

REVEALED!

**The
Lazy**

Way

To Get

Everything

You Want

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Revealed!

The Lazy Way to Get Everything You Want

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Careers and Self Improvement

How to tell your boss what you really think of him – and get a raise!

Get your message across – plan what you have to say. Build your confidence by practising what you would like to say ahead of time. Alternatively write it down and study your plan before the conversation takes place. Try to anticipate what some of the responses might be and have a plan to meet them. For example, you might want to ask about a raise. In a quiet moment tell your boss: “I would like to talk to you about my salary.” Perhaps you will be suggesting an appointment and can enhance your effectiveness by offering two possible times. “I could meet with you at 2 pm or 3:30 pm.” Keep your statement simple, and consider several options of saying the same thing.

Make speaking up for yourself easy – learn with each attempt. Each time you speak up for yourself you are giving a clear signal that your views need to be heard. It becomes easier as gradually you will instinctively speak up for yourself. Write down the different ways you could deal with a situation. Choose one of your options and risk saying it aloud to someone. There will be consequences or results from each attempt. The person to whom you speak may agree with you, disagree with you, or say nothing in response. Whatever happens you will have learnt a valuable lesson.

Be more effective – use the right details to get your point across

Most people have no trouble thinking of the initial statement to make when speaking up, the difficulty comes in continuing the discussion. With practice the initial statement will become easier and you can focus on the next step. Adding depth equals adding detail. As you go into the problem more deeply, you add facts and figures to support what you want to happen.

Make others take your opinions into account – take yourself seriously.

When you are assertive about your opinions and what you want, people around you will take you more seriously. Avoid beginning your sentences with apologies: “I’m sorry but I’d like you to look at this report I have prepared.” This gives the signal that you don’t value your own needs very highly and can encourage people to take advantage of you. Be firm but pleasant in all your conversations. The greatest reward for speaking up for yourself is the feeling that you are making your concerns heard. When it feels too big a challenge, try reading a book for examples on how to be successful by speaking up in the workplace. Recognise when you’ve spoken your mind clearly and confidently, and be sure to congratulate yourself on it.

How to bullet-proof your job

You should always be sure you are doing your utmost to make your job as secure as you can. Surviving and thriving in your career means keeping your boss up-to-date with all your good work – so copy him in on what you are up to. Openness and communication are vital if you’re to see your hard work rewarded, and your job kept safe.

Warning! Why giving a reference could land you at the CCMA

If you're a manager of staff, giving a reference to another employer about your ex-employee is a sensitive procedure. If you don't get it right, your company could end up at the CCMA, and you could be subject to disciplinary action from your superiors. Be sure you know your legal obligations! You must consider a number of factors before you give the

reference. If you are asked "Is the candidate honest?" you cannot say "no", unless he has been found guilty of dishonest behaviour in a proper disciplinary hearing. And you may be required to furnish a copy of the hearing findings to the person who's checking the candidate's references. If you merely suspected the candidate was involved in dishonest behaviour and you tell the reference taker that, you may end up at the CCMA for defamation of character. By law, you are not required to give a reference other than to confirm the position and period of employment of your ex-employee. If you're unsure as to what you can and can't say, rather say nothing!

The secret to making your CV irresistible to any prospective employer

Make a PROMISE

Most people go about writing cover letters and CVs in completely the wrong way. Mistakenly, they believe that a CV is about them. But the person doing the hiring is not at all interested in you. He's interested in his business and what you can do for him.

When writing your CV, think the same way. Instead of focusing on yourself, make a PROMISE of what you can do for the company if you are hired. Can you help it make more sales, cut costs, create better products, or do something else that will make it more successful?

Paint a PICTURE

To convince someone to do something, you must create a deep impression. The best way to do that is to bring your ideas to life, turning them into something you can almost see, hear, feel and sense. To do this you must learn how to create a

PICTURE – because your copy will be much stronger when you give your prospect a chance to experience what you're saying with his senses.

You've got to be careful with CVs and cover letters not to go on for too long, but whenever you can, illustrate your **PROMISE** with a short example about something you've done. It's much more powerful than if you had simply stated the facts.

PROVE your claims

If you've ever had to review a pile of CVs, you know that almost every single one makes claims such as "hardworking and efficient" or "dedicated and loyal". Claims such as these are empty. They're not believable.

So instead of making empty promises and claims, remember that you need to back up every claim you make with **PROOF**. Don't say you are a 'top-performing' salesperson. Instead show the results of your best month.

PUSH them to contact you

With a CV and cover letter ready, this is when you can ask for an interview.

There are other ways to **PUSH** as well. If you're going for a highly competitive job or one that you're not qualified for but feel you could perform well, you might suggest that you do a project for the company on a freelance basis.

The idea behind the **PUSH** is that you want to make it as easy as possible for the employer to say "yes".

How to stay in control of a job interview by phone

If you're applying for lots of jobs, beware the telephone interview. A potential employer might call you to discuss your application, leaving you on the back foot. Say you're tied up, and arrange a good time to call them back. This way, you can find the advert you replied to, and your copy of your application, before returning the call. If you're still in work right now, and don't want your boss to know you want to leave, never put your work phone number or work email address on your CV.

Expert sales trick for successful phone calls

You probably already have a "phone voice" – the one you use at work or when calling your bank manager. But do you have a "phone personality", assertive and confident? Make sure you use it during important calls. Stand up when speaking. You'll instantly sound more assertive and commanding. Your voice will naturally be steadier and more resonant. And smile – people can hear it on the phone. People who work in call centres and in telephone selling are taught this trick on their first day on the job.

The 4 questions every job applicant must answer

However many questions you may be asked in a job interview, they are all just variations of four key questions. Your answers are the true source of success.

- 1) Do you understand the job that needs to be done?
- 2) Can you do this job?
- 3) Can you do the job the way the employer wants it done?
- 4) Can you do the job profitably for the company?

Before your interview, make it your business to find out all you need to answer "yes" to these questions. It will become more difficult for the interviewer to say "no" to giving you the job.

How to write a brilliant speech in under 5 minutes

1. First write a successful end to your speech – simply identify your main objective

Every speech has a specific purpose. Eg, to sell your goods or services, to raise funds for charity etc. So think what this is and keep it in mind at all times. That's why you're speaking!

2. Ask yourself what it is you want the audience to do at the end of your speech

If you're trying to sell your services, you'll probably want them to come up and talk to you individually. Then calculate what you need to say to make your audience actually do just that! Make sure you note these comments down at the bottom of your page. Eg "Come and see me now, and I'll give you a free information pack". You'll always get a quicker reaction if you give the audience some sort of 'act now' incentive. It may include a free offer that's limited by time or number – "But hurry, I've only got 50 here!"

3. Add the key details of your speech – consider your main facts, figures, quotes and observations

You need to list all the supporting evidence that will help you to achieve your objective and you'll put these just above that ending! So if you're selling your company and its marvellous goods and services, you'll note down the 'who', 'what', 'when', 'where' and 'why' of what's involved. Composing notes under these headings is the best way to pull everything together fast. So below 'who', you'll note the key players, and perhaps a quote about the company's main aim. And under 'what', you'll note the goods, and possibly a quote from a

satisfied customer. Quotes from real people bring a speech to life, and help you to communicate more effectively.

4. Include the sales pitch of your speech – think what’s in this for the audience

Every person in your audience has one thought in their mind, “what’s in this for me?” Some people will think that consciously and if you don’t tell them, they may even be ready to butt in with a “that’s all very well, but what do I get out of it?” Others will be thinking this thought subconsciously, sifting through your comments for main points of relevance to them so go through your facts and turn them into benefits. These are what the audience wants to hear! For example “The X50 comes fully complete and ready to use” is the fact. “The X50 will save you R1,000” is the benefit. If you can’t find a benefit, consider dropping the fact. Make sure you put these benefits above the main facts of your speech. You want to state these first before using the facts to support and illustrate them for the audience.

5. Write an effective opening for your speech – decide how to get the audience on your side

A successful speaker works with rather than against the audience because the more your audience like you, the more likely they are to agree, and do what you want! Try to identify something that you have in common. This should be linked to your main objective because you want to introduce the purpose of your speech as soon as you can. Also try to turn your idea into a personal anecdote that the audience can relate to. “My next-door neighbour spent a fortune on such-and-such last year. But I’ve just saved him half of that this year!” Write this down at the top of your paper.

