



SAARP Social Services

Club Newsletter

Number 61

August 2011

OLD GOLD - SAARP Employment database

SAARP has appointed someone to control and operate this service which members will be able to access on our website www.saarp.co.za

SAARP FORUM - For members

We are currently testing our Members' Forum. The idea is that members will be able to chat to each other, exchange ideas, advise us of their requirements or just keep in touch with each other. Entry to this site will require your SAARP membership number, i.e., your ID number. This will enable us to restrict membership to legitimate SAARP members and will prevent outsiders from accessing the Forum.

SAARP - Dormant members

The response to the first one thousand Z-folders which were mailed has been amazing. We are currently in the process of posting off the second thousand.

SAARP BULLETIN - September

We are currently compiling this edition which will be a "new look" version, and which will surprise many of you. A reminder: the postage donation required in order to receive the printed bulletin is R30 per year.

MEMBER'S E-MAIL - Comment

adding life to your years

SAARP AND SAARP SOCIAL CLUBS - An explanation

- One of the services offered to people who join SAARP as members, is the option to join one of our Social Clubs.
- The other option is that one can join a Social Club first - however what is not often realized is that membership of a social club means automatic and compulsory membership of SAARP (the mother body).
- The club which you join will, as a matter of course, advise Head Office, where you will be registered as a SAARP member, and in this way you will be entered on our national database.
- Membership to SAARP is free. The only time you will be requested to make a donation to SAARP is if you wish to receive the printed bulletin.
- However, in the case of social club membership, an annual membership fee is levied which is then used to run the club.
- Should you ever resign from the club, you remain a member of SAARP unless you explicitly advise Head Office to terminate your membership.
- Your annual club subscriptions are payable to your club but any postage donations for the Head Office Bulletin are payable to SAARP, either directly or via your club. It should be remembered that your ID number (which is your SAARP membership number) should accompany ALL payments to ensure that these are correctly captured against your name on the Head Office database.

NEW MEMBER CLASS - "Premier Member"

Paul Rosenbrock and I have been granted permission by the Board to investigate the possibility of creating a Premier Membership. This would require an annual membership fee, yet to be decided. The basic idea is that anyone applying for this should have e-mail via ADSL or higher as well as a cellphone number. An example of a proposed service is: When for example a Bed and Breakfast set-up realises on a Friday

This is typical of the many responses we have received about this newsletter:

Thank you so much for your emailed Newsletter. It is so wonderful to be able to receive it so easily - the articles and content are always well received and it makes such a difference to be able to read through it whilst one is already busy on the computer. Thank you for an excellent move in keeping abreast with modern technology.

COMPLAINTS - Service providers

If you ever receive poor service from any one of our service providers please contact John Benwell, Paul Rosenbrock or myself immediately at 021 592 1279 or info@saarp.co.za

Unlike the management of too many large organisations we do not hide behind our staff, we deal with the problems.

GRANDCHILDREN - They can be gems

A little girl was talking to her teacher about whales. The teacher said it was physically impossible for a whale to swallow a human because even though it was a very large mammal its throat was very small.

The little girl stated that Jonah was swallowed by a whale.

Irritated, the teacher reiterated that a whale could not swallow a human; it was physically impossible.

The little girl said, "When I get to heaven I will ask Jonah".

The teacher asked, "What if Jonah went to hell?"

The little girl replied, "Then you ask him".

SMILE

that they have no bookings for the following week they will advise us of a reduced rate for that week and we will then contact our Premium members by e-mail and cellphone to pass this information on. This idea is still embryonic, however we would appreciate your comments and thoughts.

b-SMART - The discount question

At the recent Western Cape Regional Meeting the club chairs asked me to explain, once again, the discount structure in my next club newsletter. The following is a detailed explanation of how this works with various discounts:

Discount	Purchase price	Savings levy	Monthly account	Annual basis	Actual cost of purchase
5%	100.00	0.00	100.00	5.00	95.00
2.5%	100.00	2.50	102.50	5.00	97.50
3.0%	100.00	2.00	102.00	5.00	97.00
Totals	300.00	4.50	304.50	15.00	289.50

When the discount is less than 5% you are "levied" the difference which is money that you "save" in order to ensure that you receive a full 5% discount in November. It is designed for the sole benefit of the b-Smart card user. Remember, in addition, SAARP members do not pay the monthly R20 fee for the first two years and there after it is only R72 per year. You win both ways.

b-SMART APPLICATIONS - Current status

To date 338 applications have been received of which the accepted and approved number of 163 have earned nearly R30,000 in bonuses.

b-SMART PRESENTATIONS - To date and planned

CLUB	b-Smart Presentations
Panorama	14 July 2011
Bellville	6 October 2011
Groote Schuur	18 July 2011

A magician worked on a cruise ship.

