



SAARP

SAARP
NEWSLETTER
Number 130
August 2017

adding life to your years

The cat understands pure being, which is all we need to know, but which takes us a lifetime to learn.

Carl von Vechten, Peter Whiffle.

WATER IS LIFE – SAVE IT

South Africa cannot afford to build more dams and water transfer schemes as they cost large amounts of money. Thus water in South Africa is in great demand, and as the human population increases with its increasing needs for survival, the greater is the demand for water.

A further problem adding to this demand is water quality. Water quality is defined as water which is safe, drinkable and appealing to all life on earth. In South Africa the scarce fresh water is decreasing in quality because of an increase in pollution and the destruction of river catchments, caused by urbanisation, deforestation, damming of rivers, destruction of wetlands, industry, mining, agriculture, energy use and accidental water pollution. As the human population increases, there is an increase in pollution and catchment destruction.

SAARP NEWS

NEWSLETTER DELIVERY – Why we changed

The main problem was the length of the newsletter – many ISP's blocked it because they regard it as too large. At nearly 5,000 words the chances were that it contained more than the allowable Spam words according to a particular ISP's Spam criteria.

NEWSLETTER – The new shortened version

This has lived up to our expectations. The problem with Google has been corrected. Some people had problems downloading it from the website.

- It works perfectly with Google, Microsoft Edge and Microsoft Internet Explorer.
- It works perfectly on Windows 7, Windows 10 and Windows 13.
- Is your Adobe Reader the latest version? **Make sure you have the latest version of all your software as well as the latest version of Adobe Acrobat Reader** (for PDF files – it is a free download).
- It works perfectly on Apple's iOS on Mac's, iPads, iAdminis and iPhones.

- Members using the Android operating system (Samsung) have reported problems. **The reason Android devices have a problem is that you need to have the latest version of Adobe Acrobat Reader downloaded on your device.** Then it works perfectly.
- Members using Firefox have also reported problems, probably because the latest version is not installed.

IF YOU WANT TO BE SAFE FROM HACKERS YOU MUST KEEP YOUR SOFTWARE UP TO DATE.

IDENTITY NUMBERS

When communicating with us please remember to quote your SAARP membership number - which is your South African ID number or your Passport number for non-residents. We have nearly 90,000 members, many with the same initials and surname.

NEW MEMBERS – Where did you hear of SAARP?

It seems that the old “word of mouth” is still king:

Reason	%
Not Stated	3
Internet	16
Magazines	3
Other	7
SAARP presentation	1
Word of mouth	70
Grand Total	100

SAARP SERVICES

CRUISE OFFER – R1,000 discount for SAARP members plus a silver Krugerrand coin

Arriving April 2018, Symphony of the Seas is gearing up to be a game-changer in Royal Caribbean’s Oasis class with ripple effects in the cruise industry.

The innovative Symphony of the Seas will be packed full of all the exciting on board activities, entertainment and dining choices as well as revolutionary new firsts at sea guaranteed to make your cruise holiday truly extraordinary. Royal Caribbean International is known for ships with a “WOW” factor. With 20 dining options ranging from quality, hand-cut steaks at Royal Caribbean's Chops Grille to Japanese grill specialties and a new teppanyaki menu at Izumi Hibachi & Sushi, your gourmet, globetrotting cravings will be satisfied.

RECEIVE A SILVER KRUGERRAND COIN WITH EVERY BOOKING MADE IN THE MONTH OF AUGUST 2017.

PROMOTION CODE: COIN IT.

Western Mediterranean Cruise sailing on the Symphony of The Seas

Departure Date: 28th June 2018 (Alternative dates available)

Ports of Call: Barcelona, Spain, Palma de Mallorca, Spain, Marseille, France, La Spezia (Cinque Terre), Italy, Civitavecchia (Rome), Italy, Naples, Italy

PRICES FROM: R39, 999.00 pp to R49, 999.00 pp.

Cruise Package Includes:

- Return Flights & Airport Taxes From Johannesburg
- 2 Nights Hotel Stay In Barcelona
- 7 Nights Full Board Cruise on The Brand New Symphony of the Seas •All meals on board the ship •Gratuities Included •Port Taxes & Baggage Charges •Transfers
- Receive Silver Krugerrand coin for every booking made in August

Please note that SAARP members will get a further R1000.00 discount per person.

Your dream holiday is just a cruise away.

