



Derryn Campbell, 49, saw the potential and beauty in her fellow South Africans and compiled a coffee table book.

SA book flies off shelves and gets short-listed for top prize

Omeshini Naidoo

DERRYN Campbell is the author of the popular coffee table book, *Awesome South Africa*, which has sold more than 35 000 copies and was short-listed for the Booksellers Choice Awards.

What many might not know is that the book came long after the movement – *Awesome South Africa* – was established.

Five years ago Campbell took what she describes as a “leap of faith”. She left a stable job and with a colleague, Di Smith, set out to make a difference in the lives of other South Africans.

They set up the website www.awesome.co.za and a newsletter to highlight the wonderful people and initiatives happening all around the country every day.

“We also wanted to provide support to initiatives such as The Future Farmers’ Foundation. The response to the movement has been phenomenal. So many South Africans have joined and we get such

encouraging feedback,” she said.

Accumulating all the good content they did on the website made her aware that South Africans knew very little about their own country.

The book was a natural progression. “Once I started there was no turning back. I never knew anything about putting a book together or the publishing process but it was amazing how things fell into place.

Passion

“We are so often told to follow our passion – it sounds very clichéd – but I did just that and it is wonderful to know I am exactly where I am meant to be,” said Campbell.

There are books available for tourists, which was why Campbell said she was writing specifically for South Africans.

“I wanted to put together a compilation which encapsulates everything about being a South African – in other words a book for South Africans about South Africans.

“The book is a compilation of the biggest, the best, the craziest and funniest things about our country. It covers the facts and trivia of our nation including its history, culture, sport, world records, geography, humour and most importantly our people.”

She said there were so many things which are “uniquely South African”, like the way we speak that was important for her to capture in the book.

Di Smith also published her inspirational book last year called *You’re Awesome, living a fulfilled life*.

“Our purpose is to positively influence the future whether by providing support to other NGOs, connecting people or simply giving locals moral support and encouragement.

“If we focus on the mammoth task of addressing the many needs of South Africans it becomes overwhelming but if each person just does one thing each day then the little everyday actions become a force which drives change.”

A winning outlook

Nolwazi Madlala, who is hailed as an inspiration and is the winner of the Presidential Award at the SA Youth Awards, spoke to Omeshini Naidoo

WHILE the London Paralympics has captured the attention of international audiences and championed the place of the disabled in the world today, some sectors of South African society have been slow to acknowledge those in their communities with disabilities.

“In some of our communities, disabled children are kept at home, left in hospital or called sickly. Ours is the first generation to realise that disability shouldn’t prevent you from making a life for yourself.”

These are the words of KwaZulu-Natal’s Nolwazi Madlala, the winner of the Presidential Award at the inaugural SA Youth Awards held in Joburg recently.

More than 1 000 entries were received by the National Youth Development Agency across eight categories: academic excellence; arts and entertainment; entrepreneurship; extraordinary champions; health and well-being; science and technology; social cohesion; and the environment.

This year’s theme was *Against All Odds*.

The agency’s CEO, Steven Ngubeni, described Madlala as an “inspirational youth”. It is a remark which Madlala attributes to her positive outlook on life rather than to the fact that she is in a wheelchair.

In her final year of primary school, Madlala was in a car accident that changed her life. The friend who nominated her for the award did so because she said Madlala had never allowed the incident or its aftermath to hold her back.

Madlala, who was born in KZN, pursued her studies in spite of her disability and is now completing a master’s degree in clinical psychology at the University of KwaZulu-



Nolwazi Madlala who overcame enormous odds to achieve her goals, was recognised with a Presidential Award at the recent SA Youth Awards.

Natal in Pietermaritzburg. The 26-year-old said: “Back in the day, a disability meant you could easily be left out of society.”

But she did not intend to let that happen to her: “It was not easy to adjust to the fact that I had lost my ability to stand on my own two feet, and it didn’t happen overnight. It’s a process towards acceptance.” Madlala’s faith has had a

great effect on her outlook. “God carried me through and placed people in my life to help me along the way.”

This is one of the reasons why she has chosen clinical psychology as her field of study.

“I’ve grown up with my disability and learnt early how differently people treat you or respond to you depending on your circumstances, so how people

relate has always been interesting to me,” she said.

“I also feel that in this field I can help others,” she added.

In addition to winning the most sought-after award at the ceremony, Madlala also claimed the top prize in the Extraordinary Champions category.

Madlala took home R50 000 for winning the Extraordinary Champions category and

R100 000 for the Presidential Award, including an Educator-sponsored bursary valued at R100 000 for three years of study.

She also received a smartphone, which was given to each category winner.

Madlala plans to spend her winnings on a new, lighter and more advanced wheelchair which will make her more productive and enable her to better access the workplace.