Health

Why the farmer's 'magic potion' could have caused you to put on weight

Back in the 1950s a revolution occurred in farming. Ever since then pesticides, synthetic fertilisers and other pollutants have been used to boost food production. Just one group of these, the organophosphates, has been used for years as a pesticide. Yet there is a more sinister use they have been put to: to increase weight gain in livestock. For years these chemicals were deliberately fed to animals to maximise their weight gain. Even though they have now been banned, the toxin build-up in your own body still remains. Toxins linger in the fat cells of all animals (including ourselves) even if they are no longer being consumed.

Protect yourself from 'chemical calories' by switching to organic foods

Switching to organic produce is one way of reducing your intake of these fattening toxins (or chemical calories as I like to call them). Some foods, when produced by non-organic methods, have a tendency to have particularly high counts of chemical residues. To limit your intake of these, consider switching to organic for these 12 potentially most toxic foods: tea, apples, kiwi fruit, oats, mint, geese, lamb, chocolate, lettuce, potatoes and tomatoes.

Keep your food free of toxins – stop using plastic in your kitchen

Unfortunately, many materials used in packaging can add extra chemicals to your food. Plastics in particular find their way into foods, especially high-fat foods like dairy or meat.

Combat this by buying a supply of greaseproof paper and glass or ceramic containers. Then, when you bring your food home, transfer the most vulnerable items (like milk, cheese and meats) into alternative packaging: milk in a glass jug, cheese wrapped in greaseproof paper and kept on a lidded cheese board. Wrap meats in paper too, like old-fashioned butchers used to.

Food preparation that keeps your natural slimming system intact

Wash fruit and vegetables thoroughly before eating to get rid of any chemical residues. And trim fat from meat and fish. Fat is really a toxin magnet in both humans and animals. These toxins then go on to damage the delicately balanced system that regulates your metabolism and keeps you naturally slim. One group of hormones that are essential for keeping slim are the catecholamines. And a study published in Environmental Research over 20 years ago showed that workers in pesticide factories produced at least 40% fewer of these slimming hormones than the average person.

Vitamins to take today to help detoxify your body from years of chemical build-up

Having dealt with reducing your intake of chemicals you now need to rid your body of the toxins that are already in your fat tissues. The synthetic chemicals in your body can cause deficiencies in many essential nutrients. Take a daily multivitamin containing vitamin A, B-complex, C and E, folic acid, choline, zinc magnesium, iron and co-enzyme Q10. In addition, boost your intake of omega oils by taking 1,000mg of evening primrose oils and three teaspoons of linseed oils.

Discover if certain foods and drinks are making you feel ill

Check to see if you've eaten or drunk one of the 15 biggest food allergy offenders within the past two hours. Most offensive: cow's milk, wheat, yeast, goat's milk, blackcurrants, kidney beans, eggs, prawns, soya, sunflower seeds, oats peas, salmon, barley, olives. Least offensive: ginger, chicken, beetroot, carrot, cauliflower, plums, garlic, venison, avocado and celery. Note; symptoms normally include a mix of a headache, migraine, stomach cramps, lethargy and/or depression.

Strengthen your body – at any age – with this simple Chinese exercise

This simple qi gong movement from ancient China increases the production of enkephalins in your body. These anti-ageing growth hormones are crucial for fighting sickness and disease. And the exercise is so gentle, it's perfect for boosting health in later life.

- ◆ Start by standing up, with your hands at your side.
- ◆ Turn your hands so your palms face the floor.
- ◆ Now bend your elbows slightly, and bring your hands upwards to chest level – as if they are floating in warm water. Breathe in slowly during this movement.
- ◆ Then lower your hands slowly back to hip level, while breathing out.
- ◆ Concentrate on your breathing pattern and the elegance of your movements. Repeat six times for maximum benefit.

Get a flatter, firmer stomach – sitting down!

Strengthen your abdominal muscles with this easy sitting exercise. Strengthening your muscles like this is also a great way to promote good skin tone all over your body.

- ◆ Sit on the floor, knees bent, arms around knees.
- ◆ Lean backwards slowly, using your arms around your knees to support your weight.
- ◆ Use your arm muscles to pull back into sitting position.
- ◆ Rest for five seconds.
- ◆ Repeat ten times.

As your abdominal muscles gain in strength you can reduce the effort made by the hands and arms until you can perform the exercise ten times without holding your knees.

Beat the stigma of rosy cheeks and broken veins on your nose

People might assume you are a heavy drinker if you have rosy cheeks or suffer from broken veins on your nose. But they don't realise the strong connection between red facial skin and low stomach-acid production. As we get older, production of hydrochloric acid slows down, leading to this visible condition. But supplemental HCL can correct this simple digestive disorder. Take one capsule of betaine HCL just before meals. Make sure your doctor is aware of this treatment and that he monitors how it goes with you.

The natural facelift in your fridge

Tighten the skin around your eyes by applying egg white and leaving to dry. As it dries, your skin will tighten, visibly reducing the signs of ageing. Take a relaxing bath to keep you young and beautiful. Have the best beauty treatment of all? A good night's sleep. Achieve it tonight by adding a few drops of orange blossom and meadowsweet to a warm bath. Relax in it just before going to bed.

For men, the balding process can be slowed down by eating a low-fat diet

Some scientists postulate that male pattern baldness is tied to increased testosterone levels during puberty. A high-fat diet raises testosterone levels, and that can affect hair follicles. For example, in Japan, male pattern baldness was very rare before World War II when the diet was lean and healthy. The Japanese now consume a fattier, westernised diet, and baldness is increasing substantially among Japanese men. Hair is comprised mostly of protein. A recommended diet for this purpose includes brewer's yeast, wheat germ, soy protein and two tablespoons of granulated lecithin. Along with protein, these foods are also high in B vitamins, an important nutrient for hair. European studies have found that soya protein reinforces hair and stimulates its growth. In one study, hair growth increased by 15%. Tofu and soya milk are good sources of protein.

Use this Native American secret to rid yourself of dandruff for good

Dandruff may not be a disease, but it can be a real pain to get rid of. Dandruff shampoos may get rid of the problem temporarily – but only for as long as you use them. If you switch back to regular shampoos, you'll find the problem rears up again. The Native American Chickasaws treated this perennial problem by rubbing corn oil on the affected scalp. Or you could try massaging plain yoghurt into your scalp and leaving it for 30 minutes before rinsing. This also helps add protein to damaged hair.

What your face is trying to tell you...

◆ Cracked lips

If you have persistent cracks at the corners of your mouth and no amount of moisturiser gets rid of them – look to your diet again. It is highly probable you are lacking riboflavin, vitamin B2 and other B vitamins. Take a B-complex supplement to eradicate the problem.

◆ Dark circles under the eyes

Contrary to popular opinion – this doesn't always mean you aren't getting enough sleep. They might point to a more serious problem. Dark circles and horizontal creases on the lower lid often indicate serious food allergies that can affect behaviour in both adults and children. Try eliminating dairy products and refined sugars from your diet.

◆ Cloudy eyes/cataracts

If you have cloudy patches in the lenses of your eyes you may be suffering from an abnormal sugar-insulin metabolism. The lenses of your eyes respond to high blood sugar levels by 'helping' to remove some of the excess. Unfortunately the senses have nowhere to store this excess sugar and so over time it 'condenses' into cataracts. So cut out refined sugar today.

◆ Eye haemorrhages

When the white part of the eye turns bright red with blood you have suffered a scleral haemorrhage. This could be an early warning signal for hypertension, or high blood pressure. Have your blood pressure checked by your GP and strengthen your blood vessels with foods containing flavonoids (berries, red grapes and citrus fruits) and vitamin C as well as deep green vegetables for vitamin K.

Don't lose your teeth to the disease that affects 50% of the population

Follow these two simple instructions to dramatically cut your chances of suffering from gum disease.

1: Treat your teeth to a deep clean at regular intervals to reach and destroy the inaccessible bacteria missed by normal, everyday brushing. How: wet your toothbrush in hydrogen peroxide. Dip its bristles into a baking soda and salt mixture. Brush this over your teeth and gums, making sure that you include the spaces between your teeth. Leave the mixture to soak in for two minutes. Rinse thoroughly.

