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SERVING PROFESSIONALS
1941 - 2021

PPS MEMBER MAGAZINE

THE PROFESSIONAL

MARCH 2021

EDITION TWO

FROM THE

CEO'S DESK

It is a privilege to pen down a few opening thoughts for this second edition of *The Professional* – the PPS member magazine. Our intention is that this publication is distributed three times a calendar year. This edition is the first for 2021 – the year in which PPS celebrates its 80th birthday. We are proud that our purpose has remained unchanged over the eight decades: to enhance the financial security of our professional members. This purpose has seldom been more germane than in these exceptional times we find ourselves in.

I mentioned in the first edition of *The Professional* last year that, having served professionals for so long, we know that they are time-deprived. A publication like this should not add to the noise and clutter, and be of a high standard. It should be relevant, valuable, provide context, stimulate interest, educate and entertain.

From the positive feedback that we received from members thus far, it seems that we are on the right track to clear this bar. We welcome your feedback, comments and views – simply click on the hyperlinks, rate the articles and share your thoughts!

I also pointed out that one of the objectives of *The Professional* is to make our members more aware of the full spectrum of bespoke financial services that the PPS Group offers to professionals. PPS has outgrown the illness-benefit focus it had at the turn of the millennium and is today a fully-fledged financial services provider covering life, short-term insurance, investments, medical aid, and more. The ethos of mutuality always guides us – we get involved in value propositions for our members if we are convinced that we can provide them with better value than they might find elsewhere. More often than not it is to return to our members the market's profit margin.

Given the challenging environment, a few articles in this edition have a COVID-19 flavour. We note in our feature article – Forces of Change on page 5 written by Louis Fourie in his usual punchy style – some of the trends and shifts that we can start to count on when life returns to normal. On page 40's Boredom busters I argue that the lockdowns have prompted many to dabble with new pursuits, and why it is important that professionals make a ruthless break with boredom.

We are proud of the segment that we serve, the many achievements of our members and we will continue to profile some in future publications, as we do on page 23 with Abdullah Verachia. Our regular features include a book review of Rutger Bregman's *Humankind: A Hopeful History* on page 27, UCook recipes on page 32, and much more.

In closing, I want to pay tribute to so many of our members who have stepped up to the plate in these challenging times. Those who never signed up to be heroes, but who helped us navigate and overcome pandemic challenges and obstacles. The people who make lockdowns possible: frontline medical staff, laboratory professionals, those in education, in essential services, in supply chains, and more. And beyond our market segment, there are many more unsung heroes: delivery drivers, security staff, factory workers, even binmen, often in jobs low on the social ladder.

In a world with many flawed heroes and leaders, we celebrate the leadership and example that so many are exercising in their humble day-to-day activities.

Let us find creative ways to express our gratitude – to them, to each other, to ourselves.

I trust that you will find this edition of *The Professional* enjoyable and value-adding.

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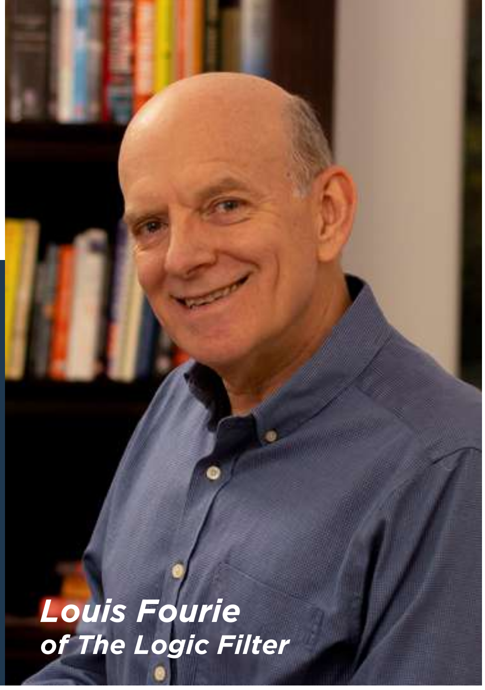
PPS Group Executive

IN THIS ISSUE

Forces of change:
life after COVID



Louis Fourie
of The Logic Filter

Behavioural science suggests that a notable crisis has the ability to permanently change behaviour.

The COVID-19 pandemic is still playing out in all its peaks and valleys across the globe, with various levels of lockdowns to curtail its spread – and glimmers of hope as vaccination enters the scene. It does, however, seem as if we can start to count on a few trend shifts in a post-contagious world. Here are five of them:

Trend 1: A further separation between place and function. The global lockdowns have dramatically escalated the detachment of location and utility. Millions of office workers, students, shoppers, indeed, many professionals, have physically been severed from their familiar settings and habits, overnight. What seemed impossible in February 2020 was the norm a mere three months later, and a given one a year on. The physical legacy of the industrial economic model was knocked off its pedestal in one fell swoop.

The migration from the physical to the virtual world is of course not new. If you asked people recently where they bank, they were likely to point to their smartphones. If you asked them where they shop, some might have pointed to their tablets. They bought their books or music from stores they have never physically visited. Some have already allowed Siri and Alexa to become part of their households. With a swipe across a screen, families and friends could reunite across oceans. We have created an astonishing new toolbox in the last 20 years, but so many of us remained ensnared in the physical realm of work, an industrial way of managing production, and a supervisory style devised from our grandfathers' manufacturing models.

It took a virus to further erode the shackles of lazy habits, expensive offices and rush-hour traffic. The new way of doing things, remotely, digitally, is likely to become the standard operating model – allowing us to do the same and more – at a lower cost, more efficiently and in an eco-friendlier way. Such transitions, of course, have teething problems, but they are eventually ironed out. But a new-found cost-benefit appreciation, home-bias, and contagion awareness is likely to sprout and flourish for years to come.

We are likely to get more and more alternative answers to questions such as: "Where is your school?", "What time do you start working?", "Where is your doctor's consultation rooms?", "Where do you worship?", "Where is your voting station?". Once some genies are let out of the bottle, they cannot ever be put back.

Trend 2: A leap in preventative healthcare. In the past few decades, modern science has made significant strides in combatting disease. However, the pandemic has exposed structural weaknesses in health systems, response times and general disease awareness.

We are likely to see meaningful investments in healthcare infrastructure as the dust settles – to improve reaction times – and create access to dynamic and reliable healthcare in times of crises. Prevention and precaution will also become important themes in our daily lives.

And not only in the physical norm – social distancing, mask wearing and hand hygiene – as is being practised in fighting COVID-19.

Modern data science and digital health technologies are likely to be the new weapons in the prevention and eradication of new diseases. Telehealth, implantable and wearable devices, robotics, bioprinting, artificial intelligence, and a host of other exponential technologies are likely to become part of everyday medical tools. Breakthrough technology that transforms the body into a virus-zapping vaccine factory is poised to revolutionise the fight against future pandemics and even cancer, scientists say. The traditional method of creating vaccines – introducing a weakened or dead virus, or a piece of one, to stimulate the body's immune system – takes over a decade on average, according to studies. One pandemic flu vaccine took more than eight years while a hepatitis B vaccine was nearly 18 years in the making.

Moderna's vaccine went from gene sequencing to the first human injection in 63 days. With BioNTech and Pfizer's COVID-19 candidate on a similar trajectory, both have won regulatory approval within a year since the coronavirus first emerged. Many future innovations will originate outside of the traditional healthcare industry.

Trend 3: A surge in social consciousness. It again took a pandemic to place a spotlight on the old social ailments that the world continues to ignore. The plight of the vulnerable made headlines: violence against women and children during lockdown, the unavailability of personal protective equipment (PPE) to healthcare workers, the educational blackout of the digitally deprived, and the propagation of fear and misinformation for political and ideological gain. The basic securities that the middle to higher classes experience as a given, are not a given for the poor. They are living in the presence of the most fundamental hazards every day, having to spend their best energy on basic survival strategies.

Too many children die every year of poor hygiene in deprived communities throughout the world. We are being challenged to craft new models of social justice. It is clearer than ever that thoughtful and well-crafted policies are needed to bring the marginalised into the loop and the planet back from the brink. The pandemic reminded us through both good and bad examples from across the world that good government and strong political leadership matter, and that it is a matter for serious and intelligent people.

The world clearly has the ability to act collectively as 2020 proved, despite imperfections. This was also the case in tackling the financial calamity of 2008. The joint crisis management skill of our species can be quite remarkable.

It is just a pity that it always takes a crisis to jolt us out of our self-centred ways. It is a matter of transforming political will, of re-establishing our societal collective priorities, into action. Policymakers did not hesitate to implement unprecedented measures to fight the pandemic and the financial crisis, and effectively borrowed vast sums from our children's future. Just picture a world in which the remaining causes of poverty are tackled with the same urgency and zest.

Trend 4: A surge in environmental consciousness. In an unexpected way, the COVID-19 pandemic has helped to draw the world's attention to the far bigger crisis it is confronted with: the loss of biodiversity at an alarming rate and global warming. In short, an environmental crisis of such magnitude that our planet will die if we do not act urgently.

The lockdowns highlighted the impact of pollution, our footprint on the planet, since this social experiment of unprecedented scale allowed many to experience, for a brief moment, a less polluted world. It emphasised that we are in this together. The melting of glaciers and the loss of tropical jungles will impact all of us. There is a growing belief that we can indeed wean ourselves from our dependence on fossil-fuel. And, most importantly, global environmental activism, especially from the youth, is becoming a force like never before.

The youth is finding its voice, and the message is clear: "We cannot carry on like this!"

Trend 5: Moderation is a conceivable style. We have learned to live the slogan that more is necessary – and much is better. We suffer from 'GDP-obsession' and associated living-standard parameters. Objectively, we live in the best of times, yet people work harder than ever – showing the scars of stress and fatigue. This anxiety-plagued doctrine that everything is about growth, has resulted in a production process that had been smothering the planet for decades. Then suddenly our economic model is forced into hiatus. Pollution in pandemic epicentres fell by more than 50% during the first month of lockdown. It almost feels as though the planet said: "You humans are not going to change your behaviour in time, let me do it for you – by giving you an idea of my respiratory battle to survive your gluttony." May we all, but especially lawmakers and business leaders, get the message.

A crisis is a gateway from one world to the next. The transition is tough, and the economic fallout can be taxing, but during and after the destruction comes a second chance at life, and a burst in creativity.

We can choose to code these five trend shifts into our lives as reminders – or ignore them and be confronted with yet another brutal wake-up call in future. The return of confidence may take longer than we wish, but I daresay that the constructive fundamental shifts that could come from this crisis are likely to be more pronounced and profound than even optimists may anticipate at this point.

Louis Fourie is a mentor to a wide range of South African business leaders, through the Regarding my Life programme.

Indemnity: guarding against more than just pandemic lawsuits

Towards the end of 2019, the world became aware of a new disease which originated in Wuhan, China. COVID-19 was caused by a mutating, fast-spreading virus and led to a worldwide pandemic. Globally this pandemic highlighted significant challenges in healthcare systems with many being found to be inadequately equipped to deal with a crisis of this scale.

There is no denying it: Doctors, nurses and other health professionals have been the heroes throughout this pandemic: **#WeSeeYou.** What the virus also revealed though, is the vulnerable side of the health profession that many are unaware of.

Initially, inadequate or the lack of personal protection equipment (PPE), and a shortage of human resources to meet the demands of the overloaded healthcare system put many health professionals' physical and mental health at risk. One of the consequences caused by the stressors to which health professionals are exposed is Burnout Syndrome (BS). BS is defined as excessive and prolonged stress with the main components of emotional fatigue causing energy loss, feeling worn-out or fatigued, dissociation and depersonalisation and diminished work performance. In addition, quarantine and isolation were implemented to stop the spread of the disease. The psychological consequences of quarantine are well-documented. Quarantine can produce a predisposition to suffer post-traumatic stress symptoms or acute stress disorder. Health professionals expressed concerns repeatedly about the initial lack of preparedness for the outbreak and feared for the increase in the volume of infected patients. The large majority were worried about transmitting the disease to loved ones. Many became ill themselves and some died. The large majority of those who became ill experienced stress or emotional deviations.

