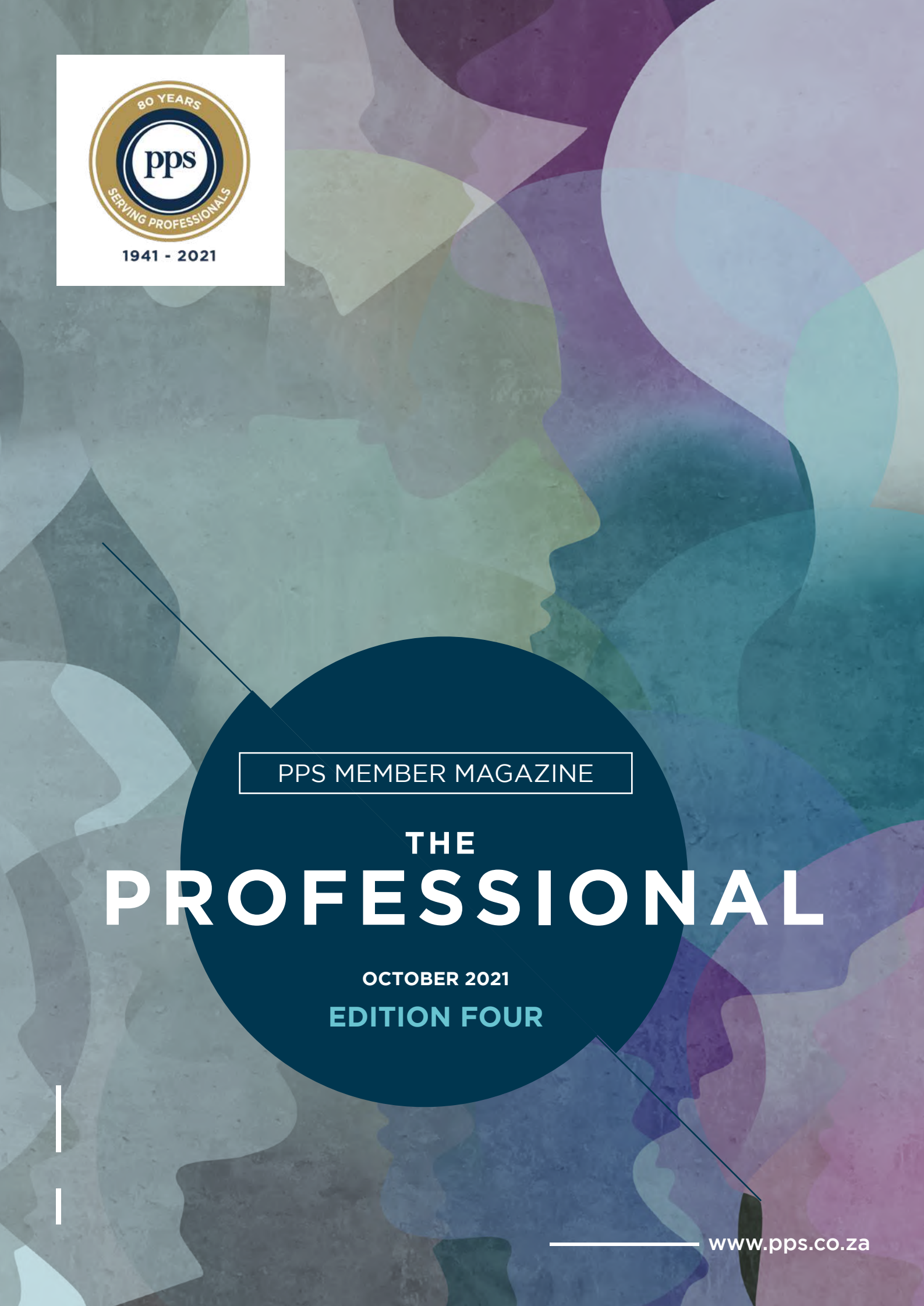

PPS MEMBER MAGAZINE

THE PROFESSIONAL

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FROM THE CEO'S DESK

South Africa has just emerged from another (third) wave of the COVID-19 pandemic. I mentioned in the previous edition of *The Professional* that we expected 2021 to be a very tough life and sickness claims year.

Unfortunately, that expectation has become reality and our claims staff are still working under huge strain, although numbers have started to drop lately. In a financial services business like ours where it is our mission to assist professionals in times of need, protecting them during a pandemic such as this has a huge impact.

But then we remind ourselves that it is exactly for times like these that this very special society of professionals was created 80 years ago. In the fulness of time, this extraordinary COVID-19-era might just count among our finest hours and proudest moments. Yes, claims do take away operating profit for our members. But our first duty is to assist members by honouring valid claims.

In our unique mutual model, all premiums are eventually returned to members, either as a claim or as Profit-Share. The only "leakage" is the expenses to run the business, something that our board monitors carefully.

We are fortunate that this society has grown over 80 years to be financially robust, able to assist our members even during pandemics, demonstrating the strength of mutuality.

In our business, we are quite aware of the challenges and trauma that society has to deal with in times like these. The pandemic has not only created a physical health crisis, but it also had a major impact on mental health. We reflect on this on page 16.

The physical and mental worlds are of course closely connected. It has often been said that there are two remarkable discoveries when you vest a good exercise regime.

The first is that, although it might at first be uncomfortable and require discipline to vest good training habits, it later becomes fun. The second is that the long-term benefits of physical exercise are actually much more mental than physical. The excellent article on walking by long-time PPS member and friend, Dr Jonathan Moch, talks about this (page 13).

But physical health is also connected to financial wealth, as Sanet Moolman deliberates

on page 40. And Craig Comrie, Profmed's CEO, elaborates on the connection between health and digitalisation on page 37, arguing that there is a marvellous future ahead for healthcare as the industry continues to invest in the digital journeys of its customers.

Motshabi Nomvethe discusses why it is important that cover and benefits keep pace with insurance inflation on page 10. This is one of the major benefits of being a PPS member – further cover is available through our annual benefit increases without additional underwriting or paperwork, and members do have the option to waive the increase if individual circumstances are such that it is not required. As always, we encourage members to consult with their financial advisers if advice is needed.

At PPS we serve a special segment of society – the professionals who are often the movers and shakers in academia, business, government and communities. It is a privilege to profile them, and this time it is the turn of Professor Jannie Rossouw, who had an interesting career at the South African Reserve Bank and in tertiary education (page 20) and Professor Fathima Paruk in healthcare (page 27).

My youngest is approaching his matric exams and I had to tackle the odd mathematics paper with him recently because dad has some actuarial background after all! However, online tools can, these days, do a much better tutoring job. Turn to page 29 for a fantastic mathematics tutoring offer for high school pupils, exclusive for PPS members.

Jacques Loubser, the PPS Group Chief Information Officer, advises on IT security and mailbox management on page 33. And in every edition, there is of course a book review (this time on connecting with friends, family and colleagues, page 18), UCook recipes (page 22), and much more. Many articles have a (post-) lockdown flavour. I trust that you will find this edition of *The Professional* again enjoyable and value-adding.

PPS Group Executive

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Spotlight:
Parkinson's Law
and what it tells us about saving for retirement

By Izak Smit, PPS CEO

In August, PPS hosted a retirement summit which was attended by a few thousand members. One of the speakers was Louis Fourie, well-known adviser and mentor to South African professionals and business leaders, who shared some wisdom around personal finance, such as travelling light, backing your aspirations with good habits, and taking tomorrow's money off the table first. It was this last one that reminded me of a "law" that I was introduced to many years ago: Parkinson's Law.

Now, Parkinson's Law should not be confused with Parkinson's Disease. The latter is a disorder of the central nervous system that affects movement. It is not a modern illness – it was named after the English physician James Parkinson, who in 1817, published a comprehensive description titled *An Essay on the Shaking Palsy.*

Parkinson's Law, on the other hand, was named much later by the British naval historian and author Cyril Northcote Parkinson, who wrote a **satirical essay** that was published in *The Economist* in 1955. The concept that Parkinson introduced was framed in the opening line of his essay as:

> **"Work expands to fill the period of time available for its completion."**

It soon took on a life of its own, forming the basis of several more essays. The concept was studied by productivity economists at length. Even Mikhail Gorbachev, the last leader of the Soviet Union, noted in the 1980s when the Soviet Union bureaucracy was in its death throes, that "Parkinson's law works everywhere".

In his opening paragraph, Parkinson uses the example of an elderly lady who writes a postcard to her niece. "An hour will be spent in finding the postcard, another in hunting for spectacles, half-an-hour in a search for the address, an hour and a quarter in composition. The total effort which would occupy a busy man for three minutes all told, may in this fashion leave another person prostrate after a day of doubt, anxiety and toil... there need be **little or no relationship** between the work to be done and the size of the staff or the time period to which it may be assigned."

Parkinson was well-qualified to make these statements, having worked in the British civil service for most of his

career and seeing first-hand how **bureaucracy** works. He noted that bureaucracy is a byproduct of our culture and human make-up, our egos and laziness.

Hence, Parkinson's original intent was not to take aim at old ladies writing postcards, but rather at the **inefficiencies** introduced by the bureaucratisation of the British civil service. In his essay, he pointed out that although the number of British navy ships decreased by two thirds and sailors by a third between 1914 and 1928, the number of bureaucrats had still ballooned by almost 6% a year.

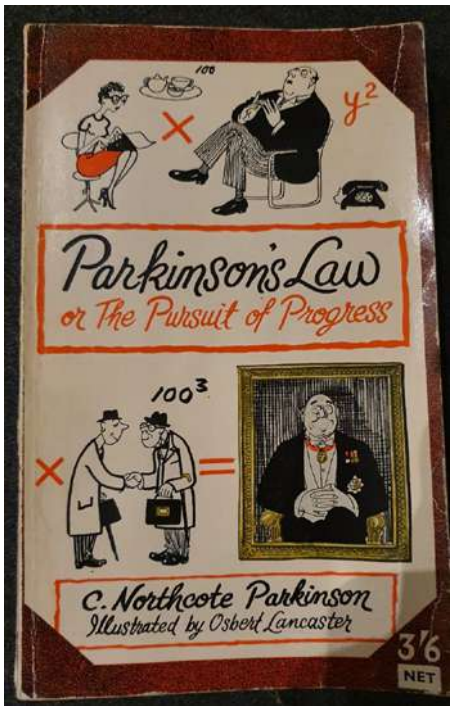
> **"There were fewer people and less work to manage — but management expanded."**

Parkinson argued that if you have a 6% annual growth rate of any administrative body, then sooner or later that business will die. It would have most of its workforce in bureaucracy and almost none in production and sales.

But it is not only in time **management** and **productivity** that Parkinson's Law has applications. It can be generalised as: "The demand upon a resource tends to expand to match the supply of the resource, especially if the price of that resource approaches zero".

There are many corollaries to Parkinson's Law. Here are a few:

- Work will become as **complicated** as necessary to fill the available time (this is known as the Stock–Sanford corollary to Parkinson's Law);
- **Quantity** in the wardrobe will expand to fill the cupboard;
- Scope contracts to fit the time we give it (the Horstman's corollary);
- If you have twice the **time** in a day, you have time to fall twice as far behind your commitments as when you only have half the hours in a day (the cynical Asimov corollary);
- **Data** expands to fill the space available for storage (which means that Moore's law in computers does not help much, the demand for data storage and bandwidth will keep outpacing supply);
- **Cars** on a new road or lane, built to lower congestion, will fill it to capacity; and
- **Expenses** will rise to meet income (also known as Parkinson's Second Law).



