



Bestmed Times

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July 2017 Vol. 01

TIMOTHY MAURICE

MEET THE MAN

WEBSTER

BEHIND THE BRAND

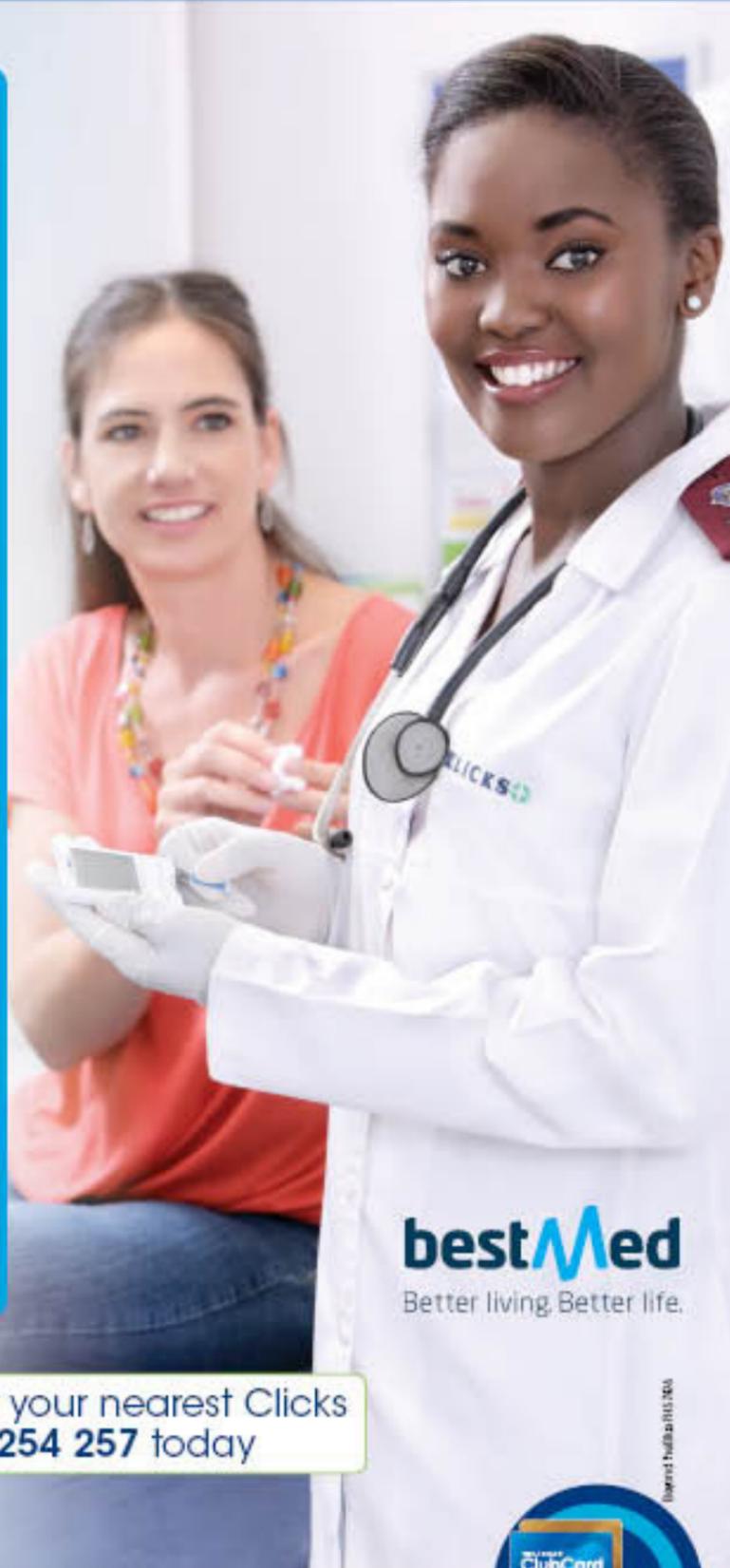
GIFT VOUCHERS
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totsiens, hamba kahle
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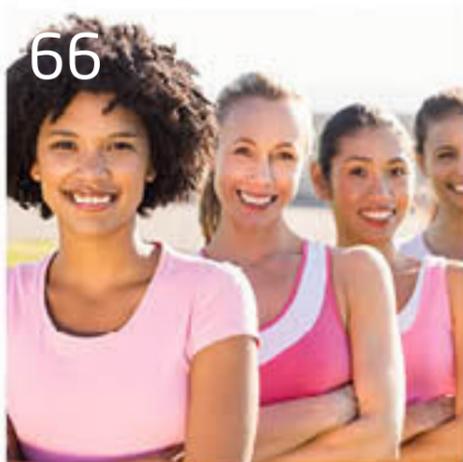
Farewell Dries

From all of us at Bestmed, totsiens, hamba kahle and farewell Dries



Women's health

We asked women of all ages what their main healthcare concerns are



BIT system

How BIT has changed Bestmed



Travel: Madagascar

Madagascar: An unknown fishing paradise



Editor's NOTE

They say change is as good as a holiday. At the end of March I made the move from New Media Publishing where I worked as a medical journalist, to Bestmed. After six years of traveling from Tshwane to work in Johannesburg, I at last found a new home, much closer to home. From traveling up to five hours a day there and back, to just under 40 minutes to Bestmed and back, has brought about huge changes in my life.

I suddenly find myself with time at hand to do things that I really enjoy, but didn't have much time for over the past few years: Spending time with my family and dogs, cooking, which is no longer a chore that has to be rushed, and I can even stay up late to enjoy a movie or read a book.



I read an article recently that concluded that commuting is the 'stress that doesn't pay'. Studies found that longer commutes are associated with lower rates of well-being. Driving in traffic can cause your blood pressure to rise, can cause musculoskeletal problems, can lower your frustration tolerance and can lead to high levels of anxiety and hostility. It can also lead to bad moods when arriving at work and coming home, increase lateness and decrease productivity, and even worsen cognitive performance. Fortunately, I am done with all that.

But the change that you make does not have to be as life-changing as mine. Psychologists say that even the smallest change can have a huge impact on an individual. Here are 10 ways in which change can benefit you:

- 1. Personal growth:** Implementing a change often 'forces' you to learn new skills, which in turn gives you new insights into your life.
- 2. Flexibility:** Making frequent changes make it easier for you to adapt to new situations, people and environments. It also makes you almost immune to freaking out when something unexpected happens.
- 3. Improvements:** Once you start making positive changes, things start to improve.
- 4. Life values:** Change forces you to re-evaluate your life. It gives you the opportunity re-examine or reinforce your values.
- 5. The snowball effect:** We often give up when we think things are too difficult or too challenging. That is why it is so important to break down huge changes into smaller, manageable chunks, which is easier to accomplish. Every small change, will eventually lead to a bigger one.
- 6. Strength:** The reality is that not all change is positive. 'Bad' things happen. Overcoming something 'bad' will not only test your strength, but will also show you that you are tougher and can withstand more than you ever thought possible.
- 7. Progress:** Change leads to progress. Things happen and move forward because of change.
- 8. Opportunities:** You never know what change might bring. When you try doing something new or different, it may lead to new opportunities.
- 9. New beginnings:** Each change is like turning a page. The next page brings something new and exciting.
- 10. Routine:** We often get so caught up in doing things a certain way that we fail to really notice what is going on around us. Changing your routine every now and then, opens up the possibility of new adventures.

So come on, why not take up the challenge to make a change today - whether it is getting a new hairstyle, painting a wall in your house a different colour, changing careers, going on a trip or furthering your studies?

Until next time.

René Bosman
Editor



A WORD FROM MANAGEMENT

Change is never easy

As you are all aware by now, we switched over to a new administrative system on 1 May 2017. This was the milestone that we had planned for more than a year in advance. But still, the date arrived too soon and a few days prior to the switchover, a few of us - me included, wished we had a bit more time... maybe like another year or two! But we had to face the music and we did.

Was the switchover successful? I think the answer to this question depends on who you ask. Each of our client audiences will have a different view and opinion, but if you ask me, as an employee of Bestmed, I would say yes, it was.

I will, however, be the first to admit that it is not smooth sailing yet. We are still facing a few challenges - especially in the space I am responsible for, namely the contact centre.

Change is challenging. Especially if you got so used to working in a specific way on an operational system and then one day, everything has changed and you need to relearn new ways of finding information to provide your clients with answers. My team in the Client Relations department was really thrown in the deep end and had to swim.

I am proud to say that we are swimming. Some of us slower than before, but we are getting there. Slowly but surely the employees are getting more confident in their skills and knowledge and I am optimistic to say that by the end of August, we will again be as fast and professional as we were on 26 April 2017.

I wish to thank each and every employee of Bestmed who gave their all to make this switchover a success. They have worked hours and days overtime and no one had a weekend off since the new system went live. We asked them for their cooperation once and got so much more than what we could have ever hoped for.

Bestmed employees are a proud bunch. They do not like to fail and the success of the switchover is based on this characteristic of a Bestmed Heartbeat.

Thank you to all our clients as well for supporting us and who still have patience with those areas where we are not back to normal yet. To the intermediaries, the corporate clients, the medical practitioners and most of all to the members, who understood and supported us. We salute you!

Elmarie Jooste

Highlights from Bestmed's AGM



Bafihlile Mokoena and René Bosman

Part of the reason why brands are so powerful is the idea that our brains are wired for branding and to appreciate associations and links. The first encounter with a brand is an extraordinary moment in human experience.

This is according to brand guru and author, Timothy Maurice Webster. Timothy was the keynote speaker at Bestmed's Conference and 53rd Annual General Meeting (AGM), hosted on 2 June in Tshwane.

In their presentations, Fred Camphor, Chairperson of the Board of Trustees, Acting CEO of Bestmed, Pieter van Zyl, Executive Manager: Legal, Risk and Corporate Governance, Ntando Ndonga, and Executive Manager: Finance, Jessogan Chetty, highlighted some of Bestmed's achievements and challenges during 2016.

The power of brands

Timothy is the author of four brand leadership books and columnist, who consults and speaks on the science of human and brand behaviour as well as brand influence.

He took the audience on a journey of exploring the power of building a leading brand by understanding narrative and storytelling as well as how each one's story impacts their brand.

Timothy concluded by stating that each brand has a valuable story and that story needs to be unpacked and told, so that people or audiences know what you are about. He also urged all the attendees to have the courage to rebrand themselves and never give up on their dreams.

Bestmed's achievements during 2016

Despite political and economic upheavals during 2016, Bestmed recorded remarkable achievements, said Fred. The Scheme was one of the few open medical schemes to report a net healthcare



Wicus Kotze, Executive Manager: Managed Healthcare and Pieter van Zyl, Acting CEO of Bestmed.

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surplus and a positive membership growth. The Scheme's membership grew to 200 512 beneficiaries by the end of the 2016 financial year.

Fred concluded his presentation by thanking Dries la Grange, who left the employment of Bestmed at the end of March, for his leadership over the past 21 years. He also thanked Pieter for taking the baton to go forward, the Board of Trustees, management and staff for their dedication, support, guidance and hard work and members for entrusting the Scheme to the Trustees.

According to the Ask Afrika Orange Index survey, Bestmed's Call Centre was rated best in the medical scheme industry. Overall, Bestmed was rated second in the industry, an improvement of three places compared to 2015, reported Pieter.

In 2016, Bestmed expanded its Wellness Programme to 27 employer group. Results show that 37% of those who took part in the interventions offered by our Wellness Programme, have improved their overall health profile. Members, who took part in the interventions, rated our Wellness Programme 8.9 out of 10.

Good governance

We can proudly report that Bestmed has undergone positive and dramatic transformation during 2016, said Ntando. In 2016, the Scheme embarked on a renewal journey to establish a stable platform and structure, ensuring that efficient and effective governance support is provided across the organisation. These platforms include:

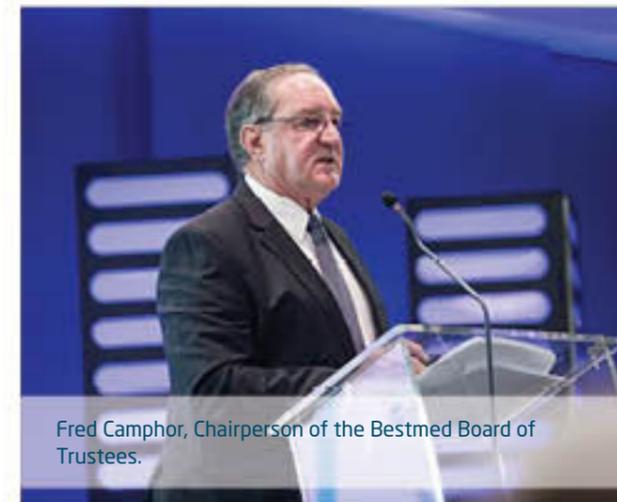
- The appointment of a Legal, Risk and Governance Manager.
- The appointment of a Risk Officer.
- The restructure and enhanced emphasis of the department to ensure optimum resource utilisation.

During 2016, Bestmed did not appear on the top 10 list of organisation against which complaints were lodged at the Council for Medical Schemes, the statutory body that oversees the medical schemes industry. Of the complaints lodged against the Scheme, only 16% were deemed valid. To ensure that Bestmed minimises complaints even more, a Medical Advisory Committee has been established.

The Scheme also launched a comprehensive review of Bestmed's level of compliance to applicable legislation. The anticipated completion date is the end of 2017.

Financially sound

The Scheme's solvency rate rose to 26.88%, this is above the statutory requirement of 25%. Bestmed also managed to contain its non-healthcare costs to 9.8% of risk contributions, by far, lower than most other open medical schemes in the country. ■



Fred Camphor, Chairperson of the Bestmed Board of Trustees.



Pieter van Zyl, Acting CEO of Bestmed.



Ntando Ndonga, Executive Manager: Legal, Risk and Corporate Governance.



Dries la Grange, former CEO of Bestmed.



Jessogan Chetty, Executive Manager: Finance.



Timothy Maurice Webster

The man behind the brand

René Bosman

Timothy Maurice Webster, leading author in brain and brand science, artist and poet, was the keynote speaker at Bestmed's Conference and 53rd Annual General Meeting held in Tshwane on 2 June. **Bestmed Times** spoke to Timothy about his background, influences, his successes and future plans.

He is American by birth, but settled in South Africa some years ago. "I met a South African in America, who ranted and raved about the country. I came to visit her and was blown away. I then began to write for *The Star* newspaper and my relationship with the reader inspired me to remain based here," recounts Timothy.

Journey

Timothy's journey to becoming the brand guru he is today, started at the early age of 18, when his father, John, asked him to leave home following a disagreement. Although it was frustrating at the

time, it was the best thing that could have happened to him, says Timothy. It made him more independent and disciplined. Some might even say it is the reason why he has achieved as much as he has at a relatively young age.

He describes his parents, John and Mary, as tough and spiritually grounded. When he told his father he didn't want to follow his specific journey of working within a management space inside a factory, he asked Timothy to leave.

"We went through several years of distance with me trying to prove myself in his eyes, but in my early thirties, he and I

reconciled and became really close again."

Although they had a tumultuous relationship at times, Timothy has nothing but admiration for his father and considers him one of his role models.

"My dad was a managing team leader and I was inspired by how he led people and made them laugh. He was a people's person and that made a huge impact on how I see the world and the ability to move forward in life by engaging other people."

His mother is another of his role models. Timothy ascribes his passion for research, writing about, interviewing and publishing stories about influential women to her. And then there is Malcolm Gladwell, author of the best seller *Blink*. Gladwell, says Timothy, understands the power of stories and the insatiable power of curiosity. His podcast, *Revisionist History*, is simply a must listen.

Education

Despite leaving home - a 100 hectare farm in North Carolina (United States) owned by his grandfather - at an early age, and having to fend for himself, Timothy knew it was important to get an academic qualification. He studied at Brookstone College, the Image Institute as well as the Massachusetts Institute of Technology. His areas of interest included branding, psychology and neuroscience.

After completing his studies, he moved to New York where he worked in retail management. Here he found a niche for leading people and inspiring executives and professionals to think about their image, reputation and how their perceived story could impact their lives.

"I was always fascinated by how your exterior image impacted how people felt about themselves as well as how others viewed us. But, also how our internal side (values and beliefs etc.) impact how we are perceived. This inspired the brain and brand link in my career and also why I do so much media-sharing on public platforms such as CNBC Africa, *Destiny* magazine, *The Star* newspaper, Metro FM, CliffCentral and more."

Why branding?

He has always been interested in seeing how stories and the power of stories control others. And, then he realised that the world is actually run by symbols...

"Brand symbols such as the cross in Christianity, the Lotus flower in Islam, the colour blue in Judaism and even our own bodies, images and symbols inspire us to connect with others on a biological level. This intrigued me to explore how people create their stories, symbols and ultimately become brands."

Asked what the role of neuroscience is in branding, Timothy explains: Neuroscience is the study of the brain and the nervous system and their role in human behaviour. So, brands and brand stories impact people's behaviour.

"I am interested in understanding more about how stories, symbols and brands impact people's general psychological health and well-being and how people can design brands that make people more productive. Organisational brand cultures can be designed in a way to promote better connections with people and go a long way in helping people live their best life."

Optimal brain power can simply lead to optimal personal brand power. Also, since advanced functional magnetic resonance imaging has allowed us to see into the brain and understand it better. It is an exciting time in the history of brain science, he adds.

Enriching the mind

Despite his hectic schedule, Timothy believes in taking time out for hobbies, because it 'enriches the mind'.

"I love running, basketball, poetry, drawing and so much more. They all inspire relaxation and the production of alpha waves, which are waves in the brain that allow for more mental connectivity and creativity."



What are some of your pet hates and why?

One of his pet hates is people speaking or using social media on the phone while driving - it is 'kind of selfish', he says.

"Also, when a waitress or waiter brings the bill and doesn't leave an ink pen for me to write in my tip, it signals to me a number of things, but most importantly that they are living so far below their own potential and something as simple as bringing the pen could help them."

How would your friends describe you?

Timothy answers with a wry smile... "Probably that I love to laugh and I am sometimes too serious. But, they will all say that I absolutely love people and the fact that I have met everyone from Nelson Mandela, Beyoncé to Bill Clinton, I have learned that we all are the same and it enables me to treat everyone the same."

What do you still want to achieve?

"I feel like I am only getting started. The world is filled with incredible people and the ability to learn from them and share their learning in my work and see how we can all rally together to make the world a better place is really inspiring. As an American living globally, it is important to me to connect voices from around the world... because I see how most people from different cultures and races see each other and could be enriched if we just connected more. Should be fun!" ■

We salute you,

Dries...

Totsiens, ou vriend



After 21 years at the helm of Bestmed, Dries la Grange (61) decided that the time had come to hand over the reins to new leadership. Pieter van Zyl, currently the Executive Manager: Human Resources and Operations, has been asked to fill the void left by Dries, the longest serving CEO in the history of the South African medical scheme industry, while a new CEO is being recruited.



Colleagues close to him recall a driven, hardworking leader, who excelled at everything he did. But they also remember a colleague, who always made time to share a joke or tell a story. A leader, who had the ability to make them feel special and valued. To his children and grandchildren, he is a dedicated and loving father and grandfather, who always puts them first and shares his passion for life with them.

Tribute to Dries

In this tribute, family members, colleagues and business partners share some of their fondest memories of their time with Dries.

Enig in sy soort

Riaan du Plessis, voormalige Uitvoerende Bestuurder: Bestuurde Gesondheidsorg, skryf: Ek het Dries leer ken meer as 14 jaar gelede toe ek by Bestmed aangestel is. Ek onthou dat die Skema daardie jare nie finansiële so uitstekend presteer het soos nou nie, maar Dries het die vermoë gehad om homself met kundiges te

omring, individue wat sterk opinies huldig en met uiteenlopende persoonlikhede. Só het hy 'n *challenging culture* gevestig. Dit was egter Dries se ingesteldheid op spanwerk, wat tot gevolg gehad het dat sy Uitvoerende Bestuur een doel voor oë gehad het - om die Skema te laat groei en finansiële te laat presteer.

Tien jaar later was die Skema se reserwes meer as R1 miljard sterk en het die ledebasis van sowat 30 000 na 90 000 gegroei. Die Skema het bekend geword as een van die top vier skemas in die land met 'n kultuur van uitnemendheid, waar prestasie en werknemers se welstand voorop gestel word.

Die Skema kon alleenlik hierdie doelwit bereik deur middel van spanwerk, en dit is een van Dries se gewes. Dries het altyd strategies gedink en rigting aangewys, en as Bestuur, was dit ons

verantwoordelikheid om die strategieë te laat realiseer. Dikwels met rukke en stote en beslis nie sonder om koppe te stamp nie. Nietemin was almal gefokus op die bereiking van die strategiese doelwitte. Wat die Skema vandag is, kan uitsluitlik aan sy leierskap toegeskryf word.

Dries sou soms omstrede doelwitte implementeer, maar hy het ons volkome vertrou en nooit mikrobestuur toegepas nie, solank die groter prentjie behaal is. En as jy Dries se vertrouwe gewen het, moes jy regtig uit jou pad gaan om nie die vertrouensverhouding te skaad nie, anders was dit... nou ja, verby!

Dries het 'n wonderlike sin vir humor, en as jy een grappie het, het hy drie! Hy het die besondere gawe om deur middel van beeldspraak en met 'n storie as metafoor, te verduidelik wat hy wou bereik.

Uit die aard van sy opleiding en innemende persoonlikheid, was hy altyd nougeset ingestel op die behoeftes van sy werknemers, en het Bestmed daarom bekendgestaan as een van die werkgewers wat die beste na sy mense en ook na sy lede omsien.

Ek onthou goed hoe Dries uit sy pad gegaan het om een van ons lede, wie met veelvoudige sklerose gediagnoseer is, in die Kaap te gaan besoek en hoe hy als in sy vermoë gedoen het om die laaste paar maande van sy lewe gemakliker te maak. Hy was ook vele male betrokke in hofsake namens die Skema en het nooit verloor nie. Hy en Prof SAS Strauss was voorwaar 'n formidabele span.

