

Understanding insurance

When it comes to saving money, it is advisable that you should always have some set aside for unexpected events or expenses such as medical care, car repairs, or home repairs in the event of storms or floods. A good emergency fund should cover at least three months of expenses whenever you might need it.

Terms and Conditions

- It is important to understand any insurance policy before signing up for it
- T's and C's are the rules that one must follow to fulfil a specific contract
- The T's and C's are sent within 30 days of agreeing to an insurance contract

Exclusions

- Insurance policies may contain exclusions, which indicate circumstances under which there is no cover. e.g. if you have a van with a canopy, you may need to check whether your policy covers both the van and the canopy
- Long term insurance may also have exclusions e.g. accidental death insurance may cover you for death due to accidents but

Another way to cater for the unexpected is through insurance. It is crucial to understand the claim process and the terms and conditions of your insurance policy. This will allow you to determine what kind of claims are allowed, and what events are covered and excluded.

Types of insurance:



Short term insurance protects assets or things we own, such as electronic devices, house, home contents and vehicles



Long term protects us and our families against financial loss caused by life changing events such as critical illness (like a heart attack), disability or death Let's look at examples of where T's and C's may apply and how they may apply:

Premiums

This is the amount of money you pay monthly to the insurance company or bank.

The T's and C's will state:

- What happens if you do not pay your premium or do not pay on time
- If there is a grace period to pay back premiums missed
- The details of the cancellation policy for missed or non-payment

- may exclude death due to certain health reasons or suicide
- Always check what your policy covers and what is excluded
- Acts of God refer to uncommon and extreme natural events (e.g. flooding) and your policy document will tell you what type of natural events your property or belongings are insured against

T's and C's may also apply to the claim process

- A claim is when you ask your insurance company to pay out
- · Most policies will inform you of where and how to claim
- You may be required to submit specific documentation such as a death certificate for funeral cover or a medical report for disability/critical illness cover
- For short term claims information, you will be required to supply the facts of what happened, including dates, time, photos and police accident reports where appropriate





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Assist police in locating missing man



BONUE - RUSTENBURG - The police in Mooinooi would like to request the community's assistance in locating Morris Boitumelo Maepa (35), who is residing at Bokamoso Section, Mampa Informal Settlement, close to Mooinooi.

According to information received from Col Adele Myburgh, he was last seen by his colleague on Friday (15 July), at about 02:00, whilst on duty as a security guard. A search was conducted around the mine without success.

He is dark in complexion, short in height with a slender built body.

Anyone with information regarding his whereabouts can contact the Investigating Officer, Constable Carnation Nkomo, of Moonooi Detectives on the following cellphone number: 082 416 3598 or Crime Stop on 08600 10111. Anonymous tipoffs can be communicated via MySAPS App.

Invitation to Ordinary Meeting of Council

BONUS - RUSTENBURG - Notice is hereby given to members of the public in terms of section 29A of the Local Government: Municipal Structures Act, 117 of

Vehicle overturns on the N4, four injured



BONUS - RUSTENBURG - Four men in their 30s and 40s have suffered moderate injuries after they lost control of the one ton truck they were travelling in and overturned it onto its side along the N4 between Rustenburg and Swartruggens on Saturday afternoon (23 July).

According to information received from Ross Campbell, ER24 Spokesperson, paramedics were on the scene at 13:16. The men were all outside the vehicle by that time- the one patient who had been travelling on the back was lying on the ground and was in a slightly more serious condition. They were all treated for their injuries and transported to hospital for further care.

The South African Police Services were also on the scene for further investigations.



BONUS - A 15-year-old boy has died after a Jeep overturned on the Maanhaarand dirt road outside Rustenburg on Saturday afternoon (23 July).

1998 as amended, about an Ordinary Council Meeting that is scheduled as follows:

Time: 10:00 Date: 26 July 2022 Venue: Rustenburg Civic Centre Please note that the meeting will be streamed live on Facebook for public viewing. A man believed to be in his 30s suffered minor injuries in the accident.

According to Ross Campbell, ER24 Spokesperson, paramedics were on the scene at 17:35 where family members were in attendance. Attempts were made to resuscitate the boy using Advanced Life Support interventions, unfortunately these were unsuccessful and the patient was later declared dead on the scene. The patient in his 30s, who had suffered minor injuries, was treated and transported to hospital for further care. The scene was handed over to the South African Police Services.



Three Star scores five stars for involvement

BONUS - RUSTENBURG -Management and staff of Powertrade Three Star, Food Town Hyper Tlhabane and Food Town Hyper Rustenburg CBD did their bit for various community projects and goodwill drives.

Beneficiaries included the Spes Bona home, Lighthouse Children's home, Mandela Day 2022 and the Jacaranda Warm Fest blanket drive.