It is this last one that has such important implications on personal finance and budgeting.

What it says is that, if you want to **save for the future** and typically for retirement, you want to open that vital gap between what comes in and what goes out. You must not focus on what comes in.

It is a fallacy to think that "I shall start saving when I earn more".

If you wait to start saving only once you earn more, then saving is never going to happen as our lifestyles will merely evolve until expenses meet, or sadly for many of us, exceed income.

Saving is not income-dependent, it is expense-dependent. It is not an attacking game. The focus should be on defence, on what leaves our pockets. First, put the savings away. **Pay yourself first**. Or as Fourie advises:

> **"Take tomorrow's money off the table, first. It must be as if it has never even been there."**

Reduce the income to a new level. And then, by Parkinson's Second Law, expenses will rise to meet (that new, reduced) income. It is the only way to financial independence. It is the only way to open that vital gap. And it does not depend on (higher) income. It is all about budgeting, and budgeting for savings first. In fact, it is one of the first principles of personal finance.

The upshot to this is that you should also not fool yourself by paying off your **debt** before you start saving. That start date might never arrive. Too many have paid off ever-more debt their whole life and arrived in their 50s with almost nothing in the tank in terms of savings for the future. They are often doomed to have worked their entire lives for nothing.

Again, Parkinson's Second Law says pay yourself first, put away those **savings** first. Then, by all means, pay off as much as possible debt with what is left, as fast as you can. Because expenses will rise to meet the income that is available after the savings and the extra debt repayments. In that way, one can start saving early and compounding can work for you, and you will most likely have less debt also, as the budget to service it is smaller.

Back to Parkinson's hypothetical little old lady writing the postcards. If she had given herself a tighter deadline, she would have probably finished faster. But with nothing else to do all day, she finished just in time. Blessed is she to not have other competing priorities. But then, for our little old lady, the deadline might still have been stressful.

Perhaps a final corollary is: "The worry, stress and angst in our lives will usually remain at more or less the same level, filling the same capacity, irrespective of the task at hand!"

Your Will:
Leaving a legacy that lasts

By Roy McMurchie, PPS Head of Fiduciary Services

Leaving a legacy is a gift that will benefit and inspire future generations.

Building and protecting your legacy requires you to be an active player, not just an observer. One of the most important actions required is having a valid Will. A Will is the only way to make sure your assets go to the people and causes close to your heart.

A Will, however, is not a document that you draft once and then file away safely. It is an important document that needs to be reviewed regularly and must adhere to various regulations.

What is concerning, is that recent statistics obtained from the offices of the Master of the High Court show that less than 15% of South Africans die with a valid Will in place. What is more worrying, is that even when people have a Will in place, drafting mistakes can either render it impractical for certain provisions to be carried out, or worse still, for the laws of **intestacy** (when a person dies and no valid Will can be found, or where the Will or part thereof is invalid) to apply. This can lead to unintended consequences, and almost always to the detriment of loved ones left behind.

Drafting a Will

When drafting a Will, one must give careful consideration to **various issues** to ensure that it leaves the legacy you want it to. It should not be a cause of stress and unhappiness.

Here are some tips to bear in mind:

1. Anybody who is **16 years** and older, and sound of mind, can draft a Will.
2. The **wording** used in a Will must be clear and indisputable. Vague, unclear or ambiguous wording creates difficulty for the executor who may not be able to carry out the true intentions of the testator.
3. The Will may not contain a **residuary** clause (a clause that sets out who will inherit the remainder of the deceased's assets once any debts, funeral expenses, tax and legacies have been paid). This can result in legacies being abated, meaning the beneficiaries may receive a lot less than intended. It is also possible that the laws of intestate succession may apply, which means the law directs who inherits.
4. Always mention a **substitute** in a Will. For example, if a beneficiary predeceases you or is disqualified from inheriting, the Will should state to whom the inheritance will go to in such an event.
5. Be careful to bequeath cash. If there is no cash available to cater for liabilities, estate administration expenses and taxes, this can result in assets being sold to make up for shortfalls and might not be what you intended.
6. Nominate an **executor** of your Will. If not, the Master of the High Court will appoint an executor.
7. The **last dated** Will is always the one that will be accepted by the Master of the High Court. Not updating a Will frequently when events such as

marriage, death of a family member, divorce or having a child takes place, can result in your intentions not being fulfilled. For example, if you have a child, but your Will states that your entire estate must go to your friend, your child will be excluded.

8. Nominate a **guardian**(s) for minor children in a Will. Without such a nomination, it could lead to unnecessary stress and conflict for relatives and/or friends who will then need to apply for guardianship.

An important point to keep in mind, is that the **original document** should be easily accessible after your death. A copy will not suffice, as this will lead to a costly application to the High Court to declare it valid. In the absence of a court application, or should the application to court be unsuccessful, the estate will be distributed in accordance with the law of intestate succession. Alternatively, the previous original Will is accepted as the deceased's last Will, even though circumstances since then may have changed.

Signing of a Will

The correct signing of a Will is as important as drafting the document.

The Wills Act, Act 7 of 1953, clearly states that the testator must sign the Will (a hard copy) in the **presence of two witnesses**. The witnesses, who must be 14 years or older and be able to testify in a court, must sign the Will in the presence of the testator and of each other.

Remember: people nominated as an executor, trustee or guardian in your Will, are **not allowed** to sign as witnesses.

In the modern day and age of signing documents electronically, it is also important to remember that a Will is the one document that **cannot be signed in this manner** as a Will is expressly excluded from the provisions of the Electronic Communications and Transactions Act, Act 25 of 2002.

So, look after your loved ones and give them an easy way to fulfill your wishes in the event of death.

Keep an updated Will, and if in doubt, contact your financial adviser or a fiduciary specialist to assist you with the process. Alternatively send an email to **fiduciary@pps.co.za** and PPS will get one of our Fiduciary Specialists to contact you.

The content of this article should not be regarded as financial advice. Please always first consult a financial adviser or attorney before making any changes to your Will.

Why benefits should keep pace with inflation

By Motshabi Nomvethe, PPS Head of Technical Marketing

Inflation affects everyday life and activities. Whether you buy groceries or are paying for school fees, you realise that prices have gone up compared to last year or the last time you bought the same thing.

Inflation impacts your financial planning and sometimes your buying choices too. However, most people do not include inflation when reviewing or assessing their insurance needs.

Remember that you buy insurance to protect yourself and **keep your family financially secure**. If you have dependents, you will need to keep their future financial well-being in mind.

When reviewing your insurance benefits consider the following: with an **increase in inflation**, your purchasing power decreases.

If you think back to a few years ago, you could buy a bicycle for R1 000. These days you will be lucky to get a good pair of shoes for that price. The same applies to the amount that your insurance policy will pay in the future.

> **"What might seem adequate today, may not be enough in five, ten or 20 years from now, as the purchasing power of money keeps decreasing."**

In other words, it means that you can most likely expect an increase similar to South Africa's average CPI in your general insurance policy premiums but, as is the case with anything else, while you are paying more, your cover has not increased.

South Africa's CPI is sitting at 4.28% for 2021.

But inflation is not all bad. As much as it is typically associated with paying more for things, one must also remember that it often also means that salaries increase by the same margin. On top of this, inflation will mean that **the value of assets**, such as the property you own, has similarly increased.

That is why, when reviewing your insurance cover, you should always determine whether the **total cover** you have bought will cover all your assets as they increase over time.

Take Jeremy as an example. He bought R2 million worth of life cover on 1 January 2010. Over the years, his policy premium increased every year. Regardless of these increases, at the end of 2020, he still has cover of only R2 million. As Jeremy's salary, assets and responsibilities grew over the past decade, he now realises that the R2 million cover will **not be enough** should anything happen to him.

Kholwa also bought R2 million worth of life cover on 1 January 2010. Her policy premiums also increased every year. However, Kholwa decided to adjust her cover every year, to keep pace with her increased needs. That is regardless of the additional cost linked to this.

Now, after ten years, Kholwa's cover amounts to R4 333 329. **Her cover kept pace** with the growth in her salary, assets and responsibilities, and she knows that should anything happen to her, she and her loved ones are financially covered:

A major challenge of increasing one's cover is that this could mean that new underwriting is required. Something might have happened during the year that would lead to an insurer being unwilling to automatically approve increased cover.

At PPS, we realise the **importance of keeping up with inflation**. It is for this reason that, every year, we automatically adjust the cover – or in other words, the benefits our members enjoy. And, because they are existing members – no matter what happened during the previous year – this adjustment is done without any additional underwriting.

Yes, when your sum assured increases you have more cover and this increased amount of cover will cost you a little more. And as much as it is tempting to, after a tough year, spoil yourself with your bonus and salary increase, always **remind yourself why you have taken out insurance benefits** to start with. To protect you and your family. You would not want inflation – and not planning for it – to eat away at your goal of being financially well.

PPS DECLARED ANNUAL BENEFIT ADJUSTMENT

POLICY START DATE: 1 JANUARY 2010
STARTING SUM ASSURED: R2 000 000

THIS EXAMPLE SHOWS THE DIFFERENCE IN THE VALUE OF BENEFITS BETWEEN TWO MEMBERS.

	BENEFIT AMOUNT WITH ANNUAL BENEFIT INCREASE
2010	**R2 000 000**
2011	R2 158 000
2012	R2 328 482
2013	R2 528 731
2014	R2 746 202
2015	R2 982 376
2016	R3 232 895
2017	R3 504 459
2018	R3 767 293
2019	R4 049 840
2020	**R 4 333 329**

Kholwa's policy started on **1 January 2010** with the sum assured at **R2 000 000.**

She had a benefit increase on her policy every year, meaning that the effects of inflation were mitigated.

	BENEFIT AMOUNT WITHOUT ANNUAL BENEFIT INCREASE
2010	**R2 000 000**
2011	R2 000 000
2012	R2 000 000
2013	R2 000 000
2014	R2 000 000
2015	R2 000 000
2016	R2 000 000
2017	R2 000 000
2018	R2 000 000
2019	R2 000 000
2020	**R2 000 000**

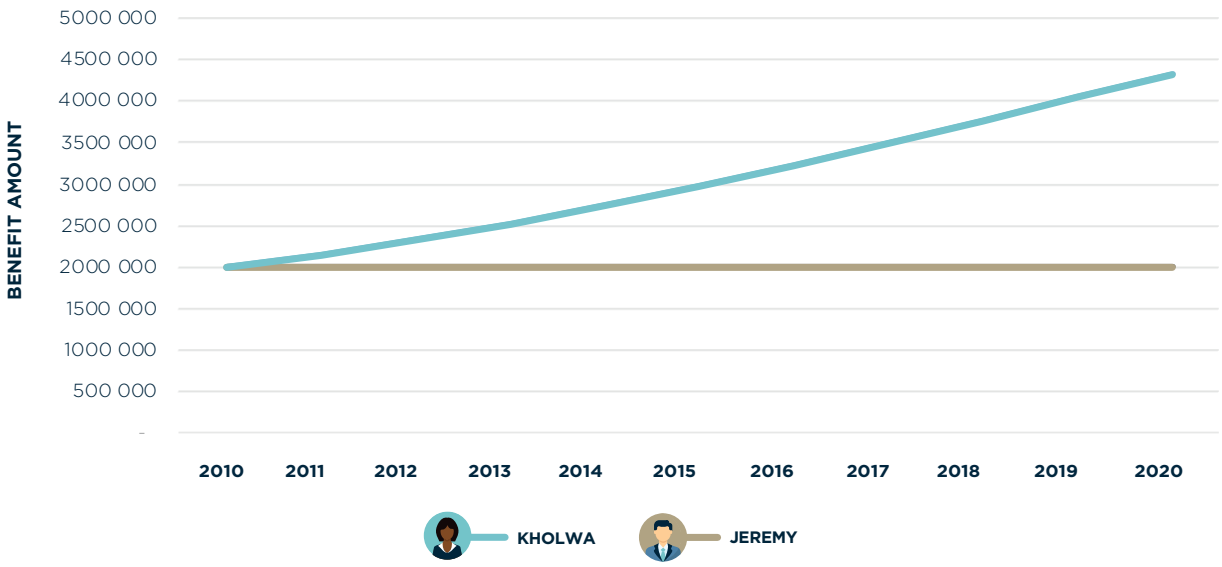
Jeremy's **policy started at the same time,** with the same sum assured.

