



HILTON

& MIDLANDS

Life

ISSUE 43
JANUARY 2024

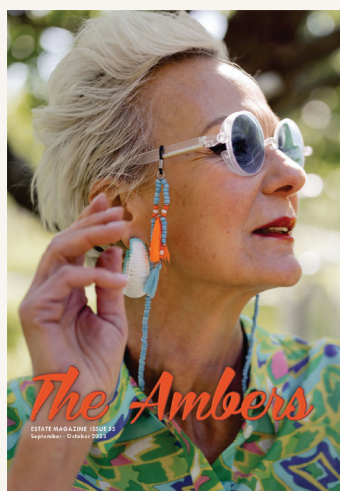
HILLCREST HILTON - HOWICK



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We provide a platform for those optimistic business owners out there who get up each day and make the most of it. We won't let you down, we will get print copies out everywhere we can, and you will also be in our on-line issues on the website. To support your trust, we will pack each issue with articles that mean something. Earth issues, Health, Ideas and Solutions for the Communities because we are incredibly special, this is a unique part of the world - Hillcrest, Hilton and Howick



Kaleidscope Media Publishing
Pat Franken 082 552 3027
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www.kal-media-publishing.co.za

Highway UNLIMITED

Our newest addition to the Kal-Media stable of magazines. This Bi-monthly publication gives focus to business owners wishing to attract Highway residents and other business outlets. Delivered via Shopping Centres, Supermarkets and Coffee Bars, we have no doubt that this 'baby' will flourish and grow rapidly.

Hilton Life

Was launched in 2014, originally as a quarterly publication. It was extended to a bi-monthly publication in 2019 at the request of the advertisers. There is a uniqueness about the region and the magazine has captured this special trait. Like all publications in the Kal-Media stable the magazine is 'shared' not 'thrown away', which of course makes excellent value for the advertisers.

The publication is delivered to residents of the Garlington Estate in Hilton as well as popular retail outlets in Hilton, Howick and Nottingham Road. It is an ideal advertising vehicle for business wishing to attract the Hilton and Midlands residents.

The Ambers Magazine

Was established in 2012 and has grown leaps and bounds. Packed with features about the residents of this popular gated community the magazine also features a Health and Medical Directory. Residents are encouraged to contribute articles and cover shot photography, which is why it always makes such interesting reading. In 2018 due to demand by the advertisers and readers alike the publication grew in pages and became bi-monthly, which of course makes immense value for the advertisers.

The publication is delivered to residents of the Ambers Estates as well as popular retail outlets in Howick. It is an ideal advertising vehicle for business wishing to attract the senior residents of The Ambers.

Digital media won't replace print media. Print media is evolving in the same way as cars didn't replace horses. Horse riding evolved from transport to sport to recreation. Print has moved away from broad base to the concentrated.

Dear Readers

Christmas has come and gone, as has New Year, do we need to take stock of 2023? Or let it go as what's done is done!!! The question is: had your hard work borne the fruits that you expected? Most of us have juggled children, work, school, homework and have still had to get home to see to supper, bathe the kids, etc? Been there done that, and always consoled myself during that time with the fact that somewhere some other mother was doing the same thing as me, at the same time. I really felt for those frazzled moms (and dads) leading up to the end of the school year. You have had a small respite and must start the same old, all over again.

The best for me over the festive season was seeing through the eyes of my youngest 2 ½ year old grandchild, and remembering how special this was for me a child myself. Its not the same as it used to be back in the day. Seeing the lights switched on down West Street in Durban, the first week of December, each store had its own Christmas decorations and faire. Walking through the department stores anywhere, were Christmas Carols and Silent Night and those long lines to visit Father Christmas in his 'winter wonderland playground' to tell him of your hopes and dreams. Am I missing something here? Maybe that magic was just a figment of my imagination all this time. I certainly hope not but then I have a whole year to think about it.

Happy New year everyone, new beginnings, new everything, grab it all, fill each day with everything that makes you happy! Gosh, we are close to a quarter way through this new century already, remember wondering whether the computers would work whether your money would be OK in the bank from 1999 to 2000, a subject for another day.

Warmest regards

Pat Franken

Kaleidscope Media
082 552 3027

Happy
New Year

I've learned.... That only when it is dark can you see the stars!



