



adding life to years

While there is increasing evidence that culture and language do influence how we think, the exact mechanisms for how this happens, and how it affects people's behaviour on a daily basis, is still unclear.

Matt Warren and Miriam Frankel

HEALTH

THE 9 WORST HABITS FOR YOUR BRAIN

You already know that a bad diet and a permanent indentation on the couch aren't good for your brain. But there are some lesser-known daily routines that could be undermining your cognition.

1. You accentuate the negative

Ruminating on grudges, resentments and negative thoughts won't just keep you in a pessimistic mood but lead to more amyloid and tau deposits in your brain, the biological markers of Alzheimer's disease.

2. You skip your vaccines

A recent nationwide study of adults over 65 found that people who received at least one influenza vaccination were 40 percent less likely to develop Alzheimer's disease.

3. You drink sugary beverages

If your usual breakfast includes a tall glass of orange juice, take note. A study associated sugary beverage consumption with a poorer episodic memory as well as lower total brain volume and hippocampal volume.

4. You have unhealthy sleep habits

Consistency is one important marker of good quality sleep: Go to bed and wake up at the same time every day. Shift work, changing time zones, chronic stress and too much caffeine or alcohol can all throw off your rhythm.

5. You crank up your headphones

If it's bad for your ears, it could very well be bad for your brain. In a study of 639 adults ages 36 to 90, mild hearing loss was associated with a nearly twofold likelihood of dementia.

6. You regularly take a type of medicine

A wide array of drugs can block the actions of acetylcholine, a brain chemical important for learning and memory. If you regularly take a number of these, it makes sense to ask your doctor about the risk of anticholinergics and to discuss whether you should explore alternate medications or other options.

7. You don't have a sense of purpose

Having a reason to get up in the morning, knowing that people are depending upon you can contribute to healthy aging. If you're feeling a distinct lack of purpose, do your brain a huge favour by embracing some new responsibilities.

8. You're not a fan of flossing

Poor oral hygiene can lead to the build-up of bacteria in the mouth, leading to a chronic infection called periodontitis. A 2022 study found that poor periodontal health and tooth loss appear to increase the risk of both cognitive decline and dementia.

9. You have a few drinks per week

Alcohol interferes with brain functions such as speech, memory, judgment and balance, making it more difficult to think clearly and move appropriately. Over time, this may be detrimental to brain health. Cutting back on alcohol is a smart strategy for brain health.

[The 9 Worst Habits for Your Brain \(aarp.org\)](https://www.aarp.org/health/brain-health/2022/07/27/9-worst-habits-for-your-brain/)

WORDS OF THE YEAR 2022

MERRIAM-WEBSTER: gaslighting - *“a driver of disorientation and mistrust, gaslighting is ‘the act or practice of grossly misleading someone especially for one’s own advantage.’ 2022 saw a 1740% increase in lookups for gaslighting, with high interest throughout the year.”* The idea of a deliberate conspiracy to mislead has made gaslighting useful in describing lies that are part of a larger plan. Unlike lying, which tends to be between individuals, and fraud, which tends to involve organizations, gaslighting applies in both personal and political contexts

OED: goblin mode - *“unapologetically self-indulgent, lazy, slovenly, or greedy”* behaviour.

COLLINS: Permacrisis – *“an extended period of instability and insecurity”*

None of the above engender any positive feelings in me about the future
Ray

CAMBRIDGE: homer – *“US informal, short for home run: a point scored in baseball when you hit the ball, usually out of the playing field, and are able to run around all the bases at one time to the starting base: That season he hit 43 homers.”* The reason was merely that it had figured as the answer to a Wordle puzzle and many people did not know what it meant, so looked it up.

A CENTURY AGO

1922 – SOME HISTORICAL FACTS

- The British Civil Aviation Authority is established.
- President Warren G. Harding introduces the first radio in the White House.
- South African Railways takes control of all railway operations in South West Africa.
- The first mid-air collision between airliners occurs over Amiens, France.
- The British Broadcasting Company (BBC) is formed and begins a radio service in the United Kingdom.
- Southern Rhodesians rejects union with South Africa in a referendum.

AFRIKAANS LIERATURE

AFRIKAANS.COM

After many requests from members, I have at last found a website that provides a wealth of information on Afrikaans books. Here is an extract from the web site and its web address.