However, **his policy had no annual benefit increases,** meaning that the value of his cover stayed the same over the years.

ASSUMPTIONS & COMMENTS:

- Kholwa had all annual benefit increases from the start date of the policy;
- The latest average headline inflation rates as published by StatsSA were used;
- The real value includes the effects of inflation, and increases by 31% with all annual benefit increases applied to the starting benefit amount.

VALUE OF BENEFITS OVER TIME



In praise of the miracle of walking

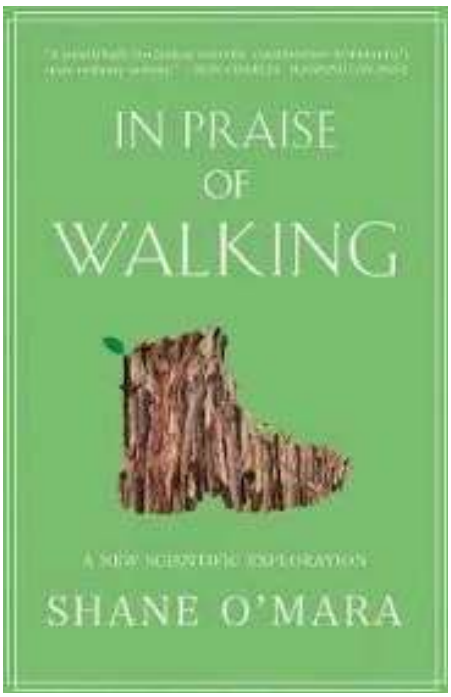
By Dr Jonathan Moch

In this article, I will cover something a bit more pedestrian... We often speak of the miracles of sight, of hearing, of taste, touch and smell, of breathing. But seldom do you hear chatter about the miracle of walking.

Only humans walk with an upright spine. Which means we can walk and talk, walk and eat, walk and think, walk and look back and then turn and see the horizon. We can even walk on the moon.

Let us explore this miracle of walking from my perch as a physician, a wide berth of readings and a keen observer of the human condition. What follows is haphazard memory recalls and reflections as I slowly page through a wonderful book, *In Praise of Walking – A New Scientific Exploration* by Professor Shane O'Mara, a world-renowned neuroscientist based at Trinity College, Ireland. And an intrepid walker to boot!

A first question to ponder is: **Why have our ancestors risen onto their hind legs** from the quadrupedal alternative? It is not particularly helpful to dream up reasons why walking on two legs is a good thing for getting around – if it was, many other mammals (and especially our closest relatives, the chimps) would do it too.



Many theories have been advanced. I suspect the answer has something to do with the **freeing of the hands** as the really important advantage of bipedality. We rose on our hind legs, not because it is a good way of getting around, but because of what we are then able to do with our hands.

The distinguished zoologist Jonathan Kingdon agrees, and in his book, *Lowly Origin*, he suggests that the transition to bipedality was accelerated when humans started to do more of what he calls squat feeding – turning over stones or leaf litter for food – and developing rudimentary tools to hunt and harvest.

The physiological and anatomical adaptation to walking far distances is **a key feature of evolution**. It allowed our ancestors some 70 000 years ago to leave North East Africa (now Ethiopia) and move to populate the world.

Walking on two limbs instead of four is not easy, as we know. Humans typically need a year to learn to walk from birth, and a couple more to run and be agile. Comparatively, most mammals walk and run within minutes of birth.

As a grandparent, I watch how my youngest grandchild crawls, sits, tries to stand, but not yet walking. He just has to learn to do it himself. And deal with all the frustration of falling, time and again, and starting all over, a good metaphor for life!

In fact, using only two limbs **to walk is so difficult** that it has taken immense research, innovation and machine learning to slowly get robots to walk. Robots, at present, still have great difficulty in performing all the functions of walking – upstairs or downstairs. But they can womble somewhat.

Walking is a **multi-sensory experience** – finely tuned by what we feel, what we hear and see, and knowing the position of where our limbs are (proprioception). We should bless and care for our feet, every day. Walking is a very complex cognitive neuromuscular phenomenon.

My medical files are filled with psychologically distressed patients who could not walk again, even though they could learn to shuffle along with crutches or get from A to B in a wheelchair: strokes, Guillain-Barre syndrome, cerebral palsy due to birth complications, multiple sclerosis, tumours, or amputation due to uncontrolled diabetes are some of the medical reasons for losing the ability to walk.

In 2001, I was called to the Trauma Intensive Care Unit at Milpark Hospital urgently. I walked as fast as I could to meet the patient. A 26-year old man had been driving a motor car with his fiancée and their wedding was in 12 days. The car crashed into a large oak tree to avoid an out-of-control oncoming truck.

The young lady emerged without a scratch on her body; he fractured his neck, with a complete severing of the spinal cord. He would never be able to walk again (similar to the 1995 injury to the famed actor, Christopher Reeve of *Superman* fame, who was paralysed in a horse-riding accident).

The reason for the consultation was the severe shock suffered by his fiancée on learning of the tragic prognosis. She was the patient and hysterical. Why did this happen? What to do? What could I say? I just listened and held the pain of shattered dreams. I left the consultation with tears flowing down my cheeks.

How cruel the fate of life. I wonder how this tragic story unfolded over the past two decades. **Walking must never be taken for granted**.

Physiotherapists are great believers in neuroplasticity (the ability of the brain to change structure and function due to deliberate, repetitive experience). Their profession trains many patients to walk

again. We need to salute their contributions. I think we only appreciate what we have when we do not have it. Walking, sometimes, can be relearned with intensive practice.

We can walk the world, literally. A few daring people have done it. Or we can explore on a smaller scale, new parks, new cities, the great outdoors. It can be full of adventure. Walking expands our experience, our possible journeys of the physical world. And an observation from my travels: obesity is not that common in the great cities of the world where people walk a lot.

My expansive review of scientific research into brain health centralises regular daily walking as the lifestyle choice to maintain neuronal integrity. No question! **Walking builds brain elasticity and resilience**. Brisk walking of 150 minutes per week is the recommended quantity, in the absence of other forms of exercise, and quality to keep fit and enjoy the health benefits of exercise.

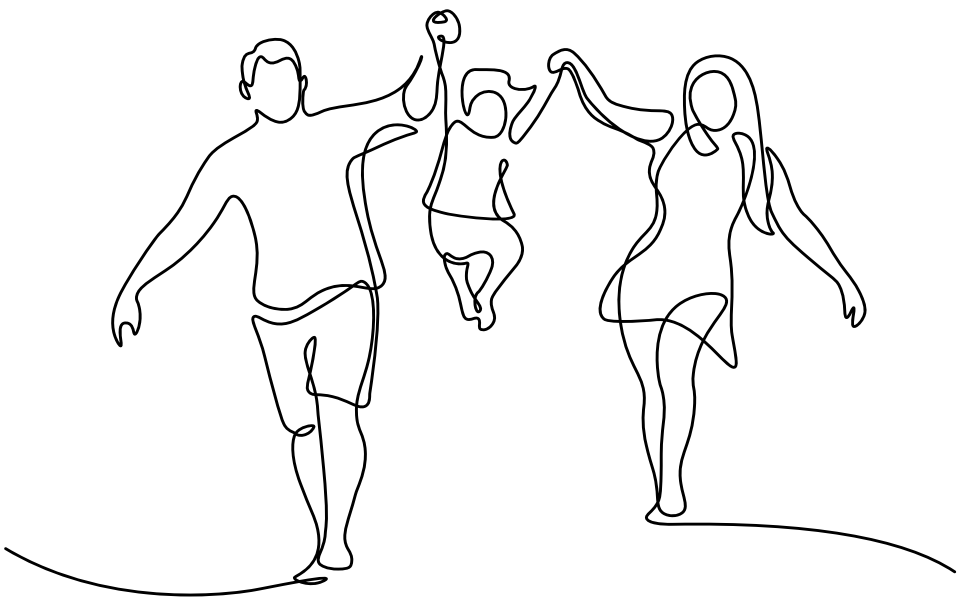
Walking builds heart health. In fact, some physicians now prescribe walking as the first medicine of choice to reduce anxiety and depressive symptoms. It works, especially when performed with (an)other human being(s) or dog(s). And it is free. Walking with others is a wonderful social lubricant.

Many of the greatest writers of all time agree that walking – **getting the body moving, the legs pumping, the arms swinging** – generates cortical activity in creative thinking, nuance and imagery. Charles Dickens, for example, treated his chronic insomnia by walking the streets of London late into the night. His observations, on reflection, served as his profound research findings of the despicable slums and factories and child labour, that then wove its thread through his later novels: *Oliver Twist, A Tale of Two Cities, A Christmas Carol*…. Other influential novelists and philosophers all write about the utility of their daily walks – Virginia Woolf, Soren Kierkegaard, Immanuel Kant, Mark Twain, Friedrich Nietzsche, William Wordsworth, William Blake …

Walking sparks the creative juices: physical motion turns on the cognitive machine. When Steve Jobs needed to have a deep conversation with somebody, he invited them for a walk. As an incorrigible lifetime walker, I resonate with the British historian George Trevelyan who said: "I have two doctors, my left leg and my right!"

Johnny, keep on walking!

Dr Jonathan Moch, a PPS member, is a trained physician and psychiatrist, having practised for almost four decades. He founded the Stress Reduction Clinic at the famed Milpark Hospital, the only such clinic in Southern Africa. He has focused much of his research, writing and teaching on optimising brain health. Readers can ***subscribe*** *to his Letters From An African Psychiatrist.*



Managing your mental health

Not only has COVID-19 created a physical health crisis, it is also had a major impact on our mental health. It is Mental Health Awareness Month this October, so we look at ways to boost emotional wellbeing in an uncertain world.

It is only natural to be facing some level of anxiety or depression when everything around us has changed so dramatically in such a short space of time. In a world in which staying apart to stay safe has become the – often mandated – norm, making and maintaining connections beyond the realm of social media has become increasingly challenging. Yet, to stay **mentally healthy**, we need to find new ways of not only connecting to others but also to ourselves and our surroundings.

When it comes to overall health, it all starts with one vital connection...

The mind-body connection

Physical and mental health are intrinsically linked. If we have a **positive mindset**, we are more likely to have increased physical immunity – and vice versa.

Ongoing **stress** makes our bodies more vulnerable to infection. That is because stress increases the cortisol hormone in the body which serves as an immune suppressant. Stress has also been proven to increase inflammation. Prolonged stress can in fact make you more susceptible to chronic health conditions such as heart disease and high blood pressure. That is why taking care of our psychological needs is so important.

