision in terms of a personally weighed and approved strategy in conjunction with family, and a well-qualified financial advisor, can be made.

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
Margate Beach Club	Margate	12-16 Feb 2018	1 bedroom	R2508
Crystal Springs	Pilgrims Rest	26 Feb-2 Mar 2018	1 bedroom	R2821.50
Club Mykonos	Langebaan	29 Oct -2 Nov 2018	2 bedroom	R2508
Club Mykonos	Langebaan	8-12 Oct 2018	1 bedroom	R1881
Club Mykonos	Langebaan	8-15 December 2017	1 bedroom	R2925 Full week
Club Mykonos	Langebaan	11-15 June 2018	2 bedroom	R1567.50
Club Mykonos	Langebaan	22-26 Oct 2018	2 bedroom	R2508

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

DRINK COFFEE - Live longer

The health effects of drinking coffee have been a point of debate over the years, with some studies showing negative effects and others positive. Just-released studies should calm the jitters for those who rely on their daily jolt of caffeine to get through the day. The first study, conducted by researchers from the International Agency for Research on Cancer and the Imperial College London, surveyed more than 520,000 people in 10 European countries, making it the largest study on the correlation between coffee and mortality ever conducted in a European population. Its finding: Drinking more coffee significantly reduces the risk of death.

A second, separate study funded by the National Cancer Institute included a diverse set of subjects, surveying more than 185,000 adults from a range of ethnicities, including African Americans, Native Americans, Hawaiians, Japanese Americans, Latinos and whites. It found that the mortality boost provided by coffee extended across all races included.

The European study found that drinking coffee lowered people's risk of liver, digestive and circulatory disease, and also lessened the rate of suicide in men and cancer in women. The survey also found that the more coffee you drink, the bigger the health boost. Subjects who drank three cups had a lower risk of all-cause death than those who did not drink coffee.

Not to drop a cloud in your coffee, but doctors caution that people should still practice moderation when it comes to their daily indulgence, and nutritionists warn that adding flavorings such as heavy cream and sugar can increase your caloric intake and nullify many of the health benefits of black coffee.

AARP.com

NATURE – It's healing power

Blood tests revealed a host of protective physiological factors released at a higher level after forest, but not urban, walks. Among those hormones and molecules, a research team at Japan's Nippon Medical School ticks off dehydroepiandrosterone which helps to protect against heart disease, obesity and diabetes, as well as adiponectin, which helps to guard against atherosclerosis. In other research, the team found elevated levels of the immune system's natural killer cells, known to have anti-cancer and anti-viral effects. Meanwhile, research from China found that those walking in nature had reduced blood levels of inflammatory cytokines, a risk factor for immune illness. Studies showed that just three days and two nights in a

wooded place increase the immune system functions that boost feelings of wellbeing for up to seven days. The same amount of time in a built environment has no such effect. Human response includes increased awe, greater relaxation, restored attention, and boosted vitality. Health outcomes on the receiving end of the pathway are astounding: enhanced immunity, including reduced cardiovascular disease, fewer migraines, and lowered anxiety, to name but a few. According to Frances Ming Kuo, the lead author of the University of Illinois review: “The cumulative effect could be quite large even if many of the individual pathways contribute only a small effect.”

Rebecca Lawton, aeon.co

TELEVISION - Binge-watching

Young adults who binge-watch television series are more likely to have fatigue, insomnia and a generally poor quality of sleep, according to new research published in the *Journal of Clinical Sleep Medicine*. The study’s authors suggest that the mechanism explaining this relationship is increased cognitive alertness resulting from binge-watching. Binge-watching was defined as ‘watching multiple consecutive episodes of the same television show in one sitting on a screen’. An average binge-watching session lasted 3 hours and 8 minutes, with 52 per cent of binge-watchers viewing three to four episodes in one sitting. Further analysis found that binge-watchers had a 98 per cent higher likelihood of having poor sleep quality compared with those who did not consider themselves to be a binge-watcher. The study’s authors suggest that streaming services such as Netflix should enable viewers to pre-select their maximum viewing duration before beginning each session.