IN THIS ISSUE

- Page 05 Today's thoughts from the Editors desk
- Page 07 How Superstitions get started
- Page 09 1915 Rules for Teachers
- Page 11 4 Ways to keep your home comfortable during temperature extremes
- Page 15 Fruit Salad for the health conscious
- Page 17 Long Distance grandparent survival guide
- Page 20 Do you negotiate with that voice in your head?
- Page 23 Fenestra

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VANILLA BISCUITS

INGREDIENTS:

- 125 g butter
- 1/2 cup caster sugar
- 1/4 tsp vanilla extract
- 1 egg
- 2 cups plain flour
- 1 tsp baking powder
- 1 egg

ICING:

- 1 cup icing sugar
- 3 tbs milk
- 1 tsp lemon juice *to taste

METHOD:

- ▶ Line a baking tray and preheat oven 180C (160 fan forced).
- ▶ Cream butter, sugar and vanilla.
- ▶ Add egg slowly and beat well.
- ▶ Add sifted flour and baking powder.
- ▶ Place on floured board and knead slightly.
- ▶ Cover the dough in a bowl and rest for 20-30 minutes in the fridge.
- ▶ Roll small portions out, keeping the dough cool.
- ▶ Cut shapes using a 4 cm dough cutter dipped in flour
- ▶ Place on prepared tray. Brush lightly with egg to glaze and bake for 10-12 minutes.
- ▶ *Add lemon juice and milk to icing sugar until desired consistency is reached. Be careful not to make it too runny.



<https://www.bestrecipes.com.au/recipes/vanilla-biscuits-recipe-2/6zhbhhxh>



Just a thought

Was looking through old photo albums, and one picture in particular, where my granddaughter Stesha was sitting very close to me and we were reading her favourite The Princess and the Pea. Each time I would get books for her from the library it was always no Nana, let's have the Once upon a Time book.

Fairy tales always start with Once upon a time.. But I ask myself, what do these words actually mean? I know it's basically to live the thought of fantasy and make believe, of magic kingdoms and talking animals but why that wording? What does one anticipate? From the beginning, these stories are enchanting and filled with huge magic. We often idealize certain experiences in life and expect them to have a fairy-tale ending. For me Once upon a time was quality time with our mother, possibly it was the not now, not here, it was the opening of the path of imagination and intrigue, mystical and happy place.

In each of the stories it's the magic and adventure ahead, resulting in a happy end, more particularly 'and they lived happily ever after'!. Predictive but in a positive way. There is never a reason to doubt the reality of the story, you know you are going to a place where everything is possible. These four words have the magic that I believe has been passed down from one generation to another and well those that believe

kids should still see both side of the world.

I have this well-worn book The Best Fairy Tales by the Grimm Brothers and Hans Christian Andersen, and each of my grandchildren have had them read to them, over the years. Its well-worn now. My newest granddaughter Isabella is 6 months old and very soon, certainly before the end of this year, I will yet again be transported into the world of make believe. Too soon you say? Never, too early, to read to littlies, and I am pleased, no thrilled to say that all my grandchildren, are avid readers today.

Fables and Fairy tales are historically the most common stories that start with Once Upon a time. It was in fact an indication that this was the start of a folk tale. They were considered to be separate from legends because they were fiction. Though I believe that these distinct definitions of legend and folk tales are blurred today, the effect of these words of Once Upon a time still starts off the story with the common ending that life would be happy ever after. Once, means that something happened or existed a long time ago.

So I think 'once' was when the world was perfect. I love life best seeing through the eyes of a child, there is so much wonder and awe! The world of make believe! If only.....

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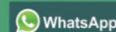
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Easy Homemade Dog Treats!

INGREDIENTS

- ▶ 2 cups oats (old fashioned, 1-minute oats, or instant), plus more if needed- see step 3
- ▶ 2 medium ripe bananas
- ▶ ½ cup natural peanut butter



<https://itdoesnttastelikechicken.com/easy-homemade-dog-treats/>

INSTRUCTIONS

- ▶ Preheat your oven to 300F (150C). Line a baking sheet with parchment paper.
- ▶ Add the oats to a food processor and grind until they reach a fine powder. (If you do not have a food processor, see the recipe notes for other options). Add the bananas and peanut butter and blend until a sticky dough is formed.
- ▶ Remove from the food processor and roll out on a lightly floured surface. (Use whole wheat flour, more ground oats, or another dog-safe flour that you have on hand). I used a heart cookie cutter

to cut out the treats but you could use any cookie cutter, or just cut them into squares with a knife or pizza cutter.

- ▶ Lay the treats on the prepared baking sheet and bake for 25 to 30 minutes, until the treats are puffed up a bit, dry and dark brown on the bottoms, (they will still feel soft when first removed from the oven).

The treats will get a bit more firm once they are cool but will still be a slightly softer dog treat. Let cool before giving one to your pup. Store in an air-tight container at room temperature for up to 1 week, in the fridge for up to 2 weeks, or I like to store them in my freezer which makes them firmer and makes them stay fresh a long time.



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How SUPERSTITIONS get started

Have you even known someone to carry a rabbit's foot believing that it gave them "good luck?" What about 4 leaf clovers? You certainly don't find many of them around, and their rarity seems to give them a special significance. What effect is had with the breaking of a mirror, or walking under a ladder, can these bring you bad luck?

These traditions are not consistent around the world. Take the tradition of hanging a horseshoe on a door for example. In some places, it needs to be hung with the ends pointing upwards, and in other places, the ends need to point down. In still other places, it doesn't matter which way it points as long as the shoe itself can be touched.