2: Top up your calcium intake whenever you can; a deficiency of this vital mineral can weaken your teeth and

increase the chances of gum infection. Sources: low-fat milk, green leafy vegetables, legumes, salmon, low-fat yoghurt.

Ease constipation successfully – just eat more popcorn

Being bulky, popcorn absorbs and holds more water. This creates softer stools and easier bowel movements.

A kitchen cupboard staple to end your Athlete's foot

Although Athlete's foot is far from dangerous, it can make your life pretty miserable. The itchy, scaly and smelly rash resulting from this fungus can be a source of great embarrassment – and bad cases of the rash can become incredibly painful and infected. The Australian Aborigine treatment of tea tree oil can clear this up – simply dab a couple of drops of oil on the affected area a few times a day and the fungicidal components of the oil will soon cure you. Also, after washing your feet, sprinkle baking soda on your toes and relax with them wedged apart with cotton wool.

Enjoy rich and spicy foods – without suffering bad breath

Bad breath is very common – especially if you crave a diet heavy on full-flavoured or spicy foods. Keep your breath smelling sweet like they do in India – round off your meals with a handful of fennel or anise seeds to freshen your breath and clean your palate. Or if you tend to eat on the go a lot,

use this Chinese tip and carry a bag of crystallised ginger wherever you go to chew after eating. If your bad breath does not clear up using these methods – do see your doctor. It could be a symptom of liver or kidney trouble, ulcers or sinusitis.

Eliminate body odour effectively – have a tomato juice bath

Many people suffer from excess perspiration leading to unwanted body odour and this can linger even after washing. Add two cupfuls of tomato juice to a warm bath, and bathe in it for 15 minutes as this can neutralise body smells for several days.

Free yourself from uncomfortable bloatedness and wind

Though harmless and extremely common, wind can be incredibly uncomfortable, not to mention potentially embarrassing! When you get an attack, I'm sure you want something quick and effective to bring relief. Wind-free Jamaicans drink hot allspice tea after eating to help with this problem. To make your own, add two teaspoons of ground allspice to a cup of boiling water and let it steep for 10-20 minutes before drinking. Allspice contains eugenol, which stimulates the digestive enzyme trypsin and helps your body break down food more effectively.

Chinese wisdom that will end the irritation of nervous hiccups

Why is it that often in extremely stressful or challenging situations you suddenly get an attack of hiccups? And then you can't think or focus on anything but getting rid of them.

The best cures for hiccups work by increasing the level of carbon dioxide in your blood or by halting the nerve impulses that have over-stimulated your diaphragm. The Chinese recommend mixing rice wine vinegar with water and sipping it until hiccups have subsided. Or chewing a fresh slice of ginger slowly and swallowing the juices as they accumulate in your mouth.

Beat contagious, unsightly warts with this ancient Indian secret

There can be no doubt warts are ugly and can sap your self-confidence and make you want to hide away. Having them removed surgically can be painful. For a centuries-old alternative try this remedy used by the Indian Brahman physicians: Apply castor oil to the wart – it's full of vitamin A, known to be effective at treating a multitude of skin complaints. And try taping a slice of raw garlic to the wart – it can stimulate your body's immune system to destroy the wart. Before taping the garlic on, however, be sure to protect the surrounding skin by applying a little Vaseline.

How to stop minor cuts and burns leaving you with unsightly scars

Use Calendula cream, a natural healer from your local health food and supplement shop, on all minor cuts and burns. It works best used with comfrey, which contains allantoin and speeds up the skin's healing process. Calendula contains triterpenes, encouraging new cell growth.

- ◆ First clean the wound with a tea tree wash.
- ◆ Then apply the cream.

- ◆ You will rid your wound of infection, and help even the deepest cut heal quickly.

This cream can also be used on burns, once the skin has begun to heal over. It will help to reduce unsightly scarring. But take note! Do not use immediately on burnt skin.

Honey – nature’s own gentle antiseptic

Ancient traditions reveal the healing powers of ordinary honey. Now medical research proves it effective as a gentle antiseptic. Use it at home to treat cuts, grazes and minor burns.

How tea can eliminate your toothache in just 15 minutes

Research proves you can use tea bags to relieve the pain of toothache quickly. The tannins in the tea can help draw toxins out of the roof of your gum. If you have a sore tooth or gum – drink a cup of black tea. Or moisten a chamomile tea bag and place it on the painful area for 15 minutes. The herb will help to draw out the toxins and relieve the pain. Do this once a day for up to three days.

When to rub onions, leeks and lemon juice on your skin

All bites can be soothed by lavender oil, fresh garlic or neat aloe vera gel. But you can also use a leek or onion – which are both anti-bacterial – to ease the pain, by rubbing them into the affected skin. For mosquito or gnat bites, rub lemon juice over the area or use slices of cucumber or tomato.

Mayonnaise and vinegar kill head lice in just one wash

Unlike chemical treatments from your doctor or pharmacy, this natural head lice shampoo works in just one wash. There is no need to repeat this treatment in 7 days as is normally required.

- ◆ First, smother your hair with mayonnaise.
- ◆ Work the mayonnaise into the hair roots until they're extremely greasy.
- ◆ Then wrap your hair as tightly as possible inside a shower cap.
- ◆ Leave for two hours to guarantee 100% effectiveness.
- ◆ Now wash your hair with your regular shampoo.
- ◆ Rinse with white vinegar to remove the lice, and rinse with water until clean

Treat bruises, black eyes and sprained joints naturally with a potato

Potatoes are high in potassium and other substances that have healing properties. Speed the healing of bruises, black eyes or sprains by applying grated raw white potato to the affected area. Grated potato will also soothe burns.

A natural remedy for headaches

Next time you have a headache, eat a dozen almonds (unless allergic to nuts). They're full of salicin and other active pain-

relieving ingredients. Equally effective as aspirin, but far less likely to upset your stomach.

The hangover remedy you take before you start drinking

Anyone who wants to avoid a hangover after over-indulging in alcohol should eat plenty of toast and honey before they start drinking. The carbohydrate in this snack will prevent the sharp drop in your body's blood sugar levels that normally occurs whilst you're drinking. It is these low levels of blood sugar that make you feel weak.

Yes, you can improve your partner's snoring instantly

These 5 simple tips could help your partner breathe better at night... so you can get a good night's sleep yourself.

- ◆ Tilt the head of your bed upwards by 10cm.
- ◆ Avoid sedatives and antihistamines before bedtime.
- ◆ Don't sleep with windows open.
- ◆ Use a humidifier in your bedroom if the air is too dry.
- ◆ Reduce bedroom allergens, like dust or pet fur, to alleviate nasal stuffiness.

How to beat itching wrists with nail varnish

Paint the back of your watch with nail varnish if your wrist itches. It will prevent the metal irritating your skin, and it won't harm you.

Painful piles? Apply a face mask quickly

You can soothe the pain of piles by applying a simple, fragrance-free face mask, from any pharmacy or beauty shop, to the afflicted areas. Face masks are designed to cleanse the skin. And they also have a slight tightening effect on the skin too. But their effect on large and inflamed piles is much more noticeable.

How to flush flu out of your body in three days

For the first two days of a flu virus, eat nothing but citrus fruits. Oranges, lemons and limes remove flu toxins and help your digestion too. Also eat grapes, apples, blackberries and dates. On Day Three, eat light meals containing mint, cinnamon, parsley and garlic – they all aid your digestive system. Turkish and other Mediterranean dishes will contain these herbs. Also eat plenty of onions, carrots, leeks, celery and cabbage. Avoid bread, potatoes, dairy products and sweet fatty foods. They encourage mucus to form, leading to added congestion in your lungs, throat and nose. And drink lots of fluids constantly, to flush the virus out of your system.

When should you wear tomatoes on your eyes?

Conjunctivitis is a painful infection of the eyes, caused by transmission of the staphylococcus bacteria from one person to another. Conventional treatment involves eye drops or antibiotic creams. But freshly-cut slices of tomato also work. The water in tomatoes contains a protein to destroy the bacteria. And the tomato's slight acidity resembles closely the acidity of your eye's natural, protective secretions. But careful! Do not use tomato juice. It is too concentrated and powerful.

Women! Beat cystitis with a better-tasting fruit juice

To tackle cystitis effectively, try blueberry instead of cranberry juice. It has the same antibacterial substances that prevent urinary tract infections, but it tastes much nicer, with none of the “tartness”.