Ons storie

Ons kan hier ons eie storie met jou deel. Oor hoe 'n passie vir Afrikaans sedert 2016 gegroei het tot 'n organisasie wat die taal, sy diversiteit en skoonheid vier, verken en bemagtig.

Maar Afrikaans.com gaan nie oor óns nie. Dit gaan oor die taal en sy mense. Dit gaan oor die mense wat Afrikaans voete gee, die mense in wie se mond die taal verskillende vorme aanneem, dit gaan oor die organisasies wat die taal bevorder en geleenthede wat die taal vier.

Dit gaan daaroor om 'n saamkomplek te skep vir mense wat lees, leer, luister, kyk, koop en hoop in hul taal.

Dit gaan oor diegene wat lag, lekkerkry en lééf in Afrikaans. Dié wat makietie hou in hul taal, geraas maak in hul taal en meeste van alles... trots is op hul taal.

Ons is hier om hulle stories te vertel.

Hou Afrikaans.com dop vir alles oor Afrikaans... in Afrikaans.

<https://afrikaans.com/lees-dit/boeke/>

BOOK EXCERPT

THINGS TO PONDER OVER

- Sometimes, stability or cooperation are more important than truth.
- According to a well-researched psychological mechanism called the Dunning-Kruger effect, people with the least knowledge tend to be the most overconfident, although this mainly seems to be the case in the Western world.
- And, if you're struggling to get rid of your old boxes of stuff, worrying you'll regret it, ask yourself whether you'd pick it up if you saw it in a charity shop today.
- Progress is impossible without change, and those who cannot change their minds cannot change anything.
- The human brain has evolved to make predictions that help us survive. It is therefore biased to spot patterns, even when there aren't any.
- Being grumpy can also help reduce false memory. Why? It may be that people who are pessimistic, worry prone and fearful are simply more vigilant than others, concerned about getting things wrong. Good moods, on the other hand, make us significantly more likely to falsely remember things than bad moods – perhaps because they make us overconfident.
- Our brains constantly make associations between memories, new experiences and ideas, which makes them powerful and highly creative. But the cost of this is false memories.
- Ultimately, Brexit and Trump weren't just populist triumphs, they were also textbook examples of 'past orientation'. Indeed, in general, language used on conservative websites references the past more than the future, while language on liberal websites does the opposite.
- For many of those who voted for Trump or Brexit, the past offered something similar: a nostalgic antidote to the modern world's turbulent, complex realities.

Are You Thinking Clearly? 29 reasons you aren't, and what to do about it (Warren, Matt; Frankel, Miriam)

BOOKS AND READING

There are many lists of the “top sellers or favourites”. Here are two.

AMAZON BEST SELLERS OF 2022

- # 1 It Ends with Us: A Novel by Colleen Hoover
- # 2 It Starts with Us: A Novel by Colleen Hoover
- # 3 Where the Crawdads Sing by Delia Owens
- # 4 Verity by Colleen Hoover
- # 5 Atomic Habits: An Easy & Proven Way to Build Good Habits & Break Bad Ones by James Clear
- # 6 Reminders of Him: A Novel by Colleen Hoover
- # 7 Ugly Love: A Novel by Colleen Hoover
- # 8 The Seven Husbands of Evelyn Hugo: A Novel by Taylor Jenkins Reid
- # 9 The Body Keeps the Score: Brain, Mind, and Body in the Healing of Trauma by Bessel van der Kolk M.D.
- # 10 The Very Hungry Caterpillar by Eric Carle

Colleen Hoover’s rampant success proved that TikTok controls everything.

Because TikTok is more than just another social media outlet. It has the power to move people... to the store, to buy books, apparently.

Over the past few years, there’s been a noticeable pattern: a book goes viral on #BookTok, and the sales spike. This has been particularly true for backlist titles for young adults. Publishers have been trying to crack the algorithm. Even Barnes & Noble launched a summer reading program on the platform, called the #BookTokChallenge.

There’s no greater example of TikTok’s influence than the success story of Colleen Hoover, a YA and romance writer best known for her 2016 novel, It Ends With Us. She’s TikTok gold. Colleen Hoover (or CoHo as her fans affectionately call her) has gained so much popularity on TikTok that **her latest novel was the most pre-ordered novel in Simon & Schuster’s history**. Yup. It Starts with Us had sold 800,000 copies by the end of its release day. Apparently the “us” in this is TikTok. It starts with TikTok.