Superstitions are not limited to traditional folk beliefs passed down from generation to generation. We have all heard stories about modern sports fanatics who wear their "lucky shirt" to every game to maintain a lucky streak. Maybe it isn't the clothing that is associated with winning, but the action they do or don't do before each game.

We can understand why some people believe the old superstitions because they have been handed down through the generations, but where do they come from? Someone had to be the first to believe there was a connection between things like a rabbit's foot and good luck.

To answer this question we have to understand that our brains are wired to make connections between things - it's how we learn. Someone notices that they have some minor accident after walking under a ladder. If it happens enough times, a belief is formed; walking under the ladder is "bad luck". They then share their insights with others and those who hear this start to wonder if it might happen to them, and thus the belief starts to spread like a virus and becomes a superstition.



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ROCKY ROAD

INGREDIENTS

- ▶ 1 cup coconut
- ▶ 1 cup milk powder
- ▶ 1 cup icing sugar mixture
- ▶ 1 1/2 cup Rice Bubbles
- ▶ 50 g walnuts chopped
- ▶ 90 g red glace cherries chopped
- ▶ 125 g pink marshmallows chopped
- ▶ 250 g copha melted
- ▶ 250 g dark cooking chocolate melted
- ▶ 30 g margarine melted

METHOD

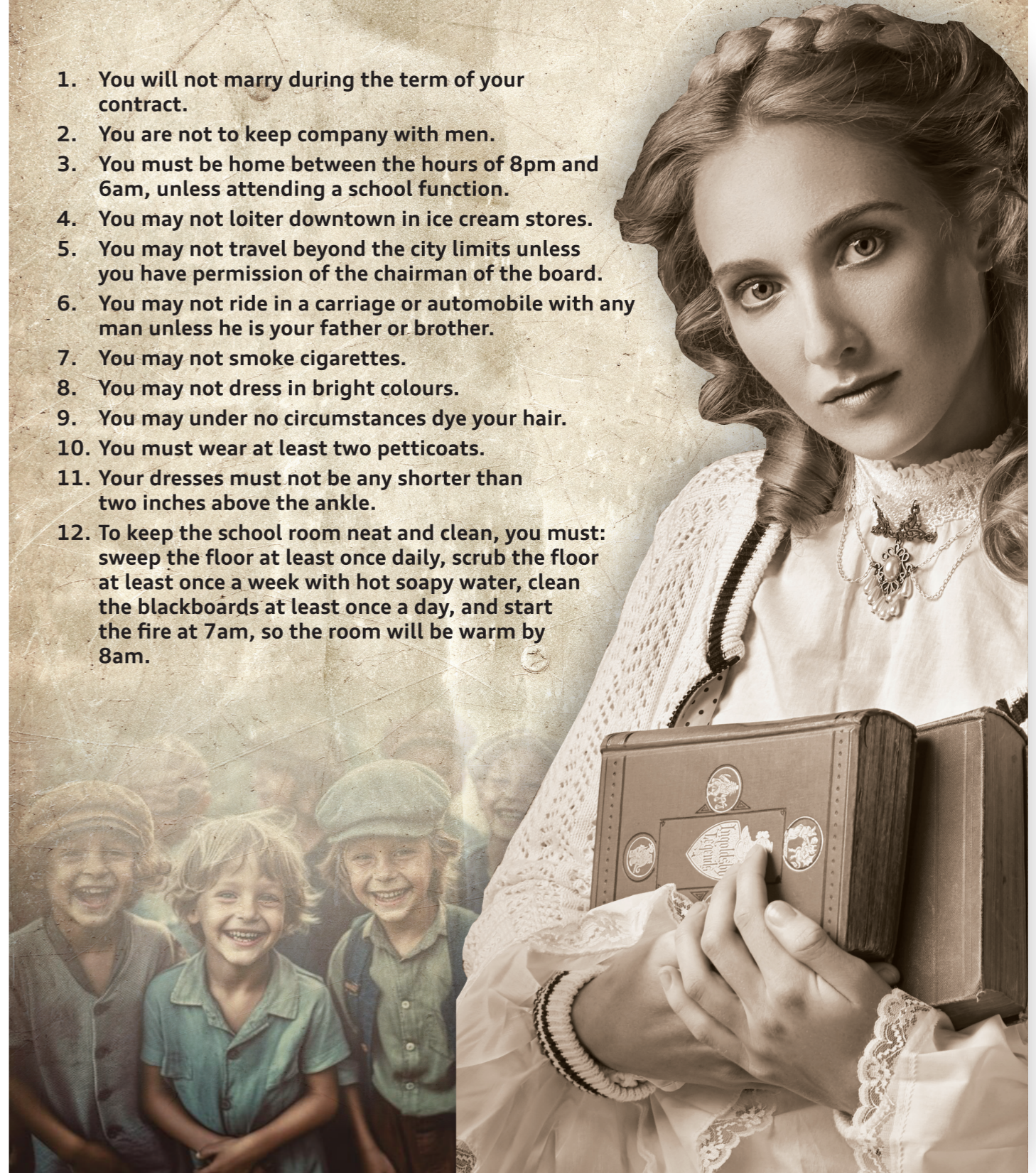
- ▶ Line a lamington tin with baking paper.
- ▶ Combine coconut, powdered milk, icing sugar mixture, Rice Bubbles, walnuts, cherries and pink marshmallows in large bowl, mixing well.
- ▶ Add melted copha and mix well.
- ▶ Turn mixture into lamington tin, smooth the top and refrigerate until set.
- ▶ Combine dark cooking chocolate and margarine, and pour on top of mixture.
- ▶ Refrigerate until set.
- ▶ Cut into squares and store in refrigerator.

