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Shift your focus from losing weight to living healthily



The power of a fitness community

Being part of a workout group is a powerful way of helping you achieve your fitness goals. Fitness communities offer a sense of belonging and motivation. A study published in the *Journal of Social Sciences* found that people tend to adopt the exercise behaviours of others in a group. In the worldwide survey of fitness trends for 2019, "group training" ranked second in the top 20 trends.

It is always good to be surrounded by likeminded people you can relate to, according to Olivia du Plessis, owner of LivFit fitness studio in Paarl. "You meet new people, make new friends and learn so

much from each other. You also get a little extra motivation on those days when you are feeling a bit lazy, and you always have people cheering you on."

If training in a public group setting isn't for you, you can always exercise in the comfort of your own home without forgoing the support you need. The digital fitness industry has grown by leaps and bounds in recent years, with a surge in the demand for online training programmes during the coronavirus outbreak while people are confined to their homes. Gyms and fitness coaches are offer live workout sessions on digital platforms such as YouTube, which you can access anytime. There are also

Losing weight is often presented as the gateway to good health, but shifting your focus from weight loss to a healthy lifestyle is the key to making long-term changes that will last.

various apps available, such as Noom and FitBit Coach, which offer customised workouts to suit a range of fitness levels.

Why fad diets don't work

Fad diets promise dramatic weight loss results, and while this makes them very popular, they deliver mostly short-term results. In addition, they can cause serious health challenges in the long run. According to the National Health Service of the United Kingdom, many fad diets are not based on research and prescribe dangerous eating practices.

"Focus on creating a lifestyle change instead of resolving to a short-term, quick-fix diet," says Rahaf Al Bochi, a registered dietitian and nutritionist.

Du Plessis agrees that strict dieting and unrealistic goals are not sustainable. "I believe that if you cannot do something forever, don't do it at all. Whatever you are doing to lose weight, you will have to continue doing in order to maintain the weight loss. Focus on how you feel after a workout or a healthy meal instead of on the number on the scale. Live a healthy, fit lifestyle and the weight will take care of itself."

Motivation should come naturally once you realise that living your best life means taking care of yourself and your body.

"You only have one body and it will either help or hinder you in living the life you want. So appreciate it and take care of it," she says .

"Start by working with what you've got, even if it's only three 20-minute walks weekly. Find something you enjoy and stick to it. Set small, achievable goals, such as three exercise sessions a week or drinking eight glasses of water daily. Don't plan on losing 10 kg in a month. Focus on your health, not your weight. Love yourself enough to live fit." **é**

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Curbing the plastic pandemic

Plastic pollution in our oceans has reached the stage where microplastics – pieces smaller than 5 mm – outnumber the stars in our galaxy, and if present trends continue, the world's oceans will contain more plastic than fish by 2050.

Every year, about 8 million tons of plastic waste are spilled into the oceans from coastal nations. That's the equivalent of dumping five garbage bags full of trash on every metre of coastline around the world. A whopping 91% of plastics are never recycled. If we continue in this vein, there will be 12 billion metric tons of plastic in landfills by 2050 – that's 35 000 times heavier than the Empire State Building in the US.

In 2018, an estimated 50 million tons of e-waste (electronic devices such as cell phones, computers and washing machines) were dumped worldwide, which the

United Nations described as "a tsunami of e-waste". Less than 20% of e-waste products are formally recycled, with 80% either ending up in landfill or being informally recycled – much of it by hand in developing countries, exposing workers to hazardous and carcinogenic substances such as mercury, lead and cadmium.

Small steps, big difference

- **Refuse** to accept, buy or use any single-use plastic items, including take-away coffee cups, shopping bags, straws, cutlery, water bottles, Styrofoam take-away containers, toothbrushes and single-use tea bags.
- **Re-use** – Invest in reusable items such as reusable grocery bags, biodegradable wheat or bamboo cutlery and containers, bamboo-handled toothbrushes with charcoal-treated bristles, metal straws, stainless steel flasks or travel mugs for water or coffee, beeswax wrap or air-tight containers for leftovers or for storing food, a battery charger (so you don't have to keep buying new batteries) and bamboo or stainless steel razors.
- **Recycle** – Recycling will not only save you a lot of money, but will cherish our planet for future generations.
- **Make your own compost** – Fruits, vegetables, dairy products, grains,



bread, ground coffee beans, tea, eggshells, and even newspaper can be composted.

