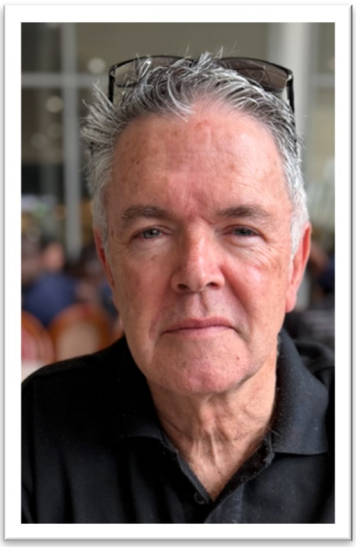


Mark Wenning's

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The art of creative saving

Frugality can be taken too far. There are people who use a stick to get the last drop out of a tube of toothpaste or limit the number of blocks of toilet paper each family member may use. The opposite end of this spectrum are people who are either so egocentric or downright insecure that they cannot conceive of the possibility of having anything but the best. However, somewhere in between there is a group of people who enjoy finding creative ways of spending as little as possible.

While conventional money-saving advice is useful, South Africans face unique economic challenges, prompting creative approaches to stretch their rands further. With the high cost of living, the possibility of loadshedding, and a fluctuating currency, thinking outside the box has never been more important. This article uncovers some distinctly effective and unusual ways to save money in South Africa, offering practical inspiration for local consumers.

Tap Into the Sharing Economy—Mzansi Style

The sharing economy in South Africa is flourishing. Beyond globally known platforms, local initiatives help people borrow, rent, or swap goods and services. Consider:

- Neighbourhood WhatsApp Groups: These are invaluable for borrowing tools, baby gear, or even textbooks, cutting down on unnecessary purchases.
- Clothing Swap Events: Popular in cities like Cape Town and Johannesburg, these events let you refresh your wardrobe at little cost.
- Community Carpooling: Save on rising petrol costs by connecting with others on platforms like Carpool SA or through local Facebook groups.

Reverse Shopping—Sell Before You Buy

Online Marketplaces: Before shopping, declutter and list unused items on OLX, Gumtree, or Facebook Marketplace. This not only brings in cash but makes you more mindful about new purchases.

Upcycling: South Africans are masters at creative reuse—repurposing secondhand furniture or glass bottles into décor saves money and the environment.

Subscription Smarts

Streaming Service Rotations: Rather than paying for all your entertainment at once, alternate your subscriptions to Showmax, Netflix, or DStv Now based on your interests. The ultimate saving (if you aren't a sports fan) is to drop DStv altogether.

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Split With Family or Friends: Many services offer multiple user profiles, making it easy to share the cost.

Free Trials & Local Deals

Always set reminders to cancel before the trial ends, and hunt for South Africa-specific deals on platforms like Takealot or Superbalist.

Black Friday bulk buys

If you have the storage space (garage or shed) buying nonperishables in bulk can add up to significant savings. Things like dishwasher capsules, laundry powder or pods, olive oil and instant coffee can last over a year in storage.

Stylish and classic

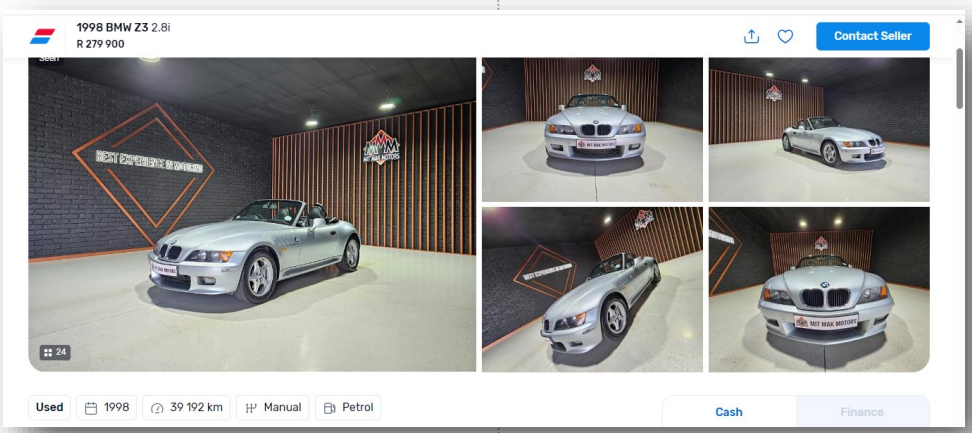
A frugal trick that has been well used by many old money individuals and families is the classic car. Drive a car that is both stylish and individualistic. Best of all is that it costs next to nothing to insure as a car over 20 years old is deemed to be a classic and therefore incredibly cost effective to insure (for as little as R200 a month) and can be just as reliable as a new one. Buy a well maintained and low mileage classic for as little as R200 000 and you have a classy and extremely low cost means of transport. An added bonus is that it will more than likely maintain its value and perhaps even increase in value. Win/win.

