



adding life to your years

ONE KIND WORD can change someone's entire day

WATER IS LIFE – SAVE IT

When I was born there were 2.3 billion people and now there are 7.5 billion. The manufacturing, farming and service industries have grown accordingly. The world rainfall has not increased over this period. The equation is a 'no-brainer'.

SAARP NEWS

SAARP WEBSITE - Upgraded

Please have a look at the new site – still www.saarp.net – and tell us what you think or what you'd like added.

We have loaded the following articles which appeared in our bulletins over the years as they are as pertinent now as they were then:

WHY LONELINESS MATTERS

By Dr Ian Wiseman, Professor Emeritus (Pharmacology) at the Nelson Mandela Metropolitan University. We live in an era when loneliness...

BUYER BEWARE: snake oil still flourishes

By Professor JP van Niekerk, Dean Emeritus, Faculty of Medicine, University of Cape Town. Snake oil remedies Nowadays the term...

UNDERSTANDING INSURANCE

By Chris Freebury – Consultant, Business Development, Alexander Forbes It will pay you handsomely to know what types of insurance...

DRAWING UP YOUR WILL – the snags

By Philip Bateman Don't consider using a standard form to draw up your Will. It's a complicated issue and these...

THE GIFT OF GRANDPARENTING

Grandparents are special people. They have the potential to give the most wonderful gifts to their grandchildren, the gifts of...

THE NEGLECT AND EXPLOITATION OF OLDER PERSONS

One of my most abiding memories will always be of a house with a completely overgrown garden, peeling paint, broken...

PLANNING FOR THE INEVITABLE

To be reconciled with the inevitable with good grace is wisdom. Rabindranath Tagore A lifelong friend suddenly took ill, was...

SAARP SERVICES

COMPUTERS – Refurbished and guaranteed

SAARP has a relationship with this company and many of our members are satisfied customers of Universe Direct. Their website says it all:

“Universe Direct is SA's largest supplier of new and refurbished IT equipment. We have the IT solutions to suit ALL of your needs, with the price, the quality and guarantee to please. Universe Direct deals in ALL major brands of computer hardware, software, parts and accessories.

As Southern Africa's only Microsoft Authorized Refurbisher, all of our refurbished desktops, towers and laptops come preinstalled with Genuine Microsoft software. No risk of piracy. No issues with software updates. Great deals, delivered from our factory to your door, anywhere in the Universe, Direct.”

4 Platinum Cres, Marconi Beam, Cape Town, 7441 021 551 6254

<http://www.universedirect.co.za/>

EYECARE

Age related macular degeneration (AMD) is a problem with your retina. The retina turns light into electrical signals and then sends these electrical signals through the optic nerve to the brain , where they are translated into the images we see. The macula (part of the retina that is made up of millions of light sensing cells that provide sharp central vision) is affected in AMD. With AMD you lose your central vision. You cannot see fine details, whether you are looking at something close or far. Your peripheral (side) vision will be normal.

Imagine you are looking at a clock with hands. With AMD you might see the clock's numbers but not the hands.

There are 2 types of AMD:

1. Dry AMD about 8 out of 10 people with AMD have the dry form. Dry AMD is when parts of the macula gets thinner with age and tiny clumps of **lipid and protein** called drusen grow.
2. Wet AMD is less common but more serious. Wet AMD is when abnormal blood vessels grow under the retina. These vessels may leak blood or other fluids causing scarring of the macula.

Age is a major risk factor in AMD. The disease is most likely to occur after 60 but it can occur earlier. Other risk factors are:

1. Smoking – research shows that smoking doubles the risk of AMD
2. Race – AMD is more common in Caucasians than among African- Americans or Hispanics / Latinos

3. Family history and genetics- researchers have identified 64 genes that can affect the risk of developing AMD. The American Academy of Ophthalmology currently recommends against routine genetic testing for AMD.