<https://www.bestrecipes.com.au/recipes/rocky-road-white-christmas-recipe/r4fmhvb9>



1915 Rules for Teachers

1. You will not marry during the term of your contract.
2. You are not to keep company with men.
3. You must be home between the hours of 8pm and 6am, unless attending a school function.
4. You may not loiter downtown in ice cream stores.
5. You may not travel beyond the city limits unless you have permission of the chairman of the board.
6. You may not ride in a carriage or automobile with any man unless he is your father or brother.
7. You may not smoke cigarettes.
8. You may not dress in bright colours.
9. You may under no circumstances dye your hair.
10. You must wear at least two petticoats.
11. Your dresses must not be any shorter than two inches above the ankle.
12. To keep the school room neat and clean, you must: sweep the floor at least once daily, scrub the floor at least once a week with hot soapy water, clean the blackboards at least once a day, and start the fire at 7am, so the room will be warm by 8am.



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4 Ways

...to Keep Your Home Comfortable During Temperature Extremes



Air conditioning can seem like a godsend during the brutal summer months when even your kids and pets don't want to go outside. However, running your air conditioner constantly can drive up your electric bill without adequately fighting off extreme temperatures.

If you're moving to a hot environment and want to stay cool without relying on air conditioning, follow these four steps.

LOOK FOR HARDWOOD AND TILE FLOORING

Your home's carpeting keeps your feet warm throughout the winter, but the added warmth can be unwelcome during the summer. Many houses in hot climates opt for hardwood or tile floors because they're much cooler to the touch. When you walk around, the tile will cool the bottoms of your feet and make you feel more comfortable indoors. If you've ever seen your pet run into the bathroom or kitchen to cool off after spending some time outside, you know hard surfaces are cooler flooring choices than carpet is.

PAINT YOUR ROOF A LIGHTER COLOUR

Dark roofs naturally absorb the sun's heat and transfer it into the house from above. That's why many homeowners opt to install lighter roofs or paint them once they move in. A cool roof can knock off 15 percent of your cooling bill, making this home improvement a wise investment.

Before you grab the brushes and ladders, confirm that painting is in line with the Body corporate rules if you live in an Estate, and ensure that the type of paint you're using works with the materials on your roof. Shingles take a beating throughout the year, and you want to make sure that the paint can stand up to the elements.

INSTALL BLINDS OR SHUTTERS

If your windows face south or west, you could be inviting the sun to bake your home throughout the day. Try to find a house that has windows facing away from direct sunlight so that your rooms strike a balance between natural light and comfortable temperatures.

To keep the light out, invest in blinds, curtains, or shutters that you can adjust during the hot summer months. This will prevent the sun from overheating your home and forcing your air conditioner to do even more work.

ADJUST THE SETTINGS DURING THE DAY

If your home has multiple levels or cooling zones, adjust the settings for areas that aren't used during the day. Heat rises, and cooling an upstairs level can get expensive during the summer months. Instead, encourage kids and pets to stay downstairs, and give your upstairs zone or cooling unit a break.

Turning down your air conditioner when it isn't in use can extend the life of the system. Between daily breaks and regular maintenance, you may be able to extend the life of your system for summers to come.

These are just a few ways to stay cool in the summer. Some, like adjusting daytime settings, are easier than others. Every home is different, and you may have to try multiple methods until you can find one that keeps your household cool and comfortable.

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In the world of nutrition, few debates have remained as heated as the great egg debate. For nearly 40 years, researchers have tried to determine whether your omelettes, scrambled eggs and frittatas are actually healthy. The argument against has always revolved around two simple factors - eggs are high in fat and cholesterol. So it'd be easy to assume that removing the yolk or avoiding eggs altogether are part of any get back in shape diet plan. But a closer look at the research reveals that the real debate about eggs is why there was any question about their health benefits. In fact, a quick look at the most common myths shows that making eggs a standard part of your diet is one of the best decisions you can make.

Myth: Eggs make you fat - Truth: Eggs are a great food for weight loss

You may have heard that eating eggs will make you fat because 60 percent of the calories in eggs come from fat. However, eating fat doesn't make you fat and eggs are a calorie - controlled food designed to maximize weight loss, not prevent it. One egg is only about 70 calories, with a great balance of 6 grams of protein and 5 grams of fat. The combination of protein and fat increases satiety hormones - the ones that tell your brain you are full. The protein in eggs also causes your body to release the hormone glucagon, which encourages your body to release and use stored carbohydrates and fat.

