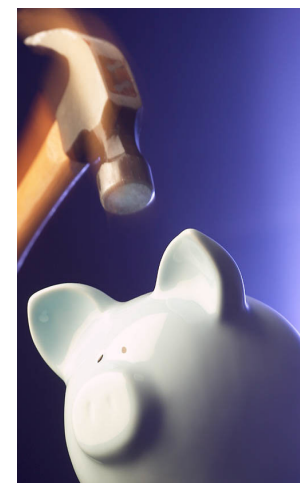
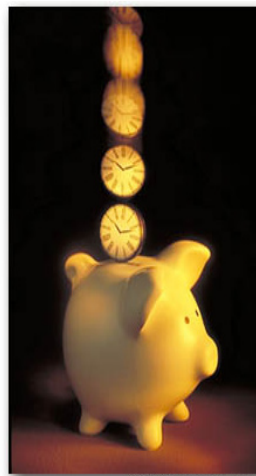


## Finance Corner

### Live Within Your Financial Means

Actually, you should live below your means! The most important way to generate wealth is to live within or below your means. For example, if you make R80,000 a year, then live like you make R75,000 a year and save, pay down debt, or invest the remaining R5,000. Don't try to compete with your friends or neighbors, don't spend money fruitlessly, and most importantly, don't spend more than you make. Many people read this and think, "I'd love to spend less money but I can't, I have to pay my car payment, the credit card bills, groceries, I need a vacation, I need new clothes for work, etc." In order to live below your means most of these expenses should be avoided or deferred (like a vacation, a car purchase or buying clothes). The other expenses (like your credit card expenses or mortgage) could likely have been avoided if you had lived within your means when you created the expense.



## Poems

### Nurses Prayer

Dear Lord, please give me strength,  
To face the day ahead.  
Dear Lord, please give me courage,  
As I approach each hurting bed.  
Dear Lord, please give me wisdom  
With every word I speak.  
Dear Lord, please give me patience,  
As I comfort the sick and weak.  
Dear Lord, Please give me assurance,  
As the day slips into night.  
That I have done the best I can,  
That I have done what's right



### Charity

Charity is like an unsung anthem  
Harmonizing everything we see.  
A gift can be a work of silent witness,  
Remembrance, unsought forgiveness,  
Intention, labor, time, philanthropy.  
The worth is measured by redemption,  
Yielding nothing but the grace to be.



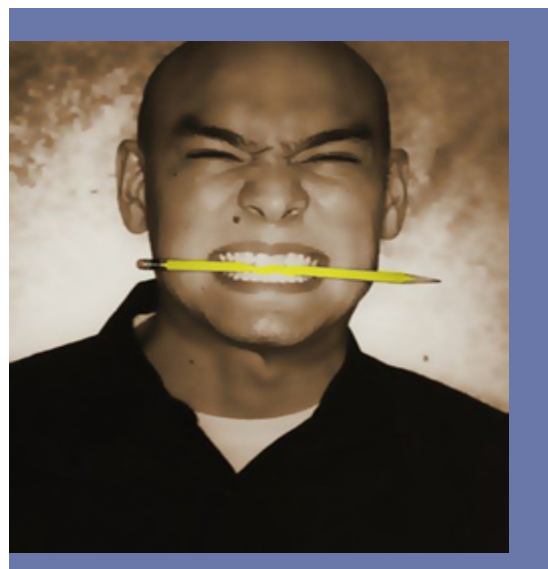
## Health & Fitness

### Quit Smoking

The jury is definitely in on this verdict. Ever since it was announced that smoking was harmful to your health, people have been reducing their use of tobacco products that kill. Beware. Warn your children of the false romance or 'tough guy' stance of Hollywood smokers. Thought for the day: Give up just one cigarette.... the next one.

### Reduce Stress

Easier said than done, stress busters come in many forms. Some techniques recommended by experts are to think positive thoughts. Spend 30 minutes a day doing something you like (i.e., Soak in a hot tub; read a good book; play with your dog; Count to ten before losing your temper or getting aggravated. Avoid difficult people when possible. Thought for the day: When seeing red, think pink clouds....then float on them.



The electronic version of the newsletter is available on our website: [www.pawcnet.gov.za/health](http://www.pawcnet.gov.za/health).

Feel free to forward your comments to the editor, Mark v/d Heever @ [Mavdhee@pgwc.gov.za](mailto:Mavdhee@pgwc.gov.za) or contact the Communications Directorate on (021) 483 3716.