Lifestyle choices may reduce your risk of AMD or slow its progression and consist of the following:

1. Avoid smoking
2. Exercise regularly
3. Maintain normal blood pressure and cholesterol levels
4. Eat a healthy diet rich in green, leafy vegetables and fish.

With early and intermediate stages of AMD being relatively asymptomatic it is imperative that a comprehensive eye examination be undertaken every 2 years. The visual examination should consist of Visual acuity test, fundus photograph, Amsler grid and an OCT (Optical coherence tomography) scan.

A home Amsler grid (link to download – I have attached a link that I liked as it has a listen option) is a good method of evaluating macula integrity and changes. A base line reference of your macula status should be ascertained in conjunction with your optometrist / ophthalmologist. Any changes should be reported to them accordingly. Should you have any questions about AMD, please feel free to email us on

saarpadmin@specsavers.co.za

SAARP SERVICES - INSURANCE

SAARP MEDICAL INSURANCE GAP COVER

We received this e-mail from Alexander Forbes:

Hello Anne

As per our telephonic communication, kindly note that the SAARP Wellness Plan is not in line with the attached Demarcation Regulations.

Therefore, this product will be removed from the market temporarily.

Below are the benefits that are not in line:

- The pay out on Hospital Cash per day, should be limited to R20 000 per annum.
- The Care Giver benefit should be removed from the product.
- We are waiting for legal department for advice regarding the surgical procedure benefit.

Therefore, we kindly need you to not accept any new applications for this product.

Regards

Wendy Khumalo | Branch Manager | Operations | DIRECT

SAARP CLUB NEWS

Through our local branch (club) we signed up for a 6 night stay at Eight Bells Mountain Inn in Mossel Bay. Our second holiday through SAARP's. What a great time we all had. The staff at the Hotel were truly happy to provide the very best service without fail. The food was excellent and satisfied the

most picky of eaters. Our Bus Driver Peter navigated the sometimes narrow roads to bring us all safely to our destination whether the Casino, the Ostrich Farm or our visit to Knysna. Our last minute Guide 'Marnie' kept us all on our toes and on time. The "deals" SAARP negotiated on our behalf were amazing and were most appreciated. Thank you.

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.**

Note differing years.

RESORT	AREA	DATE	UNIT	PRICE
Club Mykonos	Langebaan	22-26 Oct 2018	2 bedroom	R2 508
Club Mykonos	Langebaan	5-11 Nov 2018	1 bedroom	R1 881
Dikhololo	Brits	24-28 July 2017	2 bedroom	R1 254
Dikhololo	Brits	14-18 Aug 2017	2 bedroom	R1 254
Umhlanga cabanas	Umhlanga	11-15 Sep 2017	2 bedroom	R3 135
Cayley Lodge	Drakensberg	18-22 Sep 2017	1 bedroom	R2 508
Waterberg Game Park	Limpopo	6-10 Nov 2017	1 bedroom	R2 508
Castleton	Plettenberg Bay	13-17 Nov 2017	1 bedroom	R2 508
Hazyview cabanas	Hazyview	31 July – 4 Aug	3 bedroom	R2194.50
Magaliespark	Brits	23-27 Oct 2017	1 bedroom	R2 508
Royal Atlantic Sea Point	Cape Town	28 Aug – 1 Sep	1 bedroom	R1 567.50
Umhlanga Sands	Umhlanga	29/1 -3/2 2018	1 bedroom	R2 508
Umhlanga Sands	Umhlanga	5 -10 Feb 2018	1 bedroom	R2 508
Umhlanga Sands	Umhlanga	17-22 Sep 2018	1 bedroom	R2 508

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 to avoid loss of a refund resulting in cancellation.

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.

MEDICAL INFORMATION

MEDICATION – Your current ‘crop’

Doctors are not clairvoyant and they may have seen hundreds of patients since your last visit.

Do them, and yourselves, the courtesy of handing them your full list of current medication – as well as any over the counter items – that you currently use when you visit them.

Many medicines may not be compatible with others and your doctor needs to know what you are currently using so that he can prescribe correctly.