Cashback and Loyalty Stacking

- Bank Rewards: Take advantage of programs like Standard Bank's UCount, ABSA Rewards, or FNB eBucks by stacking points, cashback, and discounts for groceries, fuel, and airtime.
- Retail Loyalty: Combine loyalty cards from Clicks, Dis-Chem, or Pick n Pay Smart Shopper with voucher deals and in-app coupons for maximum savings.
- No-Spend Challenges—Mzansi Edition
- Commit to no-spend days or weeks, using only what's in your pantry or freezer. Many South Africans join no-spend challenges on social media, sharing tips and encouragement, which keeps the experience fun and motivational.

Secondhand First

Before buying new, check Gumtree, Cash Crusaders, or local charity shops for pre-loved bargains, from electronics to sports gear to furniture. This approach is wallet-friendly and supports a circular economy.



Embrace DIY—South African Know-How

From fixing appliances to making your own household cleaners, YouTube and local experts offer guidance. Learning basic car maintenance or gardening skills can save on service costs and empower you to be more self-reliant.

Cut "Vampire" Electricity Use

With load shedding a persistent reality, South Africans are already energy-conscious. Take it further with:

- Timer switches to automatically shut off geysers and appliances (although the jury is out on whether or not this is an effective way of cutting down on electricity). A better alternative is replacing electric geysers with gas.
- Solar-powered gadgets and lights, especially for outdoor spaces.
- Regularly unplugging electronics and using power strips to isolate devices when not in use.

Friction Shopping—Delay and Decide

Remove saved cards from online shops, delete shopping apps, and implement a 24-hour rule for non-essential purchases to curb impulse buying. The inconvenience helps you resist marketing temptations.

Hidden Discounts & Local Deals

- Student/Senior Discounts: Always ask for discounts at cinemas, restaurants, and public venues—even if they're not advertised.

(Continued on page 3)

Will the BMW Z3 be a future classic?

The BMW Z3 has all the makings of a potential future classic. While it's not possible to predict the future with certainty, there are several factors that contribute to its potential as a classic car:

Cultural Significance: The BMW Z3 gained significant cultural visibility when it appeared in the James Bond movie "GoldenEye" in 1995. This exposure helped solidify its place in pop culture and could contribute to its desirability among collectors.

Pioneering Roadster: As one of BMW's first modern mass-produced roadsters, the Z3 played a role in reviving interest in compact sports cars in the 1990s. Its design and driving experience make it a symbol of a specific era in automotive history.

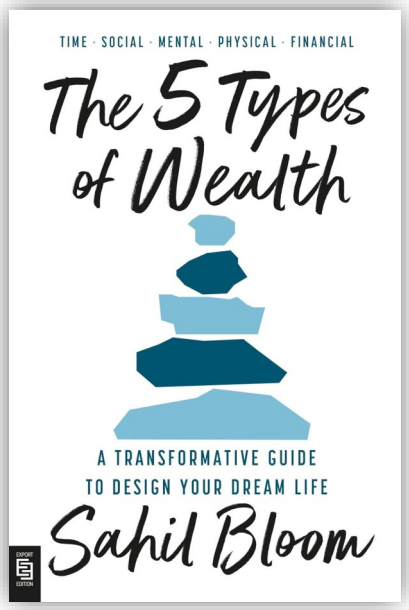
Distinctive Design: The Z3's design combined classic roadster aesthetics with BMW's signature styling cues. This unique blend could make it stand out among future classic cars.