Katie Yee, Lit Hub associate editor

<https://lithub.com/the-10-biggest-literary-stories-of-the-year-2/>

BOOKS NON-FICTION

In February 2020, in response to questions from members, I listed 24 non-fiction books that I purchased on my Kindle - ones that had stood out in my

memory. Here is a list of the standout ones since then (in descending order of purchase):

- Are You Thinking Clearly?: 29 reasons you aren't, and what to do about it by Matt Warren, Miriam Frankel
- Legacy of Violence: A History of the British Empire by Caroline Elkins
- Rogues: True Stories of Grifters, Killers, Rebels and Crooks by Patrick Radden Keefe
- Nomads: The Wanderers Who Shaped Our World by Anthony Sattin
- Shadowlands: A Journey Through Lost Britain by Matthew Green
- The Tyranny of Human Rights: From Jacobinism to the United Nations by Kerry R. Bolton
- Royalty's Strangest Characters by Geoff Tibballs
- The Perversion of Normality: From the Marquis de Sade to Cyborgs by Kerry Bolton
- The Man from the Future: The Visionary Life of John von Neumann by Ananyo Bhattacharya
- The Vision of the Anointed: Self-congratulation as a Basis for Social Policy by Thomas Sowell
- From Here to Eternity: Travelling the World to Find the Good Death by Caitlin Doughty
- Seven and a Half Lessons About the Brain by Lisa Feldman Barrett
- Being You: A New Science of Consciousness by Anil Seth
- Remember: The Science of Memory and the Art of Forgetting by Lisa Genova

Ray

PEOPLE

ATTENTION DEFICIT

Franklin D Roosevelt, the 32nd president of the United States, was a notorious practical joker. Because he had to attend so many official functions and meet so many different people, he soon came to realise that most people paid little attention to what was said in greeting.

At one particularly boring function at the White House, he thought he would put his theory to the test.

Shaking hands with each guest he mumbled: 'I murdered my grandmother this morning'. And, as he suspected, nobody even noticed. Nobody, that was, except one gentleman, and eminent Wall Street banker.

'Well Sir,' he replied, 'she certainly had it coming.'

The Book of Useless Information by Helen Boardman

AFRICA

WHAT IS THE MOST PROGRESSIVE NATION IN AFRICA?

I found this response on the Net:

My votes for the most progressive nations in Africa go between Mauritius and Botswana. Both of these countries have small populations, 1.3 million for Mauritius and 2.3 million for Botswana (As of 2016 Census). Strong economies, relatively high GDP per capita (PPP): About \$ 20,000.00 for [Mauritius](#) & \$ 17,000.00 for [Botswana](#)). Lower levels of poverty and unemployment rates.

1. Sustainable infrastructure: Best Universities for finance, medicine and engineering.
2. Rule of law: Best political systems with strong institutions.
3. Freedom to express oneself and civil liberties.
4. Sustainable Education system and healthcare coverage for all.

<https://www.quora.com/>

And I confirmed it here:

Botswana and Mauritius: Two African Success Stories

[Botswana and Mauritius: Two African Success Stories | Cairn International Edition \(cairn-int.info\)](#)

SA NEWS REPORTING

MDIA BIAS / FACT CHECK

The following are the ratings on the website:

<https://mediabiasfactcheck.com/>

NEWS24 (SOUTH AFRICA)

LEAST BIASED

These sources have minimal bias and use very few loaded words (wording that attempts to influence an audience by using appeal to emotion or stereotypes). The reporting is factual and usually sourced. These are the most credible media sources.

Overall, we rate News24.com Least Biased based on reasonably balanced editorial perspectives. We also rate them High for factual reporting due to proper sourcing and a clean fact check record.

DAILY MAVERICK (SOUTH AFRICA)

LEAST BIASED

These sources have minimal bias and use very few loaded words (wording that attempts to influence an audience by using an appeal to emotion or stereotypes). The reporting is factual and usually sourced. These are the most credible media sources.

