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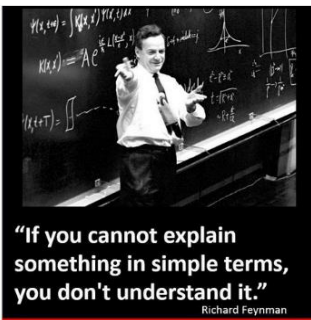
- October**
- 01 – Shadrack Letsoalo
 - 09 – Ephriam Malatsie
 - 10 – Meshack Jekelzo
 - 15 – Rob Muller
 - 18 – Marcus Naidoo
 - 20 – Richard Read

Did you do your safety?

- Chains
- Harnesses
- Equipment
- Vehicles

12 DESK STRETCHES IN 15 MINUTES

<p>1 BACK EXTENSION</p> <p>Repeat 3 times, 5 seconds each</p>	<p>2 NECK FORWARD</p> <p>Do once for 15 seconds</p>	<p>3 NECK LEFT & RIGHT</p> <p>Repeat 3 times, 5 seconds each</p>	<p>4 ELBOW PULLOVER</p> <p>Repeat 3 times 5 seconds each, both sides</p>
<p>5 SHOULDER OVER</p> <p>Do once for 15 seconds on each side</p>	<p>6 SHOULDER ACROSS</p> <p>Do once for 15 seconds with each arm</p>	<p>7 SHOULDER BACK</p> <p>Do once for 15 seconds each arm</p>	<p>8 BRIDGE STRETCH</p> <p>Do once for a second</p>
<p>9 FOREARM & WRIST</p> <p>Do once for 15 seconds each way, both arms</p>	<p>10 HAMSTRING STRETCH</p> <p>Do once for 15 seconds each leg</p>	<p>11 CALF STRETCH</p> <p>Do once for 15 seconds each leg</p>	<p>12 QUAD & FLEXOR STRETCH</p> <p>Do once for 15 seconds each leg</p>



Recession what does it mean to you and me?

What is a recession?

There is a decline in gross domestic product (GDP) for two consecutive quarters. GDP is a measurement of economic activity and indicates how "healthy" a country's economy is.

Why is GDP important?

When more goods and services are produced within a country, firms are able to hire more workers and are also able to increase wages as the economy grows. This increase in wages allows consumers to spend more money, which escalates the demand for goods and services. Companies can spend money on expansion, employment increases and therefore both consumer and business confidence rises - GDP will rise as the economy grows. In a Recession the opposite happens.

How does a recession impact consumers?

Generally speaking, products and services become more expensive. For example: fuel price increases, by association prices increases in food and basic daily items adds more financial pressure on consumers.

As prices increase and wages decrease, many consumers find themselves in a debt trap as they turn to credit to survive. Within the recession period, many consumers will simply not have the means to pay back any loans, and will default on their credit payments. This not only places the consumer under more pressure, but also puts significant strain on the banking industry. For those that cannot pay their home-loan anymore, the bank will repossess the home in order to try to recover the outstanding balance of the loan granted.

What can you do in a recession?

1. Try and secure your employment or source of income
2. Have an emergency fund in place
3. Reduce your expenses and debt
4. Continue to save for the future
5. Take a step back

A recession is not the end of the world, but the fear could cripple your rational thoughts and you could end up making emotional and negative decisions. So take a step back and reflect on your personal situation. Don't allow yourself to get caught up in the negative sentiment, but rather remain focused and positive. Communicate with your family about your financial situation and stay in control.

What are your saving tips?

