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Edition #4

December 2010

## What is the cheapest cell option available to you?

There are at least seventy five different mobile phone contracts available in South Africa that you as a consumer can choose from, and with Telkom entering the market with 8-ta, your choices have just got even more.

Up until now, there was really no single source to compare monthly subscription charges, or the myriad of different call and SMS rates across different packages, let alone across different service providers.

To do so, you'd need to source printed comparison tables and perform some sort of analysis with these spread out over the living room table. And that's if you can find up-to-date printed material!

Enter the Buyers Bibles, a popular website that has, up until now, provided extensive comparisons for printer and broadband offerings in South Africa.

Eve Dmochowska, who did the research into the various cellphone tariffs, explains that finding the tariffs wasn't plain sailing. On the website, she explains how she visited retail outlets of each of the providers. Her reactions: "Vodacom: blank stare. Then they give me a superbly laid out booklet of all the tariffs. Problem: the booklet was printed in JULY 2009, and the rates are outdated. Cell C: blank stare. They "don't have that". And they aren't connected to the internet, so we can't even browse it online. MTN: blank stare. They're

"all out of that". (And have been for at least 3 months) Virgin: No problem: I got a well laid out table that compares all the plans." Most South Africans will relate to these kinds of experiences.

Dmochowska did the hard slog and scoured the service providers' websites for the relevant data. It took about a week of part-time work to compile all the data. She "spent hours" trying to find accurate, up-to-date figures. And the numbers are an "eye opener".

Vodacom tops the league table in terms of sheer complexity and amount of contracts. The biggest mobile operator in the country has at least 31 contracts.

Cell C is next in line with 17 different contracts. Importantly, the Buyers' Bible notes that on some Cell C packages you're able to select seven "Friends and Family" numbers, which will give you an additional discount.

Virgin Mobile has 16 contract options. It has the lowest rate among the four providers, with a 99c per minute rate for all Virgin-to-Virgin calls. Buyers' Bible also says that "Virgin has an unusual rate structure: the first five minutes of talktime per day are charged higher than the minutes after that".

MTN has the simplest range of contracts - by far. It presents 11 options.

continued on pg 2 >>>



## Traffic Fine Amnesty for Bay Motorists

The Nelson Mandela Bay Municipality officially started an amnesty period for motorists with outstanding traffic fines last month, which means that you will pay 50% less for a fine of R200 and more. This amnesty period will come to an end in January 2011. In an instance where a fine has escalated into a warrant of arrest; the R200 for contempt of court will fall away and the motorist will only be liable to pay 50% of the actual fine. This project is run by the Traffic and

Licensing Sub-directorate of the Nelson Mandela Bay Municipality and is in line with the Administrative Adjudication of Road Traffic Offences (AARTO) Act that will be rolled out in Metropolitan Municipal areas and at all local municipalities at a later stage. If you are unsure of how much you owe the Nelson Mandela Bay Municipality, please dial 041 402 1187 to find out how much you owe and dial 041 402 1142 to find out if you have outstanding warrants.



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Lynn Erasmus

## Dear Readers,

With Christmas around the corner, and a well deserved break for many, I am sure most of us are happy to say goodbye to 2010 and a warm welcome to 2011.

South Africans in general had a tough and trying year as a result of the recent recession.

But as the world already knows – we are bullet proof and are used to overcoming any obstacle that comes our way. This we proved by hosting the 2010 Soccer World Cup with honour and pride.

In last month's edition featured our very first female entrepreneur, Ms. Nomsa Mazibuko, owner of the Ikamwa recruitment, development and training agencies in East London and Port Elizabeth. She said the response was overwhelming and has surely put her business on the map.

For our Christmas edition we thought we would be a little bit different and profile one of South Africa's iconic entrepreneurs, Mr. Raymond Ackerman, owner of the Pick n Pay supermarket stores.

Even though he was fired at the age of 35, and was essentially unemployed with a family of four to look after, he saw an opportunity that led to him owning the biggest supermarket chain in South Africa.

This could be you! Our readers also have the chance to win one of his highly acclaimed books, A Sprat to Catch a Mackerel.

Please don't forget to nominate who you would like to see next as Your Money's Entrepreneur of the month.

To all our readers, thank you for your unwavering support over the past four months. May you and your family have a Merry Christmas, a safe journey, wherever the destination, and a Happy New Year.

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# What to look out for before buying your dream home

By Kobie Potgieter

Owner of Independent Remax Property agency

Most of the consumer is not properly educated on what it entails to purchasing property, and this lack of knowledge can cost them dearly.

Consumers first step is to save up enough money for the initial costs, such as the cost of the bond, deposit and being able to pay for your transfer costs.

The larger your deposit, the less interest you will pay over a very long period of time.

Property buyers must obviously know before hand what the purchasing price is, be aware of all the extra costs involved and if they can afford to pay the monthly instalments due.

Secondly, but just as important, you need to insure that your payment history is up to date.

Banks are so strict. They are not only looking at judgement against you, but they also look at how you conduct your finances.