Hear better with warm olive oil

Get rid of earwax safely and naturally, with some warm olive oil. Pour some into a small bowl and then place this in a larger bowl filled with boiling water. Allow the oil to heat up to body temperature – warm, but not hot. Then apply a few drops into the affected ear. This will soften excessive wax, and help unblock the ear canal.

Suffering menopausal night sweats? Make a cup of tea...

Research shows that a cup of sage tea can eliminate menopause-associated night sweats. Add four heaped tablespoons of dried sage to one cup of hot water and cover and leave for four hours. Then strain out the herbs and drink. This dries up perspiration and alleviates sweats for up to 48 hours at a time.

Get a good night’s sleep with a hot water bottle

Heat loss from your body is the key to a good night’s sleep. And vasodilation, as it’s known, can be helped by putting a hot water bottle near your feet, and keeping the window open. This rapidly induces heat loss.

How ice cubes help to tackle acne

Latest American research indicates that rubbing ice cubes over your face for three to five minutes before applying medication can help dramatically. Benzoyl Peroxide is an effective treatment available in various formulations and strengths.

The little-known medical use of clingfilm

Act fast if a serious burn requires hospital treatment. Doctors say you should cover the burn with a sterile gauze immediately. But if you don't have any gauze to hand, use clingfilm instead. Secured with a bandage, clingfilm won't stick to the wound. And it will keep the burnt skin airtight and safe from infection – a good temporary cover until you get to hospital.

Parents! Beware what your doctor says about painkillers

Never give your child paracetamol and ibuprofen at the same time, no matter what your doctor tells you. Mixing over-the-counter drugs can have dangerous side effects. Yet research at University Hospital in Mineola, New York, USA, shows that almost 50% of doctors interviewed told parents of feverish children to give both acetaminophen and ibuprofen in alternating doses. But using both drugs together could result in liver damage and even death.

Don't let your braai give you cancer...

Beef cooked on a braai might taste delicious... But some of that flavour comes from burnt and charred meat, potentially

leading to cancer. To reduce absorption of the carcinogens produced when braaing red meat, step up your intake of green vegetables in the same meal. Studies show the green pigment in vegetables, chlorophyll, seems to cut carcinogen absorption – if eaten at the same time. Include plenty of salad, broccoli and spinach on your shopping list.

Is this harsh industrial chemical lurking in your shampoo?

Before washing your hair or taking a shower next, check your shampoo and bodywash labels for sodium lauryl sulphate (SLS) and sodium laureth sulphate (SLES). Mainly found in harsh detergents and car engine degreasers, these chemicals are absorbed rapidly by your skin, and then retained in the eyes, brain, heart and liver. This may result in harmful long-term effects. And yet some beauty companies continue to include SLS and SLES in their products.

Warning! Your moisturiser could actually be drying your skin

Study the packaging on your skincare and cosmetic products for propylene glycol. This is a cosmetic form of mineral oil found in automotive brake and hydraulic fluid, and also in industrial antifreeze – as well as in skin and hair products. It works to draw moisture from the lower part of your skin to the surface, giving only the impression of moisturising – rather than actually doing it! Skin contact with propylene glycol can cause liver abnormalities and kidney damage. Yet this is still found in skincare products.

Men! Why you should masturbate 5 times a week

Minimise the risks of prostate and urinary problems in the coming years, by taking good general care of your prostate.

- ◆ Latest US studies suggest that taking 50 milligrams of vitamin E each day can lower the risks of prostate problems by 32%.
- ◆ Make sure you can urinate properly at all times – palmetto berries have been shown to improve urinary flow.
- ◆ Take selenium supplements. Selenium is essential for preventing infections, but now difficult to get through diet alone.
- ◆ Masturbate regularly. US researchers in Seattle have discovered that promiscuity can increase your chances of developing prostate cancer in middle age. Their study looked at around 1,500 men aged 40-64 (753 of whom had been diagnosed with prostate cancer. Men who had over 30 sexual partners over their lifetime were shown to be at twice the risk of getting prostate cancer, as their less-promiscuous peers.).

Other factors to help avoid this deadly disease are cutting down on the amount of red meat and fat you eat.

What cell phone companies won't tell you about heart attacks

Safeguard your heart – keep cell phone calls to under five minutes at a time. New UK studies show the mobile phone

radiation created during longer calls can speed up heart rates. Long-term exposure could put you at greater risk of heart attacks.

Ease arthritis pain with these ‘hot’ ingredients

Curry powder contains turmeric, a yellow spice that works like aspirin to reduce inflammation in your body. And thanks to a substance found in turmeric, curcumin, it is now recognised as a powerful remedy for treating all forms of arthritis – including osteoarthritis, rheumatoid arthritis, painful joints and even gout. You will enjoy all these benefits simply by eating a good Indian curry.

Reduce your child’s asthma wheezing by 30%

Children suffering with asthma should eat oranges or kiwi fruit 5-7 times a week. Research by the Regional Health Authority in Rome shows these great sources of vitamin C can help reduce coughing and wheezing by up to 30%.

How leaning on a wall beats back strain and injury

This great daily exercise only takes a few minutes. It helps re-align the muscles in your back, to help undo the strains of everyday life.

- ◆ Stand with your back against a wall, with your feet 14-20cm away from the skirting board.
- ◆ Now try to flatten the small of your back against the wall, by pulling in your stomach muscles. Do not bend your knees.

- ◆ Hold this position for five seconds, then relax and repeat five times.
- ◆ Keep breathing regularly and evenly throughout.

What your doctor may not know about high blood pressure and bananas...

Bananas are rich in potassium. Potassium helps your body lose sodium, the harmful substance in salt that increases blood pressure. Little-known US studies show that eating two bananas a day can reduce your blood pressure by 10% in just one week.

50% of breast tumours vanished thanks to this new drug

Fighting breast cancer with chemotherapy? Ask your doctor about Herceptin, a new type of drug. Herceptin helps beat a dangerous gene found in some breast cancer tumours. The gene, called HER-2, produces a protein that speeds tumour growth – but Herceptin targets this protein. Taken in combination with chemotherapy, it causes tumours to shrink by up to half their size or disappear completely in more than 50% of cases. Chemotherapy alone produces similar effects in just thirty per cent.

Over fifty? Protect your eyes against the No.1 cause of blindness

Age Related Macular Degeneration (AMD) is the leading cause of blindness amongst the over 50s. It affects hundreds of thousands of people. To avoid falling victim, eat foods high

in the carotenoid, lutein. Studies have shown it helps fight this disease. Green vegetables, such as spinach and Brussels sprouts, as well as egg yolks and sweetcorn are high in this essential nutrient. Also ensure you get enough of the antioxidant zeaxanthin, present in red grapes, pumpkins, peaches, corn, maize and orange peppers.

Men! Beat impotence before it strikes

By mid life there is little benefit to correcting impotence through quitting smoking or reducing alcohol intake. Cardiovascular damage from heavy drinking or smoking may not be reversible. Exercise is the best bet. To lower your risk of impotence, simply walk 3kms every day. A US study has shown that middle aged men who burned at least 200 calories a day in exercise (a brisk 3kms walk) were less likely to suffer impotence.

Natural remedy beats the pain and discomfort of kidney stones

To increase urine flow and prevent kidney stones forming, drink three to four cups of coffee a day.

Improve your memory and fight Alzheimer's with this natural extract

Chinese monks refer to ginkgo biloba as the 'fountain of youth', and with good reason. Studies have shown that taking 120mg of this supplement every day actually increases blood flow to the brain, providing much-needed oxygen to the brain cells and boosting your brain's performance. Taken with ginseng, it improves mental well-being and can dramatically

enhance your memory. It's also been shown to help people suffering from Alzheimer's Disease.

Reduce eczema and psoriasis with a bunch of grapes

Inflammatory skin conditions like eczema and psoriasis look sore and red because your blood vessels dilate, opening up to allow more blood through. But a substance called berberine, found in grapes, can help constrict the blood vessels. Eat more over the next three months to reduce inflammation and see a difference.