- **Reduce your water consumption** by setting up a water catchment system to collect rainwater and re-use the grey water from your shower, bath and kitchen to water your garden.
- **Print on both sides** – Keep a bin next to your printer for used paper that has only been printed on one side. When you have to buy paper, opt for post-consumer waste (PCW) recycled paper. Also say no to a printed slip next time you withdraw money at the ATM.

- There are many companies that recycle plastic and turn it into maintenance-free, environmentally friendly "**plastic wood**" furniture and even playgrounds for kids. Search for your nearest waste management company online and see how you can recycle plastic.
- Find out where your local recycling facilities are located, what they will recycle and how to sort your waste (e.g. separating plastics, glass and paper).

Food for thought

- **Avoid buying frozen foods**, since the packaging is mostly plastic. Rather buy fresh products at your local farmer's

market, and take your own recyclable bag along.

- Buy **boxes instead of bottles**. Products like laundry detergent often come in cardboard boxes, which can be more easily recycled. Remember to remove the plastic cap before you recycle the box.
- Purchase food like **cereal, pasta, and rice** from bulk bins by filling a reusable bag or container. You will save money and eliminate unnecessary packaging. You can also ask your butcher to pack your **meat** in your own reusable containers.
- Make your **own cleaning products** that will be less toxic and eliminate the need for multiple plastic bottles. Visit <https://www.goodhousekeeping.com> or <https://keeperofthehome.org> for some useful ideas.

A sticky situation

Chewing gum is made using polymers, which are synthetic plastics that do not biodegrade. Chewing gum is the second most common form of litter after cigarette butts. The amount of chewing gum we discard in a year adds up to 250 000 tons of waste; for example, clean-up crews who prepared for the 2012 London Olympics spent three months steam-cleaning a street of just 3 km long to remove 300 000 pieces of gum. Choose gum that is plant-based and biodegradable or chew parsley for a fresh breath.

As stewards of the environment, we are responsible for preserving and protecting our resources for ourselves and for future generations. Start making a difference today, even if you start small. **é**

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	polyethylene, terephthalate soft drink bottles, mineral water, fruit juice containers, cooking oil PETE
	high-density polyethylene milk jugs, cleaning agents, laundry detergents, bleaching agents, shampoo bottles, washing and shower soaps HDPE
	polyvinyl chloride trays for sweets, fruit, plastic packing (bubble foil) and food foils to wrap food PVC
	low-density polyethylene crushed bottles, shopping bags, highly-resistant sacks and most wrappings LDPE
	polypropylene furniture, consumers, luggage, toys as well as bumpers, lining and external borders of cars PP
	polystyrene toys, hard packing, refrigerator trays, cosmetic bags, costume jewellery, CD cases, vending cups PS
	other plastics including acrylic, polycarbonate, polyactic fibers, nylon, fiberglass OTHER



8,3 billion metric tons of plastic exist – the equivalent of 800 000 Eiffel Towers.



Worldwide, **only 9%** of plastics ever made have been recycled.



As few as **7%** of South African households recycle.



Half of **all plastics ever manufactured** have been made in the **last 15 years**.



A **plastic bag** will take up to 1 000 years to degrade.



One **plastic bottle** will take at least 450 years to break down.



One ton of **recycled glass** saves 42 kWh (kilowatt-hours) of energy.

One ton of **recycled aluminium** saves 14 000 kWh.

One ton of **recycled newsprint** saves 601 kWh.

One ton of **recycled steel** saves 642 kWh.

One ton of **recycled office paper** saves 4 100 kWh.

A ton of **PET plastic containers** made with recycled plastic conserves about 7 200 kWh.



1 kWh is sufficient to deliver: **16** microwaved meals
24 slices of toast
5 ironed shirts
8 vacuumed rooms
1 baked cake



Social media influencers: Helpful or harmful?



Influencers are part and parcel of the social media landscape and can contribute to positive change, but there can also be a downside to following them.

What is an influencer?

Social media influencers are people who use their personal brand, personality and lifestyle to influence their followers on social media to behave in a certain way, whether intentional or unintentional. There are three types of influencers, depending on their number of followers, reach and impact – mega-influencers, macro-influencers and micro-influencers.