All accounts need to be paid on time, not even one day late.

Whether it is an Edgars or a credit card, if you have a bad paying record it will affect your credit score rate in a very negative way.

The bank operates in the following way: Your place your application through the bank. It then goes into a system, called Experian, which is the ITC and Trans-union agencies, where they will check your credit records.

The bank will then score the client according to his/her level of risk.

Internal risk: Conduct of account in bank – is there ever any money left in the bank, or does it go out the minute it goes in.

External risk: Through the conduct of all your various retail accounts.

The higher the risk you are to the bank, the higher interest you will pay.

A difference of 0.5% will have a huge impact on what amount you will pay over a period of 20 years, the difference of hundreds and thousands of rand.

This must become a lifestyle. Focus on making your payments on time, and don't skip a month either - DON'T PAY LATE.

If you feel that your account could be negatively affected, then rather give yourself 6 months to clean up your payments and save enough for the deposit on the house, as this can make the 0.5 % difference.

If you have any question for Kobie on any information related to buying or selling property please send your questions to [info@yourmoneyec.co.za](mailto:info@yourmoneyec.co.za)



## Finally a way to compare cell contracts

Continued from pg 1 >>>

It announced this unprecedented move in 2008, cutting down from a ridiculous 64 options. What's even more commendable is that since then, MTN has resisted the urge to add further plans. MTN's 11 options are the simplest and the easiest to understand.

The Airtime Bible only has one of 8-ta's offerings available as yet.

There is a caveat in the Buyers' Bible: "We found plenty of errors and thus present these stats with a warning: please verify the rates, and we will also continue to do so."

Dmochowska says she wants to work with the operators to make sure all the data is completely accurate.

The Airtime Bible showing the various options may still seem complicated. And that's because it still is.

Of course, you could just pick a contract based on the freebie (like an Xbox or Wii) that you get!

If you wish to download the Airtime Bible, simply visit: [www.buyersbibles.co.za](http://www.buyersbibles.co.za)

Source: [www.moneyweb.co.za](http://www.moneyweb.co.za)



### DISCLAIMER

'Your Money' is a monthly publication, distributed throughout the Nelson Mandela Bay Metro and Jeffery's Bay regions. It is an independent community newspaper that aims to inform the public about financial matters that impact on their daily lives.

While all care is taken to ensure the accuracy of the information herein, the publication will not be held responsible for any loss or damages incurred by acting on the information contained herein.

We encourage all readers to speak to a qualified financial services consultant before acting on any financial advice.

Further we reserve the right to edit content provided where we see fit.

The views and opinions expressed in the publication are not necessarily those of the editor, publisher or publication.

## The News in Brief

### Millions for defective EC houses

A total of R321.7-million will be required to fix the 30,320 government-built houses in the Eastern Cape that are defective.

To date about 133,802 defective government houses have been fixed at a cost of R1.2-billion, but only 6,867 have been repaired in the Eastern Cape at a cost of R106.1-million.

### EC projects overspend by billions

THE Eastern Cape government has projected that it will have to overspend by R3.7-billion this financial year.

DA finance spokesman Bobby Stevenson said the projected overspending would have catastrophic consequences for service delivery, with the goods and services budget particularly hard hit. This would affect the supply of medicine in clinics, blankets and equipment in hospitals and the maintenance of school and other buildings and roads.

### City negotiates to avoid boycott

Threats of a city-wide rates boycott have prompted the Nelson Mandela Bay Municipality to negotiate with ratepayers in an effort to avert the crisis.

Speaking at a budget and treasury committee meeting, chief financial officer Kevin Jacoby warned a rates boycott would have huge negative implications for the city.

The municipality has been facing a cash-flow problem since August last year and has had to cut down on its budget for services.

### R200 million written off

Nelson Mandela Bay chief financial officer Kevin Jacoby announced that the Nelson Mandela Bay municipality was writing off R200-million in debt.

The R200-million excludes more than R52-million that had already been written off in June to assist account holders with debt older than five years.

The R200-million relates to debt categories including electricity, sanitation, water, refuse and general rates and service charges.

### Bay unable to recoup World Cup spend

THE Nelson Mandela Bay Municipality admitted it would not be able to recoup the R261-million the city spent on funding the 2010 Fifa Soccer World Cup.

While the city's cash flow had been compromised by a myriad factors, overspending on the soccer event worsened the problem. The municipality will only be receiving R41-million from provincial and national government.

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## Interest Rate Cut and what it means for you

Reserve Bank Governor Gill Marcus announced that the Monetary Policy Committee (MPC) had decided to cut interest rates by half a percentage point, bringing the figure to 5.5 percent.

This means the MPC has cut rates by 6 percentage points since December 2008 to help the economy recover from the recession.

Although consumer inflation is at a five-year low at 3.2% and there has been a recovery in consumer spending, the rate cut indicates the MPC's concern for SA's sluggish recovery.