For more information contact our cruise specialists on 0861 88 33 11

Subscribe to our newsletter for our weekly cruise offers.

www.lifestylecruises.co.za

MEMBERS – Appreciation

I would like to express my grateful thanks for the help that I got with my hassle with the insurances. I was in contact with Emerson from SANTAM and he too was a great help. I have no hesitation in telling all and sundry about the backup that I got and how thankful I am. If there is anything that I can do to express my thanks in a practical way, please let me know. Once again 'thank you very much'.

Dear Mr Rosenbrock

Thank you very much indeed for sending the requested forms promptly. They will be most useful and I do appreciate them. How wonderfully helpful and informative they seem to be.

Those concerned with their creation are to be congratulated, as are those whose brilliant idea it was to share this useful information with the members of SAARP.

Much appreciated.

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.**

RESORT	AREA	DATE	UNIT	PRICE
Umhlanga Sands	Umhlanga	17-22 Sept 2018	1 bedroom	R2508
Umhlanga Sands	Umhlanga	29 Oct – 3 Nov 2018	1 bedroom	R2508
Sondela	Bela Bela	30 Oct – 3 Nov 2017	2 bedroom	R3135
Mabalingwe	Bela Bela	7-11 May 2018	Studio	R1254
Mabalingwe	Bela Bela	23-27 July 2018	Studio	R1254

Mabalingwe	Bela Bela	20-24 Aug 2018	Studio	R1254
Mabalingwe	Bela Bela	10-14 Sept 2018	1 bedroom	R1254
Castleton	Plettenberg Bay	13-17 Nov 2017	1 bedroom	R2508
Club Mykonos	Langebaan	16-20 April 2018	1 bedroom	R1881
Club Mykonos	Langebaan	28 May – 1 June 2018	2 bedroom	R1567.5
Club Mykonos	Langebaan	23 – 27 July 2018	2 bedroom	R1567.5
Club Mykonos	Langebaan	15-19 Oct 2018	2 bedroom	R2508

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.

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.

HEALTH

QUESTION – Will it kill you?

Food preheated in plastic containers: Microwaves pull chemicals out of the plastic and into your food. Odds of death: Use a real plate.

Scratched Teflon pans: Bits of Teflon will migrate to your food and kill you. Odds of death: Eat your eggs you'll be fine.

The rules of ladders: There are seven. I'm not telling you. Our members' average age is 79, an age at which the word 'ladder' should not even be in your vocabulary.

Raw oysters: Oysters caught in the summer months are exposed to more heat on a boat and develop bacteria. Odds of death: Not worth considering.

Plugging in an appliance when your hands are wet: Moisture will transfer the current from the plug to you. Odds of death: Dry or die.

Cellphones: The radiation from cellphones will cause cancer. Odds of death: We still don't trust them.

Driving in heels: Loose shoes impede your ability to lose the pedals. Odds of death: Put them on when you get there.

Toasters: Fishing bread out of the toaster with silverware might electrocute you. Odds of death: So small.

www.popularmechanics.co.za

NUTS - The humble peanut

In addition to being every kid's (and many grownup kid's) favourite sandwich filling, peanuts pack a serious nutritional punch and offer a variety of health benefits.

Peanuts are rich in monounsaturated fats, the type of fat that is emphasized in the heart-healthy Mediterranean diet.

Not only do peanuts contain oleic acid, the healthful fat found in olive oil, but new research shows these tasty legumes are also **as rich in antioxidants as many fruits**.

A number of studies have shown that nutrients found in peanuts, including folic acid, phytosterols, phytic acid (inositol hexaphosphate) and resveratrol, **may have anti-cancer effects**.

Colorectal cancer is the second most fatal malignancy in developed countries and the third most frequent cancer worldwide. In Taiwan, not only has incidence of colon cancer increased, but the likelihood of dying from the disease rose 74% from 1993 to 2002.

Risk of colon cancer was found to be highly correlated with both peanuts, which greatly lessened risk, and pickled foods, which greatly increased risk, particularly in women.

