#### FRAUDSTERS TAKING FULL **ADVANTAGE OF COVID-19 CRISIS**

South Africa - While we are all uncertain about what the future holds, fraudsters and scammers are preying on the fear and anxiety of South Africans.

According to a statement by the South African Banking Risk Information Centre, scams include spoofed emails offering products such as masks, or fake offerings of vaccines that lead to phishing websites. These emails come from seemingly realistic and reputable companies which manipulate people into clicking on links. Some of these websites prompt the user for personal information which ends up in the hands of cybercriminals.

The scammers also prey on NPOs, desperate for funding. Fake NGOs with fake NGO certificates are popping up.

There are even some criminal elements who are visiting the homes of members of the public telling them to hand over banknotes in their possession because the banknotes have been contaminated with the coronavirus. These criminals carry fake South African Reserve Bank (SARB) identification and provide false receipts for the banknotes 'collected' which they purport can be cashed in at any of the banks. The SARB stated that they will not, under any circumstances, send employees or representatives to collect cash from

the public. If members of the public are approached by individuals purporting to be SARB employees or representatives, to hand in their cash, they should refuse and contact local police.

Investec also sent out a statement noting that remote working has led to unprecedented digital dependency, and this has seen an increase in cyber fraud, with South Africa seeing a surge in digital attacks by criminals who are preying on our vulnerability during the COVID-19 pandemic.



### **SMILE WITH YOUR EYES**

When we smile, even if it's fake, our brain releases serotonin, which is a natural antidepressant. Along with the release of endorphins, our brains are pumping us full of these natural 'drugs' and getting us high on happiness.

Most often when you smile at someone, they smile back. The reason we smile when someone smiles at us, is that we want to feel the same way as that person.

Unfortunately, since we now have to must wear masks, these smiles sometimes get lost in translation. Our faces, which usually convey so much warmth, emotion and tenderness

Engaging with others without being able to smile is almost like sending a text message...

Now we must rely on our eyes to communicate with people. Your eyes communicate much more than you may realise and play a vital role your non-verbal communication. Consciously or not, the way you move your eyes, look at someone, blink or make eye contact can say a lot about what you are thinking and feeling.

Excessive blinking can mean that you are stressed. If you see someone narrow his eyes when you are speaking to him, this is usually a negative response showing you that he finds what you are saying to be offensive. Arched eyebrows accompanied by enlarged pupils let others know that you like what you see.

They say smile and the whole world smiles with you but for now we have to believe that the eyes are the windows to the soul.



# SHARE A JAR OF HOPE

SA - Things are getting tough and with more and more people looking for aid to feed their families, a small contribution can go a long way to help feed a family.

Take an old coffee bottle or glass jar and fill it with the following ingredients:

1/2 a cup of rice

1/2 a cup of soup mix

1/2 a cup of lentils

1 unwrapped stock cube

1 packet soup powder

Boil two and a half litres of water and add the jar's contents. Cook for 25 - 30 minutes and

This can feed a family of four so make one for yourself and give one to your neighbour. It is a delicious, nutritious, and inexpensive way to share hope!



## **BACK TO SCHOOL**

**Thabazimbi** – Schools around the country have finally opened their doors for Grade 7 and Grade 12 learners on Monday 8 June following a long break due to the COVID-19 lockdown.

Thabazimbi Local Municipality (TLM) mayor John Michael Fischer, who is also the chairperson of the TLM COVID-19 local command council, accompanied by TLM local command councillors Marcus Matshelanokana, Sam Makhubela and Rachel Mokwena as well as TLM law enforcement officers visited Mabogopedi Secondary, Deo Gloria Primary and Groenvlei Secondary to assess their readiness to reopen after 74 days of lockdown

The main purpose of the visit was to offer them support, share insights on preventing the spread of the virus and to monitor compliance to the COVID-19 lockdown regulations.

The mayor handed over face masks donated by Northam Zondereinde Mine to educators and learners. TLM COVID-19 local command council thanked Northam Zondereinde mine for their contributions towards the safety of learners and educators.



TLM mayor councillor John Michael Fischer visited various schools in and around

## **MILLENNIALS FINANCES HARDEST HIT BY COVID-19**

is causing similar financial challenges for consumers around the world, but new research indicates that millennials are being challenged the most.

A just-released TransUnion global report, including seven regions on five continents, found that 84% of South African millennials indicated their household incomes have been negatively impacted by the pandemic, compared to the global average of 76%.

A clear outcome from the research is that many consumers are worried about their finances, but the millennial generation (ages 26-40) is under the most stress. In the seven regions featured in the study, 22% of millennials with household incomes negatively impacted have lost their jobs due to COVID-19 compared to 16% for all other generations. Just under half (45%) of millennials with incomes negatively impacted have seen their work hours reduced compared to 35% for the rest of the group. This pressure is compounded by the fact that 61% of millennials said they have dependent children living at home – a much greater rate than the 39% noted for other generations. In South Africa, 66% of millennials in the survey

South Africa - The COVID-19 pandemic have dependent children living at home, compared to 48% for other generations.

> Millennials who have seen their household incomes negatively impacted also are having more pronounced problems with certain debt obligations. For instance, 63% with negatively impacted incomes report they will not be able to make their rent or mortgage payment compared to 54% for other generations.

> "Millennials are the first generation to be fully immersed in mass-market digitalisation and are savvy at securing credit," said TransUnion South Africa director of research and consulting Carmen Williams.

> "The big question everyone is asking most, is how long the pandemic will last and what will be the impact on the global economy. No crystal ball exists. And people living today have never faced a similar global pandemic with such a far-reaching impact," said Williams. "The good news is the research demonstrates that people are resilient, and most have figured out a plan for how they will manage their finances until economies reopen and employment opportunities return." TransUnion press release extracts, 30 April

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At time of print

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