Myth: Eggs raise your cholesterol - Truth: Eggs don't affect cholesterol levels

Reducing blood cholesterol levels has been a major public health mission for decades. It would make complete sense that if you wanted to decrease the amount of cholesterol in your bloodstream then you should reduce the amount of cholesterol you are eating. That's why eggs have typically been touted as dangerous, as they contain

approximately 200 mg per serving.

The problem: Dietary cholesterol doesn't actually raise cholesterol as much as you might think. In fact, only 30 percent of people experience significant increases in cholesterol levels after following a diet high in cholesterol. Researchers from Harvard looked at the dietary habits of more than 100,000 people and concluded that daily egg consumption in healthy individuals didn't increase risk of coronary heart disease. What's more, a study found that eating three eggs per day as part of a low carbohydrate regimen improved HDL - the "good" cholesterol - without any negative health effects.

Myth: You should only eat egg whites Truth: Enjoy the entire egg- yolk included)

The "egg white only" movement was created out of the mass movement to remove as much cholesterol and fat from the American diet to fight heart disease and obesity. An egg white contains all protein - 3.5 grams per egg; the rest of the nutrients, protein and fat are hiding in the yolk, which means the yellow is the most nutritious part. Egg yolks contain 240mg leucine, the amino acid single-handedly responsible for flipping your genetic muscle-building switch.

But egg yolks are much more than just a muscle building nutrient. They also include choline - essential for cell membrane function - cholesterol, which serves as the molecular framework for multiple hormones in the body, vitamin A, vitamin D and vitamin E. You can also get eggs that come from chickens that were fed omega-3 rich feed, the omega-3s in their feed enriches the omega-3 fats in the yolk. Enjoy the entire egg to take advantage of all the nutritional benefits.

If you are in doubt, and have high cholesterol, consult your doctor, regarding your own cholesterol levels and what is and what is not bad for you.

UNSCRAMBLE the facts about eggs



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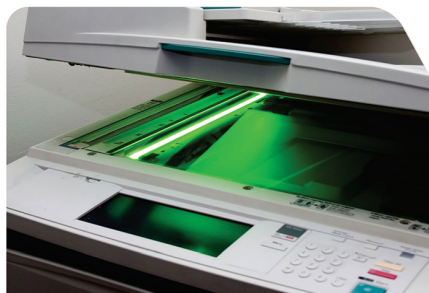
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FRUIT SALAD

A fruit salad is perfect for the health conscious

INGREDIENTS:

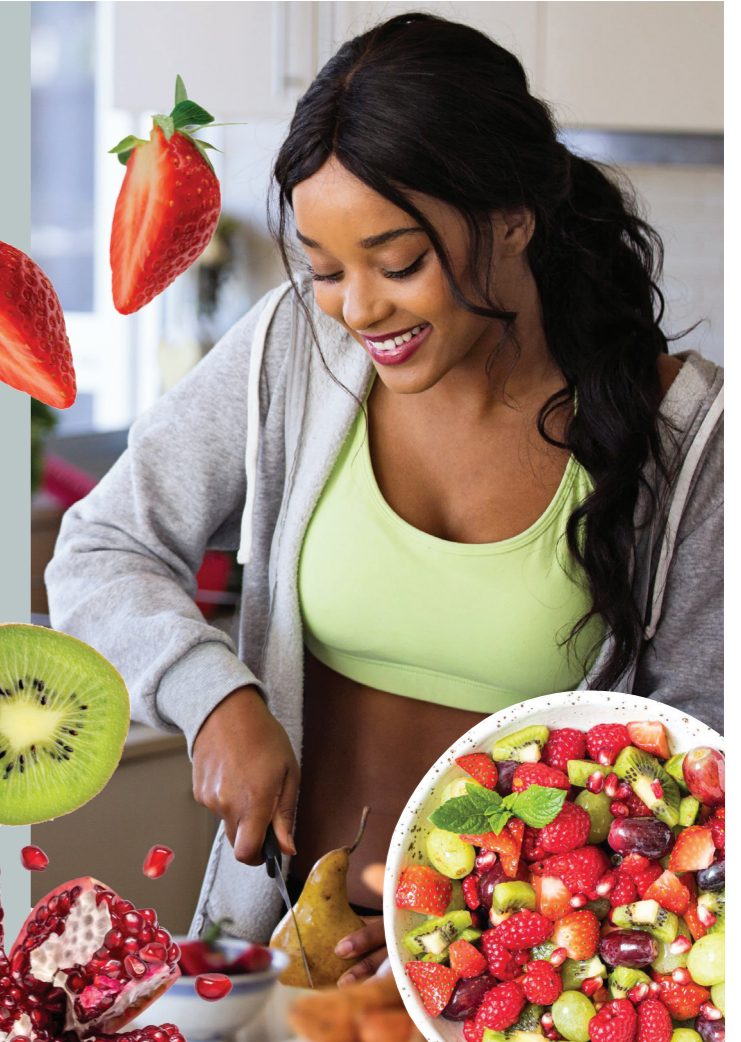
- ▶ 1 ½ pounds (675g) mixed sliced fruit this recipe used red grapes, green grapes, strawberries, raspberries and kiwis
- ▶ 3 tablespoons maple syrup
- ▶ 1 ½ tablespoons lemon juice
- ▶ ¼ cup (43g) pomegranate seeds