Overall, we rate the Daily Maverick Least Biased based on balanced story selection and editorial positions that cover both sides. We also rate them High for factual reporting due to proper sourcing and a clean fact-check record.

BY CONTRAST

CNN

LEFT BIAS

These media sources are moderately to strongly biased toward liberal causes through story selection and/or political affiliation. They may utilize strong loaded words (wording that attempts to influence an audience by using appeal to emotion or stereotypes), publish misleading reports, and omit information reporting that may damage liberal causes. Some sources in this category may be untrustworthy.

Overall, we rate CNN left biased based on editorial positions that consistently favour the left, while straight news reporting falls left-centre through bias by omission. We also rate them Mixed for factual reporting due to several failed fact checks by TV hosts. However, news reporting on the website tends to be sourced adequately with minimal failed fact checks.

TECHNOLOGY

THE WORLD FACES A CYBERCRIME CATASTROPHE – INCLUDING SOUTH AFRICA

A report published by cybersecurity company Surfshark has highlighted that **South Africa ranks 6th in the world regarding cybercrime density** – which costs the country an estimated R2.2 billion annually. It is the biggest form of crime in the world at the moment, even surpassing drug trafficking and illegal arms dealing.

Surfshark's cybercrime report for 2021 showed that South Africa had 52 cybercrime victims per one million internet users.

Data from The South African Banking Risk Information Centre shows that total gross losses in digital banking in South Africa have increased by 45%, while debit card fraud accounted for 55.3% of all card fraud, and sim-swap fraud increased by 63% in 2021.

The World Economic Forum Global Risk Report 2022 noted that Cybersecurity failures have increased by 12.4% since the start of the Covid-19 pandemic. As a result, the report ranked cybercrime among the top 10 global risks for the future, listing it above infectious diseases, stagflation, and human environmental damage – estimating that cybercrime will cost the world \$10.5 trillion (R192 trillion) annually by 2025.

Phishing continues to be the most common cybercrime for the third year in a row. In 2021, there were 323,972 phishing victims.

Tips on how to avoid becoming a victim of cybercrime

- **Never click. Always think** – You won't get phished if you don't click.
- **Be wary of tempting offers** – If it sounds too good to be true, it probably is.
- **Protect your devices** – Protect all your devices with a reputable security package to detect malware and other cyber threats.
- **Implement Multi-Factor Authentication (MFA)** – Cybercriminals are after your credentials, so use MFA for an extra layer of protection.
- **Clean up your social media** – The more information you have posted about yourself, the more likely it is that a criminal can send you a targeted phishing attack.
- **Back up your data regularly.**

[The world faces a cybercrime catastrophe – including South Africa \(buysid.co.za\)](https://www.buysid.co.za/news/the-world-faces-a-cybercrime-catastrophe-including-south-africa)

SAARP SERVICES

Please go to www.saarp.net and click on the Benefits tab to see our range of member services:

Home ▾ Benefits Communication ▾ Social Clubs Contact Us Join Now Advertisements

SHORT TERM INSURANCE

SANTAM AND TOYOTA - Vehicle Security System

We confirm Toyota South Africa has advised us they have developed upgrades to the vehicle security system on certain key models. These upgrades can be conducted by any authorised Toyota Dealer at no cost to the customer. The upgrades will be performed automatically when presented for routine service and maintenance, alternatively, customers can decide with their nearest Toyota Dealer to have the upgrade performed at their convenience. All

applicable new vehicles will be delivered with the upgrade included.

Access these to find out more:

[Please respond to: \(santam.co.za\)](http://santam.co.za)

[faq-16197-vehicle-theft-tracking-device-requirements.pdf \(santam.co.za\)](http://faq-16197-vehicle-theft-tracking-device-requirements.pdf)

SANTAM



MOMENTUM INSURE: POLICY HOLDERS 55 YEARS AND OLDER

Did you know we offer insurance tailor made for individuals 55-years and older? Some of the benefits that our 55+ policy holders can look forward to enjoying:

*Zero basic excess on all insurance sections

*Discounted rates if your car is used for a limited mileage/km each month

*We automatically include the following Assist line benefits: roadside, home, office, medical and legal emergencies

*We will compensate you if you score a hole-in-one playing as an amateur in a game of golf or score a full house ("EIGHT") in bowls

Kindly refer to the policy wording and schedule for more information or exclusions.