At club breakfasts and lunches I have noticed members taking up to 9 different tablets. And they all have side effects. So please, your doctor and your pharmacist needs to know what you are taking.

I asked a medical professor to comment on the medication insert above and his response was:

Good idea as over-medication is a major problem and furthermore the more drugs that are taken the greater the dangers of harmful interactions.

Traditional healers’ products may also be harmful and/or cause harmful interactions. Rule of thumb – take as little as you absolutely need.

I also asked a professor of pharmacology to comment and his response was:

This is a useful input. Polypharmacy is sadly a reality for many because of co-morbidities. A patient may be diabetic, hypertensive with a degree of heart failure. So the medicines of necessity mount up.

*All medicines have a Therapeutic Index (TI) indicating their margin of safety i.e. the ratio between the dosage of a drug that causes a lethal effect and the dosage that causes a therapeutic effect. An anticancer drug will have a low TI while penicillin for example, the ‘magic bullet’, will have a much wider TI killing off the bacterium and not damaging the host (selective toxicity). **It should be emphasised that the pharmacist has an important role to play** too in monitoring the therapy of the patient and is trained to anticipate and prevent drug interactions and subsequent adverse effects.*

*The point you make of a regular review of the patient medication, is an important one. **It is important for the patient to understand what the medication is and why they are taking it.***

ICOS – Document

While we are on the subject of medical history, on our website – www.saarp.net – under Wills there is an entry marked ICOS.

This is an **In Case OF Sickness** form. Download it, fill it in, and carry it in your handbag or wallet so that, in the case of an emergency, those attending to you have full details of your contacts, medical history, medication etc.

LIFESTYLE - Slow down the aging process

Nobel Prize winner Elizabeth Blackburn reveals why our telomeres matter.

The chromosomes are where all our genetic material is packaged, in the form of DNA. Telomeres are very special caps at the ends of each chromosome that protect against deterioration. These wear down and have to build back up again. We've found that the better your telomeres are protected, the less chance you'll have of getting any of the big diseases. A beautiful study came out recently showing that if your genes urge your telomeres to be better maintained, your chances of getting Alzheimer's disease will be somewhat low. It's not 100 percent protection, but it's an underlying factor. **The best ways of stopping the wearing down are, exercise, doing really interesting activities and removing long-term chronic stress.** The secret is really that it's all about the quality of your life. I used to think that aging was an inevitable march toward getting these debilitating diseases, but it doesn't have to happen. One idea of aging was that you might like to take it easier and easier, but what **I've found personally is that what I really needed was purpose,** which is actually why I took this job at the Salk Institute.

<http://www.aarp.org>

EXERCISE – Helps keep the mind sharp in over-50s

Physical activity has long been known to reduce the risk of a number of diseases, including type-2 diabetes and some cancers, and it is thought to play a role in warding off the brain's natural decline as we enter middle age. Thinking and memory skills were most improved when people exercise the heart and muscles on a regular basis. This remained true in those who already showed signs of cognitive decline. Taking up exercise at any age was worthwhile for the mind and body but bear in mind the fact that as we age it's increasingly difficult to engage in physical activity, as our bodies are simply less capable of it. So, exercises such as T'ai Chi are recommended for people over the age of 50 who can't manage other more challenging forms of exercise. Remember, you should be able to hold a conversation while doing moderate exercise.

In a variety of brain tests, researchers found evidence of aerobic exercise improving cognitive abilities, such as thinking, reading, learning and reasoning, while muscle training - for example, using weights - had a significant effect on memory and the brain's ability to plan and organise, the so-called executive functions.

National Health Service NHS guidelines recommend that adults do at least 150 minutes of moderate aerobic activity every week and exercise the major muscles on two or more days a week. While every 10 minutes of exercise provides some benefit, doing 150 minutes a week cuts the chances of depression and dementia by a third, and boosts mental health at any age.

As well as staying physically active it was equally important to look after our brains by staying mentally active, eating a balanced diet, drinking only in moderation and not smoking.