Research findings published in 2020 in the *American Journal of Emergency Medicine* show that as much as health professionals are generally recognised for their emotional resilience, they are now facing additional layers of responsibilities and mental and physical hardships. Targeted individual and organisational strategies for mental health and overall wellness for health professionals are therefore critical for these courageous individuals. The *Western Journal of Emergency Medicine* recommend the following wellness strategies:

- Immediate and individualised access to mental health resources.
- Short- and long-term individualised wellness and mental health interventions to address the physical and emotional tolls of COVID-19.
- Individual and organisational strategies to optimise wellness for healthcare providers in areas of nutrition,

exercise, mindfulness, sleep quality and reducing burnout.
- Quality, accessible PPE to provide security and reduce the likelihood of infection for themselves and their loved ones.
- Opportunities to research and implement telehealth in a variety of settings to limit exposure to infection.
- Reduce the stigma on mental health symptoms and the psychological impact of significant stressful events within the health profession. Development of new health professional's community groups and encouragement of participation to allow connections and reduce feelings of isolation.

One issue for health professionals that often flies under the radar, is professional indemnity. While it is clearly a necessity in such a precarious environment, one would be surprised at how little health professionals know and understand about the indemnity cover afforded to them. As an example, it is not well understood that the current largest provider of indemnity cover to South African health professionals is a foreign membership organisation and not a registered insurer. Consequently, health professionals enjoy little to no access to regulatory protection in the event of a dispute with the membership organisation providing the indemnity. Health professionals remain an important and large membership grouping for PPS and it is against this backdrop that PPS decided to make a difference. Launched in 2018 the aim with PPS Health Professions Indemnity was and remains, to provide sustainable indemnity protection for the whole of a health professional's career. Prior to this, health professionals had little choice of indemnity provider. This had a direct impact on both the price of indemnity cover and the service received.

Health professionals are in the unenviable position of facing multiple jeopardy – a single consultation or incident may result in multiple actions against one. The consequences may range from an unhappy patient reporting a practitioner to the Health Professions Council of South Africa (HPCSA), to that same patient implementing legal action claiming damages from the practitioner. Similarly, the death of a patient may result in an HPCSA investigation, a judicial inquest or even a criminal trial where a doctor is charged with culpable homicide and, if found guilty, sentenced to prison and consequently erased from the register. All this resulting from a single incident.

To add to this, the COVID-19 pandemic adds to these risks. Health professionals now also have to deal with:

- Financial strain as a result of limitations placed on elective surgery and surgical admissions limited as a result of beds being commissioned for COVID-19 patients.
- Requests for advice regarding informed consent ranging from access to rooms to the explanation of treatment options and plans.
- Increased risks associated with telemedicine especially regarding security, Protection of Personel Information Act, limitations thereof and informed consent.
- Requests for advice resulting from a generally emotionally-charged environment where patients are more likely to complain about issues that normally would not be cause for complaint e.g. billing and response times.
- The inherent conflict between a doctor's obligation as a health professional and the actions of funders of health care i.e. medical aid schemes.
- Life and death decisions where health professionals are forced to make difficult decisions as to which critical patient to treat.

The prime objective of **PPS Health Professions Indemnity** is to protect the health professional from liability stemming from his or her clinical practice as a registered health professional. This includes medico-legal and ethical advice, assistance with HPCSA complaints or tribunals, legal representation as required and the payment of both legal costs and awarded damages.

PPS Health Professions Indemnity partnered with ProAssurance Corporation, one of America's leading experts in professional indemnity for health professionals. The result is the best of both worlds for PPS members: The experience of a global leader at the forefront of the field, coupled with the understanding of our local healthcare environment.

What is most appreciated about PPS Health Professions Indemnity is the personalisation of service and the access to senior advisory assistance as and when needed. Advice and assistance required is only a phone-call away. Our personal approach is also mirrored in our individualised approach to underwriting.

The reality is that the risk profile associated with a clinical practice is not always the same, even within a single discipline. Similarly, all indemnity providers are not equal but unfortunately health professionals only realise this when it is too late.

For a discussion on quality indemnity provided by a brand known and trusted by you contact us at indemnity@ppshpi.co.za.

Switch, and experience the freedom to concentrate on your clinical practice.

Have we reached tech's tipping point?

The promise and the peril of technology is something which futurist Ray Kurzweil has long been debating. As technological growth gathers pace, and we see an accelerated increase in futuristic technologies such as robotics and artificial intelligence (AI), computers and genetic manipulation, the point of no return rises before us.

Popularised as 'the singularity' by science fiction author Vernor Vinge in 1993 (who borrowed the term from 1940s physicist John von Neumann) the most remarkable outcome of this unfolding and tech-driven human evolution would be, said Vinge in a 2013 interview with *Science, Technology & The Future:* "... creating minds that were more intelligent in all ways than humans".

In the past the arrival of this hypothetical point seemed somewhat distant, given the limitations of technology, but today it is not only possible to talk of achieving singularity, but to see it unfolding before our very eyes.

Just around the corner?

While Kurzweil projected that humankind would arrive at this technological singularity point around 2045, just last year Elon Musk, the South Africa-born founder of electric auto maker Tesla and space transportation company SpaceX, told *The New York Times* that he saw AI overtaking human capabilities by 2025.

"We are headed toward a situation where AI is vastly smarter than humans and I think that time frame is less than five years from now.

"But that does not mean that everything goes to hell in five years. It just means that things get unstable or weird," Musk told the newspaper.

How weird? An example is Neuralink's The Link brain chip that Musk describes as a "Fitbit in your skull with tiny wires". The Link was implanted into a pig to showcase its ability to read brain signals. It has the potential to download memories onto a computer, to achieve enhanced vision and even to cure addiction or anxiety.

And Musk argues that these advances can and must be regulated given the tremendous impact advanced AI developments will have on the human species.

An ethical landmine

During a 2019 conference held at the Gordon Institute of Business Science in Johannesburg, in conjunction with US technology-focused college Georgia Tech, the issue of ethics and regulation in this space was a hot topic for discussion. Keynote speaker Dr Kenneth Oye from the Massachusetts Institute of Technology commented at the time: “We have a duty to evaluate actions with reference to both legal standards and ethical norms ... You need to be doing more than mere compliance. Those duties and responsibilities are both good ethics and good business.”

The need for increasingly stringent requirements will continue to rise as we see the mainstreaming of technologies such as xenotransplantation (transplanting organs from edited pig genomes into humans), the development of synthetic biological replacements, and lab-grown genetically-manipulated insects and animals – or even human beings (such as the controversial gene edited Chinese CRISPR babies Lulu and Nana in 2018).

Even the COVID-19 vaccines created by both Pfizer-BioNTech and Moderna make use of genetic engineering, by using mRNA to carry instructions to the body on how to fight the coronavirus by attacking its protein casing. Unlike traditional vaccines, mRNA does not infect the body with a weakened or live virus, rather it gives the body’s immune system the blueprint to fight the virus. The Oxford-AstraZeneca vaccine, while using a different technology, also makes use of genetic engineering.

Other areas of our lives have also undergone accelerated and sustained technological adaption over the past 12 months, from unprecedented shifts towards online banking and touchless retail channels to the use of high-tech COVID-19 robots in treatment centres in Kigali, Rwanda to screen patients, capture data and even deliver food to COVID-19 wards.

The events of the past year have highlighted society’s reliance on technology and steeply accelerated our adoption of new thinking and innovations. It took 15 years to sequence the HIV genome, 31 days to sequence the SARS virus and just days to determine the SARS-CoV-2 (COVID-19) genome sequence. From the average 10 years needed to manufacture a new vaccine, in 2020 American biopharmaceutical firm Pfizer and Germany’s BioNTech were able to produce a COVID-19 vaccine after just seven months.

Such is the rate of technological advancement at our fingertips.

For some, such feats are not an indication that the technological singularity is around the corner, but rather that the enabling hand of technology will continue to enhance our human experience. Whichever way it plays out, the events of 2020 have most assuredly set the stage for a fundamental and profound shift in human civilisation.

Weird and wonderful it may be, but it looks increasingly inevitable that – sometime in the not-too-distant future – the idea of a transhuman existence may no longer seem like the stuff of science fiction.

How to break bad health habits post COVID-19

By Cheryl Jansen van Vuuren — Head of HR Business Partnership at PPS, and a certified Health Coach.

People's usual activities, routines or livelihoods were significantly impacted due to the COVID-19 lockdown which has resulted in increased levels of loneliness, depression, harmful substance use, and suicidal behaviour as noted by the South African Depression and Anxiety Group (SADAG).

As such, many are experiencing extremely high levels of psychological distress which can cause both binge eating disorders and the desire to overeat. We often use eating to deal with stress, cope with boredom and to suppress emotions like anger or sadness. This can lead to a vicious cycle of overeating, feeling guilty for overeating, purging and then eating again. All of this just increases our levels of stress.

This has also been exacerbated by a more sedentary lifestyle during the lockdown and the inability to exercise, especially levels five and four. But it is not all negative. It is possible to break these bad health habits and build new, sustainable ones.

The sooner one starts, the better as every part of the body, especially the immune system functions better when applying healthy-living strategies. The key is to strike a balance in three areas: sustainable eating habits, movement and self-care.

How can I get a different result to what I have experienced in the past?

I often hear people saying things like, "I have tried everything. Nothing works". Or, "I do so well for short periods of time, but time and again I find myself not following through and despite all my hard work, before I know it I have gained all the weight back again."

Did you know that 98% of people who lose weight gain it back within 6 months?

There is a reason that some programmes are really effective and others simply are not. Programmes that get the best results in the shortest period of time have four key parts. I like to refer to these as the four legs of a table. If you take out any one of them, the table falls. Each of the legs is equally important, and when all are present your experience will be different from the past.

1. **The Plan** — this means having a plan that works for you. There are many different plans available, and it is tough to know exactly which one to follow. As health coaches we suggest considering some guiding principles:

   - Simplicity. Every new habit must align to your life and circumstances and must be easy to implement. When you overcomplicate things, you are far more likely to ditch the plan when life is hectic, and your schedule is busy.

   - Uniqueness. You have a unique body that requires an individualised approach. What works for one person may not work for you. You want to find out as quickly as possible which options (food/movement/self-care) are optimal for you. Tune in to your body to discover which options nourish, energise and inspire you.

   - Sustainability. Make sure whatever plan you choose is fun. If you are having fun, you are far more likely to stick to the plan. Celebrate that you get to do this for your body rather than focusing on what you are missing out on. Fun and positive reframing will help you build healthy habits that become your way of doing things, just like brushing your teeth every day.

2. **Accountability —** most of us know what to do, but we just do not do it. Having someone to keep you accountable, and to give you a nudge when you are going off track, is probably the single most important ingredient to your success.

3. **Support —** this means having someone to help encourage you when you are stuck and you are unsure what to do. This is where a health coach can play a key role.

4. **Tribe —** being surrounded by a community of like-minded people with similar health goals means there is added support, extra accountability, sharing of ideas and experiences, and greater celebration of successes!

How long will it take for the body to recover fully or adapt to the habit?

Research tells us that it takes 21 days to change a habit. But if I can let you in on a little secret, it takes the first weekend. In my experience, if you can convince yourself to make it through the first five days and through the first weekend, you will be well on your way to success.

What types of food do you recommend after one has recovered?

As health coaches we believe in "moderation over deprivation". The diet mentality is based on deprivation. You get quick-fix results because you are able to deprive yourself for a temporary period of time.