Practical Tips: To help prevent colon cancer, avoid pickled foods, but enjoy peanuts at least twice each week. In addition to that old stand-by, the PB&J sandwich, try some of the following:

- Spread peanut butter on your morning waffle, whole grain toast or mid-morning crackers.
- Add a tablespoon of peanut butter to your morning smoothie.
- Enjoy a handful of dry roasted peanuts with a glass of tomato juice as an afternoon snack.
- Combine peanut butter, coconut milk, and ready-to-use Thai red or green curry paste for a quick, delicious sauce. Pour over healthy sautéed vegetables. Use as a cooking sauce for tofu or salmon.
- Toss cooked brown rice with sesame oil, chopped peanuts, scallions, sweet red pepper, parsley and currants.
- Instead of a peanut butter and jelly sandwich, try peanut butter and banana, peanut butter and honey, or peanut butter and chopped apple, pear and/or raisins.
- Sprinkle peanuts onto tossed salads.
- Add peanuts to healthy sautéed chicken and vegetables.
- Make a simple south eastern Asian salad by combining sliced green cabbage, grated ginger, Serrano chillies and peanuts. Toss with olive oil and soy sauce dressing.

When purchasing peanut butter, be sure to read the label. Hydrogenated (trans-) fats and sugar are often added to peanut butter. Buy organic and choose brands that contain peanuts, salt—and nothing else. (Black Cat smooth and crunchy are both available with no sugar and no salt.)

Peanuts and Food Allergies

Some people are allergic to peanuts but by this stage of your life you would know if you are. If in doubt, check with your doctor.

WHY AND HOW TO KICK THIS HABIT

ARTIFICIAL SWEETENERS - Bad News for lovers of diet cooldrinks (sodas)?

For years experts have been sounding alarm bells for years about the dangers of consuming excessive amounts of sugar, which has been associated with obesity and a litany of health problems. Now new research published in the American Heart Association's journal *Stroke* finds that the artificial sweeteners used in diet drinks are a cause for concern, as a ten year study has linked them to a greater risk of stroke and dementia. The data collected did not distinguish between the types of artificial sweeteners used in the drinks.

A lead researcher acknowledged that the findings showed only a correlation — and not causation — he said they do provide yet one more piece of evidence that diet drinks are not as healthy an alternative to sugary drinks as many people think. *"We recommend that people drink water on a regular basis instead of sugary or artificially sweetened beverages,"* he said.

Responding to the new study, the American Beverage Association released a statement saying that low-calorie sweeteners found in beverages have been proven safe by worldwide government safety authorities. Even so, you might want to think twice before gulping down diet soda. A 2015 study of adults 65 and older found that those who drank diet soda daily gained more weight than those who never drank it. Still another previous study found that diet soda could disrupt gut bacteria, leading to glucose intolerance in some people and raising the risk for type 2 diabetes.

AARP

COOLDRINKS (SODA) - Tips to Kicking the habit

Numerous studies on the health issues surrounding both diet and regular soda have linked the beverages to obesity, diabetes, tooth decay and greater risk of stroke and dementia. But kicking the habit can be hard, so here are some tips on how to wean yourself off those beverages:

- Give yourself a goal each morning and keep it at the forefront of your mind. Write down your wish to quit soda on a sticky note and leave it on your computer, wallet or fridge as a helpful reminder to meet that goal every day.
- If the siren of the office vending machine starts to call your name during the afternoon slump time, try boosting your energy with a new routine rather than reaching for a can of the fizzy stuff. This could include having a healthy snack on hand or going for a walk.
- Take it slow. Don't feel pressure to go cold turkey; simply reduce your intake by half at first, and cut back a little more each week. You can reward yourself with a treat for meeting your goals as an extra incentive.

- First try switching to caffeine-free soda. Caffeine is mildly addictive, which is part of the reason soda is so hard to quit.
- Try soda alternatives. Sparkling water without sugar and sweeteners can be a healthy carbonated drink alternative.

AARP

FOOD

FOOD – Raw flour warning

An E.coli outbreak was traced to three children who ate at three different locations of a Mexican-style restaurant chain and were given tortilla dough to play with. All the kids had played with the dough, and one had even eaten it.

Usually, you would expect flour to be cooked before it's eaten. And you wouldn't think a little flour dusted around the kitchen would be a problem. But it is a raw agricultural product, in the end, from farms where there may be animals (which can spread E. coli). And it's processed in plants where wheat from many different places is ground at once, so one farm's contamination could have a big effect. The outbreak serves as a reminder not to eat raw dough or batter.

BBC

WORLD

World Population – In numbers

Births per woman:

- Europe: 1.6
- Africa: 4.7

India will overtake China's population.

Nigeria will overtake the US becoming the third most populous country in the world.

Nine countries will contribute 50% of the world's population growth:

- US
- India
- Congo
- Nigeria
- Uganda
- Ethiopia
- Pakistan
- Tanzania
- Indonesia

“The population of Africa is notable for its rapid growth and it is anticipated that over half of the global population between now and 2050 will take place in that region.”