<http://www.bbc.com>

YOGA – Full body benefits?

The April 2017 edition of the *American AARP Magazine* has an article entitled *21 reasons to do Yoga after 70*. It sounds almost too good to be true.

I know many people who have found it beneficial but most have been practicing for years. If you think that you may benefit from it please talk to your own doctor who knows your medical history.

Medical News Today offers this caution on their website:

Risks and side effects of yoga

Yoga is low-impact and safe for healthy people when practiced appropriately under the guidance of a well-trained instructor. Injury due to yoga is an infrequent barrier to continued practice, and severe injury due to yoga is rare.

Anyone who is pregnant or who has an ongoing medical condition, such as high blood pressure, glaucoma or sciatica, should talk to their health care practitioner prior to practicing yoga as they may need to modify or avoid some yoga poses.

Beginners should avoid extreme practices such as headstand, lotus position and forceful breathing.

Individuals with medical preconditions should work with their physician and yoga teacher to appropriately adapt postures; patients with glaucoma or a history of high risk of retinal detachment should avoid inversions, and patients with compromised bone should avoid forceful yoga practices.

Do not use yoga to replace conventional medical care or to postpone seeing a health care provider about pain or any other medical condition. If you have a medical condition, talk to your health care provider before starting yoga.

THE FUTURE

INTERESTING THOUGHT

One noteworthy reality about Europe's current political leadership is summarised by Phil Lawler:

- 1 Macron, the newly elected French president, has no children.
- 2 German chancellor Angela Merkel has no children.
- 3 British Prime Minister Theresa May has no children.
- 4 Italian prime minister Paolo Gentiloni has no children.
- 5 Holland's Mark Rutte, Sweden's Stefan Löfven, Luxembourg's Xavier Bettel, Scotland's Nicola Sturgeon — all have no children.
- 6 Jean-Claude Juncker, president of the European Commission, has no children.

So a grossly disproportionate number of the people making decisions about Europe's future have no direct personal stake in that future.

LONGEVITY

THE COST OF LONGEVITY - Unsustainable expense?

It has been estimated that in the developed world, 75 per cent of our lifetime medical costs are incurred in the last six months of our lives. This is the price of hope, hope which, by the laws of probability, is so often unrealistic. And thus we often end up inflicting both great suffering on ourselves and unsustainable expense on society. *Marsh, Henry. Admissions: A Life in Brain Surgery Kindle Edition.*

THE COST OF LONGEVITY – Unjust?

Since we have an ageing population, we need to spend more on health and care, and we need to decide how to pay for it. We can ask older people to meet the costs, subject to certain protections, from the wealth they have accrued through life, or we can tax younger generations even more. Somehow we have reached a point where older people with assets expect younger, poorer people to pay for their care. With Britain's demographics, that is not sustainable; neither is it socially just.

The Spectator 16 June 2017

THE INEXPLICABLE

THE NOVEL – Futility 1898 by Morgan Robertson

Tragic déjà vu, classic themes, perfect structure, flawless timing: if you'd made the Titanic up, it couldn't get any better. But someone did make it up. Perhaps the most unsettling item in the immense inventory of Titanic trivia is a novel called ***Futility***, by an American writer named Morgan Robertson. It begins with a great ocean liner of innovative triple-screw design, "the largest craft afloat and the greatest of the works of men. . . . Unsinkable—indestructible." Speeding along in dangerous conditions, the ship first hits something on its starboard side ("A slight jar shook the forward end"); later on, there is a terrifying cry of "Ice ahead," and the vessel collides with an iceberg and goes down.