Contact SAARP for more information. T&C's apply. FSP22789

SPECSAVERS



Home Try-On

Choose up to 6 frames from this website and we'll deliver them to your door to try on at home.


[Home Try-On - Online Ordering - Spec-Savers South Africa \(specsavers.co.za\)](http://specsavers.co.za)

SAARP NEWS

NOTE TO MEMBERS

Please remember to advise us of any changes to your address, email or telephone numbers. Use either of the following on www.saaarp.net

Free membership JOIN NOW

Call Us Now: 021 592 1279
Email Us Now: info@saarp.net
Facebook: 

Membership Application

I have read and understood the above. [Terms and Conditions](#)

I Agree

Are you a new member, or an existing member updating your details?

I am a new member

I am updating my details

MEMBER FEED BACK (Verbatim)

- Firstly, I love this newsletter but this issue seems to be missing the Holiday Club information (We told you why. Ray)
- To all of you at SAARP ... a big THANK YOU for making life so much better for all of us "oldies"... I wish you all a Blessed and Merry Christmas and look forward to receiving the next newsletter in January. I have it diarised so I don't miss anything! Thank you SAARP Team ... you are the best.
- BAIE DANKIE. WIE MAAK AL HIERDIE INTERESSANTE STORIES BYMEKAAR?
- A copy of your Newsletter is sent and my daughter in England. Your efforts, with ever amazing results, are appreciated
- Good Afternoon Ray, Thank you for yet another excellent newsletter. Thank you too for all the work you and your team do throughout the year. My very best wishes to you, all the SAARP staff and your families. I hope 2023 will be a peaceful, happy and healthy year.
- Hi there! I just want to thank the team who publish the monthly SAARP newsletter. I find it very informative, fun, funny, helpful, and the vacations section is always a plus. I enjoy the short stories too.

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 or email her at renskes@saarp.net*

RESORT	AREA	DATE	UNIT	PRICE
BOOKINGS FOR 2023				
Breakers	Umhlanga	6-11 Feb	Studio	R2932.50
Dikhololo	Brits	6-10 Feb	2 bedroom	R1955

Hazyview Cabanas	Hazyview	4-8 Sep	3 bedroom	R2443.75
Hazyview Cabanas	Hazyview	11-15 Sep	2 bedroom	R2443.75
Hazyview Cabanas	Hazyview	18-22 Sep	2 bedroom	R1466.25
Dikhololo	Brits	15-19 May	2 bedroom	R1466.25
Dikhololo	Brits	22-26 May	2 bedroom	R1466.25
Mabalingwe	Bela Bela	15-19 May	Studio	R1955
Mabalingwe	Bela Bela	22-26 May	Studio	R1955
Sondela	Bela Bela	22-26 May	2 bedroom	R2932.50
Sondela	Bela Bela	5-9 June	2 bedroom	R2932.50
Sondela	Bela Bela	24-28 July	2 bedroom	R2932.50
Magaliespark	Brits	8-12 May	3 bedroom	R2932.50
Magaliespark	Brits	15-19 May	2 bedroom	R2932.50
Champagne Valley	Drakensberg	15-19 May	3 bedroom	R3421.25
Champagne Valley	Drakensberg	29/5-2 June	3 bedroom	R3421.25
Kiara Lodge	Clarens	17-21 April	1 bedroom	R3910
Kiara Lodge	Clarens	15-19 May	1 bedroom	R1466.25
Kiara Lodge	Clarens	22-26 May	1 bedroom	R2443.75
Cabana Beach	Umhlanga	4-9 Sep	Studio	R1466.25
Cabana Beach	Umhlanga	30/10-4/11	Studio	R2932.50
Sunshine Bay	Jeffreys Bay	8-12 May	2 bedroom	R1466.25
Sunshine Bay	Jeffreys Bay	15-19 May	2 bedroom	R1466.25
Sunshine Bay	Jeffreys Bay	4-8 Sep	2 bedroom	R1466.25
Sunshine Bay	Jeffreys Bay	11-15 Sep	2 bedroom	R1466.25
Formosa Bay	Plettenberg Bay	17-21 April	1 bedroom	R2443.75
Formosa Bay	Plettenberg Bay	17-21 April	1 bedroom	R2443.75
Formosa Bay	Plettenberg Bay	11-15 Sep	2 bedroom	R1955
Formosa Bay	Plettenberg Bay	18-22 Sep	2 bedroom	R1955
Formosa Bay	Plettenberg Bay	18-22 Sep	2 bedroom	R1955
Placid Waters	Sedgefield	22-26 May	1 bedroom	R1955
Placid Waters	Sedgefield	18-22 Sep	1 bedroom	R1955
Placid Waters	Sedgefield	18-22 Sep	2 bedroom	R2443.75
Wilderness Dunes	Wilderness	22-26 May	2 bedroom	R2932.50
Royal Wharf	St Francis Bay	21-25 Aug	3 bedroom	R3910
Royal Wharf	St Francis Bay	21-25 Aug	3 bedroom	R3910
Royal Atlantic	Sea Point	22-26 May	1 bedroom	R1955
Royal Atlantic	Sea Point	22-26 May	1 bedroom	R1955
Royal Atlantic	Sea Point	22-26 May	1 bedroom	R1955
Club Mykonos	Langebaan	23-27 Oct	Studio	R2443.75