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TEL: 082 564 293



Powertrade Three Star, Food Town Hyper Tlhabane and Food Town Hyper Rustenburg CBD also donated groceries and toiletries to the Spes Bona home in Rustenburg.

Management and staff of Powertrade Three Star, Food Town Hyper Tlhabane and Food Town Hyper Rustenburg CBD donated 430 blankets to the Jacaranda Warm Fest Blanket drive held recently in Rustenburg.



Fundraiser for Rustenburg SPCA

BONUS - RUSTENBURG - Rustenburg DBV/SPCA is in need of blankets, adult and puppy dog food, adult and kitten cat food as well as canned food.

Any financial donation also more than welcome. On 30 July at 14:00 a fundraising event for the Rustenburg SPCA will be taking place at Rump & Draught (Greystone Crossing Centre). Come and enjoy artists like Elzabi, Divann, Jenny K, Clinton, Ashton Wheeler and Morne and support the Rustenburg SPCA. Bring a blanket or food as entrance fee. Let's see which businesses or schools can bring the most blankets or food. For more information contact the SPCA at (014) 592 3181.





BONUS - RUSTENBURG - A man believed to be in his early 40s has died and a woman in her 30s has been critically injured after a vehicle overturned on the Helen Joseph Drive in Rustenburg on Monday morning (25 July).

According to information received from Ross Campbell, ER24 Spokesperson, paramedics were on the scene at 01:20 along with the Fire Department and Trauma Rescue. The two people were found entrapped in the VW Polo, which was upright after having rolled. The male driver unfortunately showed no signs of life and was declared dead on arrival. ER24, with the help from the other teams, extricated the two within 30 minutes. Advanced Life Support interventions were needed to stabilise the critically injured woman before transporting her to hospital for further care. The South African Police Services were on the scene for further investigations.

* Please assist us in keeping Without our doors open. :" :" your help CANNOT SURVIVE!! ** :" BANKING DETAILS: SPCA RTB / FNB ** ACCOUNT NR: 53604095349 : **BRANCH: 250655** 24 *****

Vehicle overturns, leaving one dead and one injured



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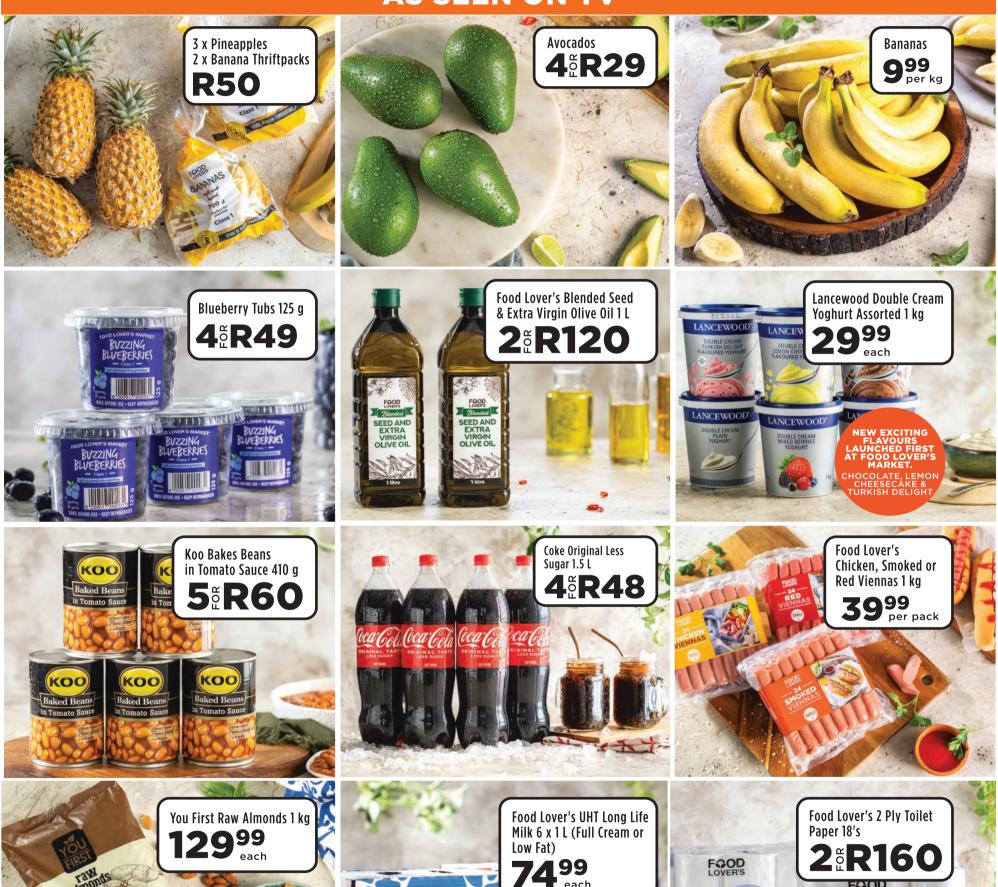
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EXAMPLE 2 CONTRACTOR OF THE SEASON

AS SEEN ON TV





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BONUS



THE BEST FOOD LOVER'S MARKET SPECIALS VALID UNTIL SUNDAY 31 JULY 2022 • ACTUAL PRODUCTS ON OFFER MAY DIFFER FROM VISUALS SHOWN, AS THESE ARE SERVING SUGGESTIONS ONLY.