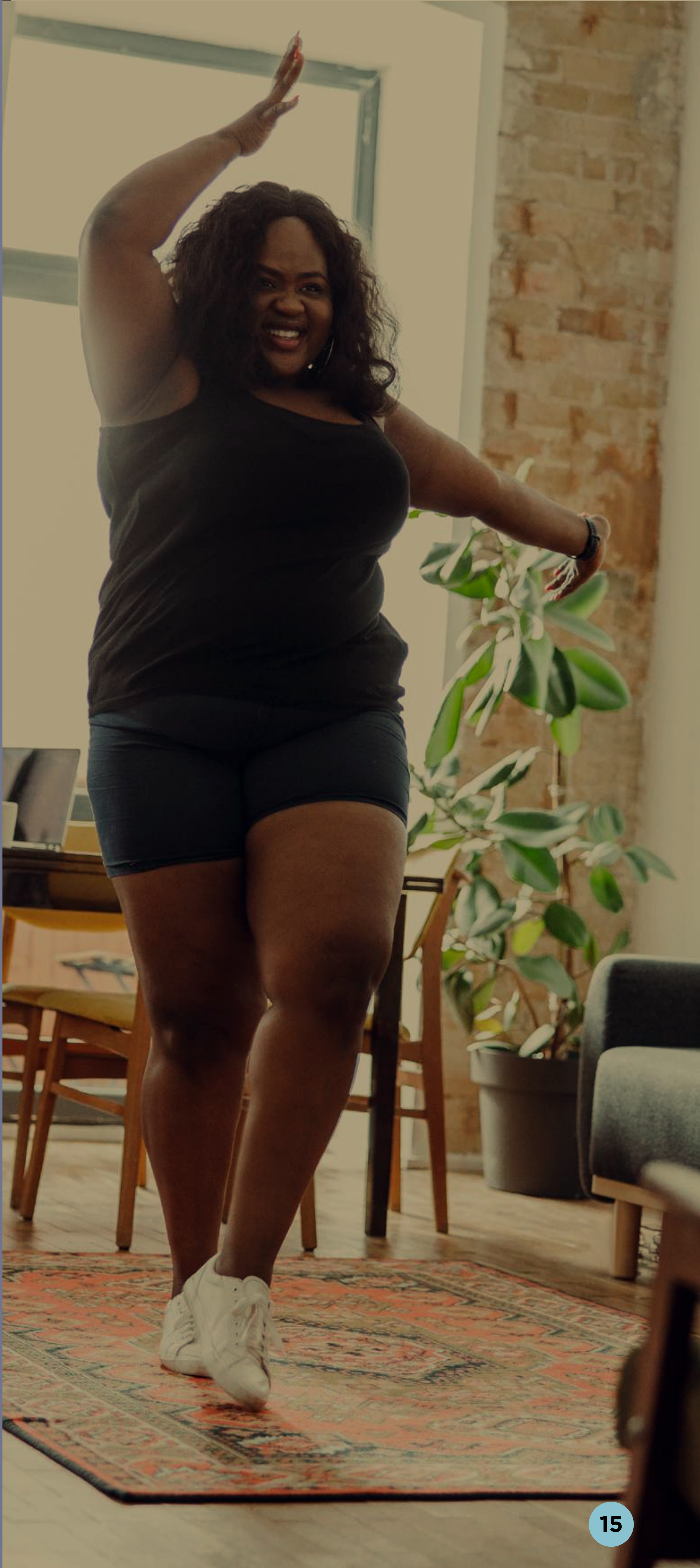
Eventually, this method falls apart, which leads to a “bugger-it-all” binge and despite all your hard work, you gain the weight back.

Paying attention to quality, combination and portion size is far more successful. You can improve the quality of food you eat by checking the labels and limiting chemicals, rather than calories. The more ingredients listed on the label, the greater the number of chemicals. A second way to improve the quality of food is to choose organic and GMO-free wherever possible.

In terms of combination, ensure you include protein, healthy fats and fibre in every meal you eat. Finally, watch your portion size. Eat until you are 70% full.

How do I know if I have successfully cracked “habit change”?

When you change your belief that health is “something you do” and that the only way to achieve the results you want is through discipline, willpower, and promises of punishment/ reward. When you believe instead that health is “who you are”, and it feels amazing!



Care:
balancing digital and real time needs

By Varsha Vala — Executive: Managed Care and Digital Health at PPS Healthcare Administrators

Providers of professional healthcare services must have noticed how their patients' expectations have changed over the span of just one year. These changes will impact practices in ways that require short-term and longer-term plans.

Investors internationally have poured almost $600 million into technological solutions for mental health. The reason, of course, is that everyone's stress is up and mental wellness is down. The pandemic has had dire economic, social and relational consequences, and we are all finding that our wellbeing is under pressure.

The impact of COVID-19 on healthcare provision and consumption has also raised the issue of balancing care when connections with patients happen digitally. The use of telehealth for a variety of health conditions has spiked. One has to wonder whether the adoption of this practice will be sustained post the pandemic. Has this become the 'new normal'?

If so, how will healthcare providers assure patients that in doing so they are getting value for money for the services so provided?

The ability of providers to offer a hybrid model is of critical importance given that there are patients that may want to access either model. The re-imagining of the way of work along with the underlying consumer journey needs to be well understood and planned for, along with the parallel advances in technology, infrastructure and people skills.

With different modalities of care associated with mental health in particular, there has been a proliferation of applications in the form of medication, coaching and therapy apps which can just end up being confusing.

So where then does the healthcare provider play a role in this current, and perhaps future, virtual world?

The need to meet people where they are and when they need care is an absolute requirement. Care providers

need to be equipped to deliver virtual care.

In future, mental health care might well be the long-term driver powering telehealth adoption and shifting patient behaviours and expectations.

The easier and less fraught mental health care becomes, the higher the adoption thereof is. One must take into account how to strike the balance between delivering digital healthcare and creating a sustainable relationship with a patient.

Providers will need to be well versed on the myriad of technological applications available to patients and then "prescribe" wellness applications based on that knowledge.

Patients may also have increased expectations of care being delivered in their homes. Especially those that are chronically ill who want to be empowered with devices able to record key metrics shared in real time with their treating practitioner. The availability and storage of this information in a uniform, portable and Protection of Personal Information Act-compliant manner is a key component of delivering both virtual and home-based care.

South Africa is no exception when it comes to investment into digital health. For example, a company called Brandmed has made its digital platform available to treating practitioners and was the first to launch a holistic virtual wellbeing platform that consumers can access from the comfort of their homes.

Providers of care can be reassured that the content made available on the Brandmed platform meets clinical standards and is vetted by some of the leading clinical and wellness practitioners in the country.

Financial health and fitness

for you and your business – do you know what to do?

Finances are like a person's health. If not looked after they will become lethargic or even sick. Reflecting on what happened to many people who worked from home during the lockdown – most of the good lifestyle habits were not practised. Admittedly, gyms were closed (a good excuse for not exercising), and the fridge was just a couple of steps away. The kilograms started piling up, and now it is taking noticeable effort to get back into shape. For some, who do not have the know-how or tools to get back into and maintain healthy habits, it is advisable to call in a specialist to help them on their journey. This is no different when it comes to financial and lifestyle planning, be it for yourself or your business.

When it comes to financial planning, some responsibilities can be handled only by you, while others should ideally be delegated to an adviser. One of the most significant benefits of working with an adviser is the comfort of having a reliable and well-informed partner to help you manage any complexities you may come across. An adviser also provides objectivity that one may often lack when it comes to their finances.

What if, in addition to the guidance you get from your adviser, you could gain access to additional support regarding some of the complex terrains that form part of your financial and lifestyle planning journey?

The PPS Specialist Support Services (PPS S³), a team of graduate professionals who are subject-matter experts in their chosen fields, has shared five areas that an individual or business owner can get support on to reach their financial planning goals. By conducting an in-depth analysis of one's financial situation, needs and lifestyle goals, the team provides counsel through a trust-based collaborative partnership with you, and your financial adviser in the following areas:

1. Business Planning

Business planning is the process of planning for business risk. This often accompanies risk assurance to protect a business from potential financial consequences should the business partner, who is essential to the business operations, die or become disabled. The person could be an owner of the business, a director or an employee.

Business Assurance provides certainty, financial liquidity and is instrumental in any succession and financial planning process. It considers issues such as the structuring of buy-and-sell solutions, key person insurance, credit loan accounts and contingent liability. This will protect a business, staff and the owner from the impact of a financial loss due to the owner's death, disability or ill-health.

Remember to also plan for business continuity. What is the succession plan should something happen to the owner and someone else must take over?

2. Legacy and Estate Planning

Legacy planning presents an opportunity to outline and define what wealth means not only to the owner, but also to his or her family. It is about creating a definitive plan for managing wealth while the owner is still alive. It also allows one to decide what they would like passed on to future generations.

Estate planning is the process through which to ensure that an individual's wishes are carried out through their Last Will and Testament executable in the event of their death. An essential consideration for legacy planning is the available liquidity in the estate. This is to ensure that all debt, administration costs and taxes in the estate can be settled.

As time passes, business owners and individuals must regularly review their estate plan and

Last Will and Testament. Now is the time to relook these documents, to ensure that a legacy is left behind that one can be proud of.

3. Investment Planning

"Don't save what is left after spending; spend what is left after saving." — Warren Buffet

Investment planning starts by determining investment goals and objectives, where you design an effective investment strategy to achieve those goals. Your risk profile, inflation and exposure to growth assets, the correct investment vehicles and asset allocation are some of the factors to consider when doing investment planning.

Investment planning is crucial for individuals. They should ask themselves regularly whether their strategy is still relevant and review their investment plan annually. Are your goals, lifestyle considerations and liquidity needs still the same as the last time a strategy was considered or were there changes in your circumstances such as the death of a family member, a retrenchment, promotion or any other event that had a significant financial impact.

4. Retirement Planning

Retirement planning has three stages: planning for retirement, planning at retirement, and planning in retirement.

Pre-retirement planning involves saving enough for retirement and exploring the use of an ideal investment vehicle for retirement savings. This is where your retirement savings are invested in assets that are likely to help you reach your goals.

At-retirement planning helps determine how much of your retirement savings you should commute (the once-off lump sum you can withdraw, depending on regulatory restrictions). It also guides a client on how much they can withdraw annually to ensure their funds are not depleted at an unsustainable rate.

Post-retirement planning is an annual review of an individual's circumstances and assists in making a long-term sustainable downsizing of income.

Regardless of where an individual finds him-/herself in their career path, reviewing their retirement plan – even if it is still in the distant future – will ensure that this milestone can be reached.

5. Holistic Financial Planning

"Financial planning is like navigation. If you know where you are and where you want to go, navigation isn't such a great problem. It's when you don't know the two points that it's difficult." – Venita VanCaspel

Financial planning considers significant financial commitments or life decisions such as buying a house, getting married, getting divorced, whether or not to have children, retrenchment and retirement. It is in these instances when emotions run high, where an objective financial adviser can help guide these important decisions.

The specialists at PPS S³ believe that if a business owner and/or individual reconsider all these issues regularly, the financial wellbeing of both businesses and individuals can be protected. The last piece of advice from the team? There are many issues to consider, and therefore, business owners and individuals should not hesitate to call on specialists to assist them.


THE DIFFERENCE
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AND A
65-YEAR OLD IS...
240 SALARIES REMAINING.
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Antarctica:

From icy continent to classroom

At the end of January, Antarctica become the coldest matric classroom on the planet for five South African matrics.

PPS, in partnership with Riaan Manser, the world-renowned global explorer, sent Thea Earnest, Kelby Barker, Boiketlo Lamula, Cobus Burger and Ayakha Melithafa on an expedition of a lifetime.

Thea, Kelby, Boiketlo, Cobus and Ayakha are the winners of the Matrics in Antarctica competition.

Matriculants from all over the country could enter this competition by explaining in less than 100 words, what exploration in the arctic continent does to help preserve a greener, more sustainable existence.

The five winners were announced on Monday, 11 January and departed via chartered plane to Earth's southern-most continent on 27 January. The adventure started with the matrics boarding a cargo plane with Manser and a distinguished team of professors from the University of Stellenbosch on a windy morning in Cape Town, following what must have felt like a never-ending quarantine period in Table Bay Hotel.

For Cobus, from Hoërskool Duineveld in the Northern Cape, this was his first ever trip on a plane.

"I am ready for the challenge, but I think it is going to be hilarious to see myself trying to climatise," said Thea, a matriculant from Mountview Secondary School in KwaZulu-Natal, prior to their departure.

Boiketlo, from Sedaven High School in Gauteng, said that even before boarding the plane, the group already learned a lot from the various speakers that helped them prepare for the trip.

Once they landed at the Novolazarevskaya station near the Russian base on Antarctica, they travelled to SANAE IV, the South African Antarctic research base located in Vesleskarvet, Queen Maud Land.

Kelly, from Diocesan School for Girls in the Eastern Cape, and Ayakha, from the Centre of Science and Technology in the Western Cape, learnt that the warm Columbia jackets given to the group, and that proudly bears the PPS logo, was just the thing to keep them warm when they were out and about on the icy planes.

The matrics enjoyed a host of activities including scientific experiments, survival lessons, camping and kayaking as well as an attempt to set a record for the Guinness Book of World Records for the 100-metre sprint on frozen ground.