Let us look at some ways to achieve that:

Exploring the great outdoors

One of the few benefits of the pandemic and its resultant lockdowns is an increased appreciation for the **great outdoors**. This welcome escape from our four walls and screens, also allows us to see others in a safer outdoor space and to explore parks and trails we may not have otherwise known about. Not only is exploring your city's

hidden outdoor treasures a great way to boost your mood through the endorphins that come with exercise, it is also fantastic for physical health. So, if traditional workouts are not for you, why not get a full-body workout as you connect with nature?

Getting creative

Numerous studies confirm that getting in touch with your **creative side** can increase feelings of positivity and minimise depression, while inspiring new ideas and solutions to problems. Art, writing or music are great means of self-expression which help to access and process emotions. They also evoke what experts call a flow state, where you become so immersed in what you are doing that the voices and worries in your head are silenced as you mindfully focus on the task at hand.

Eating right

If you are still fighting COVID-19 cravings, well, you are not alone. Being home more frequently has many of us regularly raiding the pantry. The problem with this is that your **eating habits** do not just impact your physical wellbeing, they are also connected to your mental health. An increasingly popular field, nutritional psychiatry suggests that our diets influence our emotions.

The food we eat fuels our brains, which in turn determines our mood. "Eating high-quality foods that contain lots of vitamins, minerals and antioxidants nourishes the brain and protects it from oxidative stress — the 'waste' (free radicals) produced when the body uses oxygen, which can damage cells," writes Harvard Health Blog contributing editor, Dr Eva Selhub.

If you are looking for guidance on which foods help to boost mind health, then ABP Live suggests the following:

- Walnuts
- Eggs
- Green vegetables
- Dark chocolate
- Pumpkin seeds.

Going to the office

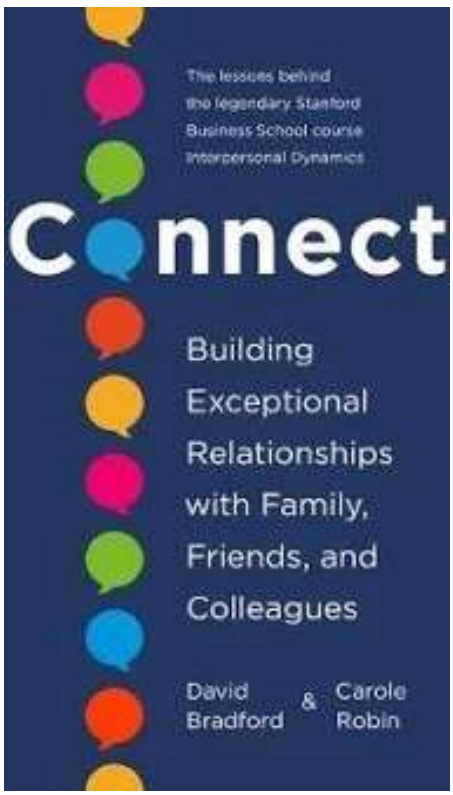
For many, COVID-19 has increased feelings of loneliness, especially for those who previously enjoyed having somewhere to go and work every day. While remote working has certainly become more prevalent, some companies are adopting a hybrid model. Here employees have the option of coming into the office on certain days of the week – under strict COVID-19 protocols – while working from home on others.

If this is the case for you, it may be wise to ditch the tracksuit pants and **venture back to the workplace** at least once a week – restoring some form of routine. Not only will time in the office boost the chance for in-person social interactions, which are key to mental health – it will also help you separate work and home life – an increasingly blurred line which is seeing burnout on the rise, as well as stress and anxiety.

Dr Michael Mazius, a renowned American psychologist, told *Real Simple* magazine that returning to work can be highly beneficial. "When we are in a social space, we expose ourselves to all kinds of **wonderful, important and interesting possibilities**. When we get out there, we take on challenges and thus, grow grit and self-confidence."

Whatever strategies you choose to employ, if you are feeling low, making positive changes will undoubtedly boost your overall feeling of wellbeing. It all starts with taking the first step.

Book review: Connect



To connect, or not to connect?

Authors: David Bradford and Carole Robin
Published: 2021 by Penguin

"To share or not to share, that is the question."

If Shakespeare's Hamlet of old had to find himself in the modern working world, that would probably be a question he would have asked himself almost daily.

And we are not talking about strategic ideas or innovative business concepts, but rather whether he would **share his emotions and part of his personality** with his colleagues (keeping in mind that in his case, his "colleagues" literally were ready to stab him in the back).

In Hamlet's case, we know that he asked the original version of this question: "To be or not to be" when he was extremely depressed and fed up with everything in the world around him.

Do we all not feel like that at work at some stage or another?

But, as David Bradford and Carol Robin rightly state in their book *Connect*: "The **workplace hasn't exactly been an ally** in the cause of emotional expression. For decades, organisations stressed the importance of keeping feelings out of the workplace."

The concept of sharing feelings, emotions and part of one's "being" not only with friends and family but also with colleagues, is the central concept to Bradford and Robin's book. Bradford holds a PhD in social psychology from the University of Michigan while Robin holds a PhD in Human and Organisation Systems from the Fielding Graduate University. They both teach what is by now called **"Touchy Feely"** at Stanford University's Graduate School of Business.

"Touchy Feely"? Since when is that a subject, you might ask.

"Touchy Feely" is what the Interpersonal Dynamics course that forms part of the School's MBA programme came to be known as because of the huge focus on the **human and emotional element of leadership** in the course.

It is the content of this course that was collated and is now presented in the book *Connect.* Bradford and Robin explain how one can develop what they call exceptional relationships by way of five examples. They tell the story of different people with different relationships, the challenges they faced and how they overcame them (or not). There are also **challenges for the reader** to try and develop exceptional relationships with family, friends and/or colleagues.

With regard to exposing one's emotions at work, the authors point out that "leaders, especially, are often afraid to reveal personal information that defies the perception that they totally have their acts together – what if others respect them less? If the disclosure casts doubt on the person's competence to do the job, then **sharing the information** can cause a loss of influence and respect, but otherwise, it helps the leader be seen as more human."

For those who are hesitant to reveal too much of their personality and emotions at work, they have a valid warning: "The less we reveal, the more others will fill in the blanks in order to make sense of what they see."
The problem with this is that this "filling in" might not be an accurate portrayal of who you are.

Back to Hamlet.

One has to wonder how that story might have ended if he had information at hand such as what is available in *Connect.*

He might have decided to break all contact with his back-stabbing uncle, but maybe, just maybe, our Prince of Denmark would have survived the power struggle, and he could have rather pondered: "To Connect, or not to Connect!"

In conversation with...
Prof Jannie Rossouw

Prof Jannie Rossouw is a Professor at Wits Business School. He is one of the doyens of economics in South Africa. Now in 2021, amid unprecedented circumstances and as he is nearing retirement, Rossouw shares some wisdom he gleaned over more than four decades of his working life.

Are you really retiring this year? If so, what do you plan to do?

I celebrated my 65th birthday in January. Company policy at my current employer is that one must step down as Head of School once reaching the age of 65 and retire at the end of that year. But just because I am downing tools at the university does not mean I am going to stop working.

I am not going to now venture into the unknown... like opening my own coffee shop. I know nothing about running a shop. Too many retirees fall into the trap of thinking that they can venture into something completely new, only to realise that it is beyond their abilities and hard work, not only fun.

I am therefore **going to stick to what I am good at**: macroeconomics.

I am already in the process of setting up my own consultancy. I plan to do evidence-based macro-economic research for clients. If you want to go and search the latest trends concerning **macro-economic movement and the implication thereof** on say a specific sector, there is nothing that keeps you from doing the research yourself. However, asking me to do so with all my knowledge will be a much better investment of your time and money.

Apart from my own consultancy, I also plan to continue with what I will call "community service". I am a member of the Board of the *SA Akademie vir Wetenskap en Kuns* and serve on its Audit and Risk Management Committee. I also serve on the Audit and Risk Committee of the Afrikaans Language Museum and Monument, and on the Boards of Trustees of two retirement funds.

What were some career highs and lows?

The absolute highlight in my life – and it has nothing to do with my career – **was the day I met my wife** Sunélle. She has always been there for me.

She never complained when I had to work long hours, building my career when I was younger. She has always been my greatest supporter.

When I think purely of my career there were highlights such as completing matric, graduating for the first time and **graduating with my PhD**.

More recently, being asked to head up the Wits Business School, and then to turn it around, was a particular highlight. Turning around the School of Economics and Business Science, and successfully splitting it into two schools – albeit a major challenge – also stands out for me.

A lowlight was when I was side-lined from a position while still being employed at the South African Reserve Bank (SARB). That stung a lot. No, I did not resign after that, but continued to work hard, eventually reaching the position of Deputy General Manager responsible for currency management at the SARB.

What advice can you give young graduate professionals who are now starting their careers?

Put your head down and work. If your boss asks you to do something extra, something not "part" of your job, do it. **Do it without any expectation** of an immediate reward. Do it with the expectation that you will reap the benefits thereof in the long term.

Many years ago, a colleague and I started at the same junior level at the SARB. A while later I was promoted, yet he stayed on the same job level. He asked me what I did to be promoted. I told him that I wrote a policy paper that I felt the SARB could put to good use – without being tasked to do so. I did this in the evenings at home or over weekends.

Another point of advice: **do not fight with everybody** around you. It is so unpleasant when one has a colleague that is always fighting with everybody.

What is the best advice you were ever given?

I grew up with my grandparents and each of them taught me a valuable life lesson.

My grandmother taught me that there is **no time like the present**. If there is something that you need to do, do it now, do not wait.

My grandfather taught me that **a cup of tea goes a long way**. With this, he meant that one needs to use the same amount of energy to thank someone as what it took to ask that same person for help.

When it comes to finances, the best advice I ever received was **not to incur debt for too long in life**. It is a choice to incur debt, and one needs to consider the decision to do so very carefully.

You have been a member of PPS for 40 years. Why PPS and what does it mean for you now, you are nearing retirement, to have been a member for so long?

Yes, I became a member of PPS in 1981. I have a couple of PPS products that cater to my needs. These are also in addition to, for example, retirement benefits I had via my employers.

Benefits such as my illness benefit, gave me great comfort throughout my career, knowing that if I got sick, I did not have to worry about finances.

The extra savings [PPS Profit-Share] is, of course, a very attractive benefit.

I always said that the moment I turned 65 I was going to cash that money and buy myself a new car*. As much as I am not retired yet, I did buy a new car earlier this year. However, I did not use my Profit-Share. That is still invested with PPS.

For now, I plan to continue with my PPS premiums and allow that nest egg to grow.

* Prof Rossouw has a love for old cars and is the proud owner of a Merc280 SL and two MGBs.

Change of season
and eating for health

Lauren Todd, nutritionist at UCOOK.