As the title suggests, the themes of this work of fiction are the old ones: the vanity of human striving, divine punishment for overweening confidence in our technological achievement, the futility of human effort in a world ruled by indifferent nature. But the writing comes to life only when Robertson focusses on the mechanical details, as in the scene of the aftermath of the collision:

Seventy-five thousand tons—dead-weight—rushing through the fog at the rate of fifty feet per second, had hurled itself at an iceberg. . . . She rose out of the sea, higher and higher—until the propellers in the stern were half exposed. . . . The holding-down bolts of twelve boilers and three triple-expansion engines, unintended to hold such weights from a perpendicular flooring, snapped, and down through a maze of ladders, gratings and fore-and-after bulkheads came these giant masses of steel and iron, puncturing the sides of the ship . . . the roar of escaping steam, and

the bee-like buzzing of nearly three thousand human voices, raised in agonized screams and callings. . . . A solid, pyramid-like hummock of ice, left to starboard. **Down to the most idiosyncratic detail, all this is familiar: the beelike buzzing seems like a nod to Jack Thayer’s comparison of the sounds of the dying to locusts on a summer night. And yet it couldn’t be. Robertson published his book in 1898, fourteen years before the Titanic sailed.** If she continues to haunt our imagination, it’s because we were dreaming her long before the fresh spring afternoon when she turned her bows westward and, for the first time, headed toward the open sea.

THE REALITY - Titanic 1912:

A Night to Remember by Walter Lord.

Lord had access to many survivors, and the details that had lodged in their memories have the persuasive oddness of truth. One provides an unsettling soundtrack to the dreadful hour and a half between the sinking, at two-twenty in the morning, and the appearance of a rescue ship. **Jack Thayer, a teen-age passenger from Philadelphia’s Main Line, who was one of only a handful of people picked out of the water by lifeboats, later recalled that the sound made by the many hundreds of people flailing in the twenty-eight-degree water, drowning or freezing to death, was like the noise of locusts buzzing in the Pennsylvania countryside on a summer night.**

COMPUTERS

SCAMS – Repeated warning

Have you ever had one of those phone calls where the person claims they’ve detected a virus in your computer? The callers claim to be from Apple, Microsoft or another reputable tech company. They do their best to convince you that all your valuable, personal information is at risk or that someone is about to steal all your files. They try to scare you and confuse you with a lot of technical jargon. Then, out of the goodness of their hearts, they will kindly offer to walk you through a set of steps to fix it. All you have to do is pay them a modest fee (which you can conveniently put on your credit card) or give them remote access to your computer, and they will fix it for you.

If you get one of these calls, don’t fall for it. Your computer is fine. This is a scam, pure and simple. Hang up immediately.

We cannot emphasize this enough.

The American AARP reports: A survey released in October by Microsoft found that over the past year, two-thirds of consumers have experienced the tech support scam — and 20 percent of them fell for it, losing an estimated \$1.5 billion.

SAARP’s SERVICES – For your benefit

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Members have saved up to R13 000 per annum on their SAARP policies

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Find one near you at www.saarp.net and click on Clubs

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Get discounted top class holidays at amazing prices

SAARP MEDICAL INSURANCE GAP COVER

Choose from Guardrisk or Alexander Forbes

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Funeral insurance at reduced rates

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SAARP DISCOUNTED WILLS WITHOUT DRAFTING OR HOLDING COSTS

Discounted executor's fees could vary from 20% to 50% off the legal maximum

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e-mail: info@saarp.net

Or see it all at www.saarp.net

SNIPPETS

- **“Measly”** is defined in the Collegiate Dictionary, Eleventh Edition, as *“contemptibly small.”* Emily Brewster thinks it might be the best definition in the whole book. **Stamper, Kory. Word by Word: The Secret Life of Dictionaries**
- **Petrol cars will vanish in eight years, says US report** – *“Whole of land transport will switch to electric vehicles”, Stanford University professor predicts.* Tell your children and grandchildren to put this in their diaries for 1 January 2026 so they can have a good laugh. Ray

LANGUAGE

Ever wondered why we say tick-tock, not tock-tick, or ding-dong, not dong-ding; King Kong, not Kong King? Turns out it is one of the unwritten rules of English that native speakers know without knowing.

The rule, explains a BBC article, is: “If there are three words then the order has to go I, A, O. If there are two words then the first is I and the second is either A or O.

