

Happy Festive Season



ATM's

ABSA Bank Limited
Nedbank Limited

Automotive

ACA Auto
Hi-Q Hillcrest

Electronics

Audio Architex
Bergens Electrical
Cash4Macs

Fashion

Calypso
Cole Boutique
Quiksilver

Health & Beauty

Clicks
Entropy Hair Design
Hair Base
Laser Lipo Hillcrest
Sorbet
Moffat Optical
The Ear Institute
Tree of Life Wellness

Stationery & Office

Bidvest Waltons
The Inkdrop

Hobbies & Gifts

Hillcrest Art Supplies
Hillcrest Wool 'n Weave
Nikki's The Gift Shop
The Toy Factory Shop

Home & Decor

Home Etc
Household Plastics
Leisure Lounge
Paint & Beyond
Rugs Original
Trellidor Hillcrest
Zebbies Lighting

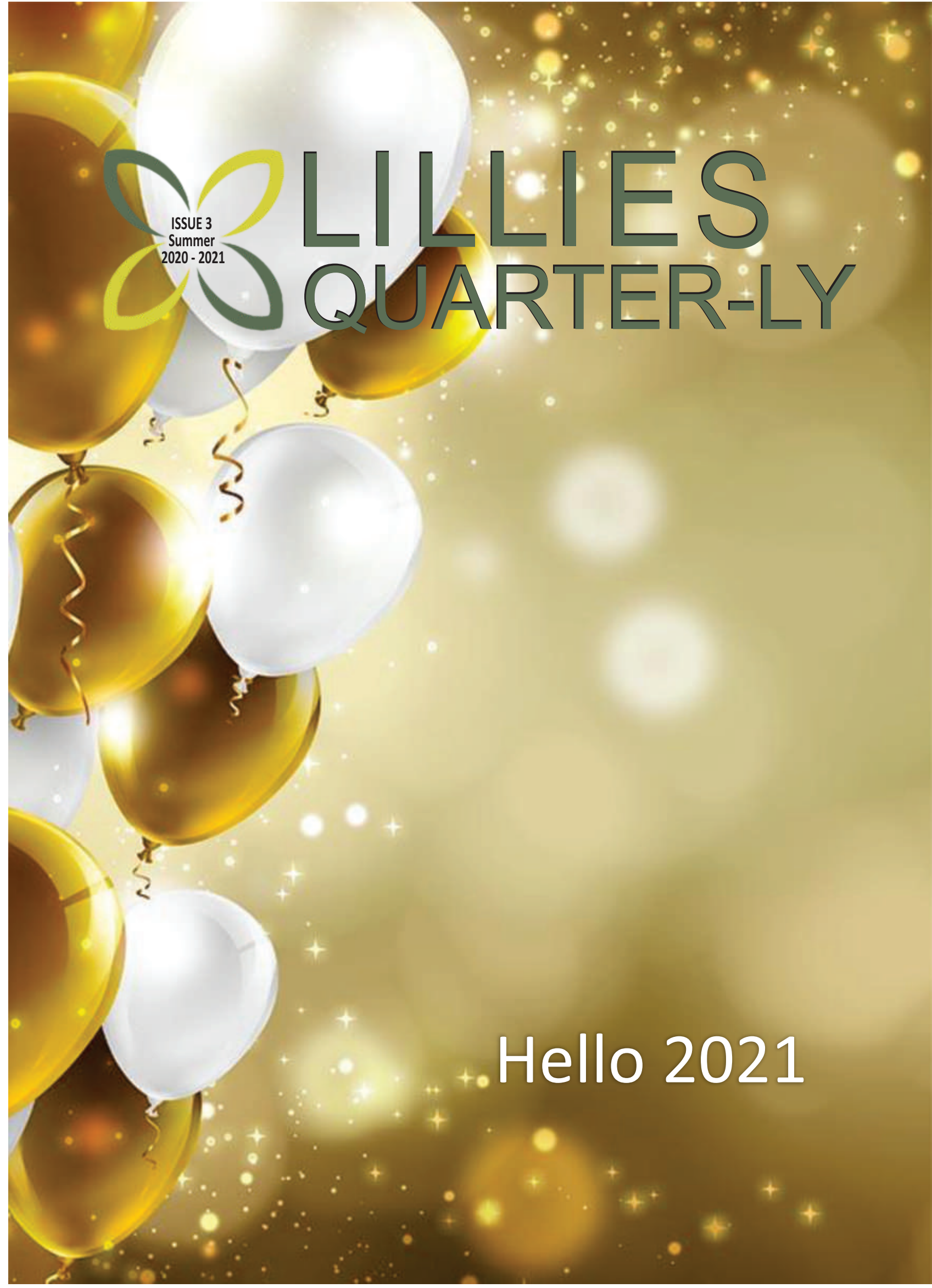
Food & Drink

Braai & Lewaai Butchery
Manolis Munchies
The Juice Kitchen
Tops at Spar
What's Cooking
Woolworths Food

Restaurants

Lupa Osteria
Olive & Oil
Oscar's Café
The Library Bistro

Where *Quality* Meets *Convenience*



Hello 2021



Woolworths Lillies Quarter is situated in the heart of Hillcrest with easy access off Old Main Road and plenty of free parking.

The beautiful supermarket caters to every customer's whim. From their delectable desserts to the expansive grocery selection.

Visit Woolworths Lillies Quarter for your Everyday shopping including fresh fruit & veg, meat, baked goods, desserts, ready meals, deli & party food, beverages & juice, flowers & plants.

Stock up at Woolworths Lillies Quarter with food for your cupboard, toiletries & health, household & cleaning, pet food, wine & bubbles, frozen foods, kids & baby, snacks, chips & nuts.

Visit Woolworths Lillies Quarter for our wide range of award-winning Christmas novelties and puddings.

We cater for every taste.

The Woolworths difference is always finding new and innovative meal ideas, whilst ensuring quality and value is not compromised.

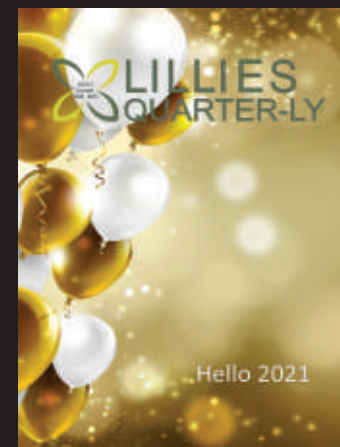
Our trading times are designed to make your shopping experience convenient and easy as follows:

Monday – Sunday: 8am – 7pm

Times might differ during the festive season and on public holidays.

We hope to welcome you soon!

CONTENT DRIVEN AREA FOCUSED PUBLICATIONS



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About

Lillies Quarter, is a high quality mixed-use shopping complex with 34 retail tenants and 11 office tenants. The strength of its position, located centrally in Hillcrest with easy access to the M13, coupled with the broad tenant mix and secure parking have enabled Lillies Quarter to establish itself as the centre of choice when it comes to quality and convenience shopping for the whole family.

As a large neighbourhood centre serving the interests of the Upper Highway community, Lillies Quarter focusses on the values of quality, safety and family, and it is this at its heart that makes it successful. With an extremely popular Woolworths Food as its anchor, a Clicks with a full clinic offering and pharmacy, a host of superb restaurants and a broad range of retail options from everyday shopping through to home décor, arts and hobbies, Lillies Quarter offers something for everyone in the family.

*Lillies Quarter –
Where Quality Meets Convenience!*

FACILITIES & SERVICES

Centre Management Office

Parking is free for your convenience.