The audience was different each week so the magician did the same tricks over and over again.

There was only one problem: The captain's parrot saw the shows each week and began to understand how the Magician did every trick. Once he understood, he started shouting in the middle of the show, "Look, it's not the same hat!" or, "Look, he's hiding the flowers under the table!" Or "Hey, why are all the cards the ace of spades?"

The magician was furious but couldn't do anything. It was, after all, the Captain's parrot.

Then one stormy night on the Pacific, the ship unfortunately sank, drowning almost all who were on board.

The magician luckily found himself on a piece of wood floating in the middle of the sea, as fate would have it ... with the parrot.

They stared at each other with hatred, but did not utter a word.

This went on for a day... and then 2 days... and then 3 days. Finally on the 4th day, the parrot could not hold back any longer and said... "OK, I give up. What have you done with the ship?"

THOUGHT

Said a hunted fox followed by twenty horsemen and a pack of twenty hounds, "Of course they will kill me. But how poor and how stupid they must be. Surely it would not be worthwhile for twenty foxes riding on twenty asses and accompanied by twenty wolves to chase and kill one man."

Khalil Gibran

QUOTE

Hermanus	11 May 2011
Muizenberg	19 July 2011
Pinelands	15 September 2011
Jeffrey's Bay	17 March 2011
PE East	8 August 2011
Amanzimtoti	11 July 2011
Margate	11 October 2011
Upper Highway	1 June 2011
George	20 September 2011

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 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

SHORT TERM INSURANCE - Current replacement cost

The basis for insurance should be the current replacement cost.

If your sum insured is less than this at the time of a loss you will be regarded as being your own insurer for the difference and your claim will be reduced proportionally. This is the insurance concept of "average".

As your dwelling is a major asset, it is important to insure it for the current replacement cost.

Broadly speaking, the definition of "dwelling" means the private residence and its domestic outbuildings, landlord's fixtures and fittings, water, sewage, gas, electricity and telephone connections, paving, walls, gates, pool i.e. any structure on the property. The dwelling insurance must also cover items such as demolition costs and professional fees.

Assuming the replacement value of your dwelling is R720 000 and you insure for R306 000 you will be deemed to be under

Learning to ignore things is one of the great paths to inner peace.

Robert J Sawyer

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](#)

insured because you are only insuring 42.5% of the required cover (306 000/720 000 x 100). In other words you will only receive 42.5% of any claim.

Although SAARP is a registered Financial Service Provider the foregoing is only a guide and I strongly recommend that you discuss your insurance cover with your insurer who knows your requirements. Maybe it can be restructured in a way that will ensure that your major assets are adequately covered.

MEDICATION - Possible dangers

The American AARP has a very informative article on the possible dangers of too much, or conflicting medication. It is entitled:

The Pharmacist Who Says No to Drugs: Armon B. Neel Jr. shows patients — and their doctors — the way to better health with fewer medications

You may read it at: <http://www.aarp.org/health/drugs-supplements/info-06-2011/armon-neel-pharmacist-who-says-no-to-drugs.html>

I asked Professor van Niekerk, the editor of the South African Medical Journal, to comment on the article. He kindly did so and responded as follows.

Hi Ray

Thank you for this piece.

'Polypharmacy' (taking many drugs) is indeed a major problem. The more drugs taken the more possible drug-drug interactions are likely to occur, sometimes with serious consequences.

The problem is compounded where many specialists each prescribe for the specific diagnosis under their care and there is not a GP or other person with an overview of the whole patient.

Kind regards

JP

Prof JP van Niekerk

HMPG Managing Editor

Please ensure that you have a medical practitioner who has an overview of all your medical history and medication. It is a very good idea to keep a file on your computer with a full history of operations, illnesses and current medication.

THE THIRD SECRET - Of life

You already know that you must eat healthily and exercise regularly. But do you follow the third component that keeps you fit and healthy?

The one thing that contributes more than anything to unhappiness is a long period of illness. Many years ago Dr John A Schindler gave a radio talk wherein he said that although there were a thousand different ailments that the human clay is heir to, one of these is as common as the other nine hundred and ninety-nine put together. He describes how the Ochsner Clinic in New Orleans published a report that had reviewed five hundred consecutive omissions to that institution. They found that three hundred and eighty-six - or seventy-seven percent were sick from this one disease. What's more, it can be terribly expensive to diagnose and treat.