UCOOK
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Summertime means more time outside. More time with family and friends. And more time to share delicious food and recipes. While feeling festive, and getting into that summer spirit, we can often forget to nourish our bodies as they require. Here are seven fun tips to support your body inside and out:

1. Snack on **seasonal fruits and veggies.** You will get your nutrients; you will stay hydrated and they are delicious. Who does not love eating watermelon or mangos on the beach or in the pool?
2. Stay **hydrated.** Start with occasionally switching your favourite soda or alcoholic beverage for a lighter fresh fruit and veggie juice. Or try infused seltzers or sparkling water. Keep a bottle of water close by during the warm months and sip on it throughout the day.
3. Wear **sunblock** and sun protection. Find yourself a stylish, comfy hat and make it part of your fashion – your skin will thank you. Wear a light but high SPF sunscreen every day, to protect sensitive areas on your face and neck, especially if you are in direct sun.
4. Eat **slowly and mindfully.** Try to stick to lighter or higher fibre meals. Take note of how full you feel, as you may find that you are not as hungry in hotter weather as your stomach digests food much slower. High-fibre meals also help you feel fuller quicker and keep you sustained for longer, which in turn helps avoid overeating and unnecessary snacking later on.
5. Eat **cooling foods,** such as cucumbers, oranges, spinach, strawberries and watermelon. The higher water content in these foods hydrate the body more, and thus are able to help keep you cool on a hot day.
6. Stay **active.** Use the warm lovely weather to get outside and get some fresh air. The effect that spending time in nature has on our bodies and mind is tremendous. Studies have proven that being outdoors, moving our bodies and breathing in the fresh air, can improve heart rate and blood pressure.
7. Practice **gratitude.** Taking a few moments each day to be aware of the positives in your life and how grateful you are to be where you are. Practicing gratitude can have profound effects on our mental health.

Lamb Kebabs
(serves 4)

Skewers of juicy Karoo lamb, coated in tikka curry paste and splattered with minty yoghurt simply shouts summertime and family sharing. Serve with blanched green beans, a leafy cucumber salad and delectable roast baby potatoes. An exotic take on a festive classic!

Ingredients:

- 1 kg baby potatoes, rinsed and halved
- 10 ml cumin seeds
- 640 g cubed deboned leg of lamb
- 8 skewers
- 60 ml tikka curry paste – we love the one from *Spice and All Things Nice*
- 400 g green beans, rinsed, trimmed and halved
- 3 garlic cloves, peeled and grated
- 200 ml plain yoghurt
- 10 g fresh mint, rinsed, picked and roughly chopped
- 200 g cucumber, rinsed and cut into half moons
- 80 g green leaves, rinsed

Instructions

1. Preheat oven to 200°C. Place the halved baby potatoes on a roasting tray. Coat in oil, season to taste, and spread out in a single layer. Roast for 35 - 40 minutes until crispy on the outside and soft inside. At the halfway mark, toss through the cumin seeds and return to the oven for the remaining cooking time.

2. Pat the lamb cubes dry with some paper towel. Thread three to four cubes onto each kebab skewer, and season to taste. Place the curry paste and 2 tbsp of oil in a pan. Place over a medium heat and fry for three to four minutes until fragrant while tossing. Remove the pan from the heat and use a pastry brush or spatula to coat the lamb kebabs in the curried oil from the pan (to taste). Lay out on a lightly greased roasting tray and set aside to marinate.

3. Wipe down the pan and return it to a medium-high heat with a drizzle of oil and a small splash of water. When starting to bubble, simmer the halved green beans for six to seven minutes until cooked al dente. In the final minute, stir through the grated garlic and cook until fragrant. Season to taste and remove the pan from the heat. Cover to keep warm and set aside for serving.

4. When the potatoes reach the halfway mark, pop the tray of kebabs in the oven to roast for eight to ten minutes until cooked through and crispy. Remove the kebabs, leaving the potatoes to finish roasting if necessary.

   Alternatively (and preferably), grill the kebabs over hot coals, basting halfway with any remaining curried oil, until cooked through and crispy.

5. Place the yoghurt, chopped mint and a drizzle of oil in a small bowl. Mix well, season to taste, and set aside for serving. Toss the cucumber half-moons and rinsed green leaves with a drizzle of oil and some seasoning.

6. Serve up your roast lamb kebabs and side with some cumin-infused baby potatoes, a pile of garlicky beans, and the fresh salad. Cover the kebabs in drizzles of minty yoghurt and get down to it, Chef!

TIP: Swop out the cubed deboned leg of lamb with cubed chicken breast or thigh, if you prefer white meat, or swop out for mushrooms for a vegetarian option.

Crispy and creamy halloumi tacos
(serves 4)

We love crispy, and we love creamy, so why not bring them together? These mini wraps conceal crunchy golden halloumi, smears of cottage cheese with fresh parsley, the pop of toasted chickpeas, and the bite of a cucumber, fresh chili, and charred corn salsa. The perfect lunch for a hot summers' day around the pool or in the garden while picnicking – with family and friends.

Ingredients:

- 1 tin of corn, drained
- 1 tin of chickpeas, drained and rinsed
- 2 red onions, peeled and finely diced
- 200 g cucumber, diced
- 15 g fresh parsley, rinsed, picked and finely chopped
- 50 ml pickling liquid (40 ml red wine vinegar and 10 ml honey)
- 2 fresh chilies, deseeded and finely sliced
- 170 ml smooth low fat cottage cheese
- 80 g rocket, rinsed
- 12 mini whole wheat wraps
- 320 g halloumi, sliced into 1 cm-thick slabs

Instructions

1. Place a large pan over a high heat with a drizzle of oil. When hot, fry the drained corn for four to five minutes until charred, tossing occasionally. Remove and set aside in a salad bowl.

2. Return the pan to a medium-high heat with another drizzle of oil. When hot, toast the drained chickpeas for 12 - 15 minutes until crispy and caramel in colour. For the best results, only toss occasionally. If they start to pop out, use a lid to reign them in. In order to fry them in a single layer, you may need to do this in batches or use two pans. When done remove from the pan and cover to keep warm until serving.

3. Place the diced onion and cucumber in the bowl of charred corn. Add in half of the chopped parsley, three-quarters of the pickling liquid, a drizzle of oil, and some sliced chili to taste. Toss together and season. Loosen the cottage cheese with the remaining pickling liquid (to taste), stir in the remaining chopped parsley, and season. If it is too thick, loosen further with milk or water in 5 ml increments. Toss the rinsed green leaves with a drizzle of oil and some seasoning. Set all three fillings aside for serving.

4. When the chickpeas are nearing completion, place a second pan over a medium-high heat. When hot, dry toast the wraps one at a time for about 30 - 60 seconds per side until warmed through. Remove from the pan on completion. To keep warm, stack on a plate under a dry dishcloth as you go.

5. Return the pan to a medium heat with a drizzle of oil. When hot, fry the halloumi slabs for one to two minutes per side until crispy and golden. Remove and drain on some paper towel. Try not to eat it all before serving!

6. Lay out the wraps and smear generously with the herbed cottage cheese. Pile the leaves, toasted chickpeas and halloumi in the centre and top with the tangy salsa. Garnish with any remaining fresh chili if you are feeling spicy! Fold them up and dig in.

TIP: Draining and rinsing tinned beans, lentils and chickpeas before use drastically reduces the amount of sodium you are adding to your meal. It also reduces the complex sugar content (which humans cannot digest) and improves the flavour and texture of the food. If you would like to add some extra protein to this meal, add some sliced smoked chicken.

Limeade
(serves 4)

Everyone knows and loves lemonade, but how about we change things up this summer with an equally-refreshing but slightly more exotic versions of this classic favourite. Limes give a sweeter flavour profile, but still giving you the thirst-quenching satisfaction.

Ingredients:

- 1 cup lime juice
- Half or three quarters of a cup of sugar
- Half a cup water
- A handful of sliced strawberries
- 20 - 30 mint leaves
- 2 cups cold sparkling water
- A handful of ice

Instructions

1. Start by making a simple lime syrup. Combine the sugar, water and lime juice in a saucepan, and cook over medium high heat for five to ten minutes until the sugar is dissolved and the liquid is clear.

2. In a shaker or large clean jar, combine the limey simple syrup, strawberries, mint and a dash of water. Shake it up and then let sit in the refrigerator for two to three hours to infuse.

3. Pour equally (to taste) into ice-filled glasses and top up with sparkling water.

4. Garnish with more strawberries and mint.
   Serve and enjoy!

TIP: When preparing to serve the limeade, you can add your favourite clear spirit. We find that a clear gin works best. Yum!

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ICU AI Stevie

'is here to stay'

Just because you are in Pretoria does not mean you cannot access world-class German healthcare. Just talk to Stevie, the mobile artificial intelligence at the University of Pretoria and Steve Biko Academic Hospital.

In July 2021 staff and patients in the hospital's intensive care unit (ICU) welcomed a new addition to the team: Stevie. Part mobile diagnostic machine and part communication conduit, this artificial intelligence (AI) enables **instantaneous live discussions between patients and ICU teams** in South Africa with the hospital's global tele-medical collaborators in Germany: the Enhanced Recovery after Intensive Care (ERIC)-Tele ICU at Charité Medical University in Berlin and Germany's public health institute, the Robert Koch Institute.

Stevie is equipped with a privacy handset to facilitate **live and confidential communication** during ward rounds, as well as a stethoscope port which enables the machine to remotely relay information while a patient is being examined. High-definition pan-tilt-zoom cameras facilitate close-up diagnosis and patient care oversight.

Pretty much the only thing Stevie does not have is a winning bedside manner; otherwise the gender-neutral AI is **very much a part of the ICU team** and a sign of things to come.

Professor Fathima Paruk, Academic and Clinical Head of the Department of Critical Care at Steve Biko Academic Hospital, believes **this type of tele-medical AI** will increasingly become the norm, having taken off globally since 2020.

"Even our regulator, the Health Professions Council of South Africa, has responded by amending the framework for its use," she says. "Having had the privilege to use Stevie and seeing its potential uses and benefits I am convinced that **telemedicine is here to stay** and I foresee its uptake increasing or being introduced in many medical disciplines in South Africa, both public and private."

In the nick of time

Stevie's arrival has come at a time when the fragile state of healthcare in South Africa has been brought into stark relief by the COVID-19 pandemic, particularly **the inequalities within the system** and the "disproportionately small percentage of registered medical professionals" in the country, says Paruk.

She explains that the number of **trained ICU specialists in the country is just over 100**, most of whom are concentrated in Gauteng, the Western Cape and KwaZulu-Natal. There is also a disproportionate allocation of public ICU beds around the

country, with 75% of ICU beds being in these same three provinces. Western Cape has five ICU beds per 100 000 population, explains Paruk, while Limpopo and the North West sit at 1:100 000. "These figures contrast glaringly with those for Germany, the US and Italy."

Country	Ratio
Germany	29:100 000
US	34:100 000
Italy	12:100 000

AIs like Stevie could help to **address the gaps in the healthcare system** in a cost-effective manner.

"I see this as a major opportunity to address the intensivist [ICU specialist] **shortage in both the public and private sectors** in South Africa, enhance the more efficient use of ICU beds in our country and provide outreach to provinces that are in desperate need for such support," says Paruk.

A positive experience

While Stevie is a long-term project and proof of concept in South Africa, the AI could not have arrived at a better time for the team at Steve Biko, explains Paruk, noting the **"significant strain"** COVID-19 has put on the ICU and its team.

Stevie has stepped in to enable ad-hoc consultations with ICU specialists, clinical tutorials via telemedicine for medical trainees and interactive discussions with experts in Germany, which exposes University of Pretoria medical students to new paradigms while **freeing up senior clinicians** to focus on clinical work.

So far, the experience and uptake has been positive.

A glimpse into the future

For South Africa's overstretched medical profession, tele-medicine is likely to form part of any plans to rethink and reshape healthcare practices.

"COVID-19 saw **our universities, and students adapt overnight to the uptake of new technologies** like e-learning, and strategies to ensure student safety and continued learning research activities, clinical skills training, student assessments and even graduations. It also brought to the fore inequitable access to virtual learning and education in our country," says Paruk.

Ultimately all South African universities will have to deal with the challenges of equipping future medical professionals to "address **multifaceted challenges in our healthcare landscape**", as well as reshaping the future of learning. This means a greater focus on, among other things, the use of virtual learning platforms, partnerships with the private sector and increased support for students learning remotely.