Ayanda Seboni, Executive: PPS Brand, Marketing & Communications, says it is an honour to have partnered with the initiative.

PPS provided each of the five winners life and disability cover that covers hazardous pursuits and international events.

The matrics' adventures on Antarctica will be broadcast on National Geographic later this year.

Click here to view an album of the matric's icy escapades.

In conversation with... Abdullah Verachia

With year two of COVID-19 still disrupting our lives, we asked renowned speaker, disruptor, strategist and PPS member, Abdullah Verachia, a few questions.

You are a global strategist, speaker and disruptor. How did you get here?

As a youngster I watched television series about the law and thought the legal profession was sexy, cool and interesting. So, I decided to study law largely because of what I saw on television. I even practiced law for a while but soon realised that it is not me. I approached a mentor of mine who connected me with Dr Martyn Davies. The two of us started a corporate advisory and research firm that grew so significantly that in 2013 it was bought by Deloitte. In effect it was going into law, realising it is not for me and having the guts to take a different path that led me to start my own strategy consulting firm and teaching at the Gordon Institute for Business Science (GIBS).

What is the one life experience that has made a significant influence on you?

I was at a week-long leadership camp in the bush when I was in Grade 11, just outside Nelspruit where I went to school. During the camp our principal told us about a United Nations debating competition that would be held per region, then per province with the national champions going to New York. We did not have debating at school but I decided to go for it. And that decision was transformative because of what followed. I ended up at nationals and was selected to represent Mpumalanga internationally where I won a global speaker award. Two things happened: I realised that I have a capability for speaking in public and debating, and secondly I became politically and socially active because I became aware. The mentor I met during this was the person that recommended me to Martyn Davies. And Martyn introduced me to the founding dean of GIBS Business School, Professor Nick Binedell. I am now a senior faculty member there. I also met a business partner – Nwabisa Mayema (who represented the Eastern Cape) — and together we started The Collective Genius that has done award-winning CSI work for hundreds and thousands of kids. All from a single decision made in the bush when I was in grade 11.

In your book, DISRUPTION AMPLIFIED — Reset. Rewire. Reimagine Everything, you explore how to sidestep the fear of the unknown and become open to new possibilities. Have you done this yourself?

A dear friend always says that the only response to racism, sexism, ageism or any other -ism that is discriminatory, is excellence. But it is tough to do because we were made to question our place in the world because of apartheid. We all have imposter syndrome. I have not beaten it. I do not think any of us have beaten it. It is hard to constantly demonstrate excellence, to always be proving yourself, and it is exhausting. That is our challenge in South Africa: to have a deeper understanding of each other and to get to a stage where no matter what you look like, your background, your accent, you are recognised for who you are.

Describe your vision for the future.

A country and organisations that are empathetic and aware. The way to do that is to get an understanding of each other – before I judge you, do I understand you? Organisations do not give us a chance to do this – you are expected to assimilate, to fit in with the ideals of the organisation. That would be the first part of my vision. The second is that we get to a stage where we deal with inequality. It is the most painful part of living in a society where we have such deep structural inequalities. This requires agency from all of us. This would lead to the third part where we create a society that, as Ashraf Garda calls it is a 'champion nation'. The magic and the power in South Africa lie with the collective where excellence is the sum of all parts.

If you could, what would you tell your 16-year-old self?

1. Do not be afraid.
2. Stand up for yourself.
3. Recognise the importance of education.
4. Build a network and understand the importance of that network. They are the people who anchor and hold you up.
5. Value the people closest to you, especially your parents because you are who you are only because of the foundation they have given you.

What is the best advice you were ever given?

Professor Nick Binedell has put me in places when I was young where I was uncomfortable but yet incredibly empowering. He taught me to go in with a mindset of showing others who I am: "show the world your magic". This has led me to challenge companies and others to create empowering spaces for young people.

What is one thing that people would find amusing to learn about you?

I turned down many dinners, high-level sessions especially pre-COVID-19 and people may have thought it is because I am busy. But that is not the reason. I go home to be able to play hide-and-seek, play dress up with make-up, have princess parties, play doctor-doctor with my three children of 3, 5 and 7 years old. If you have to see me after work, I look different, I behave different and I am different but it is authentic and I would not want it any other way!

Optimising critical illness cover

The word insurance comes from an old French word 'enseurance' and is simply meant to mean protection from financial loss as a result of various risks. Interestingly, the first form of insurance was recorded by Babylonian and Chinese traders, and the first documented loss limitation method was noted in the Code of Hammurabi written around 1750 BC. The first kingdom to insure its people were the Achaemenian monarchs. Gifts were given to monarchs and were recorded in a register. When givers were in trouble and required help, they would present the register to obtain aid.

Insurance has a 3 000-year history and has continuously modernised. Where early types of insurance covered traders, it soon developed to cover risks such as fires and accidents. Today, there is insurance cover available for almost anything.

South Africa played an important part in this history. One such contribution was the development of what is today known as critical illness cover. Dr Marius Barnard, a cardiac surgeon with no previous knowledge of insurance, noted the financial plight of many of his patients following the diagnosis and treatment of a critical illness. As much as he realised that creating an insurance product would help solve this problem, it took him three years to find re-insurers and an insurance company that would take on the product. Finally, the first critical illness product was launched on 6 October 1983 as dread disease insurance. This world first quickly spread to the United Kingdom, Ireland, Australia and further afield.

This form of insurance originally covered four primary human health conditions: cancer, stroke, heart attack and coronary bypass surgery, considering the policyholder's needs and the developments within the medical space.

Just as other forms of insurance cover evolved over the years, so did cover for critical illness.

As medical science develops and new treatment options become available, so does the need to adapt and change critical illness cover.

It is for this reason that PPS has used the meaningful role that medical technology has played in the early detection and treatment of dread diseases as a guide to refine its Critical Illness Cover. Moreover, the COVID-19 pandemic has demonstrated the value of providing robust life insurance coverage and an enhanced policy to protect one from various critical illnesses that have made it onto the list over time. These enhancements – which come at no additional cost to existing members – aim to protect a members' well-being by expanding the ambit of treatment options as costs may sometimes prohibit optimal treatment.

Did you know?

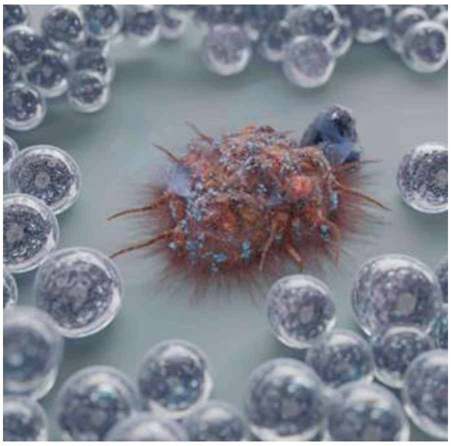
- Two out of three childhood cancer survivors have increased risk for late effects and secondary cancers.
- Every hour, in South Africa, five people have a heart attack, and ten people suffer a stroke.

This is how the enhancements on the PPS Critical Illness Cover work for the various ailments:

1. Cancer

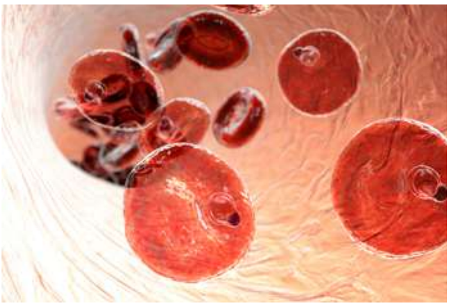
To ensure that members gain maximum value, they are now covered for low severity conditions that were previously excluded, including early cancers like Group 1 cancer of the Prostate and micro-carcinoma of the thyroid and bladder.

Should a PPS member be diagnosed with cancer and receive a claim pay-out from the main Critical illness cover, the EXACT benefit will now pay an additional lump sum if the cancer proves to be susceptible to targeted therapy treatment.



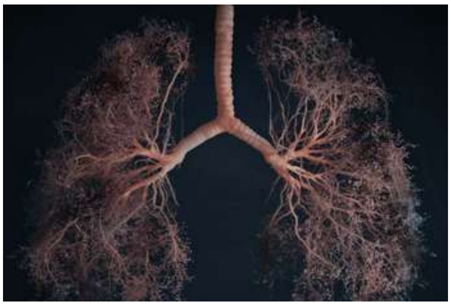
2. Cardiovascular

The cover now provides access to claims for minor heart attacks and other cardiovascular diseases. Members can qualify for up to 25% in claims for balloon stretching or stenting of one coronary vessel. Previously this applied to two or more diseased vessels.



3. Respiratory diseases expanded

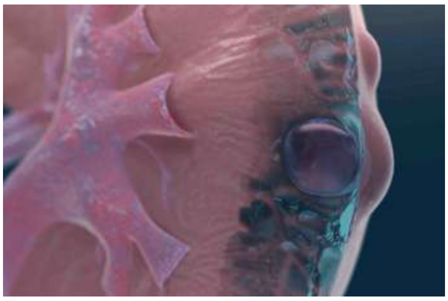
Members can claim for moderate-severe, severe-obstructive and restrictive lung disease, this includes: emphysema, severe non-responsive asthma and chronic bronchitis. Cor pulmonale, a lung condition secondary to heart disease, has also been added.



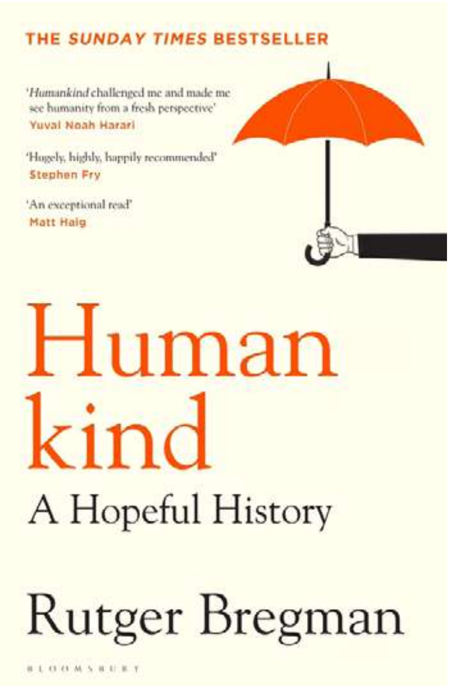
4. Urogenital diseases

Kidney disease is a common debility in South Africa. Members are now covered for acute transient kidney failure that requires dialysis. Previously, only chronic failure was covered.

Over and above these, the Critical Illness Cover provides further benefits best suited for professionals, including frontline workers. These benefits cover physiological failures within the neurological, endocrine, gastro-intestinal, connective tissue, musculoskeletal and sensory systems. As part of the sensory system cover, members can now even claim for cochlear implants. In the case of trauma, claims as a result of burns have been enhanced.



Hope
in the time of
COVID-19



Given the option of a dark and dystopian show, or a light, fluffy comedy, Netflix users widely tuned into the latter in 2020. This shift towards comfort and positivity bodes well for Dutch historian Rutger Bregman's new book *Humankind: A Hopeful History*.

Bregman is famous for more than the four books he has written on history, philosophy and economics. In 2019 he lambasted the world's elite, gathered at the exclusive World Economic Forum, over tax avoidance, 'stupid philanthropy schemes' and jetting in on private planes to talk about climate change. He is a straight shooter, but also a positive soul in a world aching for some good news.

In *Humankind*, his latest book, Bregman debunks the notion that human beings are, fundamentally, bad and driven by self-interest. Instead, he makes a convincing case for human kindness, empathy, generosity and the capacity for collaboration. In Bregman's hands the future looks less like *Mad Max* or *Blade Runner* and more akin to the *Star Trek* franchise.

The likes of Simon Kuper from the *Financial Times*, who interviewed Bregman in mid-2020, described the 480-page *Humankind* as 'spellbinding' and an impressive synthesis of 'libraries full of academic research'. Kuper wrote: "It all feeds into his thesis: most people (except the ones who become leaders) are altruistic, at least to those whom they see as members of their in-group (so they might be cruel to migrants, for instance). The claim at times feels too grand, and the book overambitious, but Bregman said this central finding reflects a growing consensus in fields from biology to psychology to anthropology."