Dries is ook lief vir jag, en weens sy kompeterende geaardheid het hy altyd die beste grap vertel, die beste stories gedeel en die grootste bok geskiet. Ek was op vele jagtogte saam met hom, veral op Kareespruit, wat ek as van die beste ervaringe van my lewe onthou.

Die lekkerste jag was in Namibië, waar Dries natuurlik die grootste koedoebul in mense heugenis geskiet het. En al was as 'n kompetisie, het hy jong, onervare jagters onder sy vlerk geneem en met matelose geduld touwys gemaak. Ten spyte van sy uitstekende jagvermoë, het ons gereeld Dries se siel uitgetrek oor die dag wat hy 'n klein oordeelsfoutjie gemaak het. 'n Swart springbok is natuurlik 'n raar spesie, en so het Dries een goeie dag teen sonsondergang so 'n swart springbok vir 'n blesbok aangesien en vir Linda gesê om te laat waai...en daar het die baie

duur en raar bok toe die tydelike met die ewige verwissel.

Dries is natuurlik ook die mees gasvrye mens wat ek ken, wat seker nou verband hou met sy meelewendheid. Hy sal jou altyd die heel beste gun, jou uitstekend gradeer, al dink jy dalk dat jy nie so goed presteer het nie, die mooiste toesprake lewer by geleenthede oor mense wie uitstyg of wie die Skema se diens verlaat.

En dan is daar Dries se motors. Hy hou van enige kleur motor solank dit wit is. Sy motors was altyd puik opgepas, en ek kon altyd Dries se motors by hom koop - so as jy in die mark is vir 'n tweedehandse BMW, vra vir Dries en jy kan seker wees van 'n motor wat uitstekend opgepas is, en wat boonop lekker ruik.

Dries is bo alles 'n gerespekteerde vriend, iemand op wie jy altyd kan staatmaak. Sy empatie is seker een van die eienskappe wat ek die meeste waardeer. Elke keer wat ek in die hospitaal was, was Dries altyd eerste daar as ek my oë oopmaak, en daarvoor het ek eindelose waardering.



Riaan du Plessis en Dries.

Visionary leader

Rudolf Olivier, Executive Manager: Information Technology worked alongside Dries for the past seven years. He describes Dries as a leader, who lived for his staff and who was always fair. Dries had an authoritative management style. He set a clear and compelling vision for the team, then stepped back and allowed them to get on with the job. And then there was his pancake surprise after the first summer rain, which will be sorely missed.

'n Man met 'n oog wat 'n bars kan kyk

Bernard Slabbert, voormalige Voorsitter en Raadslid van die Skema vertel: Dries het my lewe binnegeglip deur 'n sydeur van 'n braaivleisplek by die Mediese Navorsingsraad se hoofkantoor in Tygervallei, 'n woonbuurt in Kaapstad aangrensend tot Bellville en nie die bekende winkelsentrum nie!

Dries het toe nog gedroom van geld, maar dit nie juis gehad nie. Hy was geklee in 'n oopnek hemp, 'n slenterlangbroek met 'n lyfband wat nie heeltemal opgewasse was om die broek om die dun, slanke, gespierde *six pack* lyf bo te hou nie.

Met sy informele skoene het Dries so ietwat skugter agter die regterskouer van sy baas, Kobus van Zyl, wie in skrilte kontras met hom formeel geklee was in 'n baadjie, das en blink kerkskoene, geskuil. Albei kinders van die plaas, maar verteenwoordigend van twee generasies, twee kulture wat kamp opgeslaan het in dieselfde werksplek - 'n werksplek wat in vele opsigte divers en kompleks was, maar letterlik ook swanger met geleenthede.

Ek het nie veel met Dries gesels nie, net genoeg om te weet dat in die woorde van 'n Jan Cilliers, hierdie 'n 'man was wat 'n oog had wat 'n bars kon kyk'. Tesame daarmee had hy 'n seunskuif en 'n onnutsige flikker in die oog, en was ek maklik bedrieg om hom te vlak te wil bekyk.

Onder daardie einste kuif en die onnutsigheid, wat dikwels in sy oë opgeduik het, het 'n sluimerende passie vir Bestmed gelê. Hy het nie geheim daarvan gemaak waar sy toekomsfokus in sy eie persoonlike lewe en die van Bestmed lê nie. Dit sou ek later in ons verbintenis terdeë ervaar.

Met my benoeming as Trustee van Bestmed, het ons paaië baie nader aan mekaar beweeg en het ek hom besonder goed leer ken. As leier het Dries gawes van hart en hoof gehad.

My jarelange belangstelling in leierskap en

leierskapsontwikkeling, het my dikwels kollegas en betuurers laat ontleed met die doel om hulle te klassifiseer in een of ander gepaste leierskapsmodel.

Nie Dries nie. Hy het hom nie in 'n boks - behalwe as die boks se etiket rugby en die kleur blou was - laat verpak nie. As dit by leierskapstyle kom, was hy inderdaad 'n alleraardigste, 'n mengelmoes van erkende kenmerke van effektiewe leierskap.

In die kennispoel van effektiewe leierskap in die wêreld vandag, is die een gawe wat 'n effektiewe leier moet besit en waarmee alle ghoeroes in die wêreld saamstem, die volgende: Effektiewe leiers oor die wêreld heen - in die verlede, in die hede en dit sal in die toekoms ook so wees - is manne en vroue wat die *hearts and minds* van mense (sy volgelinge) kan saamsnoer en hulle opgewonde kan maak oor 'n gemeenskaplike en vooruitstrewende toekoms. Dries was so 'n leier. Die spangees en lojaliteit wat hy onder sy personeel en Raadslede kon ontwikkel en vestig, was inderdaad voortreflik.

Het ek en Dries oor die jare heen nooit konflik gehad nie? Nee, allermens. Was ons konflik ooit so ernstig dat dit onaangenaam geraak het? Beslis ja. Dit kon en moes egter nooit anders gewees het nie. Wanneer konflik oor beginsels en waardes gaan, dan draai dit kort voor bloedloop om! Ek sou natuurlik, indien dit fisiek sou raak, gereeld tweede gekom het, want hy sou my in alle waarskynlikheid as 'n Stormer aangesien het!

Dries, dankie vir die jare van lekker saamwerk. Dankie vir die lesse wat ek by jou kon leer en so dikwels toeskouer kon wees hoe jy vreesloos vir jou beginsels en Bestmed, die stryd aangesê het.

In die woorde van Boet Odendaal: Mag daar nog hope dae in jou lewe wees, alvorens jy die volgende vers sal prewel:

Ek skrik weer wakker en gewaar,

'n nuwe dag in elke vensterraam.

'n Lang, lang dag wat nog geleef moet word,

In hierdie gryslend van my ouderdom.



Bernard Slabbert en Dries.



LJ van Zyl, Olimpiese atleet en Bestmed se handelsmerk-ambassadeur saam met Dries

Supportive

Rentia Aspeling, Information Technology Manager, remembers Dries as a leader who allowed staff the freedom to explore. During hard times he would encourage staff with the following words: 'Keep your head up high and soldier on funnies'. The pancakes on rainy days will always be missed.

Still waiting for Lobola

Gao Dire, Finance Manager, writes: Thank you for being you. I could always walk into your office and share my special giggle with you. You are my hero. A true leader. PS: I have been checking my bank account for the promised *Lobola!* *Dololo!*



Big shoes to fill

Christoff Raath, Bestmed's actuary remembers:

I first met Dries fifteen years ago. At the time, Bestmed had about 30 000 members. In the years that followed, we witnessed how Bestmed turned its financial position around and started building reserves on top of unprecedented membership growth.

Today, Bestmed's membership is approaching 100 000 principal members and its reserves are well above required levels, firmly establishing the Scheme as one of the largest and most important open medical schemes in South Africa.

After several interactions with Dries and his team since we first met, I believe that his stewardship was a critical part of Bestmed's success. During his tenure at Bestmed, he provided firm guidance and kept the Scheme on its strategic course - but not without showing deep compassion for the people he interacted with along the way.

Managing a large organisation like Bestmed is part science and part art. The art is about soft skills, about giving people around you the freedom to make mistakes and disagree, and about gently reaching out to members, who are looking to their medical scheme for support in times of need. The science is about the technical complexities and hard financial realities of managing a health insurer in a sustainable manner. Dries is one of the few people that I have met, who managed both these requirements and do so with flair.

Looking at Bestmed from the outside, the way Dries conducted himself often reminded me of Rudyard Kipling's famous words:

If you can keep your head when all about you
are losing theirs and blaming it on you,
if you can trust yourself when all men doubt you,
but make allowance for their doubting too...
I want to wish both Dries and Bestmed the best on
their respective journeys going forward.

Dries' successor will
have big shoes to fill.

I have had the privilege of providing strategic and marketing consulting to Bestmed since 2000, writes Mike Groch:

An even greater privilege has been the time that I have spent with Dries, in one-on-ones, with his Executive team, Senior Management and with the Boards of Trustees.

Apart from the deep and valued friendship that has developed between us, it has been so special to have walked the journey over the past 17 years with Dries and gain first-hand insight of his special abilities that have made him a hugely successful CEO.

Other successes will probably be mentioned elsewhere, but those that stand out for me relate to Bestmed's growth in membership and financial sustainability. In 2000 the Scheme had little more than 16 000 principal members and currently the number stands at close to 100 000, making it the fourth largest open and the largest self-administered medical scheme in South Africa. From a position where financial reserves were almost depleted in 2000, Bestmed now boasts more than R1 billion on its 2016 balance sheet.

Such success doesn't happen by chance. It requires visionary leadership and a great team of people to deliver on carefully crafted strategies. In my humble view, these are key parts of Dries' legacy.

Maintaining a set of core values is the root of the incredibly caring culture that one finds in Bestmed. The expansion from less than 100 employees to more than 400, is another example of Dries' leadership that sets him apart from many of the clients I have supported over the years.

Growth in personnel numbers invariably impacts an organisation's culture and behaviours - this is not the case at Bestmed. When I

A man blessed with great analytical skills and humanity

first got active in supporting Dries, what stood out for me was the 'feeling of family' that existed amongst all employees and between them and members.

In 2017 this very special character remains firmly intact. An amazing feat in my experience and, again, it was the special focus of Dries' on this dimension of the Scheme that inspired his colleagues and subordinates to nurture this. The new brand promise, Personally Yours, epitomises this familial setup in Bestmed and extends beyond the internal stakeholders to its external stakeholders.

My memories of Dries as CEO will be a mixture of a man blessed with both great analytical skills and humanity that are the foundations of his remarkable successes in the leadership role he played. I will always remember his clever, somewhat dry sense of humour, and his ability to laugh joyously with all of us at the funny stories he would come up with, with immaculate timing.



From left to right: Dries, Mike Groch and Advocate JJ Labuschagne.

Mike's message to Dries: Dear friend, enjoy the time that you and Elize have together, you deserve this break as it's been a long run with many challenges overcome. It's been an absolute pleasure to have walked the journey with you and to have learnt from your wisdom.

Dries' 10 rules for success

Chris Luyt, Executive Manager: Marketing, Communication and Distribution, reminisces about his 22 years alongside Dries:

I worked on a project in Bestmed's mailroom at the time when Dries was appointed CEO, yet he knew me by name. As a young man, I did not necessarily understand

Dries' patience with some matters and intolerance with others. However as I grew older and worked closely with him, I learned more and gained greater appreciation for his insight into business.

I can share many stories and examples of the lessons this great man taught me, but perhaps it is best if I share Dries' 10 rules for success (and yes, it is my interpretation of things he said, not verbatim quotes).

1. Resolute: Keep going (vasbyt)

Dries had a tenacity, which I have not seen in many of the businessmen that I have encountered over the years. When we worked on a project with a specific goal in mind and managed to achieve it, Dries would respond by immediately setting a new one and so it would continue. Once we have achieved our goal, he would simply say: 'When you feel done, you can usually do seven times more'.

2. Give people enough freedom to explore

Trust was the currency in which Dries traded. If you broke his trust, it was hard to earn it back. If, however, you were 'deemed' trustworthy having proven your integrity, clear intent, sound competency and a track-record of success, he would never interfere. He was a hard task master, but he was never unfair and quick to reward success.

3. Don't underestimate the value of clarity

Dries was a leader, who believed that people wanted to do a good job. He believed that people don't just quit. They either lose their passion for their jobs or faith in their boss. He often said that unhappiness in the workplace is usually because people are uncertain of what they needed to do.

4. Focus on the connectors, not the dividers

I recall a time where I had an issue with a colleague, which I shared with Dries. He responded by sending the two of us on a training course. Afterwards, we became trusted friends. Dries had a unique way of resolving disputes. A wisdom greatly admired.

5. Get the best advisers and reward them properly

When I was still a young Manager, Dries frequently exposed me to sessions with the Board, and later as an Executive, he would always emphasise the valuable contributions Board members made. He did not believe in dwelling on mistakes. He had a high regard for sustainable advice, even if it had short-term deficits.

6. Become a master of the balancing act

To Dries, leadership is the ability to take all things into consideration. He would always welcome you in his office and make time for a chat, despite a busy schedule. Work hard, play hard, be on time, add value to every meeting and always make time for family, friends and good music, was his motto. Workplace wellness made the Bestmed culture a happy one. Happiness to Dries, was a sign that things were in balance.

7. Keep on learning: Be thankful for challenges and changing times

Dries loved a challenge and always encouraged learning. Throughout his career he attended international conferences and courses to ensure that he kept abreast of the latest and greatest developments, ensuring that his colleagues and members benefitted from his exposure.

8. Always make sure you understand why you are doing something

I often got questions from Dries such as: 'Why are you doing it? Who is going to do what and how?' If he did not ask the 'who and how', I knew the project was not going to be successful. Not because of Dries, but because I realised it was not in the best interest of the business and its beneficiaries.

9. Marketing is about values

If a marketing campaign did not speak to the core values of Bestmed (being principled, seamless, mutual and passionate), he would frown and say it lacked something. He would never approve a campaign that did not benefit members or brokers. Marketing is about adding value and if it incorporates the organisation's core values, staff will support it.

10. Work for others prosperity, your own will follow

There are so many examples of where Dries would work selflessly to assist others and never boast. I remember a conversation where

Dries asked us to do something special for someone, who would never know who it was from. I'll never forget how empowered I felt doing something good and not claiming anything in return. That was Dries' way.

Enjoy your old age, rest well, hamba gathle nkulu. I salute you!

Thank you for the valuable lessons.

Father of Bestmed's personalised service culture

See, I was not a good PA.

I would ask his guests whether they would like something to drink, just to go back to my desk to start working on something, totally forgetting what they ordered or even thinking about it again. An hour later they would leave and Dries would ask: 'Did you forget to bring the coffee?' I did this a number of times and it never upset him. He would just laugh and say 'next time'.

Later he arranged with Wendy or Juanita to ask me whether the guests wanted something to drink, and only then would I remember. He was the first boss I ever had, who 'worked around my shortcomings'.

When I started my career at Bestmed, I knew nothing about the medical scheme industry. I learned it all from Dries. He answered all my questions. This might sound insignificant, but those who know me, know that I can ask a lot of questions - a lot of them unnecessary. But Dries answered all of them.

Sometimes he would not have time to answer them, but then he would leave a file on my desk, give me a book about the subject or even arrange that I speak to an expert on the subject. He never said: 'You don't need to know that'. He was the first boss I ever had, who taught me what I wanted to know and not always what I needed to know.

One thing that I will always admire about Dries, is the way he treated personnel, members, providers and brokers. With respect and empathy, always trying to place himself in their shoes. He has this ability to see the other side in any argument or situation, and then try to understand how a decision or a situation affects the other party.

I don't doubt for a moment that Dries is the founder of Bestmed's

Elmarie Jooste, Executive Manager: Client Relations recounts some of her fondest memories of Dries:

Dries appointed me in 2000 as his Personal Assistant (PA) and I started working for him on 1 April 2000 (best April fool's joke ever!). As a boss, he was the best I ever worked for.

Personally Yours strategy. The way he treated stakeholders - internally and externally - is the embodiment of what Personally Yours means.

When I am faced with a situation and I'm not sure how to act or react, I always think of how Dries would respond and then go with that, because to me, he is the founder and father of the personalised service culture we have at Bestmed.

To summarise in a page what I admire most about Dries, what he has meant to me, or what he still means to me today, is extremely difficult. I cannot summarise it. There is simply too much to say.

But on a personal level, what I most admire about Dries, is the way he understood me. He knew how to 'handle' me, and sometimes got *de m@#r* in with me. When I went through some personal difficulties a few years back with regard to my health, he told me: 'This too shall pass'. That was what I needed to hear, and I believed it with all my heart.

I am the person I am today at Bestmed, because of what Dries taught me about this industry and leadership. He taught me by setting an example, not by telling us how we should act, but rather showing us, demonstrating what true leadership is all about. His knowledge of people, and his empathy for those around him, will never cease to amaze me.

I can only say thank you, and whatever the future holds, I will try and do my best to never disappoint you.



Dries epitomised Bestmed's brand promise, Personally Yours.

'Pannekoek op 'n reënigerige dag...'

lets wat sy altyd sal onthou en wat 'n groot indruk op haar kinders gemaak het, is die pannekoek wat Bestmed se werknemers op reëndae gekry het, vertel Dr Elsabé Hammann, Bestmed se mediese adviseur.

My jongste dogter, wie nou by die Wetenskaplike en Nywerheidsnavorsingsraad werk, het dit onlangs aan haar Bestuurder vertel, en toe dit weer reën, kry hulle almal pannekoek! Die eerste keer toe dit reën nadat Dries weg is, het ek aan die pannekoek gedink en besef dat 'n baie spesiale era verby is. Dit was voorwaar 'n baie spesiale gebaar.



Pancakes traDRIESion

As part of the cherished Bestmed tradition, Dries has brought delicious pancakes to celebrate the rainy weather with all staff members.

Thank you Mr La Grange!

Warm and caring

Human Resource's Manager, Michelle Ward, describes Dries as warm and caring, with a formidable thirst for knowledge. His general knowledge is legendary and he loves to tell stories to make things more understandable. He is also known as a bit of a 'discerning' chocoholic. She recounts how he once tried to 'convince' her to switch to Lindt and never to settle for Cadbury ever again.

The way he listened

Sales Manager, Elnarie Hendricks, fondly reflects on the times she had the privilege of working closely with Dries. One of the things I admire most about Dries is the way in which he listens. His calm nature as well as his well thought out responses subtly allowed you to understand what you should be doing in a given situation. I now understand that it is a quality of a good leader to allow others to think for themselves, thus empowering them. I have learnt many lessons, which I will remember for the rest of my life.



Dries and Prof Cheryl de la Rey, Vice-Chancellor of the University of Pretoria.

bestMed



Sense of humour

Zanelie Pretorius, Membership Corporate Business Manager, recalls: Dries has the most powerful voice, which compels all to listen when he speaks. I will always remember his unique laugh and his sense of humour. He always had a joke to tell even in trying times. He exuded confidence and calmness no matter the challenges he was facing. Dries, enjoy your well-deserved retirement, I wish you all the best for the future.

Precious gem

Former colleague, Werner van Wyk describes Dries as 'a precious gem'. The value of any gemstone depends on one or more of four attributes: Cut, colour, clarity and size. Physically, I could see Dries was less carrots and more carats. Which is a good thing, as the value of a gemstone rises with its carat weight.

Dries wasn't just another fake CEO. He was the real deal. A man, who greeted his staff by name. What CEO still does that?

One phrase that I'll always cherish about Dries, is that of his favourite singer-songwriter, Neil Diamond: 'I am I said'. Dries, you certainly are. Thank you for being an example to your staff. Thank you for being you. Neil may be Diamond, but you are GOLD.

As iemand 'n liedjie oor Dries sou skryf, sou woorde soos bosveld, jag, Neil Diamond, Demi Moore en pannekoek vir almal op 'n koue reëndag in Pretoria, beslis daarin voorkom, sê voormalige kollega, Anelia du Plessis.

Ek het die wonderlike voorreg gehad om vir 10 jaar saam met Dries te werk. Dries was 'n uiters betrokke Hoof Uitvoerende Beampste en Bestmed-lede, sowel as die werknemers, was altyd vir hom 'n prioriteit.

Dries is 'n revolusionêre leier en het graag sy kennis en ondervinding met sy Bestuurspan gedeel. Hy is ook altyd gewillig om opbouende kritiek te gee waar nodig. Dries is bekend vir sy strewe na beter diens en hoër standaarde en hy het nooit geskik vir minder nie.

Ek sal Dries altyd onthou as 'n leier wat te alle tye vir my 'n voorbeeld was. Hy was nooit te besig om om te gee nie, 'n geselsie aan te knoop nie, of 'n grappie te vertel nie. Hy het my daagliks geïnspireer om beter te doen en te soek na die 'wow' faktor in alles wat ek aanpak.

Dries, die tyd het aangebreek om aan te beweeg na 'n volgende fase in jou lewe. Ek glo dat dit baie opwindend vir jou gaan wees en dat jy ook daarvan 'n groot sukses sal maak. Jy kan met tevredenheid terugkyk oor jou loopbaan en weet dat jy 'n baie groot invloed op soveel mense se lewens gehad het. Jy sal verseker gemis word.

'n Liedjie vir Dries

Mentor

Die bekende Suid-Afrikaanse en Olimpiese atleet, LJ van Zyl vertel:

Ek het oom Dries in 2009 ontmoet en het altyd sy leierseienskappe en die manier hoe hy met mense werk, bewonder. By die Bestmed-gesellighede het hy mense saamgetrek en verenig.

Ek onthou hoe ek saam met hom (in sy persoonlike hoedanigheid), gaan jag het. Hy het my in die jagveld geleer om geduldig te wees. Ek is 'n spoed-atleet wat alles vinnig wil doen, maar oom Dries het my geduld geleer wat soms belangrik is.

Sy manier van leierskap is om deur voorbeeld te lei en nie net te deleger nie. Sy tyd by Bestmed kan getuig daarvan, en sal verseker gemis word. Ek, as Bestmed se handelsmerk-ambassadeur, sal altyd opkyk na oom en dankbaar wees vir wat oom vir my gedoen het.