John Wilmoth – UN Population Division

OUR CHAGING WORLD – Sport

In the opening matches of the 1992/3 UK Premiership football season 5% of the 242 players were foreigners.

In the closing matches of the 2016/2017 season 51% of the 220 players were foreign players.

No wonder the UK international football team performs poorly on the world stage.

COMPUTERS

PHISHING – An example

I received the following e-mail:



From: noreply@fnb.co.za [<mailto:tasuma@btconnect.com>]

Sent: Thursday, July 27, 2017 7:47 AM

To: xxxxxxxx@mweb.co.za

Subject: FNB Account Statement : 07-27-2017

The content was the same format as the bank's usual blurb, including the advice that you need a PDF reader to open the attachment. The phisher blew this one as he/she/it attached an .htm file More importantly look where the e-mail originated:

I e-mailed the bank: *"An FNB statement from noreply@fnb.co.za [<mailto:tasuma@btconnect.com>] Really? Since when are you sending statements through a UK commercial ISP? And from individuals?" FNB responded, "We thank you for your email below. We confirm that this is indeed a phishing mail which has been sent for shut down, if you have clicked on any links please make sure you immediately change your username and password on the FNB website or contact us on 087 575 9444 for assistance."*

Something's phishy if:

- The email, text, or voicemail is requesting that you update/fill in personal information. The URL shown on the email and the URL that displays when you hover over the link are different from one another.
- The "From" address is an imitation of a legitimate address, especially from a business. (See example above).
- The formatting and design are different from what you usually receive from an organization. Maybe the logo looks pixelated or the buttons are different

colours. Or possibly there are weird paragraph breaks or extra spaces between words.

- The content is badly written.
- Speaking of content, a phishing email almost always sounds desperate. Whether they're claiming that your account will be closed, an urgent request is needed, or your account has been compromised, think twice before double-clicking that link or downloading that attachment.
- The email contains attachments from unknown sources that you were not expecting. Don't open them, plain and simple. They might contain malware that could infect your system.
- The website is not secure. If you do go ahead and click on the link of an email to fill out personal information, be sure you see the "https" abbreviation as well as the lock symbol at the beginning of the URL. If not, that means any data you submit is vulnerable to cybercriminals.

Malwarebytes

CYBER SAFE - 7 tips to stay safe on holiday

Here are some ways you can tighten up your security profile and avoid spending the rest of the summer reclaiming your identity or filing credit card insurance claims.

1. Monitor your children's Internet habits.

Be sure to set limits for Internet usage, whether that's hours spent, sites visited, or apps and video games allowed.

2. Beware of fraudulent hotel booking sites.

Fraudulent websites or call centres often pretend to have an affiliation with certain hotels, when in fact they have none. The safest way to avoid being scammed is to book directly through a hotel's website.

3. Research hotels' security policies before you book.

Guest credit cards are kept on file. When booking your hotel, ask about privacy and security policies in place for protecting customer data. Does the hotel have cybersecurity software? Is data stored in a secure computer/network? Who has access to it?

4. Watch out for public Wi-Fi in airports and hotels.

Free Wi-Fi is also public, which means that any person in the hotel or airport can access that account with (or without) a simple password. Wi-Fi that isn't password-protected is especially vulnerable.

5. Don't announce to the world that you'll be away from your house on vacation.

This is a no-brainer. Thieves scan Facebook and allied social media. Discussing your travel plans (specifically the dates you'll be gone) opens you up to a physical security issue. So best to wait until you get back until you start posting those trip photos.

6. Look closely at ATM scanners and gas pumps.

Be extra careful when stopping at petrol pumps or ATMs, especially those unaffiliated with a bank. Before you swipe your card, give the card reader a good tug. If there's a skimmer attached, it'll likely pop right off the top. In addition, take a look around for

small cameras that will be pointing down at the keypad in order to capture your zip code or pin number.