Brand ambassadors are also influencers, but they represent a company, brand or service with a very specific goal in mind. The messages they convey have been vetted and are scripted.

According to the State of Influencer Marketing in South Africa 2019, South African influencers mainly discuss topics such as fitness, lifestyle and fashion, while

sports and vegetarian content provide the highest engagement rates.

Social media influencers should not mislead consumers in any way. The Advertising Regulatory Board dictates that messages should be authentic and responsible. Influencers must be genuine and their messages when promoting a product or brand must ideally relate to a personal experience.

Pros and cons of influencers

Extensive research on the disadvantages of social media has been conducted, linking it to higher levels of loneliness, envy, anxiety, depression and decreased social skills in the youth in particular. Statistics also show that social media influencers have more power on social media than traditional celebrities, and that four out of 10 millennials believe their biggest influencers understand them better than their own friends and family.

This can be dangerous when influencers portray edited versions of their lives, displaying only images of them looking attractive or enjoying themselves. It might create the impression with young people that others' lives are better than theirs.

Influencers can also have a positive influence, says social media expert Sarah Hoffman, Director at The Digital Law Company. "They can be constructive change makers – for example, by lobbying

for climate change, healthy eating habits or a positive body image. This can be a source of great inspiration to their followers."

Develop your own ideas and identity

The key is to change the way in which people, especially the youth, use social media. "Instead of using it as a place to compare yourself to other people, make it a platform for drawing inspiration," says Hoffman. Awareness is also important. Challenge the information presented to you, make up your own mind about someone or something, and stop following influencers with selfish motives.

Hoffman recommends following people and accounts that genuinely feed your interest and passions in a healthy way.

"There is no shortage of content and people to follow, so if an influencer's comments have a negative effect on you, choose not to follow him or her. It comes down to being aware of how they make you feel – whether they are adding to or detracting from your life – and reacting to your feelings in a way that will benefit you." **é**

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Spekboom: SA's succulent superhero

It is a rare privilege for South Africa to have indigenous "lungs" like the spekboom that can actively reduce our carbon footprint, but it is also our responsibility to start planting these super succulents en masse for future generations.

Meet South Africa's own succulent superhero: the spekboom (*Portulacaria afra*). Also known as elephant's food or pork bush, this humble shrub with its small, rounded leaves and contrasting red stem has become the talk of the town.

Five reasons to get planting

- **Breath of fresh air** – Spekboom improves the quality of the air we breathe thanks to its ability to absorb up to ten tons of carbon per hectare. Excess carbon in the atmosphere leads to global warming, so the more carbon we can sequester, the better.

- **From bonsai to bush** – Whether you are looking to grow a hedge or a large bush, a bonsai or groundcover, spekboom can do it all (without costing an arm and a leg). Some varieties grow low to the ground and others can grow as high as 3 to 5 metres.
 - **Nutritional value** – Not only is spekboom a favoured food of rhinos, elephants and kudus, but we can eat it too. With a slightly lemony taste, spekboom leaves are juicy and full of moisture – they are traditionally used to treat exhaustion and dehydration. Don't be surprised if you find spekboom in your salad next time you visit your favourite restaurant.
 - **Birds and bees** – In late winter and spring, the spekboom produces an abundance of tiny pink flowers, a rich form of nectar for insects. This, in turn, will ensure that your garden is filled with birds.
 - **Very easy to grow** – Spekboom is easily propagated, which is great news for budget gardeners. Simply cut or break off a piece of spekboom, let it dry out for a day or two and stick it in the ground. Give it a little water every few days and you'll soon have a new spekboom plant of your own. Make sure you don't give it too much water or it will rot.
- Five fast facts about spekboom**
- Spekboom is found predominantly in the Eastern Cape, and especially in the semi-arid Karoo region. This drought-resistant plant is ideal for low-maintenance gardens and can survive on just 250 to 350 mm of water a year.
 - One mature spekboom can remove 8,5 kg of CO₂ per year from the atmosphere and can live up to 200 years.
 - Hectare for hectare, spekboom thicket is ten times more effective than the Amazon rainforest at removing carbon dioxide from the atmosphere.
 - The elephants of Addo Elephant Park have been known to eat up to 200 kg of this vitamin C-packed plant per day.
 - Spekboom can survive frost, fire and drought. While most plants require their stomata to be open during the daytime to absorb carbon dioxide, in dry conditions, the spekboom can open its stomata at night instead, and close them again in the day to avoid loss of water. 🌱

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Oral health: An indicator of your overall health



Preventive dental care is the key to keeping your pearly whites healthy throughout the course of your life. But it goes beyond that: Good oral health affects your overall state of health.