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Konka Farm Run

BONUS - RUSTENBURG - Situated at the foothills of the Magalies Mountain range, Konka Farms will host the third Konka Farm Run proudly presented by Run Walk for Life on Saturday 13 August at Konka. Enter for the 20km - R180 -07:00, 10km - R100 - 07:00, 5km - R60 -07:15, 2km - R50 - 07:15. Entries: www. bouttime.co.za or https://www.entryninja. com/events/77653-konka-farm-run.

Trophy for the company with the most entries. Your entry will include the following: Great scenic route, best water stations, most eye catching medals to all finishers (do not miss out on another unique medal), goody bag and hand-outs, 20km runners - additional buff, ample parking, various fun activities for the family, cowboy bar and restaurant, spot prizes, awards ceremony with category prizes, photographers will be on different spots to capture all the action on race day, photos will be available on the Konka Farm Run facebook page. Additional: Order a T-Shirt online. BoutTime will ensure for instant results on your phone, website & on their electronic result boards at the finish, no more waiting! Contact Hetta at 083 350 7839 for more information.

Women's Day Social Ride

CYCLING

AROUND THE WORLD

BONUS - RUSTENBURG - Rustenburg Cycling Club will be hosting the following event: Women's Day Social Ride at Kgaswane Mountain Reserve on 9 August from 09:00 -13:00.

Everybody is welcome and free entry for women. It is a 18km ride, with 5 waterpoints. The theme is "Women's Day Ride Around the World", the 5x waterpoints will represent 5x different countries with a special surprise at each one. Families/ friends welcome to join the adventure. RSVP - whatsapp Tammy at 078 938 9879 before or on 3 August.

Garmin welcomed as the official watch of the Totalsports Women's Race

BONUS - RUSTENBURG - The organisers of South Africa's largest Women's Day Celebration, the Totalsports Women's Race, are excited to welcome Garmin as the official watch of the 2022 event that will take place across three cities on National Women's Day (Tuesday 9 August 2022).

2022 Totalsports Women's Race on Tuesday 9 August 2022/National Women's Day at 08:00: Durban start - Masabalala Yengwa Avenue and finish -Kings Park Athletics Track; Johannesburg start and finish - Mary Fitzgerald Square, Newtown; Cape Town start - Darling Street, Cape Town CBD and finish - Grand Parade, Cape Town CBD. For further information or to enter the Totalsports Women's Race visit www. totalsportswomensrace. co.za.





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R10 000 to be won in our Blank Space Art competition



BONUS - RUSTENBURG - The latest winners of our Rustenburg Herald/Bonus Blank Space Art competition have been announced and the competition is at a new start once again.

Entries are awaited in almost any medium imaginable provided that they can fit into our standard "entry boxes" placed at Pick n Pay Beyers Naudé and Pick n Pay Greystone Crossing. Of course you can also enter at Rustenburg Herald's offices in 13 Coetzer Street. Please use the standard "Blank Space" page printed in Rustenburg Herald and Bonus regularly for your artwork and make sure that you complete the entry form at the bottom of the Blank Space with all the particulars required. It is important for our judges to have these when judging the entries in the competition.

Also please ensure that we can reach you on your cell

(or a designated person) should you be a quarterly winner otherwise another winner will be chosen. Prize-money of R1 000 sponsored by Rustenburg Herald awaits the two winners of the quarterly competition in addition to the winners advancing to the final round and Grand Judging of the competition early in December this year. The two final and overall winners emerging from this will each win an extremely valuable shopping voucher to the value of R10 000 sponsored by Pick n Pay Greystone Crossing and Beyers Naudé. Remember - there is no entry fee and you can enter as many artworks as you wish - good luck with your entries.

25 JULY 20



Several new entries are gracing our display boards at Pick n Pay Greystone Crossing and Beyers Naudé. Your entries could also be among these. There is no entry fee in the competition but indeed a lot of prize-money!