INSTRUCTIONS:

- ▶ Place the prepared fruit in a large mixing bowl.
- ▶ Add maple syrup and lemon juice, mixing to combine. Taste and adjust sweetness as desired.
- ▶ Top with pomegranate seeds, then refrigerate for 2 hours before serving.



<https://recipesfromapantry.com/christmas-fruit-salad/>





LONG-DISTANCE Grandparent Survival Guide



I've had it!!! I hear a friend say the other day! Grandchildren in the neighbourhood, grandchildren on the other side of the world. In each instance, their heart has been broken. They have cried into their pillow. They have longed to live in simpler times (but with indoor plumbing) when families weren't scattered willy-nilly across the globe. Alas!!!!

1 There will be challenges no matter how near – or far away – I live from the grand kids.

I hear all the time from grandparents who live around the corner from their offspring's offspring and complain that, although they adore the kids, they frequently feel exhausted and put upon. Alternatively, I hear from local grandparents who, for all intents and purposes, are barred from seeing their grand kids and might as well live an ocean away.

Then there are the grandparents who relocate to be near the grand kids but end up pining for their former lives and friends. This underscores my hunch that...

2 Life, at best, is highly imperfect.

No matter what your situation or your proximity to your adult children, their spouses and kids, there are bound to be disappointments, mixed signals, unfulfilled expectations, hurt feelings – and all the other emotions (joy included) common in relationships among members of our species. One plus of living far away is that everyone tends to suck it up and be on their very best behaviour during visits.

3 TGFS (Thank God for Skype).

I know, I know, it's not ideal. Seeing the kids on a computer screen is not the same as hugging, snuggling, tickling, or kissing them, but it is an enormous improvement over mere phone calls, especially when the little ones can't yet carry on a conversation. Face time matters.

And on Skype books may be read, games played, songs sung - all of which help create a sense of continuity between visits. This is especially critical in families where frequent close encounters are prohibitively expensive, physically challenging, or otherwise difficult to arrange.

4 Keep the faith. Your grandchildren will know you. Really!

This is key! From a friend of a friend, and I quote "When Isabelle, my first granddaughter, was so rudely snatched by her parents and moved to Paris, I was a puddle on the floor. I despaired that she would have more of a relationship with her local croissant baker (she is a croissant fiend) than with me." Not so. Children are people with memories who reserve a special place in their hearts for grandparents.

We may feel competitive with the other grandparents, but kids are geniuses at making room for everybody, if given the chance. During visits, spend as much time as possible alone with each child, then keep things going on Skype when you get home. (Needless to say, parental cooperation is also important.)

5 Life outside of grandchildren is essential to mental health.

Even if you live next door to the grand kids and are an integral part of their daily lives, some day you are bound to feel like chopped liver if you make them the single, central focus of your life. They will start school, make friends, and get involved in all sorts of activities. This is the natural course of things, and at a certain point even their parents will be left in the dust. (Don't you remember?)

Most of all, enjoy whatever time you have together, even if it is by phone or skype. It's about you connecting with your grand-child/ren and learning about their everyday life. Have fun with your grandkids but have fun in your life too!

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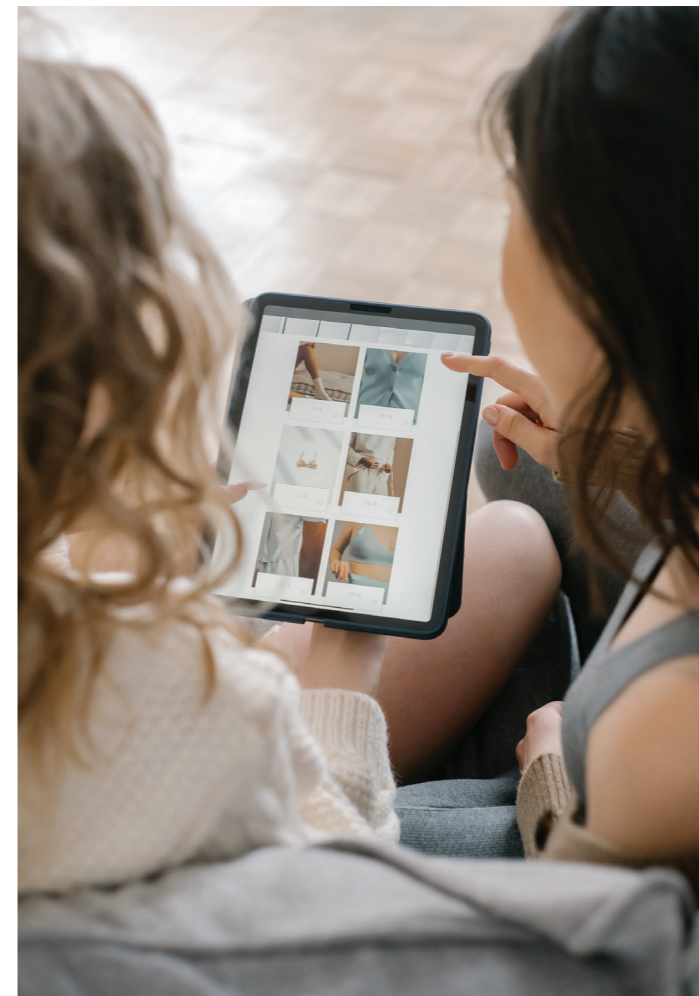