The Spectator

I have no doubt that the same applies to “old adults.” Ray

MEDICAL

BODY MASS INDEX (BMI) – Query

A member advised us that, before undergoing a procedure, he stated his weight and height incorrectly and therefore his calculated BMI then exceeded 35. As a result the surgeon added 50% to his fee – an amount that the medical aid and the medical insurance refused to pay.

I have been unable to obtain confirmation of this but suggest that you clarify this with the surgeon before agreeing to any procedure.

DRIVER BEHAVIOUR

FATAL FIVE – The “Down Under” guidelines

I came across this an Australian newspaper report and the rules are universal.
Australia's Fatal Five:

- Speeding
- Drink and drug driving
- Failure to wear a seatbelt
- Driving while fatigued
- Distraction and inattention

In addition to the Fatal Five, police know that driver frustration can lead to risky or dangerous behaviour that ultimately puts all road users at risk.

NEW ZEALAND – Road deaths

A report from New Zealand expresses concern over the high road deaths of 290 because, "People just don't obey the laws of the road." Sound familiar?

If I extrapolate their road deaths to SA's population it comes to 3,200 p a while SA's last year was 14,071. That is 4.4 times higher than New Zealand.

SOCIAL GRANTS

SASSA - Media Statement, 11 June 2017

The South African Social Security Agency (SASSA) continues to receive queries about the expiry date of its payment cards and implications thereof from beneficiaries of social grants. The expiry date reflected in the current SASSA card is December 2017. We wish to put it on record that no beneficiary of social grants will be affected by this expiry date. SASSA is in a planning phase regarding the future payment of social grants once the contract with the current service provider CPS (Cash Paymaster Services) comes to an end in March 2018. As soon as final plans are in place beneficiaries will be informed about the updating process later on in the year.

COMPUTERS

MISSING E-MAIL - Junk mail boxes

My correspondence with MWeb is self-explanatory. If you are not receiving expected mail on your computer check with your service provider if they have an on-line mailbox where they are holding your mail.

Good Day

Why is the red ringed item in Junk Mail?

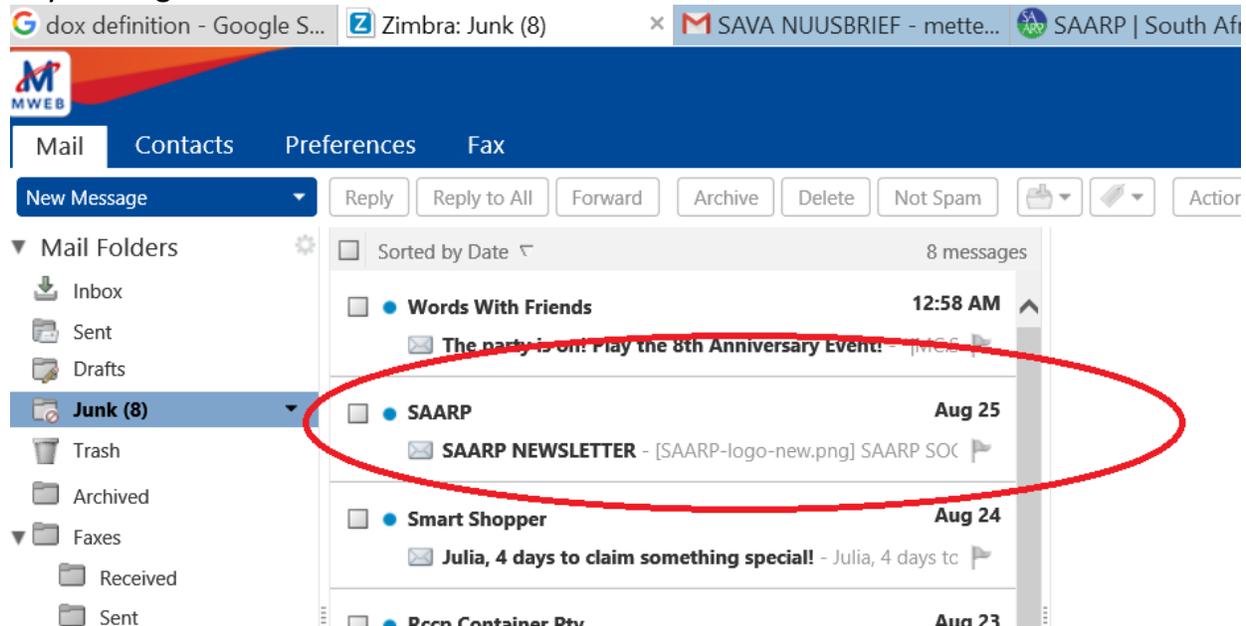
It has come through before.