It is known as psychosomatic illness. He said it is produced by cares, difficulties, troubles - c.d.t. When ever one has such a thick, impenetrable layer of c.d.t that you can't get into the realm of joy and pleasure occasionally, then this leads to a psychosomatic illness.

His cure?

1. Stop looking for a knock in your motor
2. Learn to like work
3. Have a hobby
4. Learn to like people
5. Learn to be satisfied when the situation is such that you can't easily change it
6. Learn to accept adversity
7. Learn to say the cheerful, humorous thing
8. Learn to meet your problems with decision

His secret for happiness then?

"I'm going to keep my attitude and my thinking as pleasant and as cheerful as possible."

ELECTRICITY- An actual occurrence

QUESTION

After using the food processor it was left plugged in with the wall switch on. About half an hour later white smoke began curling out of the unit. What could cause this?

ANSWER

1. Any number of things, but what I suggest is that the unit was a well-used item, possibly had been washed or subject to steam and the windings well polluted with flour, oil etc.
2. The on off switch is worn and remained on.
3. A problem with the neutral [earth lead] which is normally earthed. Possibly it would be an idea to check the main house connection; I have experienced funny results from problems with the neutral earthing.
4. It is never a good idea to leave any appliance on and

connected to the mains.

THE REITH LECTURES

Three of my favourite lectures are:

- 1991 Steve Jones, *The Language of Genes*
- 1996 Jean Aitchison, *The Language Web*
- 1999 Anthony Giddens, *The Runaway World*
[Globalisation]

The Reith Lectures is a series of annual radio lectures given by leading figures of the day, commissioned by the BBC and broadcast on BBC Radio 4 and the BBC World Service.

The Reith Lectures were inaugurated in 1948 by the BBC to mark the historic contribution made to public service broadcasting by Sir John (later Lord) Reith, the corporation's first director-general.

Lord Reith maintained that broadcasting should be a public service which enriches the intellectual and cultural life of the nation. It is in this spirit that each year the BBC invites a leading figure to deliver a series of lectures on radio. The aim is to advance public understanding and debate about significant issues of contemporary interest.

The very first Reith lecturer was the philosopher and Nobel laureate, Bertrand Russell.

The lectures can be downloaded as mp3 audio or pdf files from:

1976 - 2010 mp3 <http://www.bbc.co.uk/podcasts/series/rla76/all>

1948 - 1975 mp3

<http://www.bbc.co.uk/podcasts/series/rla48>

2011 mp3

<http://www.bbc.co.uk/podcasts/series/reith>

1948-2011 pdf

<http://www.bbc.co.uk/radio4/features/the-reith-lectures/transcripts/>

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 TRUST - Feedback

Warwick have just received the following letter:

"We would like to take this opportunity to thank you most sincerely for the excellent service provided us in finalising our wills.

The service provided was exceptionally professional and personal - something which would appear to be disappearing from the corporate (banks, insurance companies etc.) world these day and we certainly feel privileged to have had SAARP recommend your services.

We certainly hope that we do not need to use your services for the execution of these wills too soon, however, we do know that when the time comes we could not ask for a more professional service to assist our beneficiaries."

WARWICK TRUST - Feedback on a recent estate

In the light of the above: I included this in a previous newsletter but it is worth repeating:

Denise Williams, the National Trust Manager of Warwick, took instructions from one of our members on the 20th September 2010 regarding his wife's estate. Although it was a substantial estate it was wound up in early December 2010 at a saving of 50% of the executor's fees as they were married in Community of Property.

WARWICK TRUST - Free will service

Warwick has 215 SAARP members' Wills on record. Remember that their representatives will meet you in your own home at a time which is suitable to you.

Contact: Adrian Van Zyl

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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 other benefits.

LANGUAGE - Our changing one?

The kids have all their little SMS codes, like B.F.F. W.T.F, L.O.L. Now here are some codes for the more hip mature:

A.T.D - at the doctor

B.F.F - best friend's funeral

B.T.W - bring the wheelchair

F.W.I.W - forgot where I was

G.G.P.B.L - gotto go, pacemaker battery low

G.H.A - got heartburn again

H.G.B.M - had good bowel movement

I.M.H.O - is my hearing aid on?

W.A.I.T.T - who am I talking to?

G.G.L.K.I - gotto go, laxative kicking in

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

Ray Hattingh