Club Mykonos	Langebaan	30/10-3/11	Studio	R2443.75
Club Mykonos	Langebaan	6-10 Nov	Studio	R2443.75
Club Mykonos	Langebaan	13-17 Nov	Studio	R2443.75
Club Mykonos	Langebaan	20-24 Nov	Studio	R2443.75
Club Mykonos	Langebaan	27/11-1/12	Studio	R2443.75

NOTE 1: The above prices include 15% VAT.

NOTE 2: The price is for the entire period.

NOTE 3: All cancellations must be made 7 weeks before check-in date.

NOTE 4: These are Holiday Club Regulations, to which all members MUST adhere.

Note: 5: In making a booking, you agree that these regulations apply to you.

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 : info@saarp.net

In addition, remember to quote your ID Number and name.

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

NOTE

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TRIVIA

SNIPPETS

- The word *scaunched* is the longest one-syllable word in the English language.
- Range Rover: A ridiculously over engineered jeep.
- Contrary to previous findings, a new study reports those who rise early tend to have superior verbal skills compared to night owls.
newsletter@neurosciencenews.com
- The Boeing 787-10 is worth \$325 million dollars. A Rolls Royce Trent 1000 engine costs approximately \$41 million. The price of the 787's two engines represents about 25% of the total cost of the plane.

FOOD FOR THOUGHT

There is an unseen smuggling operation between fiction and reality

We suggest that fiction and reality interact through some sort of trade exchange with all its dark sides and complexities. Some transactions occur in the light of day, while others happen under the table – we unconsciously *import* beliefs, desires and biases into fiction, and we unconsciously *export* ideas, worldviews and perspectives from fiction back into the real world.

by Daniele Molinari, Valentina Petrolini and Wolfgang Huemer

newsletter@psyche.co

QUOTE

'Rich men are fine, poor men are fine, so long as they are decent human beings. I do not like equality. I do not like it in sports, in the arts, or in economics. I just don't like it in this world.'

Irving Kristol

WORDS

Words, when written, crystallize history; their very structure gives permanence to the unchangeable past.

Francis Bacon, essayist, philosopher, and statesman (1561-1626)

GLORIOUS INSULTS

- "He had delusions of adequacy." - Walter Kerr
- "He has all the virtues I dislike and none of the vices I admire." - Winston Churchill

- "I have never killed a man, but I have read many obituaries with great pleasure." Clarence Darrow
- "I didn't attend the funeral, but I sent a nice letter saying I approved of it." - Mark Twain
- "He has no enemies but is intensely disliked by his friends." - Oscar Wilde
- "I feel so miserable without you; it's almost like having you here." - Stephen Bishop
- "I've just learned about his illness. Let's hope it's nothing trivial." - Irvin S. Cobb
- "He is not only dull himself; he is the cause of dullness in others." - Samuel Johnson
- "He loves nature in spite of what it did to him." - Forrest Tucker
- "Some cause happiness wherever they go; others, whenever they go." - Oscar Wilde

Ray Hattingh

Money's greatest intrinsic value is its ability to give you control over your time.

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e-mail: info@saarp.net

Or see it all at www.saarp.net

adding life to years