Can you whitelist:

SAARP <info=saarp.net@mail.eversrv.com>; on behalf of; SAARP info@saarp.net

I actually compile the newsletter at SAARP.

Ray Hattingh



Good day Ray

Thank you for contacting us.

I had a look at the log and it shows the envelope sender domain as mailb32.outbound.eversrv.com

I have whitelisted it now.

Kind regards

Gary Ewers

MWEB Abuse & Security Team

Fax: + 27215968915

abuse@mweb.com / mailabuse@mweb.com

TRAFFIC LAWS

NEW TRAFFIC LAWS FOR SA - Aarto questions answered

Arrive Alive's Johan Jonck approached the Road Traffic Infringement Agency (RTIA):

1 How will the Aarto Act affect drivers?

RTIA: "Motorists will receive their fines fairly quick through electronic means such as e-mail. The attitude of alleged infringers to ignore their penalties would result in their driving licenses, Professional Driving Permits or vehicle licences being blocked on the system.

"Infringers would no longer escape liability by simply electing to go to court with the intention of flooding the court system and with the knowledge that such cases may not make it to the court roll as these courts have other criminal matters prioritised."

2 The president has not nationally cleared the law, does this mean that it will not come into effect yet?

RTIA: "The Aarto Act is implemented partially in the jurisdictions of Tshwane and Johannesburg. The amendments before Parliament would make the process easier to be implemented by all the law enforcement authorities in the country. The President with the advice of the Minister of Transport will set a date when the rest of the Act will be implemented nationally."

3 Regarding traffic fines - many motorists believe it could be another revenue-generator for authorities, what are your thoughts?

RTIA: "The Aarto Act partially deals with the issue of authorities being driven by revenue generation. In this regard, once Aarto is implemented nationally there would no authorities setting up roadblock to force motorists to pay their fines or face arrest."

4 The Constitution states that every citizen has the right to legal representation - does the Aarto act address this?

RTIA: "It is not clear what the question is about. It is, however, important to indicate that the Act is known as the Administrative Adjudication of Road Traffic Offences. "This implies that the intention was to remove these matters from the court system into the administrative process."

5 Could driver licences be confiscated by officials?

RTIA: The process entails the suspension of driving licenses of drivers who commit more traffic infringement and pass the threshold of 12 demerit points.

6 What advice can you share with motorists regarding the Aarto Act?

RTIA: "Motorists should exercise caution and abide by the rules of the road. In instances where a fine has been received by a motorist, it should not be ignored but the motorist must act by exercising one of the elective options available, e.g. Pay the fine within 32 days from receipt of such a fine and automatically qualify for a 50% discount on the penalty or submit a representation to the RTIA if such a motorist believes that s/he does not deserve the fine."

7 Do you think this is going to be a successful law?

RTIA: "The law will be successful as the motorists will now realize that there would be consequences for breaking the law if caught."