Ongeëwenaarde leierskap

In antwoord op die vraag hoe hy Dries se leierskap sou beskryf, antwoord vriend, en iemand wie gereeld met Bestmed sake doen, Wynand de Villiers van ASG Event Solutions, soos volg:

Dries se leierskap het nie sy gelyke in die Suid-Afrikaanse sakekonteks nie. Die feit dat hy die langsdienende Hoof Uitvoerende Beampste van 'n mediese skema was, is klinkklare bewys hiervan.

Verdere bewys is dat Bestmed, danksy Dries, een van die min maatskappye is wat homself kon herontdek om net so relevant te wees in die demokratiese Suid-Afrika, as wat dit was voor 1994. Dit is danksy Dries se sakevernuf en bestuursbedreweheid, maar veral omdat hy 'n mens-se-mens is by wie almal aanklank kon vind.

Hy het 'n stil manier gehad om almal op die regte pad te hou as dit nodig was, te motiveer en soms dinge net effe reg te trek. Maar meestal het hy nie nodig gehad om betrokke te raak in mikrobestuur nie. Sy mense het hul werk gedoen uit respek vir hom en Bestmed.

Ná 28 jaar is dit moeilik om Bestmed voor te stel sonder Dries, maar in dieselfde asem is daar min mense wat aftrede so verdien soos hy en ek hoop hy geniet elke oomblik daarvan!



Familieman

Dries se swaer, Beyers Kleynhans beskryf Dries as 'n familieman, iemand wie sy gesin altyd vooropstel.

Moeder Teresa het by geleentheid gesê: 'If you want to change the world, go home and love your family'.

Dries het deur sy hele loopbaan sy familie vooropgestel en alhoewel hy as gevolg van sy studies en lang ure by die werk, dikwels afwesig was, het hy dit deurentyd 'n prioriteit gemaak om kwaliteit tyd saam met sy gesin deur te bring.

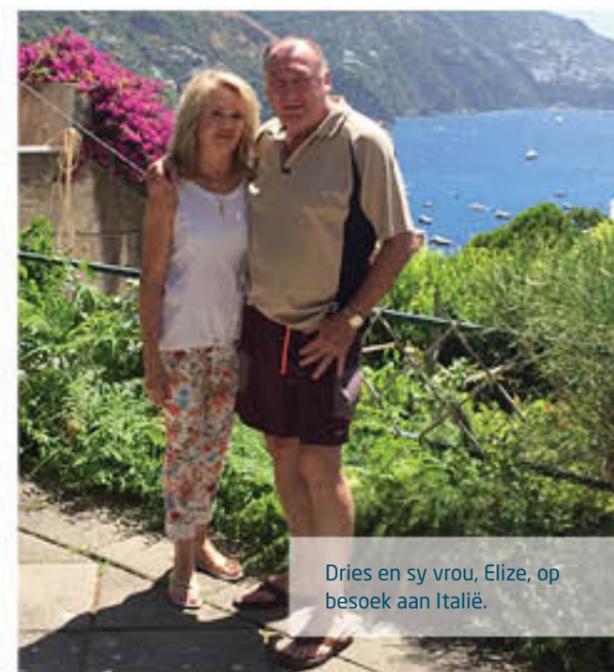
Hy het vakansies saam beplan en vir Elize en die kinders dit moontlik gemaak om die wêreld te sien en te ervaar. Dries het ook jaarlikse gesinsvakansies aan die kus beplan en verseker dat die gesin tyd saam spandeer. Om die Kersvakansie as gesin saam deur te bring, was vir hom ononderhandelbaar.

Hy het Elize ondersteun in haar loopbaan en ook haar en sy eie familie gesteun, en verseker dat gesonde bande behou word. Hy het gereeld die familie onthaal en deurgaans kontak met beide sy eie en skoonfamilie behou.

Dries se twee dogters is sy trots, hy het in hul vermoëns en potensiaal geglo en hulle daardeur selfvertroue gegee. Sy voortdurende steun aan hulle gedurende hul skoolloopbane en studies was vir hulle kosbaar en sy bystand, raad en motivering is steeds 'n belangrike deel van hul lewens. Hierdie besondere liefde en toewyding word nou deur sy kleinkinders ervaar.

Sy loopbaan het 'n draaipunt bereik toe hy as Personeelbestuurder by Bestmed aangestel is en ná jare se harde werk en toewyding, bevorder is tot Hoof Uitvoerende Beampste. Sy suksesse en die doelwitte wat hy behaal het, is welbekend. Sy besondere bestuurstyl, leierskap, empatie, nederigheid en toegewydheid, was kenmerkend en het daartoe bygedra dat hy die harde bergpad suksesvol en stelselmatig kon uitstap en van onder in die vallei, die kruin van sy loopbaan kon bereik.

Dries het egter gedurende sy loopbaan deurgaans sy gesin gekoester, sy familiebande versterk, sy ou vriende behou en langs die pad, kosbare nuwe vriendskappe gesmee. Die mens wat hy was gedurende sy lewe en loopbaan het verseker dat die pad wat voorlê vir Dries nie 'n alleenpad gaan wees nie, maar wel 'n kosbare, welverdiende rustyd en spesiale tye, besig met die dinge wat hom na aan die hart lê, omring deur sy gesin, familie en vriende - daar waar hy op sy gelukkigste is. Ons sien uit na die jare wat voorlê saam met jou Dries!



Dries en sy vrou, Elize, op besoek aan Italië.



Dries se kinders en kleinkinders. Van links na regs: Sy jongste dogter, Alicia, haar dogtertjie, Brielle, oudste dogter, Sasja, Kleinseun, Connor en skoonseun, Hannes Niemand.

Die begin van 'n nuwe hoofstuk

Sy oudste dogter, Sasja, wou graag self hulde aan haar pa bring. Sy skryf: Ek was in 2014 op 'n leierskapskursus in Switzerland. Buiten vir die feit dat ek die jongste in die klas was, was my titel glad nie so glansryk soos ander mense in my groep nie.

Die kaliber mense wat deel was van die groep het onder andere sekretarisse van ministers en finansiële direkteure van internasionale banke ingesluit, om maar net 'n paar te noem. Ná vyf dae van 12 uur klasse, moes ons voor ons groep beskryf wie in jou oë die beste leier was.

Daar was baie bekende mense se name genoem. Maar ek het opgestaan en verduidelik dat Dries la Grange van Suid-Afrika vir my persoonlik die beste leier was. Ná my verduideliking oor hoekom en beskrywing van sy karaktereenskappe, het baie mense baie respek getoon vir hierdie man wat hulle moontlik nooit sal ontmoet nie. Ek reken die getuigskrifte van ander mense in hierdie artikel spreek vanself waarvan ek praat.

Sy leierskap was nie slegs sigbaar in sy korporatiewe lewe nie, maar ook in sy persoonlike lewe. As een van sewe kinders, wie deur 'n enkelma grootgemaak is, was dit nie altyd maklik nie. Vroeg in sy lewe moes hy afskeid neem van sy pa, weens 'n bringewas. Sy broer en susters het altyd geweet dat Dries daar is om te help.

Van jongsaf kan ek onthou dat hy 'n bederfpappa was. Lekkergoed en geskenkies, al het dit soms broekskeur gegaan. Om sy gesin bymekaar te hê, was nog altyd sy hoogste prioriteit (naas Bestmed).

Hy was ook altyd 'n deelnemende pa. Saterdag langs die hokkieveld en in die week skoolkonserte en optredes. Ons ouers was altyd daar. Hy het my ook geleer dat die lewe nie altyd regverdig is nie. Soms het ek gestruikel of geval, maar hy was altyd daar met bemoedigende woorde. Opgee was nooit 'n opsie nie.

Alicia, sy jongste dogter, meen daar is so baie dinge wat hy haar (en die gesin) geleer het, maar daar is 'n paar wat uitstaan en wat sy elke dag in haar lewe gebruik.

Eerstens, behandel ander soos jy graag behandel wil word. Daar is 'n gesegde dat respek verdien moet word, maar as 'n mens mooi na die woorde luister, dan maak dit nie saak hoe mense jou behandel nie, jy moet altyd die minste wees en ander mense met respek behandel. Want dis hoe jy behandel wil word. In pa se eie lewe was daar baie sulke gevalle en ek dra dit altyd by my.

Tweedens, die lewe is te kort om heelyd kwaad te wees, en lelik te wees met mekaar. Leef saam in vrede en wees lief vir mekaar want in 'n oogwink kan alles verander. Hoe gelukkig is ons dan nou nie as gesin om mekaar te kan hê nie.

En derdens, moet nooit opgee nie. Moenie opgee op jou drome, jou geloof of jouself nie. Glo in jouself, want jy is spesiaal vir God, en Hy het 'n plan met elkeen.

Hopelik kan ek hierdie drie lesse vir my kinders leer. Die tye wat die kinders saam julle as hul oupa en ouma spandeer is, baie spesiaal, en hulle wil elke dag by oupie en oumie inloer...want ons is lief vir julle (en hulle weet daar is ook altyd 'n bederfie - dieselfde as toe ons kinders was).

As jul kinders en kleinkinders, gun ons pa 'n fantastiese, opwindende nuwe hoofstuk. Ons sien uit daarna om meer tyd saam met julle te spandeer.

Embrace uncertainty. Some of the most beautiful chapters in our lives won't have a title until much later.

Bob Goff ■

Nuwe hoof wil BESTmed 'n topskema maak



"BESTmed se lede moet weet dat hulle selfs in moeilike tye op die Skema kan staatmaak"

Mnr. Dries la Grange, die nuwe Uitvoerende Direkteur van BESTmed, is vasbeslote om van die Skema een van die voorste mededingende mediese skemas in Suid-Afrika te maak.

"BESTmed se lede moet weet dat hulle selfs in moeilike tye op die Skema kan staatmaak."

Volgens hom word die welslae van 'n mediese skema nie net gemeet aan die goeie finansiële resultate of die vinnige verwerking van eise nie, maar eerder aan die bydrae wat die skema gemaak het om die lewensgehalte van sy lede te verhoog.

Omdat BESTmed grootliks vir hom oor die werkgewerorganisasies en die lede gaan, is sy doelwitte vir die Skema dus grootliks op dienslewering gerig.

"Deur deurgaans diens van 'n hoë gehalte te lewer, is dit moontlik om mettertyd 'n vertrouensverhouding met ons lede op te bou."

Mnr. La Grange het op 1 Januarie 1996 die leisels as Uitvoerende Direkteur oorgeneem by mnr. Kobus van Zyl wat afgetree het en vir wie hy groot agting koester.

Hy was voorheen Hoofbestuurder belas met bemarking en administrasie en is reeds die afgelope sewe jaar by BESTmed werksaam.

Mnr. La Grange dien ook op die streekkomitee van die Nasionale Federasie van Mediese Skemas en meen dat daar 'n groot toekoms vir private gesondheidsorg in die land is.

"Mediese skemas is steeds die beste toegerus om die uitdagings wat gesondheidsorg in Suid-Afrika in die gesig staar, doeltreffend die hoof te bly. BESTmed veral is bevoorreg om 'n uitstekende Direksie te hê en hulle kundigheid en ervaring lewer 'n groot bydrae tot die sukses van die Skema."

"Versekerers is op wins ingestel en daar is dikwels 'n groot kluwende tussen lede se behoefte aan omvattende voordeledekking en die wat die versekerers wil verdien."

Die toekomstige welslae van mediese skemas sal egter grootliks afhang van hoe goed 'n skema die noodsaaklikheid om koste doeltreffend te beheer, kan versoen met die behoefte om gesondheidsorg van 'n hoë gehalte te finansier.

Mnr. La Grange is 'n oud-student van die Universiteit aan Pretoria en het hy 'n B-Comm-graad verwerf. Hy het ook die senior bestuursposisie aan dieselfde universiteit se Nagraadse Bestuurskool suksesvol voltooi.

Hy geniet dit om by die huis kaalvoet in 'n kortbroek rond te loop en te beskou sy werk as een van sy stokperdjies. Hy is ook 'n groot sportgeesdriftige en jag graag. "Daar is 'n groot verband tussen jag, bemarking en selfs in die bos kan 'n mens iets gaan leer."

Hy geniet dit ook om rustig saam met sy vrou en twee tienerdogters te kuier, veral as daar 'n vleisie op die kole gegooi word.

WENKE OM AFHANDLING VAN EISE TE VERGEMAKLIK

▶ ELKE lid het 'n voordele-brosjure ontvang waarin die voordelestruktuur van die Opsie waaraan hy/sy deelneem, volledig uiteengesit is. Lede behoort hulle vooraf te vergewis van die voordeel waarvoor hulle en hul afhanklikes kwalifiseer.

As lede onseker is, is hulle welkom om BESTmed se Navrae-afdeling te skakel oor die voordeel wat vir 'n spesifieke diens of prosedure beskikbaar is. Verkieslik moet sulke navrae voor die tyd aan die Skema gerig word.

▶ BESTmed kan eise net korrek en vinnig verwerk as alle inligting ooreenkomstig die reëls van die Skema beskikbaar is.

Vertragings kom soms voor wanneer daar eers bykomende inligting oor 'n eis by die lid of die diensverskaffer gekry moet word voordat die regte toekenning gedoen kan word.

Sulke versoeke sal net gerig word indien dit werklik nodig is omdat BESTmed nie met die vertrouensverhouding tussen die lid en sy diensverskaffer wil inmeng nie. Die versoekte moet dus beskou word as 'n poging om die Skema te help om voordele regverdig toe te ken en ledigeld optimaal aan te wend.

▶ Lede word versoek om hul personeelkantoor so gou moontlik in kennis te stel wanneer daar 'n verandering in hul lidmaatskapstatus is, byvoorbeeld wanneer 'n nuwe afhanklike geregistreer moet word of 'n afhanklike se lidmaatskap beëindig moet word.

Aansoek- en wysigingsvorme is by alle deelnemende werkgewerorganisasies en BESTmed se kantore beskikbaar.

▶ Waar lede goedkeuringsbriewe vir spesifieke dienste of medisyne nodig het, of vir bevestiging van hul lidmaatskap terwyl hulle oorsese is, moet sulke versoeke vroegtydig aan die Skema gerig word.

▶ Lede stuur toenemend motiverings en versoeke vir bepaalde dien-

From all of us here at Bestmed, **totsiens, hamba kahle and farewell Dries**



HELLO PIETER

Meet Bestmed's Acting CEO

René Bosman

When you meet Pieter van Zyl (55), Bestmed's Acting CEO for the first time, he immediately inspires confidence. He looks, talks and acts like a leader. He is confident, well-spoken and has a proven record of staying calm under pressure and doing what it takes to make sure things happen as they should.

Pieter grew up in Kempton Park on the Johannesburg East Rand. After completing matric, he went on to study BA Ed at the University of Pretoria (UP). He completed his studies in 1986, but opted to join Sanlam's Group Benefits Business Division as a Pension Fund Administrator.

In 1990, he left Sanlam to join the Statutory Organisations Medical Scheme (SOMS) - as Bestmed was then known. When Dries, the former CEO and Principal Officer left Bestmed at the end of March this year, Pieter was asked by the Bestmed Board of Trustees to fill his shoes until a new incumbent is appointed.

Pieter's Bestmed journey

Pieter started as a Senior Administration Officer in the Bestmed



Membership and Registration department. In 1994 he was promoted to Manager: Membership and two years later he became General Manager: Administration and Marketing. Later, Human Resources (HR) was added to his portfolio.

In 2008, the Scheme outsourced its administration functions and Pieter joined the administrator as Executive Manager: Operations and HR. Four years later Bestmed returned to self-administration and he became Executive Manager: Operations. In 2014 the HR function was again added to his portfolio and in April 2017 he became Bestmed's Acting CEO and Principal Officer.

Education

Pieter completed his BCom (Hons) HR Management, and later his Master's degree. Both were completed at the UP and for approximately 10 years Pieter served as a guest lecturer for MCom HR students at the University.

In 2011 he was chosen to present his dissertation to the European Association of Work and Organisational Psychology in Maastricht, the Netherlands. In 2014 Pieter had the privilege of attending the Institute for Management Development's Breakthrough Programme for Senior Executives.

According to Pieter, personal development is of utmost importance as leaders need to be demanding in leading their people to success, which is the best morale booster. The importance of initiating and navigating top-down and bottom-up change initiatives and then to mobilise and create organisational energy behind these, is of absolute essence in his opinion.

Leaders must have an awful amount of stature and be able to establish a culture where staff and clients can go to somebody who can actually do something about their problems. Small changes add up to something much bigger and living Personally Yours and personalised service is what Bestmed is all about.

Career highlights

Asked what he would consider his career highlights, Pieter states unequivocally that three events immediately come to mind.

The Scheme went through a particular difficult period in terms of its growth and financial sustainability towards the end of 2000. The manner and speed within which the Board, Management and staff were able to overcome this obstacle and navigate radical change to grow the Scheme to its current status as the biggest self-administered scheme in the country, was mind-blowing to say the least!

Another highlight was the successful amalgamations into Bestmed of four medical schemes over a period of seven years. According to Pieter, these massive change interventions went seamlessly and effortlessly thanks to the support, knowledge and commitment from staff.

The third highlight in his career was when Bestmed returned to self-administration in 2012. The outsourced administration business model did not fulfill the needs of Bestmed members and other stakeholders as was anticipated. Again staff banded together to ensure that members would not be negatively impacted by the switchback. At that stage, the administrator had acquired a new IT system, but due to unforeseen problems, the switchover was unsuccessful and the Scheme reverted back to its previous system.

As a result, all data processed during the change to the new system had to be reprocessed. Within nine days all membership applications and status changes were reprocessed in less than two months. The claims reprocessing was executed and the Scheme was again functioning at optimal efficiency and turnaround for which it was renowned, says a clearly proud Pieter.

Leadership

Colleagues describe him as a 'people orientated process follower'. One of his closest colleagues says: "Pieter is open to new ideas and concepts, and allows staff to follow their own processes to achieve an objective. He is always there to guide you and teach you how to rectify a mistake, without being judgemental.

"He does the right thing and is true to his word. He believes in individual development and recognition to boost staff members' confidence. He does everything thoroughly and demands the same from his teams and business champions."

Appointment of new CEO and Principal Officer

Bestmed's Board of Trustees is following due process with the recruitment and selection of a new CEO and Principal Officer and members, providers and employers can rest assured that Bestmed is in capable hands and a sound financial position. ■

How BIT has changed Bestmed

On 1 May 2017, Bestmed switched over to a new administration system known as Beat Inspired Technology or BIT for short. The switchover has been described by Bestmed's Executive Managers as a highlight in the history of the Scheme. **Anifa Mkhize** chatted to the project architect, San-Marie Scheepers, about the new system.

What can you tell us about the BIT system?

The BIT system has its origin as the HiP (Holistic Insurance Platform) system developed by 2Cana. The 2Cana team has embraced our Bestmed specific requirements and has allowed us to mould it into a system that is a little more Bestmed specific than their standard system. As a result, we've rebranded our version of it as BIT since it was embraced and moulded by the requests and inputs from our staff (the Heartbeats of the organisation).

Why did you choose the BIT system?

I would've loved to take credit for choosing this amazing system, but unfortunately that is not the case. During 2016 Bestmed embarked on a strategic initiative to re-assess the insourcing of its information and communication technology capabilities. Executive Management was instructed by our Board of Trustees to systematically and comprehensively evaluate the best option to support Bestmed's strategic objectives, including our 'High-tech, High-touch' philosophy.

The review done by an independent consultant resulted in a decision to perform a due diligence and proof of concept on the

HiP medical scheme administration system to potentially replace the current system. This system is built around leading edge technologies and is well proven in the medical scheme industry. It also offers technological advances that will assist us in dealing more efficiently, between stakeholders and which include our members, brokers, service providers and corporates to name but a few.



BIT training sessions



What was the biggest challenge for you in the implementation of BIT?

The system that Bestmed used previously, was in use by some staff for over 20 years. This brought some complexities since staff were definitely in a comfort zone in terms of how to navigate the system and knew exactly where to find the information they needed and could literally navigate to those screens without even looking at the screen. The BIT system is quite different and since you now use a mouse to navigate the system with

less keyboard shortcuts, it took a bit of a mind-set change. Apart from the navigational aspects of the previous system, the staff were focussed on the impact the new system would have on the stakeholders and merely wanted to be sure that the impact would not be negative. This was quite a challenge but once staff identified the benefits that is to be gained from this new system, we could clearly see how they embraced it.

How will BIT ultimately benefit our members?

The BIT system is a workflow driven system. From where a query reaches Bestmed until it is resolved and all the steps in between, has been built into carefully thought-out workflows. We've tried to set it up in such a way that we can measure the service level agreement every step of the way. This will allow us the ability to measure our response times and can assist with building in steps like quality assurance or assist with resource planning in order to improve on our service delivery. We further have the ability to provide real-time feedback on the web and our app. ■





Living the CYCLING LIFE

Anriette won the Momentum 947 Mountain Bike Challenge in 2016, defending her title successfully.

René Bosman

Opponents describe her as a fierce and determined competitor, but friends know Anriette Schoeman (39), Olympian, and arguably one of South Africa's most successful cyclists, as dedicated, compassionate, generous, humble and friendly.

Anriette lives for cycling, but in her downtime, loves taking long walks on the beach with her beloved dogs, and surfing, says long-time friend and coach, Alex Cooper. She adores animals and is currently the national ambassador for BarkingMad, a pro-life animal rescue centre specialising in 'problem' dogs. She is also extremely generous and donates all her gear from previous years to the Bestmed Development Team in Port Elizabeth.

But if you think the petit blonde is a push-over, you have another thing coming, warns Alex, with a twinkle in his eyes. "She has this thing about punctuality and one of her pet hates is when people are late. Disrespect is another."

Growing up

Growing up in Burgersdorp, a small town in the Karoo, Anriette took part in almost every sporting activity offered by the school. When she was 14, the family moved to Port Elizabeth, where her love affair with cycling started.

"I've always loved riding my bike and when I read in the local newspaper that Eastern Province had a schools cycling team, I became really interested."

A classmate told her about Alex, a cycling coach. She wrote him a letter to introduce herself and to ask for his help. Alex was

impressed with her drive and determination and agreed to help. The rest, as they say, is history. Looking back on her long list of achievements, Alex and Anriette sure seem to have formed the perfect partnership.