### What does this mean?

As a consumer, you love to see lower interest rates when borrowing money. Whether it is the rate on your credit card, bond, vehicle loan, or any other type of loan, you generally enjoy lower rates because it means less interest to be paid, which means smaller monthly premiums.

But, while lower rates can certainly be a blessing for your debt, not everything is rosy. Decreasing rates is likely in response to a weakening economy.

This means that other investments such as stocks or real estate have probably not been faring very well. In addition, lower interest rates also affect things like your savings

account. So while you may be paying less to borrow money, you're also being paid less to lend or deposit money.

For those who are looking to buy a home, decreasing rates is certainly a good thing. While home loan rates offered by the banks aren't directly linked to the Reserve Bank rate, they do generally follow the same trend.

Of course, lower rates mean you can buy a slightly more expensive house and still save money on interest. One thing to be careful of is that you don't purchase beyond your means.

Leave a bit of room to maneuver as interest rate changes are cyclical, which means that sooner or later they will start going up again. Lower rates mean lower payments, so consider putting the extra money back into the bond, to pay off your homeloan quicker.

### Don't forget your savings

Clearly, low interest rates are great for borrowing money, but when it comes to trying to earn money on your savings, it isn't to your advantage. If your savings account rate is dropping, you should be on the lookout for higher paying alternatives.

Your bank may offer higher yielding money market investment options or other interest bearing solutions that you can make use of.

## “Adopt” a child or a family from Vistar, A place to belong, a place to become...

Vistar Mission Station in Ambrose Street, Sydenham is a place for the destitute, addicts, pensioners and families alike. No-one gets turned away, and here everyone deserves a second, even a third and a fourth chance in life.

Ms. Asanda Jwaqa (18) is living proof of this. Asanda learned at a very young age about pain and what it means to lose your loved ones. After her grandmother who was looking after her died in 2001, she went to Johannesburg to stay with her mother. But two years later her mother also passed away.

Having no-one to care for her she was sent to a Children's home in Alberton.

“But I was too rebellious for them, and after a few years they sent me away to a place of safety. I didn't think I was being too naughty, I guess I was just struggling to deal with my family's deaths and the feeling of being unwanted.”

Her stay here was once again short-lived when she became insistent on being sent to school. After being promised for a year that she will go to school and yet nothing was done, she was told in February 2010 to pack her bags and leave the premises immediately.

Luckily for Asanda, she met a woman who told her of Vistar in Port Elizabeth.

Asanda has grade 10 and wants nothing more than to finish her schooling and study further in criminal psychology. She is extremely bright and can speak all 11 different languages fluently. Vistar is looking for a sponsor to help make Asanda's dreams come true which is to finish her schooling.

If you would like to make a donation, (no amount is too small), or would like to help fulfil Asanda's potential, please contact Fatima on 041 4841106 or by e-mail at

[info@vistar.co.za](mailto:info@vistar.co.za)

## Manage your money over the silly season

The holiday season is here! Immediately, the things that come to my mind are Christmas, gifts, holidays, braaing, beer, cocktails, wine, friends, family, good times...

All of these things though, have one thing in common; spending money! Spending money is one thing, over-spending is another. What happens when you spend more than what you have on things you do not need?

Unnecessary spending will take away from money that you could have used constructively for that well earned (but affordable) holiday or making a dent in that ever growing debt.

With the holiday season almost upon us, start thinking now about your money. How best are you going to spend it? Avoid turning expenses such as gifts, nights out for dinner and drinks into a major debt burden to face in the New Year.

### Here are some debt trap avoidance tips:

1. Agree with friends and family that you will limit the amount of money spent on each other's gifts
2. Or how about everyone's name goes into a hat and you only need to buy a gift for that person- according to your agreed maximum of course!
3. Only take a certain amount of cash with you when you go out. Once that amount is done, so are you.
4. Better yet, invite friends over to your house
5. Plan ahead for gifts- you will always pay more for last minute shopping
6. Go on holiday only if you have saved



money for this purpose. Do not holiday on credit

7. Make a realistic daily holiday budget. Make sure you stick to this

8. Do not be misled by seductive Xmas marketing, offering you “free gifts” or “gift vouchers” with the purchase of something you do not want or need

9. Be strong and use your willpower- now is the perfect time to fall into the trap of opening a store account- do not purchase gifts on credit

10. 'Tis the season to be jolly and carefree – but not when it comes to spending. Is it really necessary to run a tab at the bar? Do you honestly need another pair of shoes? Can you actually afford that luxury gift for your partner?

Here's to a happy, healthy and financially free New Year!

## Owning a yacht is as easy as one – two - three

Have you ever dreamed of owning a yacht? Now through Fractional Ownership, this dream can be turned into a reality.

Most people form a partnership between 10-12 people, where the cost, as well as the eventual profit, will be divided amongst them equally. They then decide who will get to use the yacht and for what period of time.

For example: If you and eleven friends bought a yacht for R600 000, you will approximately pay R50 000 each for the yacht, and will get to spend an entire month per year on the yacht.

There is however still some hidden costs involved, such as maintenance, management fees, insurance and docking rights which can all be handled through a respectable broker.