During a 2020 podcast interview with the journal *Science,* Bregman explained his position to Dr Kiki Sanford: "I saw that so many scientists from so many different disciplines – anthropologists, psychologists, sociologists – all seemed to be moving from a quite cynical view of human nature to a more hopeful, optimistic view of who we are as a species. This book is my attempt to make a synthesis of all these different disciplines; moving towards what I think is a new and hopeful view of human nature."

Bregman has argued that over the past few decades, the human race has made extraordinary strides. "We are richer, we are healthier, we are wealthier than ever," he says, noting that we are also living in the most peaceful of eras. As a result, many are "starting to arrive at a different, more hopeful view of where we have come from and who we are". This view is in stark contrast to the doom-and-gloom we are fed by 24/7 news channels, which continue to fuel a negative portrayal of human nature – with dark scientific findings often receiving more air time than positive research.

Negativity sells, but is it accurate?

"I have got this whole part in my book where I talk about all the social psychology experiments from the 1960s. We all know them – the Stanford prison experiment, the Milgram experiment – in which subjects were willing to give dangerous electric shocks to innocent people sitting in another room," Bregman said in the *Science* podcast. "These seem to suggest, or paint a very dark picture of who we are as a species, that civilisation is only a thin veneer and that, just below the surface, we are all savages and capable of really horrible things."

The Stanford prison experiment, which explored the perceived power struggle between prisoners and prison officials, has been widely taught over the years, but only recently have the findings been put under scrutiny. "To my mind, it can be described as a hoax," says Bregman. "We now know that this researcher, Philips Zimbardo, specifically instructed his students [acting as guards] ... to be as sadistic as possible ... he needed these results to go to the press and say that prisons are horrible environments and we need to reform the whole prison system in the United States. That is what happened and that is why the study became so famous. And it took 50 years – 50 years – for a French sociologist to go into the archives and find out that something very different happened in reality."

Humankind is dotted with such examples; insights and moments in history which define our current thinking, but which are increasingly being debunked.

Another example is the bystander effect, which hypothesises that people do not rush to help one another in the event of a disaster, an accident or a crisis. "I spoke to Marie Lindegaard, who is a Danish social psychologist," explains Bregman. "They built this huge database of real-life incidents, with real people who were being attacked in the streets, and it turns out that in 90% of all cases people help each other. And if more people see something happening, then the chance that you will be helped only goes up."

His conclusion?

Ultimately, Bregman arrives at a rather paradoxical view of human nature. "On the one hand we are one of the friendliest species in the whole animal kingdom ... but there is a whole dark side to this as well, and the dark side is our tribal behaviour," he says, which leads to unspeakable biases, xenophobia and distrust of those who are not part of our group.

Humanity's future, contends Bregman, depends not only on our innate friendliness, but also on those among us who continually challenge the status quo. On an individual level we all have lessons to learn, including the overarching need to see the best in others – even if it means coming off badly in some encounters.

"There is just so much evidence that kindness is catching," stresses Bregman. Sure, this might be a little cheesy, but sometimes a little cheese is just the ticket to remind yourself that small acts can have positive ripples across the world.

For more listen **here**.

Know Your Greatest Enemy

After a quarter of a century in private client wealth management, there is one thing that I am more certain of than ever – the private investor's greatest enemy is that person that looks back at you when you brush your teeth or comb your hair in the morning. Your own behaviour has a far bigger impact on your financial destiny than any comment by a politician, any policy decision by a central banker, any change in the economic growth rate, or the investment market's rollercoaster behaviour.

Theo Vorster

Most, if not all investors, are susceptible to emotions, because they are human, and at times they may be prone to fear and greed. When markets are down and after taking a hit, they are tempted to sell at a loss, or reluctant to invest in good value. That is fear. And after a good run in the markets, they are tempted to invest more, sometimes in much overvalued stocks or "bubbles". That is greed.

Emotion is great when it comes to selecting a bottle of wine, choosing a meal, or investing in a holiday, but not so much when it comes to personal financial planning and the pursuit of long-term goals.

Many studies, especially in the United States, have investigated the cost of emotions, the penalty that investors pay for their behaviour. Research firm Dalbar, for example, performs a quantitative study every year of the damage to investment performance due to behaviour. The latest study again shows that the penalty is huge.

The average balanced investment portfolio has achieved an annual return of around 6% over the last twenty years. This means that an initial investment of $1 000 would have grown to around $3 200 over the period. However, the average investor who invested in these funds only achieved 2.5% per annum over the two decades, which means that an initial investment of $1 000 only grew to around $1 600, half of what the average portfolio delivered. The biggest reason? The behaviour of investors: selling after a period of bad performance and investing after a period of good performance.

And, if you believe, like most of us, that you are too clever to buy into a bubble or sell at the wrong time, be reminded that when your emotions pick a fight with rational behaviour, emotion is going to win almost every time.

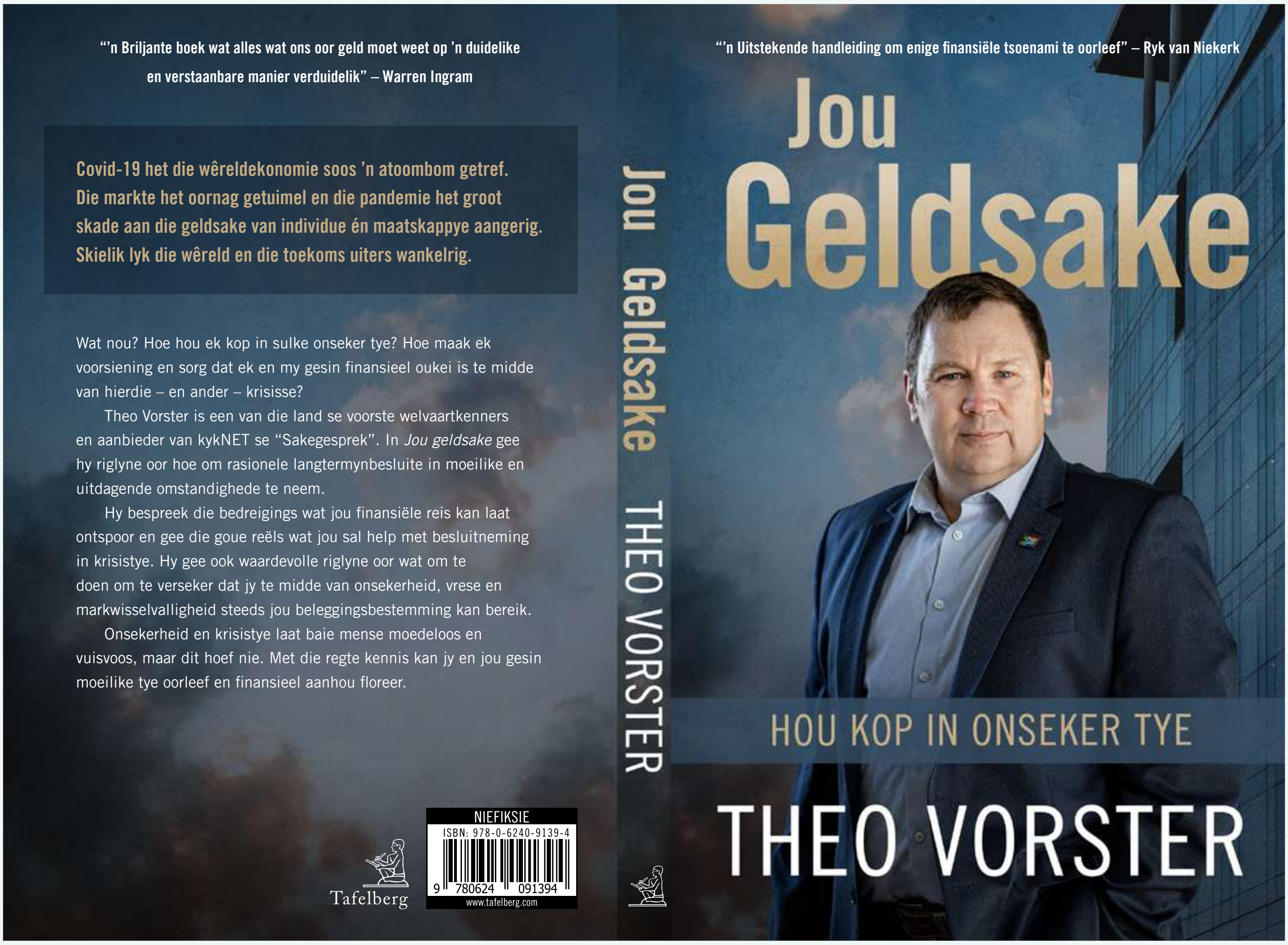
Take Sir Isaac Newton as an example. One of the smartest people in history. The final week of April 1720 was a good one for Newton in the investment markets. He had invested money in the South Sea Company in February of that year, which he sold in April, making a small fortune of £7 000 (about R20 million today). By way of background: this British firm was founded in 1711 and received a monopoly from the government to trade with South America. It was not long before rumours of extraordinary riches to be made did the rounds, and there was euphoria around the company and the value of its stock. By selling out in April, arguably a rational investment decision, Newton became quite rich. The story did not end here. The stock kept on climbing, defying gravity. And Newton got sucked back in and invested again. This time – in June 1720 – he was all in.

Emotion drove this decision: he did not want to miss out on the vast fortunes to be made. The bubble finally burst in September and the stock eventually became worthless. Newton sold out when the stock was worth only 15% of the price at which he had bought it a few months before. He lost £20 000 (today that would be R60 million) and he was almost bankrupted.

"I can calculate the movements of heavenly bodies, but not the madness of people", was his famous quote after this staggering financial loss. He forbade anyone to utter the words "South Seas" in his presence ever again.

Here is some advice on how to tame that person in the mirror:

- Do not invest in something that you know little about.
- Have a long-term plan, and stick to it.
- There is no such a thing as a risk-free investment. If an investment promises a yield much higher than the bank can offer, you should be seeing warning lights. If it was indeed such a good deal, the banks would themselves have invested in it, and competition for funds to invest by the banks would have driven up the return they are offering you.
- Do not confuse luck with expertise. Making a few good guesses does not make you (or any adviser) a knowledgeable investor. Even a broken watch is on time twice a day. There is a bunch of circumstances that are required before you will gain from your bet. First, if you are wrong, you lose. Obviously. But if you are right and the market and other investors expected it as well, then there is also not much to gain, as it would already be in the price. Other investors and the market must be wrong for you to gain. And even more than that, you must be right on how they would react. Do not make big

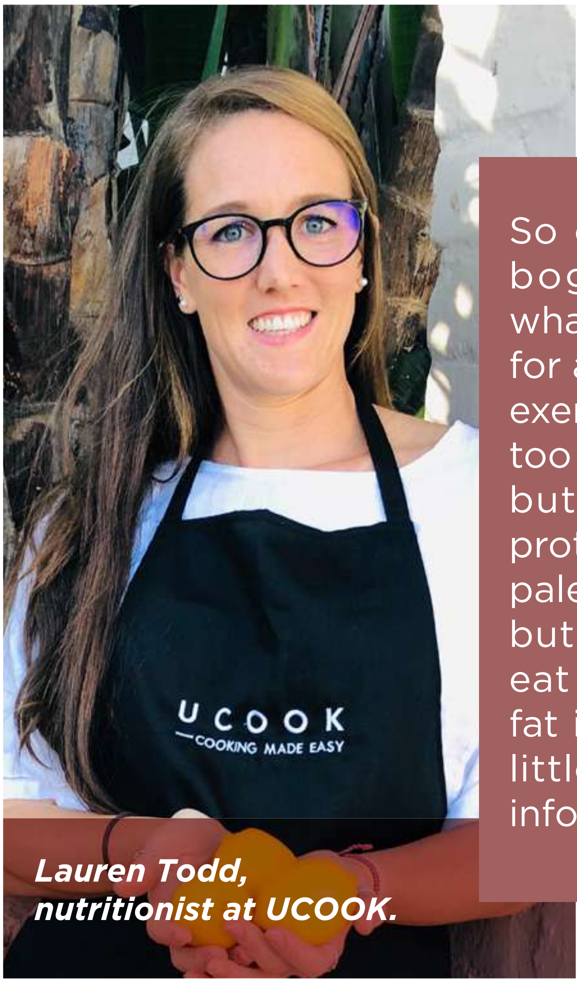


bets with the money that must ensure that you are not old and poor one day. Rather invest that money in boring, diversified portfolios.