Lillies Quarter provides parking for shoppers with disabilities.

24 Hour Security

We have friendly and knowledgeable security guards monitoring and watching over the centre 24 hours a day, 7 days a week for your security.

24 Hour CCTV Surveillance and monitoring

Lifts to the first floor

Baby Changing Facilities

**The Centre Management and Maintenance team are located in Block C, first floor,
Monday to Friday between 08h00 - 16h00**

Phone: 031 765 4037

Email: info@lilliesquarter.co.za

Web: lilliesquarter.co.za

Facebook and Instagram: [lilliesquarter](#)



Retail

ACA Auto	031 765 8353
Audio Achitex	031 765 8792
Bergen's Appliance Repairs	031 171 0364
Bidvest Waltons	0861 446 666
Braai & Lawaai Butchery	087 820 7100
Calypso Collections	064 880 5982
Cash4Macs	076 321 2144
Clicks	031 765 7648
Cole Boutique	061 528 9663
Entropy Hair Design Studio	031 765 4898
Hair Base	031 765 2753
Hi-Q Hillcrest	031 765 2512
Hillcrest Art Supplies	031 765 7839
Hillcrest Tyre & Exhaust	031 765 2512
Hillcrest Wool 'n Weave	031 765 2770
Home etc	031 765 8293
Household Plastics	031 765 4004
Leisure Lounge	031 765 1591
Lupa Osteria	031 765 3059
Manoli's Munchies	031 765 2992
Moffat Optical	031 765 2125
Nikki's The Gift Shop	031 765 4090
Olive and Oil Hillcrest	031 765 6214
Oscars Café	031 765 7322
Paint & Beyond	031 765 1313
Quicksilver	031 765 4105
Rugs Original Hillcrest	031 765 5411
Sorbet Hillcrest	031 765 4186
The Ear Institute	031 765 8158
The Inkdrop	031 765 8650
The Juice Kitchen	081 828 6387
The Library Bistro	031 761 8007
The Toy Factory Shop	031 765 8238
TOPS at Spar	031 765 5353
Trellidor	031 765 3567
Tree of Life Hillcrest	082 462 7318
What's cooking?	031 942 5120
Woolworths	031 761 3800
Zebbies Lighting	031 763 1660

Office

Acutts Hillcrest	031 765 9555
Antony Kerdachi & Associates	031 765 4339
Champagne Sports Resort	031 765 7100
Guardian Accounting Solutions	031 765 2688
Laser Lipo Global Hillcrest	031 765 1466
Lime Distribution Natal	031 765 7100
Ridgetop Investment Managers	031 765 6625

ATM'S

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BRAVE New World

Usually at this time of the year, we are already preparing for our Festive Holiday Celebrations. The shops are full of sparkly things, people max out credit cards or spend bonuses on purchasing gifts and festive food. It's a time to spend with family, friends and celebrate. **However, 2020, well, who knew this time last year what was in store for us!**

There are times when it's a good thing we don't know what is coming.

Here in South Africa, we have in many ways been much better off than the rest of the world. During the initial stages as COVID-19 emerged, it was expected that Africa would be the most ravished continent on the planet, yet it has been the so called First World who has been bent and buckled trying to cope.

Sure, in South Africa, we are in the middle of an economic crisis, but let's be honest, we were already. If anything, COVID-19 brought into sharp focus our problem areas of job creation, corruption, energy, poverty, education, and the health system. The virus magnified the problems, which needed to be addressed and now we have an opportunity, we can and must create a new world – a brave one.

The good news is that we South Africans have always been strong, we have faced and indeed continue to face many problems, we don't give up.

The thing is, the challenges feel overwhelming and when we are overwhelmed, we become ineffective, so in order to make a difference, we need to adjust our focus. Individually, we can't change South Africa – what we can do individually, is make a difference in our local communities. And let's face it, living in the Upper Highway we have a head start. It's an extraordinary region, a tapestry of vibrant people who have long been the entrepreneurs of South Africa. We are creative, innovative, and are quite prepared to roll up our sleeves and get things done. So, let's do a bit more of that – with passion, let's become the 'Supernovas' of change.

We can begin with small changes:

- Shopping locally, supporting local businesses helps unemployment and our community.
- Look for local products and support them and if they aren't there – create them!
- Be Greener – don't throw away, re-use, re-purpose, recycle or giveaway.
- Help somebody less fortunate than yourself – with food, data, books, or clothing. Etc.
- If you are in business find ways to network with people in your community, grow and expand – together.
- Above all, be kind, to yourself and others. Don't spread the 'social media fake news', spread the good stuff around and make people feel stronger – because we are.

As we face 2021, we face challenges but with it also comes opportunity, let's focus on that aspect – because at the heart of it all we are a great people...

Article TK



PROPERTY

The Good News

Experts were predicting that house prices would fall by between 5% to 14.5% in 2020 due to Covid-19 - instead prices have climbed!

Initial expectations were mainly doom and gloom as far as the property market was concerned, many experts predicted a slump if not a drop in the market. Yet, after the initial lockdown agents were run off their feet with unexpected record sales! Furthermore, indicators are that all signs point to continued market support.

In fairness, it is not often that the boffins get it wrong - so why has the market reacted in such a positive trend?

There are a number of factors which contribute to the growth and these include:

- The lowest interest rate in decades.
- Anxious lenders willing to offer up to 100% bonds to qualifying buyers.
- Properties offering value for money – in order words sellers asking market-related prices.
- The change in work situations – many people now working for home are looking for properties, which suit their 'home office' needs.
- The stock market has dropped significantly, many investors are using their finance to invest in property which has significantly increased the 'Buy To Rent' market. The good thing about rent is that it is inflation linked, unlike savings these days.

All of the above is particularly good news for first time buyers – it hasn't been so easy to get onto the property ladder for a long time. It's also good news for people wishing to downsize and get into a gated estate.

However.....as this momentum continues, property prices will increase. At first, during the first part of 2021 they will probably remain stable but then the natural reaction to the increasing demand will be higher prices. Some of the financial experts also see another interest drop in the new year

These trends vary from region to region but the Upper Highway is well placed to benefit – we have so much to offer in this area: Schools, Shopping and Business Opportunities, but it must be stated that it is the low and middle market prices which are gaining most. The high end still needs the 'right buyer' for the property.

Property is at the heart of every community and in the Upper Highway, we are very strong.

All in all, it is wonderful to get some good news in these Covid Days, so let's make the most of it in 2021.

Article TK



PERSONAL FINANCE 2021

Although making resolutions to improve your financial situation is a good thing to do at any time of year, many people find it easier at the beginning of a new year.

Regardless of when you begin, the basics remain the same.

Spend Less Than You Earn

It may sound simple, but many people struggle with this first rule. No matter how much or how little you're paid, you'll never get ahead if you spend more than you earn. Often, it's easier to spend less than it is to earn more, and a little cost cutting effort in a number of areas can result in savings. And, it doesn't always have to involve making big sacrifices.

Stick to a Budget

An important step to consider when trying to get ahead financially is budgeting. After all, how can you know where your money is going if you don't budget? How can you set spending and saving goals if you don't know where your money is going? You need to set up a budget regardless of how little or how much you earn.

Pay off Credit Card Debt

Credit card debt is the number one obstacle to getting ahead financially. Those little pieces of plastic are so convenient to use, and it's so easy to forget that it's real money we're dealing with when we whip them out to pay for a purchase, large or small.



Despite our good resolves to pay the balance off quickly, the reality is that we often don't, and end up paying far more for things than we would have paid if we had used a debit card.