Sacrifice, discipline and dedication

To become a prize-winning cyclist you must be willing to sacrifice, you need to be disciplined - even though you sometimes want to call it quits - and you have to be able to handle it when you are pushed outside your comfort zone, says Anriette.

A testimony to her dedication and sacrifice was when she was knocked down by an unlicensed driver on Valentine's Day in 2007, three weeks before the Argus, but still competed - cast and all. A day after the race, she underwent surgery to insert a pin to her broken scaphoid.

"Living a cycling life is anything but glamorous, but the victories make the sacrifice worth it," she says with conviction.

Her list of achievements is impressive, but has come at a price. After leaving school, she was awarded a partial academic bursary to study at the Nelson Mandela Metropolitan University. She started her studies in human movement science, but because of her hectic travel programme, struggled to keep up and decided

to call it a day. Later, she enrolled to study psychology part-time, but soon realised that it wasn't for her. Her B-Tech architecture studies also didn't pan out because of her cycling schedule and she decided to pursue her cycling career full-time.

Bestmed enters the picture

Bestmed and Anriette joined forces in 2014. "The support that I have received from Bestmed has been incredible. They have backed me on my highs and lows, but the best part is their support of cycling as a sport! They are involved in events, have vets and ladies teams cycling for them and support the development of sport, which is a cause close to my heart," says Anriette.

Career highlights

During her 24 year career, Anriette has stacked up an impressive list of achievements. Two that stand out in her mind, are winning the Momentum Cape Argus Cycle Tour, now Cape Town Cycle Tour, for the seventh time in 2013, and representing South Africa in the 2004 Olympic Games in Athens.

Her other achievements include:

- Representing South Africa at the Commonwealth Games in Kuala Lumpur (1998), Delhi (2010) and Glasgow (2014).
- Winning the South African Road Cycling Championships eight times.
- Winning the Momentum 947 race four times.
- Winning the Herald Continental Cycle tour 16 times.
- Winning the Momentum Weekend Argus Knysna Rotary Cycle Tour 16 times.
- Winning the Johannesburg Fast One seven times.

Role models

Her role model growing up was Olympian, Erica Green. "She helped me so much, and even now she is one of the most amazing, humble and purest souls I have ever come across," says Anriette.

Another role model is Marianne Vos. "She is the best cyclist in the world, and yet she makes time for people. You won't believe how humble she is."



Anriette and Sisja van der Bijl in a huge battle for the Herald Continental Mountain Bike Tour title. Anriette won.

Advice for young cyclists

Growing up, Anriette experienced a lot of personal hardships, but despite that, she was determined to succeed.

"You have to make your own magic. You are the captain of your own destiny. If you can dream it, you can do it, be bold enough to pursue your dreams and don't be scared to fail.

"Most people don't even try because they are scared of failure. Be bold to dream big, you won't know your boundaries if you don't push them. Time will pass anyway - whether or not you try," says Anriette.



A typical day

Anriette admits that she is not the 'most delightful morning person', especially in winter. She starts her day with a strong cup of coffee, a protein shake and breakfast. After breakfast, she heads out on her bike to exercise - except on Mondays. She follows a strict training programme, which keeps her busy for between two and four hours every day.

On Mondays and Thursdays she has core sessions and/or a massage and most afternoons she spends doing odds and ends, recovering after a hard exercise session or catching up with admin, travel planning or bicycle maintenance.

On weekends she mostly travels to races, but when she does get the odd chance to spend time at home, she loves 'chilling' with her animals or spending time with friends.

Plans for the future

When she decides to put the brakes on her cycling career, Anriette hopes to become more involved in animal rights campaigns, the Bestmed Development Team in Port Elizabeth, and Africa Silks, a functioning silk farm located in Graskop, Mpumalanga.

"I have been blessed with so much in life that I want to give back," she concludes. ■

Auditory Deprivation:

Why hearing aid devices are good for you...

Many new hearing aid device users report difficulty hearing with their hearing instruments, especially in the presence of interfering background noise.

To understand this problem, we must understand the difference between hearing speech and understanding speech. Your ears' main purpose is to hear sounds and deliver these sounds to your brain. It is the job of the speech interpretation centre of your brain to interpret these sounds and to understand them.

It all boils down to the fact that we only hear with our ears, but that true speech understanding comes down to the brain. Because of a hearing loss, our brain misses out on proper sound stimulation. In return, our brain loses its ability to interpret words and to distinguish between important speech signals and background noise. In short: If you don't have access to all the speech sounds, your brain will eventually lose its ability to understand speech. This loss of functionality to understand speech is known as Auditory Deprivation.

Auditory Deprivation can affect people with even a mild hearing loss who do not wear hearing aid devices, wear only one hearing aid device (when both ears have a hearing loss), or people who wear old hearing aid devices that cannot supply enough sound stimulation anymore.

When our hearing deteriorates, we usually wait to seek professional help until we realise that it is a necessity. The more you delay receiving treatment for your hearing loss, the less your brain can understand speech, and the harder it will be to treat the hearing impairment. People who suffer from untreated hearing loss for several years, may not be able to regain some of their speech perception at all.

By wearing a properly fitted hearing aid devices, you can help your ears to hear again, to continue to stimulate your brain and protect you from Auditory Deprivation. The challenge now is to continue to wear your hearing instruments at least 8 hours a day, even if they sound noisy. With continuous wear, you supply your brain with the necessary stimulation. This stimulation retrains your speech interpretation centre, so speech sounds clearer and the sound quality less noisy.

Source: Page, B. (2014) Auditory deprivation. What it is and how to protect you from its effects.

My hearing instruments are too NOISY!!!!

Modern day hearing aid devices are designed with the effects of Auditory Deprivation in mind. They are equipped with advanced features to assist you by not only giving your ears hearing, but also to help your deprived brain to interpret sound better. These features help first time hearing aid device users to accept hearing instruments more readily. Here are a few of the many features and how they can assist you:

Noise reduction:

This feature identifies and reduces annoying noise that can get in the way of conversational speech. Noise is decreased and speech amplified to provide more comfort and better speech understanding.

Impulse noise reduction:

This feature reduces sudden, loud sounds, like the clinking of dishes, without modifying other sounds that may contain important speech cues. This allows for a comfortable listening experience.

Adaptive directional microphones:

This feature allows the hearing instruments to dynamically change the direction from which the microphones pick up sound. This allows for better speech understanding in noise as the microphones will reduce the amplification of the dominant noise source and focus more on speech.

Sound Shaper™:

When a person has a severe hearing loss or no hearing in the high frequencies, this feature compresses high frequency speech sounds into a frequency area where the person has better hearing. This improves the audibility of speech cues that would otherwise have been lost, while maintaining the best sound quality possible.

Different hearing instruments have different features to assist you with creating a more comfortable listening experience, even if you suffer from Auditory Deprivation. Consult your Kind2Hearing Audiologist about what features are available to suit your individual needs.

For more information, contact us on:

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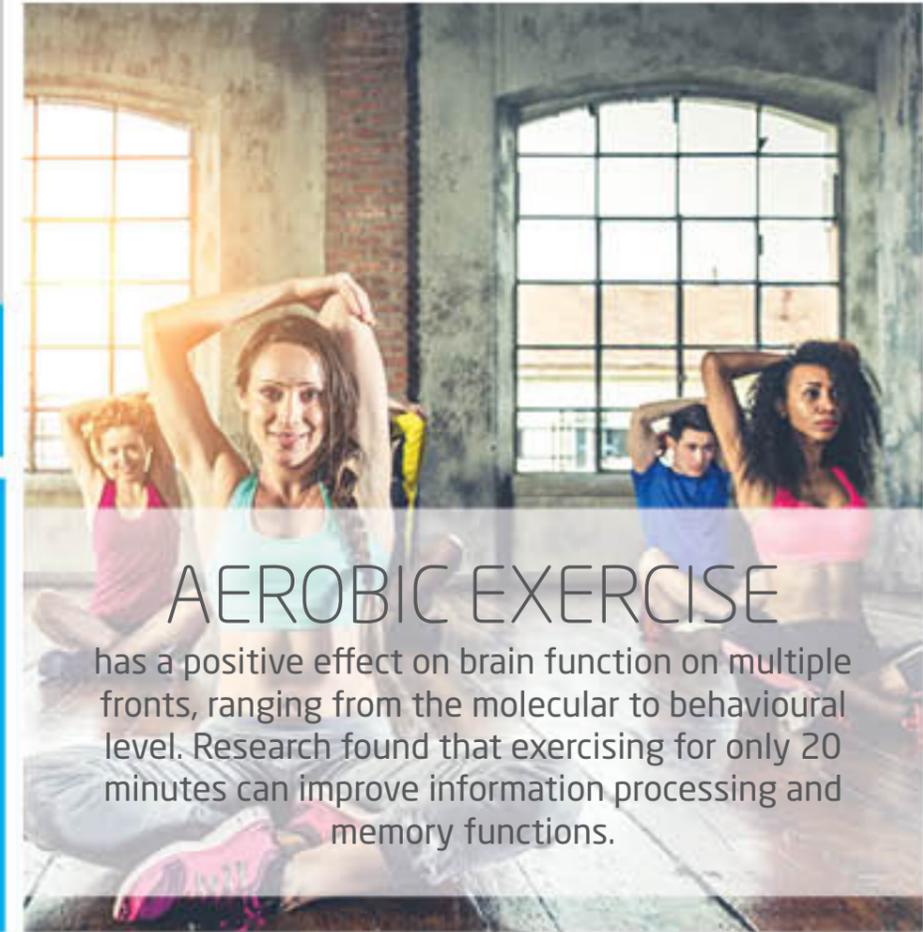
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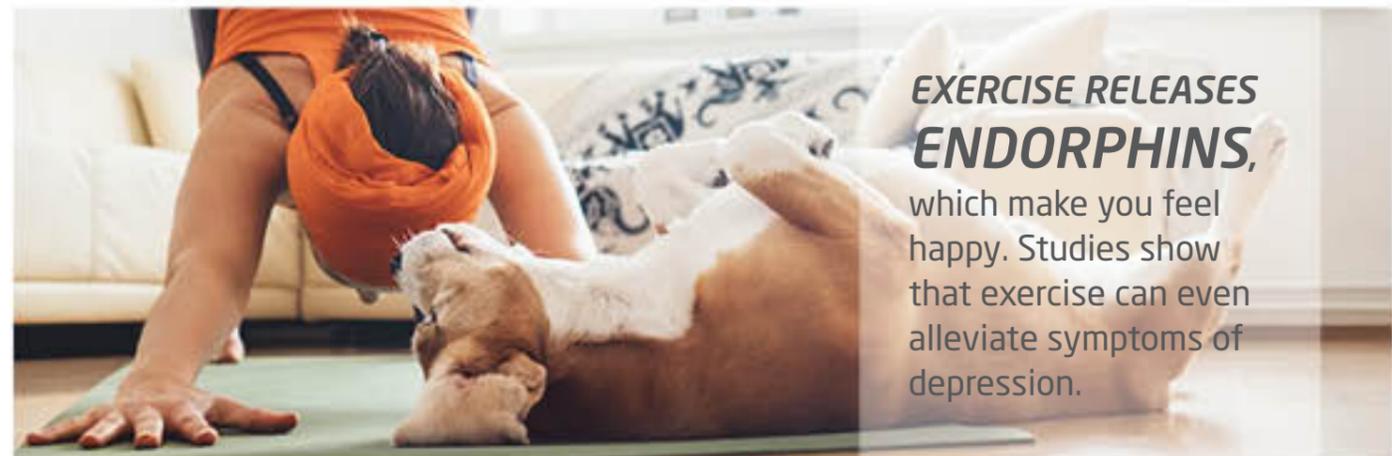


AEROBIC EXERCISE

has a positive effect on brain function on multiple fronts, ranging from the molecular to behavioural level. Research found that exercising for only 20 minutes can improve information processing and memory functions.



Exercise also reduces blood pressure, relieves stress on your heart and improves insulin sensitivity and heart muscle function.



EXERCISE RELEASES ENDORPHINS,

which make you feel happy. Studies show that exercise can even alleviate symptoms of depression.



Keep on MOVING

Fitness trackers are an option that helps to keep you moving, increase your motivation through feedback and help you gain fitness and achieve your weight loss goals. There are many aspects to take into consideration when you use these technologically based fitness gadgets. As with most fitness programmes, consistency pays rewards. Here are five benefits you may experience when using a fitness tracker consistently.

Motivation

Many of the mid-range to higher-end trackers come with an associated website application that tracks your activity level, time, kilojoules burned and hours of sleep. As your fitness tracker's feedback may either be positive or negative, how you interpret the data, either positively or negatively, will affect your future actions and behaviours. When you fail to reach your daily step goal, does that motivate you to do better and walk more tomorrow, or to reach for comfort food to ease your self-reproach?

Your body was made for movement. With over 300 joints in the human body, you're capable of twists, turns, bending and movement through three planes in space. Unfortunately, most of our time awake, is spent sitting at a desk.

Jana Nel

Accuracy

Although accuracy is important to setting and achieving your personal goals, not all fitness trackers are as accurate as you might want them to be. Trackers record moderate and vigorous activity more accurately, but may not interpret your light activity as movement. However, complete accuracy is not important to tracking your fitness goals. It's a bit like getting weighed on different scales, with and without your clothes or shoes. The point will be to compare the general feedback from yesterday to today and

The goal is to increase your overall movement above your baseline measurement.

recognise if you are falling short, meeting or exceeding your goals.

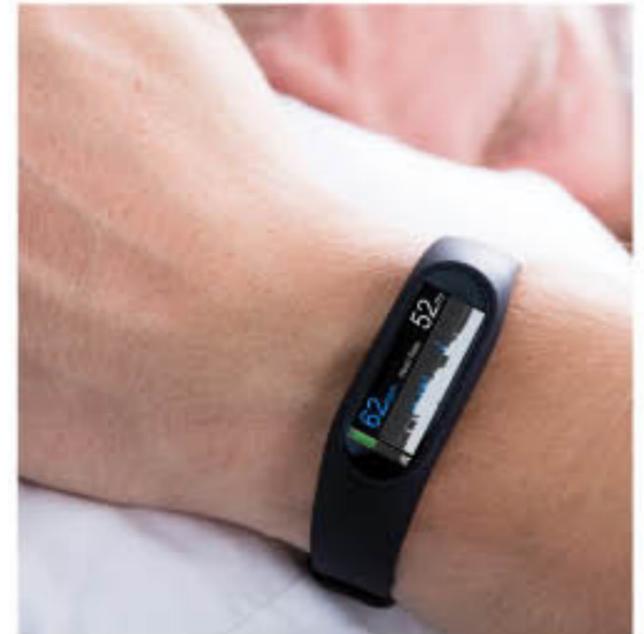
If your goal is to achieve 10 000 steps each day, you'll want your fitness tracker to generally meet that number, and not fall short by 2000 steps.

Heart rate monitoring

During moderate and vigorous activity you may want to track your heart rate. How high your heart rate rises during perceived vigorous or moderate activity and how quickly it decreases during rest periods is a measure of your fitness level.

An abnormal rate is fewer than 12 beats per minute less than your rate during exercise.

How fast your heart rate drops in the first minute after vigorous exercise is also a good indicator of your heart health. An abnormally slow drop in the first minute is a powerful predictor of poor heart health, potentially leading to serious health complications.



Sleep monitoring

Quality sleep is one of the important pillars in your overall health. Some fitness monitors have the capability to monitor your sleep patterns. You'll learn how many hours you actually slept and some monitors may be able to tell you how many minutes you were restless.

Once you've worn your fitness tracker to bed for several nights, the device may be able to review your data and even make recommendations about when the best time to go to bed would be for you.

Behaviour changes

Some wearers find they have an improved amount of physical activity while wearing their fitness tracker. Other behavioural changes that are possible with feedback from your fitness tracker are improved sleep patterns and eating habits when you evaluate the feedback positively. ■



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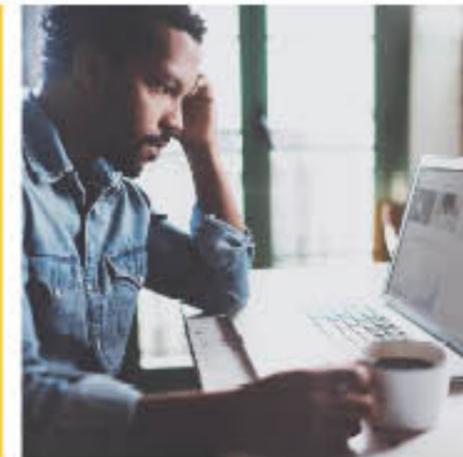
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your medical scheme benefits



René Bosman

A recent study showed that most people – even doctors and pharmacists – view generic medicine as less effective than original medicine. But opting for generic medicine, is a very important way to stretch your medical scheme benefits and to ensure that you limit co-payments that may be charged by your scheme, says Andy Gray, a senior lecturer in the Division of Pharmacology at the University of KwaZulu-Natal. *Bestmed Times* asked Andy to clear up some of the misconceptions about generic medicine.

What is a generic?

A generic is a follow-on product, a copy of an original medicine that is designed to be as good and to achieve the same outcomes as branded medicine, but at a lower price.

Are generics just as good as original medicine?

Before any medicine is made available to patients, it has to be approved by the Medicines Control Council (MCC) of South Africa. The manufacturer of generic medicine has to prove that it is as good as the original and can be used interchangeably.



Are there any differences between original medicine and generics?

Yes, there are, but any differences between generic and original medicine are minor, and may relate to the colour, shape, coating or perhaps taste of the medicine.

Generally, the inactive ingredients are also the same or very similar, in order to ensure that the medicine is as close to the original as possible. The active ingredient may be made in a different factory, but must be identical. Any differences that are detectable are not expected to have any clinical significance. Both the desired effects and side effects are expected to be the same.

Do original and generic medicine undergo the same quality assurance checks?

Both generic and original manufacturers are required to provide the MCC with evidence of the quality of their products when seeking registration. Both are also expected to comply with the same Good Manufacturing Practices or GMP standards and are inspected by the same inspectors from the MCC and other regulators. Both are subject to the same quality assurance practices, including identification and assay when finished products are imported.

Are generics available to treat all conditions?

No, they are not. When a new medicine is patented, only the patent holder may make that medicine for 20 years, unless a licence is issued for a copy to be made. For some conditions, only new, patent-protected medicine will be available.

Can I ask my doctor to prescribe a generic?

Yes, that is your right. You can ask for a particular generic, or you

can ask your doctor to prescribe medicine, using the international non-proprietary name. In all cases, unless the doctor has written 'no substitution' on the prescription, the pharmacist must offer a generic if one is available.

Can I ask my pharmacist for a generic drug if he/she doesn't offer?

The law provides for the mandatory offer of generic substitution. However, if a pharmacist does not offer a generic, you are at liberty to ask whether one is available for the medicine that has been prescribed. Pharmacists are not required to have every generic medicine in stock, but should be able to order any generic that is marketed in the country. You also have the right to refuse any substitution, but that may result in additional costs.

Can I stretch my medical scheme benefits by opting for generic medication?

Using a generic, is a very important way to stretch your benefits and to ensure that you limit the co-payments that may be charged by your medical scheme (in the case of managed care programmes). A pharmacist may not dispense a more expensive version than the one that was originally prescribed. ■





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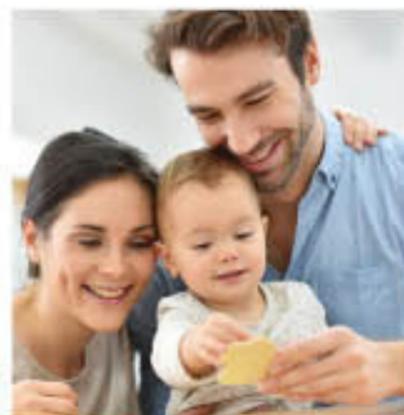
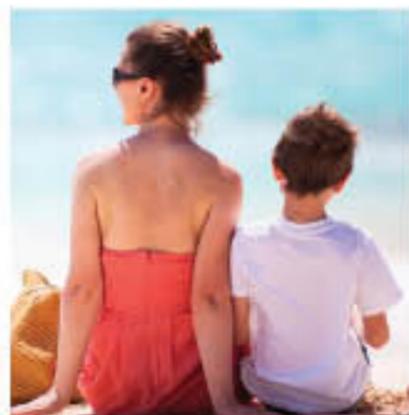
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CONVENIENTLY LOCATED INSIDE

THE FIVE Ps of a SUCCESSFUL retirement plan



Lorraine de Ronde

Retirement can turn into a very stressful chapter of your life if you have not made sufficient provisions for your golden years. Carl Roothman, Chief Executive at Sanlam Investments provide some useful tips on how to make sure that you have saved enough to enjoy your retirement.

1. Postpone saving no longer

The sooner you start saving through your employer's retirement fund or your private retirement annuity (RA) - or both - the better. It's generally recommended that people in their twenties start saving 15% of their total income and continue to do so for at least 40 years to make sure they retire with enough. If you start in your thirties or later, you would need to save a much larger percentage of your income every year to catch up.

2. Preserve your money

When you move from one employer to another you might be tempted to take all of your retirement savings as a cash pay-out, but remember the tax. Also, saving enough money for retirement is hard enough. Dipping into your savings at any stage could set you back significantly. The two most common tips that retirees have for younger generations are to start saving earlier and to preserve their savings every time they leave a job.

What should you do with your accumulated savings then? You have three options: A transfer to either a RA, a preservation fund or your new employer's fund. You don't pay any tax on a transfer to either a RA or a preservation fund.

Once your money is in the preservation fund you're allowed to make one (taxable) withdrawal should you run into financial difficulties, but with the RA you need to wait until your retirement date. You may decide to consolidate your retirement savings and transfer the money to your new employer's fund so everything is in one savings pot. Just bear in mind that a provident-to-pension-fund transfer is not taxable, but a pension-to-provident-fund transfer is.

3. Professional help

The closer you come to retirement the more important it becomes to consult a professional financial planner. He or she will be able to calculate the exact figure that you need at your desired retirement age and how much you need to save every year to reach that magic number.