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The Good and the Bad of Online Shopping

Online Shopping is today the most convenient and exciting way of shopping. It caters to every income group and therefore has a wide customer base. It allows customers to buy goods and services from sellers or merchants using the internet. Many people find this the most relaxed form of shopping, more so from the convenience of their home. It also has its advantages and disadvantages that should be kept in mind to make shopping a pleasure.

Online Shopping lets you shop from your home. You can relax before your computer or laptop and browse various shopping portals. **Some advantages include the following:**

1 You do not need to get dressed and ready yourself and the family for driving down to the shopping mall. Neither do you need to walk from shop to shop exploring variety of products.

2 Facilitates ease of comparison of products and prices. Online business owners, therefore, price their products competitively as pricing plays a major decisive factor for customer decisions. Reviews that are available online will also give you an insight on the products you want to buy.

3 You get a wide range of merchandise at these shopping sites, unlike the availability of certain brand or limited categories in physical stores.

4 You do not have to listen to unwanted sales talk. Usually, the salesman at any store tries to push products where they generate more margins. They tend to influence the customer decisions. You may also end up buying things which were not on your buying list! Online shopping will prevent you from impulsive shopping.

5 You can be away from the crowd and do not need to stand in queues at the cashier's counter.

6 Discuss with the family before finalising your product purchase. This kind of comfort zone works very well as likes and dislikes are sorted out within the family before a purchase order is placed.

7 No need to take urgent decisions. As online shopping works 24 x 7, there is no need to rush through your purchase, unlike in stores where they have fixed time of operations.

8 Purchasing certain items at stores can be embarrassing and create awkward situations in the presence of curious onlookers.

9 Easy payment modes. Some shopping sites offer free delivery and even payment on delivery. Information products like e-books can be downloaded on immediate payment. Most shopping portals offer discounts, special offers, deals of the day, and even festive offers on various occasions. They also offer a replacement policy at no extra cost. A wide variety of products like apparel, jewellery, computers, electronic gadgets and accessories, health and beauty products, toys and several others are easily available for your shopping pleasure.

While on the subject, it must be kept in mind that there are **some disadvantages when you are shopping online. They are, to mention a few:**

1 The quality of the product cannot be judged merely on the basis of a single photograph, as they can be deceptive.

2 You have to wait for the delivery of your items which you could otherwise pick up from a store instantly.

3 Unreliable shopping sites can sell off inferior products, which you may not be able to replace.

4 There are no contact points where you can discuss or bargain further.

5 Risks involved in credit card/ debit card transactions.

In spite of these disadvantages, online shopping is becoming more and more popular as the advantages favour not only the busy executives but also the housewives and the young generation. Consider shopping from well known e-retailers. If you carefully analyse and take care of the above, your Online Shopping will be an experience that you will enjoy.



DO YOU NEGOTIATE WITH THAT VOICE IN YOUR HEAD?

Have you ever tried to break an old habit? You start off well, and then suddenly you hear a voice in your head. You know...that voice. The one telling you that you had a hard day and need a bowl of ice cream to relax. The one telling you that you can quit smoking tomorrow. That voice that tells you that you don't really need to read the book, that watching a reality show is much more relaxing so that you can be your best self tomorrow. That voice feels like our best friend. It makes us feel okay about doing the things we promised ourselves we'd no longer do. Its time now to stop negotiating with it, and if you are like me, will regret immediately, after the deed is done.

But, and here's the thing: that voice is your absolute worst enemy. You know why? Because your body and mind do not like change. Change is uncertainty. Change opens the possibility of pain and failure. And the survival mechanisms in our mind and body work to keep us alive by avoiding pain and failure. But you CANNOT CHANGE without feeling the pain of discomfort. And that causes a problem. Because your mind wants the best for you, but it does not want you to feel any pain. So, you embark on a journey of change but right off the bat, at the first sign of discomfort, your brain sends off warning signals that it needs to protect you from that pain and discomfort.