Stevie is just the start as healthcare embraces innovative technology.

Up close with Prof Paruk

South Africa's first obstetric ICU specialist, Professor Fathima Paruk currently serves as Academic and Clinical Head of UP's Department of Critical Care at Steve Biko Academic Hospital. She is also President of the Critical Care Society of Southern Africa, having previously served two terms as Honorary Secretary.

Paruk serves on ministerial-appointed committees, including the Medical and Dental Board of the Health Professionals Council of South Africa. She is currently a member of the Human Research Ethics Committee of the University of the Witwatersrand.

Passionate about exploring new technologies in medicine, critical care service improvement, ICU medical ethics and mediation in the South African health sector, Paruk works at the coalface of building a strong and effective healthcare sector for the future as she trains professionals for the future and regularly shares her insights via a wide range of publications and at national and international speaking events.

A passionate supporter of women and their advancement in the medical profession, Paruk remains humble despite her stellar career. Asked how she hoped to be remembered; she says: "Just to be remembered is a huge honour indeed. It would be awesome if it were in the context of being a good listener, kind, driven to implement changes and always curious."

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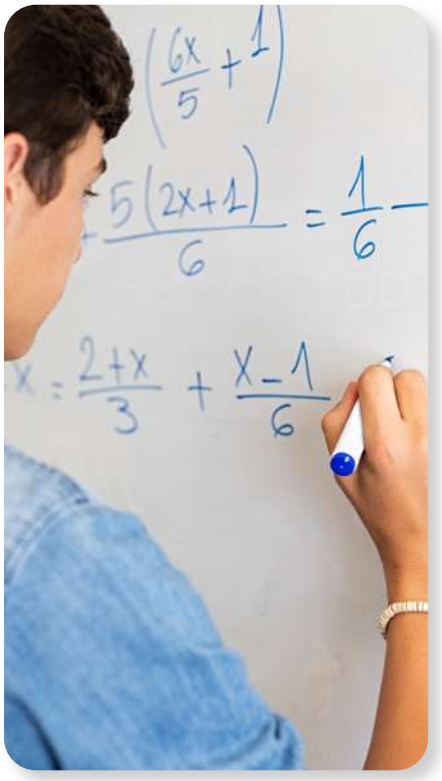

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FOUNDATION
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The saving grace of many students' dreams

By Lebogang Tsotetsi, PPS Communications Manager

Not having the money to complete his final year at medical school, almost made Joshua Motto-Ros's dream of becoming a doctor "flatline".

That was until the PPS Foundation stepped in an awarded him a bursary in 2018, regardless of banks not considering his loan applications for what he believed to be his "high surety risk".

The 29-year old, who is now busy with his community year in Trompsburg in the Free State, says he will **never forget the day he received the news that he was awarded a bursary**.

"One thing the PPS Foundation has taught me is that there is always hope. When I felt like there was no way of funding my final year, the PPS Foundation came through. A day I will never forget," recounts Motto-Ros.

Varuna Kanavathy (24), who received funding to study towards her Psychology degree at the University of the Free State from 2018 to 2020 agrees: "The PPS Foundation has been **instrumental in the attainment of my dreams** and has played a huge role in my life. Without the work of this company, I would not have been able to solely focus on my academic pursuits and to have achieved what I have."

Giving trends during the pandemic

Now, amid a pandemic, where there are often added pressures on students and their families to pay for tertiary education, the PPS Foundation continues its work and programmes to enable these youngsters to follow their dreams.

"We consider ourselves a key stakeholder in the education system. In the five years of our existence, we are pleased to have continued with our work to nurture the potential of South African youth. This has been achieved through our programmes and initiatives, where we partnered with like-minded individuals and organisations," says Masenyane Molefe, Executive Trustee of the PPS Foundation.

"Over the past five years, there are many milestones and lives touched in the process. However, we cannot do this without generous donations – not only from PPS Insurance as our main sponsor, but

Varuna Kanavathy

Josh Motto-Ros

from each company and individual that would like to pay it forward, and help uplift our youth."

Even though the impact of the pandemic will be felt for many years to come, there have been **positive trends** that came out of it – such as the shift in people's attitudes on gift giving.

Socialisation restrictions have made it difficult to build or sustain connections, but the notable changes in consumer behaviour made giving one of the primary ways that individuals have tried to stay connected and spread some positive cheer during a time of crisis.

According to *Think with Google,* "the urge to contribute has spread beyond the traditional special events — such as birthdays and holidays — and beyond the local family or social circle to the larger society." This is great news for public benefit organisations, like the PPS Foundation, that want to remain top of mind to existing and potential donors all year round.

Now that we are approaching the festive season, as well as the end of the year when many young people must **make a decision regarding their future** and academic journeys, we implore companies and individuals alike to consider donating towards the Foundation's work in the spirit of sharing. It is always encouraging when we get to help many more beneficiaries who can focus on their studies because they have one less thing to worry about," concludes Molefe.

Companies and individuals that donate to the PPS Foundation at **https://ppsfoundation.pps.co.za** are eligible to receive a Section 18A certificate that can be used for tax deduction purposes.

Computer problems?

Drop those cookies and lose some ‘weight’

By Jacques Loubser, PPS Group Chief Information Officer

Who can refuse a cookie? Especially when it is offered for free! But should we always accept them? Because, let us be honest, too much of a good thing can quickly add up. In the blink of an eye, those lovely cookies have added some weight around the hips and now you must go on a diet to get rid of the “extra baggage”.

This is not only true for humans.

Believe it or not, but cookies and that “extra weight” are also bad for your computer. These might be slightly different issues, but worth it to have a look at what computer cookies really are, what they do, and why you should not just accept them. “Extra weight” in the form of an overfull mailbox, is also a problem many computer users battle with.

So, what are cookies? They are simple text files that a website can store on your browser. The main purpose of a cookie is to identify users, save site login details or create customised web pages tailored to the individual’s preferences.

Why is it a good idea to clear cookies?

There are several reasons you should consider deleting cookies on your browser:

- They pose a **security threat**. Hackers can potentially hijack cookies, gaining access to browser sessions and then steal personal data.
- They can **slow your browser** down. When you first

visit a website, the pages you visit will get saved onto your hard-drive. On subsequent visits, instead of re-downloading the pages, it will load a lot faster. However, over time you may accumulate a lot of cookies and this will in turn slow your system down.

- They store your **personal information**. Cookies remember the sites you visit and the purchases you make. Websites can then track you and follow you round the web to develop a more detailed profile of your online habits or to target you with further ads.
- You use a public or shared computer. You may need to use a public computer to check an e-mail or to shop online but unless you are deleting your cookies after every session, the next person who logs on **could potentially see your entire history**. Or worse still, log in to your online banking or shopping accounts masquerading as you.

How to clear cookies on Google Chrome

- On your computer, open **Chrome**.
- At the top right, click More.
- Click More tools. **Clear** browsing data.
- At the top, choose a time range. To **delete** everything, select All time.
- Next to Cookies and other site data and Cached images and **files**, check the boxes.
- Click **Clear** data.

How to clear cookies on Microsoft Edge

- Open **Microsoft Edge** and select Settings and more > Settings > Privacy, search, and services.
- Under Clear browsing data, select **Choose** what to clear.
- Under **Time range**, choose a time range.
- Select Cookies and other site data, and then select **Clear** now.

Getting your mailbox back in shape

Most e-mail boxes have quota limits. It is not uncommon for users to receive a message that their mailbox is exceeding this quota. Based on the licensing option, your mailbox might either be limited to 50GB or 100GB. When your mailbox is getting bigger, you will initially get a notification e-mail, then you will lose the ability to send e-mail and finally your mailbox will be unable to receive new e-mails if you do not clear it up. The sender will receive a "Mailbox is full" message.

You can **check the size of your mailbox** in Outlook by clicking "File" and you will see your mailbox size under Mailbox Settings. An additional option is to right click on the Outlook status bar "Customize Status Bar" and set "Quota Information" to "On".

Here are some ways to keep your mailbox size under control:

- **Archive** older items. Move old items you want to keep to an archive. You can create a separate Outlook Data File (.pst) that you can open from Outlook any time you need it. By default, Outlook automatically archives items at a regular interval. You can also archive items manually whenever you want. That way, you can decide which items to archive, when to archive them, and where to store them.
- **Empty** the Deleted Items folder frequently to make sure you are not keeping messages you do not need.
- Periodically empty the **Junk E-mail** folder to save your inbox space for messages you want.
- Store **attachments** outside your mailbox. As attachments accumulate over time, they can take up a lot of space. For attachments you want to keep, consider saving them to a team site or to OneDrive.

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SHORT-TERM INSURANCE

Oh, the places you will go

As the country opens up and vaccinations increase, whiffs of wanderlust seem to fill the air. Zoom calls even seem tolerable as we dream of answering the call of far off climes.

These moments of romanticised reverie seem to almost shield us from the realities of the journey compared to the destination. As enthusiastic as we are about the prospect of soaring above the clouds, it helps us to wear our professional hat and anticipate some of the pitfalls that may lie in wait.

First up, **the journey to the airport**. Nobody wants to be on holiday picturing their car parked in an airport garage gathering dust as the parking ticket fee rises by the hour. There is always the close friend you can rely on to drop you off, but that of course means you will have to return the favour one day when he or she needs to catch a red-eye. You can bite the bullet and just Uber unless you are one of the fortunate ones who has a few trips built into some financial service.

Then it is time to check in. Here is to hoping you have not forgotten any of your travelling wisdom garnered over the years and arrive having carry-on luggage. Packed with all the essentials you would need, this is your survival kit if the worst has to happen. As you watch your larger bag travelling away from you on the conveyor belt, you can only hope that you meet again at your destination or if not, that you are eventually reunited. Compensation for **lost luggage** tends to take a long time unless you have something in place that will reimburse you if luggage does not show itself in a matter of hours.

If all goes well on arrival, you and all your luggage take the happy stroll to pick up the car you have rented. Yes, you did try to upgrade to something with air conditioning, but when you put all the costs together including the insurance, you

decided that air conditioning is overrated. Having miraculously managed to fit your luggage inside the tiniest boot you have ever seen and made it to the city centre, you hunt for your hotel in bumper-to-bumper traffic as the radio presenter announces that this is the hottest day since 1946.

Still keen on travelling? Of course, you are. After all, these are the stories you will tell whoever will hear them when you get back home. The stories that someday you really will look back on and laugh at, even though at the moment your sense of humour was nowhere to be found. It also helps that in this day and age companies like PPS Short-Term Insurance have come up with **innovative solutions** that anticipate a lot of these horror stories and offer solutions that will have you breathing a sigh of relief instead of having to take a deep breath.

Solutions such as Concierge Services include Chauffeur Services, which will at least allow you to enjoy your trips in air-conditioned luxury.

If you are covered under the Comprehensive cover of the Extended Basic Cover policy from PPS Short-Term Insurance, you will now be covered for the loss or delay of luggage or any difference in excess cover for a rented vehicle following a claim.

In short, if your luggage is lost or delayed at an airport, you will be able to claim and receive payment after six hours of arrival if there is no sign of your luggage.

When it comes to excess, if the rental vehicle is the subject of a claim, we will compensate you for the difference of the excess if the excess for the rented vehicle is more than the excess applicable to your vehicle under this section.

So, as the world slowly starts opening for travelling again, remember to stay safe, and remember to first have a look at how PPS Short-Term Insurance can help giving you peace of mind from the moment you leave your home until you return.