Equally important is the sound advice that you'll receive to help you navigate the tax laws covering retirement products, both before and after retirement.

4. Prolong your working years

By working longer you're able to save more towards retirement and it also means you'll be living off your savings for a shorter period of time, enabling you to draw more retirement income every year. Postponing your retirement date is a great recipe for a more comfortable retirement.

5. Plan your post-retirement business

Because there's no guarantee that your savings will be able to keep up with your living costs throughout retirement (especially if you enjoy extraordinary longevity), it's a good idea to start working on a hobby now that could supplement your retirement income later.

Starting a second or even a third career after the age of 60 is becoming more common and can re-energise you and refill your savings pot. A financially carefree retirement is built through a sequence of sound decisions throughout your life. Start planning for the best time of your life now. ■





Lorraine de Ronde

NEW OR USED CAR:

What is best for your soon-to-be-adult child?

With the year winding down, those of you with matriculants at home will soon be having the BIG discussion. Mom, dad... are you going to buy me a car? If the answer is 'yes', your next big decision is whether to buy a new or used car.

Buying a car for your soon-to-be-adult child can be daunting. Is the car safe enough? What happens if it breaks down? Will I be able to afford the monthly instalments? To help parents find the ideal car for their child, *Wheels24* looked at how important affordability, safety, maintenance, and practicality are when choosing the right car.

New versus used cars: Pros and cons

New car: Pros

- You will get a comprehensive warranty.
- No previous wear, mechanical damage or body damage.
- You can add on whatever extra features and options you want.

New car: Cons

- Purchase price is higher.
- Depreciates the minute you drive it off the showroom floor.
- Insurance, taxes and registration fees are higher.

Used car: Pros

- Purchase price is lower.

- If you buy privately, the price could be even lower.
- Used cars continue to depreciate, but cars typically depreciate the most during the first three years.

Used car: Cons

- Financing may carry a higher interest rate.
- There may be a limited or no warranty, even from a dealer.
- You can't order the car with the features and options you want.
- May have higher maintenance costs.

What you definitely should consider when buying a car

1. Applying for finance is easy

When you've done all your research, know what car you want, and have calculated that you can afford it, applying for finance is as simple as visiting the dealership. A finance and insurance representative will also be able to give you sound advice, and can explain everything about the car loan application process to you.

2. Budget carefully

The trick to budgeting is to be honest with yourself about what you can afford. The amount allocated to the new car needs to cover the instalment, insurance, petrol and running costs.

3. Be patient

Try to avoid balloon payments and choose the shortest possible term for the loan. The sooner you pay off the car, the sooner you are without debt.

4. Get insurance

One of the most important documents to take along when signing your contract, is proof of insurance. If you have asked the dealership to arrange an insurance quote, they will have this document.

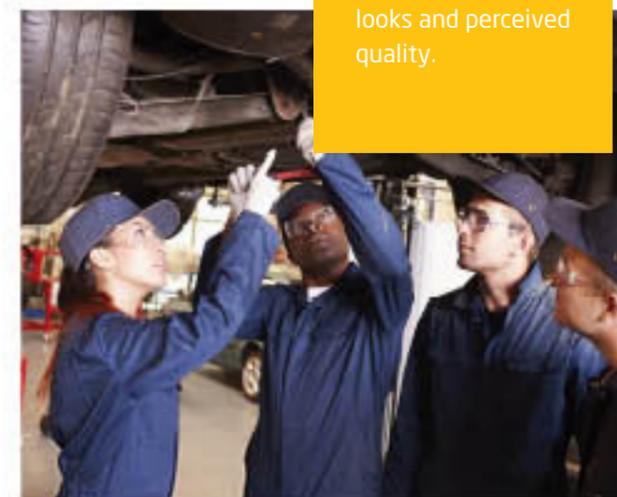
5. Affordability

Many South Africans are unable to purchase a car at current prices, even those labelled as 'budget/entry level'. There are many options in the used car market, provided you do your research before purchasing. Car ownership involves much more than monthly repayments. Insurance, fuel and maintenance costs are all part of the package that you have to consider. A more affordable used car will ease your monthly budget as well as your insurance premiums.

6. Maintenance

Maintenance goes hand-in-hand with affordability. Chances are that a used car will be out of a maintenance and/or service plan - this means that all necessary repairs will have to be paid for. Choose a car with a full service history and a strong national dealer network. From new tyres to transmission issues, ensure that your budget can cover an out-of-warranty vehicle if repairs are needed.

Don't choose a vehicle based on looks and perceived quality.



7. Safety

Gone are the days when drivers had to contend with a YOLO (you-only-live-once) attitude behind the wheel of a car with minimal safety features. Considering South Africa's horrendous road death toll, it has become a necessity to purchase a vehicle with airbags and an anti-lock braking system.

Safety checklist when purchasing a new car

- Strength, intensity and resistance of all safety belts.
- Ensure that there is a legal amount of tread on all the tyres - including the spare wheel. If need be, push the dealer/seller to fit new tyres on your car.
- Test the hooter and all the lights on and in the car.
- Ask for a report on the car's accident history report. Some dealers may not tell you this, unless you ask.
- Research the car's New Car Assessment Programme safety rating.



8. Practicality

Finding an affordable car is one thing, but there is nothing worse than getting stuck with one that is unreliable. Keep in mind what your child might need a car for: Travelling to and from college? Taking a road trip? Using it to carry loads during an internship? Ensure that the boot is big enough to carry at least three suitcases. A two-door car might seem cool, but it is a pain to load and unload rear seat passengers. If your child is tall, consider the head- and legroom. Conversely, if he or she is short, consider whether the seats can be raised or lowered.

What does the experts say?

The reasons for buying a new or used car are not the same for everyone. Most of the time your soon-to-be-adult child, will only look at it from a one minded perspective: Will I look good behind the wheel? Whereas you will probably think about whether or not you can afford the car payments? Unfortunately there is no one-size-fits-all answer. There are sound reasons to buy a new versus a used car.

Depreciation is the single largest expense of car ownership, most people will tell you that as soon as you drive your matriculant's car of the showroom floor, the car would have already lost some of its value. On the other hand, maintaining a used car requires more time and money.

When making the new versus used car decision, each of us must examine our unique set of financial and life requirements. A little introspection is good for the soul and the wallet.

Autotrader recommendations

According to Autotrader, you should ask yourself the following four questions to help you be a smarter consumer and navigate the new versus used decision process:

Do you have a down payment or a trade-in with equity?

If your credit is good, you may be able to buy a new car with little or no down payment. The reason for that is because many manufacturers offer incentives for buying a new car that simply are not available in the used car market. These are typically in the form of rebates, cash incentives and discounted financing.

Financing a used car will almost always require a down payment, whether in cash or a trade-in with equity. If you do your research and wait for the right opportunity, you may find a new car with a large enough manufacturer incentive to cover the down payment requirements.

Is there a good reason, you rather than someone else, should take the huge new car depreciation hit?

Depreciation, or the loss in a car's value over time, is sneaky, because it is a hidden cost most of us do not face until trade-in time. We usually form an emotional tie with a car, but in reality, a car is just another appliance. It is not a buddy, it is an investment. It can convey status and provide some pleasure, but it will not make us smarter, better looking, more interesting or wealthier.

Because of depreciation, it generally makes more sense to buy a used car and here is why: On average, a new car loses between 20% and 30% of its value the moment it rolls off the dealer's lot. Some cars can depreciate up to 50% in the first three years.

Can you afford to maintain and repair a used car?

Some car manufacturers offer free maintenance for the initial years of new car ownership. That is in sharp contrast to the

average cost of upkeep for a used car. It can be argued that buying used, is just assuming someone else's problems. It's a roll of the dice.

You can take some steps to minimise the likelihood that you are buying a 'problem' used car, by having it inspected by a qualified mechanic and obtaining a detailed vehicle history report. However, some issues may still go undetected.

If you buy a nearly new used car, you may inherit some portion of the new car warranty, providing some protection for a few months or even a couple of years. Many car manufacturers now provide warranties for five, six or even ten years.

Can you cope with the time a used car spends in the shop?

Not only does a used car cost more to keep operating, but it will likely spend more time in the shop. It may only be a day here and there, but could be a week or more for bigger repairs.

On average, new cars spend less time in the shop. Moreover some manufacturers or dealers offer loaner cars during routine maintenance visits while the car is still under warranty. Can you deal with a used car's extra down time?

The Insurance Institute for Highway Safety recommendations

1. Avoid high power cars that could tempt teens into speeding.
2. Select bigger cars that have the mass to protect occupants in an accident.
3. Put young drivers in cars equipped with electronic stability control, which helps a driver maintain control of the car on curves and slippery roads. ■

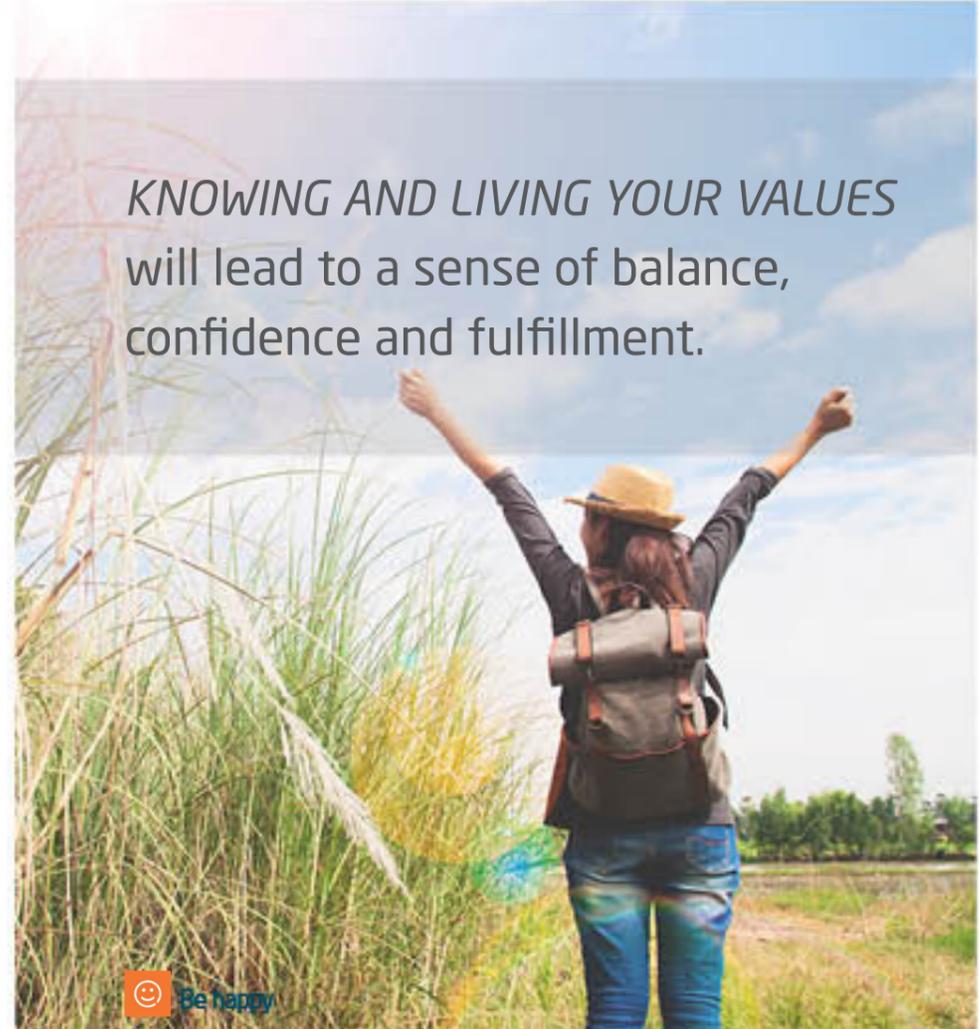


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KNOWING AND LIVING YOUR VALUES will lead to a sense of balance, confidence and fulfillment.

*Taking better care of your body will boost **YOUR WELL-BEING** fairly fast.*



Beat the MENOPAUSE blues

Mention the topic 'menopause' and chances are that ensuing conversation could very well include associated mood disturbances. This applies to both female and male menopause, although male menopause, not being that readily recognised, presents its own problems. Often women going through menopause will cite hot flushes and mood swings when describing what they are going through.

Dr Christo du Preez

Since menopause is closely associated with a change in hormone levels, the association between mood changes and lowered or altered hormones tend to be made quickly. It is unfortunately not that simple, although the logic seems to make sense.

Female hormones

Female hormones, oestrogen especially, have been shown to play a role in the way the brain regulates mood. Oestrogen has a positive influence on serotonin, a chemical substance that is well known in the mood metabolism.

Medication that helps increase the body's serotonin levels (like Prozac and various fluoxetine) are used to treat depression. Oestrogen also increases the density of serotonin (and its chemical precursors) binding sites in brain areas known to be involved in mood control, mental state, cognition, emotion and behaviour.

The positive relationship between oestrogen and serotonin leads to the assumption that a lack of oestrogen will have a negative effect on serotonin. Symptoms akin to menopause mood changes can be seen during a woman's monthly cycle, closely following oestrogen levels and even responding to medication that boosts serotonin levels. All of this makes it sound as if oestrogen and serotonin act like Siamese twins.

Men in menopause

A similar scenario applies to men. Men in male menopause, associated with lowered testosterone levels, tend to suffer from depressed mood as one of the manifesting symptoms.

In Jed Diamond's book *Male Menopause*, he highlights the lurking threat presented by depression in men. He says that 80% of all suicides in the US are men, with a three times higher suicide rate at midlife and a rate seven times higher for men over 65.

He also mentions that it can take up to ten years and three health professionals to properly diagnose the disorder. One of the major problems here is that a chicken-egg situation exists.



Men going through menopause have a tendency towards depression and it appears as if depression can lead to lowered testosterone levels. Add to this conundrum the fact that lowered testosterone in and of itself can present with symptoms that looks like depression (e.g. fatigue, increased irritability, decreased sex drive) and one can quickly see how difficult it can be to pinpoint the origin of the problem.

Testosterone, like oestrogen, has been shown to be involved with chemical substances that play a role in mood control. The Medical University of Vienna showed an increase in serotonin transporter levels within three weeks of commencing testosterone treatment by using positron emission tomography scan technology. But research again points to the fact that the relationship between testosterone and the body's mood chemicals is not a straightforward one.

Introspection about life

Although women do not have the same high rate of suicide as men, the lifetime prevalence for depression in women is consistently double the prevalence in men.

It would seem simple then.

If lowered hormone levels lead to depression and mood changes, just give the symptomatic menopausal patient hormone replacement. And that is where the difficulties come in.

The North American Menopause Society (NAMS) concedes that few scientific studies support the fact that menopause contributes to true depression. It seems that the whole 'change of years' experience plays a much more important role in mood disturbances during menopause for both genders than simply ascribing it all to hormone levels.

In women menopause is associated with winding down of fertility and physical changes that includes visible ageing. NAMS says this leads to internal conflict, questions arise about their role as women, the purpose and direction of their lives, contemplating their own mortality. In women who never had children this very much represents the end of the line.

Men go through similar introspection, their decreased sex drive and possible erection difficulties (up to 40% of men) can contribute to a change in self-esteem.

Simply putting both menopausal men and women on antidepressant medication that increases serotonin levels has the unfortunate side effect that these medicines can adversely affect sex drive. This in turn can feed the underlying cycle of negativity.

Hormone replacement is not the short answer to menopausal women's emotional woes. Research published in the *Neurobiology of Aging* journal demonstrated that hormone replacement failed to improve mood, cognition or quality of life.

Menopause need not be a dreaded phase and doesn't have to spell continued depression and irritability

So what is the answer?

The first step for the menopausal man or woman seems to be to come to terms with the fact that a change is taking place, one that affects multiple areas in their lives. Understanding the effect of these changes on both a mental and physical level will go a long way towards getting a handle on the feelings associated with menopause.

Treatment can and should be considered where appropriate but exactly what (e.g. anti-depressant or hormone replacement or both) must be carefully evaluated and watchfully implemented.

Many non-medicinal techniques and approaches have been shown to vastly improve both the physical and mental outlook of people going through menopause. Bear in mind that a host of men and women go through this phase without demonstrating severe mood changes.

Many of them are already maintaining a lifestyle that incorporates the very things being advocated in the relief of menopausal mood symptoms. These include healthy meals, exercise and activity, engaging in activities that foster a creative outlet, staying connected with family and community and nurturing friendships.

Thinking twice about sudden drastic life changes, and avoiding tranquilisers and excessive alcohol intake are also on the list.

Embrace menopause

It is clear that menopause need not be a dreaded phase and doesn't have to spell continued depression and irritability. It presents a multi-factorial challenge that can be embraced and that can lead to a very rewarding outcome when tackled heads on, with sensitivity, common sense and understanding. ■



Keep ANXIETY at bay

René Bosman

Studies show that one out of every four people suffer from some sort of mental disorder. According to the South African Stress and Health study, anxiety disorders are the most common mental disorder in the country. About 15% of South Africans suffer from an anxiety disorder.

"I can't stand up, I can't speak. It feels like the walls are closing in on me, I can't think or see straight and my vision becomes mottled. My heart starts to race, my hands are shaking and I start to perspire. There's a heaviness in my chest and it feels like I can't breathe, I start to hyperventilate and when it's very bad, I even throw up."

This is how Kego Duba*, one of more than 7.5 million South Africans suffering from an anxiety disorder, describes his experience during an attack.

The Diagnostic and Statistical Manual of the American Psychiatry Association, used worldwide as a guideline to diagnose psychiatric disorders, defines anxiety as:

'Disorders that share features of excessive fear and anxiety, and related behavioural disturbances. Fear is the emotional response to real or perceived imminent threat, whereas anxiety is anticipation of a future threat.'

Although these two states overlap, there are some differences. Fear, for example, elicits the so-called 'fight or flight' response. This is often an automatic response. When this response is activated, for example when you are confronted with a dangerous (mugging,

robbery or hijacking) or an unpleasant situation (fight with your partner, parents or boss) your brain will 'tell' you to either fight or run away.

Forms of anxiety disorders

According to the South African Depression and Anxiety Group (SADAG), anxiety disorders can take various forms. These include:

Panic disorder (PD)

Also known as a panic attack. This is a brief episode of intense fear. PD can become disabling when you try to avoid situations you fear may bring on an attack. The disorder is often accompanied by depression and alcohol abuse. Panic attack symptoms include:

- Rapid pulse.
- Chest pains.
- Shortness of breath.
- Dizziness.
- Nausea.
- Numbness.
- Trembling.
- A fear of going crazy or dying.

"Anxiety is associated with muscle tension and vigilance in preparation of perceived future danger and cautious behaviour. People who have anxiety will often avoid doing things or taking part in something that threatens their comfort zone."

Agoraphobia

An intense fear of any situation where escape may be difficult, or where help may not be available. It often involves a fear of crowds, bridges or of being outside alone. People, who suffer from agoraphobia, often fear leaving the safety of their homes.

Social phobia (SP)

An intense fear of being humiliated in public or social settings. People, who have SP, often avoid parties, public speaking or eating out. Unlike shyness, those with SP can feel at ease around others, yet particular situations, may cause intense anxiety.

Obsessive compulsive disorder

Characterised by rituals, such as washing hands or checking things repeatedly (compulsions), or persistent, unwelcome thoughts, such as fears of committing violent acts or thoughts contrary to religious beliefs (obsessions). Compulsive activities can take an hour or more each day and often interfere with daily life.

Post-traumatic stress disorder (PTSD)

Caused as a result of a terrifying event such as rape, witnessing a murder or fighting in a war. People, who suffer from PTSD, often have nightmares or flashbacks of the event months or even years after it happened. They tend to get irritated easily or have violent outbursts. People with PTSD often suffer from depression and anxiety, or abuse substances.

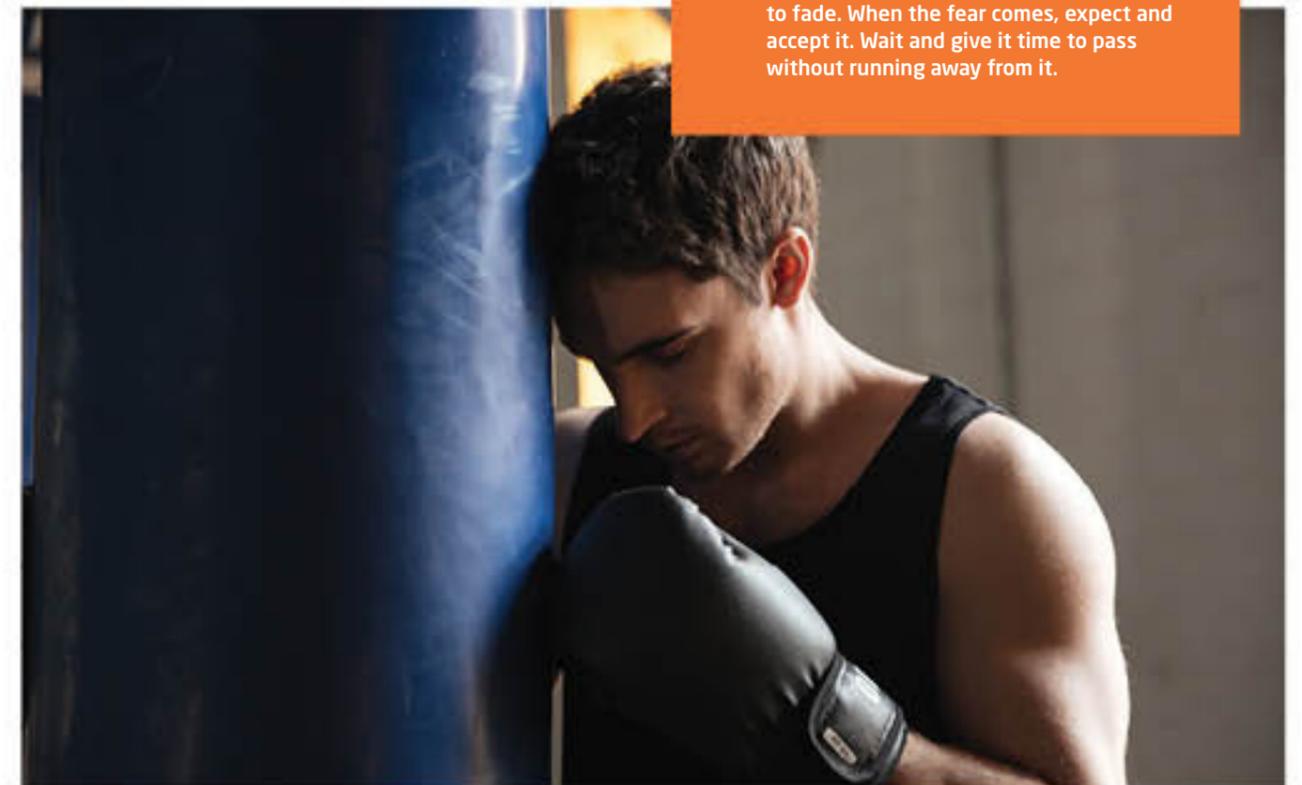
General anxiety disorder

Characterised by an exaggerated response about things or worry without apparent cause. They are unable to relax or sleep and sometimes experience light headedness, shortness of breath, nausea, trembling, muscle tension, headaches, irritability, or sweating.