Contribute to a Retirement Plan

Many companies have a retirement plan in place; however, it makes sense to get one of your own and the younger you are when you do this the better.

Have a Savings Plan

Pay yourself first. If you wait until you've met all of your other financial obligations before seeing what's left over for saving, chances are, you'll never have a healthy saving account or any investments. Rule of thumb would be approximately 5% of your earnings.

Invest

You may think it's not possible if you are already saving or contributing to a retirement plan, however, think of investments as another tool for future wealth. Yes, it goes up and down but long term you will profit. **A WORD OF WARNING** – the internet is full of investment schemes, many of them are scams. Don't take the chance, book an appointment with an accredited Financial Adviser before committing any money to investments.

Review Your Insurance Coverage

It's mind boggling at just how many insurance options there but keep in mind insurance is not a t-shirt, one size does not fit all. Insurance should be tailor-designed to suit your personal needs and lifestyle. Additionally, it is often better to consult with a Financial Adviser rather than one particular insurance company – their goals are different!

And the number one rule for financial freedom for 2021...

Consult with a Financial Adviser, many people feel they don't earn enough to do so, which is really about face.

Limiting your interaction regarding finance with banking and/or insurance staff or the internet is not going to get you on the track to wealth.

Consult with an expert, after all, you wouldn't take your car to a plumber for a service. So, go to the right people about your money.

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Better Business Practices

dependent on your finances, so it is imperative that you have an exceptional accountant that will not only give you the required information but advise you as well.

Cash is the fuel that keeps your business running. Without proper control of your cash flow, you will not be able to make critical decisions to run and grow your business. **Cash flow management is especially important for your business, even a highly profitable business without sufficient cash will soon collapse.**

Hiring or outsourcing a good accountant will ensure that you have good credit control and cash management policies in place so that you have all the possible funds and information available to you. Effective cash management encompasses how a company manages its operations or business activities, financial investments, and financing activities to maintain positive cash flow. A company should generate adequate cash flow from its business to survive, allowing it to cover its expenses, repay investors and expand the business. In addition to generating cash from its activities, a business also needs to manage its cash so that it holds the right amount of cash to meet its immediate and long-term needs.

Once your business takes off, you'll need all your time to run day-to-day operations, rather than be occupied with compliance, tax, or bookkeeping. Similarly, as the business finances become more complex, you'll almost certainly need a specialist to take charge of them. Hiring an accountant will help you manage operations by recommending process improvements, take over the financial and tax obligations and introduce you to tools that can help you save time while also saving you money.

A growing business has many needs, to name a few, these can be things such as managing the requirement for funding, hiring the right team, managing cash flow, improving customer relations etc. An accountant will help you manage operations by recommending process improvements, will take over the financial and tax obligations and introduce you to tools that can help you save time while also saving you money. Their expertise will be valuable when seeking funding and creating incentive pay packages for employees. **As good as the word growth sounds, it comes with its own challenges, sudden growth that you haven't planned for can be as problematic as growth that is too slow,** leading to all kinds of difficulties relating to cash flow, tax, employees or office space, for example. A good accountant can help you react quickly and effectively to unexpected growth and turn it into what it should be: an advantage.

Many business owners believe that they can't afford to hire or outsource an accountant, but the truth is to stay in business successfully, you can't afford not too.

Article TK

To take your business to the next level you need more than passion. You need a trustworthy team of people who are just as driven about your business as you are. **That is why hiring the right ACCOUNTING FIRM is one of the most important decisions you can make as an entrepreneur.** Unseasoned entrepreneurs often limit their accountant's role to creating and submitting their accounts and tax return.

However, a first-rate accountant will provide you with a wide variety of value-added services that will help you comply with up to date regulation, save money, reduce risk, manage growth and plan ahead. As an entrepreneur, all of your essential decisions will be

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Unit A18E (Upper Level) Lillies Quarter
antony@kerdachi.co.za



How to avoid Financial Scams

Scammers have been around forever, and their latest favourite seems to have a Cryptocurrency - Bitcoin, etc or Forex - Foreign Exchange flavour.

Sadly, so-called Ponzi schemes have been rampant in South Africa for years. These are schemes where early investors get paid from the deposits of new investors, creating the impression that the program is indeed profitable. After some time, when new investors inevitably become scarce, the scheme collapses as there is no more new money to keep it going. **Most people simply don't know enough about crypto and easily believe that such incredible returns can be offered and even guaranteed.**

Signs to look out for includes:

1. The scam is often dressed up as an incredibly profitable trading program, either trading in Crypto or Forex – these markets are held up to be so gigantic and liquid, that it is possible to run “sophisticated AI algorithms”, robots, or “bots” that automatically trade day and night and magically makes money for the owner.
2. Promotional material will either explicitly or implicitly state the profitability of the program - promises of weekly returns of up to 5% is not uncommon. The truth is that such high returns are simply not realistic and more importantly, can never be guaranteed.
3. Oftentimes, the platform will show what appears to be real trades, made by the system and 'confirming' the profitability. Sadly, this is no guarantee that the program actually made those trades – in almost all cases these trades are fake and in fact created retrospectively. Sometimes as recent as 5 minutes in the past, giving the appearance of real live trades.
4. Typically, the platform will not be registered with the FSCA, and even though in some cases this is not a requirement, scammers will exploit such “grey area”, leaving their victims with little recourse. Furthermore, the team behind the program will either be fake, not identified, or worse: identifiable as having previous judgments, criminal records, or past involvement in other dodgy schemes.
5. Especially nowadays, South Africans are struggling financially and are often desperate. Everyone wants to believe there's a way to get rich quickly, or perhaps just get out of trouble and back on their feet. We so desperately want this to be true that we lose our objectivity and common sense when offered a chance to “make easy money.” Scammers understand this weakness very well and prey on it. They come disguised as “one of us” and have no moral scruples about who they steal from.
6. As bleak as it is, always keep this in mind: If it sounds too good to be true, it probably is.

When it comes to your money, research is key. Remember scammers rely on gullibility in order to succeed.

It only takes a little time to consult with approved professionals and it can save you big losses if you do so.

Article TK



Guardian is a forward-thinking, energetic and proactive accounting firm, with a passion for professional excellence and pinstripe suits. However, what sets us apart is not our dress sense, but our personal approach.

Guardian offers a full range of accounting and business advisory services - including financial management, book keeping, tax planning, forecasting, consulting and financial outsourcing. More importantly, we see our clients as partners and believe that continual client interaction is essential to a winning formula.



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Back in Time

1990



We are certainly seeing a lot of turmoil in 2020, political antics and of course the virus. Thirty years ago, 1990 the world also had its fair share of chaos – good and bad. The USA entered a **recession** which had repercussions all over the world. **The Simpsons** hit TV screens for the first time, the first **webpage** was created and we discovered that there was a hole in the **ozone layer**. **GPS navigation** was introduced, the **Berlin wall** fell and **North and South Yemen** united - and of course, **Nelson Mandela** was released from prison.

JANUARY

Poland becomes the first country in Eastern Europe to begin abolishing its state socialist economy. Poland also withdraws from the Warsaw Pact.

The first Internet companies catering to commercial users, PSINet and EUnet begin selling Internet access to commercial customers in the United States and Netherlands respectively.

United States invasion of Panama: General Manuel Noriega is deposed as leader of Panama and surrenders to the American forces.

The Leaning Tower of Pisa is closed to the public because of safety concerns.

FEBRUARY

The National Assembly of **Bulgaria** votes to end one party rule by the Bulgarian Communist Party.

Thousands storm the **Stasi headquarters in East Berlin** in an attempt to view their government records.