It tells you that it's okay to stay as you are. It tells you that you don't need to feel pain today - you can just do it later. It tells you so, not from a place of love and care, but from a place of protection. But as I'm sure many a parent has said at some stage, that if you protect a kid too much, you will raise a very weak child. That is what happens to you if you keep giving into that voice: you will become weak. You will become progressively more averse to change. You will become lazier and less able to do the hard work. That voice is not your friend. That voice is the protective mechanism in you, parenting your mind into becoming weak.

So what do you do? Ignore the voice.

Acknowledge that it is there, hear it out, know that it comes from a place of protection, but IGNORE IT. Under no circumstances should you negotiate with it. If you negotiate with it, you will have already lost. As soon as you negotiate with it, you acknowledge its validity, and more importantly: you put yourself in a position to go around the commitments you set for yourself, and you send the message that your goals/commitments/wills/desires have a price.

What if you just have a smaller bowl of ice cream instead of your usual pint, even though the day before you had resolved to go one week without ice cream. What will happen is that tomorrow, after an extremely stressful day, you will no longer even negotiate with the voice, net alone hear it, I guarantee you'll finish the week eating almost as much ice cream if not more, as the week before. It always happens the same way, with anything we want to change.

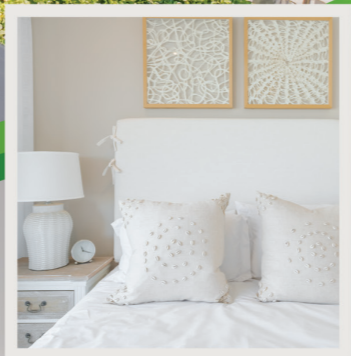
Maybe you feel that your goal is a little too extreme. So don't promise yourself that you'll go vegan, overnight, without cheating, if you've been eating red meat every day of the last ten years. Listen to the voice, acknowledge it, DON'T NEGOTIATE WITH IT, but maybe change your goal a bit to be more realistic and start over.

The point is that the voice is there for a reason but that you should stop negotiating with it today. If you haven't been able to break a habit or change a behavior, the chances are extremely high that this is the reason! You are listening too much to that voice. Learn to ignore it and you will be able to change almost anything!

Tell me - what does that voice always protect you from? For me, it's discomfort from not eating all the foods that I want to eat. It also constantly tells me that I need to be plugged into social media so that I don't miss anything. It's always difficult to ignore the voice, but it's amazing what I accomplish when I do. Try it and let me know!

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IF YOU SAW IT COMING...

In December 2021, if you were fascinated by the financial markets and very interested in economic conditions, you would have noticed that the tone of the market had changed. You would have felt, in your gut, that a perfect storm was brewing. Of course, there were many economic tells that would have helped crystallize your view of the market direction.

Massive geo-political tensions, supply chain constraints, and a rapidly rising inflation was a very clear warning. The market was trading at a huge premium to the 200 day moving average and as we all know over time the market will always revert to the mean. More simply put, stocks were massively over valued and large market bubbles are one of the first signs that a correction is imminent. Debt proliferation, an inverted yield curve and promises of rapidly rising interest rates were some more warnings.

Of course, after decades of incredibly low interest rates inflation took off and the market had to contend with severe structural changes and the withdrawal of financial support from almost every reserve bank in the world.

But most importantly the market itself was warning investors. The leading shares at the time, the famously termed FANG stocks, were becoming very tired and could not achieve new market highs in their share prices. It was clear that the perfect goldilocks economy and the era of low interest rates and low inflation was on its death bed.

The market leaders started to fall and the glamour - no profit yet stocks - fell even faster.

If you saw it coming...
You would have started raising cash quickly - selling highly priced growth stocks, expensive bonds, real estate, unnecessary assets and movables and keeping the proceeds in cash and near cash.

If you saw this coming...
You would have been patient, you would have carefully studied market conditions, worked on new investment ideas and updated your files and research on your favorite stocks and waited for the market to bottom and confirm a new and proven uptrend.

You would have asked yourself - are we there yet? Can we start phasing money into the market? Especially into our favorite shares.

You would have told yourself not to get excited, not to get ahead of yourself. This is the dating phase and not even an engagement. Key technical levels in the market have to hold for the trend to be confirmed.

If you saw it coming...
Fenestra Asset Management did see it coming - and we are ready. Fenestra starts 2023 with over 90 percent of the assets under management in cash and near cash! If you are not happy with your portfolio performance or would like a second opinion, please do not hesitate to contact Fenestra for a free review of your portfolio.

By William Meyer - 079 624 4031

Our numbers do the talking.

A decade ago, we predicted that Apple would become the world's most valuable technology company. Amazon shares when they were trading at \$9. They are now trading at \$137. Microsoft's shares were trading at \$25. They're now \$267. Apple's shares were then trading at \$12. They have now risen to \$164.

These shares have gained hundreds of percentage points and some of Fenestra's 2020 picks are already up more than 100%. Apple is now the most valuable company in the world, worth \$2.626 trillion. Microsoft is worth \$1.989 trillion and Amazon is third at \$1.390 trillion.

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