SPONSORED FEATURE

How to protect yourself financially in marriage

MONEY IS A CRITICAL PART OF A RELATIONSHIP

FINANCIAL difficulties in marriage are often one of the major causes of divorce, sadly. These issues can cause undue stress in a relationship, whether a couple is married or even just living together and each person should protect themselves. Sylvia Walker, Market Development Manager at Old Mutual, looks at some of these issues and how we can protect ourselves financially, from becoming a statistic.

Differences can be highlighted
Two people often have very different approaches to money and love does not make these differences disappear. In fact, living together and sharing joint expenses, can highlight these differences and cause huge problems, if not addressed. Money is not something we often like to talk about, yet it is a critical part of our relationship. Agreement over key issues should be reached from day one of the marriage to prevent unpleasantness occurring later on.

What are the pitfalls facing couples?
The topic of money tends to be swept aside at the beginning of a relationship. If there are problems such as one person having a different approach to spending than the other, this needs to be highlighted and addressed early on in a relationship. In many cases, women expect their partners to take care of key financial issues such as life cover and retirement planning, which can have a negative impact on them if something goes wrong in the future.

Research also shows that in many instances, married women use their salaries to pay for household expenses, such as school fees, food, domestic help and electricity, whilst their husbands pay the bond, the cars and the investments.

This can leave a woman with very little to show for all the years she contributed to that marriage, and in a vulnerable position, should something go wrong.

Also make sure you have a good marital contract in place. No-one gets married thinking of divorce, but it is a fact that one in three first time marriages end in divorce, so it’s important to protect yourself from the beginning. Marriage is purely a contract between two people, from a legal perspective, and the contents of this contract will largely determine the financial outcome of divorce.

Joint bank account?
It is important for each partner to maintain their financial independence and to have separate bank accounts. Some couples choose to pool all their monthly income in one bank account. This can lead to disputes over individual spending patterns and cause disharmony in a marriage. A joint bank account can also create problems if one spouse dies. Everything would be frozen and the surviving spouse may face financial hardship until the estate is wound up.

However, when it comes to household expenses, it may be wise to have a joint bank account where each partner contributes an amount that is proportionate to their salary. In other words, the person earning the most should contribute the most. It should be discussed and decided upfront, who pays for what and what is paid for jointly.

Protect those incomes, protect your lifestyle

When there are two people working in a household, both incomes are needed to keep the standard of living in tact.



Sylvia Walker, Market Development Manager at Old Mutual

Consider the financial implications if one partner dies, or becomes disabled or suffers a dread disease. Would your family still be able to enjoy the same lifestyle without that person’s income? This is where insurance fits in – to protect your lifestyle in the event of tragedy.

At a minimum, each partner should have adequate life cover, preferably taken out by the other spouse, so that each party is protected against creditors or divorce. As an example, the policy is owned by the husband, but it is on his wife’s life, so the cover is safe, no matter what happens.

Disability and severe illness cover is necessary to provide funds in the case of illness which may or may not result in a permanent loss of income.

What other financial aspects should be considered?

It is advisable for each partner to have their own financial plan. Again, many women leave this up to their husbands and, when faced with a crisis such as a death, divorce or severe illness, it is usually too late to do anything about it. Both parties should, therefore, maintain their financial independence when going into marriage, so that they will be able to cope financially, no matter what life throws at them.

Your financial plan should be drawn up by a qualified, professional financial adviser, who will conduct a needs analysis that takes each person’s situation and goals into account. The financial plan should include elements such as protecting income in the case of death, disability or severe illness, as well as investment and retirement planning.

Also make sure you both have a will – it may be a joint will, but take into account the situation where you both pass away at the same time, particularly if you have minor children. Review your will at least once a year, to make sure it is still relevant.

How will I cope if my partner is retrenched?

When the financial burden of an entire household suddenly falls on one person’s shoulders, it can be very difficult to maintain domestic harmony. One of the biggest mistakes people make when faced with this situation, is to cancel their policies. This is a short-sighted view that offers temporary relief. Remember, your policies and/or investments were taken out for a specific reason or goal and you will be short-changing yourself in the long run



when the money is no longer there. If retrenchment impacts you or your partner, discuss your situation with your financial adviser or broker and let them advise you on possible alternatives.

In the meantime, be proactive and pay off your debts so that you and your partner are better able to cope financially if one of you are retrenched. It is also worth finding out what product options are available that covers your salary for a few months after retrenchment. This is to enable you to get back on your feet financially while you or

your partner are looking for other employment. Speak to your financial adviser about what would be most suitable for you based on your circumstances.

Need further information?
There is no substitute for good solid advice, whether you are planning to get married, or are already married. Speak to your Old Mutual financial adviser or broker today, or e-mail us at advice@oldmutual.co.za, or call 0860 WISDOM (94366) and we will gladly assist you.

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