- Do not mess with your portfolio too much. Active trading is almost always bad for your wealth. And especially after a crisis, do what most good investors do – sit on your hands and do nothing.
- Notice the usual characteristics, the common features, the warning lights, of most dubious investment opportunities and pyramid schemes.
  It is "exclusive" or "urgent"; there are famous personalities (often sports stars), who are not investment experts, connected to the product; others have already made phenomenal returns; the sales person is dressed to kill; the much-better-than-market return is "guaranteed"; there is some secret formula or recipe behind the revenue generating engine; and "this time it is different". In short, if you hear the word "tip" around the braai, rather excuse yourself and go help with the salad.
- Finally, and I would argue that this is the most important of all, get a financial adviser, a rational mentor, somebody that you trust, against whom you can soundboard your ideas, to advise you, even if you have to pay that person.
  In the context of a performance difference, a penalty, of around 3.5% between what funds return and what individual investors in those funds earn, then an advice fee of 0.5% per annum (or whatever you negotiate and agree with your adviser) will be money well spent.

Theo is chief executive of Galileo Capital, and one of South Africa's leading wealth management professionals. He is a renowned media personality on personal financial management.

Balance & lifestyle



Lauren Todd, nutritionist at UCOOK.

UCOOK

COOKING MADE EASY

So often you can get bogged down with what is or is not right for a healthy lifestyle – exercise often, but not too much; eat veggies but also eat enough protein, but be vegan/ paleo/keto; eat carbs, but then also do not eat carbs; how much fat is too much or too little? Way too much information for anyone to follow and apply. Information overload is very apparent the minute you log on. There is no single formula or magic bullet to any of these questions, besides finding what works best for your very own body, life and soul. How are you meant to find balance in your lifestyle if you do not even know where to start?

The easiest place to begin, is to keep a food and lifestyle diary. Get a little notebook, or start a document on your favourite device, and take note of foods that you eat that either make you feel good or bad. This will help you know which foods energise you and keep you focused, and the ones that make you tired, bloated or grumpy. Note your physical activities and how they make you feel. Take note of your mental health and what triggers your stress, depression, mental fatigue during the week and the weekends, and that calms you and makes you happy.

If you find that red meat does not agree with you, replace it with chicken, fish or plant-based proteins, and some spinach for extra iron. If you do not enjoy running in the heat, then swop it for a yoga flow or high intensity interval training class. If the thought of your job stresses you out, try a 5-minute meditation before you start your day or before you go to bed.

Being self-aware can help manage a happy and healthy lifestyle, and ultimately give your life some balance.

We have created a few recipes to help balancing time and nutrition!

One tray chicken wonder

Prep it, spice it, and chuck it in the oven! If you are in need of a quick, delicious, hearty dinner at the end of a long and busy day, then this is for you. A roast of crispy chicken leg, blistered baby tomatoes, crunchy chickpeas, and charred broc – with melted cheese and a twist of lemon. All on a bed of herb-infused couscous. Effortless, yet oh so satisfying!

Ingredients:

- 4 free-range chicken quarters or 8 chicken pieces (drum and thighs)
- 20ml NOMU roast rub
- 240g chickpeas, drained and rinsed
- 600g broccoli florets, cut into bite-size pieces
- 400g baby tomatoes, rinsed
- 300ml whole wheat couscous
- 20ml vegetable stock
- 10g fresh parsley, rinsed, picked and roughly chopped
- 40g pumpkin seeds
- 2 lemons, cut into wedges
- 80g Italian-style hard cheese, grated

Instructions

1. Preheat oven to 200°C. Boil the kettle for step 2. Place the chicken on a roasting tray and pat dry with some paper towel. Coat in oil, half of the roast rub, and seasoning. Roast in the hot oven for 40-45 minutes. At the halfway mark, scatter the drained chickpeas around the chicken, shifting to coat them in the roasting oils, and season to taste. Place the broccoli pieces and rinsed whole baby tomatoes on a separate roasting tray. Coat in oil, the remaining roast rub, and seasoning. Place both trays in the oven for the remaining roasting time. On completion, all ingredients should be cooked through and the chicken and chickpeas should be crispy.
2. Place the couscous and stock in a shallow bowl and submerge in 500ml of boiling water. Add a drizzle of oil and gently stir through with a fork. Cover with a plate and set aside to steam for 5-8 minutes until tender. Once cooked, fluff up with the fork and gently mix in three-quarters of the chopped parsley.
3. Place the pumpkin seeds in a pan over a medium heat. Toast for 3-5 minutes until they begin to pop and turn brown. Remove from the pan on completion and set aside to cool.
4. When the roast has 10 minutes remaining, remove the tray of veggies from the oven. Squeeze over the juice of four lemon wedges and sprinkle over three-quarters of the grated hard cheese. Return to the oven for the remaining time until the cheese has melted.
5. Serve up some parsley couscous and pile on the warm, cheesy veggies. Top with the roast chicken leg and scatter over the crispy chickpeas. Garnish with the remaining grated cheese and chopped parsley. Finish off with a sprinkle of toasted pumpkin seeds and serve with a lemon wedge on the side. Easy peasy!

Homemade red iced tea

If you struggle to drink enough water throughout the day, then here is a solution. Making your daily hydration fun and tasty can help you keep your fluid intake high and your body functioning optimally.

Ingredients:

- A full kettle of water
- 3 rooibos teabags
- Honey or sweetener of choice, to taste
- 2 handfuls of ice cubes

Flavour infusion options:

Spicy Stone-fruit

- 1 peach/nectarine/apricot, sliced
- 3-4 ginger slices

Fresh apple and mint

- 1 green apple, sliced
- 2 mint sprigs, rinsed
- Half of a lime, sliced

Berry, lemon and basil

- Half of a lemon, sliced
- 6 basil leaves, rinsed
- A handful of blueberries, halved

Instructions

1. Boil your full kettle.
2. Place the teabags into a large heat resistant jug.
3. Pour in your hot water (leaving some space in your jug to still pop in your infusions and ice).
4. Allow the tea to infuse while it cools down. Give it a stir occasionally.
5. After about 20-30 minutes, add your infusions and stir. Sweeten to taste.
6. Add your ice cubes and allow it to cool your iced tea down to a refreshing iciness.
7. Pour into glasses and enjoy in the warm summer sun!

A renewable way to immunise your your business against loadshedding

With Amazon set to create its own renewable energy in South Africa and FNB urging organisations to invest in renewable energy solutions, this energy alternative is becoming an increasingly attractive investment for any business

The threat of global warming has made sustainable energy a hot topic. Harvested from unlimited resources including sunlight, wind, hydropower and geothermal heat, renewable energy is the key to a more environmentally-friendly electricity supply. These advantages, coupled with the instability of South Africa's coal-powered electricity supply, make it an obvious choice.

For American tech giant Amazon, renewable energy has long been a global focus. Already it is the world's biggest corporate buyer of renewable energy. Considering the fact that data centres use up to an estimated 1% of the world's electricity, it is easy to see the impetus.

Amazon's first data centre in South Africa, Amazon Web Services, went live in the Cape Town region in April 2020. As this expands, Amazon is aiming to generate renewable energy from a solar project in the Northern Cape, due to begin construction in 2021. Amazon has also teamed up with Eskom to transmit the power it creates through the national grid. This is Eskom's first approved renewable energy project, as part of its vital drive to improve power generation in South Africa.

COVID-19 fuels the need for alternative energy

Local companies are also being urged to investigate renewable energy options in the face of ongoing loadshedding. Losing business time through electricity inconsistencies amidst a pandemic that has significantly diminished the bottom line, is something companies can ill afford.

"Our customers and the economy, particularly the manufacturing sector and other sectors, will have to start looking at alternative energy again to ensure uninterrupted business," Kyle Durham, head of alternative energy solutions at FNB Business, told *ITWeb*. "COVID-19 has just highlighted the importance of having energy certainty and reducing costs wherever possible."

That is why immunising your business against loadshedding is a non-negotiable.

Making renewable energy work for your business

While it may involve a substantial initial outlay, renewable energy not only shrinks your carbon footprint, it ultimately increases your profit. Businesses cannot afford to rely on Eskom's coal-fired power stations alone. Aside from frequent loadshedding, individual and commercial consumers also face significant electricity price hikes from the beleaguered electricity parastatal. When you do the maths, it is clear that switching to renewable energy sources leads to long-term savings.

According to Durham, the most effective solar solution for businesses would be a grid-tied solution consisting of solar panels and a dedicated grid-tied inverter. This inverter would take the electricity generated by the solar panels directly into a distribution board offsetting the electricity gleaned from Eskom or the municipality. "This way, you can save 30% to 50% on your electricity bill."

Aside from the long-term savings, renewable energy is also vital in mitigating the energy crisis. We cannot continue using finite fossil fuels indefinitely, Wido Schnabel, chairperson of the South African Photovoltaic Industry Association, told *ITWeb*. Renewable energy is not only an environmentally friendly and effective alternative to coal-fired power stations, it also has the potential to create multiple jobs.

Rollout in action

Renewable energy sources are already being used in major shopping centres in South Africa. In 2018, Mall of Africa made history by installing the world's 10th largest solar roof system, reported *Business Insider*. It is also the world's largest mixed-use integrated solar power-diesel hybrid solution. This system significantly lessens the pressure on the national grid, saving 8 034 tons of carbon dioxide annually, more than a hundred times the amount of CO_2 produced by an average household each year.

In June 2020, real estate investment fund, Hyprop Investments, said it had invested in a green energy project with local solar system supplier Solareff. This is to build solar power plants on the rooftops of its malls in South Africa, including Clearwater Mall (where a plant has already been installed), Rosebank Mall, Atterbury Value Mart and Hyde Park Corner. The project will cost around R68.77 million. Hyprop estimates it will save R15.9 million a year on the electricity bills of all its malls. It is that number businesses need to focus on as they embark on their immunisation efforts.

Life after COVID-19

The fight against COVID-19 is progressing, and the good news is that a vaccine is being rolled-out worldwide. This means that soon, people will be able to go out on adventures more often and start ticking off items on their bucket list – whether it be sky diving, bird watching, mountain biking, wine tasting, visiting concerts or going to museums.

More importantly, students will be able to attend lectures in real life and reside at campus, while graduates who just got their first jobs can now enjoy the in-office experience.

But there is a risk to being outdoors...

Protecting your family is every person's basic instinct. It is why we would do every-thing to make sure the ones we love stay safe and out of harm's way.

At PPS we believe in mutuality – our members and their families are part of our extended family. This is why we have enhanced the PPS Protect Me feature on the Value-Added Service app to now include dependants. Through this feature, members are assured that their loved ones are protected when they feel threatened in any way.

The PPS Protect Me feature has been extended to immediate family members residing with you.

Protect Me is a mobile panic button that can be activated anywhere, anytime and works on a basic principle where the app has one sole purpose – to activate a panic alert when you feel threatened. An armed response vehicle will then be dispatched to your location.

So be sure that you and your loved ones have downloaded the app.

Click Me

Five ways
to build resilience for more effective estate planning

Drawing up your Last Will and Testament is not just an administrative exercise, it is an emotional one too. That is why cultivating resilience to better handle whatever the process of estate planning brings is advisable. Here are some science-backed strategies…

Leaving a legacy. Taking care of those left behind. Planning for what happens after your death is seldom an enticing prospect. Yet if you are equipped to move effectively through the tough feelings and conversations such planning brings, you will be better able to provide for those most important to you. Consider these five strategies – put forward by *Greater Good Magazine* – to build resilience when drafting your will:

1. Change the narrative

Delving into your post-death wishes means facing your mortality, seldom an appealing prospect. Yet, building resilience comes with reframing the way you look at the things that you perceive to be negative. Why not look at drafting your Will as a chance to take responsibility for your life and seize control of what happens to your estate once you are gone?

Use this process as an opportunity to confront old hurts and fears. With the self-knowledge this brings, create a document that really reflects the legacy you wish to leave behind and which heirs you would like to benefit. At PPS, we tell our members that a Will allows you to determine who will benefit from the asset base you have worked a lifetime to create and in what proportion. It is not something to be undertaken in a fog of negativity.

