



SAARP Social Services

Club Newsletter

Number 60

July 2011

SAARP BULLETINS - "Snail vs E-mail"

Please note that the annual postage donation has been increased to R30. We are going to produce the printed bulletins in April and September while the e-bulletins will come out in April, July, September and December.

These are in addition to the monthly club newsletter.

Just as a matter of interest, a "snail" bulletin costs us R15 per copy, delivered to your physical post box, while the electronic version costs us two cents.

CLUB NEWSLETTERS - A plea to all committee members

Please make a note to e-mail/mail your club newsletters to me every time you produce one. I continually have calls from prospective members who ask what your club's activities are. I send them a newsletter which is a great help to them. Also remember that keeping us abreast of your meeting venues and dates is as important as advising us of any changes to your committee.

SAARP Club Newsletter - Bilingual

From this month we will produce an Afrikaans version of this newsletter. It will be mailed a while after the English version as it still has to be translated. If you are receiving one language and

adding life to your years

SAARP - Dormant members

We have quite a few members whom we have not contacted for a while. We have started sending out brochures with prepaid postcards asking these members if we could be of service to them. The first batch of 1,000 folders was posted recently and already we have received requests for more information on:

- Insurance - 24 requests
- Holiday Club - 33 requests
- B-Smart Cards - 39 requests
- Travel - 4 requests
- Funeral insurance - 8 requests

You can assist us in providing services to our members by:

- Making them aware of our range of services
- Providing us with all known e-mail addresses of your members

b-SMART CARD - Presentations

The following have already taken place or are scheduled to take place shortly:

- SAARP Jeffrey's Bay
- SAARP Hermanus
- SAARP Hillcrest
- SAARP Amanzimtoti
- SAARP Muizenberg
- SAARP Panorama
- SAARP PE East - 8 August 2011
- SAARP Groote Schuur - 19 September 2011
- SAARP George - 20 September 2011

Milnerton will have a presentation early in the New Year.

No fewer than 97 Hillcrest/Upper Highway members applied for cards after the presentation to their club.

Gert du Plessis, Cape Consumers' CEO offers R2,000 to each club for the opportunity to do a SAARP b-Smart Card Presentation. He also provides three lucky draw cash prizes of R250 each at the meeting. Additionally, a b-Smart

wish to change to the other, please unsubscribe to the one, and then subscribe to the other. Use the unsubscribe button at the bottom of this newsletter.

WORDS

A husband read an article to his wife about how many words women use a day. 30,000 to a man's 15,000.

The wife replied, "The reason has to be because we have to repeat everything to men."

The husband then turned to his wife and asked, "What?"

LANGUAGE

Did you know that "eat" is the only word that if you take the 1st letter and move it to the last, it spells its past tense "ate"?

SMILE

The article on language in this newsletter seems to suggest that the meaning of words is dependent on your political outlook . . . This reminded me of how someone chose his new accountant:

Question: "What does two and two equal?"

Answer: "That depends on what you want it to equal."

QUOTES

It is the certainty that they possess the truth that makes men cruel.

Anatole France, novelist, essayist, Nobel laureate (1844-1924)

THOUGHT

In the early days of flying the aircraft designers were also the test pilots. This had the automatic advantage of weeding out bad designs.

representative may be sent to assist members in filling in the application forms.

To arrange a presentation at your club please contact Gert du Plessis at: 021 409 7600 or 083 284 8671, or

Gert.duPlessis@capeconsumers.co.za

You can also contact us at 021 592 1279 info@saarp.co.za

EXCELLENT CD - On retirement

Requests for contact details for Professor Ian Wiseman's excellent CD entitled *Strategies for a Satisfying Retirement*, keep coming in. You can e-mail him at iwiseman@mweb.co.za

WARWICK - Free will service

Warwick has 187 SAARP members' wills on record. Remember that their representatives will meet you in your home at the time of your choice.

SAARP'S SERVICES - for your benefit

- SAARP SHORT TERM INSURANCE POLICIES. Members have saved up to R10,000 per annum on their SAARP policies.
- GUARANTEED DISCOUNTS. Get a 5% annual bonus on all your purchases with SAARP's new b-SMART Card. The bonus is payable in November in time for your holiday purchases.
- SAARP HOLIDAY CLUB. Get discounts off peak holidays at amazing prices.
- SAARP FAMILY PROTECTION PLAN. Funeral insurance at reduced rates.
- WILLS: FREE WILL SERVICE through Warwick Private Wealth.
- SAARP TRAVEL CLUB. Provides a full range of travel services.
- SAARP Wellness + Plan Medical insurance to supplement your medical aid.
- SPEC-SAVERS. Get a SAARP discount on spectacles.
- DOVES FUNERAL UNDERTAKERS. Up to R1000 discount on proof of SAARP membership.
- SAARP SOCIAL CLUBS. Enjoy your retirement and meet with like-minded people in your area. There are 30 Clubs countrywide.
- COMPUTER HARDWARE AND SOFTWARE at discounted prices.
- CAR HIRE. AVIS and HOLIDAY AUTOS.
- AFRICAN SKY HOTELS. Get SAARP discounted winter rates.
- MEMBERS' BENEFITS. SAARP offers members a host of

FORWARD THIS TO A FRIEND

Do you know someone who may be interested in this e-mail? Why not forward it to them? [Forward to a friend](#)

other benefits.