Eat this Italian herb to protect against brittle bones

Many people are now trying to avoid dairy products in their diet. But where do you get calcium, vital for strong, healthy bones? One teaspoon of ground basil contains 32mg of calcium. Celery seed contains 38mg per teaspoon, and one teaspoon of cinnamon has 28mg of calcium. Other excellent food sources for calcium include dried apricots and figs, spinach, mustard, greens, cabbage, broccoli and sesame seeds.

Cut your risk of stroke by 30%

You could reduce your risk of stroke by up to 30%, simply by eating 5-6 portions of fruit or vegetables each day. But don't overdo it. Additional daily portions do not appear to reduce the risks any further. Best fresh food to eat includes broccoli, cabbage, cauliflower, citrus fruits.

Finance

Simple ways to boost your credit rating

Anyone can improve their credit status – all they need to do is know how lenders think, and learn the tricks of the trade. Recognise how the system works – so you can work the system to your advantage. When you apply for credit, the prospective lender will normally base their decision on their credit scoring system and information contained in a credit reference agency's files. Where credit scoring points are allocated according to answers given on your credit application form. For example five points if you rent your home; ten points if you own it – because a home-owner is considered more creditworthy than a tenant. If your overall score reaches the lender's pass mark, your application will be approved; lower, and it will be rejected. Credit reference agencies keep files on millions of addresses. These contain information on who has lived there, credit judgements, bankruptcy orders, credit searches and other credit details. A would-be lender will refer to your file and reject your application if it contains adverse information.

Find out what your lender thinks of you today

Contact a credit reference agency and ask for your personal record. When you are considered for a bond or loan they check your credit history with a credit reference agency (in South Africa usually the Information Trust Corporation). Any late, failed or defaulted loans will be on your record and this can affect decisions to offer you credit. When a lender refuses you a loan, ask them which credit reference agency they contacted – they have to tell you. Then, contact the agency yourself and find out why you were turned down. The Information Trust Corporation will e-mail or fax your full credit profile for about R60, within eight working hours. Alternatively, visit www.mtcredit.co.za.

Tell the credit reference agency if there was a good reason why you failed to pay bills or defaulted on bond payments

For example, let them know if this was due to illness, redundancy, relationship breakdown – your statement will be added to your file. If the information they hold on you is wrong, submit a “statement of correction”.

Have a positive reason for applying for credit – and you’re far more likely to obtain it

Lenders look more favourably on what they consider to be ‘good’ rather than ‘bad’ applications. Good: car, home, household improvements, private schooling, weddings. Bad: new business start-ups, debt consolidation, political aspirations.

Don’t let being self-employed stand in the way of getting good credit

Make sure you secure your overdraft or loan before times get tough. Many people with their own businesses assume that the good times will keep on rolling, and when they hit hard times they run out of credit and lose their businesses. Make sure you have a credit buffer that will protect you when times get tough – speak to your lender before this happens.

Make sure you are on the electoral register

This is the first place lenders and credit reference agencies look to check your home address. In South Africa, local authorities try to maintain an updated register of all people eligible to vote in a general or municipal election. Contact your local council and ask for the Electoral Services Office.

Ensure that other family members pay their bills on time and are up to date with hire purchase and bond payments

A lender will see information relating to other family members when you apply for credit and this may affect their decision. If you are estranged from your family, you can ask the agency to separate the files.

Be selective when applying for credit

Don't use the "scattergun" approach. If you are turned down once and then apply to lots of lenders hoping one will give you money the information will appear on your file. It may look as though you are trying to commit fraud.

Don't let late payments end up in court

Government tax debts and unpaid bills can get out of hand. If you fall into financial difficulty get in touch with your local Citizens Advice Bureau (in your Yellow Pages). If you end up in court with a judgement for debt against you, there will be problems getting credit in the future.

Take some easy-to-follow steps – and improve your overall credit rating

Apply for a credit card – lenders look more favourably on card-holders as they're assumed to be more responsible with credit. Boost your rating further – pay more than the minimum repayment each month. Also try to have any adverse information removed from your files – by asking the lenders who registered the information to remove it. Some will agree, if you have subsequently brought payments up to date. Alternatively add an explanatory notice of correction. Eg explain you fell into arrears when you were made redundant but are in secure employment now.

Are you paying too much on your bond?

If you're a first time buyer you need a fixed rate so that you can budget when cash is tight.

Two years is a good length of time to fix, because you may want to move house in two to three years. The longer the fix, the more likely you are to be tied into a deal beyond the fixed period. This is known as the redemption penalty period. For example, if you take a fix for two years, with a further year's tie-in, you could be charged up to six months' interest as a penalty for moving. So read the small print and don't fix for too long!

Married with children doesn't mean you shouldn't consider re-mortgaging

At this stage in life you probably have a large family home near to the children's schools and you aren't planning to move for five to ten years. If so go for a fixed rate bond for three to five years, because unlike a first-time buyer you are unlikely to leave the area. You can go for a longer tie-in period because money may be a bit tight if only one parent is working, and it will help you plan ahead.

Are you self-employed with a family?

If so you'd really benefit from a new-style flexible bond, which allows you to take a break from payments when cashflow is tight.

When you have a good month, you can overpay to bring your account back into balance. You can even take payment holidays on your bond if you need to keep a bit of money back for investment in a new product or piece of equipment.

You can also save towards your annual tax bill in a flexible offset account, and get a good rate of return on that money.

If you are the sort of person who finds it hard to budget, then this bond won't be for you. But if you're good at juggling cash and sorting out your priorities, you could save thousands.

Are your children at university, and if so would you like to help them out more, but can't afford it?

Now that students are struggling with debt during and after university, parents often feel they need to help out. With a flexible bond you can release some capital from your house at a much cheaper rate than if you took out a personal loan. So you can borrow against the value of your house to pay the fees or living costs for your children while they're at university. Bear in mind that although you are borrowing cheaply, you will have to pay the debt back in the end, and it may take a few more years or cost you more each month.

How to persuade even the most difficult bank manager to give you a business loan

1. Always aim to borrow more than you think you need

A basic rule of thumb is that all projects cost three to five times as much as you initially think they will. At best, your estimation and projections are nothing more than a wild guess... and always an optimistic one.

2. Interview financial institutions

Tell the bank you are considering moving banks and you want to make sure their bank has the capability to take you to the next level of growth. Ask the following questions:

- ◆ Are you actively looking to lend money?
- ◆ Are you an asset-based or cash flow based lender?
- ◆ What industries are you currently lending to?
- ◆ What additional services can I expect if I select your bank?

3. Interview two to three banks per week

Go to your worst prospect first. You'll practise your skills, so when you get to your best prospect you'll know what the 'game' is. Ask what the bank's unsecured and secured lending limit is. When you ask this question you will separate yourself from 99.9% of the others the banker has ever talked to. Then place your initial request just under his limit.

4. Act as if you don't need the money now

Go before you need the money. Give the banker the impression that you are looking to establish a banking relationship now to finance projects 6 to 12 months in the future. You can always go back in a few weeks and say circumstances have changed because they will have.

5. Joint ventures establish an instant track record

An established track record is critical to your success. If you don't have a track record yourself, join forces with someone who does, and benefit from their track record. Remember, after the first deal, you will have a track record yourself.

6. Create your own ‘dream team’

Get the highest calibre accountants, lawyers and financial advisers you can find on your side. Suggest that they work on a ‘success oriented’ fee basis. This simple step alone makes your search for money 40% to 60% easier. Plus, their national and international contacts are well worth the premium you might pay.

Make money on the horses

Many horse racing enthusiasts blindly bet on favourites in the hope of making a regular profit. Yet statistics tell us that only 35% of favourites win – and these winners are usually at poor odds. What’s more, bookmakers rely on the failure of favourites in order to make their pots of money! So if you want to reduce your horse racing losses and stand a greater chance of making a profit, never back a horse just because it is favourite in the betting market.

Another statistic which will save you money is this; 85% of all winning racehorses come from the first five in the betting forecast. Thus, by refusing to back a horse which isn’t in the first five, you will reduce your losses dramatically and start backing more winners. It’s a simple strategy, but worth twice its weight in ten rand notes!

How to rate your own horses

One simple, yet effective, way of rating your own horses is to look at the form for a horse’s last two races and award points as follows: 10 points for each win, 7 points for each second place and 5 points for each third place. Award a further 2 points if the horse is trained by a top trainer AND is to be ridden by a top jockey.