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## Marketing your business

***It's not just what you say that stirs people, but rather the way that you say it!***

You can only start marketing your business effectively when you are able to do the following:

### **Define your business**

From a customer's point of view – in 30 words or less. What do you want to be known for, what do you want to accomplish? Describe your point of difference, or unique selling point. Why would customers come to you rather than anyone else?

### **Create an image**

Your logo is the “face” of your brand. Whether you hire a professional to design it or you produce it yourself, your logo must match your brand (as described in the two points above).

### **Keep it simple**

You need to be able to communicate your company name and an emotion in less time than it takes to sneeze.

Local reputation management and training consultant, Deon Binneman, outlines the following as being essential to any small business marketing strategy:

### **Identify your customers**

Who is your ideal customer, including his/her age, income level, geographic regions, education level?

### **What's on their wish list**

Discover what makes them tick, what they need, what products they use and how they use them.

### **Define your competitive advantage**

What is your company good at doing? What do you like doing?

### **Relate to emotional buy-ins**

What words, feelings and emotions will make the product appeal to your customers?

### **Build your reputation**

Do more than you are expected to. Build credibility by maintaining high standards of quality and reliability.

### **Constantly ask yourself**

How can you provide what your customers want, better than anyone else?

### **Low-cost marketing strategies**

**Market via email:** Today's software makes it possible to easily create and send electronic newsletters, include contact details and logos at the end of every email message, and automate communication so that it can be sent out while you're away. In some cases you can also integrate your email software with other business data, allowing you to keep customer information in one place and monitor your contact with customers.

**Market via the web:** When approached correctly, the Internet can boost your ability to deliver products and services and market yourself to a larger audience. It is a cost-effective means of building your brand and generating new business.

**Become an expert:** Share your ideas and understanding of your business and offer advice that positions you as an expert in the field. Read widely. Raise your profile by giving comment to the media, conducting presentations and actively joining professional associations.

**Network:** People like to do business with those who they know and trust, and networking allows you to built relationships.

**Use your customers as your salespeople:** The only thing customers will remember is how you helped them. Don't just sell them a product, solve their problems.

**Ask your customers for referrals:** If they're happy with your

service, they won't mind recommending you to someone else. Give leads in return, and make sure they are reliable.

**Look after your resources:** Maintain good relationships with your own suppliers, friends and associates. They'll be willing to share advice and spread good word-of-mouth.

**Manage your information:** Compile and maintain a database of likely customers and media contacts and use it to manage your relationships. Constantly update the lists and use them to keep track of who you communicate with, and how often.

**Direct mail:** Send a personalised letter and company brochure/profile to keep in touch with existing customers or to target prospective ones. Always address it to an individual and include a feedback mechanism, such as a special discount. Follow it up with a phone call.

**Form alliances:** Link up with another business that has similar customer base, so that you can cross-sell your products and services. For example, if you own a hobbies and craft shop, join forces with a local artist and run workshops together.

**Cross-sell to existing customers:** Get to know your customers and their business, and identify other areas where you could be of service. Make yourself indispensable.

**Create a good impression:** The key to successful marketing is not how good you are but how you are perceived. Listen, instead of talking, and ask instead of assuming.

**Get listed:** Be listed in as many directories as possible – free or paid for, printed or electronic.

**Guerrilla marketing:** Focus on activities that deliver the most visibility for the least money. Understand what you're going to get out of a marketing activity before you spend your money.

**Donate your services to charity fund-raisers:** This is a great place to give back to your community and receive recognition at the same time.

**Don't stop!** Set yourself marketing goals for the next six months choose tactics to achieve them, and then go for it.

Base your goals on the SMART principle: Specific, Measurable, Achievable, Realistic, and Time.

### **5 Marketing mistakes**

#### **Failing to identify your target markets**

Don't tackle too many types of customer on a limited marketing budget. Identify the groups that are most likely to need/want your product and then go after them.

#### **Not doing market research**

How do you know if people want your products or service, and how much do they think it is worth? Find this out before committing yourself in a new business.

#### **Relying on just one or two marketing tactics**

Customers need to be exposed to your message in at least three different ways before they will consider responding to it. Use a variety of tactics.

#### **Failing to communicate your point of difference**

Your product or service must have something unique about it so that customers will choose it over your competitor's. Establish your point of difference and include it in your marketing message.

#### **Saying too much**

People are being subjected to more and more information and have less time to absorb it. Keep your message simple.

Source: Small Capital – Brought to you by Standard Bank

# Celebrity Entrepreneur: Raymond Ackerman

We are honoured to introduce our readers to Your Money's first December Celebrity Entrepreneur, Mr. Raymond Ackerman, owner of 792 Pick n Pay stores in eight different countries.

Being fired at the age of 35, with a young family of four, the future would surely look bleak and daunting to most.

But Raymond is certainly not like most people, and being described as the average man does not fit him well either. Perhaps difficult, determined and liking his own way, even shy, but definitely not average.