SHORT TERM INSURANCE - An explanation

When a particular insurer can provide cover at substantially lower rates than its competitors I always want to be sure that the most important part of the insurance equation - meeting claims - is as good as the premium. To answer some of my questions on this subject I contacted Chris Freebury about the SAARPSure policy:

RH: Two weeks car hire is an essential with a motor policy.

CF: 30 day car hire will cost an additional R30 per month per vehicle.

RH: What is your policy on claims? Let's compare these examples from my current insurer. I take the vehicle to McCarthy Toyota and the Service Manager gets the [single] quote from whom they deal with.

CF: Acceptable to us.

RH: If it's less than R5,000 the go-ahead is given. If more, their assessor sees it at the Dealer within 24 hours.

CF: We also have a fast track claims procedure.

RH: The hire car is delivered to me at work and picked up from the dealer.

CF: Can be arranged.

RH: After dropping the car at the dealer the next time I see it is when I collect the repaired vehicle.

CF: Would be same with us.

RH: All contact from me to the insurer is by e-mail [unless they phone me] and responses are immediate.

CF: We correspond by e-mail fax or phone whichever suits the client.

This exchange has certainly set my mind at rest on the subject of claims with SAARPSure policies. I was, and always will be, totally against the "three quotes - use our repairers" approach.

USEFUL CONTACTS - Recent requests

During the past month I have been asked for information on the following:

Alzheimer's - <http://www.alzheimers.org.za/>

Retirement villages - <http://www.seniorservice.co.za/>

Diabetes - <http://www.diabetessa.co.za/>

We also often receive queries regarding the eligibility or otherwise for "Old Age Pensions" (Actually a Grant for Older persons). The following website is the official Governmental site where all the relevant detail is obtainable:

<http://www.sassa.gov.za/ABOUT-SOCIAL-GRANTS/TYPES->

[OF-GRANTS-644.aspx](#)

AARP - SAARP's USA "counterpart"

<http://www.aarp.org/>

The AARP, formerly the American Association of Retired Persons, is a non-profit organization for people aged 50 and over and is dedicated to enhancing the quality of life for all as we age and which provides a wide range of unique benefits, special products, and services for its members.

If you travel in America it is well worth joining this organisation. The discounts that they can negotiate with a 40 million member base are truly exceptional. [Imagine what "clout" SAARP would have if we could get the majority of South Africa's nearly seven million over fifties as members.]

Even belonging to AARP just to get their 6 annual magazines and 6 annual bulletins is well worth the US\$28 per annum subscription.

Its key benefits are:

- Exclusive discounts
- Award-winning "AARP The Magazine"
<http://www.aarp.org/magazine/>
- Health
- Money
- Work and retirement
- Personal growth
- Politics and society
- Relationships
- Home and garden
- Food
- Travel
- Entertainment
- Games
- Technology

You can complete a membership application on:

<https://appsec.aarp.org/MSS/join/application?keycode=U8XTA4>

The following are the major points from two of their very interesting recent articles:

Four surgeries to avoid - Reasons to think twice before going under the knife:

1. Stents for Stable Angina
2. Complex Spinal Fusion for Stenosis
3. Hysterectomy for Uterine Fibroids
4. Knee Arthroscopy for Osteoarthritis

<http://www.aarp.org/health/conditions-treatments/info-05-2011/4-surgeries-to-avoid.html>

Seven commonly misdiagnosed illnesses - Know the symptoms and what to do about them:

1. **Lupus** A chronic inflammatory disease
2. **Parkinson's disease** A degenerative disorder of the central nervous system
3. **Fibromyalgia** A chronic arthritis-like disorder characterized by widespread pain
4. **Lyme disease** A systemic infection caused by a tick bite
5. **Multiple sclerosis** A progressive autoimmune disease that attacks the central nervous system
6. **Celiac disease** An autoimmune disorder marked by an inability to digest gluten, a protein in wheat, rye, and barley
7. **Chronic fatigue syndrome** A complex disorder with a combination of symptoms of unknown cause

http://www.aarp.org/health/conditions-treatments/info-06-2011/commonly-misdiagnosed-illnesses.html?cmp=NLC-WBLTR-ACTIVENR-062411-F4-12&USEG_ID=13687559682

ALCOHOL - Facts & fiction

The media have reported that the government is considering a zero alcohol limit for drivers. In the light of this, it is interesting to look at a few of the myths that surround alcohol.