This simple rating formula has consistently given an average strike rate of over 25 per cent at all prices up to 20/1 – not bad for a few minutes work! You can increase the strike rate which this rating formula gives by concentrating on non-handicap races of between 6 and 12 runners.

The key system for racing profits

Until now, this strategy has been the closely guarded secret of a very small number of bettors.

The man who created the system claims to have had excellent results by using it as it stands.

It works by selecting horses with proven winning form and waiting for a value betting opportunity – two proven techniques used by all professional gamblers.

System as follows:

1. From the race cards in your normal daily newspaper, look at all meetings and select all horses which have **WON** their last two races of **THIS SEASON ONLY** and which are also course and distance winners (indicated by the initials C and D after the horse's name).

2. If any **KEY SYSTEM** selection is running on ground which is described as 'Heavy', then disqualify it immediately. These ground conditions often make the prediction of a horse race that much more unpredictable.

3. If any **KEY SYSTEM** selection is offered at odds of 10/11 or less, disqualify it immediately – such odds do not offer value for money.

4. If any KEY SYSTEM selection is offered at odds of between 1/1 (evens) and 9/2, place a bet of 1 point to win on that selection.

5. If any KEY SYSTEM selection is offered at odds of between 5/1 and 9/1, place a bet of half a point each way on that selection.

6. If any KEY SYSTEM selection is offered at odds of 10/1 or more, place a bet of a quarter point each way on that selection.

The Key System was originally designed to give a level stake profit for bettors who have little time for detailed form study. Watch the system for a month or so and you'll see why many professional gamblers use it regularly!

7 ways to discover the next property hotspot

1. Count cranes and rubble heaps to uncover hidden value in an area

Start counting rubble heaps! An increase in the number of rubble heaps is a sure sign that a modest area is on the turn. And take a look at the properties that have recently sold. Are the new occupants driving smarter and newer cars? If so, there is an influx of new money coming into the area which could lead to a heightened economic activity which will lead to a boom in local house prices.

2. Does the neighbourhood pass the test?

The appearance of a trendy restaurant or a coffee shop is the starting gun for buying property! Ideally, you want to hear about the new outlet before it opens. So, when you take your

walk later today, start looking at empty shop fronts. If you see hoardings going up around an old shop front and you see the workmen arrive, make it your business to find out what is going on behind the boards. If it is a trendy restaurant, coffee shop or quality name business then you know what to do next – head straight for the estate agent’s office!

3. What are the neighbours like?

Take a look at the people walking around the area you are thinking of investing in – and how they are treating the neighbourhood. Do people look smart and professional? Are they driving smart cars? These are good signs that new money is moving in and that will push up demand and prices soon. Other signs of an upwardly mobile neighbourhood include well-tended gardens and a lack of litter.

4. Is your location worth the wait?

You should expect to wait between five and ten years for an area to move from ‘up-and-coming’ to desirable. But some areas will never boom – simply because they don’t gentrify easily. Home buyers will pay a premium for attractive property. So, if it looks ugly, and the rest of the street looks ugly, then it is unlikely to make you substantial gains. Look for older properties that could do with a bit of work. The room sizes tend to be more generous and the higher ceilings give a sense of space. Ideally, you want to look for streets with trees and greenery.

5. Get the lowdown on local schools – it could add an extra R100,000 on the value of your property

Everyone wants a good school for their children, so find out about the performance of your local schools. Some properties located on the school gate sell at a significant premium to homes further away.

6. Are outside investors pouring money into the area?

Have a look around your local area. Can you see blocks of new luxury townhouses being built which could push the property prices up in the area?

7. How new business can push property prices significantly higher

Lastly, as you take your walk around the local neighbourhood, can you see any new employers arriving in town? Look especially for any new 'corporate headquarters' or regional offices. If so, there will be a sudden demand for rental accommodation, followed by a sustained increase in demand for property.

All successful property markets will demonstrate most of these factors influencing the local market at some point. But don't wait for all of the Boom Signals to be in place before you buy. Once the general public have got wind of booming house prices, the property experts will have already moved on to the next neighbourhood.

How to protect yourself when renting property

Knowing your rights and obligations - whether you're a tenant or a landlord - can mean the difference between a messy wrangle and a stress-free renting relationship. Here are the facts:

TENANTS

1. Read the small print

Read your tenancy agreement carefully. If there's a dispute you need to know exactly where you stand. Plus you don't

want to lose all or part of your deposit because you've breached the terms of your agreement. Establish who's responsible for what costs - utilities, rates and taxes, garden/maid service, penalties for late payment of rent, stamp duties.

You have to pay the TV licence whether it's your set or the landlord's. The new Rental Housing Act (2000) set up Rental Housing Tribunals (RHT) in each province to deal with landlord/tenant disputes. Either or both can go the tribunal - which has the power to take evidence, hold hearings, make decisions, and issue orders. Find your local RHT at www.safrika.info/public_services/citizens/your_rights/ or through your provincial government department.

2. Inspection is key to getting your deposit back

A damages deposit is usually 1 month's rent - a lot of money. Within a week of moving in, go round the house with the agent or landlord and do a thorough inspection noting down all the existing flaws, no matter how small. If the property is furnished, thoroughly check every item on the inventory. The Act says that a tenant's deposit must go into an interest-bearing account and be repaid with interest. It also says that you should receive receipts for your rental payments.

3. Do you have to have insurance?

It's the tenant's responsibility to insure the house contents - whether the house is rented furnished or unfurnished - and the landlord's to insure the building itself. Find out what both policies say before any burglary occurs. If there is a burglary and doors and windows are damaged, it's often up to the landlord (or letting agent if there is one) who pays for what. Technically it should be covered by the tenant's insurance although minor damage is sometimes repaired by the agent's

handyman and paid for by the landlord. Sometimes the landlord's insurance will cover it but the tenant will have to pay the excess.

4. Your right to privacy

A landlord cannot enter the property without your permission or without reasonable notice (usually deemed to be 24 hours) unless he's got good grounds for believing that you're damaging his property and he's asked permission to enter and you've refused.

5. Getting stuff done

Tenants are responsible for the general upkeep of the place but repairs are paid for by the landlord. If things aren't being done, you aren't entitled to withhold rent or get the work done yourself and offset the cost against the rent because it would put you in breach of your lease. You could pay for the work and then write a letter of demand for the money. If you get no response you could go to the magistrates court (amounts up to R100 000) to recover it. Or you could just take the dispute to your local RHT.

6. Putting the rent up

Very few properties are 'rent controlled' any more but a landlord can't hike the rent unreasonably - by anything more than 10% a year. A lot of rental agreements will have a clause about the % 'escalation' per year.

7. Need to leave before the lease is up?

Check your agreement for the clause on sub-letting, most allow it with permission of the landlord - so you can try and find another tenant yourself. If you fail, you are liable to pay

rent while the property isn't being rented out, but the landlord has a legal obligation to 'minimise his losses' - i.e. he must actively try and find a new tenant. He can't just sit back and get you to pay out the rest of the lease.

8. Getting your deposit back

Most agreements say the property must be handed back in the same state it was received apart from 'reasonable wear and tear' - which is sometimes difficult to define. On the whole, damage will be paid for out of the deposit but cleaning and repainting will be paid for by the landlord - as long as the property has been well-maintained during the lease and the place doesn't need fumigating. Some agreements stipulate that the tenant must have the carpets cleaned. The deposit will also be used to pay utility arrears and replace lost keys. The Rental Housing Act says that a full inspection of the property must take place within three days of the expiry of the lease. The landlord must show receipts for work done and deducted. The balance must be refunded within 14 days. No deductions? Then the deposit must be repaid (with interest) within seven days. If the landlord fails to inspect at the right time, the property is deemed to be in good order and the deposit must be repaid in full. If it's the tenant's fault the inspection doesn't take place, the landlord must inspect within 7 days of the lease expiring. Most tenancy agreements expressly stipulate that you can't use your deposit as your final month's rent.

AND LANDLORDS.....

1. Agencies

Rent through an agent. Dealing with tenants can be time consuming PLUS the agent will do proper credit checks on prospective tenants.

2. Insurance

You must inform your insurance company if you're planning to let your property as it can invalidate your policies if not disclosed.

If a tenant is injured through some fault with the property - falling ceilings or faulty electricity - they could have a claim against you. The law doesn't insist you take out cover for third party/public liability claims, but it might be worth it. Include an indemnity clause in the rental agreement preventing the tenant from suing you if an accident does happen.

