



## SAARP Social Services

### Club Newsletter

Number 66

January 2012

#### A NEW YEAR WISH - Just for you

May you meet all of  
Life's expectations in  
2012...

#### ANCIENT WISDOM

As we enter 2012 it is worth remembering how important it is not to dwell in the past but move forward with a positive outlook. This bit of ancient wisdom is always with me:

*"A raft is useful for crossing a river. He is a fool who bears it on his back when the river is crossed."*

#### SAARP - Administration

This is the second year that the office has been manned by a skeleton staff over the Festive Season. We are a service organisation and were able to assist members with such items as funeral and other claims over this period.

#### THIS e-BULLETIN - Availability

This is a monthly electronic service that is free to all members with an e-mail address. **It is not available in**

#### *adding life to your years*

#### SAARP - Holiday Club

Here are some examples of discounted off-peak holidays that our Holiday Club is currently offering you and your family:

AREA	RESORT	DATE	UNIT	PRICE
Blaauwberg	Tableview Cabanas	14-18 May	1 Bed	R1,000
Mpumalanga	Crystal Springs	14-18 May	1 Bed	R1,225
Drakensberg	Cayley Lodge	11-15 June	1 Bed	R1,050
Clarens	Kiara	4-8 June	1 Bed	R1,000
Magaliesberg	Magaliespark	28 May-1 June	1 Bed	R1,225

#### CAR HIRE - First Car

We have entered into an agreement with First Car who offer very good rates. Just click on the First Car Logo [see below] in the right-hand column on [our website](#) and follow the instructions.



For those who have not yet discovered the magic of computers [They have been part of my life for over forty years] telephone their central reservations office and quote the **referral account number** and the **rate code** when making your booking, to obtain the correct rate. **The referral account number is SAA004R & the rate code is \*\*SAARPH. The call centre number is: 0861 178 227.** [\*\* = asterisk, asterisk].

I would appreciate your feedback on your dealings with First

**printed form.** It can, however, be [downloaded from our website as a pdf](#), which is printable.

Our printed Bulletin is produced in April and September and to receive this we require a donation of R30 per annum to cover postage. You may pay this direct to our bank account. For our bank details refer to the section in this newsletter headed: SAARP'S SERVICES - for your benefit, BI-ANNUAL BULLETIN.

### **e-BULLETIN - Response**

We have been asked to allow members to respond electronically to items in this e-Bulletin. You can respond to articles using the 'comment on this article' link below relevant articles. We are also currently working on enabling you to comment on articles on our website [www.saarp.co.za](http://www.saarp.co.za)

### **CLUBS - Personal**

Michael McCarthy, the Chairman of Panorama Club, died at the end of December. Michael was a perfectionist with a wonderfully dry sense of humour. At his first regional meeting he introduced himself as follows, "My name is Michael McCarthy and I am not an alcoholic." He will be sorely missed.

### **FINANCIAL WISDOM**

Car.

[Comment on this article](#)

## **b-SMART - Usage spread**

<b>Purchases: 16 Nov 2011 - 11 Dec 2011</b>
<b>Store</b>
Checkers Hyper N1-City
Pick 'n Pay Family Supermarket Hermanus
Pick 'n Pay Family Supermarket Panorama
Checkers Amanzimtoti
Checkers Jeffreys Bay Mall
Checkers Somerset West
Checkers Hyper Tokai
Pick 'n Pay Family Supermarket Durbanville
Superspar Gateway (Hermanus)
Checkers Muizenberg

## **GROCERIES - 11% discount**

Tuesday is Pensioners' Day in Malmesbury. Pick n Pay, Spar and Checkers all give pensioners 5% discount. Last Tuesday we paid R371-99 for groceries at Pick n Pay. The discount was R18-07. Swiping our Pick n Pay Shoppers Card gave us R3-72 worth of points and paying with our b-Smart Card racked up another discount of R18-59. An effective 11% percent discount. [For the accountants amongst you, the difference between R18-07 and R18-58 is because one item was not subject to the Pensioners' Discount.]

[Comment on this article](#)

## **COMPUTERS - Assistance and security**

A U3A member, Kay Collett, has written a valuable and "easy to follow" little booklet entitled, "30 things to do with your computer - A beginner's manual." I reviewed it for her and made a few suggestions which are pertinent to ALL computer users:

- Explain how to save important e-mails in My Documents. This is much safer than saving them in Outlook Express.
- Show them how to save a copy of the Outlook Express Address Book in My Documents, preferably as a (Text

Legend has it that someone once remarked to Sir Ernest Oppenheimer that he had really used his head to make money on the Stock Exchange. "On the contrary," he replied, "I made my money by using my backside." To allay the confusion that ensued he explained that in order to make money in the Market you need to buy good shares and then sit on them.