F. W. de Klerk announces the **unbanning of the African National Congress**.

Nelson Mandela is released from Victor Verster Prison, near Cape Town, South Africa, after 27 years behind bars.

German reunification: An agreement is reached for a two-stage plan to reunite Germany.

The USSR agrees to withdraw all 73,500 troops from **Czechoslovakia** by July, 1991.

MARCH

The **Royal New Zealand Navy** discontinues its daily rum ration.

The **International Trans-Antarctic Scientific Expedition**, a group of six explorers from six nations, completes the first dog sled crossing of Antarctica.

The Supreme Soviet of the Soviet Union approves changes to the Constitution of the Soviet Union to create a strong U.S.-style presidency. **Mikhail Gorbachev** is elected to a five-year term as the first-ever President of the Soviet Union on March 15.

Twelve paintings and a Shang dynasty vase, collectively worth \$100 to \$300 million, are stolen from the Isabella Stewart Gardner

Museum in Boston, Massachusetts by two thieves posing as police officers. This is the largest art theft in US history.

East Germany holds its first free elections. Ferdinand Marcos's widow, **Imelda Marcos**, goes on trial for bribery, embezzlement, and racketeering.

After 75 years of South African rule since World War I, **Namibia** becomes independent.

APRIL

Scandinavian Star, a Bahamas-registered ferry, catches fire en route from Norway to Denmark, leaving 158 dead.

Comet Austin, the brightest comet visible from Earth since 1975, makes its closest approach to the sun.

Earth Day 20 is celebrated by millions worldwide.

STS-31: **The Hubble Space Telescope** is launched aboard Space Shuttle Discovery.

MAY

In London, a man brandishing a knife robs a courier of bearer bonds worth **£292 million (the second largest mugging to date)**.

First talks between the government of South Africa and the African National Congress.

Portrait of Dr. Gachet by **Vincent van Gogh** is sold for a record \$82.5 million.

The World Health Organization removes homosexuality from its list of diseases.

The US and the USSR agree to end production of **chemical weapons** and to destroy most of their stockpiles of chemical weapons.

Most Popular car was the Golf

Most Popular hairstyle Jennifer's bob



JUNE

Joanne Rowling gets the idea for **Harry Potter** while on a train from Manchester to London Euston railway station. She begins writing **Harry Potter and the Philosopher's Stone** which will be completed in 1995 and published in 1997.

Sri Lankan Civil War: The Liberation Tigers of Tamil Eelam massacre over 600 unarmed police officers in the Eastern Province.

Cold War – **The destruction of the Berlin Wall** by East Germany officially starts, 7 months after it was opened the previous November.

Cold War: **Checkpoint Charlie is dismantled.**

Kathleen Young and Irene Templeton are ordained as priests in St Anne's Cathedral in Belfast, becoming **the first female Anglican priests** in the United Kingdom.

JULY

German reunification: East Germany and West Germany merge their economies, the West German Deutsche Mark becoming the official currency.

Martina Navratilova of the United States wins the 1990 Wimbledon Championships

The Serb Democratic Party (Croatia) declares the sovereignty of the Serbs in **Croatia**.

Belarus declares its sovereignty, a key step toward independence from the Soviet Union.

AUGUST

The National Assembly of **Bulgaria** elects Zhelyu Zhelev as the first non-Communist President of Bulgaria in 40 years.

Gulf War: The United Nations Security Council orders a global trade embargo against Iraq in response to its invasion of Kuwait.

The South African government and ANC begin talks on ending Apartheid in South Africa.

In South Africa, fighting breaks out between the **Xhosa and the Zulu** more than 500 people are killed by the end of August.

"Sue", the best preserved **Tyrannosaurus rex** specimen ever found, is discovered near Faith, South Dakota by Sue Hendrickson.

SEPTEMBER

Sri Lankan Civil War: Sri Lankan Army soldiers massacre 158 civilians.

Gulf War: U.S. President George H. W. Bush delivers a nationally televised speech in which he threatens the use of force to remove Iraqi soldiers from Kuwait.

OCTOBER

The rebel **Rwandan Patriotic Front** invades Rwanda from Uganda, marking the start of the Rwandan Civil War. In 1994 in just a 100 days 800,000 people were killed.

Israeli-Palestinian conflict: In Jerusalem, Israeli police kill 17 Palestinians and wound over 100 near the Dome of the Rock mosque on the Temple Mount.

Lebanese Civil War: Syrian military forces invade and occupy Mount Lebanon, ousting General Michel Aoun's government. This effectively consolidates Syria's 14 year occupation of Lebanese soil.

Soviet President **Mikhail Gorbachev** is awarded the Nobel Peace Prize for his efforts to lessen Cold War tensions and reform his nation.

South Africa ends segregation of libraries, trains, buses, toilets, swimming pools, and other public facilities.

NOVEMBER

The earliest known portable **digital camera** sold in the United States.

The first known web page is written.

The leaders of Canada, the United States, and 32 European states meet in Paris to formally mark the **end of the Cold War**.

The **Super Nintendo** Entertainment System was released in Japan.

The first female Prime Minister of the United Kingdom, **Margaret Thatcher**, resigns after 11 years and is replaced by John Major.

DECEMBER

Channel Tunnel workers from the United Kingdom and France meet 40 metres beneath the English Channel seabed, establishing the first land connection between Great Britain and the mainland of Europe for around 8,000 years.

The **Polish government-in-exile** is dissolved in London after being in exile since 1939.

A Formal Ban on the **Trade of Ivory** is introduced

Microsoft Releases Windows 3.0

The First Known Case of **AIDS** is traced back to 1959

Most fashionable shoes for men and women were 'Docs'
Most popular film was Ghost

Article TK



HOME SAFETY TIPS - Lighting & Copper...



A burglar is more likely to try getting into a house where there is less chance of being seen. Taking away the robber's cover goes a long way toward protecting your house.

Thieves can hide behind trees and shrubs. Trim back or remove any shrubbery next to doors or windows. If you are going to use plants next to the house, you should use thorny plants.

Use outside security lighting to illuminate every access door. The main entrance should be illuminated with a fixture that has two bulbs or with two fixtures in case one bulb burns out.

Use exterior lighting with motion detectors for the yard, driveway and other outside regions. If lights come on when someone approaches, a burglar is less likely to try breaking into your home. Also, if the lights are activated by motion rather than being left on all the time, you are more likely to notice if someone is moving around your house.

Remember the back and side of your home offer some concealment for a burglar who is trying to break in. So pay close attention to securing all entrances, and if possible avoid installing a tall privacy fence since that offers even greater concealment.

A high wall surrounding your property does provide privacy, however, it is also 'attractive' to burglars as neighbours cannot see what is going on.

Copper Theft

The average home has 180kg of copper for electrical wiring, water pipes and appliances, according to the Copper Development Association Africa. Most copper in use, such as wiring and plumbing, will remain in use for more than half a century. This is especially true for older properties.

Copper theft has jumped by 26% in the past year, according to the South African Chamber of Commerce and Industry. Scrap metal is often **weighed for cash**, leading people in dire straits to commit criminal and dangerous acts to steal the metal. South Africa is not alone regarding copper theft - Copper theft has risen sharply in the US and the UK in recent years, in the USA the National Insurance Crime Bureau reported copper thefts more than doubled and In the UK, copper theft had risen by 700% according to the UK's Energy Networks Association.

What is causing the increased demand for copper?

According to the Institute for Security Studies, in the last decade, the rapid industrialisation of China has spurred copper prices ahead again - to reach an all-time high of just above \$10 000 a ton. China is by far the largest consumer of refined copper - accounting for about 40% of world demand. The demand for copper has created a robust international trade - and the market for illicit copper is rising alongside it.

