MAGAZINE / TYDSKRIF

50+ ONLINE

Issue 41

October 2024

October is Breast Cancer Awareness month



Media House have fun projects - join us!

INDEX

CONTENT

50+

MAGAZINE / TYDSKRIF

COMMENTS:
Please send us an e-mail to
admin@topvibe.co.za
to share your opinion, ideas and comments.

COPYRIGHT:
Content of 50 + Magazine / Tydskrif is protected by copyright. NO part of this publication may be repoduced or used in any form whatsoever without prior settlement with the Editor.

DESCLAIMER:
The Editor or the publisher cannot be held responsible for damages or consequences of any errors or omissions neither do they stand warranty for the performance of any article, letter and / or advertisement.
The view of other writers or articals in this Magazine is not necessarlly the view of the Editor.

EDITOR:
Charmaine Britz

CONTACT DETAIL:
Cell: 072 768 8582

WEBSITE:
www.topvibe.co.za

MEDIA HOUSE - TOP VIBE MAGAZINE
- TOP VIBE KIDS MAGAZINE
- GLAMOUR TALK MAGAZINE
- 50 + MAGAZINE

1.

50+ AMBASSADORS:

A message from our lovely Ambassadors they will bring you something new every month.

2.

ADVERTISING:

Advertise your business, products and more with us at affordable prices.
For more info call 072 768 8582

3.

MEDIA HOUSE PROJECTS '24:

Thank you for your support in 2023.
Please support us in 2024

4.

BE ON OUR COVER PAGE ?:

Are you 50 + meaning 50 years and older? Then enter our competition.

October is Breast Cancer Awareness month



REGULARS

1. COVER PAGE 01

Cover page: It's breast cancer month, to all our women out their go for a mammogram.

2. 50+ AMBASSADORS 04

Our 50+ Ambassadors is two beautiful ladies Fredricka Storm and Handelien Volschenk

3. ADVERTS 08

Find our adverts here and please support them.

4. 50 + Cover page: 05

You can be on the next cover page - all you have to do is to enter. Looking forward to see you on the next cover page.

5.BACK PAGE 20

Back page - our next issue is our November Issue



Photographer: Albertus Kriel
Venue: Bar with No Name - Village

Redakteur *aan die woord*

Liewe leser,

Ek kan nie glo dat dit reeds Oktobermaand is nie! Die jaar staan vinnig einde se kant toe.

Dit is natuurlik ook bors kanker bewustheids maand en ons vra die dames om `n pienk strukkie te dra, maar ook om te gaan vir `n mammogram.

Maak seker jou borste is gesond. Dit is ook geestesgesondheid maand. Kom ons maak die moed bymekaar en gaan om jouself te laat toets en ook te verstaan waardeur mense gaan met so `n toestand.

Hier by Media House is daar baie dinge aan die gebeur, ons kondig binnekort ons Ambassadeurs aan vir 2025.

Ek persoonlik is dankbaar vir elke ambassadeur hulle maak my lewe baie maklik maar nie net dit nie dit is lekker om `n klank bord te hê. Ons is `n lekker span en ek kan op elkeen staatmaak.

Nou voor ek `n traan pik laat ek eers groet en praat binnekort weer met jou.

Charms **xox**

50+ Ambassadors



FREDRICKA STORM

Fotograaf Albertus Kriel

My vraag is,

Is ek goed genoeg?
Ryk genoeg?
Aanvaarbaar vir die mense om my?

Skeur die bladsy uit jou " lewensboek" en verbrand dit.

Moenie jouself meet aan wat ander van jou dink of sê nie. Kyk in die spieël en sê Dankie Heer dat U my UNIEK geskape het.

GOED genoeg dat ek my oë kan opslaan na U en U liefde en aanvaarding vir my ervaar.
RYK genoeg van al die skatte en gawes wat U my mee seën elke dag.