Scientists suggest using expressive writing as a way to gain new perspectives into the challenges we face. Simply write, without censoring yourself, for 20 minutes, exploring your feelings around the battles you are facing. Consider three positive aspects of these struggles, for example how completing your Will can help you resolve long-held stresses or conflicts and attain a sense of peace. Looking at the silver lining when facing challenges is not just a one-off exercise, it is an attitude you need to cultivate daily.

2. Face your fears

We cannot simply talk ourselves out of our fears, they are something we need to confront to overcome. Scientists suggest repeatedly exposing yourself to the thing that scares you, in small doses. So, if you are putting off Estate planning because you are terrified of dying for fear of what will happen to your kids, take a minute to reconsider. By avoiding this process you are actually putting your children at a disadvantage.

Having a Will protects your children, no matter how old they are. And, if they are under 18, you are also able to determine who you trust enough to raise them. Estate planning allows you to streamline the process of inheritance, allowing your money to be placed with an investment house for minor beneficiaries, for example, in order to maximise capital growth and minimise any red tape. So, if you are scared of what will become of your family, confronting your fear of death and drafting your Will is actually the best way to ensure they are cared for, both emotionally and materially.

3. Have self-compassion

Let yourself off the hook. It is ok to be overwhelmed by your emotions while drafting documents for your death. Whether you are berating yourself for leaving someone out of your Will, or you are second-guessing the division of your Estate, tell yourself that you are doing the best you can.

Often the judgements that harm us the most are our own. Yet, it is not only others we need to support through hard times, we need to show the same compassion to ourselves. Experts suggest taking the following steps when you are feeling overwhelmed by pain or stress:

- Take note of your feelings.
- Acknowledge that you are not alone.
- Be kind to yourself.

4. Meditate

Meditating is a great way to focus on the here and now and silence the noise that complicates decision-making. Regrets are part of human nature, as is anxiety about what could go wrong. This is especially true when we are planning for a future in which we are no longer around. The ability to pause and simply focus on the here and now is a powerful resilience tool and can help clear our minds as we focus on estate planning. Simplifying our thoughts can also help to keep our final wishes clear and simple.

By practising mindfulness, we immerse ourselves in the present moment through deep breathing and meditation. Emotional struggles often manifest as physical ones. Therefore, one meditation method is the ‘body scan’ where we focus on each part of our bodies in turn and let go of each area of tension. By uncovering the causes of our tension, we can better reflect on which relationships bring us stress and which we need to work on improving.

5. Forgive

If you are harbouring a grudge over a wrong a loved one committed, reaching a place of forgiveness is paramount. As we contemplate our deaths, forgiveness is something that comes to the fore. How can we adequately plan what to leave our loved ones if we are fostering resentment towards them? And how can we find peace within ourselves if we are haunted by the past? There are various forgiveness practices but ultimately, they are rooted in:

- Acknowledging what happened and how it made you feel.
- Making a conscious commitment to forgive if only for the sake of your own wellbeing.
- Finding an opportunity to grow through the experience.

Whether or not you trust the person to be part of your Will, just knowing that you have let go of any ill will you hold, will help you to cultivate a more measured Last Will and Testament.

Boredom busters

By Izak Smit

A not entirely unexpected consequence of the COVID-19-lockdowns is the surge in new hobbies. Being incarcerated in our homes prompted many to engage in a variety of often new pursuits.

You may know someone who has started gardening, baking, brewing (necessity is the mother of invention when alcohol is banned!), reading, writing, painting or birdwatching. And after being let out from their homes after the hard lockdown in 2020, many more discovered the joy of hiking, walking, cycling or jogging.

In my household, salad from our little garden, homemade bread and kombucha (a fermented drink made with tea and yeast featured in the previous edition of *The Professional*) from our own brewery, were often on the menu.

Winston Churchill once mused that "human beings may be divided into three classes: Those who are billed to death, those who are worried to death, and those who are bored to death". Many of us fit all too well into one or all of these categories!

Professionals often find that as they get stuck into their careers, they give up on some interests and hobbies. The result is predictable, but tragic: boredom, restlessness, anxiety, and even depression.

We should not allow this. We should stay curious, never ceasing to learn, study and discover, never losing our sense of adventure. Keeping a sense of adventure and curiosity assists us to lead more interesting and exciting lives, ensuring that we never stop growing and retain our youthful ability to live in the present.

Most children are naturally adventurous and curious. In their imagination they are great explorers or archaeologists, even when they are confined to digging in the backyard. In their worlds they are master painters, actors, singers, dancers, sculptors or scientists.

Paradoxically, as adults, when we finally have the freedom and resources to take on some of the kinds of adventures and interests that we dreamt about in our youth, we lose our drive to take action, to study something new, we lose our comfort with risk. We fall into a rut, we become lazy, we conform to society and to norms, we seek escape in the non-important. We stop to develop and grow.

We become boring as we become bored. In empty moments, it is easy to turn to fiddling with our phones or computers in an endless, mindless cycle of web surfing and social media, or slumping in front of the television. We do not realise that we have not actually vanquished our boredom at all, but simply distracted ourselves from it, spending time in the not-urgent-not-important quadrant, wasting our lives away.

Churchill counselled that the hobbies that are most effective in restoring equilibrium are those that "call into use those parts of the mind which direct both eye and hand, practising a handicraft for pleasure". This bit of advice is perhaps particularly important for information workers like many of us, finding an activity outside of our jobs where we can use our hands, giving ourselves the opportunity to create in a tangible, and not only a mental, way.

Churchill dabbled in bricklaying and landscaping. He bought an overgrown property (Chartwell just outside of London) and then expanded the house, constructed new buildings, created ponds, added a waterfall and an island to the lake, planted orchards and gardens, and laid the bricks for the walls around them, all with his own hands. He also painted, creating more than 500 artworks during his life, winning critical praise for his talent.

Admittedly, not even his most fanatical admirers would call his works masterpieces. But people might be drawn to his works exactly because they were not. He was at least willing to try, to court ridicule, to make mistakes. He was grateful for the effect painting had on his psyche, how it was an outlet for the many stresses of his life. "If it were not for painting," he said, "I could not live. I could not bear the strain of things."

But the hobby that most excited and challenged him was writing. He wrote more than Dickens and Shakespeare combined, and was even awarded the Nobel prize for literature. He said: "Writing is an adventure. To begin with it is a toy, then an amusement. Then it becomes a mistress, and then it becomes a master, and then it becomes a tyrant and, in the last stage, just as you are about to be reconciled to your servitude, you kill the monster and fling him to the public!" And as a contributor to *The Professional* I can sympathise!

It is fascinating to note the hobbies of some world leaders. Our own Nelson Mandela was a boxing fan saying: "I did not enjoy the violence of boxing so much as the science of it. I was intrigued by how one moved one's body to protect oneself, how one used a strategy both to attack and retreat, how one paced oneself over a match. Boxing is egalitarian. In the ring, rank, age, colour and wealth are irrelevant. I never did any real fighting after I entered politics. My main interest was in training; I found the rigorous exercise to be an excellent outlet for tension and stress. After a strenuous workout, I felt both mentally and physically lighter."

Madiba also read extensively and studied. After his university degree and a two-year diploma in law, he practiced law, but always

wanted to complete a law degree. He finally did so in 1989 at the age of 71. He also studied languages, including Afrikaans.

Another South African whose statue shares space with Mandela's in Westminster, London, is General Jan Smuts. He is regarded as one of the best students ever to have studied at Cambridge University, becoming the first student in its 600-year history to achieve a double first, or double *cum laude*, in law. He was also a ferocious reader and student of subjects from history and farming, to philosophy and botany. His botanical library was the largest in the country at the time. And he was also a keen mountain climber.

However, if there was a prize for the statesman with the widest variety of interests, especially the more physical endeavours, and if the propaganda around him (and my Google research) can be trusted, it must go to Vladimir Putin. The Russian president prefers to spend short holidays in a very active way, such as in the wilds of Siberia where he fishes and swims. He apparently journeys down mountain rivers and rapids on powerboats and rafts, takes mountain hikes, and rides quadbikes and horses. He is an avid alpine skier and plays league ice hockey. Power hang gliding is apparently another hobby, as is crossbow and rifle shooting and judo.

He started with sambo (a martial art developed in Soviet-era Russia) at the age of 14 in 1966, and then judo a year or so later, eventually taking 3rd place at the Russian junior nationals and becoming the senior champion of Leningrad (now Saint Petersburg). But it is not only active sports; he can also play the piano.

For many of us, the issue with taking on new interests and hobbies is simply where to find the time. Personally there were two ways how I found more hours: reducing my commute time (one of the positives brought on by COVID-19's enforced work-from-home) and cutting screen-time, especially television.

Churchill's abundant productivity was not due only to his enthusiasm and focus. He had help from staff that took care of some basic functions, thereby freeing up time in his schedule. We often think that personal outsourcing is bad practice that saps our DIY ethic and resources. Yet, most great men and women were consummate outsourcers and delegators. They often achieved their greatness not in spite of this tactic but because of it. Yes, many were wealthier than the vast majority of us, but outsourcing has become more accessible than ever before. You can now find people to do almost anything these days, and often at a reasonable price.

To free up a little extra time, you do not need an army – pick just one undesirable chore. If a housekeeper saves you just two hours of cleaning every week, it will amount to 3 120 hours over 30 years. That is a lot of time for woodworking, fishing, gardening, biking, blacksmithing, hunting, beer brewing, tinkering, painting... And you would be creating an opportunity for someone who desperately needs it.

Think of your time like a bank about its business model. Banks make money by lending capital to clients at a higher rate than they pay for that capital. If the rate that you earn on your most important asset – time – is higher than the rate at which you can put hours back into your life by outsourcing, then you have a net gain in value. And the 'value' of time to

practice your hobby is equal to the value of your professional hours, as the one can be substituted for the other.

Finally, do not fall for the 'one day' trap as I often did. My flawed thinking was: "I would like to teach one day when my corporate phase is over. And I would love to study more history – one day there will be time for that. One day when I retire, I will be more creative and perhaps write a book."

Is much of professional leadership not about teaching? Building and growing businesses or professional practices are an extreme form of creativity. There are a myriad ways we can combine our passions, interests and hobbies with our day jobs.

Take Steve Jobs. He attended a calligraphy class in college and he credits this as the inspiration for Apple's beautiful typography. One of our members, an anaesthetist by profession, once told me how his passion for spearfishing and scuba diving (and the physiology around it) allowed him to make huge strides as a doctor, pushing the boundaries of science in his profession.

By allowing ourselves to have diverse experiences, we create avenues for innovation. Find ways to engage your mind in novel ways, such as trying new recipes or taking art classes, or simply spending time in nature.

One of our values that PPS staff embrace, is to stay curious, to welcome new learning. When you stop learning, you become old. Many tertiary institutions globally have seen an increase in students in their fifties, sixties, or even seventies. Oxford University had a student that took courses until she was 105.

The cumulative impact of our work, responsibilities and even our leisure time can be stressful, but they need not be dull. Commit to a ruthless break with boredom – treasure those new hobbies and interests!

Green fingers, big hearts:
Millennials feed their plant obsession

The generational cohort known as the Millennials, born between 1981 and 1996, are the world's largest population group. This makes their quirks, fancies and tastes a marketable commodity and of significance to us all; including their love affair with the simple houseplant.

Why, one wonders, would a bunch of 24 to 39-year olds be taking to Instagram (in particular) to share photos of their Monstera deliciosas, Epipremnum aureums and Saintpaulia? (Delicious monsters, money plants and African violets to the rest of us.)

The urbanisation of young populations is just one factor at play, finances are another. Unable to afford sprawling suburban homes and drawn to the buzz (pre-COVID-19, of course) of the city, Millennials are generally apartment dwellers. They often delay marriage and having kids too. Given their legendary sustainable and health focus, ethics and connection with the planet, many have found solace and balance in their urban environments by creating a natural oasis of calm at home.

Plants help to reduce your blood pressure and they have an effect on your nervous system," says Millennial plant expert, 'eco-model' and plant influencer (yes, there is such a thing) Summer Rayne Oakes. "There is something so calming about the environment... we are internalising so much more stress and so much more depression and anger and rage and jealously, and all these negative emotions," she said in a 2019 interview with *The New Yorker*.