Limited Production: While the Z3 was produced for several years, its production numbers weren't extremely high, especially compared to more mainstream models. Limited availability can increase a car's desirability as it ages.

Enthusiast Following: The Z3 has a dedicated enthusiast community that appreciates its driving dynamics, design, and heritage. Enthusiast support often contributes to a car's longevity as a collectible.

Convertible Appeal: Convertible models tend to have a special place in the world of classics, as they offer a different driving experience and embody the joy of open-top motoring.

Increasing Rarity: With time, the number of well-preserved Z3 models is likely to decrease, potentially driving up demand for the remaining examples.



Reject the default path, define your priorities, and achieve lasting happiness with this transformative guide to your dream life—a life centered around the five types of wealth.

Throughout your life, you've been slowly indoctrinated to believe that money is the only type of wealth. In reality, your wealthy life may involve money, but in the end, *it will be defined by everything else*.

After three years of research, personal experimentation, and thousands of interviews across the globe, Sahil Bloom has created a groundbreaking blueprint to build your life around five types of wealth: Time Wealth, Social Wealth, Mental Wealth, Physical Wealth, and Financial Wealth. A life of true fulfillment engages all five types—working dynamically, in concert across the seasons of your journey.

Through powerful storytelling, science-backed practices, and actionable insights, in *The 5 Types of Wealth*, you'll learn:

- How to prioritize energy-creating tasks to unlock more time in your day
- How to create deeper bonds and build a powerful network
- How to engage your purpose to spark continuous growth
- How to maximize health and vitality through three simple principles
- How to achieve financial independence and define your version of "enough"

- Open-Box & Seasonal Sales: Look for end-of-season or clearance events at stores like Makro and Game for deep discounts.

A 60/60 chance…

Believe it or not, it has been established that buying groceries (and only groceries) online cuts down on the average spend. Apparently buying groceries online helps avoid buying all sorts of unnecessary goodies we see along the way or are shopping on an empty stomach. The same does not apply to gadgets and clothing as online sites seem to lead to impulse shopping.

Grow Your Own—Even in Small Spaces

Whether you have a garden or just a sunny windowsill, growing herbs, spinach (imifino/morogo), or tomatoes can supplement your grocery bill. Many South Africans share seeds and gardening tips in community groups or at local markets.

Conclusion: The Art of Creative Saving in South Africa

South Africans are no strangers to adversity, and this resilience is reflected in inventive ways to save. By embracing both new technologies and ubuntu-inspired community solutions, you can stretch your rands further, support local initiatives, and build lasting financial security. The journey to prosperity in South Africa is uniquely resourceful—proof that a little ingenuity goes a long way.

Healthy choices

Healthcare cover is a crucial part of life in South Africa, as health circumstances can change suddenly for anyone. Planning for such changes is vital, since lacking cover can make quality healthcare unaffordable. Every option comes with a cost, so it's important to carefully weigh the advantages and disadvantages before making a decision.

There are so many things that one needs to consider when deciding on how you and your family will deal with medical expenses. Should you have a medical aid or health insurance and several other questions will be explored below.

Healthcare Cover: A Priority Expense

For South African households, healthcare cover should be considered a top financial priority. It brings peace of mind and ensures that medical care will be available during emergencies. With healthcare costs rising and skilled medical professionals becoming scarcer, cover serves as a way to secure access to essential, specialised services.

How to Assess Medical Aid Reliability

The reliability of a medical aid often becomes clear only when it is needed. Annually, a significant portion of medical scheme members make use of their benefits, while others may go years without claiming. The importance of having cover becomes most apparent during unexpected, costly medical events. For example, a severe accident can lead to millions of rand in medical bills over a few months, potentially causing financial hardship without adequate cover.

Medical Aid and Health Insurance: Understanding the Difference

Medical aid and health insurance serve different purposes. Medical aids generally provide more comprehensive benefits, making them preferable for families. Health insurance usually pays a set amount per incident or for each day in hospital, regardless of the actual costs incurred. Price is another distinguishing factor, as medical schemes rarely offer cover below a specific threshold for individuals; lower-priced options are typically health insurance products.