How can I curb my anxiety?

Anxiety can be debilitating, however, you can overcome anxiety by incorporating the following when you feel an attack coming on, advises SADAG:

- Remember that although your feelings and symptoms are very frightening, they are not dangerous or harmful.
- Understand that what you are experiencing is only an exaggeration of your body's normal reaction to stress.
- Do not fight your feelings or try to wish them away. The more you are willing to face them, the less intense they will become.
- Do not add to your panic by thinking about what 'might' happen. If you find yourself asking 'What if?' tell yourself 'So what!'.
- Remain focused on the present. Notice what is really happening to you as opposed to what you think might happen.
- Label your fear level from zero to ten and watch it fluctuate. Notice that it does not stay at a very high level for more than a few seconds.
- When you find yourself thinking about the fear, change your 'What if' thinking. Focus on and carry out a simple and manageable task such as counting backwards from 100 in threes or snapping a rubber band on your wrist.
- Notice that when you stop adding frightening thoughts to your fear, it begins to fade. When the fear comes, expect and accept it. Wait and give it time to pass without running away from it.



Mindfulness reduces anxiety attacks

Over the last couple of years, a large number of neuroscience or brain studies by leading research institutions across the globe showed that mindful meditation or mindfulness can significantly reduce the symptoms of anxiety.

What happens in your brain when you experience anxiety?

The American National Institute of Mental Health explains:

"Several parts of the brain are key actors in the production of fear and anxiety... scientists have discovered that the amygdala and the hippocampus play significant roles in most anxiety disorders.

"The amygdala is an almond-shaped structure deep in the brain that is believed to be a communication hub between the parts of the brain that process incoming sensory signals and the parts that interpret these signals. It can alert the rest of the brain that a threat is present and trigger a fear or anxiety response.

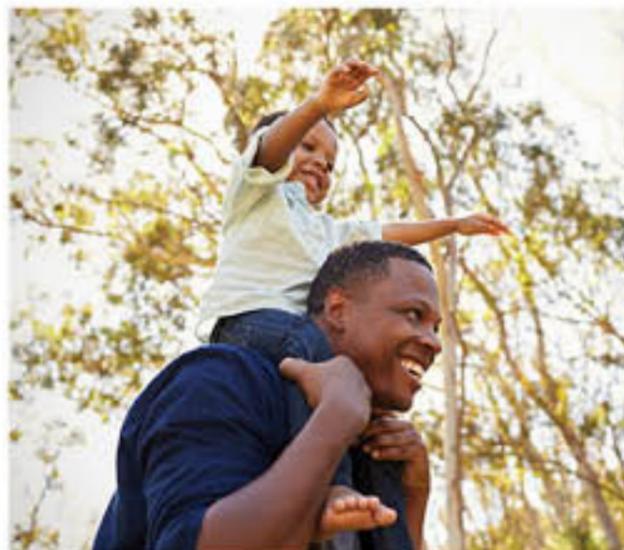
"The emotional memories stored in the central part of the amygdala may play a role in anxiety disorders involving very distinct fears, such as fears of dogs, spiders, or flying. The hippocampus is the part of the brain that encodes threatening events into memories."

Say for example when you were little, you got separated from your mother at a shopping centre. You became frightened and anxious when you couldn't find her. The next time and every other time you go to a shopping centre thereafter, you think back about what happened that day and how frightened you were. Your brain experiences the same feelings of fear and anxiety as when the event happened. If your response is repeated, your brain forms a new pathway, which means that you will 'automatically' experience fear and anxiety whenever you go to a shopping centre.

This automatic response is similar to learning to drive a car with a gear shift. While learning, you really have to concentrate on how to shift gears. As time goes by, your brain forms a new pathway that 'remembers' the action and when you get into a car, you automatically change gears without having to think about it.

The good news is that the brain can be 'rewired' and you can change your behaviour. How can you make this happen? Neuroscientists have found that learning a new habit can help you change. It follows the principle, 'use it or lose it'.

One of the ways in which you can bring about change is to



consciously practice thinking, visualising and acting the way you want to feel, for example in control, not freaking out or stressing. When you do this you will stop the unconscious habit of recycling the past and activate your ability to rewire your brain in the present moment.

In a recent article, US author and psychiatrist, Prof Elizabeth Hoge, writes that mindfulness makes perfect sense for treating anxiety.

"People with anxiety have a problem dealing with distracting thoughts that have too much power," she explains. "They can't distinguish between a problem-solving thought and a nagging worry that has no benefit.

"If you have unproductive worries, you can train yourself to experience those thoughts completely differently. You might think 'I'm late, I might lose my job if I don't get there on time, and it will be a disaster!' Mindfulness teaches you to recognise, 'Oh, there's that thought again. I've been here before. But it's just that – a thought, and not a part of my core self.'"

What is mindfulness?

One of the misconceptions about mindfulness is that it is associated with a specific religion or worldview. This is not true. The Institute for Mindfulness South Africa, describes mindfulness as a 'moment-to-moment' awareness. This means that you intentionally pay attention to what is happening now without judgement - without believing, for instance, that there's a 'right' or 'wrong' way to think or feel in a given moment. When you practice mindfulness, your thoughts tune into what you are experiencing in the present moment rather than rehashing the past or imagining the future. It requires disconnecting your 'automatic pilot'.

How do I practice mindfulness?

Experts recommend that you start with 10 minutes a day and work your way to 20 - 30 minutes.

- Find a comfortable place to sit where you wouldn't be disturbed.
- Start by bringing your attention to the sensations in your body.
- Breathe in through your nose, allowing the air downward into your lower belly. Let your abdomen expand fully.
- Now breathe out through your mouth. A useful tip is to count your breaths. Count to ten, and then start again.
- Notice the sensations of each inhalation and exhalation.
- Engage your senses fully. Notice each sight, touch, and sound so that you savour every sensation.
- When you notice that your mind has wandered from the task at hand, gently bring your attention back by focusing on your breathing.

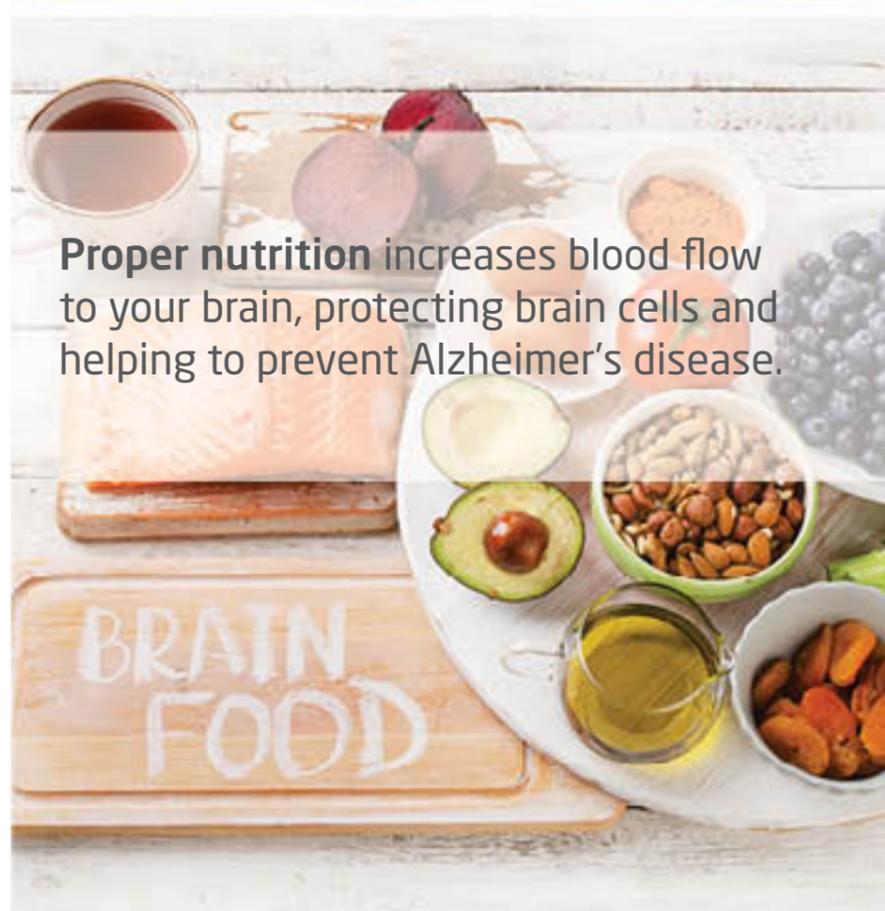
There are several useful apps you can download if you need some guidance. The best one I have found is Headspace, which is available in all app stores. To learn more about Headspace visit their website <https://www.headspace.com/>.

* Name changed to protect the individual's privacy. ■

TO PREVENT WEIGHT GAIN, you must eat less calories than you burn each day.



Proper nutrition increases blood flow to your brain, protecting brain cells and helping to prevent Alzheimer's disease.



Did you know?



A high intake of PROCESSED FOODS is a risk factor for depression, whereas a whole food diet is protective.

A DIET RICH IN CALCIUM keeps your bones and teeth strong and helps prevent bone loss associated with osteoporosis.





Pasta leisure

These pasta dishes, as prepared by Justine Drake on *Just Cooking*, bring you healthy, heart-warming and easy-to-prepare meal solutions during winter – brought to you by Pick n Pay!

Leanne Kiezer,
Registered Dietician, Pick n Pay

Ingredients

300 g whole-wheat fusilli, cooked and cooled
4 baby marrows, sliced lengthways and chargrilled
1 red pepper, chargrilled, peeled and sliced
250 g leftover chicken, shredded
500 g baby spinach

Method

Toss salad ingredients together.
Whisk dressing ingredients together, pour over salad and mix well.

**Whole-wheat
pasta salad
with chicken and
hummus dressing**

Serves 4



Hummus dressing

125 ml plain low fat yoghurt
60 ml hummus
60 ml freshly squeezed lemon juice
5 ml ground cumin
5 ml ground coriander
1 dash milled pepper

**Tip: Always choose
whole-wheat pasta for
an option higher in fibre!**

Pilchard Puttanesca

Serves 4



Ingredients

500 g whole-wheat spaghetti
400 g pilchards in tomato sauce
1 glug olive oil
4 garlic cloves, sliced
1 pinch dried chilli flakes
1 handful Calamata olives, pitted
30 ml capers
1 handful flat-leaf or curly parsley, chopped
1 dash salt and milled pepper
1 squeeze lemon juice

Method

Cook the spaghetti according to the packet instructions.
Drain the pilchards, reserving the sauce.
Break the pilchards into chunks.
Heat the oil and fry the garlic and chilli flakes until fragrant.
Add the reserved tomato sauce and heat. Add a splash of water if needed.
Stir in the pilchards, olives and capers and cook for a minute or two.
Add the parsley, and gently toss the mixture through the cooked spaghetti.
Season and drizzle with a little lemon juice.

**Tip: Pilchards are a
fantastic source of
omega-3 fatty acids.**

Tuna pasta

Serves 4

Ingredients

- 1 glug olive oil
- 1 bunch spring onions
- 1 garlic clove
- 2 x 170 g cans tuna in brine, drained
- Finely sliced peel of ½ fresh lemon
- 1 fresh lemon, juiced
- 125 ml chicken or vegetable stock
- 1 cup cherry tomatoes (optional)
- 80 g rocket leaves
- 1 handful basil
- 1 handful fresh parsley
- 1 dash salt and milled pepper
- 500 g whole-wheat spaghetti, cooked

Tip: This recipe turns the humble tinned-tuna into a dinner delight!

Method

- Heat** the olive oil.
- Fry** the spring onions and garlic for a second or two.
- Add** the tuna and lemon and stir-fry for two minutes.
- Add** the stock and tomatoes and cook for a minute.
- Add** all the herbs and season.
- Toss** into the hot spaghetti.

Great things to add:

Shaved baby marrows, fresh chilli, broccoli florets, olives and/or capers.

Spicy tomato and brinjal pasta

Serves 4



Ingredients

- 1 packet of whole-wheat penne
- 1 tbsp. olive oil
- 1 red onion, chopped
- 2 cloves of garlic, chopped
- 2 medium-sized brinjals, sliced
- 3 ml dried chilli flakes
- 1 can of tinned tomato
- 250 g cherry tomatoes
- 45 ml tomato paste
- 80 g reduced-fat feta

Tip: Tomatoes are a great source of the anti-oxidant lycopene.

Method

- Cook** the pasta according to packet instructions. Drain and set aside.
- Heat** that oil in a pan and fry the onion until soft.
- Add** the garlic and fry for another minute.
- Add** the brinjal, and sauté for a further 10 minutes.
- Add** the chilli, tinned tomato, cherry tomatoes and tomato paste and simmer covered over a low heat for 10 minutes.
- Dollop** sauce over the pasta and serve sprinkled with feta.

Shopping list

Vegetables

- Baby marrows
- Red pepper
- Baby spinach
- Spring onion
- Tinned tomato
- Brinjal
- Cherry tomatoes
- Red onion

Protein

- Chicken breasts
- Plain low fat yoghurt
- Pilchards in tomato sauce
- Tuna in brine
- Fat-reduced feta

Herbs and spices

- Ground cumin
- Ground coriander
- Milled pepper
- Fresh garlic
- Dried chilli flakes
- Salt
- Fresh parsley
- Rocket
- Basil

Starch

- Whole-wheat fusilli
- Whole-wheat spaghetti
- Whole-wheat penne

Fats and oils

- Hummus
- Olive oil
- Calamata olives

Fruit

- Lemon

Condiments

- Chicken or vegetable stock
- Tomato paste

Other

- Capers

The ingredients referred to in the recipes above are all available from Pick n Pay!

See more of what Justine and the Fresh Living team have been preparing by visiting our website: www.picknpay.co.za

Pick n Pay is committed to promoting health and wellbeing among South Africans, and employs the services of a registered dietitian to provide food and nutrition-related advice to the public. For all your nutrition and health-related queries, e-mail healthhotline@pnp.co.za or call 0800 11 22 88. ■

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Did you know?



PUTTING YOUR CAR IN REVERSE while waiting for the gate to close, confuses hijackers and may buy you a few minutes to get to safety.



Legitimate organisations will never request SENSITIVE INFORMATION VIA E-MAIL.

DRIVING WITH YOUR HEADLIGHTS ON during daytime, can reduce road accidents by 11%.



People 50 years and older, who get a **FLU SHOT**, can reduce their risk of getting hospitalised as a result of flu by 57%.

WHAT CLASSIFIES AS AN EMERGENCY?



When is a medical emergency an emergency?

Non-emergency

- You're scheduled for an operation and need transport to the hospital.
- You need transport to a doctor's rooms for an appointment.
- You're pregnant, starting with normal labour, having no perceived or doctor diagnosed complications.
- You need transport home from the hospital when you're stable enough to be discharged.
- You're stable enough to travel in a car, bus or taxi to see your doctor or go to the hospital as an outpatient.
- You don't have a life-threatening condition.

Emergency

- You've been seriously injured.
- You're unconscious or having a fit.
- You're in pre-mature labour or have complications with your pregnancy.
- You're unable to breathe.
- You're having sudden, sharp chest pains.
- Your child swallowed poison.
- You've been caught in a fire with severe burn wounds.

Jana Nel

To assist members in clearly understanding what constitutes as an emergency or non-emergency, we've provided an in-depth look at various medical conditions that either classify as emergencies or non-emergencies.

Unsure?

Should you ever be unsure if you need an ambulance or not, please call ER24 on 084 124 to ask for assistance from the emergency medical staff on duty. He/she will assist you to determine whether an ambulance is required for your medical needs.

Types of emergencies

Listed below are conditions that constitute a possible medical emergency and may require immediate first aid, emergency room care, surgery, or care by a physician or nurse. Not all medical emergencies are life-threatening, some conditions require medical attention in order to prevent significant and long-lasting effects on physical or mental health.

In addition to medical situations, there's a vast amount of medical symptoms that will also qualify as either a non-emergency or emergency.

Non-emergency

(Please visit your General Practitioner)

Cough, cold, flu, bronchitis, earache, sore throat with or without a fever.

Ongoing, nagging chest discomfort.

Abdominal pain, including constipation, menstrual pain and back pain.

Fainting, dizziness, headaches.

Fever

- <38.5 °C.
- Responds to use of paracetamol.
- No rash.

Diarrhoea and vomiting. The patient is still able to walk around.

Trauma

Minor trauma, common sprains and strains.

Painful urination, blood found in urine.

Minor burn wounds

- Small surface area burns.
- Scalds.

Minor allergic reactions

- Itching.
- Burning.
- Swelling of areas on your body that won't affect normal functioning.

Emergency

(Serious emergency qualifying for ER-24 services)

Persistent shortness of breath, wheezing chest sounds, ongoing chest pain that worsens with each breath, difficulty breathing that's not alleviated with the use of usual medications.

Acute or persistent, severe chest pain, especially if it radiates to your arm or jaw, accompanied with sweating, vomiting or shortness of breath.

Severe, sudden onset of abdominal pain.

Neurological signs

- Difficulty speaking, altered mental status or confusion.
- Weakness or paralysis.
- Loss of balance, fainting with a history related to high blood pressure.
- Sudden onset of severe headache.
- Loss of vision.
- Seizures.
- Unconscious.

Fever

- >40 °C
- Doesn't respond to use of paracetamol.
- All over body rash.
- Children under two months with a fever of >38.5 °C.

Ongoing persistent diarrhoea and vomiting with dehydration.

Trauma

- Deep cuts that require stitches.
- Bleeding that won't stop or a large open wound.
- Broken bones/dislocated joints.
- Head injuries with a loss of consciousness.
- Eye injuries.

Poisoning (accidental or intentional).

Serious burn wounds

- Large surface area burns.
- Severe burns on your face or hands.
- Electrical burns.

Severe allergic reactions

- Itching.
- Rash on your entire body.
- Swelling of your throat, causing difficulty breathing.

Should you have any additional queries, please call our national contact centre on +27 (0)86 000 2378 or visit our website www.bestmed.co.za.





Press release

IMPORTANT information by ER24

Travel, whether international or local, is not without risks. The principle causes are due to travellers moving outside their comfort zones – exploring regions with unfamiliar and different environmental conditions.

This often leads to a change in risk behaviour or may involve failure to take necessary action to respond to these factors, sometimes resulting in injury or disease whilst abroad or on return. An easy way to remember the types of risks is the rule of 'six Is', which you may find valuable:

1. Insects

Often, travel to unfamiliar surroundings involve exposure to insects that can cause or carry disease. Mosquitos transmit malaria, Zika, Dengue and Chikungunya fever. Ticks carry a host of spotted and haemorrhagic fevers as well as encephalitis. Flies transmit disease via food, but can also bite and, on occasion, lay eggs under the skin! Certain bugs bite and others cause toxic or allergic reactions.

2. Ingestions

Food and water are essential, but are a source of water borne diseases often via the faecal-oral route. Unsanitary conditions and poor hygiene practices predispose travellers' to diarrhoea, hepatitis A, typhoid fever and cholera. Numerous developing countries harbour so called 'superbugs' with limited antibiotic sensitivity. Drink alcohol in moderation. Alcohol dulls the senses and disinhibits, leading to risky acts.

3. Injuries

Injuries abroad frequently occur when travellers throw caution to the wind whilst engaging in adventure sports or unusual activities. A typical example is when an inexperienced biker/ scooter rider explores unfamiliar roads without a crash helmet.

Between 18%-24% of deaths among travellers to foreign countries are caused by injury. Avoid animals that bite or carry disease.

4. Irresponsibility

Travellers engage in a variety of risky behaviours whilst travelling, which include adventure activities, decreased seat belt use, illegal drug use and sexual indiscretion. More often than not these activities would never even be considered within the safety of the home environment. Think twice before doing something that can change your life forever!

5. Immersion

Drowning cases feature far too often whilst abroad. Swimming in unfamiliar waters, associated alcohol use and adventure activities are the main contributors. Children left unattended are sadly part of this group. It is estimated that over 300 000 people die from drowning every year. Also, assess the cleanliness and state of the water before taking a dip. Numerous creatures, germs and parasites lurk within.

6. Insurance

The cost of medical services abroad, especially hospitalisation can run into millions of Rands. Don't assume that your travel insurance that is included in your credit card payment will be sufficient for your travel needs. Analyse your family's needs critically and purchase top up insurance as deemed necessary.

Before you travel, consider and assess the risks one may encounter. Whilst away, be responsible, aware and take logical precautions in order to make your trip a pleasure and not a disaster. ■

bestMed



FOR BETTER PEACE OF MIND

ER24 and Bestmed Medical Scheme have joined forces to ensure that fund members receive quality private emergency medical care.

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BURGLAR-PROOF YOUR HOME

Tips from the SAPS



Statistics released by the South African Police Service (SAPS) show that break-ins at residential properties are the third biggest crime in the country. During 2016, 250 000 break-ins were reported to the SAPS.

The good news is that there are measures that you can put in place to protect your home against break-in.



The SAPS suggest the following safety tips:

Ensure that your gates are locked at all times and that the keys cannot be reached easily and are not lying around uncontrolled.