Being surrounded by plants is the perfect way for Millennials to create a healthy ecosystem at home, in their own space. One which encourages calm and is, says Oakes, almost meditative.

This talks directly to a larger and more exciting theme: the Millennial passion for the planet, for nature and for taking the role of guardian seriously. It is the reason why veganism is on the rise among this generation, why climate change awareness is growing and the sustainable 'circular economy' is gaining ground. It is also why a 2019 gardening survey in the United States notes that lawn and garden retail sales are on the rise, led by 18 to 34-year olds whose plant spending has been steadily growing since 2014.

"It is been amazing how Millennials have really picked up this idea of gardening, and mostly indoor gardening," says Oakes. "It is this wonderful hobby which we have, kind of, somewhat control over – especially because we do not have backyards or places to call our own, really."

One convert, Sid Parker, told *The New Yorker* that Millennials have adopted this love of houseplants as a new way of expressing what it is to be cool. "It shows a level of maturity," she says, adding that at least this is how it comes across on social media.

In other words, for this generation plants may be the new pets. Expect fewer selfies with cats and more with Rhododendrons in the future.

Making the most of lockdown #staycation

What started as a sustainable tourism trend has gotten a whole new meaning in the time of a pandemic – the #staycation is trending again. Staying home, or at least close to home to stop the spread of COVID-19, need not be a snooze fest! Back in the 15th century the notable polymath, Leonardo da Vinci, was a huge proponent of taking time off: "Every now and then go away, have a little relaxation, for when you come back to your work your judgement will be surer." We have a few ideas how to spend the upcoming long weekends.

Old-fashioned fun

Looking to save money and spend time with family? Dust off those board games, especially during loadshedding, and have some old-fashioned fun playing Monopoly, Cluedo or chess. If there are only adults around, how about a few hands of poker or blackjack?

If games are not your cup of tea, call your grandmother and ask her to teach you to knit, crochet or embroider.

Not only is this a lovely way to spend time with your family matriarch, but grandmas hold a wealth of knowledge on how to navigate a sewing pattern and get where to start knitting that woolly hat.

We all must eat, so get cooking or baking. Kids of all ages can help in the kitchen and if you turn your eyes away from the mess this can be a remarkable fun and bonding experience for families of all shapes and sizes. Plus, in 2016 the *Journal of Positive Psychology* highlighted the stress-relief benefits of undertaking frequent small, creative projects like cooking and baking. Armed with a spatula and a rolling pin, adults too can tap into the therapeutic effects of creating a culinary

masterpiece or, at the very least, a tasty treat.

Shared history

There are museums aplenty across South Africa which hold the keys to both our country's history and future. From the National Museum in Bloemfontein to the Apartheid Museum in Johannesburg or the Irma Stern Museum in Cape Town, a day soaking up knowledge and feeding your inquisitive side offers both an enjoyable outing as well as a satisfying day out.

Or explore your neighbourhood. While this is not always a 'no-cost' option, there are countless opportunities on your own doorstep which warrant exploring. Hop on a tourist bus and get acquainted with your city's history; with top sights to enjoy and new things to learn, you will gain a deeper appreciation for the place you call home and the people you call 'neighbour'.

Head out into nature

You do not have to be a trail runner or a mountain biking expert to enjoy the great outdoors. South Africa boasts some of the world's most exquisite hiking trails, urban parks, national parks and outdoor adventure venues; so why not make a day of it and get the whole family moving?

For some, camping is the ideal option for a weekend away, while others prefer a picnic in the botanical gardens. How you choose to commune with nature is up to you. It does not cost the earth and allows you to unplug from the modern world. And if you really do not want to venture out, pitch a tent in your own garden for a night under the stars while you wait for the Easter Bunny.

Invest
offshore and find value in the midst of upheaval

The global economy is in unprecedented turmoil due to COVID-19. Well, not quite! Despite what many commentators would have you believe, this is only partly true.

Turmoil – yes. Unprecedented – no. In the last 100 years the global economy has experienced the Great Depression of the 1930s; the gloom of the early 1940s when the Allies seemed to be on the brink of defeat during the Second World War; the 1987 stock market crash; the global financial crisis of 2008. Plus a few more upheavals in between.

In isolation, each event was viewed as an unimaginable disaster at the time. Yet the world economy survived and, ultimately, thrived once more. This time will be no different.

During each of these crises there were certainly losers – companies, industry sectors and even entire national economies that were negatively impacted. Yet we also saw the emergence of many winners: there were strong companies that benefitted from the crisis; new industry sectors which emerged to take advantage of a changed world; well-run economies that attracted investors.

New opportunities for astute investors

Our pandemic-wracked world of the early 2020s is no different. As we speak, there are new opportunities, with better prospects sure to emerge when the pandemic wanes and eventually passes into history.

Given this reality, now is the time for investors to seek out asset managers who have successfully navigated past crises. It is time to join forces with those who have successfully built diversified investment portfolios capable of withstanding and benefitting from the inevitable market cycles, and who trust their own fundamental analysis enough to invest with calm and conviction, even during the most uncertain circumstances.

Andriette Theron, Head of Research at PPS Investments, emphasises that while the current situation cannot be underestimated, it is also vital that investors remain calm and explore opportunities that others may not have the foresight to pursue.

PPS is committed to investing in South Africa and sees signs

that the economy may be turning a corner and could offer value if post-COVID-19 global growth surprises on the upside. However, Theron warns, there is a clear need for local investors to mitigate risk, diversify their asset base and pursue international opportunities that may be unavailable through South Africa-domiciled companies.

To ensure offshore investing solutions are available to its clients, PPS Multi-Managers partnered in 2019 with the Capital Group, one of a handful of international investment management firms that can boast a solid 90-year track record of success. Founded in the 1930s, the Capital Group has unrivalled institutional memory including how to manage money through the Great Depression, the Second World War, the 1970s stagflation and, more recently, the technology bubble of the late 1990s, the global financial crisis of 2008 and now the COVID-19 pandemic.

PPS now offers a Capital Group-managed offshore fund suited to investors seeking long-term capital growth: the PPS Global Equity Fund and the PPS Global Equity Feeder Fund.

Choose the fund best suited to your needs

The **PPS Global Equity Fund** is a foreign-domiciled unit trust in foreign currency. The fund offers a diversified portfolio of global equity and equity-related securities.

To participate in this offering, South African tax residents use their annual offshore allowances totalling maximum R11 million – comprising their annual R1 million single discretionary allowance and R10 million foreign investment allowance (which requires tax clearance from the South African Revenue Service).

The PPS Global Equity Fund requires a minimum investment of US$10 000. Capital is invested offshore in a foreign currency and remains in that currency.

The PPS Global Equity Fund delivered 31.37% (USD) over the first one-year period (at 31 January 2021), significantly outperforming its benchmark, the MSCI All Country World Index by 14% - a considerable achievement amidst the COVID-19 effects experienced in the markets for most of 2020.

The **PPS Global Equity Feeder Fund** is a South African-domiciled unit trust feeder fund which invests in the PPS Global Equity Fund discussed above. This fund is for investors who wish to invest using Rands, but still require exposure to international markets and currencies through the expertise of Capital Group.

There is no limit on how much you can invest and there are no foreign exchange or foreign allowance implications and paperwork. Investors can use this fund to save for retirement (subject to Regulation 28 requirements), or for discretionary saving purposes.

One of the benefits of the PPS Global Equity Feeder Fund is that your contribution can start from as little as R500 per month or a R5 000 lump-sum investment.

With the PPS Global Equity solution, we offer investors an easy way to diversify their risk by offering a solution that gives them access to formidable stock-picking capabilities and institutional memory that spans 90 years of this international investment manager with a proven track record through various market cycles and managing money through previous market crashes.

For more information on the PPS Global Equity solutions, please visit www.pps.co.za/invest/invest-offshore

Giving is good

February has come and gone, and with it the end of the financial year. With the new fiscal year ahead, businesses and individuals should consider the benefits from donating to the PPS Foundation, a registered and qualifying public benefit organisation. After donating using the **safe and easy-to-use platform**, donors receive a Section 18A certificate which allows for a beneficial tax deduction. But more than that, PPS Foundation donors find joy in the knowledge that their generosity nurtures the potential of our country's future graduates.

The Foundation runs several programmes. Through its flagship bursary programme, in 2020 it comprehensively funded the tuition, books, accommodation and meals for more than 50 students who primarily pursued science, technology, engineering and mathematics (STEM) qualifications on various academic levels (from second year up to post-graduate honours degrees).

COVID-19 also called for a rapid change to the academic framework to integrate remote teaching while reducing the risks of infections among learners, students and educators. To provide support during the transition from contact learning to e-learning, the Foundation worked closely with academic institutions by awarding sponsorships to assist students to obtain digital devices and to provide them access to data resources.

Since its establishment in 2016, the Foundation has on average funded 60 students annually and intends increasing this number to help grow individuals who will form part of the next wave of economically empowered professionals.

These are individuals who will, upon completing their studies, focus on advancing themselves and making a positive impact in society without having to worry about the barriers that would have hindered them from obtaining their qualification, such as financial exclusion and student debt.

Understanding that some of the student community's difficulties go beyond the classroom, the partnership with Rise Against Hunger, which was formed three years ago, meant that food insecurity could be addressed even during the lockdown for those who had limited access to nutritious meals.

As the global health crisis hit the world, disrupting the status quo, the PPS Foundation had to become innovative to aid students and institutions that needed to continue and complete the 2020 curriculum. Part of the work included sponsoring personal protective equipment to students working on the frontline.

For those who were looking to enter the job market in the foreseeable future, the Foundation hosted webinars where experts presented LEAP (which stands for Learned, Engaged, Accelerated, Professionals) work-readiness content to students. LEAP sessions were primarily conducted in-person, however, due to the pandemic and in complying with lockdown restrictions, the programme designed to equip students with skills and tools so that they are fully prepared to transition from tertiary to the workplace, was conducted virtually.
No doubt, the years ahead will present their own challenges; however, with the donations made, we can enhance programmes that are run to impact the teaching and learning experience positively.

Each year presents an apt opportunity for many others to join the 'nurturing potential' movement and enjoy its benefits, and in addition to the rewarding feeling that comes from giving, your donation may also inspire others to pay it forward.

The PPS Foundation is a registered Public Benefit Organisation. Registration No. IT 873/2016(G

These are the faces of beneficiaries that the PPS Foundation funded in 2020.

Sivuyile Bobe
MBCHB
Walter Sisulu University

Emmanuel Ndou
MBCHB
University of Pretoria

Shani Roodt
BA Psychology
University of Pretoria

Xolisile Hlatshwayo
BCom Economics & Risk Investment
North West University

Shitshembiso Siweya
MBCHB
University of Pretoria

Fanele Gumede
BCom Accounting Hons
University of Johannesburg

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pps FOUNDATION
nurturing potential

Days to note

March

8	International Women's Day
9	Commonwealth Day
8 – 14	World Glaucoma Week
11	Isra and Mi'raj
15	World Consumer Rights Day
17	St Patrick's Day
21	Human Rights Day World Poetry Day International Day for the Elimination of Racial Discrimination
27	Earth hour

April

2	Good Friday
4	Passover ends Easter Sunday
5	Family Day
22	International Mother Earth Day
23	World Book and Copyright Day
26	World Intellectual Property Day
27	Freedom Day World Veterinary Day

May

1	Workers' Day
3	World Press Freedom Day
8	Laylatul Qadr (Night of Power)
9	Mother's Day
13	Eid Al-Fitr Ascension Day
15	International Day of Families
17	World Telecommunication and Information Society Day
18	International Museum Day
21	World Day for Cultural Diversity for Dialogue and Development
22	International Day for Biological Diversity
23	Pentecost
25	Africa Day

Dad Joke

> **My bank loves me.**
>
> **They told me my credit card balance is outstanding.**

Go ahead – take our poll!

Is work-life balance possible?

- Yes – with a little bit of planning
- Nope, not if you want to be successful
- Who needs balance? My work is my life!
- Ask me again in ten years...

Get in touch!

We would love to get to know you better – what you liked or loathed about ***The Professional***; what you would like to read more or less about. Share your jokes, recipes, story ideas, podcasts, photographs and whatever tickles your fancy with us by emailing theprofessional@pps.co.za or tweeting and posting to our social media.

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