There are specialist insurance products for landlords to insure against non-payment of rent or for legal expenses incurred dealing with troublesome tenants. Go to www.ensurent.co.za for a good example.

You must also tell the bank if you've got a bond on the property and sometimes you'll need their consent to let.

3. Taxes

Rental income is taxable and must be declared on your tax return. You can offset expenses incurred in maintaining the property against it. Letting agents are often required to give SARS details of who their landlords are, so don't get caught out.

4. Agreements and legalities

A tenancy agreement must be 'stamped' (i.e. stamp duty paid) - if it isn't, it's not valid. According to some tenancy agreements, the tenant pays for this.

If a tenant is not paying the rent, damaging the property or being a nuisance to the neighbours then you can terminate the lease (notice periods vary - can be 3 days, 7 days or 1 month according to the agreement). You can then go to the Rental Housing Tribunal or to the magistrate's court to get an eviction order or to get the money you're owed.

If the tenant just ups and leaves then, according to the new Act, the lease is deemed to have expired from the point you knew he'd left. All your rights regarding breaching of that lease remain intact.

Rumours abound when it comes to rentals - ignore them. The law is there to protect you, so make use of its provisions. Letting fees usually amount to thousands of rands so it's not worth walking away from. Use the tribunal in your area and get what's rightfully yours.

Further resources: You can read the Rental Housing Act at <http://www.gov.za/acts/1999/>.

Relationships and Sex

How to make yourself subtly irresistible to anyone and get a hot date in 4 minutes

Getting noticed

- ◆ Pull out a filofax or start writing intensely on the serviettes at a coffee shop. This would be a good excuse for people to talk to you. 'Is this going to be your first novel? What are you writing?'
- ◆ Take drastic measures if necessary. Go up to the person you fancy and ask them outright – chances are if you have been looking at one another he or she will feel the same too, but like you will be too shy to do anything about it.
- ◆ Be impulsive and unpredictable. Thrust a cold, frosty beer into an unsuspecting male hand while saying, 'Hi. My name is Melanie.' Telling a girl you love her earlobes will guarantee you a smile.

You're talking

- ◆ Say their name three times in the first conversation. This not only shows that you are interested, it makes people feel noticed and important.
- ◆ Don't leave your brain in the back seat of the cab. You need more than a Wonderbra and great legs to keep someone's attention. Same for men. A male friend of mine put it perfectly. Men are looking for a best friend with breasts. Someone they can share the good and bad times with – and bonk afterwards. Women are also looking for a best friend with benefits.
- ◆ Always leave when it's going well. Flirting requires energy

and 100% undivided attention. Leave before you run out of steam. This will make them want more.

The date

- ◆ Be enthusiastic. You can't help but smile and respond to someone who's full of life – it is infectious.
- ◆ Touch a lot. To emphasise a gesture touch their arm, this will make you seem warm and sexy. Don't forget to touch yourself too. Smoothing your stockings, pushing back your hair – it's all very sensual and inviting and draws attention to whatever body part you are touching.
- ◆ Tease, but not too much. Some people love a challenge, be confident of your opinions; just make sure it doesn't turn into a slanging match where you're both trying to score points.

Body language

- ◆ Rapid blinking usually means we're attracted to someone. Try increasing the blink rate of the person you're talking to, by blinking more yourself. If they like you, they will naturally increase their blink rate to match yours.
- ◆ Push your fingers through your hair. Pulling your hair back away from your face lets them have a good look.
- ◆ Raise your eyebrows. When we see someone we fancy, our eyebrows rise and fall. If they fancy us back, they raise their eyebrows in return. Why not deliberately raise your eyebrow next time you see someone you fancy and see what happens in return.

Get larger breasts in 30 days with this natural herb

Wild yam extract is both a breast enlarger and a sexual stimulant. It contains DHEA – the source of all sex and steroid hormones in your body. You can buy it in combination with Black Cohosh and Soy Isoflavones too. They mimic the action of oestrogen, to help boost breast size. Take 2 or 4 tablets a day. Some women see improvements within just 30 days. Others take three to nine months to achieve best results.

Look 10 years younger with these delicious summer fruits

Reverse the signs of ageing – eat plenty of berries, especially blueberries, blackberries and strawberries. They are high in antioxidants, which fight the free radicals that cause ageing and damage your body.

The everyday aphrodisiac in your fruit bowl

Bananas are surprisingly effective aphrodisiacs. Use as much of each banana as possible – including the white pithy substance underneath the peel.

Men! Try this herb for stronger, firmer erections

Ginger has a great reputation as a love tonic. Crystallised ginger is not as strong as fresh ginger, so eat it straight or combined with hot tea. Hot, mixed green and black tea with plenty of crystallised ginger root is a medieval romantic remedy. Take stronger-tasting ginger the easy way – sprinkle it on a

refreshing fruit salad that's eaten as a starter. This stimulant thins blood and encourages prolonged and firmer erections.

Two tantric shortcuts for heightened sexual pleasure

Next time you make love, keep the tip of your tongue on the roof of your mouth, towards the front. Also, try and breathe deeply as you approach orgasm. If you can relax into your experience, it will be much more intense and enjoyable.

Men! How to have a larger penis... just when it matters most

Does size really matter? Not if a woman is fully aroused before sexual intercourse. Women experience most sexual sensation in their clitoris and the first couple of centimetres of the vagina. And if her vagina is aroused through foreplay, the blood vessels around it become engorged and sensitive – and your penis will feel bigger to her.

Women! Heighten your partner's sexual ecstasy

Put two drops of water-based lubricant inside the tip of the condom. KY-Jelly is perfect. The condom will rub more against his penis during sex, causing increased stimulation and pleasure. Careful though – three drops or more can cause slippage.

Trying for a baby? This vitamin cocktail boosts sperm count in just two months

Decreasing sperm count and damaged sperm are vital factors in male infertility. A recent Japanese study involved giving an antioxidant cocktail to men producing damaged sperm. The cocktail contained 200mg vitamin C, 200iu vitamin E and 400mg glutathione. All these ingredients are available from health food stores. One dose was given daily for two months, and results showed the antioxidants worked effectively to increase sperm mobility and concentration.

Quirky

How to get things for free

1. How to get all your favourite cosmetics for free

Save money by asking for free make-up samples at cosmetic counters in larger department stores. They keep a wide range of samples under the counter and will provide you with them on request.

2. Free concerts, theatre tickets and cinema trips

Set yourself up as an Arts Critic. Contact the editors of all your local TV and radio stations, plus newspapers and magazines and offer to provide them with a weekly Arts column. Then contact all your local cinemas, theatres and concert venues. Introduce yourself as the Arts Critic for 'Radio Whatever' and ask for press tickets for events. They'll normally be pleased to have you as their honoured guest for the first-night performance of the next big release.

3. Enjoy free meals in top restaurants, plus cash

Set yourself up as a Restaurant Reviewer. Contact the editors of all your local newspapers and offer to provide them with restaurant reviews at no cost to themselves. Then contact all the local restaurants you fancy eating in. Introduce yourself as the Restaurant Reviewer of whatever paper you've linked up with and ask for a complimentary meal. Make sure the editor writes you a letter of introduction. Once your name gets known, you'll probably find that restaurateurs will actually invite you to dine in their establishments and – because your reviews will bring in extra advertising – your editor will probably be more than happy to pay you.

4. Winner's secret for prizes and cash from TV and radio

If you want to be picked to take part in television and radio phone-in competitions, have a happy voice. TV and radio stations want viewers and listeners to think they've all got a fair and equal chance of being selected to win that big prize – but they haven't. Reality is, all incoming calls are monitored. Anyone who sounds slow, nervous or tense – or just isn't to the presenter's liking – will not get picked. Best approach? Sound relaxed and cheerful. That's what they want to hear.

Why you should never eat out on a Monday

Monday is a terrible day to eat out. Fresh deliveries haven't come in, and any advertised "specials" are likely to be leftovers from the weekend. And never, ever eat fish or seafood in a restaurant on Mondays – unless you want to get sick. Make your reservations for special occasions on a Tuesday instead. The kitchen will be freshly stocked, and the chef will be well rested after taking Sunday or Monday off.