8 How will the demerit system work?

Each person starts with a 0 point balance. Every time you are caught committing a traffic offence points are added according to the offence's seriousness. Once you have 13 points your license is suspended for three months. For every three offence-free months, one point is deducted from your balance. If your license is suspended three times, it can be cancelled.

PS The new AARTO penalty system in South Africa also has higher penalties at level crossings.

TRIVIA

SNIPPETS

- There are about 45 million dead people on Facebook. Some estimates claim that 8,000 Facebook users die each day. At some point in time there will be more dead users than living ones.
- Cooking is crucial to our diets. It helps us digest food without expending huge amounts of energy. It softens food, such as cellulose fiber and raw meat that our small teeth, weak jaws and digestive systems aren't equipped to handle. And while we might hear from raw foodists that cooking kills vitamins and minerals in food (while also denaturing enzymes that aid digestion), it turns out raw vegetables are not always healthier.
The British Journal of Nutrition
- Einstein's daily walk was sacred to him. While he was working at Princeton University, New Jersey, he'd walk the mile and a half journey there and back. He followed in the footsteps of other diligent walkers, including Darwin who went for three 45 minute walks every day. These constitutionals weren't just for fitness – there is mountains of evidence that walking can boost memory, creativity and problem-solving.
- Television purports to challenge political language by conveying images, but the succession from one frame to another can hinder a sense of resolution. Everything happens fast, but nothing actually happens. Each story on televised news is “breaking” until it is displaced by the next one. So we are hit by wave upon wave but never see the ocean. The effort to define the shape and significance of events requires words and concepts that elude us when we are entranced by visual stimuli. Watching televised news is sometimes little more than looking at someone who is also looking at a picture. We take this collective trance to be normal. We have slowly fallen into it. *On Tyranny: Twenty Lessons from the Twentieth Century (Snyder, Timothy)*

LIFE 1

The woman at the auto-teller next to me was being hassled by two young children. I smiled and said, “Don't worry, they soon grow up.”
Through clenched teeth she replied icily, “Not soon enough.”

LIFE 2

A woman was admiring my 14 year-old cross breed “chic-catcher”.
She concluded the exchange with, “I love my children but I prefer my dogs.”

CHURCH NOTICE

ADAM & EVE
THE FIRST PEOPLE
TO NOT READ THE APPLE
TERMS & CONDITIONS
St. Mark's Anglican Church

SIGNS OF THE TIME

- Phones - Wireless
- Cooking - Fireless
- Cars - Keyless
- Food - Fatless
- Tires - Tubeless
- Dress - Sleeveless
- Leaders - Shameless

FOOD FOR THOUGHT

- Gone are the days when girls used to cook like their mothers. Now they drink like their fathers.
- I didn't make it to the gym today. That makes five years in a row.
- I decided to stop calling the bathroom the "John" and renamed it the "Jim". I feel so much better saying I went to the Jim this morning.
- The biggest lie I tell myself is *"I don't need to write that down, I'll remember it."*
- Why do I have to press one for English when they're just going to transfer me to someone I can't understand anyway?
- Last year I joined a support group for procrastinators. We haven't met yet

THOUGHT

"He who believes all of a book, would be better off without books."

Mencious

SMILE

Pharmacist to customer, "Sir, please understand. To buy an anti-depression pill you need a proper prescription. Simply showing your marriage certificate and your wife's picture is not enough."

A bookseller conducting a market survey asked a woman, "Which book has helped you most in your life." She replied, "My husband's cheque book."

OLD - a definition?

I very quietly confided to my friend that I was having an Affair.
She turned to me and asked, "Are you having it catered?"
. . . And that, my friend, is the definition of 'OLD'.

QUOTE

There are more things . . . likely to frighten us than there are to crush us; we suffer more often in imagination than in reality.

Seneca

Ray Hattingh

PS: "I have learnt in life that almost anything you say is just your opinion. It's not a fact."

Alan Bean [at 80], Apollo 12 astronaut, the fourth man to walk on the moon.

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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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