These character traits were the reason why Raymond eventually got fired after running 89 different Checkers-stores over a period of 10 years. He fought for a change in policy in order for the company to thrive. A few months later Raymond implemented this same policy in his own business to make him the success he is today.

Raymond remembered going home the day he was fired, struggling to find the words to relay the news to his pregnant wife, Wendy Ackerman.

But instead of crying or being upset with me, she got up, gave me a kiss on the cheek and said: "This is the best day of your life," and it most certainly was.

"My wife has always been my pillar and my support. It was Wendy who encouraged me to join the golf club and to be active in our children's nursery school."

"I am a very shy person you see, so she would always try to push me to be more social," he said.

Raymond's story unfolded last month, while launching his third book: *A Sprat to Catch a Mackerel: Key principles to build your business* in Port Elizabeth.

Here he tells the story of how he met Mr. Harry Goldin, founder of the Pick n Pay supermarket group, a few months before he was fired.

"Harry phoned me and asked me to meet with him. Even though I realised that he was our competition, I cancelled all my meetings that day and met with Harry. He needed some business advice and I saw no harm in giving it to him. At the end of the meeting, we said our goodbyes and I thought that was that.

But three months after he was fired, Raymond

received the call that changed his life forever.

Goldin said he wanted to sell his four Pick n Pay chains in Cape Town and gave Raymond first option, as a sign of respect for helping him when he needed it.

Although Raymond realised that he did not have the money to buy the business, he told Goldin he was interested. Goldin then gave him three days to come up with the money needed.

Raymond saw his banker and was told that he could only get R120 000 of the R250 000 needed.

"I went and canvassed every single person I knew. Thanks to my wife's insistence, I had become captain of the golf club and the chairman of my children's nursery school's committee and in three days I managed to get ten friends and acquaintances to invest a substantial amount of money. The bank saw what I came up with and loaned me the difference," he said.

Raymond became unstoppable. His fighting spirit and inner belief in himself turned a R250 000 investment into a R60 billion business over a period of 43 years.

Today, at the age of seventy nine, Raymond goes around the country and teaches, to those who are eager to learn, the secret of his success - Consumer sovereignty.

His lecturer once taught him about this concept, consumer sovereignty, where the customer is the queen.

"You don't go and see how much profit you can make, but rather how you can best serve your customer."

"I see it this way: When a doctor gets called out in the middle of the night to see a patient, he doesn't first stop at the door asking for payment.

No, he goes in there and sees how he can best heal the patient before money gets exchanged. This concept also applies in business, especially in business!"

Raymond Ackerman has also been awarded the Businessman of the Year by various



**A successful entrepreneur must be passionate, have a clear mission statement and be prepared to risk everything.**  
*Raymond Ackerman*

publications over the years and has received the Humanitarian Award, Man of the Decade award and the Lifetime Achiever Award, to

name but a few.  
 The Four Legs of the Table 2005  
 Hearing Grasshoppers Jump: The Story of Raymond Ackerman 2001.



## WIN A COPY OF "A SPRAT TO CATCH A MACKEREL"

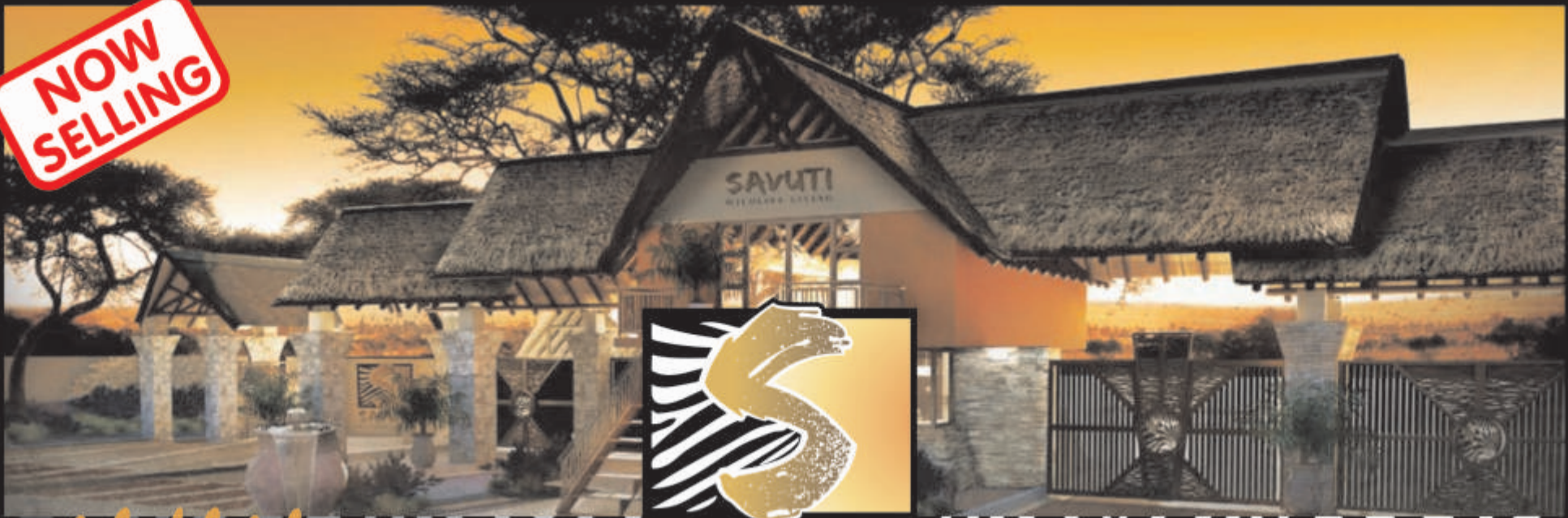
In *A Sprat to Catch a Mackerel: Key principles to build your business*, Raymond Ackerman shares the basic tenets behind his business philosophy – timeless principles that have guided him through some of South Africa's most turbulent times. Whatever your business background or interest, the practical, accessible advice in this book will help you define and build your vision, and help you reach success and self-actualised growth – not by chasing profit, but by giving expression to a driving passion.