### **SMILE - Thou shalt not gossip**

Mildred, the church gossip, and self-appointed monitor of the church's morals, kept sticking her nose into other people's business.

Several members did not approve of her extra-curricular activities, but feared her enough to maintain their silence.

She made a mistake, however, when she accused George, a new member, of being an alcoholic after she saw his old pickup parked in front of the town's only bar one afternoon.

She emphatically told George and several others that everyone seeing it there would know what he was doing.

George, a man of few words, stared at her for a moment and just turned and walked away. He didn't explain, defend, or deny. He said nothing.

File (Comma Separated Values)).

- Encourage them to back this up to a flash drive as well.
- Suggest a back-up procedure using a flash drive and explain why and how. I just bought another 32GB flash drive for R399. Perhaps suggest opening the computer folder and the flash drive, setting them to view vertically, and dragging and dropping from My Documents to the Flash drive.
- Suggest a period for regular back-ups.

To obtain a copy contact Kay on 021 7977 855 or [kaysinclair@telkomsa.net](mailto:kaysinclair@telkomsa.net)

[Comment on this article](#)

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### **MEDICATION - Important tip**

George Club's latest newsletter contained the following sound advice: "Doctors are requesting that we ask all members who are on daily (chronic) medication to please make a list of the medicine names and strengths (5mg, 10mg, etc.) plus their doctor's names and telephone numbers and keep this list in their handbags and/or wallets. The number of people who arrive in casualty without these details is alarming and doctors in the emergency rooms are unable to prescribe medicine in case it conflicts with those already being taken. Please pass this message on to all your friends."

*Peter Smart*

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### **FINANCIAL STRESS - Something to consider**

We receive more and more calls from members facing financial hardship resulting from unforeseen medical problems late in life. Finance is virtually unobtainable (despite security being available) due to the fact that you are unable to show an active employment income. This denudes these folk of the dignity and serenity they long for. We spend our lives paying off our homes and never want to pay rental to anyone, but what if the answer may actually be exactly that which we have been trying to avoid? If you are really senior (preferably over 80 and the owner of a mortgage free property of some value) consider the following in your discussions of a final financial plan with your adviser:

Establish what income a Joint Life Living Annuity with income growth will provide for a capital amount equal to the

Later that evening, George quietly parked his pickup in front of Mildred's house, walked home - and left it there all night.

### THOUGHT

***Guard well within yourself that treasure, kindness. Know how to give without hesitation, how to lose without regret, how to acquire without meanness.***

George Sand [pen name of Amantine Aurore Lucile Dupin], novelist (1804-1876)

### QUOTE

***There is no exception to the rule that every rule has an exception.***

James Thurber, writer and cartoonist (1894-1961)

### 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](#)

major portion of the value of your property

- Establish what income a Joint Life Living Annuity with income growth will provide for a capital amount equal to the major portion of the value of your property
- Find out what a long term rental contract would cost in an established Retirement facility with frail care
- Establish the monthly cost of frail care
- Add all the expenses you will have to pay together (Remember – no more property maintenance or rates to be taken into account but add a rental)
- Add the Living Annuity income to your current retirement income
- Deduct total expense from total income

If this option leaves you substantially better off than you currently are, ask a qualified advisor to look at the possibility for you, because this may not be the only option available and various other factors could affect the issue depending on your particular situation.

*Paul Rosenbrock*

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## INSURANCE - Important notes

**AVERAGE:** Most insurance policies are subject to "Average". This means that, if your sum insured is inadequate at the time of a loss, you will be considered as being your own Insurer for the difference and the Insurer will reduce your claim in proportion to the amount of under-insurance. Adequate sums insured are therefore of the utmost importance.

**HOUSEOWNERS & HOUSEHOLDERS:** The perils covered are fire, lightning, explosion, storm, water, bursting / overflowing of tanks / pipes and the like, theft, impact and malicious damage. Theft from outbuildings is restricted to forcible and violent entry. If required, special cover needs to be arranged for subsidence, landslip and accidental damage.

**BASIS OF INSURANCE:** In respect of Houseowners and Household Contents cover, the basis for determining the sum insured should be the NEW REPLACEMENT COST.

**LIMITS & EXCESSES:** Precious metals and stones, jewellery, furs, rugs and carpets are limited to 33,3% of the Householders sum insured. In terms of the General All Risks cover, the limit for any one item is 25% of this sum insured. Loss of insured property is excluded from vehicles unless contained in a locked boot and entry has been gained by violent and forcible means.

Unless Valuation Certificates can be produced to

substantiate ownership and proof of value, claims for jewellery and the like will be restricted. Valuation Certificates should be updated on a regular basis.