Connecting to a healthier world

By Craig Comrie, CEO of Profmed

We live in an interconnected society now so more than ever. There is no doubt that our increased ability to connect with each other and health systems that keep us alive. This has increased our quality of life exponentially.

Over the past few years, the increasing and evolving role of smart devices that monitor our healthcare is growing substantially. With all the new gadgets, tools, and of course, the internet, there are limitless possibilities when it comes to managed care.

For example, if you have dysrhythmia and suffer from heart complications, now **your smartwatch** can read and report your heart rate every minute of the day. If a problem is detected, a disease manager or clinician is automatically alerted and can intervene – mitigating the risk of complications or a fully-fledged late-stage heart attack.

That is but one example in a **sea of solutions** that illustrate the absolute benefit of connectedness in healthcare. Every year the advancements keep on evolving and the solutions bring us closer to a state of connection that continues to transform healthcare as we know it.

In a connected society, most people with a smartphone communicate via WhatsApp. This way of communication and connecting has become the norm, and healthcare is quickly following suit. It will not be long before WhatsApp is data-compliant and is set up to connect people with their healthcare specialists, provide access to medical records and connect patients with the relevant healthcare specialists which will achieve **a high-level healthcare overview** of a patient. This way, healthcare specialists, medical schemes, and the patient can work together to find the right outcome swiftly. This will help mitigate the risk of costly duplication that happens within a more disconnected and disparate healthcare system that we often see today.

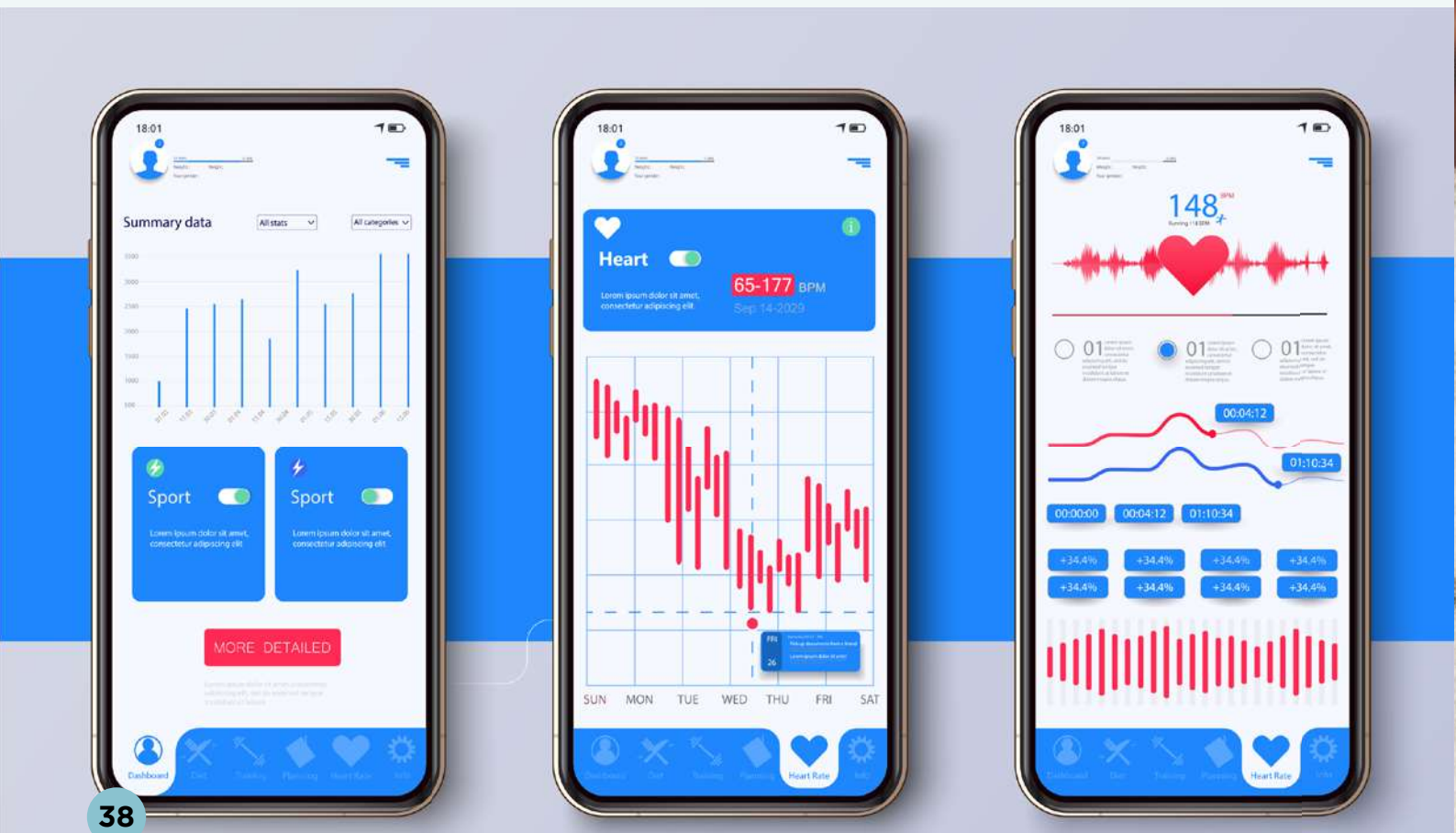
A more digitally connected healthcare system allows people to get the **right care** both timeously and economically. If there is one thing that society needs right now, it is a more efficient and cost-effective healthcare system.

But we already have a perfect example of how digital technology is creating such a more efficient and effective healthcare system. One only needs to look at **telemedicine**. In this fast-paced society where time is money, most professionals cannot afford to take a few hours out of their busy day to have regular health check-ups. They would prefer to quickly join a call, check in with a doctor or nurse and if everything checks out, they can move on with their day and keep their income flowing.

Telemedicine technology has been available for over a decade but seemed to lack the foothold and funding it requires to entrench itself in modern-day healthcare. In comes COVID-19 and lockdown restrictions and suddenly the system is put to the test with doctors scrambling to get in on **virtual consultations** because it is safer for their patients and them. Of course, nothing replaces a face-to-face diagnosis, but telemedicine is going to become a far more common way of performing initial diagnoses and engagement. And not just in the typical dialogue-heavy consultations as seen in mental health, but in normal GP settings for commonly treated ailments. It is easy to manage from a planning perspective and you will find that most consultations can be easily managed through a telemedicine context and do it quicker, faster leaving time for the more serious cases to be cared for more efficiently.

At Profmed, there has been a 30% increase in telemedicine events within the scheme year-on-year. The interesting thing about this is that the amazing increase in activity since COVID-19 began, shows that **people were ready** and willing to connect with their health practitioners in this way.

There is a marvellous future ahead for healthcare as the industry continues to invest in the digital journeys of its customers. This connection is something that is **transforming** many facets of our lives, none of which can be more transformative in this world than the move towards better healthcare. The more people engaged and connected to the care of an individual, including themselves, the more one can enhance the quality of care given to them. And that is a modern miracle.



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Spring clean your health and wealth

By Sanet Moolman, Communication and Events Specialist at PPS Healthcare Administrators

It is said that money cannot buy health and happiness. Managing one's health and money, is not only closely related, but one tends to be happy when both are "in good order".

People in poor health often die young and spend thousands of rands that could have been otherwise invested on health-care costs. On the other hand, those who practice recommended healthy behaviours are more likely to exceed average life expectancy and grow to old age.

The same is true for our finances. People who do not look after their finances, can easily become heavily indebted, while those who look after their money, tend to increase their wealth and become prosperous.

While money cannot buy health or happiness, looking after one's health (being healthy) and money (financial wellness) can lead to happiness.

In their book *RICH Theory: The Promotion of Happiness*, authors Thomas J Kehle and Melissa A Bray, define happiness as a synonym of psychological health. According to this theory, happy people have four characteristics:

1. **Resources** (feeling of independence or control over one's life);
2. **Intimacy** (friendship, empathy and the capacity to enjoy the company of other people).
3. **Competence** (awareness of one's skills); and
4. **Health** (being aware and practicing healthy behaviours);

Let us look at the similarities between the first and fourth of these characteristics – resources (money) and health.

Problems generally start small

Weight problems usually **develop gradually**. It often starts with people gaining two to three kilogrammes a year simply by consuming too many calories in relation to their physical activity. If nothing is done about this, it is only a matter of time before the person first becomes overweight and then obese, potentially causing other health problems such as diabetes or heart attacks.

The same happens with debt. The problem often starts with a **small outstanding balance** on a credit card which, if not paid when due, will not only escalate into large amounts to be paid, but will lead to added challenges such as increasingly higher interest and/or fees applicable as the outstanding balance rise.

Fear of drastic changes

Many people believe they must make **major lifestyle changes** to be healthy and wealthy. They see a number on the scale or a balance on a credit card that seems impossible to fix.

Instead of starting out small to rectify the problem, they freeze and do nothing. For example, when trying to live a healthier lifestyle following a period of inactivity and weight gain, one should not start by trying to run a marathon or starving oneself*.

Rather start by taking small steps such as taking the stairs at work or snacking on fruits and vegetables instead of greasy chips or sugary foods. The same is true for finances. Take measures **to settle debt** and then start saving. Even if one starts saving only R1 per day, that is a start which could lead to greater savings in the future.

Lack of limits causes problems

A study done by Cornell University in the US, showed that when people are served more food, they eat more. A comparable financial example is consumers who are extended a higher credit line on a credit card. When they have **more credit**, they use it.

Lack of understanding about the long-term cost of credit is also widespread. Creditors charge just a fraction of the outstanding balance amount due as a minimum payment, resulting in high interest costs and repayment periods.

The solution is simple: serve smaller portion sizes when it comes to weight management and reduce limits on credit lines such as credit cards.

Drastic solutions have major drawbacks

There is no easy way to lose weight or dig oneself out of debt. Developing a healthy lifestyle or accumulating wealth takes discipline, perseverance and time. Liposuction and gastric bypass surgery can reduce weight quickly, and television "makeover" shows have made it seem easy.

However, **"quick fixes"** often pose risk. When it comes to health, there can be complications following major surgery or even death. An example of a "quick fix" when it comes to finances, is declaring insolvency. As much as taking this step helps you to get rid of debt within a short period of time, the downside is that bankruptcy will stay in your credit file for up to ten years. This can make it very difficult or expensive to obtain credit in future.

The longevity connection

People who live a healthy lifestyle, i.e. not smoking, exercising regularly and eating four or more servings of fruit and vegetables daily, decrease their risk of dying prematurely. Similarly, people who look after their **finances** tend not to fall in a debt track, but rather increase their wealth.

Need for routine check-ups

Everyone surely agrees that regular medical screening tests – such as blood pressure and/or blood glucose checks, mammograms, prostate cancer PSA tests, or colonoscopies – are essential for maintaining good health. Regular check-ups are especially important because as people age, they are at a greater risk of suffering health problems.

Periodic financial check-ups are just as important as routine physical exams. People can be sick physically or financially and not know it. A **review of one's finances** can help "diagnose" problems before they get worse. A financial check-up can also evaluate progress toward financial goals, identify needed action steps, provide accountability to oneself and provide the motivation to change.

With spring in the air and summer around the corner, it is a time of possibility; to take stock of the habits that might be holding you back and to form new habits to become a better version of yourself.

Set **realistic goals**, take small steps to reach them, learn from your setbacks, and above all, believe in yourself and your capacity to become healthy and wealthy. As Walt Disney once observed, "All our dreams can come true, if we have the courage to pursue them."