Ownership and allocation of profits also differ. Members of a medical aid collectively own it, with any surplus used for future claims. Profits from health insurance, on the other hand, go to the insurer.

Prescribed Minimum Benefits (PMBs)

South African regulations require medical schemes to offer Prescribed Minimum Ben-

efits (PMBs), which include cover for emergencies, hundreds of in-hospital conditions, and several chronic diseases. Even basic hospital plans must provide these minimum benefits, ensuring coverage for both emergencies and chronic illnesses such as diabetes.

Late-Joiner Penalties

Joining a medical scheme after the age of 35 results in additional charges known as late-joiner penalties. These penalties increase monthly premiums by a percentage that depends on age and the length of time spent without cover. The extra cost remains in force for life, regardless of any changes in scheme membership, encouraging early enrolment to support the collective pool and long-term affordability.

Hospital Plans: What They Cover

Hospital plans usually take care of emergency care and hospital stays. The extent of coverage depends on the specific scheme and option chosen. In cases involving lengthy hospitalisation and rehabilitation, such as after a major accident, a hospital plan may cover a substantial portion of the costs, but typically not all. Comprehensive plans tend to cover more, sometimes paying out at higher rates, while basic plans often cover up to the standard scheme rate, leaving the member responsible for the remainder. Choose wisely.

Comprehensive Cover and Affordability

Cost is a key factor in choosing a healthcare plan, yet many people neglect to review benefit details until faced with a medical crisis. Younger adults are especially prone to delaying cover, despite rising rates of serious illness in younger age groups. Delays in joining can lead to waiting periods for certain benefits, creating gaps in coverage when it's most needed.



Loyalty Benefits: Nice-to-Have, But Not Essential

Loyalty programmes and rewards, such as discounts or free tickets, can be appealing and may promote healthier behaviours. However, it is far more important to ensure that the core health benefits meet real needs, particularly for major medical events, hospitalisation, and high-cost treatments.

Conclusion

Healthcare cover in South Africa protects against unexpected medical expenses and ensures access to quality care when it is needed most. Understanding the difference between medical aid and health insurance, the importance of PMBs, and the impact of late-joiner penalties can help make informed decisions. Reviewing plan details and focusing on essential benefits will provide the most security and value in the long term.





The Fault in Our Stars is a 2014 American coming-of-age romance film directed by Josh Boone from a screenplay by Scott Neustadter and Michael H. Weber, based on the 2012 novel of the same name by John Green. The film stars Shailene Woodley and Ansel Elgort, with Laura Dern, Sam Trammell, Nat Wolff, and Willem Dafoe in supporting roles.

The story centers on a sixteen-year-old cancer patient, played by Woodley, forced by her parents to attend a support group, where she meets and subsequently falls in love with another cancer patient, played by Elgort.

Exchange-Traded Fund (ETF)

ETFs are investment funds traded on stock exchanges, much like stocks. They hold a diversified portfolio of assets such as stocks, bonds, or commodities and aim to track the performance of a specific index.

ETFs offer the benefits of diversification, liquidity, and lower fees compared to mutual funds. They are an efficient way to invest in a broad market segment or specific sector. As an investor, you could put money in an ETF that tracks the performance of the top 50 companies in Africa.

Asset Allocation

Asset allocation is the process of deciding how to distribute your investments among different asset classes, such as stocks, bonds, real estate, and cash.

The goal of asset allocation is to balance risk and reward by apportioning assets according to an individual's risk tolerance, goals, and investment time frame.

A well-diversified portfolio can help protect against market volatility. For example, allocating 60% of your portfolio to stocks, 30% to bonds, and 10% to real estate in various African countries.



The Death of Marat (French: *La Mort de Marat* or *Marat Assassiné*) is a 1793 painting by Jacques-Louis David depicting the artist's friend and murdered French revolutionary leader, Jean-Paul Marat. One of the most famous images from the era of the French Revolution, it was painted when David was the leading French Neoclassical painter, a Montagnard, and a member of the revolutionary Committee of General Security. Created in the months after Marat's death, the painting shows Marat lying dead in his bath after his assassination by Charlotte Corday on 13 July 1793.