Lap Tops, contact lenses, pedal cycles, cellular telephones, stamp and coin collections, money and the like needs to be itemized at an additional premium under Specified All Risks.

MOTOR: The value / maximum indemnity shown on insurance policies is very important as this is the maximum amount that the Insurer will pay in the event of a claim, subject to deduction of applicable excess. VAT should also be included. Credit shortfall under financial deals can be provided but your maximum indemnity must be adequate to allow for this.

CAR RADIOS & AUDIO EQUIPMENT: To ensure that you obtain full replacement value in respect of the vehicle audio equipment, you should specify this equipment under the All Risks section of your policy.

CLAIMS: It is essential that all claims or possible claims be advised to the insurer immediately.

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## **EXERCISE - High-impact exercises help prevent osteoporosis**

We all know that exercise can be good for us. However, not all exercise is the same. Different types can help different parts of our body and can help prevent different ailments. Take bones for instance. Did you know that bones are like muscles? The more you use them the stronger and denser they can become. More importantly, certain types of exercise can help fight the bone loss brought about by ageing, including that from osteoporosis, a potentially debilitating disease that causes bones to become porous and to break easily. The key is knowing which exercises to undertake. For example, people who are walking for exercise may not be getting the health benefits for osteoporosis that other forms of exercise provide.

The best exercises for stimulating bone strength are those that cause an impact on the skeleton. Anything that involves jumping, such as basketball, volleyball, even simple jumping jacks, is most effective. Less effective exercises for strengthening bones include cycling, swimming, and surprisingly walking, unless it involves walking up stairs or walking uphill.

While cardiovascular exercise can be great for your heart, you should mix in impact exercises in order to help improve

bone strength and density.

[Comment on this article](#)

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## **HELP FOR OLDER PERSONS - Halt Elder Abuse Line (HEAL)**

There are different kinds of abuse that older people fall victim to. These are:

- **Physical abuse:** Any act that results in injury or death of an older person through physical means. For example, slapping, hitting, pushing, rough handling, cutting, use of chemical or physical restraints, administering incorrect or excessive medication or any act that causes injury, physical discomfort, over-sedation or death.
- **Sexual abuse:** Any act that results in the exploitation of an older person for the purposes of sexual or erotic gratification without their full knowledge, understanding and consent.
- **Psychological, emotional and verbal abuse:** A pattern of degrading or humiliating conduct (verbal or non-verbal) towards an older person, which results in impaired psychological or emotional functioning. For example, rejection, isolation or oppression, deprivation of affection and cognitive stimulation, name-calling or ridicule, accusations and expectations.
- **Financial or economic abuse or exploitation:** The illegal or fraudulent use of older persons' grants, property, valuables, assets or money, without their consent or full understanding or knowledge of the consequences, or under duress.
- **Neglect:** Not providing or withholding care and basic necessities required for physical and mental well-being. For example, lack of food, warmth, shelter, clothing, medication, emotional support, stimulation and self-neglect.
- **Violation of human rights (system abuse):** The denial of fundamental rights such as respect, dignity, personal privacy, freedom of thought, belief, opinion, speech, expression and movement of older people. For example, witchcraft (especially older women displaying characteristics associated with ageing and perceived as participating in witchcraft), which may result in stigmatisation, exclusion, physical harm and death.

Who can report abuse? Anyone who recognises neglect, exploitation or ill treatment, or has good reason to suspect that it is occurring or has occurred. Report the abuse or suspected abuse to the Chief Social Worker at the Social

Development office or police station nearest to where you live.

**Alternatively, report the abuse anonymously to HEAL (Halt Elder Abuse line) at 0800 003 081.**

[Comment on this article](#)

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## DIABETES - A few more tips

- If you are over 60 and overweight you can reduce your risk of diabetes by 71% by losing just 5 to 7% of your body weight.
- It is extremely important to get 150 minutes of physical exercise each week. Physical exertion helps muscle cells better use glucose and can lead to weight loss, which can help ward off diabetes.

*AARP The Magazine November 2011*

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## COLOUR YOURSELF HAPPY - The secret is "choice"

Having the freedom to change careers or pursue our passions makes us happier than does a hefty bank account, reports the American Psychological Association, which recently published an analysis of multiple studies.