Like other parts of the body, your mouth teems with (mostly harmless) bacteria. Since your mouth is the entry point to your digestive and respiratory tracts, some of these bacteria can however enter the bloodstream and cause potentially serious health issues.

According to Pretoria dentist Dr Reynhard P. van Eeden, these health issues include the following:

- **Endocarditis.** This infection of the inner lining of your heart chambers or valves occurs when bacteria or other germs from other parts of your body such as your mouth spread through the bloodstream and attach to certain areas in your heart.
- **Cardiovascular disease.** Some research suggests that heart disease, clogged arteries and stroke might be linked to the inflammation and infections that oral bacteria can cause.
- **Pregnancy and birth complications.** Periodontitis has been linked to premature birth and low birth weight.
- **Pneumonia.** Bacteria in your mouth can find their way into your lungs, causing pneumonia and other respiratory diseases.

Other conditions that might be linked to poor oral health include eating disorders, rheumatoid arthritis, certain cancers and an immune system disorder called Sjögren's syndrome that causes a dry mouth and eyes.

Certain conditions might in turn also affect your oral health, including:

- **Diabetes mellitus.** Gum disease appears to be more frequent and

severe among people with diabetes. Those with gum disease may struggle to control their blood sugar levels. Effective periodontal care can improve diabetes control.

- **Osteoporosis.** This bone-weakening disease is linked to periodontal bone loss and subsequent tooth loss.
- **Alzheimer disease.** Worsening oral health is seen as Alzheimer disease progresses.

Van Eeden stresses that it is important to tell your dentist about the medication you take and about changes in your overall health, especially if you've recently been ill or you have a chronic condition, such as diabetes.

Benefits of preventive dentistry

- It **lowers your risk** for developing tooth decay, gum disease, and more serious dental problems that might require expensive treatment, like root canal treatment and dental crowns, resulting in numerous visits to the dentist.
- It promotes **good oral hygiene habits.**
- Early identification of dental problems may help **minimise treatment costs.**
- It helps **reduce dental problems** related to some chronic medical

conditions. For people with chronic conditions, regular preventive dental care is essential.

Beyond the brush

Besides brushing your teeth at least twice a day, follow these easy preventive dental care steps:

- **Clean your tongue.** This may help to remove bacterial build-up that contributes to bad breath.
- **Floss** daily to remove food that is stuck between your teeth and use a **mouthwash** to rinse out food particles after flossing.
- **Avoid** excessive consumption of acidic foods such as citrus or wine that can harm tooth enamel, and be cautious when eating hard foods such as candies and foods with seeds, bones or pips that can chip your teeth.
- **Take oral probiotics.** Increase the presence of beneficial bacteria in the mouth by taking supplemental oral probiotics such as those found in yogurt and other fermented foods to help combat bad breath and gum disease.
- Use a **mouthguard** when participating in **sport**. Ask your dentist for a **night-time** mouthguard if you grind your teeth in your sleep (bruxism). This will help reduce teeth wearing down.

Dental myths debunked

- **Brushing harder cleans better** – It's not true that brushing your teeth hard will make them cleaner. In fact, hard brushing can cause bleeding and damage to your teeth and gums. This leads to gum recession and your teeth can become intensely sensitive to cold.
- **Take aspirin for toothache** – Aspirin is often used for the treatment of pain and inflammation, including toothache. However, as with all medicines, there are risks associated with taking aspirin. Aspirin can trigger bleeding more easily and increase the risk of developing severe and sometimes fatal stomach or bowel problems like ulcers. The risk is greater in the elderly and in people who have had stomach or bowel ulcers or bleeding before. Aspirin should also not be taken by pregnant women. Always consult a doctor or pharmacist before taking any medicine.
- **Bad teeth and gums are inherited** – The spacing, alignment and size of teeth and the size of the jaw are all inherited, but bad teeth, poor gums or the propensity to lose teeth are not part of your lineage; instead, this is directly related to how well you take care of your oral health daily.
- **The quicker you brush after a meal, the better** – Never brush immediately

after eating, as you could damage the tooth enamel because your teeth will be weaker due to the change in the pH level in your mouth. It's best not to brush your teeth until at least one hour after eating.