Moet jouself nooit meet aan wat mense sê nie. Mense se opinies word gemeet aan die dinge waarmee jy vir hul van nut kan wees en daarna beteken jy niks.

Wees opreg lief vir jou harts-mense, maak tyd vir mekaar. Of dit warm of koud is buite.. Jy kry dalk vandag te koud om te gaan hallo sê en dit gebeur dat jy nie betyds was en dan op n sonnige dag moet gaan afskeid neem by n siekbed of graf.

Sê en wys dat jy regtig omgee. Uit jou hart. Nie net leë woorde wat jy verplig voel om te sê nie.

Wees die "warm son" in iemand se lewe waar hy / sy n " winter koue" dag het. N spontane glimlag of kompliment is dalk net wat iemand nodig het.

Kweek nuwe lewe in hierdie Oktober wat nie verniet as die mooiste maand beskryf word nie.

Aan alle matrikulante... hierdie skooljaar is n afsluiting van n era in jul jong lewens en n nuwe bloeisel mooi lewe lê voor. Doen nou jou bes en jy sal die vrugte pluk in die toekoms.

Groete tot my volgende Druppel Ink.

Fredricka die 50+'er

October is a significant month for mental health awareness, with World Mental Health Day on October 10th. This day serves as a global platform to raise awareness about mental health issues, reduce stigma, and promote mental well-being. It's an opportunity to encourage open conversations, advocate for better mental health services, and support individuals facing mental health challenges. Here are some key points to remember about mental health in October:
* World Mental Health Day: A global event dedicated to raising awareness and promoting mental health.

* Stigma Reduction: October is a time to challenge negative perceptions and stereotypes surrounding mental health.
* Support and Resources: Numerous organizations and resources are available to provide support and guidance for individuals struggling with mental health issues.
* Self-Care: Prioritizing self-care practices is crucial for maintaining good mental health throughout the year, especially during challenging times.
Finding Help for Mental Health in South Africa
Here are some resources you can reach out to for mental health support:

Helplines
* South African Depression and Anxiety Group (SADAG): 011 234 4837
* The Akeso Crisis Helpline: 0800 456 789
* Lifeline South Africa: 0861 322 322
Online Resources
* South African Federation for Mental Health (SAFMH): https://www.safmh.org/
* The South African Depression and Anxiety Group (SADAG): https://www.sadag.org/
Local Mental Health Services
* Your nearest community health center or clinic often offers mental health services.
* Private psychologists and psychiatrists can also provide professional help.
Remember, seeking help is a sign of strength. Don't hesitate to reach out if you're struggling.

Take care Handelien.



HANDELIEN VOLSCHENK

Fotograaf Albertus Kriel

Why Are Older Adults More Vulnerable to Scams?

In the 65 to 74-year-old age range, the study says people are 54 times more likely to be a victim of fraud or computer scams than they are to be physically robbed.

Key points

Scams and financial abuse targeting older adults are common and vastly under-reported.

An older adult's vulnerability to financial scams can stem from social, emotional, and cognitive problems.

Cognitive deficits and dementia can affect a person's ability to use good judgment in financial decisions.

Limited social network size, loneliness, and social isolation are risk factors for elder financial abuseFinancial scammers often target seniors, thinking that seniors are not of sound mind and that they have plenty of money in the bank.

Scams and financial abuse targeting older adults are vastly under-reported. Victims include both wealthy and low-income older Americans. In 2021, over 90,000 older Americans over age 65 were victims of fraud, estimated at $1.7 billion in personal losses.

Common scams targeting older adults include government imposters/impersonators, robocalls, sweepstakes and lottery scams, telephone scams like voice phishing (fraudulent phone calls to trick people into giving money or sharing personal information), computer tech support scams, "grandparent," romance, and investment scams

An older adult's vulnerability to financial abuse and scams can stem from social, emotional/psychiatric, and cognitive problems. Clinicians and families should consider these factors when an older adult makes financial decisions with the potential for fraud.