In 2001, art historian T.J. Clark called David's painting the first modernist work for "the way it took the stuff of politics as its material, and did not transmute it".

The painting is in the collection of the Royal Museum of Fine Arts of Belgium. A replica, created by the artist's studio, is on display at the Louvre.

Where there isn't a Will

The death of a family member usually leads to much emotional and financial trauma for the survivors left behind. In situations where the deceased has not left a Will or no Will can be found (called dying "intestate"), the trauma is usually exacerbated.

It's not only ordinary people who die without Wills; some famous people who died without a Will include Abraham Lincoln, Howard Hughes, Martin Luther King Jr. and Pablo Picasso.

Even lawyers overlook key issues in their Wills: Warren Burger, the late Chief Justice of the United States Supreme Court, who died in 1995, took the trouble to handwrite a 176 page Will but he failed to give any power to his executors and made no provision for estate taxes. These apparent oversights are thought to have cost his estate thousands of dollars.

Even for those who aren't rich and famous, the failure to leave a proper Will can have many unintended adverse financial consequences.

What is a "Last Will and Testament"?

A Will can be defined as a written document in which the maker, called the "testator" (male) or "testatrix" (female) voluntarily sets out instructions as to how their assets are to devolve following death.

Our legislation simply refers to a "Will". So where does the "Testament" part fit in? The word "Testament" has no legal status in our law; it is thought that its use arose from old English law whereby people disposed of their land by way of "Will" and their personal assets in a separate "Testament".

Today, one's Will should deal with all one's assets, both immovable and movable. For testators who have assets overseas, it could be advisable to execute Wills in the foreign jurisdictions in which the assets are situated.

A Will should also nominate an executor (the person appointed to wind-up the estate), trustees (who will look after assets in the estate on behalf of heirs) and guardians (who will take minor children into their care).

Who inherits an estate if there is no valid Will?

Our laws of intestate succession set out the ranking of close relatives who will inherit the estate of a deceased when no Will has been found.

As a rough guide, preference is given first to the deceased's spouse and descendants. In the event of there being no surviving spouse or descendants, then the parents of the deceased rank next. Failing a parent or parents, then the deceased's siblings have a claim. If none of these heirs exist, then more distant blood relatives are considered. Where there is a total failure of all blood relations of the deceased and there is no surviving spouse, then the estate is forfeited to the state.

Who can make a Will?

Any person aged 16 years or older, who is mentally sound and understands what he is doing can make a Will. A minor does not need a parent's consent to make a Will.

Sometimes couples execute "joint" or "mutual" Wills. Usually these parties are married, but nothing stops any two (or even more) people, such as a parent and child, or business partners, executing such a Will.

A joint Will is interpreted as two or more separate wills, with the bequests of each person applying only to his or her own estate.

The joint Will is not an agreement as such, and either party can effect a new separate Will without the consent (or even knowledge) of the other.

Who can inherit in a Will?

Almost anyone can inherit. You can leave your worldly possessions to "natural" persons (human beings) and even entities such as companies, close corporations, inter vivos trusts, charities and, for the extremely civic-minded, one can even leave your assets to the state.

Unfortunately for animal lovers, one may not leave assets to a family pet. However, funds can be left to trustees with instructions that the fortunate creature be maintained according to specified standards.

There are certain people who are by law excluded from inheriting. Applying the increasingly quaint principle that "crime does not pay", the law prohibits someone who murders a testator from inheriting from the victim's estate and a person who conceals or forges a Will is also denied.

A person witnessing the testator's signature of the Will, and that person's spouse, whilst not morally in the same category as the murderer and fraudster, are likewise prohibited from inheriting. This prohibition is there to discourage fraudulent wills. However, to alleviate any unintended hardship, there is certain relief available for genuine heirs.