Rated by the Financial Times as among the World's Top 100 Most Respected Businessmen, Raymond Ackerman's insights are bound to help you grow your own business.

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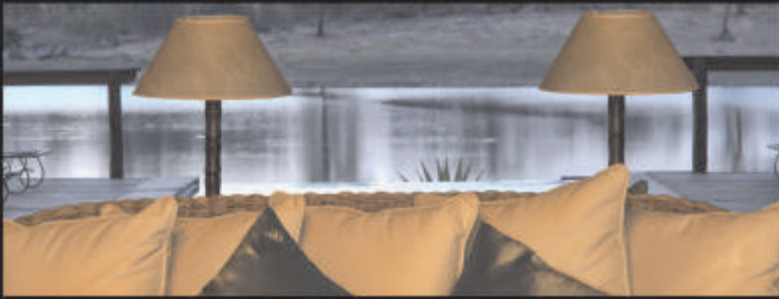
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Imagine sipping a sundowner on the veranda of your very own luxury home in a private wildlife estate just a stone's throw away from Jeffreys Bay's world famous beaches.

Your first realisation is the absence of smog caused by traffic and other city life hazards; only clean, fresh air as your eyes feast on the colours of an African sunset dancing on the water.

For the first time in months you take a deep breath, exhale slowly, and feel the tranquillity of your surroundings penetrate your very being. As your gaze sweeps the landscape, your senses awaken to the promise of the rich diversity of fauna and flora just waiting to be discovered.

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**Phase 1** *now selling from* **R600,000**

*Limited availability - visit*

[www.savutiestate.co.za](http://www.savutiestate.co.za)

**Jaco Rademeyer**  
083 320 6223  
041-367 1151

**Craig Fensham**  
082 219 1284  
041-367 1151



MAXDESIGN/SAVUTI04

## Protect your Biz this Dec

It should come as no surprise that, as companies gear down for the festive season, there is direct correlation in the increase of burglaries and robberies at business premises that takes place.

There are a number of things that you, as a business owner or manager, can do to reduce the risk at your business over this festive season.

### 1. Lighting

Outside lighting is a good deterrent, and can be linked to a timer switch to make it appear as if someone is still on the premises.

Make sure that the lights are well out of reach to prevent intruders from tampering with them.

### 2. Assess weak points

Have a look at your premises from a criminal's point of view.

80% of forced entries are through doors, as it is easy to carry loot out through them and provides a quick, trouble-free escape route should they be disturbed.

Look for hiding places and dark areas at night, with special emphasis on trees that might enable burglars to climb up and access unprotected windows or the roof.

Metro Security Services is serious about your security. Our aim is to provide you with an experienced, affordable security service that will never compromise on standards and quality.

If you would like to discuss designing and implementing specialist security services for your company, please do not hesitate to contact us.



**385 Kempston Road, Shuhouse Building, Korsten**  
Tel: (041) 451 1314



Situated 1.9km from Nelson Mandela Metropolitan Airport, 99 on Villiers, with spacious rooms and contemporary décor providing a welcoming, relaxing home from home, is a perfect base for the regular business traveller or tourist wanting to step out of a busy day.

Tel: 041 5818975  
Cell: 079 1572178

[www.99onvilliers.co.za](http://www.99onvilliers.co.za)

## Money: Is it the Means or the End

By Fayruz Abrahams

Money is NOT the root to all evil – it is the 'love of money' that is the root of most evil. Well so the saying goes... but what does this mean exactly?

For the most part, we start out with fairly noble goals – and typically we acknowledge that money is the means to achieving our noble endeavours. Somehow, along the way, the “means” becomes the end... and eventually money becomes an end in itself and the nobility established at the outset fades into obscurity.