Emotional and Psychiatric Risk Factors

Depression and anxiety can impair an older person's ability to recognize and weigh the risks and benefits of financial decisions. Significant psychiatric disturbances, such as paranoia, agitation, or disinhibition, can impair an older person’s reasoning and judgment to identify and avoid scams. Fear of abandonment by loved ones can lead elders to comply with a scammer's demands.

Additional emotional and psychiatric risk factors for scams in older adults include:

High level of neuroticism (e.g., more prone to distress than the average person)

Problems with emotional regulation (e.g., high risk-seeking, impulsiveness, lack of patience)

An overly trusting nature (e.g., agreeableness and being willing to cooperate; behaving honestly and expecting others to act the same)

Reducing the Risk

When older adults and their families can work together, they are more apt to keep their money. We all know what is said about "prevention" – it is better than "cure." With scams, it is often impossible to fix the financial damage after it has happened.

Seniors and caregivers can stay safe by learning about various scams and how to prevent and detect financial exploitation. The Federal Trade Commission (FTC) and the American Association of Retired Persons (AARP) regularly publish scam alerts. Older adults and their families can also work with professionals, including their doctor(s), financial planners, and elder law attorneys, to better understand their financial decisions and potential risks.

Easy pointers

1. Do not give personal information out over the phone.

2. The bank will not ask for you bank pin.

3. If you did not enter a competition You can not win.

4. Dont let people know what you financial status is.

5. Dont give you bank pin to anybody.



"Advertising your business"





CompMed Medical Aid Services

Jan Bekker 082 881 8307

Tel: 016 932 2061
Tel: 016 932 2917
Fax: 016 932 2597
Email: bekker@compmed.co.za

148 Louis Trichardt Boulevard, SE 2, Vanderbijlpark



Media House fun projects - join us!

Media House invite you to join as, we will have loads of fun.

Please note there is only 30 seats. Make sure to book in advance then you will not be disappointed.

WhatsApp 072 768 8582 to make your booking





Voorblad geleentheid in 2024

Will jy ook op 'n tydskrif se voorblad verskyn?

Jy kan al wat jy moet doen is om ons Faceboek blad dop te hou en sodra jy die advertertensie sien skryf in en jy mag dalk net ons volgende voorblad gesig wees.

Dit kan heerlike pret wees, ek hoor al hoe spog die kleinkinders met ouma en oupa op die voorblad of wat van ouma en oupa saam.

Ja dit is nooit te laat nie, maak 2024 jou jaar en waag 'n bietjie ek belowe dit gaan pret wees..

My kontak nommer is 072 768 8582 vir meer inligting..



Simple ways to save money



How To Save Money Fast

1. Create a Budget Budgeting is the first step to saving money. ...
2. Cut Spending Next, comb through each spending category to determine where you can cut back the most. ...
3. Earn More If you can increase your income while cutting back on spending, even better. ...
4. Change Your Lifestyle Habits ...
5. Switch to a Better Savings Account

Sometimes the hardest thing about saving money is just getting started. This step-by-step guide can help you develop a simple and realistic strategy, so that you can save for all your short- and long-term goals.

Record your expenses

The first step to start saving money is figuring out how much you spend. Keep track of all your expenses—that means every coffee, household item and cash tip as well as regular monthly bills. Record your expenses however is easiest for you—a pencil and paper, a simple spreadsheet or a free online spending tracker or app. Once you have your data, organize the numbers by categories, such as gas, groceries and mortgage, and total each amount. Use your credit card and bank statements to make sure you've included everything.

Include saving in your budget

Now that you know what you spend in a month, you can begin to create a budget. Your budget should show what your expenses are relative to your income, so that you can plan your spending and limit overspending. Be sure to factor in expenses that occur regularly but not every month, such as car maintenance. Include a savings category in your budget and aim to save an amount that initially feels comfortable to you. Plan on eventually increasing your savings by up to 15 to 20 percent of your income.