How to live the "Florida Life" without breaking the bank

For a cheap holiday to the United States, simply swap your home with an American family's house for two weeks this year. While you might be itching to go somewhere hot and spacious – you'll easily find someone keen to live in your house. Find holiday-swap agencies at www.home-exchange-network.com.

Get paid to live in a mansion

A great way to enjoy a change of scenery and get paid is to sell your services as a house-sitter. More and more home owners are employing people to live in their house while they are away as a security measure. You could find yourself looking after some amazing properties, all over the country.

What travel agents won't tell you unless you ask

Next time you're booking a holiday, ask the travel agent to show you the "GSA". This is the "truth book" for the travel industry, usually kept under the counter at travel agents. But you should not be denied access to this information. For every destination and hotel promoted, it gives the unedited version of the travel agent's brochure. Most travel agents won't freely suggest you look at this book.

How come the Germans always get good holidays?

When researching an upcoming holiday, German tourists ask to know the size of the hotel room – down to the exact square meter. They also demand to know exactly what they will get for their money before booking. If you're looking for an apartment that, say, sleeps six, do what the Germans do. You don't want to end up with three people sleeping on a sofa-bed!

The safest, most effective way to clean paint off your skin

Cooking oil will remove most paint from your skin without the side effects of some commercial products. You can also

use butter or margarine. Also, you can rub petroleum jelly on the back of your hands and face before painting. It will make washing up easier.

Why you should lag the cold water pipe on your tank

Save money on heating your water – insulate the pipe that carries cold water into the hot-water heater, as well as the tank itself. The heat from your water heater travels back into the cold water pipe, losing heat and costing you money. Insulating this pipe minimizes the energy waste.

How to get away from noisy highway traffic... without moving home

Here's a simple way to reduce neighbourhood noise. Collect a few flat stones from a beach or garden shop. Go to your local DIY shop and buy a large stone bowl with a two-inch-high rim. Buy an inexpensive garden pump (the smallest you can find) and a foot of clear tubing. Then put together a rock fountain. It is fun and relatively cheap. And water features have been shown to be a great way of offsetting neighbourhood noise, like highway traffic or loud stereo systems – very valuable when it comes to selling your home.

Clear clogged drains in 5 minutes, guaranteed

Pour a little baking soda down the drain with some vinegar, let it sit for five minutes and wash down with warm water.

Why every gardener should keep bubble wrap in his shed

Extra insulation for a potted tree's root system is essential for keeping the roots free from frost in the winter. Roots are the most cold-sensitive part of a plant. They die at below-freezing temperatures. To protect them, construct a loose cylinder of chicken wire around the pot and fill it with chopped leaves or bubble wrap. And remember to water your container plants on a warm, non-freezing day.

Little-known tip for watering your hanging baskets

Use ice cubes to water your hanging baskets. This will release the moisture slowly and evenly, without disturbing the soil. But take care not to let the cubes touch the plants themselves.

How to make ink and cigarette stains disappear

Horror! You've discovered an ink stain on the sofa and there's a nasty cigarette stain on the carpet. No problem. Just spray the ink stain with hairspray before cleaning, and attack the cigarette stain by dousing with a little milk and letting it soak in, then rubbing the area with a raw potato. Afterwards wash as normal, and the stain should vanish like a puff of smoke.

Use fabric softener to clean burnt pots and pans

If you have something stuck to the bottom, and you can't remove it, pour half an inch of fabric softener into the pan.

Leave to soak overnight, and it will clean up easily the next day.

Lemons are great for cleaning copper or brass

Simply mix the juice with a little salt in a bowl and then dab in a cloth. Then rub as you would with cleaner. Lemon juice is also good for removing food odours from your hands or cutting boards.

To get rid of grease spots from wallpaper

Hold several white paper towels over the spot. Then press with a warm iron until the grease is absorbed.

Keep your vegetables fresher for longer

When you bring them home, be sure to poke holes in the plastic supermarket bags.

Don't let fresh strawberries spoil too quickly in the summer

Kill the bacteria that produces mould. Remove the leaves and stem of the berries. Wash and place them in a colander, then pour boiling water over. Place the strawberries in a plastic container in the fridge. They will last twice as long.

Keep potatoes fresh for up to 8 weeks

Put an apple in the bag with them. This will prevent them sprouting and wrinkling.

Keep milk nutritious

Buy it in cartons rather than plastic bottles. Milk that's exposed to light (through plastic packaging) loses 90% of its vitamin A within 24 hours. Alternatively, don't keep milk for more than 24 hours...

Ripen pears quickly

Place the unripe fruit in a paper bag along with a banana. Fold the bag closed and check regularly for the next day or two. The fruit will soon be ripe and ready to eat!

No more tears when you're cutting onions

Simply place them in your freezer for 15 minutes before cutting or slicing. Another trick for tearless cutting is to light a candle and place it next to the cutting board.

Peel garlic easily and quickly

Zap it in your microwave for 15 seconds, and the skins will slip right off.

Five questions to ask when buying a second-hand car

1. "How many owners has the car had?" – as a rough guide, you should expect a five-year-old car to have had two owners, including the person who is selling it now.

2. “What’s the mileage?” Standard use is about 14,000km per year. Any more, and the engine may be worn.
3. “How long have you had it?” If the owner replies “Less than six months,” don’t buy. There is probably a serious problem.
4. “Can I see all the maintenance records?” If not, use this as a bargaining tool. Do they expect you to pay full price, with no assurance of good maintenance? You can offer them a reduced price – after giving the car a full inspection of course.
5. “What’s the interior like?” Are there any cracks or stains on the upholstery? Are any of the fittings missing? These problems are cheap and easy to fix. But they could give you useful bargaining points if you decide to buy.

The best colour to choose when buying a new car

Some car colours keep their value better than others. Beware special paint finishes, such as metallics. They are popular, but are very difficult to maintain. Go for classic black or solid, bright colours instead. And avoid greys and dark greens – very unpopular.

Drivers! Don’t get killed by your airbag

A recent study in America revealed that while car airbags have saved lives since their introduction, a small number of drivers were actually killed by this safety device. In accidents they would otherwise have survived, the force of the airbag inflating crushed them to death. Don’t risk injury or death

from your airbag. Sit at least 25 centimetres away from your steering wheel.

2 ways to protect your family from street crime

1. The sad truth about “Have a go heroes”

If you are the victim of a mugging, don't resist. Try to stay calm, and view the situation as a business transaction. They want to get as much from you as fast as they can. You want to hand over as little as possible, and remain safe. Muggings usually involve violence only when the victim puts up a fight.

2. Why you should always carry a worthless wallet

To get rid of bag snatchers fast, hand over a wallet full of expired cards, low-value foreign currency, supermarket loyalty cards, old membership cards, and useless bits of paper. If you've nothing to give to a street robber, you're more likely to be assaulted in retaliation. But give them low-value and worthless items that appear valuable, and they'll think they've hit the jackpot, and will run away.

Four hassle-free tips to cut the cost of your household bills

You can make a real difference to your household bills without cutting back at all on the warmth and light you enjoy.

- ◆ It costs you nothing to switch all your household appliances off stand-by when you're not using them. But leaving that little red light on costs you just as much as when the TV, stereo or DVD player is in use!

- ◆ Move heaters away from furniture, especially upholstered chairs. You will get the heat circulating around your house better.
- ◆ Lower the thermostat on your guiser. Guisers sometimes come from the factory with high temperature settings. But just 46°C provides comfortable hot water for most uses.

Save thousands on your insurance costs this year

Simply by shopping around for better insurance deals saved our researcher hundreds a year on his premiums. Don't just accept the first quote you get, or automatically renew with your current insurer. Competition is high amongst insurance companies.

Seven clever steps to cutting your insurance bills

1. Join an approved Neighbourhood Watch scheme. Some insurers offer discounts for members of these schemes.
2. Fit approved locks to windows and doors. Check with your insurer which products are approved – and fit a burglar alarm too.
3. Opt for a voluntary excess. It could save you up to 50% on some policies.
4. Decide whether you need cover for accidental damage. This is often optional but can add to the cost.
5. Make sure you have the right amount of cover. Don't over-insure.
6. Pay for your insurance in one lump sum. Monthly premiums result in higher charges overall. Making just one payment could save you money in the longterm.

7. If you are moving house, check that your new property is not in an area affected by flooding or subsidence.