Mishmash, chit-chat, dilly-dally, shilly-shally, tip top, hip-hop, flip-flop, tic tac, sing song, ding dong, King Kong, ping pong.”

There's another unwritten rule at work in the name Little Red Riding Hood, says the article.

“Adjectives in English absolutely have to be in this order: opinion-size-age-shape-colour-origin-material-purpose noun. So you can have a lovely little old rectangular green French silver whittling knife. But if you mess with that word order in the slightest you'll sound like a maniac. “

That explains why we say “little green men” not “green little men,” but “Big Bad Wolf” sounds like a gross violation of the “opinion (bad)-size (big) noun (wolf)” order. It won't, though, if you recall the first rule about the I-A-O order.

That rule seems inviolable: “All four of a horse's feet make exactly the same sound. But we always, always say clip-clop, never clop-clip. “

This rule even has a technical name, if you care to know it--the rule of ablaut reduplication--but then life is simpler knowing that we know the rule without knowing it.

OUR FUTURE?

Hello! Gordon's pizza?

No sir it's Google's pizza.

So it's a wrong number?

No sir, Google bought it.

OK. Take my order please.

Well sir, you want the usual?

The usual? You know me?

According to our caller ID, in the last 12 times, you ordered pizza with cheeses, sausage, and thick crust

OK! This is it

May I suggest to you this time ricotta, arugula with dry tomato?

No, I hate vegetables

But your cholesterol is not good

How do you know?

Through the subscribers guide. We have the result of your blood tests for the last 7 years

Okay, but I do not want this pizza, I already take medicine

You have not taken the medicine regularly, 4 months ago, you only purchased a box with 30 tablets at Drugsale Network

I bought more from another drugstore

It's not showing on your credit card

I paid in cash

But you did not withdraw that much cash according to your bank statement

I have other sources of cash

This is not showing as per you last Tax form unless you got it from undeclared income source?

WHAT THE HELL? Enough! I'm sick of Google, Facebook, twitter, WhatsApp. I'm going to an Island without internet, where there is no cell phone line and no one to spy on me.

I understand sir, but you need to renew your passport as it has expired 5 weeks ago.

THOUGHT

It often seems to me that happiness and possessions are like vitamins and health.

Severe lack of vitamins makes us ill, but extra vitamins do not make us healthier.

Most of us – I certainly am, as was my father – are driven to collect things, but more possessions do not make us happier. It is a human urge that is rapidly degrading the planet: as the forests are felled, the landfill sites grow bigger and bigger and the atmosphere is filled with greenhouse gases. Progress, the novelist Ivan Klima once gloomily observed, is simply more movement and more rubbish.

Marsh, Henry. Admissions: A Life in Brain Surgery. Kindle Edition.

THE POWER OF WORDS

Some of you may have seen the video where a man is sitting with this sign:

I'm blind please help me

He is virtually ignored until a passer-by changes his sign to read:

It's a beautiful day and I can't see it

With wonderful results.

SMILE

Extracts from complaints letters written by council tenants:

- It's the dogs mess that I find hard to swallow.
- My lavatory seat is cracked, where do I stand?
- I am writing on behalf of my sink, which is coming away from the wall.
- Will you please send someone to mend the garden path. My wife tripped and fell on it yesterday and now she is pregnant.
- I request permission to remove my drawers in the kitchen.
- 50% of the walls are damp, 50% have crumbling plaster, and 50% are just plain filthy.
- The toilet is blocked and we cannot bath the children until it is cleared.
- Our lavatory seat is broken in half and now is in three pieces.
- Our kitchen floor is damp. We have two children and would like a third, so please send someone round to do something about it.
- This is to let you know that our lavatory seat is broke and we can't get BBC2.

FOOD FOR THOUGHT

The problem is that when people are incompetent, not only do they reach wrong conclusions and make unfortunate choices but, also, they are robbed of the ability to realise their mistakes.

Kate Fehlhaber

Ray Hattingh

PS: "The grass is greener where it's watered." Think about it.

adding life to your years