Find ways to cut spending

If you can't save as much as you'd like, it might be time to cut back on expenses. Identify nonessentials, such as entertainment and dining out, that you can spend less on. Look for ways to save on your fixed monthly expenses, such as your car insurance or cell phone plan, as well. Other ideas for trimming everyday expenses include:



Search for free activities

Use resources, such as community event listings, to find free or low-cost entertainment.

Review recurring charges

Cancel subscriptions and memberships you don't use—especially if they renew automatically.

Eating out vs. cooking at home

Plan to eat most of your meals at home, and research local restaurant deals for nights that you want to treat yourself.

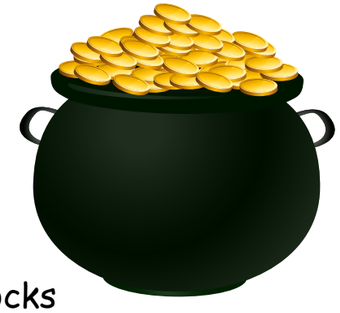
Wait before you buy

When tempted by a nonessential purchase, wait a few days. You may realize the item was something you wanted rather than needed—and you can develop a plan to save for it.

CONTINUE NEXT PAGE



Simple ways to save money



Set savings goals

One of the best ways to save money is to set a goal. Start by thinking about what you might want to save for—both in the short term (one to three years) and the long term (four or more years). Then estimate how much money you'll need and how long it might take you to save it.

Common short-term goals: Emergency fund (three to nine months of living expenses), vacation or down payment for a car

Common long-term goals: Down payment on a home or a remodeling project, your child's education or retirement

Quick tip

Set a small, achievable short-term goal for something that's fun and goes beyond your monthly budget, such as a new smartphone or holiday gifts. Reaching smaller goals—and enjoying the reward you've saved for—can give you a psychological boost, making the payoff of saving more immediate and reinforces the habit.



Determine your financial priorities

After your expenses and income, your goals are likely to have the biggest impact on how you allocate your savings. For example, if you know you're going to need to replace your car in the near future, you could start putting away money for one now. But be sure to remember long-term goals—it's important that planning for retirement doesn't take a back seat to shorter-term needs. Learning how to prioritize your savings goals can give you a clear idea of how to allocate your savings.

Pick the right tools

There are many savings and investment accounts suitable for short- and long-term goals. And you don't have to pick just one. Look carefully at all the options and consider balance minimums, fees, interest rates, risk and how soon you'll need the money so you can choose the mix that will help you best save for your goals.

Short-term goals

If you'll need the money soon or need to be able to access it quickly, consider using these FDIC-insured deposit accounts:

A savings account

A certificate of deposit (CD), which locks in your money for a fixed period of time at a rate that is typically higher than that of a savings account

Long-term goals

If you're saving for retirement or your child's education, consider:

FDIC-insured individual retirement accounts (IRAs) or 529 plans, which are tax-efficient savings accounts

Securities, such as stocks or mutual funds. These investment products are available through investment accounts with a broker-dealer.



Make saving automatic

Almost all banks offer automated transfers between your checking and savings accounts. You can choose when, how much and where to transfer money or even split your direct deposit so that a portion of every paycheck goes directly into your savings account. The advantage: You don't have to think about it, and you're less likely to spend the money instead. Other easy savings tools include credit card rewards and spare change programs, which round up transactions to the nearest dollar and transfer the difference into a savings or investment account.

Worth reading / Die moeite werd om te lees

The day will come when your mom will no longer call you.

The day will come when you'll wish she had more days to spend with you.

The day will come when you won't hear her comments about your jokes anymore.

The day will come when her advice will no longer be there for you.

The day will come when the house where she always greeted you with a warm cup of coffee will be empty.

The day will come when her voice will be nothing more than a distant echo.

The day will come when only memories will remain.

Time passes and waits for no one. And when that day arrives, you'll feel a void so deep that nothing and no one can ever fill it.