What does this mean to your security?

Copper theft is on the rise and thieves are taking more risks to get it. There have been many cases of them stripping houses of copper pipes. Not only does this cause major replacement headaches for homeowners, insurance coverage is also going to increase substantially.

There are a number of products on the market, which replace copper piping and are worth investigating. In addition, consider painting or covering exposed copper pipes.

Article TK

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Crafty Kids

good for them and you!

Arts and crafts for kids are an excellent way for them to stay busy, have play time, develop their creativity and learn new information. Although many are educational projects, they won't seem like work. In order to promote family time and creativity, it may be a fun idea to designate a special family craft night once a week.

There are so many different types of arts and crafts for kids that it's nearly impossible not to find at least one a child would love to do. Kids who love to play with their food may enjoy making edible crafts, while those who have a fondness for jewellery might be especially excited about jewellery crafts. There are quite a few holidays throughout the year, so there are ample opportunities for projects pertaining to each one. Kids who show a special interest in learning about the world around them and making it a cleaner place might enjoy making eco-friendly crafts.

Kids love doing a variety of arts and crafts as an outlet to be creative and have some fun! According to leading child development researchers, crafts are in fact 'child therapy', in the same way that adults benefit from 'time off', children who learn crafts early in life develop skills to cope with stress later in life. **Furthermore, participating in crafts also helps with the following:**

Bilateral Coordination —Crafts such as colouring, drawing, cutting, all require your child to use both of their hands together. This skill is important in other areas including writing, tying shoes, typing and much more!

Fine Motor Coordination —In order to draw shapes, cut patterns, and write, your child is required to use their fine motor coordination. These skills similarly translate to other areas of their lives including dressing and eating.

Self-Regulation —Crafts that require drying require waiting! This is a great lesson for your child to demonstrate self-control and patience. Also, things might not go exactly as we hoped! Crafts are a great way to promote flexibility in your child.

There is no right or wrong way in exploring one's own creativity!

Self-esteem Booster —Although we want to challenge our kids, it is also important to initially choose arts and crafts that are at your child's skill level. Completing the crafts successfully will give them a great sense of accomplishment and pride. As you and your child begin to explore more crafts, you can add in more and more challenges.

Decision making —put that there —use that colour, it's all part of making a decision while faced with choices.

The big bonus when encouraging kids to get busy with craft is the benefit to you as the parent!

Researchers have long believed that using your hands and letting your mind relax is a great stress-reliever - so get busy!

Article TK



HILLCREST Wool 'n Weave

2020 Christmas

As with everything about 2020, Christmas promises to be very different for some people this year, especially the most vulnerable. Staying at home will be on the cards for many so what better time to make some tree decorations to brighten up our trees and our homes. We have free patterns for stockings, baubles, wreaths, coasters and snowflakes. We have kits with small balls of beautiful Premier Cotton so you can have a selection of colours without having lots of leftovers. My personal favourite is the stocking which acts as the perfect host for a Lindt Santa.

BFF's at Wool 'n Weave

We have stocked children's toys of various descriptions over the years. This year we decided to bring in some very special dolls. 'Our Generation' girl dolls and 'Sweetheart' baby dolls are soft and cuddly and, as is our preference, the best quality. The 18 inch girl dolls are perfect for young (and not so young) designers to dress. You can crochet, knit or sew stunning garments of your own design or use the many hundreds of free patterns online. American Girl patterns fit the My Generation dolls perfectly and the dolls are easy to dress. We would love to see your own designs; you can see a few of ours in store. Remember to check out our many other gift ideas when you visit.

Sale

Everyone loves a sale and we love to have a sale. There are always bargains to be had in our sale basket and we add items regularly as ranges come to an end. In December we will have a different special each week. In addition this year we are doing something different. At the end of December we will be donating one ball of Charity yarn for every 10 balls of Elle yarn that we sell during the month. If you buy more than 10 balls please tell us which charity you would like your ball to support. Some of our choices will be, The Robin Hood Foundation, 67 Blankets, Valley of 1000 Hills and a number of other groups.

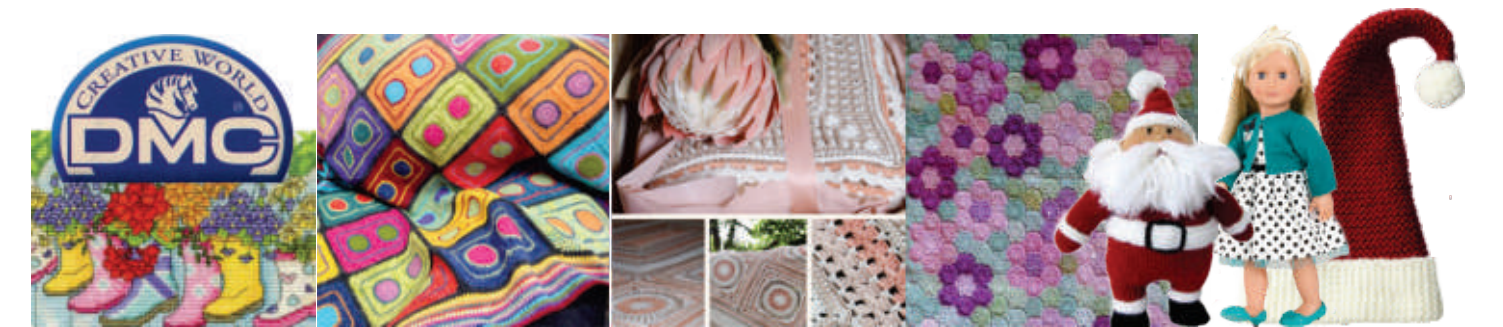
Christmas Blessings

We at Wool 'n Weave would like to thank all our customers for your support over this strange year, it wasn't easy for any of us but you helped us to see it through. We thank all who were patient during the days when we locked the doors and restricted the number of people in the shop to enable social distancing. To all who did so, we thank you for wearing your mask correctly and for sanitising your hands as you entered the shop.

To those who lost loved ones during this year we send our heartfelt condolences and our wish for you is that your precious memories will sustain you during this bitter sweet time.

To all our customers and friends, we wish you a Blessed, joyful and peaceful Christmas and we hope that 2021 will be a year when you have more ups than downs, more smiles than tears and more joy than pain. "God bless us, everyone."

Until next time, happy needle crafting
Liz and the Wool 'n Weave ladies



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HISTORY OF GLASSES

Early History

The earliest double eyeglasses, which appeared in Italy by the late thirteenth century, took the form of two magnifying lenses with the handles riveted together, and needed to be held in front of the eyes or balanced on the nose. The round lenses were ground from beryl, quartz (known as pebble), or glass, with frames of iron, brass, horn, bone, leather, gold, or silver. As eyeglasses were primarily used by monks, scholars, and those both learned enough to be able to read and wealthy enough to own them, they became associated with persons of importance. The demand for eyeglasses increased dramatically with the invention of printing in the fifteenth century, and mass-production methods evolved to produce inexpensive eyeglasses for the new reading public.

The Eighteenth and Nineteenth Centuries

In the early eighteenth century, spectacle-makers introduced steel spring bridges and frames, and the first spectacles with temples (rigid side pieces). Improvements in the design of eyeglasses continued in the nineteenth century; rimless glasses became commonly available around the middle of the century, and the invention of fine steel wire riding bow and cable temples, with the end curved around the ear, greatly improved the fit and practicality of spectacles in the 1880s. Frames of tortoiseshell, steel, silver, and gold were the most commonly worn, joined later in the century by celluloid, hard rubber, gold-filled, and aluminium frames.