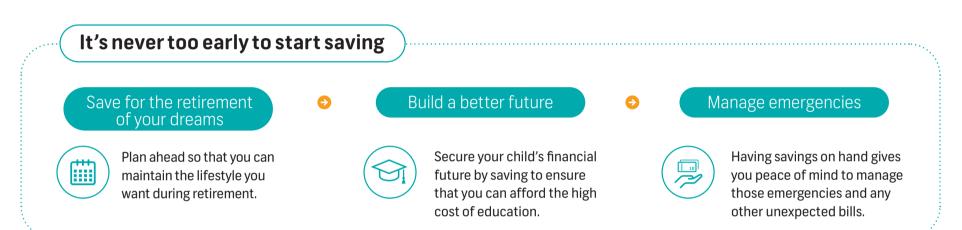
It's never too early to **start saving**



Why saving and investing is important

Saving refers to setting aside money for emergencies or future goals or purchases. You can set short-term financial goals (0-3 years) that you can save toward. If you have medium to long-term goals (3 years or more), you can invest, which is also referred to as long-term saving.

Investing means putting money aside for a longer period, so it has more time to grow. Examples of saving longer term include investing for your child's education, saving for a house or your retirement.



Tips for saving

- Prioritise your needs (essentials) over wants (luxuries)
- Include saving as part of your monthly budget
- Save before you spend (pay yourself first)
- Save with a goal in mind
- Save what you can, no matter how little it may be
- Save regularly
- Save in a separate interest earning account
- Decide before you receive a salary or income how much of it you are going to save and immediately transfer it into an interest-bearing savings account

Make saving easy with automation

> You can do this through scheduled payments or by stop

Savings options available

Call accounts – these accounts give you access to your money immediately, meaning that you can take your money out of the account at very short notice (no more than a day's notice).

Notice deposit accounts – with a notice deposit account you have to give bank notice if you want to withdraw your money. A 32-days' notice account means you have to give the bank 32 days' notice if you want to withdraw your money. Banks may allow you to withdraw the money sooner before the notice period but they will charge you for that.

Fixed deposit accounts – with these accounts you can access your money after a fixed period of time. it may be a month or five years.

Tax-free savings accounts – these accounts allow you to save and invest without being taxed on the interest you earn. They offer you the flexibility to deposit a lump sum or make monthly contributions. With tax-free savings accounts, you can save up to R36 000 per person, per year, tax free, up to a lifetime limit of R500 000.

order where you instruct the bank to take money from the account and transfer to your savings or investment account

You can also do it by debit order where you sign an agreement with a financial institution and they debit your account each month

Benefits of saving

Saving is important because it can help you to:

- Over emergency or other unplanned expenses
- Pay for bigger purchases like furniture or a fridge
- Buy things cash instead of using credit

Money market accounts – your money is combined with other people's money and then invested by the bank in businesses. Returns are available in your account immediately.

Groups – stokvel accounts are used by groups of people, friends, colleagues and families to save for common goals throughout the year.

Unit trusts – these investments are great for longer term investing as they are exposed to growth type assets and the minimum contributions can start from as little as R300 per month.

Retirement annuities – a retirement annuity is a great way to supplement your pension or provident fund savings or save independently to build up enough to retire comfortably.

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Louis Meintjes finishes eighth in Tour de France

Rustenburg



Louis Meintjes, brilliant cyclist formerly from Rustenburg who now lives in Andorra Spain, has achieved the almost impossible by finishing in eighth position overall for the third time in this year's Tour de France to repeat his feat of 2016 and 2017. Did you know that Louis' parents are still proud residents of Rustenburg? See Rustenburg Herald of this week for more photographs and news on Louis' excellent performance in this year's Tour de France.

Thirsti AfricanX Trailrun 1-Day Xperience set for Cradle Moon debut! BONUS - RUSTENBURG - The iconic Thirsti



Runners can look forward to experiencing iconic trails combined with spectacular views, mouth-watering food, a relaxed atmosphere, and great vibe! (Photo credit: Chris Hitchcock)

Trail runners enjoying the action of the flagship event, the Thirsti AfricanX Trailrun 3-Day stage race earlier this year. (Photo credit: Chris Hitchcock) BONUS - RUSTENBURG - The iconic Thirsti AfricanX Trailrun will make its Cradle Moon (Gauteng) debut on Sunday 9 October 2022 in the form of the Thirsti AfricanX Trailrun 1-Day Xperience.

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The perfect introduction to the Thirsti AfricanX Trailrun, the Thirsti AfricanX Trailrun 1-Day Xperience is an "individual entry" event (not teams of two). Runners can look forward to experiencing iconic trails combined with spectacular views, mouth-watering food, a relaxed atmosphere, and great vibe!

Seen as a hidden gem of Gauteng, Cradle Moon Lakeside Game Lodge offers a unique wildlife experience and is an idyllic venue to host the Race Village of the exciting Thirsti AfricanX Trailrun 1-Day Xperience. Distances: 6km/R100, 12km/R350, 24km/R600.

For additional information on the Thirsti AfricanX Trailrun 3-Day, 2-Day and/or 1-Day events please visit www.stillwatersports.com, contact Stillwater Sports on 082 991 0045 or email entries@stillwatersports.com.



