



ROTARY GRIQUA

OFFICIAL BULLETIN OF THE ROTARY CLUB OF KIMBERLEY

14 January 2019

<http://rotarykimberley.org.za/>

BE A LITTLE SMARTER WITH YOUR MONEY

If you are feeling the pinch after the festive season, it is time to work smarter with your cash!

Use the 50/30/20 method to break down your budget. Use 50% of your income for what you need (bills, rent, food, etc), 30% for whatever else you want, and 20% for your financial goals (like savings or paying off debt). It helps to structure your spending and gets you into the habit of saving.

Plan a weekend once a month during which you can't spend any money. Spring clean your house, go to the park, or find a free event to attend if you want to socialize — just don't let yourself spend any money! This can end up saving you literally thousands over the course of a year if you're someone who tends to go out every weekend.

Set up a budget in an App (such as "Mint") so you get an alert if you're getting your limit. You can add all of your credit or debit accounts so all of your spending shows up in one report.

Think about what you want to buy in terms of the hours it took you to earn that money. If you suddenly realise that it will take two weeks' worth of work to buy something, you may think twice!

Take a packed lunch to work. Don't blow all of your cash on getting take-aways, just because you are too lazy to pack a lunch.

Schedule your debit orders to hit the day after you receive your salary, so you don't spend it on anything else. You can also set a certain amount to auto-transfer to your savings account every month.

Keep the amount you budget for discretionary spending in cash. It is harder to spend actual physical money when you're not just swiping a card.

Move whatever you haven't spent during the month into your savings account. This boosts your savings and stops trivial spending

Use a prepaid grocery card if you are over-spending on food. Many banks or grocery chains offer reloadable gift cards so you can restrict how much you purchase. Some also offer rewards programs.

Grocery shop online so you know how much is in your cart and there are no surprises at the register. This saves time and the extra money you would spend on impulse purchases.

Set a different budget "challenge" every month. January can be 'no new stuff' month, February can be 'no eating out' month, March can be 'no fast food' month, etc. You will be surprised how your savings can grow.

Set up daily balance alerts from your bank. You will know exactly where you stand — and never in danger of going into overdraft.

Commit to writing down every dollar you spend in a notebook for a month or two. You may be surprised to see just how much you are spending on unnecessary items.

Shop in bulk whenever you can. This can realise a substantial saving.

Use your credit card as often as possible to get rewards. But make sure to pay your bill IN FULL every month.

Take a reusable water bottle everywhere you go. Then you don't have to buy one on impulse and waste money.

Make DIY gifts as an affordable alternative to buying gifts. This way, family and friends know you are thinking of them, and you are reducing your expenditure.

DISTRICT CONFERENCE WEBSITE: <https://www.zsports.co.za/rotary-discon>

Note that the Early Bird Registration Fee for the conference is valid only until 31 Jan 2019

ROTARY CLUB OF KIMBERLEY

2018-2019

Chartered 20 August 1951

Rotary District 9370

RI President: Barry Rassin

District Gov: Gianna Doubell

Asst Gov: Barry Downs

Club Pres: Corlia v.Tonder

Secretary: Gill Quinn

Club Board:

Barry Downs

Colleen Fairweather

Ken Quinn

Peter Thomas

Amanda van Zyl

Pete van Zyl

Bulletin Editor: Peter Thomas

Club Meetings:

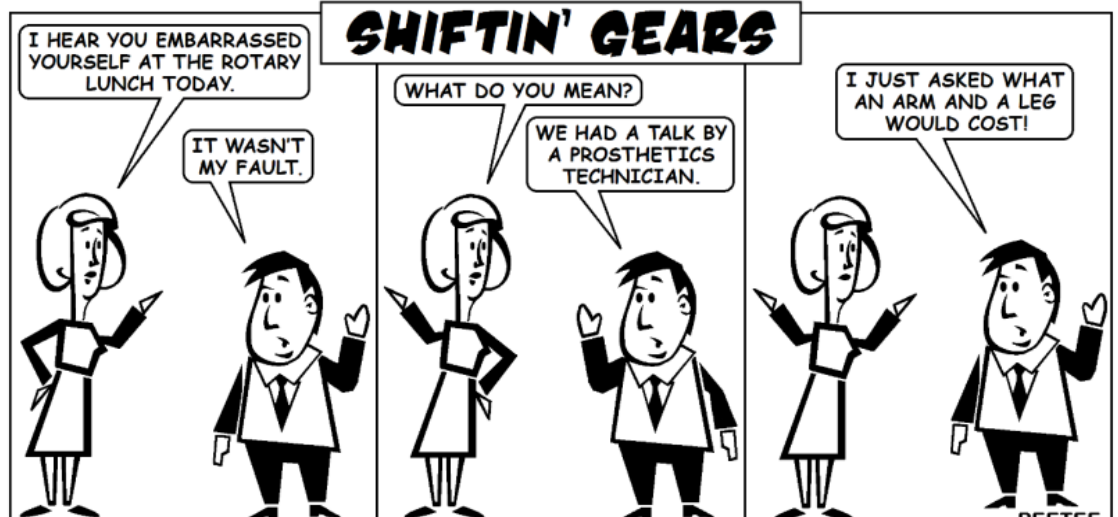
Kimberley Club

Mondays 12:45 for 13:00

INFO: 082 898 3805

SAVE THE DATE

Guest Speaker on Monday 4th February: Laura Arnold - "Holidaying in Sierra Leone"



CALENDAR & DUTIES

JANUARY

Vocational Service Month

- 14 Jan: Business Meeting 12:45 for 13:00
21 Jan: Social Meeting 12:45 for 13:00
28 Jan: BOARD MEETING 12:45 for 13:00

*"Life doesn't require that
we be the best, only that
we try our best"*

H. Jackson Brown Jr.

DUTIES

*If you are unable to do a duty, please
make arrangements for a substitute.*

WEEK OF 14 JANUARY

- FELLOWSHIP: Philip Maritz
CORPORAL: Corlia van Tonder (for Gill Quinn)
TUES COFFEE CLUB: Pete van Zyl

WEEK OF 21 JANUARY

- FELLOWSHIP: Gill Quinn
CORPORAL: Ken Quinn
TUES COFFEE CLUB: Brenda Booth

WEEK OF 28 JANUARY

- FELLOWSHIP: Board Meeting – No Duty
CORPORAL: Board Meeting – No Duty
TUES COFFEE CLUB: Barry Downs

SUBMISSIONS FOR THE ROTARY GRIQUA
ARE WELCOMED. PLEASE E-MAIL TO:
petertee@vodamail.co.za



Disclaimer: The views expressed in this newsletter are those of the editor and the contributors. They do not necessarily reflect the views of the Rotary Club of Kimberley, of Rotary District 9370 or of Rotary International.

FEBRUARY

Peace and Conflict

Prevention/Resolution Month

- 4 Feb: Social Meeting 12:45 for 13:00
Guest Speaker: Laura Arnold
11 Feb: Business Meeting 12:45 for 13:00
18 Feb: Social Meeting 12:45 for 13:00
25 Feb: BOARD MEETING 12:45 for 13:00

CELEBRATIONS

BIRTHDAYS

- 15 Jan Maryna Thomas
22 Jan Amanda Van Zyl
22 Jan Herbie Booth
05 Feb Peter Thomas
17 Feb Brenda Booth

WEDDING ANNIVERSARIES

- 22 Jan Ken & Gill Quinn

INDUCTION ANNIVERSARIES

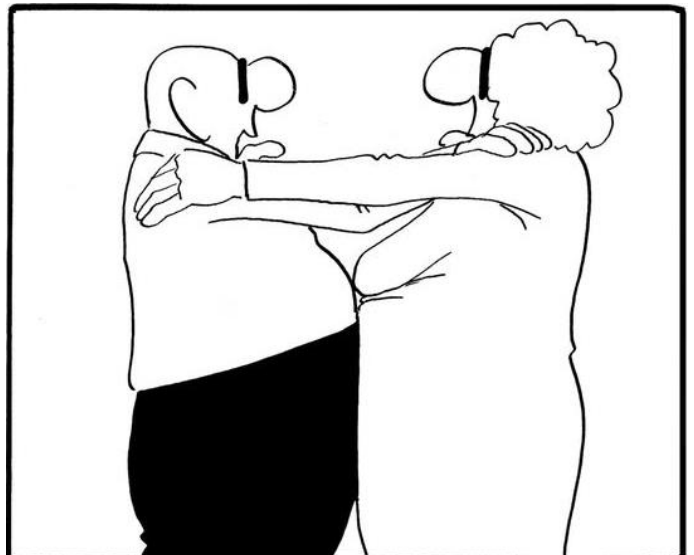
- 24 Feb 2014 Colleen Fairweather

COFFEE CLUB BIRTHDAYS

- 16 Jan John Paton
26 Feb Rob Hollings
28 Feb Sam Goldblatt



LAST LAUGH



"I am holding you close."