WARE LIEFDE ..('n Dokter se nota) Moet Lees en deel :)

Dit was ongeveer 08:30 op 'n besige oggend
toe 'n bejaarde oom in sy tagtigs opgedaag het om steke van sy duim te laat verwyder.

Hy het gesê dat hy haastig was aangesien hy om 09:00 'n afspraak gehad het. Ek het sy besonderhede geneem en hom laat sit. Ek het geweet dit sou meer as 'n uur neem voordat iemand na hom sou kon aandag gee.

Ek het hom gesien
kyk angstig op sy horlosie vir die tyd en besluit om sy wond te evalueer aangesien ek nie met 'n ander pasiënt besig was nie. By ondersoek was die wond goed genees. Daarom het ek met een van die dokters gepraat om die voorraad te kry om sy steke te verwyder van sy wond.

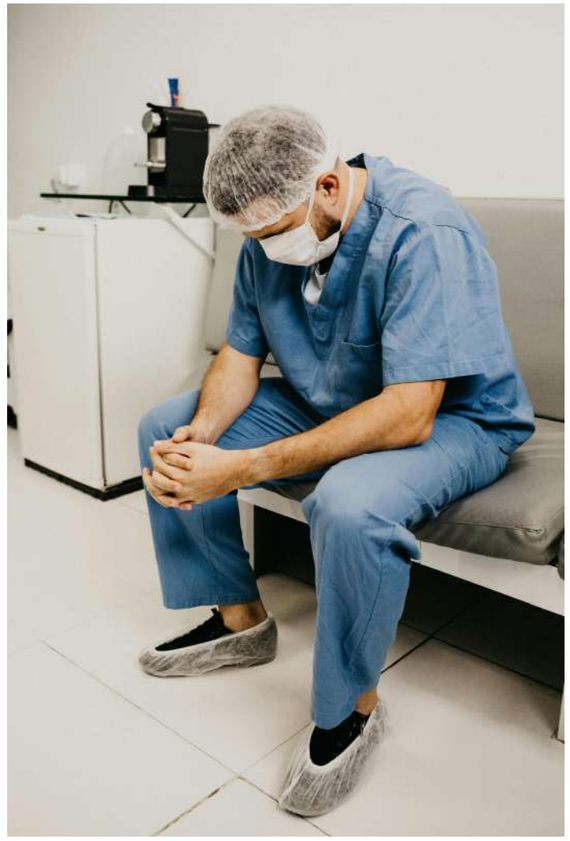
Ons het 'n gesprek begin voer terwyl ek besig was om sy wond te versorg.
Ek het hom gevra of hy later weer 'n doktersafspraak het aangesien hy so haastig was. Die omie het vir my nee gesê en gesê dat hy na die ouetehuis moet gaan om saam met sy vrou ontbyt te eet.

Ek het navraag gedoen oor haar gesondheid. Hy het my vertel dat sy al 'n rukkie in die ouetehuis was aangesien sy 'n slagoffer van Alzheimer se siekte was. Ek het verder gesoek en gevra of sy ontsteld sou wees as hy effens laat was. Hy het geantwoord dat sy nie meer weet wie hy is nie en sy kon hom sedert vyf jaar gelede nie herken nie.

Ek het hom verbaas gevra, "En jy gaan nog elke oggend, al weet sy nie wie jy nie is?"
Hy glimlag toe hy my hand klop en sê: "Sy ken my nie, maar ek weet steeds wie sy is." Ek moes my trane terughou toe hy weg is.

Ek het hoendervleis op my arm gehad, en ek het gedink, "Dit is die soort liefde wat ek in my lewe wil hê."

Ware liefde is nie fisies nóg romanties nie. Ware liefde is 'n aanvaarding van alles wat is, was, sal wees en nie sal wees nie.



MAGAZINE

MEDIA HOUSE



NEXT ISSUE NOVEMBER 2024

TO DOWNLOAD GO TO WWW.TOPVIBE.CO.ZA