So ask yourself: What are (were) your ultimate aspirations? Is it to be rich for the sake of being rich? Or is it something else? What do you hope your life will finally be like or what will it feel like? Once you are able to articulate the 'ultimate goal' (what you would want your life to be): write this down – laminate this if you wish. Then you can critique your actions, focus, and behaviours against this goal: for example: will this action

enable 'a happy family' or will this focus enable 'that my children are balanced and responsible'. In the absence of this “peg in the ground” one runs the risk of reverting to the short term, tangible and immediate outcome (how much money has been accumulated) as opposed to the big picture (that which we hope I lives become in time).

The love of money implies an attachment to it and results in making it (an arbitrary financial position) more significant than one's contribution and one's humanity.

Money, as a means to an end – Money, as a consequence to contribution – is constructive and useful. Money, as an end in itself becomes problematic because it makes what is important and meaningful fade into insignificance and this over simplifies the mystical charm of life to the level of the mundane.

## Breaking away for a weekend

Depending on if you are on a budget, having a little extra to spare or simply wanting to treat your loved one for a weekend away, we have it covered in Your Money

**On Budget: R 474**

**Where: Baviaanskloof**

**Contact: [www.ecpta.co.za](http://www.ecpta.co.za)**

Ms. Carol Kleyn, a sales rep in Port Elizabeth has a great passion for camping and the outdoors.

“I always love going to a little camping site in Baviaanskloof called Komdoma. It is so peaceful there. Although all your basic facilities, such as water, electricity and an ablution block are available on site, it is still the perfect get-away from the hustle and bustle of the city.”

Accommodation: R26p/p per day

Food: R300

Petrol: +- R70

Past Patensie – look out for Baviaanskloof Nature Reserve sign, followed by Cockscomb and Komdoma camping site.

**Little extra to spare: R 1400**

**Where: Addo Elephant Country Estate**

**Contact:**

**[www.addoelephantcountryestate.co.za](http://www.addoelephantcountryestate.co.za)**

Ms. Juanita Smith owner of an events company in Port Elizabeth prefers to go to the Addo Elephant Country Estate for a well deserved weekend away.

“After a lovely outing to the Reptile -, as well as the Lion & Crocodile park we returned to the resort to find a beautifully set table for my hubby and I. It was really great

enjoying the outdoor candlelit dinner while listening to the lions roar and the vast birdlife, providing us with the most perfect romantic ambience.”

Accommodation: R500 per room, including Breakfast (was on special)

Dinner: R190 per night for two (was on special)

Petrol: R40

Follow the Grahamstown N2 highway; turn off at Markman's/Addo. Look out for the Addo Elephant Country Estate sign.

**Spoiling yourself and your loved one: R3390**

**Where: Tsitsikama Lodge**

**Contact: [www.tsitsikamalodge.com](http://www.tsitsikamalodge.com)**

Mr. Johan Blom, owner of a coffee shop and Boutique shop in Port Elizabeth, said his favorite place in the Eastern Cape is the Tsitsikama lodge.

“I love the variety of sights and the beautiful nature walks, especially the different pools they have on offer. It is a place you can simply relax and indulge in.”

Accommodation: R645 p/p per night, incl. Breakfast.

Dinner: R140p/p

Fuel: R250

Follow the N2 Cape Town Road; look out for the Tsitsikama sign.

## Orgon-ise Your Work Place

Orgonite is made from a combination of metal particles (aluminium, S/S, brass, titanium etc), crystals (quartz, amethyst, fluorite, garnet, etc) and resin.

### 20% discount on all products

- remove dangerous EMF fields
- Improve mood
- Compensate for cellphone radiation
- Create positive atmosphere
- Improve productivity

Contact Peter: Phone: 082 771 2109  
E-mail: [peterc@isat.co.za](mailto:peterc@isat.co.za)



## Orgon-ise Yourself: Bamboo Massage

The bamboo massage is regarded as a body and limb massage that incorporates bamboo stalks of varying lengths and diameters. It is known to reduce tension, make skin more supple, relieve tightness in muscles and tendons and stimulate the blood flow, among others.

**DECEMBER SPECIAL:**  
Hour and a half treatment for R175

### PLUS 15% OFF WITH THIS AD

Contact Peter  
Phone: 082 771 2109 : Fax: 086 695 2319  
E-mail: [peterc@isat.co.za](mailto:peterc@isat.co.za)



## Savuti Estate the place to be

Imagine coming home after a long day's work. While sitting outside on your veranda overlooking the beautiful landscape of Savuti Estate, a Zebra comes strolling past your house, nibbling on the grass and leisurely sipping water from the dam.

Welcome to Savuti Estate, your home in between nature.

Savuti Estate, which is situated in Jeffreys Bay is proud to open its doors for exclusive property purchasing. Property owners here will have everything a man can dream of; wildlife, nature, the ocean and still within easy access of all the modern facilities in Jeffreys Bay.

Mr. Dries du Preez, owner of the estate, said it is a dream come true to be living among the wildlife, but yet have everything you need, right there on your doorstep.

The buyers of today have more modern needs. They crave security, freedom and openness, but yet within close vicinity of all the modern amenities such as medical-, shopping centres and various recreational facilities in town.