Fences/walls

A high fence around the house with lockable gates, is much safer than a high wall due to the advantage of the improved visibility it provides. The primary aim of the fence is to make access/intrusion difficult and to allow dogs to move freely around the house.

Security gates with sturdy locks in front of each outer door as well as burglar proofing covering all windows, are recommended.

The following devices prevent easy access:

- Window bars.
- Security doors.
- Security gates.
- Razor wire.
- Additional locking devices on doors.
- Strengthening of doors.
- Peepholes in the doors.
- Safety chains to doors.

Alarm systems

An alarm system, preferably connected to an armed response company, can act as an effective deterrent. In the rural environment a siren/alarm on the roof that can be heard over a long distance and that can be activated by means of a switch/panic button in the house, is recommended. A few switches/panic buttons in different rooms of the house should preferably be installed.

An alarm must also have the capability to warn the occupants of any intrusion into the house. Examples of alarm systems:

- Mechanical and/or electrical (purchased types).
- Improvised systems.
- Threaded tins.
- Threaded pieces of iron.
- Gravel on window sills, pathways or around the home.
- Obstacles that can make a noise when moved.
- Biological systems:
 - Dogs.
 - Geese.
 - Ostriches.



Security lights

Security lights on the outside of the house improve the physical protection of a house, farm or smallholding. The lights must be directed away from the house and must allow the occupants to use the windows without being observed from outside. Be aware of possible shadows and blind spots.



Access and key control

Do not allow strangers on your premises or in your house without having properly identified the person, especially at night. Implement proper key control measures. Identify keys by means of codes instead of indicating in writing on labels to which gate/door access can be gained. Keys to the safe must be kept on the person. Never hide any keys in traditional places, such as in pot plants or under doormats. Never allow strangers to handle keys or look at key numbers. Change locks when keys are lost.

Keys in the keyhole on the inside of the front or back door should be turned to avoid easy removal. Insert barring devices in door locks. Remove keys from doors when leaving.

Communication

There should be two systems for alternative back up:

- Telephone.
- Cellular phone.

Have the telephone installed where it is easily accessible from anywhere in the house.

Inform your children not to give an indication that adult supervision is not available when they answer the phone.

Safety precautions

Ensure that all doors are locked at all times, and that windows are closed when you are not at home. Large dogs serve as a deterrent. At least one dog should be trained to sleep inside the house.

If you leave your residence, inform your family or neighbours of your intended destination, time you expect to return and the route you will be driving, especially if you reside in a rural area.

Ensure that tools such as axes, spades, picks, ladders that can be used in an attack, are locked away when you do not use them.

Vary your daily routine. Get into the habit of not immediately falling asleep after switching off the lights. Remain awake for a while. You should not be visible in the bedroom from the outside when you are asleep. Always keep a torch nearby at night and when you use it, ensure that you do not give away your position.

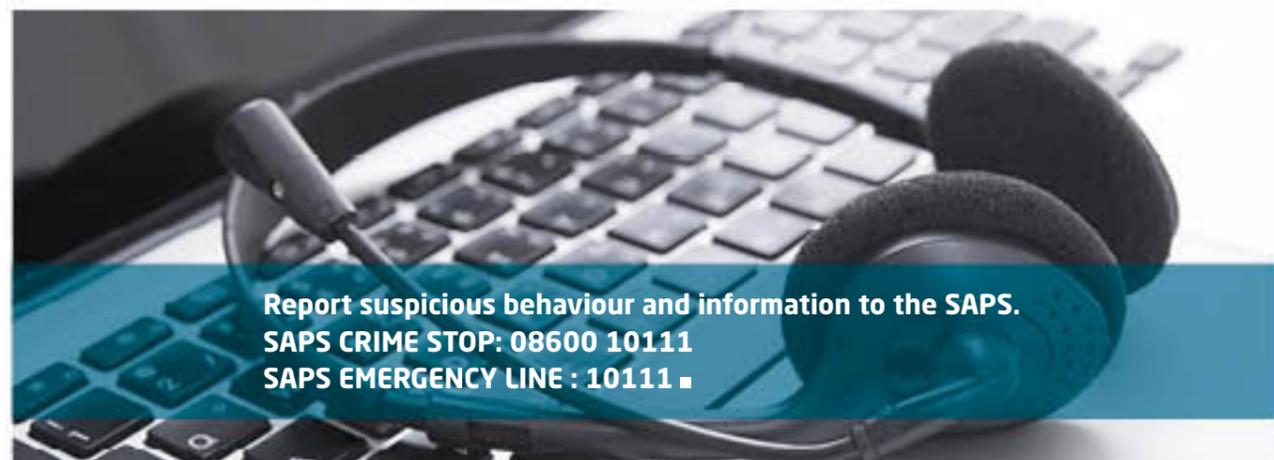
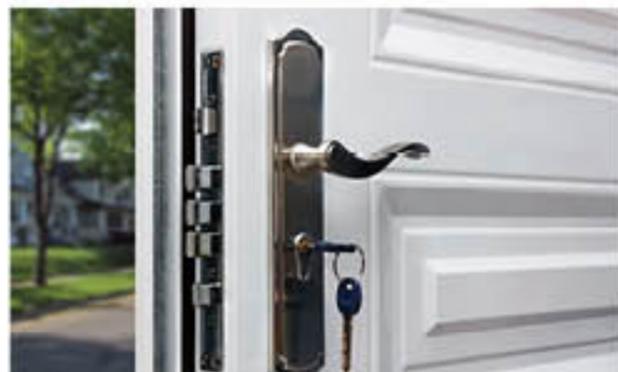
If you are unsure about the security status of your home after returning from work or a visit, for example if your dogs do not come to the gate, do not enter your home. Clear the areas around the gates of bushes and other hiding places.

Identify relatively safe places of refuge for example the bathroom, toilet or storeroom. The fewer windows and doors these rooms have, the better.

Take photographs of all employees and involve them as they are part of the family or team. Employees must be involved in maintaining security on an equal footing. Remunerate your employees when useful information is provided that contribute to the prevention of crime.

Do not employ casual workers without a reference. Keep copies of all your employees' identity documents.

Ensure that you have a good relationship with your neighbours so that you will be in a good position to support and help each other.



Report suspicious behaviour and information to the SAPS.
SAPS CRIME STOP: 08600 10111
SAPS EMERGENCY LINE : 10111 ■



Judy Blom

I vividly remember the day my jean buttons refused to close. This was when I was in my sixth or seventh month of pregnancy. I have to admit that I teared up a bit (thank you hormones!). My response may have been overly dramatic, but a good fit, nice colour, and pretty silhouette go a long way to make you feel like a million bucks - especially when your body starts to change.

When you are pregnant, dressing can be a major fashion challenge, even for the trendiest mom-to-be. Your body changes almost weekly, and you don't always know what clothes in your closet will fit you from day to day. Suddenly, you are dressing a body that seems totally foreign to you, and you have no idea what will look good.

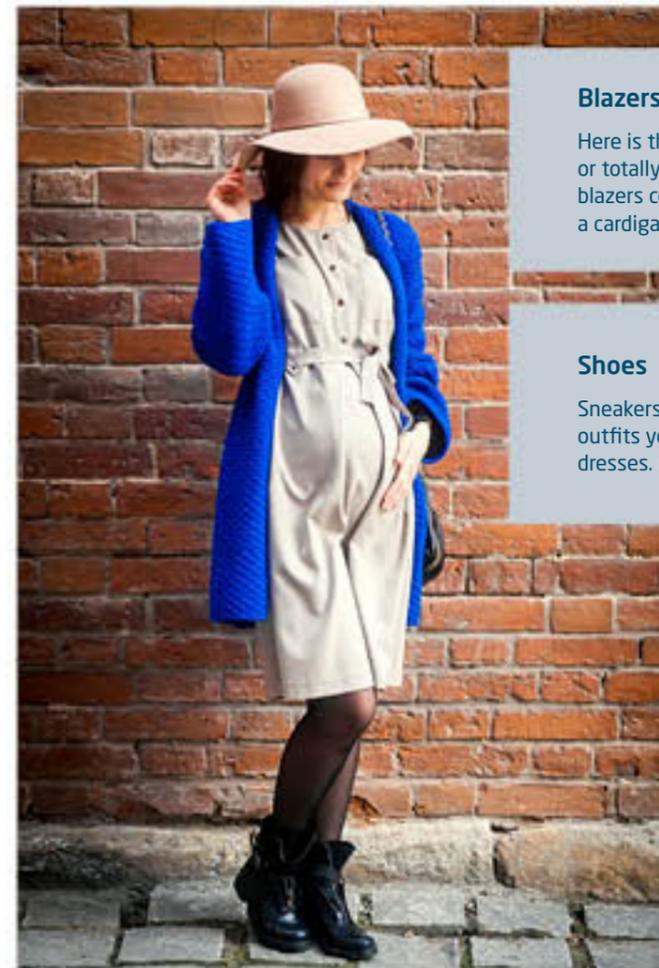
Olivia Capone Myers, Design Director for A Pea in the Pod, to the rescue! Olivia, who was pregnant at the time of writing this article, is not only a fashion expert, but she knows first-hand how to flatter a woman's new curves.

Here are some of her tips to make you feel like a goddess while pregnant:

Embrace your bump

Sometimes women think that if they wear bigger clothes, like buying a size or two up in a regular (non-maternity) dress, they will be able to hide their bump. Only to find that while the dress fits over your stomach, everything else is baggy and makes you look bigger.

You are much better off buying a maternity dress that fits you everywhere.



Blazers

Here is the thing about maternity clothes... they can either be really blousy or totally snug. Sometimes you crave a little structure and that is where blazers come in handy - especially when you layer during cold weather. With a cardigan, you can wear a blazer open.

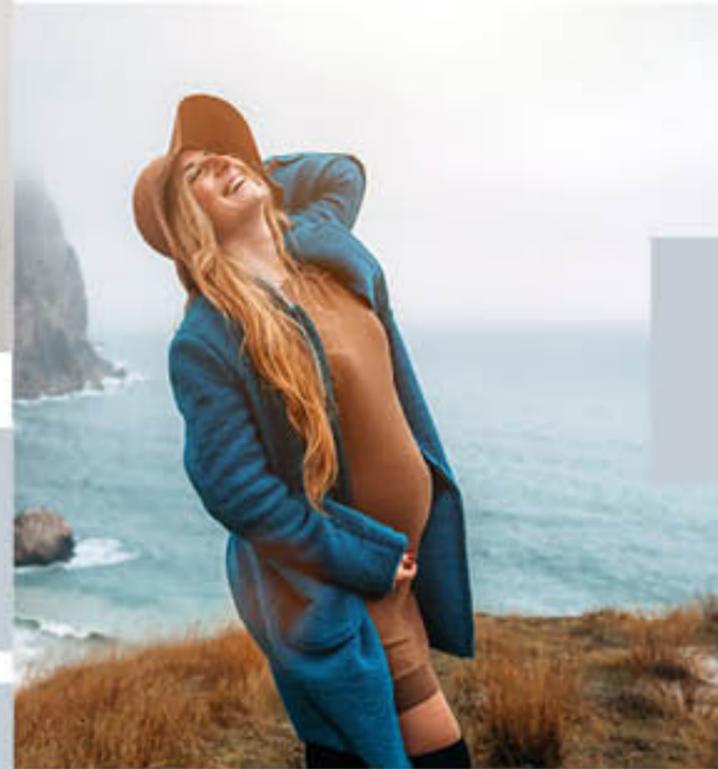
Shoes

Sneakers, booties and sandals are perfect to wear with any of those above outfits you put together. I love wearing my sneakers with shorts and swing dresses. For church and work, I would dress things up with boots or sandals.



Wear patterns and stripes

Women often worry that wearing horizontal stripes will make them look fat - much more so when they are pregnant. But Olivia says you can't go wrong wearing an all over print without a lot of negative space, or a simple stripe. In short - don't overdo the patterns and stripes. Patterns and stripes worn correctly, can be extremely flattering.



About ponchos and sweater dresses

Ponchos are a pregnant woman's dream garment. A poncho is essentially a cosy blanket you can wear out in public. They drape around your baby bump as it grows and is one clothing item that looks decidedly cuter on a pregnant body!

Keep your post-pregnant body in mind when shopping for something new

Even though my bump grows bigger and bigger as the days go by, I still manage to come up with cute, cool and stylish outfits. I am fortunate that my bump is relatively small, which means that I can still wear a lot of the clothes that I already have in my closet.

When I do need to shop for something new, I keep my post-pregnant body in mind before I buy bigger size clothes, which I may not wear after my baby has made her arrival.

My advice for all the pregnant mummies, who don't always feel sexy or are trying to figure out what is happening to their bodies, is to embrace your bump and enjoy your pregnancy every day. Time flies when you are pregnant, and before you know it, you will get to hold your beautiful baby in your arms.

Always remember, don't compare yourself with someone else and wish you were as beautiful as her. You are beautiful and before you know it, your pregnancy is over and you can rock your body back into shape and wear whatever you want to! ■





WOMEN'S top SIX healthcare concerns

René Bosman

August is women's health awareness month. *Bestmed Times* asked a group of women representing 20 to 50 year olds what their main healthcare concerns are. Women in their 20s raised concerns about diseases that might affect their ability to have children, while those in their 30s were apprehensive about the BIG C - especially cervical and breast cancer. Women older than forty rated menopause and osteoporosis as their top two healthcare concerns.

Women in their 20s

Infertility

Infertility affects about 10% of couples worldwide. Simply put, infertility is not being able to get pregnant after one year (or longer) of trying. Men and women are equally affected, but the main causes of female infertility range from environmental factors, such as exposure to chemicals or smoking, to medical causes. The two most common medical causes for infertility are polycystic ovarian syndrome (PCOS) and endometriosis.

What is PCOS?

PCOS is a hereditary condition in which a woman's oestrogen and progesterone levels are out of balance. This leads to the growth of ovarian cysts. The severity of symptoms, which typically start soon after a woman begins to menstruate for the first time, varies from person to person. The most common symptom is irregular menstrual periods.

Other symptoms include:

- Excess hair on the face, chest, stomach, thumbs, or toes.
- Decrease in breast size.
- Deeper voice.
- Hair loss.
- Acne.
- Weight gain.
- Pelvic pain.
- Depression.



Some women develop comorbid diseases such as diabetes, hypertension and high cholesterol.

How is PCOS treated?

PCOS has no cure, but symptoms can be controlled. Treatment focuses on controlling and managing symptoms to prevent complications.

Tips for controlling symptoms may include:

- Eating a healthy diet and exercising regularly.
- Taking birth control pills if you aren't planning on becoming pregnant.
- Asking your healthcare professional about medication that may help you.
- Opting for surgery. This is a short-term solution that can promote ovulation and reduce male hormone levels.



What is endometriosis?

Endometriosis most commonly involves your ovaries, fallopian tubes and the tissue lining your pelvis. If you have endometriosis, it means that the tissue that normally lines the inside of your uterus grows outside your uterus. The tissue, which continues to act as it normally would, thickens, breaks down and bleeds with each menstrual cycle, but because it has no way to exit your body, it becomes trapped.

When endometriosis involves the ovaries, cysts called endometriomas may form. Surrounding tissue can become irritated, eventually developing scar tissue and adhesions (abnormal bands of fibrous tissue that can cause pelvic tissues and organs to stick to each other). Women with endometriosis often experience intense pain.

What are the symptoms?

The primary symptom of endometriosis is pelvic pain - especially during your period. Although a lot of women experience cramping during their period, women with endometriosis typically describe menstrual pain that's far worse than usual. They also tend to report that the pain increases over time.

Apart from pain experienced during your period, other symptoms may include:

- Pain during or after intercourse.
- Pain during bowel movements or urination. You're most likely to experience these symptoms during your period.
- Excessive bleeding.
- Fatigue.
- Diarrhoea.
- Constipation.
- Bloating or nausea, especially during your period.

How is endometriosis treated?

There is no cure for endometriosis, but treatment for pain and infertility is available. Talk to your healthcare professional about what options are best for you. Treatment will depend on your symptoms, age and plans for getting pregnant.

For some women with mild symptoms, over-the-counter medicine may be prescribed for pain. When pain medicine is not enough, your healthcare professional may recommend hormonal medicine if you are not planning on falling pregnant. Birth control pills can be prescribed to decrease the menstrual flow and prevent overgrowth of tissue that lines the uterus.

Surgery is usually the best choice for you if you have many growths or if you experience a great deal of pain or fertility problems. There are both minor and more complex surgeries that can help.

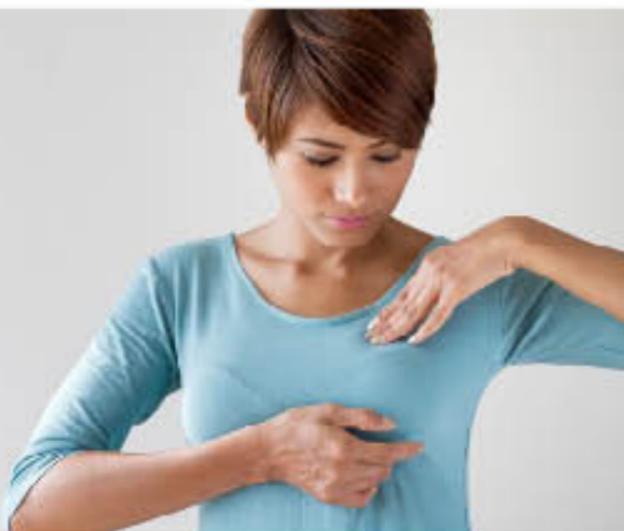
Women in their 30s

The BIG C

Breast cancer

Breast cancer is the most common cancer in women. According to Dr Carol-Ann Benn, a breast cancer expert and specialist surgeon, there are a number of misconceptions about breast cancer. The biggest misconception is that a woman's breasts have to be removed.

"I get so mad when I hear of cases where doctors diagnose breast cancer in a woman, and then immediately ship her off to the operating theatre to have it cut away as soon as possible," said Dr Benn in an interview with *Modern Medicine*.



"These days, there is so much more we can offer women in addition to surgery."

She compared breast cancer to diabetes, in that, a person can live with it for years and years, while undergoing treatment, without necessarily having a fatal outcome. "We need to take away the fear of dying, the fear of losing your breasts and being disfigured, as well as the fear of losing your partner," she said.

What are the symptoms of breast cancer?

Symptoms include:

- Breast mass or lump.
- Swelling of all or part of a breast (even if no distinct lump is felt).
- Skin irritation or dimpling.
- Breast or nipple pain.
- Nipple retraction (turning inward).
- Redness, scaliness, or thickening of the nipple or breast skin.
- Nipple discharge (other than breast milk).

How is breast cancer treated?

Treatment varies from person to person. Dr Benn is a firm believer of a multidisciplinary approach to breast cancer management involving oncology (chemotherapy and hormone therapy), radiation and surgery.

When it comes down to doing reconstructive surgery to the breasts, Dr Benn feels that it's every woman's personal choice.

"Some women choose not to have reconstructive surgery, as it is their right to. For those who do want the surgery, a variety of techniques such as breast implants are available."

The more you know about self-examinations, for example when you should go for mammograms or have a doctor administer an examination, the higher the likelihood that you will detect the cancer in its early stages. The earlier the diagnosis, the greater your chance of survival, concludes Dr Benn.

Cervical cancer

Cervical cancer is the second most common cancer in women. Cervical cancer is caused by the human papillomavirus (HPV). Two HPV types (16 and 18) cause 70% of cervical cancers.

Who is at risk of getting cervical cancer?

Risk factors include multiple sexual partners, early sexual activity, sexually transmitted infections, a weak immune system, poor nutrition and smoking. It takes 15 to 20 years for cervical cancer to develop in women with normal immune systems, whereas it spreads more rapidly - between five to 10 years - in women with weakened immune systems such as those who are HIV positive.

What are the symptoms?

Symptoms include:

- Abnormal vaginal bleeding, such as bleeding after vaginal intercourse, bleeding after menopause, bleeding and spotting between periods, and having periods that are longer or heavier than usual. Bleeding after douching or after a pelvic exam may also occur.
- An unusual discharge from the vagina. The discharge may contain some blood and may occur between your periods or after menopause.
- Pain during intercourse.

These signs and symptoms can also be caused by conditions other than cervical cancer. For example, an infection can cause pain or bleeding. Still, if you have any of these symptoms, see your healthcare professional right away. Ignoring symptoms may allow the cancer to grow to a more advanced stage and lower your chance for effective treatment.

Don't wait for symptoms to appear. Have regular screening tests for cervical cancer.

How is cervical cancer treated?

The type of treatment is identified according to the stage of diagnosis.



Women in their 40s and 50s

Menopause

Read about menopause and its treatment in our article on page 42.

Osteoporosis

About 80% of the people who develop osteoporosis (fragile bones caused by loss of bone tissue) are women. However, men can also develop osteoporosis. Women are more prone for several reasons. Bone mass increases greatly during adolescence. But girls reach puberty earlier than boys and go through it faster, so they have less time to build bone.

As a result, they tend to end up with smaller, weaker, less dense bones than men do.

In addition, the drop in oestrogen at menopause contributes to an increase in bone loss in women. Men's hormone levels decline gradually, so they have no spurt in bone loss. In addition, the drop in oestrogen at menopause contributes to an increase in bone loss in women. Men's hormone levels decline gradually, so they have no spurt in bone loss.

Protecting your bones

Here are some ways to keep your bones strong:

- Don't smoke.

- Do weight-bearing exercises such as walking and lifting weights.
- Eat a nutritious, balanced diet that is low in sodium.
- Drink caffeine, alcohol, and soft drinks in moderation.
- Get at least 1000mg of calcium each day if you are between 19 and 50 and at least 1200mg a day if you are 51 or older.

Supplements

Building strong and healthy bones requires an adequate dietary intake of calcium beginning in childhood and adolescence for both sexes. Most importantly, however, a high dietary calcium intake or taking calcium supplements alone is not sufficient in treating osteoporosis and should not be viewed as an alternative to or substituted for more potent prescription medications for osteoporosis.

In the first several years after menopause, rapid bone loss may occur even if calcium supplements are taken. It is vitally important to speak to your doctor or pharmacist with regards to supplements and prescription medication for osteoporosis.

