



Financial Wellness



Useful tips on when to splurge and when to save

Most of us receive a salary every month. But once items such as taxes, medical aid contributions, pension fund contributions, rent/bond re-payments, vehicle finance re-payments and other utilities are deducted, your salary starts to look a bit... thin. So how are you supposed to know when you should splurge and when you should save, as some items might not be worth the splurge while with other items you simply cannot afford to be stingy? Here is a list of suggestions of the things you could splurge on and the things you could save on:

Splurge: medical needs. Save: cosmetics. It is worth spending money on getting the medical care and prescriptions you need if it is not covered by your medical aid scheme. However, you can save when it comes to buying cosmetics such as skin care products, shampoo and conditioner, cream etc. Look out for special offers and work out if buying in bulk will save you in the long run.

Splurge: pots and pans. Save: dinnerware. Plates and bowls are breakable. However, pots and pans can last a lifetime (thus saving you money in the long run) if you invest in the right kind.

Splurge: clothing, handbags and shoes. Save: fashion items. Invest in quality clothing, handbags and shoes that you know you will need for a long time such as work pants and blouses as well as handbags and shoes that you will use every day. Rather save on items that are likely to go out of fashion such as accessories.

Splurge: a good mattress. Save: linens. A good mattress is a dream. Sleep is what you need to keep your body going, so always get the best mattress you can afford. However, you do not need a 3000-thread count sheet to sleep well. You also do not need a plush towel to get dry after you shower. Save money on all the linens for your home.

Splurge: feeding your family. Save: get rewarded every time you shop. Although you should be strict with sticking to your monthly budget, you still have to buy groceries and essential items for your family every month. Make a shopping list before you do your shopping so that you can buy everything in one go and to ensure that you do not buy things that you do not need. Save by earning rewards every time you shop with your Iemas Purchase Card at over 11 600 retailers! Find out more: <https://bit.ly/2T26kXj> or contact us on 0861 043 627.

Adopted from: <https://www.elitedaily.com/money/save-splurge-spend-money/1611766>



Iemas Weekly



Boeing announce global suspension of the Boeing 737 Max

After the fatal crash of the Boeing 737 Max 8 on 10 March in which 157 people were killed, international concern over the possible dangers of this aircraft has only continued to grow. Boeing recently issued a statement announcing that they would recommend a temporary global suspension of the entire 737 Max fleet. Fifty countries have now grounded or banned the planes inside their airspace. The flight recorders for Ethiopian Airlines flight 302 have arrived in Paris, where they will be analysed for potential clues into Sunday's plane crash.

Are you worried about your safety every time you fly? Here are a few tips to keep in mind when you travel:

Dress sensibly: The best clothing to wear on a plane is made of breathable cotton, or wool blends. Wool has the advantage of being naturally flame retardant, that is why it is the preferred material blend for fabric-covered airline seats around the world. Dress in comfortable clothes which help you move quickly, if you ever need to, but which also protect your skin from exposure to friction or flame.

Prepare a run kit: A run kit should only hold things that are a terrible hassle for you to replace if you lose them during an emergency: your phone, wallet, passport, cash, credit cards and medication.

Pay attention to the safety video: It is important to pay attention to the safety instructions, even if you have heard them half a million times, so that you know exactly what to do should there be an emergency.

Make sure you are adequately covered before you travel: In addition to travel insurance, make sure that your life file is up to date and that your family and belongings are adequately insured before you leave. Iemas Insurance Brokers (Pty) Ltd, an authorised financial services provider (FSP 47563) and wholly owned subsidiary of Iemas Financial Services is your caring partner when it comes to securing your family with funeral cover and life and disability cover. We can also secure your belongings with comprehensive car, home and buildings insurance - giving you peace of mind before you leave. Contact us on 0861 043 627 or visit: <https://bit.ly/2W0ii5x>.

Adapted from: <https://edition.cnn.com/world/live-news/boeing-737-max-8-ethiopia-airlines-crash/index.html> and <https://www.travelandleisure.com/travel-tips/travel-warnings/airplane-emergency-tips>



Personal Wellness



Smart ways to deal with rude people

Have you ever dealt with a rude person but did not know why they were rude to you and how you should handle them? We have a few ideas on how you can handle rude people with tact and respect:

- 1. Remember, sometimes the rude person is you:** Maybe not today, but there have been times when you were rude. In addition, you are not a bad person. So next time somebody is rude to you, remember that they are human just like you, and rudeness alone does not mean they are bad.
- 2. Do not take it personally, (even if it is personal):** When someone is rude, especially if they are making personal comments about you, it is easy to get upset. However, you have a choice in terms of how you react. Take the power out of their rudeness by choosing to treat it as their problem and not yours.
- 3. Be objective and analyse the rudeness:** So somebody was rude to you. What did they do or say? Was there any sense in it? If you view the situation objectively, you will realise that most rudeness is senseless, so you can cheerfully ignore it. On the rare occasion where there is logic behind the rude behaviour, staying objective lets you address the root of the problem instead of the rudeness concealing it.
- 4. Do not join the drama club.** Do you feel like being rude to the rude people around you? Do not. Joining in the drama will only escalate the situation. Whether you are dealing with a person who is doing it on purpose, or a person who is not aware that they are being rude, keep your dignity intact by not letting their rude behaviour provoke you.
- 5. Fight rudeness with kindness.** The best way to defuse rude behaviour is to stay friendly and helpful, giving the other person a chance to calm down and adjust their behaviour to match yours.

Adapted from: <https://www.lifehack.org/articles/communication/10-smart-ways-deal-with-rude-people.html>

HOW TO REMOVE THESE COMMON STAINS

OIL → WHITE CHALK



DEODORANT → DRYER SHEETS



COFFEE → BAKING SODA



LIPSTICK → RUBBING ALCOHOL



GREASE → SODA



SWEAT → LEMON JUICE



INK → MILK



RED WINE → SALT



BLOOD → HYDROGEN PEROXIDE



GRASS → VINEGAR



MAKEUP → SHAVING CREAM



BERRIES → BOILING WATER