Myth: People who abstain from alcohol are "alcohol-free."

Fact: Every person produces alcohol normally in the body 24 hours each and every day from birth until death. **Therefore, we always have alcohol in our bodies.**

Myth: Alcohol destroys brain cells.

Fact: The moderate consumption of alcohol does not destroy brain cells. In fact it is often associated with improved cognitive (mental) functioning.

Myth: White wine is a good choice for a person who wants a light drink with less alcohol.

Fact: A glass of white or red wine, a bottle of beer, and a shot of whiskey or other distilled spirits all contain equivalent amounts of alcohol and are the same to a Breathalyzer. A standard drink is:

- A 12-ounce [354ml] bottle or can of regular beer
- A 5-ounce [147ml] glass of wine
- A one and 1/2 [44ml] ounce of 80 proof distilled spirits (either straight or in a mixed drink)

Myth: A "beer belly" is caused by drinking beer.

Fact: A "beer belly" is caused by eating too much food. No beer or other alcohol beverage is necessary. [I'm not convinced that alcohol does not increase weight. Ray].

Myth: Switching between beer, wine and spirits will lead to intoxication more quickly than sticking to one type of alcohol beverage.

Fact: The level of blood alcohol content (BAC) is what determines sobriety or intoxication. Remember that a standard drink of beer, wine, or spirits contains equivalent amounts of alcohol. Alcohol is alcohol and a drink is a drink.

Myth: Drinking coffee will help a drunk person to sober up.

Fact: Only time can sober up a person - not black coffee, cold showers, exercise, or any other common "cures." Alcohol leaves the body of virtually everyone at a constant rate of about .015 per cent of blood alcohol content (BAC) per hour. Thus, a person with a BAC of .015 would be completely sober in an hour while a person with a BAC of ten times that (.15) would require 10 hours to become completely sober. This is true regardless of sex, age, weight, and similar factors.

Myth: Drinking long enough will cause a person to become alcoholic.

Fact: There is simply no scientific basis for this misperception, which appears to have its origin in temperance and prohibitionist ideology.

Myth: Drinking alcohol causes weight gain.

Fact: This is a very commonly believed myth, even among medical professionals, because alcohol has caloric value. However, extensive research around the world has found alcohol consumption does not cause weight gain in men and is often associated with a small weight loss in women.

Myth: A single sip of alcohol by a pregnant woman can cause her child to have foetal alcohol syndrome (FAS).

Fact: Extensive medical research studying hundreds of thousands of women from around the world fails to find scientific evidence that light drinking, much less a sip of alcohol by an expectant mother, can cause foetal alcohol syndrome. Of course, the very safest choice would be to abstain during the period of gestation.

Myth: Many lives would be saved if everyone abstained from alcohol.

Fact: Some lives would be saved from accidents now caused by intoxication and from health problems caused by alcohol abuse. However, many other lives would be lost from increases in coronary heart disease. For example, estimates from 13 studies suggest that as many as 135,884 additional deaths would occur each year in the US from coronary heart disease alone because of abstinence.

<http://www2.potsdam.edu/hansondj/AlcoholFactsAndFiction>

HOW TIMES CHANGE - Comments made in the year 1955

- Have you seen the new cars coming out next year? It won't be long before R1 000.00 will only buy a used one.
- If cigarettes keep going up in price, I'm going to quit; 20 cents a pack is ridiculous.
- When I first started driving, who would have thought gas would someday cost 25 cents a gallon. Guess we'd be better off leaving the car in the garage.
- Did you see where some baseball player just signed a contract for R50,000 a year just to play ball? It wouldn't surprise me if someday they'll be making more than the President.
- There is no sense going on short trips anymore for a weekend. It costs nearly R2.00 a night to stay in a hotel.
- No one can afford to be sick anymore. At R15.00 a day in the hospital, it's too rich for my blood.

LANGUAGE

The [USA] Supreme Court is using dictionaries to interpret the Constitution. Both conservative justices, who believe the Constitution means today exactly what the Framers meant in the 18th century, and liberal ones, who see the Constitution as a living, breathing document changing with the times, are turning to dictionaries more than ever to interpret our laws: a new report shows that the justices have looked up almost 300 words or phrases in the past decade. According to the New York Times, last week alone Chief Justice Roberts consulted five dictionaries.

Even though judicial dictionary look-ups are on the rise, the Court has never commented on how or why dictionary definitions play a role in Constitutional decisions. That's further complicated by the fact that dictionaries aren't designed to be legal authorities, or even authorities on language, though many people, including the justices of the Supreme Court, think of them that way. What dictionaries are, instead, are records of how some speakers and writers have used words. Dictionaries don't include all the words there are, and except for an occasional usage note, they don't tell us what to do with the words they do record. Although we often say, "The dictionary says . . . ," there are many dictionaries, and they don't always agree.

You could take all the joy out of life by always wanting something to be better

Ray Hattingh

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