An 1883 article in the *New York Times* declared that eyeglasses had "virtually driven spectacles off the field," and noted that they were **considered so stylish that some young ladies and gentlemen were adopting them simply "because they think it gives them a distingué appearance"**.



The Twentieth Century

In the early twentieth century, though pince-nez continued to be worn, spectacles finally began to gain acceptance. Large, round spectacles, with heavy frames of real or imitation horn or tortoiseshell (referred to as hornrims) were at first affected by university students, and by the 1910s had become fashionable for both men and women. By the mid-1920s, horn-rims began to decline in popularity, as women's bobbed hair and close-fitting hats made heavy frames uncomfortable and too conspicuous. Smaller rimless spectacles and frames of white gold became the style, and through the 1930s more attention was paid to making eyeglasses as inconspicuous as possible. However, **Altina Sanders** designed the harlequin frame, with solid dark rims and upswept sides based on the shape of a carnival mask, which was introduced in New York in 1939. **These were considered the first glasses designed solely with the idea of improving a woman's appearance, and eyeglasses began to be taken seriously as a fashion accessory.**

By the early 1940s, eyeglasses were available in a wide variety of coloured plastic frames to harmonize with the wearer's complexion or costumes, and women were advised to have a spectacle wardrobe, with jewelled frames for evening and special frames for beach and sportswear. After World War II, variations on the harlequin shape (later known as cat-eye or cat's-eye) were the dominant style for women, and they were available in many new textures and finishes-opalescent pastels, laminates of glitter, or patterned fabric-and embellished with carving, gilding, metal studs, and rhinestones. More conservative styles were also available, with solid eyebrow bars and clear plastic or light metal lower rims. With glasses so prominent, chic eyeglass wearers were advised to keep other accessories simple and subdued, advice that fit in well with the short coiffures, off-the-face hats, and button earrings of the 1950s. For men, the heavier metal-and-plastic brow-bar frame and thick black hornrims such as those worn by the singer Buddy Holly were the most popular styles and remained so well into the 1960s.



Fashion Eyewear: 1960s to the Early 2000s

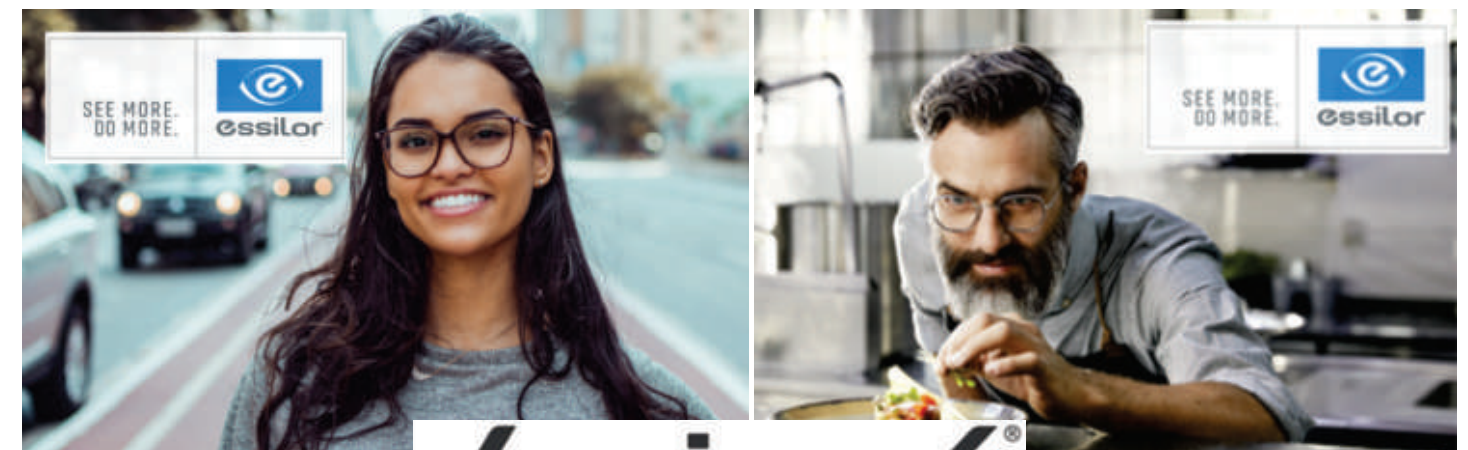
In July 1965, just as the use of contact lenses was on the rise, *Vogue* magazine devoted its "Beauty" section to eyeglass fashions, and noted that women with no eye problems were now "writing their own prescriptions: '20/20, but plenty of frame'". Simple, solid-coloured frames, whether small and rectangular or large and round or hexagonal, were offered.

By 1965, the first retro fad in eyewear had emerged from the boutique scene in London and New York, and early-twentieth-century-style granny glasses, as worn by such celebrities as John Lennon continued in vogue for the rest of the decade.

In the 1980s, many more designer frames were available, often with visible designer logos, in new eyewear boutiques carrying thousands of styles for men, women, and children.

The same style trends continued, but there were also harder-edged styles, in brighter, solid colours, in response to the new boxy silhouette and large, bold costume jewellery. Some retro styles from the 1940s and 1950s were produced to complement the trendy preppy and nerd looks.

In the late 1980s, eyeglasses for sports, or performance eyewear, began to be reconsidered as an industrial design problem, and new materials such as titanium were employed to create stronger, lighter frames. In the 1990s, the high-tech, minimalist aesthetic carried over into fashion eyeglasses, and the quest for refinement continues to be an important theme in eyeglass design. At the same time, in synch with the decade's retro fashions, designers began to look more carefully at the past, and frame styles from every decade of the twentieth century are available in the twenty-first, either updated or faithfully reproduced, from a multitude of designer collections. Today, we are able to select frames to suit our personality and fashion sense, styles are unlimited.



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DIABETES

AWARENESS

Type 2 diabetes is a chronic condition that affects the way your body metabolizes sugar (glucose) — an important source of fuel for your body.

With type 2 diabetes, your body either resists the effects of insulin — a hormone that regulates the movement of sugar into your cells — or doesn't produce enough insulin to maintain normal glucose levels.

Symptoms

Signs and symptoms of type 2 diabetes often develop slowly. In fact, you can have type 2 diabetes for years and not know it. Look for:

- Increased thirst
- Frequent urination
- Increased hunger
- Unintended weight loss
- Fatigue
- Blurred vision
- Slow-healing sores
- Frequent infections
- Areas of darkened skin, usually in the armpits and neck

Risk factors

Factors that may increase your risk of type 2 diabetes include:

Weight. Being overweight is a main risk factor for type 2 diabetes. However, you don't have to be overweight to develop type 2 diabetes.

Fat distribution. If you store fat mainly in the abdomen, you have a greater risk of type 2 diabetes than if you store fat elsewhere, such as in your hips and thighs. Your risk of type 2 diabetes rises if you're a man with a waist circumference above 101.6 centimetres or a woman with a waist that's greater than 35 inches 88.9 centimetres.

Inactivity. The less active you are, the greater your risk of type 2 diabetes. Physical activity helps you control your weight, uses up glucose as energy and makes your cells more sensitive to insulin.

Family history. The risk of type 2 diabetes increases if your parent or sibling has type 2 diabetes.

Age. The risk of type 2 diabetes increases as you get older, especially after age 45. That's probably because people tend to exercise less, lose muscle mass and gain weight as they age.



How can I lower my chances of developing type 2 diabetes?