Researchers from Victoria University of Wellington in New Zealand analysed questionnaires from 420,000 people in 63 countries and found that **individuals able to make their own choices - to start a small business, for instance -claimed the highest levels of well-being.**

*AARP The Magazine November 2011*

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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. Contact Renske or Beverly at SAARP 021 592 1279 [renske@saarp.co.za](mailto:renske@saarp.co.za) [beverley@saarp.co.za](mailto:beverley@saarp.co.za)
- **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 Christmas purchases. Contact us at SAARP 021 592 1279 [info@saarp.co.za](mailto:info@saarp.co.za) or Gert du Plessis at: 021 409 7600 or 083 284 8671 [Gert.duPlessis@capeconsumers.co.za](mailto:Gert.duPlessis@capeconsumers.co.za)
- **SAARP HOLIDAY CLUB.** Get discounts off peak holidays at amazing prices. Contact Renske at SAARP 021 592 1279 [renske@saarp.co.za](mailto:renske@saarp.co.za)
- **SAARP FAMILY PROTECTION PLAN.** Funeral

insurance at reduced rates. Contact us at SAARP  
021 592 1279 [info@saarp.co.za](mailto:info@saarp.co.za)

- **CAR HIRE. AVIS** offers SAARP special rates. Book at any AVIS office but quote the SAARP Discount number J871801 to qualify for the lower rates.
- **CAR HIRE. FIRST CAR.** Click on the First Car Logo on [our website](#) and follow the instructions. Otherwise contact them on **0861 178 227 and quote their referral account number of SAA004R and their rate code of \*\*SAARPH.** [\*\* = asterisk, asterisk]
- **FREE WILL SERVICE** through Warwick Private Wealth. Contact: Adrian Van Zyl General Manager, Warwick Trust & Administrative Services (PTY) Ltd  
Tel: 0860 109 147  
Fax: +27 21 794 0849  
Cell: +27 083 307 0395  
[adi@teamwarwick.com](mailto:adi@teamwarwick.com)  
[adi@warwicktrust.com](mailto:adi@warwicktrust.com)
- **SAARP MEMBERSHIP CARD.** This is used all over South Africa, and the world, to obtain age related discounts. It also offers you a variety of discounts through Mahalas. Ask us for details or go to the [Mahalas website](#) and follow the instructions.
- **SAARP SOCIAL CLUBS.** Thousands of our members enjoy the camaraderie and outings offered by these clubs. Contact us for details or go to [our website](#) to find a club in your area.
- **BI-ANNUAL BULLETIN.** This is published in April and September. To secure your copy please donate R30 to SAARP to cover postage costs. You may pay this direct to our bank account: Account name: SAARP. Bank: ABSA Cape Town. Account No: 4057451765. ABSA universal code for electronic banking: 632 005. In the reference section of the deposit slip, or the similar section on electronic payments, please quote your initials, surname and SAARP membership number, this is your ID Number. We require PROOF OF PAYMENT. You may fax, e-mail or mail it to any of these: Fax: 021 592 1284 e-mail: [info@saarp.co.za](mailto:info@saarp.co.za)  
PO Box 13222, N1 City, 7463
- **FREE MONTHLY e-NEWSLETTER.** If we have your e-mail address we will send you a free monthly e-newsletter.
- ***When contacting service providers directly be sure to tell them that you are a SAARP member, in order to qualify for the benefits.***

[Comment on this article](#)

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## LANGUAGE - Quotes Mistakenly Attributed to Shakespeare

- Oh what a tangled web we weave  
When first we practice to deceive. - Sir Walter Scott  
(*Marmion*, 1808)
- No man is an island. - John Donne (*The Bait*, 1624)
- Come live with me and be my love. - Marlowe  
(*Passionate Shepherd to his Love*, 1599)
- For you suffer fools gladly, seeing yourself as wise. - II  
Corinthians 11:19.
- Remember, that time is money. - Benjamin Franklin  
(*Advice to a Young Tradesman*, 1748)
- For want of a nail, the shoe was lost. - Benjamin  
Franklin (*Poor Richard's Almanack*)
- Music hath charms to soothe the savage breast,  
To soften rocks, or bend a knotted oak. - William  
Congreve (*The Mourning Bride*, 1.1)
- Heaven has no rage like love to hatred turned,  
Nor hell a fury like a woman scorned. - William  
Congreve (*The Mourning Bride*, 3.8)
- I am the master of my fate I am the captain of my soul.  
- William Ernest Henley (*Invictus*, 1875)
- How do I love thee? Let me count the ways.  
I love thee to the depth and breadth and height  
My soul can reach. - Elizabeth Barrett Browning  
(*Sonnets from the Portuguese*, 1850)
- So farewell hope, and with hope farewell fear,  
Farewell remorse: all good to me is lost;  
Evil be thou my Good. - John Milton (*Paradise Lost*,  
bk.iv,1.108, 1667)
- War is the trade of kings. - John Dryden (*King Arthur*,  
*II.ii*, 1691)
- It was the best of times; it was the worst of times. -  
Charles Dickens (*A Tale of Two Cities*, 1859)
- These lovely lamps, these windows of the soul. -  
Guillaume Du Bartas (*Divine Weekes and Workes*, *Sixth  
Day*)

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

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*Ray Hattingh*