** Before starting any new diet and exercise programme please check with your doctor and clear any exercise and/or diet changes with them before beginning.*

Binge watching
together

Through twists and turns, shock, heartbreak and healing, our favourite series and movies take us through the full gamut of emotions. There is nothing quite like connecting with friends to share the journey through the worlds they create. Enter the watch party.

COVID-19 may have kept us physically apart, but it has also shone a light on innovative ways to connect through technology.

The rapidly expanding list of platforms that allow people around the world to simultaneously stream their favourite shows and interact is one such offering.

Get the popcorn going and let the watch party begin.

Teleparty

The Google Chrome extension formerly known as Netflix party – Teleparty – allows up to 50 people to chat through text as they enjoy their favourite Netflix, Hulu, HBO Max or Disney+ shows. Each participant needs their own account with the relevant streaming service. One of the participants then chooses the relevant movie or show, shares the link with their friends, gives everyone playback control so they too can scroll, pause or play, and the shared viewing session begins. Yet, if you need to start a new episode or movie, you will need to restart your session with a new link.

Kast

Hang out with friends as you share online experiences in a virtual living room. Here the party creator – the person

with a Kast account – shares their screen or webcam with up to 100 watch party participants. That means that they can share content from whichever streaming service they subscribe or have access to, be it Netflix, Showmax, Hulu, Amazon Prime Video, YouTube videos and more. Social features include text, voice and video chat.

Discord

While it is not specifically designed for watch parties, chat app and digital distribution platform Discord, allows participants to screenshare and chat through voice, video and text. While it was popularised by PC gamers seeking a free way to have voice chat with friends during multiplayer games, it can also be used for watch parties, as hosts can share anything they are able to stream or play through their screens. Having recently teamed up with Playstation, Discord will also enable gamers on this platform to connect as they play from 2022.

What to watch

Nine Perfect Strangers: New to Amazon Prime Video, *Nine Perfect Strangers* is based on a book by Liane Moriarty (of *Big Little Lies* fame). The show examines the lives of a group of very different characters all facing inner demons. When their lives collide at an idyllic health and wellness retreat run by the mysterious Masha – played by Nicole Kidman – they get more than they bargained for.

Reyka: M-Net's latest homegrown series, *Reyka* follows the story of Reyka, a gifted criminal profiler as she fights to solve the mystery surrounding a serial killer who leaves a trail of victims in the KwaZulu-Natal sugar cane fields. As she encounters the man who abducted her when she was a teenager, Reyka is forced to fight both personal and professional battles. Starring local talent, Kim Engelbrecht and internationally acclaimed actor Iain Glenn, it is compelling viewing.

Clickbait: Everyone is talking about Netflix's latest thriller, *Clickbait*. Lauded for its amazing twists, *Clickbait* delves into the world of digital crime as it examines the case of Nick Brewer (Adrien Grenier), a family man who is abducted. As those close to him race to uncover the truth behind his life and disappearance, they discover the sinister side of a world rapidly being dominated by technology.

Ted Lasso: Hilarious Apple TV hit, *Ted Lasso* follows an American football coach, brilliantly played by Jason Sudeikis, who moves to the UK to coach a soccer team. Now in its second season, the show has won over international audiences with its inherent warmth and optimism, in a time where these traits are sorely needed.

The Bold Type: Available on Netflix and Showmax, *The Bold Type* follows three best friends who work for a prominent New York City magazine. Tackling career, love, friendship and social issues, the show is a must for 20-somethings looking for a dose of glamourous big-city living with a deeper level.

Days to note

25November

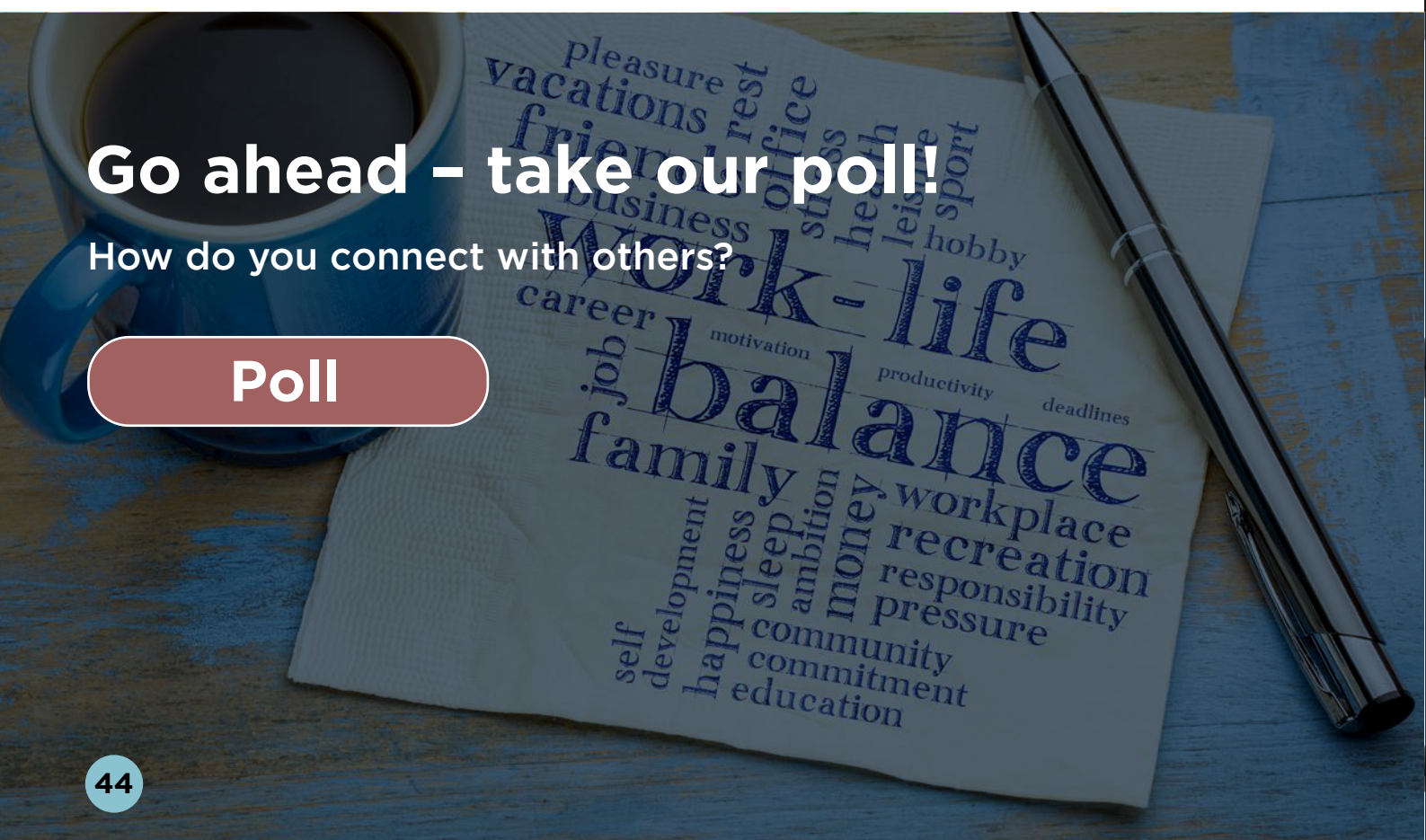
1 - 7	Domestic Worker's Week
6	National Children's Day
4	Diwali
25	Start of 16 Days of Activism for No Violence against Women and Children

December

1	World AIDS Day
16	Day of Reconciliation
21	December Solstice
25	Christmas Day
26	Day of Goodwill
31	New Year's Eve

January

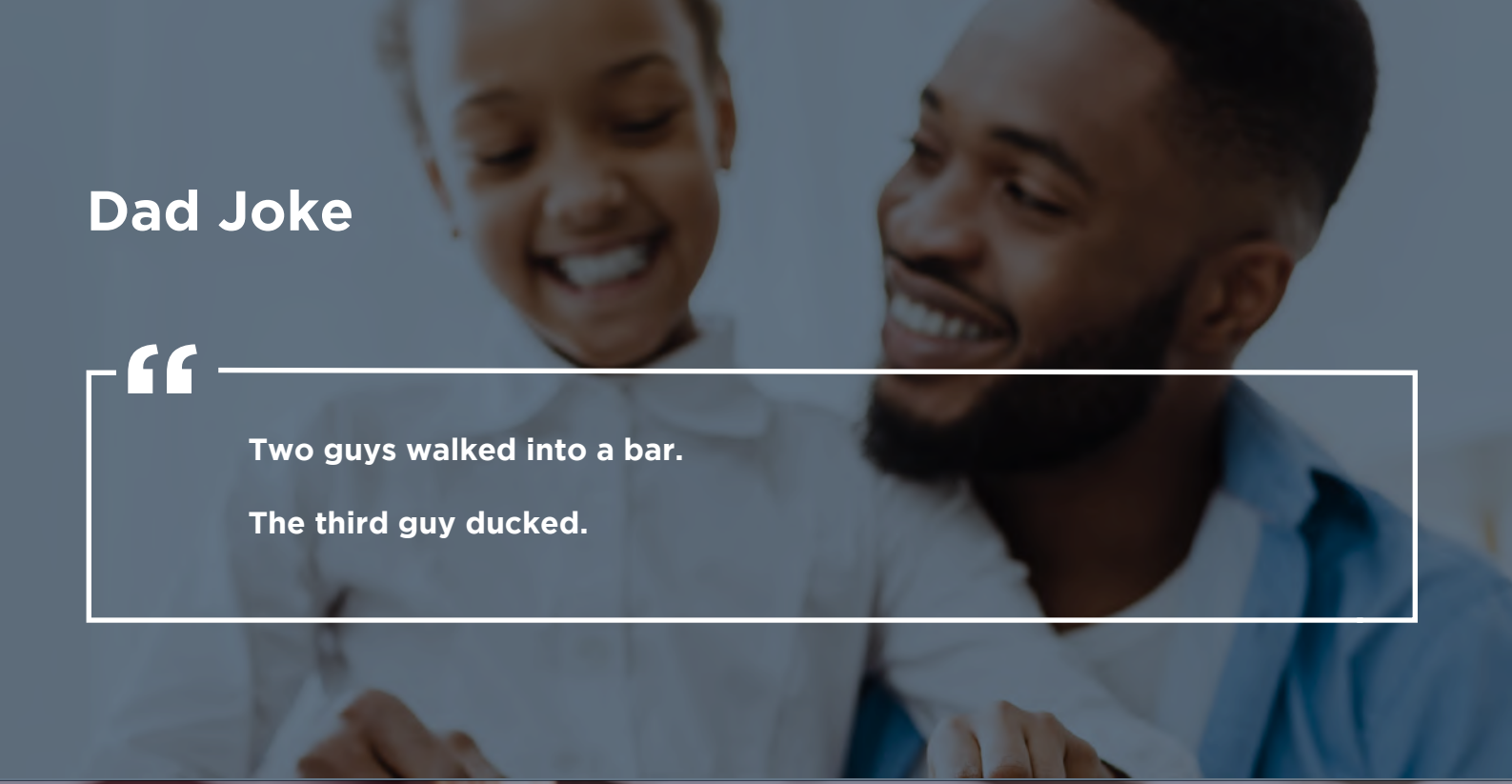
1	New Year's Day
25	National Police Day



Go ahead – take our poll!

How do you connect with others?

Poll



Dad Joke

Two guys walked into a bar.

The third guy ducked.

It's a puzzler

Try our crossword – the answers are easy to find if you look around...

Puzzler

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