Research shows that you can do a lot to reduce your chances of developing type 2 diabetes. Here are some small life changes you can make to lower your risk:

- Lose weight and keep it off.** You may be able to prevent or delay diabetes by losing 5 to 7 percent of your starting weight.
Tip Set achievable & healthy goals a kilogram a month is better than a quick loss followed by rapid regain.
- Move more.** Get at least 30 minutes of physical activity 5 days a week. If you have not been active, talk with your health care professional about which activities are best. Start slowly to build up to your goal.
Tip Walking slowly and building up is one of the best methods to increase physical activity. You will find that it becomes a habit, and you may even enjoy it!
- Eat healthy foods most of the time.** Eat smaller portions to reduce the amount of calories you eat each day and help you lose weight. This means increasing your veggies.
Tip Don't cut out meals, it's one of the worse things you can do for your metabolism, eat regularly with smaller portions, and don't snack. Cut out fizzy drinks.

Article TK

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A WOMAN OF SIGNIFICANCE

The Woman who saved the Cotton Industry Ruth Benerito

Born in 1916 in New Orleans, to parents with a strong belief in education and women's liberation, Ruth was encouraged to pursue degrees in science and mathematics. Very unusual in those times!

(and lots of ironing.) Ruth held over 55 patents and retired from the USDA in 1986.

She continued teaching until 1997 and died at the age of ninety seven, in 2013.

She graduated from University of Chicago with a PhD in Chemistry in 1948 and went on to teach at the university level. However, facing enormous wage discrimination, she left academia in 1951 to become a researcher for the USDA.

In 1951, when polyester hit the market, traditional cotton manufacturers and farmers knew they risked their business unless they came up with a way to keep cotton wrinkle free. Cotton had been on a steady decline since the 1930's when the first synthetic fibres had been introduced. While these new fabrics, like polyester, could be washed and worn, cotton still needed to be starched and pressed, suddenly making it too high maintenance. Cotton needed a big boost to remain a contender in the textile market.

It was Ruth who came up with the way to do it – she discovered the chemical cocktail that was first applied to cotton to create the wrinkle resistant cotton we know and love today.

Ruth and her team of scientists discovered by attaching organic chemicals to cotton fibres the cotton could become wrinkle resistant and further down the line, stain and flame resistant, too. This invention is said to have saved the cotton industry

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FASHION TRENDS 2021



When it comes to fashion trends for 2021 it appears that designers have gone back in time!

Head Scarfs from the 50s, Shoulder Pads from the 80s, and the shoe styles from the 90s... mix it all up and you have 2021. Combat boots are still a mainstay, though one suspects due to their comfort they will be even when out of fashion! Embroidery and Embellishments are everywhere, jackets, shirts, and bags. And of course, Handmade knitted and crochet is still in vogue.

Oversized Shoulder pad Boyfriend Jackets

Create a long line silhouette and play with shapes with an 80s-inspired oversized boyfriend blazer. You can easily dress this up or down for an effortlessly chic aesthetic.

Head Scarfs

Taking inspiration from the 50s and the 60s, this sleek fashion trend is coming back in a big way. Choose from a silky design with floral motifs or intricate patterns or keep it simple with bold colours and block letters. When styling this accessory, you can wrap the fabric under your chin in a loose knot, or have it hanging off the back of your head – mix things up by wrapping it around your neck or let it dangle from your bag.

Sorbet Pastel Tones and Purple

These sorbet-inspired colours are the perfect option for summer, and they suit a wide variety of skin tones. Suits and separates in the soft and buttery hues elevate your overall aesthetic and will remain one of the chicest styles for seasons to come. Purple is making big moves, especially in silky fabrics.



The most essential fashion accessory is The Mask - Be Safe



LEGALLY SPEAKING

What is the difference between a Living Will and a Last Will and Testament?

A Last Will and Testament deals with the distribution of a person's property and assets AFTER death, whilst a Living Will sets out the medical care preferred while the individual is still ALIVE, but unable to competently express their wishes.

A Living Will is a directive or an advance directive which represents an individual's wishes to refuse any medical treatment or attention in the form of being kept alive by artificial means. It guides an individual's family members and doctors in the event that the medical condition of that individual is at a stage that makes recovery unlikely and when the individual can no longer make medical decisions. For instance, being in a vegetative state, irreversibly unconscious or terminally ill and suffering.

A Living Will takes away this hard decision from the family to the person concerned.

A Living Will can also provide for the execution of personal wishes like organ donation.



What is required for a valid Living Will?

The validity and use of a Living Will in South Africa is contentious, and whilst it is not a compulsory document, it can play a very valuable role in speaking for you when you are no longer able to.

The National Health Act affirms a person's right to refuse treatment even if it may result in the shortening of one's life. In addition, the National Health Amendment Bill anticipates putting an end to doctors' responses and a family's consent to withdraw any treatment when an existing Living Will is in place. Individuals have the right to refuse treatment and many people believe that such directive will be honoured under ALL circumstances. However, this is impossible in the reality of medical practice, which means that a Living Will can be ignored by the family and the attending doctors if there is a slight chance for recovery. It is therefore, up to the doctors to also rely on their professional judgement whether the directive should be honoured or not.

It may arise where doctors may have a conscientious objection to withhold treatment in any circumstance, and by no means are they obliged to comply with an advance directive. It is important that they advise the patient accordingly of their views and offer to step aside or transfer treatment and management of the patient's care to another practitioner who does not share in the same objections.

The South African Medical Association (SAMA), has stipulated that in order for a person to make such a directive, such person must be over the age of medical consent and of sound mind ("*compos mentis*"). This directive will remain valid even if the declarant later becomes "*non compos mentis*" (of unsound mind), unlike that of a Power of Attorney, which loses its authority once the principal becomes mentally incompetent.

It is vital that a Living Will is drawn up by a qualified Attorney.



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SUPER FOOD COOKING



Jewelled pumpkin and pistachio salad

INGREDIENTS

SERVES 4 GENEROUS HELPINGS
 1kg Pumpkin cut into 2cm-thick wedges
 1/4 cup (35g) pistachios
 1/2 red onion, thinly sliced into rings
 1/4 cup (35g) dried cranberries
 1 lemon, juiced
 200g plain yoghurt
 2 tablespoons tahini
 1 cup flat-leaf parsley leaves
 2 tablespoons lemon juice, extra

METHOD

Preheat oven to 190C. Line a large baking tray with baking paper. Place the pumpkin on the tray. Spray with olive oil spray.
 Roast, turning once, for 40 mins or until light golden and tender. Set aside to cool.
 Meanwhile, arrange pistachios in a single layer on a baking tray. Roast for 3 mins or until lightly toasted. Set aside to cool. Coarsely chop.
 Combine the onion, cranberries and lemon juice in a bowl. Set aside, stirring occasionally, for 15 mins or until onion and cranberries soften. Drain well.



Health Benefits

While commonly viewed as a vegetable, **pumpkin** is scientifically a fruit, as it contains seeds. That said, it's nutritionally more similar to vegetables than fruits. Pumpkin is nutritious and linked to many health benefits. Besides being packed with vitamins and minerals, pumpkin is also relatively low in calories, as it's 94% water.

Pumpkin seeds may be small, but they're packed full of valuable nutrients. Eating only a small amount of them can provide you with a substantial quantity of healthy fats, magnesium and zinc.

Quick, Easy and Delicious!