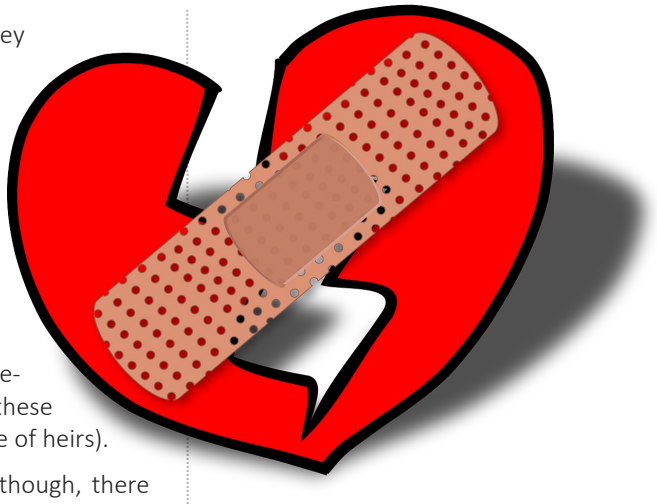
What freedom does one have in disposing of an estate?

The general rule is that a testator has freedom of testation and can dispose of their entire estate as they please.

You can therefore disinherit any person who does not meet your favour including q not-so-beloved spouse or a wayward child (although surviving spouses and minor and needy children have the right to claim maintenance from the estate, and these claims are preferred to those of heirs).

Like all good general rules though, there are exceptions to this principle of freedom of testation: bequests must not be illegal or against public policy (such as a bequest of property to your daughter subject to a condition that she divorces your deadbeat son-in-law). Bequests that are too vague or uncertain will also not to enforced.

Your Will is, from your family's perspective, the most important document you'll ever sign. You leave your family much better off if you leave behind a decent (and recent) Will!



It's time to renew your will when...you get divorced

Your divorce does not automatically annul any previous Will (including a joint will with your ex-spouse). The law effectively allows divorcees a 3 month grace period from divorce to amend their Wills. If you die after this period leaving a will made during your previous marriage then this Will normally stands even if your ex-spouse is the appointed heir! This could result in your ex-spouse inheriting part of or even your entire estate, often to the detriment of a current subsequent spouse.

Weird wills

When it comes to the final wishes of the dearly departed, most wills are fairly straightforward: property is divided, money is allocated, and loved ones are remembered in customary ways. Yet, throughout history, a fascinating handful have chosen to use their last legal act to leave the world with a legacy as unique as their lives. From musical requests involving human skin to bequests determined by a lucky throw of the dice, let's explore the peculiar, whimsical, and downright bizarre world of weird wills.

S. SANBORN, an American hatter, who died in 1871 left his body to science stipulating that two drums were to be made out of his skin and that every June 17th at dawn a friend would drum out the tune "Yankee Doodle" at Bunker's Hill.

In 1948, CECIL GEORGE HARRIS, a Canadian farmer, was repairing his tractor when he inadvertently put the vehicle into reverse, pinning his left leg underneath one of the rear wheels. Believing no one would come to his rescue, he used his jackknife to scratch onto the tractor's fender: *In case I die in this mess, I leave all to the wife. Cecil Geo. Harris*. Harris died of his injuries two days later and the etched fender was admitted as a valid will.

Canadian lawyer and financier CHARLES VANCE MILLAR offered the bulk of his sizeable estate to the Toronto woman who had the greatest number of children in the ten years after his death.

SAMUEL BRATT used his will to get even. His wife never allowed him to smoke so he returned the favour. The embittered Bratt left her £330,000, provided that she smoked five cigars per day.

The tiniest will was written on reverse of an ordinary postage stamp, and properly signed by witnesses. It obviously had to be deciphered with a magnifying glass.

The world's longest will consisted of ninety-five thousand words. It was written painstakingly by a woman who took more than twenty years to complete her task.

HENRY DURRELL, a Bermuda tycoon was equally fond of his three nephews, and stipulated in his Will, in 1921, that a game of dice should determine which one was to inherit his grand estate overlooking Hamilton Harbor. After his death the trio dutifully rolled dice for the inheritance, and Richard Durrell won

An old Finnish man bequeathed all his possessions to the Devil. Ultimately, the government took possession of his property. Some may say that his will was rightfully passed on to the correct party.

Death is certainly not a joke, however, some of these wills are certainly worth a laugh.