How is osteoporosis treated?

Along with a healthy diet and exercise, you can treat osteoporosis with medicine that help your bones stay as strong as possible. If you suspect you have osteoporosis or you have a family history of the disease, discuss your options with your healthcare professional. ■



Healthy mouth, healthy YOU



Inge Labuschagne, Oral hygienist at Pierneef Medi-Spa, Pretoria

Oral hygienists specialise in preventative care. Their goal is to help you achieve good oral health, to maintain it and avoid all the pitfalls that come with gum disease and tooth decay.

Oral hygienists are licensed dental professionals with specialised education and training qualifications. Their main role is to prevent and treat oral diseases that can lead to systemic diseases. There is a perception that oral hygienists 'just clean teeth', but they do more than that. They also provide:

- Teeth whitening.
- Smoking cessation.
- Polishing fillings.
- Holistic dental hygiene.

- Local anaesthesia.
- Polishing and stain removal.
- Deep cleaning, scaling and root planning.
- Periodontal treatment and maintenance.
- Fluoride varnish treatments.
- Oral hygiene instructions (plaque control).
- Oral health evaluations.
- Denture and partial denture cleaning.
- Dry mouth therapy.
- Fissure sealants.
- Fillings involving enamel.
- Nutritional counselling.
- Oral cancer screenings.
- X-rays were applicable.
- Thrush testing and treatment.
- DNA testing and counselling.



What can I expect at my appointment?

A typical appointment ranges from 45 minutes to one hour. It may be longer if the patient needs more time and treatment, or it may be shorter depending on the patient's comfort level. Each patient's treatment is personalised, based on what their needs are. Treatments may also be divided into a few appointments to ensure patient comfort.

Every appointment is scheduled to allow adequate time to treat the patient. The oral hygienist will develop daily care plans to promote oral health and possibly reduce painful and costly dental emergencies.



Why do I need my teeth cleaned?

Your mouth is the main entrance to rest of your body - and guess what... it is full of bacteria! Scientific studies are finding more and more links between gingival (gum) disease and your general well-being.

Examples include heart disease and stroke, lung disease, stomach ulcers, diabetes, Alzheimer's, pre-term and low birth weight in babies, even erectile dysfunction. This means the healthier your mouth is, the healthier you are.

Like high blood pressure, gum disease can go undetected if you are not going for regular cleanings. Oral hygienists are trained to evaluate gingival health and help you understand all the factors that might be contributing to your condition. By seeing your oral hygienist regularly, you can have a healthy mouth and beautiful smile.



What is teeth whitening?

Whitening is a procedure that is designed to lighten the colour of your teeth. When performed by a licensed professional and done properly, whitening should not harm your teeth or gums. Significant lightening can be achieved in the majority of cases, however results cannot be guaranteed.

Whitening, like any other procedure has some inherent risks and limitations. There are different types of teeth whitening available but your oral health professional will discuss and explain the best option to suit your requirements.

Who are the best candidates for whitening?

Almost anyone is a candidate for whitening, except women who are pregnant or breastfeeding, and young patients. Experience shows that people with dark yellow or yellowish brown teeth sometimes achieve better whitening results than those with grey or bluish-grey teeth.

Whitening will lighten your natural teeth but not any fillings, crowns, veneers or dentures. You may need to have your fillings replaced, so that they will match your newly whitened teeth.

Four years ago, oral hygienists acquired the right to have an independent practice. This means that they don't have to partner with a dentist. In addition, they are registered with the Health Professions Council of South Africa (HPCSA), and have their own association known as the Oral Hygienists' Association of South Africa.

They are also required to complete a set number of continued professional development activities every year in order to

continue practising. This is a requirement for registration with the HPCSA.

As independent practitioners, oral hygienists are able to submit claims to medical schemes. Some procedures and treatments are covered by most medical schemes. ■

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Clicks

Four readers stand the chance to win a R500 voucher each from Clicks by answering the following questions:

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2. As a Bestmed member, what funded test can you undergo at a Clicks clinic?

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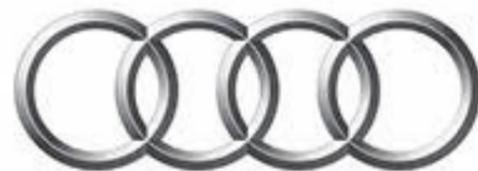
Dischem

Stand a chance to WIN a R500 voucher from Dischem! Simply give us two reasons why Dischem thinks you should visit them. Send your answers to competitions@bestmed.co.za with Dischem in the subject line.



Audi

The stylish new Audi A5 is now available in South Africa. You stand the chance of winning a pair of Audi sunglasses to the value of R2000 if you answer the following question correctly: What state-of-the-art features does the new Audi A5 boast? Send your answer to competitions@bestmed.co.za with Audi in the subject line.



An unknown FISHING PARADISE

Manie Bosman

As the airplane starts it's slow descend into Sainte Marie, on the north-eastern coast of Madagascar, it occurs to me that the photographs in the glossy brochures and websites, don't do justice to the tropical paradise unfolding below me. It is absolutely breathtaking and everything an island paradise should be.

Madagascar

From the air, the water appears turquoise, but up close, it is crystal clear and you can see right to the bottom, where a multitude of tropical fish and coral reefs compete to show off their beauty. The beaches are white, and large coconut palm trees with lush tropical plants as the backdrop, complete the picture.

Our final destination is *Ille Aux Nattes*, an even tinier island on the southern tip of *Sainte Marie*. *Sainte Marie* is about 57km long and 7km at its widest point.

Ille Aux Nattes - stories about the origin of the name abound, but no one knows for sure - has a population of about 1500 people, there are no cars and until about 10 years ago, there were only two small lodges on the island.

Today there are at least nine. We stay at *La Petite Traversée*, operated by our host, Ockie Snyman. Ten years ago, Ockie, a successful businessman at the time, decided that he had enough of the rat race, packed his bags, moved to Madagascar, and now lives the island life.



With his luxuriant beard and mischievous smile, Ockie reminds me of a pirate, which is not as far-fetched as it might seem. These islands were a very popular haunt of pirates of long ago.

"Island life presents unique challenges and logistical problems, but the benefits far outweigh any hardship. We live close to nature, we swim in the cleanest water, breathe fresh air and eat fish usually caught the same day. I will not easily give up this life," says Ockie.



lighthouse on the northern tip of Madagascar

Tranquility

Over the next seven days (it felt much longer), we absorb the tranquillity of this tropical paradise. At times, we could hardly keep up with all the incredible scenery begging to be photographed. Photographs from our chalet window as the sun rises over the ocean, framed by palm trees, photographs of vivid sunsets, local fishermen in their brightly coloured tree-canoes, an old lighthouse, exotic flowers and plants, women going out with nets to catch sea creatures and children digging for shells in the white sand...

By day we explore the island on foot, or swim in the lukewarm waters of the Indian Ocean. Armed with snorkels and goggles we explore the almost untouched marine life around the island and listen to the ticking sounds made by coral.

Wreck diving

I also get the opportunity of doing a wreck dive with Max Felici, an Italian dive-master. Felici was one of the members of the dive team who discovered the remains of William Kidd's shipwreck in *Sainte Marie's* port, a few years ago.

Four days after our arrival, a few of us decide to explore *Sainte Marie*. Once there, we realize that we need a few extra days to explore the island properly. Scooters are for rent to do the job.

Sainte Marie has a fairly well developed village (Ambodifotatra), which boasts a fresh produce market, a bank and a supermarket. The village is guarded by Madagascar's oldest Christian Church, which was built in 1837.

Another exciting sight is the *Baie des Forbans*, a natural bay, which served as a base for pirates like Thomas Tew, John Avery, William Kidd and George Taylor. All that remains of the pirates today, are myriad myths and legends, some descendants among the local population and the world's only 'pirate cemetery' on the outskirts of town.

Although most of the twenty graves are somewhat weathered, a few are well-preserved. One even boasts the famous 'skull and bones' emblem of the pirates, instead of the conventional angel or concrete cross.

Sainte Marie is very popular among European tourists - especially from July to September - when they flock to the island to watch hunchback whales give birth to their young. You can hire a boat to get close and personal with these gentle giants of the sea, without fear of disturbing them or putting yourself in danger.

Fauna and flora

Madagascar boasts some 12 000 plant species and more than 200 000 species of animals and insects, making it one of the most biodiverse countries on earth. About 75% of these species are unique to the island, including more than 50 species of lemurs (apelike mammals) and 75 chameleon species. At the southern tip of *Sainte Marie* is the Endemika Zoo, which, although relatively small, provides a good glimpse of the island's unique fauna and flora.

Fishing paradise

Fishing guru, Hennie Papenfuss of Big Fish Safari fame, joined us on our visit to *Ille Aux Nattes*. He describes the island as 'probably the most unknown fishing paradise'. Although we visit the island about a month after the closing of the official fishing season, Hennie caught kingfish, yellowtail tuna and barakuda almost daily.

Fishing from the beach with his lures and light rod, Tinus Ferreira, showed that you don't need a boat to enjoy *Ille Aux Nattes'* fishing paradise. He caught several fish, which he somewhat reluctantly had to release.



Sunset

At sunset we gather on the deck for a sundowner, while watching flocks of seabirds returning to the safety of the island. The night before we return to South Africa, it is full moon and as we sit watching the moon rise over the ocean, Ockie notes: "It's a funny thing... The people on the island will benefit from more tourists, but I fear that once discovered, this paradise will lose some of its beauty and innocence." ■



Lemur family in Madagascar

5/5 FOR NEW AUDI A5



Werner van Wyk

The launch of the original Audi A5 almost a decade ago, saw the birth of an icon. Celebrated for its striking design, superior performance and sophisticated character, the Audi A5 came to lead and define its segment. The first A5 was a vehicle that reflected Audi's commitment to the finer details – a vehicle engineered with soul.

Now, nine years later, the launch of the all-new Audi A5 both honours the iconic status of its predecessor and takes the original vision further.

While the distinctive features of the first Audi A5 are still present, the new model has evolved with sharper, sportier lines, advanced driving dynamics, a luxurious interior and state-of-the-art technology.

State-of-the-art technology

Matrix LED headlights, a pneumatic massage function and leading infotainment systems are a few of the progressive elements available in this vehicle. The all-new Audi A5 is essentially an icon re-imagined.

Audi revolutionised the B-segment in 2007 with the introduction of the Audi A5 Coupé - regarded widely as a work of art that took the world by storm. The new generation of the A5 Coupé is athletic, sporty and elegant, while its design goes hand-in-

hand with sophisticated aerodynamics. Under the skin the Audi A5 impresses with an all-new chassis, powerful engines, and innovative infotainment features and driver assistance systems.

Audi in South Africa

The Audi A5 Coupé was launched in South Africa in 2008 and was followed by the five-door Audi A5 Sportback and the Audi A5 Cabriolet in 2010. To date, 9800 of the Audi A5 range has been sold to South African customers.

The new generation Audi

With the new generation, the question widely has been around how Audi would make the previous generation design masterpiece even more beautiful? The new Audi A5 Coupé sports a fresh and modern look. It is nevertheless true to its DNA with the sporty and elegant character being passed down to the new generation. The best example is the now three-dimensional wave-

shaped shoulder line that already characterised the previous model. The precisely sweeping line with pronounced bulges over the wheel arches emphasises all four wheels – a cue to the quattro all-wheel drive.

The perfectly balanced proportions with a long engine hood, the stretched wheelbase and short overhangs underscore the sportiness of the new A5 Coupé. The sculpted singleframe grille is significantly flatter and wider than in the previous model. The LED rear lights and optional LED or Matrix LED headlights with dynamic turn signals make high-end technology visible even after dark.



Three engines

The new Audi A5 Coupé is available in South Africa with three engines: two TFSI and one TDI unit. Their power output has increased considerably and is now between 140kW and 185kW. Compared with the previous model, they offer up to 17% more performance while consuming as much as 22% less fuel. All the engines combine high efficiency with sporty power development and smooth running.

There's a four-cylinder 2.0 TFSI engine producing 140kW and 320Nm of torque, accelerating from 0 to 100km/h in 7.7 seconds. This engine has a claimed combined fuel consumption of 5.1 litres per 100km, while being exempt from CO₂ tax with an emissions figure of 117g/km.

The other petrol engine on offer is also a four-cylinder 2.0 TFSI engine producing 185kW and 370Nm of torque, however it is coupled with quattro all-wheel drive. This variant will complete the 0-100km/h sprint in 5.8 seconds while consuming 5.9 litres of fuel per 100km in a combined cycle.

The sole TDI engine on offer is the four-cylinder 2.0 TDI producing 140kW of power and 400Nm of torque. This highly efficient diesel engine has a claimed consumption of 4.1 litres per 100km, while also being exempt from emissions taxation with a figure of 107g/km. This engine is available in front wheel drive and quattro, in both cases the customer may choose from a base specification or a sport specification.

Drivetrain, chassis and body

The new Audi A5 Coupé comes with a drivetrain solution tailor-made for each engine variant. The seven-speed S tronic transmission is used with all the engines, while the Audi S5 features the eight-speed tiptronic gearbox with quattro all-wheel drive. Audi also offers the optional rear-axle sport differential for even more dynamic driving and precision on the Audi S5.

The all-new chassis is among the strengths of the Audi A5 Coupé. It offers the driver optimal comfort combined with a high degree of agility. The A5 thus handles narrow, winding mountain roads and long trips with equal aplomb. Audi offers a suspension with damper control as an option, which is integrated into the dynamic handling system known as Audi drive select, which enables the driver to modify the basic characteristic in multiple steps.

The electromechanical power steering is also a new development from Audi. It adapts according to the vehicle's current speed and provides highly precise road feedback. Optionally available is the dynamic steering, which varies its gear ratio depending on the speed and steering angle.

The Audi A5 Coupé is significantly more efficient than its predecessor. This is due in large part to a reduction in weight as well as sophisticated aerodynamics. The engineers were able to trim the curb weight by as much as 60 kilogrammes. The body is the lightest in the competitive field thanks to an intelligent mix of materials and lightweight design. With a drag coefficient of 0.25, the A5 Coupé is also the segment leader with respect to aerodynamics.

Interior

The interior benefits from the increased dimensions and longer wheelbase. Space for driver and passengers is more generous. The horizontal architecture of the instrument panel and the continuous air vent strip create a wide sense of space. As is typical for Audi, interior build quality is uncompromisingly high.

High-quality materials in a wide range of colours provide for a particularly pleasant ambiance and underscore the premium character of the mid-sized model. Optional ambient lighting highlights the interior with a choice of 30 adjustable shades. The new A5 Coupé also redefines the class benchmark for aeroacoustics. The acoustic comfort is almost that of a luxury-class model.



The luggage compartment offers a volume of 465 litres, 10 litres more than with the previous model. The rear seat has a 40:20:40 split and can be easily folded forward using levers in the luggage compartment. Audi also offers the two-door Coupé with optional gesture control for opening the luggage compartment lid with a foot motion. The optional trailer hitch is electrically released at the press of a button.

Display and controls

The A5 Coupé is now available for the first time with the optional Audi virtual cockpit, a 12.3-inch TFT display with a resolution of 1440 x 540 pixels. The MMI navigation, which includes a 8.3-inch monitor on the centre console, form the central information unit.

The focal point of the MMI terminal is the round rotary pushbutton. Its surface is home to the touch-sensitive touchpad, which is used to input characters and also for multi-finger gestures, enabling the driver to zoom in on the map, for example.

The whole MMI control logic is similar to that of a smartphone, including the intelligent free text search function. The new, more natural voice control system can recognise input made using everyday language.



Infotainment and Audi connect

Customers choosing MMI navigation, plus automatically get the hardware module Audi connect, which allows the vehicle to be a Wi-Fi hotspot for up to eight devices, while also accessing Google Earth Navigation and Google Street View.

With the Audi smartphone interface, Apple Car Play and Android Auto bring the familiar smartphone environment to the car, if desired. The optional Audi phone box with wireless charging in the centre armrest uses near-field coupling to link smartphones wirelessly to the vehicle's antenna and enables inductive charging according to the Qi standard. For very discerning hi-fi fans, the Bang & Olufsen sound system with its innovative 3D sound is also available.

Standard equipment

New trim lines provide numerous customisation opportunities, for both the interior and the exterior. Besides the base model, there is also the sport line which offers additional equipment to enhance the sporty look of the vehicle. The S line sport package and the Audi design selection are available for sophisticated customisation, particularly for the interior. Audi offers the S line exterior package for a particularly dynamic appearance.

The following equipment is available as standard on the 2.0 TFSI 140kW and 2.0 TDI 140kW:

- 17 inch alloy wheels.
- Luggage compartment lid, automatically opening.
- Dynamic suspension.
- Space-saving spare wheel.
- Leather steering wheel in 3-spoke design with multifunction plus.
- Audi drive select.
- Reinforced bumpers.
- ISOFIX child seat mounting anchorage point for outer rear seats.
- Folding rear seat back.
- Rear head restraints.
- Interior mirror, automatically dimming, frameless.
- Full size airbags with front passenger airbag deactivation.
- Side airbags at front and head airbag system.
- High-gloss package.
- Inlays in Micro-metallic silver.
- Exterior mirror housings painted in body colour.
- Indirect tire pressure monitoring system.
- Door sill trims with aluminium inlays.
- Xenon plus headlights and LED rear lights.
- Cruise control.
- Headlight washers.
- Automatic air conditioning.
- Driver information system with colour display.
- Audi sound system.
- Bluetooth interface.
- MMI radio plus.
- Leather/artificial leather combination.
- Ambient lighting package.
- USB and Aux interface.

In addition, the Sport models will feature the following equipment:

- 18 inch alloy wheels.
- Inlays in aluminium ellipse.
- Reinforced bumpers.
- Front sport seats.
- Line specific radiator grille, air intakes with tailpipe trims in chrome.

Over and above, the following equipment will be available for the 2.0 TFSI 185kW quattro:

- Front seats, electrically adjustable.
- Quattro with self-locking centre differential.
- Rear parking aid.

Whether showing off its first class performance on the open road or turning heads with its sporty elegance in the city, the new Audi A5 Coupé is the ultimate mark of prestige, continually setting new class standards. ■



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A girl called Eva



Dirk Lotriet

I have a sleeping disorder – it's called Eva and she is almost one year old.

Don't get me wrong – I love her very much, but oh! To be able to get only one night's decent sleep...

I'm an older dad who had the pleasure of fatherhood once before in my life... 23 years ago. And I missed a lot of the experience, because, like many fathers, building a career came first. His first solid foods? I missed it. His first hesitant attempts at crawling? Nope, I wasn't there. His first tooth? First steps? First words? Sorry. The office came first.

So when my much younger wife suggested that we consider having a baby, my first reaction was that I'm not going to miss a single step along the way this time around. (To be honest, my first reaction was "over my dead body", but let's not go there).

Anyway, to make a long story short, the baby was conceived, born and turned out to be a little girl, just as I ordered. (Thanks, Love!) At the end of mom's maternity leave, I announced my intentions: "No school for her. I'll look after her during the day, until I have to go and work in the late afternoons. I want to be a hands-on dad." Which, I have to admit, was one of the most rewarding decisions I have ever made. Rewarding, but not necessarily easy.

I think I used to be a reasonably well-groomed and well-dresses gentleman. Not anymore. I have traded the fine art of manliness for a Bestmed Infant Care programme nappy bag.

Nowadays, I'm the graying man you might see in our local mall some mornings. The one pushing a stroller and carrying wetwipes, nappies, formula milk and a change of pink clothes. I know the lyrics to some lullabies and don't hesitate to sing them in my special, unmusical way. I also know the words of several nursery rhymes.

And my internet history proves that Googling sports results have made way for Googling baby matters.

Such as 'how to get your baby to sleep through the night'. Or simply 'how to get your baby to sleep'. And that, dear reader, is where the biggest, mind-boggling problems with modern parenthood lies.

Twenty three years ago things were simple. Now, thanks to the internet, everything is controversial.

Do you know the age-old tradition of swaddling – wrapping your baby in a receiving blanket so that she resembles a tasty chicken-

mushroom filled pancake? Twenty three years ago, you swaddled a child without thinking twice.

But suddenly swaddling is controversial. Some swear by it. They say swaddled babies sleep better and they can't startle themselves awake, because their arms can't flail.

Others, however, are filled with horror by the mere mention of the word. It can be hazardous, they say. Swaddling can cause problems such as hip dysplasia, overheating and the inability to wake when necessary.

And the arguments aren't limited to swaddling.

Practise controlled crying to get them to sleep through the night, say the supporters of Dr Richard Ferber. Allow the child to cry for short periods of time, but not until he falls asleep or all night long. The idea is that babies naturally wake periodically at night. If you want yours to "sleep through the night," Ferber says, "he'll need to learn to fall back asleep without being rocked, fed or sang to, and he can't learn to do that without practice."

"Oh no!" others say. "Crying is emotionally scarring and it releases cortisol in the brain."

Cortisol in itself, of course, is a controversy with critics saying there is proof that cortisol can harm a child. Nonsense, others say. "Cortisol is normal and a child can never learn to cope with everyday stresses without it."

Most of Ferber's harshest critics are supporters of the idea of attachment parenting. Which is, predictably, equally controversial.

As is Lenore Skenazy's Free-Range Parenting. Or RIE, which is extremely popular with A-listers parents who follow its teachings. Such as, I'm told by the internet, Tobey Maguire and Penelope Cruz.

Or babywise. Or co-sleeping. Or bed-sharing. Or a phalanx of other parenting theories and practises. As soon as someone establishes a theory, a host of critics follow with reasons why this is bad.

I have now decided to turn my back on all the clever online ideas and arguments. There is, from now, only one approach that makes sense in my book. I'm going to use good, old-fashioned common sense. Which, if you read the things people say, is not all that common.

No more Google parenting for me. The best wireless, interactive device to use when raising a child is not an iPad. It's an iDad. ■

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 - Anriette Schoeman

Have the courage to rebrand yourself and never give up on your dreams.
 - Timothy Maurice Webster

As usual, there is a great woman behind every idiot.
 - John Lennon
 Happy women's day!