7. Avoid credit card fraud.

Make copies of the credit cards you're bringing with you so you can see the numbers and customer service phone number. Leave one copy with a friend and bring another with you.

aarp.org

SAARP's SERVICES – For your benefit

SAARP SHORT TERM INSURANCE POLICIES

**Members have saved up to R13 000 per annum on their SAARP policies
Choose from Auto & General, SANTAM or Alexander Forbes**

SAARP SOCIAL CLUBS

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

SAARP HOLIDAY CLUB

Get discounted top class holidays at amazing prices

SAARP MEDICAL INSURANCE GAP COVER

Choose from Guardrisk or Alexander Forbes

SAARP FAMILY PROTECTION PLAN

Funeral insurance at reduced rates

CAR HIRE A CHOICE OF TWO COMPANIES

First Car or Holiday Autos

SAARP DISCOUNTED WILLS WITHOUT DRAFTING OR HOLDING COSTS

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

FINANCIAL INVESTMENT SERVICE

Warwick Wealth

SPECSAVERS

Affordable Spectacles

FREE MONTHLY e-NEWSLETTER

Your e-mail address guarantees a free monthly e-newsletter

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Contact us at SAARP Tel: 021 592 1279

Fax: 021 592 1284

Call us and we'll call you back to save your phone bill

e-mail: info@saarp.net

Or see it all at www.saarp.net

USEFULL TIP

A member has told me he has found a solution to the problem of getting out of the bath when your strength diminishes. Place something like a supermarket crate in the bath and sit on that. The holes in it allow the free flow of water while it is much easier to push yourself up from a sitting position.

SNIPPET

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, Orion.*

LANGUAGE

English is a remarkably flexible language, and its grammar is not nearly as tidy as we have been led to believe. Those parts of speech are not discrete boxes keeping everything dust-free and separate but more like a jumble of fishing nets. Randolph Quirk, lead author of *A Comprehensive Grammar of the English Language*, calls this “gradience.” Many words are caught easily in those individual nets: In the sentence “dictionaries are great,” we can tell that “dictionaries” is a noun because it fits into the common, oversimplified paradigm we are all taught to identify nouns: person, place, and thing. There are, however, plenty of words that live on the periphery of a part of speech, and they can get tangled between those fishing nets. Nouns can act like adjectives (“chocolate cake”); adjectives can act like nouns (“grammarians are

the damned"); verbs can look like verbs ("she's running down the street") or adjectives ("a running engine") or nouns ("her favourite hobby is running"). Adverbs look like everything else; they are the junk drawer of the English language ("like so").

Stamper, Kory. Word by Word: The Secret Life of Dictionaries

LANGUAGE RESEARCH

A study has found that strangers know your social class in the first seven words you say. Researchers from the University of California-San Francisco and Yale University conducted experiments on the verbal and nonverbal signs of social class we signal in interactions. They found that speech was the most accurate indicator of our economic backgrounds. The researchers split the speakers into different social classes based on their educational attainment and their occupation. The researchers then had observers listen to these speakers say seven words out of context — "and," "from," "thought," "beautiful," "imagine," "yellow," and "the." From those seven isolated words alone, the observers could guess the participants' social class at a rate that was higher than chance. We've known for decades that our voices are linked to our social status but the seven-word experiment has broader implications for economic mobility, which has become more constricted than ever in America. The researchers suggested that speech signalling will make it harder to cross social economic boundaries because "similarity enhances liking," and we tend to interact and network more with people like us.

A DELIGHTFUL POEM

The Purist

I give you now Professor Twist,
A conscientious scientist,
Trustees exclaimed, "He never bungles."
And sent him off to distant jungles.
Camped on a tropic riverside,
One day he missed his loving bride.
She had, the guide informed him later,
Been eaten by an alligator.
Professor Twist could not but smile.
"You mean," he said, "a crocodile."
Ogden Nash

SMILE

Many, many years ago a farmer took his 7 year old daughter to see her first rugby match in the nearest dorp. After observing the fracas for a while she asked, "*Daddy if these men are all fighting over one ball, why don't they give each one a ball?*"
Out of the mouths of babes

THOUGHT

There is a widespread belief among theorists and among the public that in business as in government, decisions are taken after a cool analysis of the facts, on the basis of rational thought and calculated argument, carefully balancing the advantages and the disadvantages.

This is quite absurd.

Most people and organizations are woefully confused in their thinking. Their information system is hopelessly inadequate. Their judgment is clouded by prejudice, ignorance, pride, stubbornness and a host of other factors. They grope and stumble along ill-lit routes to reach conclusions that are often highly detrimental to themselves.

Michael Shea

QUOTE

“When a man who is honestly mistaken hears the truth, he will either quit being mistaken, or cease being honest.”

Attorney Richard Humpal

Ray Hattingh

PS: If your solution is complex you don't understand the problem.

adding life to your years