Caramelised camembert with macadamia nuts

INGREDIENTS

2 x 20cm rounds camembert cheese
 100g packet roasted macadamia nuts
 1 cup white sugar
 Crackers, to serve
 Grapes, to serve
 Dried fruit, to serve



METHOD

Place cheese on a large heatproof platter. Roughly chop macadamia nuts.
 Place sugar in a small non-stick frying pan over medium-low heat. Cook, gently tilting pan back and forth, for 15 to 20 minutes or until sugar has dissolved and turned a rich caramel colour. Add nuts. Tilt pan to coat in toffee. Pour toffee over cheese. Set aside to cool, uncovered, at room temperature. Serve with crackers and fruit.

Munch on this!

Nutritional Value of Dried Fruits & Nuts

We all have those days when we are craving something sweet or savoury – sometimes both. Your body is trying to tell you something – sending you a message! Go for something with nutritional value - dried fruit and nuts make a good option and not only when you are craving. A healthy dose of this combo daily may very well put cravings to rest. Fruit and nuts are full of protein, fibre and healthy fats.

Healthy Fat for a Healthy Heart

Dried fruit and nuts are a high-fat snack, with about 5 grams of total fat per 1/3-cup serving. However, most of the fat in the mix comes from heart-healthy monounsaturated and polyunsaturated fats. These types of fats, when used to replace saturated and trans-fat, might help lower your blood cholesterol level.

More Fibre Means More Filling

The portion may be small, but the fibre in the dried fruit and nuts can satisfy your hunger. A 1/3-cup serving of dried fruit and nuts contains 2 to 3 grams of fibre. Fibre in food makes you feel full after you've finished eating and delays hunger. Getting more fibre in your diet, more than 14 grams a day, without changing your usual intake can help decrease total calories by 10 percent, according to a 2001 review article published in "Nutrition Reviews." You should get 25 to 30 grams of fibre a day.

Alternative Source of Protein

It's very healthy to include alternative sources of protein in your diet, such as nuts, to vary your nutrient intake. Dried fruit and nuts are a good source of protein, with 2 to 3 grams of protein per 1/3-cup serving.

Look no further than Manolis in Lillies Lifestyle Centre for great selection.



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MUNCHIES

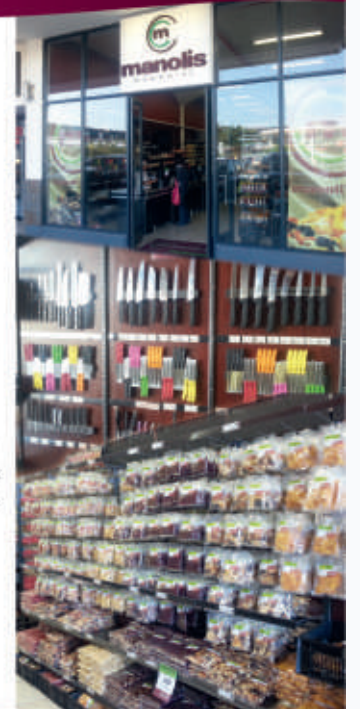
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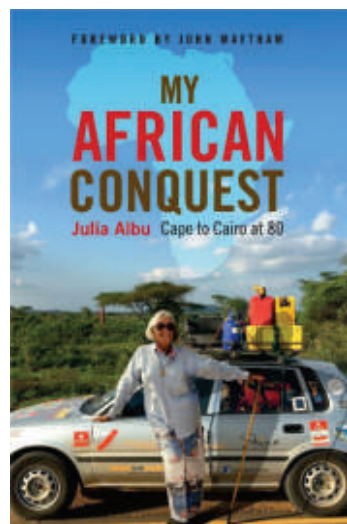
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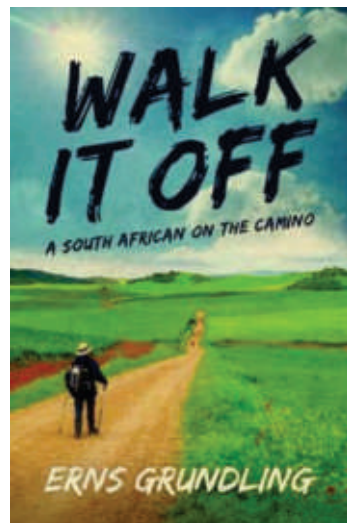
My African Conquest by Julia Albu

'Next year I'm going to be 80 years old. My car will be 20 years old. Together we'll be 100. We're going to drive to London.' 'And what route are you going to take?' 'I have no idea. I think I'll keep to the right.'

When 80-year old Julia Albu calls into her favourite radio show with a zany, half-baked idea, she has no idea that it will lead her to the adventure of a lifetime. With her trusty 20-year-old old Toyota Conquest - Tracy, a giant map and unbounded enthusiasm, Julia sets off on the long drive through Africa and into the UK where she hopes to meet the Queen of England.

Beginning in South Africa, she travels through deserts, over mountains and across grassy plains. All along the way, she is accompanied by family and friends. She stays in hotels and hovels, breakfasts with a giraffe and hangs out with baboons, and meets a host of colourful characters who all can't help but be drawn to the charming, white-haired octogenarian in their midst. **My African Conquest is a**

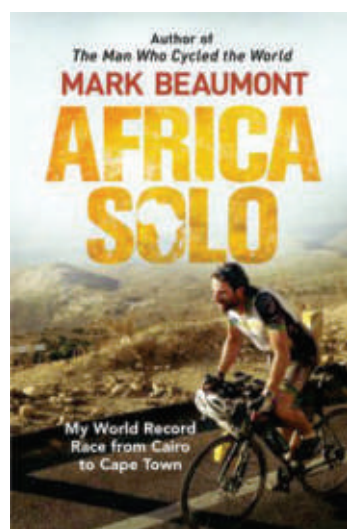
funny, feel-good story about adventuring through life – and never acting your age.



Walk It Off - A South African on the Camino by Erns Grundling

In May 2015 Weg/Go journalist Erns Grundling was disillusioned with love, life, and himself. Then he decided to embark on a life-changing journey, undertaking a solo walk along the Camino, the famous Spanish pilgrimage – despite being ill prepared, overweight, unfit, and nursing an injury.

Walk it Off recounts Erns's 1 025-kilometre journey, completed in 40 days without cell phone, camera, or watch, so that he could rediscover what it means to truly live in the moment. He falls in love (three and a half times), meets a fellow pilgrim who's his doppelganger, experiences numerous adventures and comes across a series of colourful characters. In the process he sheds 10 kilograms and undergoes an inner transformation. Walk it Off is something out of the ordinary – a travelogue and memoir, and **a life-affirming adventure story that will inspire readers to put on their walking shoes and dare to venture where they haven't gone before.**



Africa Solo - My World Record Race from Cairo To Cape Town by Mark Beaumont

In the spring of 2015, Mark Beaumont set out from the bustling heart of Cairo on his latest world record attempt - solo, the length of Africa, intending to ride to Cape Town in under 50 days. Seven years since he smashed the world record for cycling round the world, this would be his toughest trip yet. And he would set a new mark that would simply break the limits of endurance.

Despite illness, mechanical faults, attempted robbery and stone-throwing children, as well as dehydration in the deserts and unprecedented levels of exhaustion, Mark completed the journey in just 41 days, 10 hours and 22 minutes, after cycling 6,762 miles, spending 439 hours in the saddle (sometimes up to 16 hours a day) and climbing 190,355 feet through 8 countries. It was an astonishing journey, and one that will fascinate and grip the reader.

From the obvious dangers of Egypt, Sudan and Kenya, over the unpaved, muddy, mountainous roads of Ethiopia, through the beautiful grasslands of Tanzania and

Zambia, to riding at night in Botswana in the company of elephants and giraffes, **Mark brings Africa to life in all its complex glory, friendship and curiosity, while inspiring us all to question the bounds of what is possible.**

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