There are 515 single residential stands, with an average area of 2,300m<sup>2</sup> each, 24 impressive lakes, waterholes, and dams as well as wildlife roaming freely.

The Savuti Global Leadership Academy with boarding facilities for grades 8 - 12, will also be erected adjoining Savuti.

With plenty of space in-between each property, residents will enjoy the serenity of the wide open spaces as well as complete privacy from your neighbours.

The Estate will also have state of the art security, including biometric access control, CCTV perimeter monitoring, electric fencing and 24 hour foot patrol.

We take security very seriously. Our residents must feel completely safe here and without having to look over their shoulders.

Various facilities such as tennis and squash courts, gymnasium, archery range, equestrian stabling will also be on the premises.

Savuti will be a green eco development, and endeavour to cut dependence on Municipal electricity and water by at least 50%.

The estimated levy for Phase I of Savuti, will be just under R700 a month, and you will understand that a lot of costs will be loaded onto Phase I.

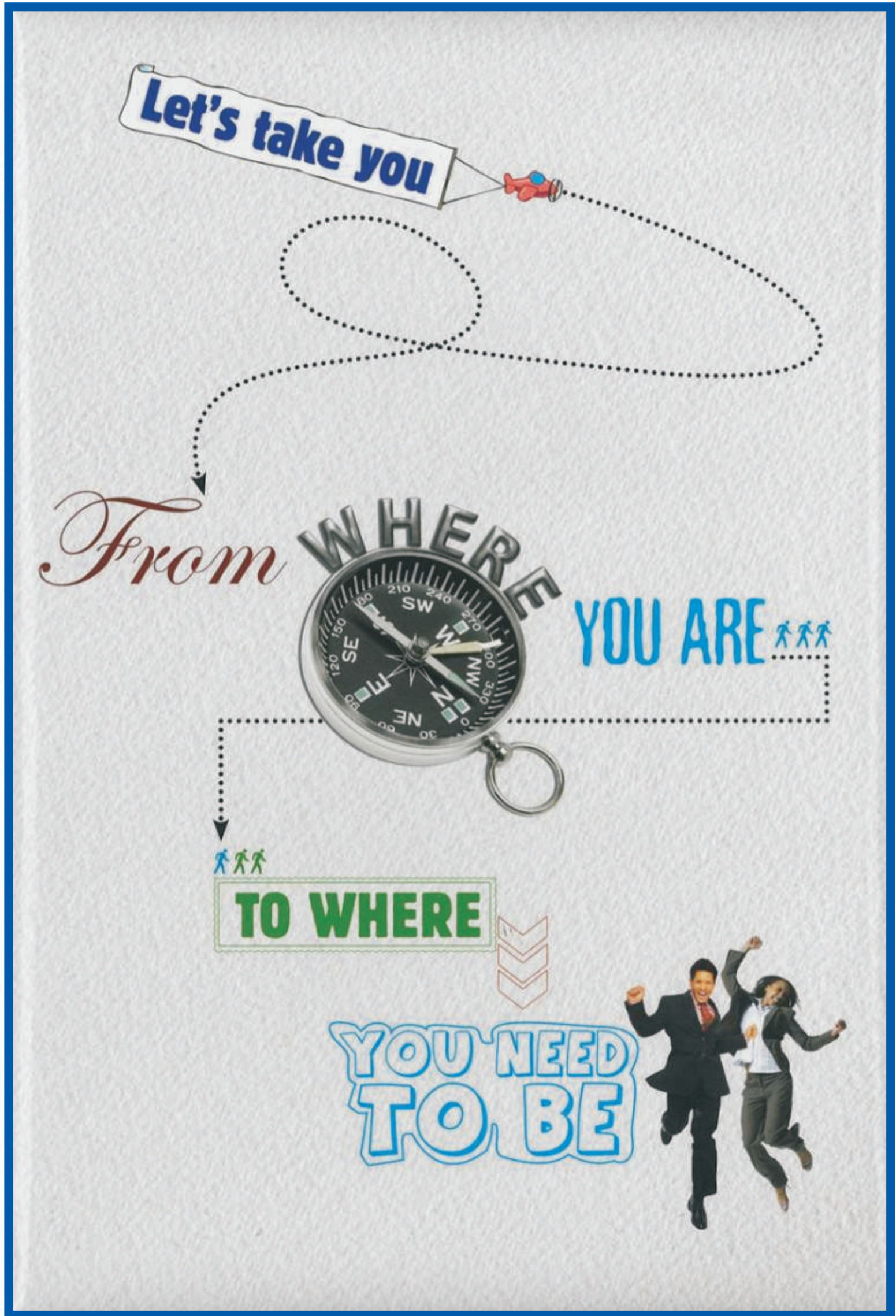
We foresee that as more phases are added, this figure will stay unchanged for quite some time or even decline.

Savuti - It's not about being different, it's about being unique!

**For more information visit**

**[www.savutiestate.co.za](http://www.savutiestate.co.za)**

**or phone 082 440 2922.**



Moving Forward

 Standard Bank