- **Use charcoal toothpaste** – The most important ingredient in toothpaste is fluoride, which is crucial to prevent tooth decay. Many toothpastes with charcoal don't contain enough fluoride, so be careful what you use.

Even if you aren't experiencing any dental problems, it is recommended that you visit a dentist twice a year, says Dr Briers Uys, a Medihelp member and dentist in Edenvale. Some dental issues are asymptomatic but can still cause infection and need treatment. "If you wait too long, the treatment you need may be more extensive and expensive. The chances of saving an affected tooth are also reduced." **é**

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Oral diseases affect **44%** of the world's population



Tooth decay is the biggest consequence of oral diseases



486 million **children** around the world are affected



2,4 billion people suffer from tooth decay of permanent teeth



Many people consume **unhealthy products** because of how sugars, tobacco and alcohol are marketed

(Sources: Global Burden of Disease Study, WHO, Oral Cancer Foundation)

ADHD: What you need to know

What is ADHD?

ADHD is a chronic developmental neuro-behavioural disorder found in both children and adults. It is characterised by excessive activity, poor concentration and organisational skills, distractibility, low tolerance for frustration or boredom, a greater tendency to say or do whatever comes to mind (impulsivity) and a predilection for high-intensity activities. ADHD is estimated to affect as many as 1 in 10 children globally, and boys seem to be more prone to the condition than girls. In South Africa, the prevalence is even higher, affecting 2-16% of the school-age population, according to the *South African Journal of Psychiatry*.

Very active or ADHD?

Developing children are normally very active and often inattentive, so how do you know whether your child has ADHD? According to Dr Brendan Belsham, a child and adolescent psychiatrist in private practice in Johannesburg with a special interest in ADHD, this depends on the degree to which there is impairment in the daily functioning of the child. An appointment with a healthcare provider is recommended should all of the following apply:

- Hyperactivity or inattentiveness is affecting the child's academic or social functioning or causing much distress to the child, and is affecting his/her self-esteem.

- There are a sufficient number of symptoms present in more than one setting for at least six months.
- There are no other causes for the hyperactivity (such as sleep deprivation).

Belsham stresses that ADHD cannot be diagnosed with an electroencephalogram (EEG).

Who is qualified to diagnose ADHD?

Any of the following doctors can diagnose ADHD:

- A child and adolescent psychiatrist;
- A neurodevelopmental paediatrician; or
- A paediatric neurologist.

Belsham recommends including the general paediatrician and general practitioner in the diagnosis process, but make sure to choose healthcare practitioners who are knowledgeable about this condition.

What treatments have been proven effective?

"Generally speaking, prescribed medication is the mainstay of treatment for ADHD, and in terms of the published literature it is by far the most effective therapy," says Belsham. The choice of stimulant versus non-stimulant medication depends largely on the child, the effect you want to achieve with the medication, and the side effects that concern you the most.



Often misdiagnosed, plagued by myths and misunderstanding, and even sometimes claimed to be an "invented condition", attention-deficit hyperactivity disorder (ADHD) and its treatments continue to cause controversy. But ADHD is a very real condition that affects many children and adults, and should be managed to limit the negative impact it can have in their daily lives.

Although an estimated one million South African adults are affected by ADHD, most children with ADHD grow into well-functioning adults.

Heidi Lathy, an educational psychologist with extensive experience in working with children with ADHD in a school setting in Johannesburg, agrees. "Where it is indicated, medicine works quickly and effectively and does not accumulate in the body."

According to both Belsham and Lathy, other forms of therapy won't address the core symptoms of ADHD but may assist with addressing associated problems. These include:

- Behavioural therapy: to teach kids (and parents!) coping skills. "In particular, parent management training (for example, the New Forest Parenting Programme) is an evidence-based treatment that can be effective for associated symptoms, such as defiant or oppositional behaviour," says Belsham.
- Play therapy: helpful for other emotional or social issues the child may have.
- Occupational therapy: for associated problems such as sensory difficulties, fine motor control, or muscle tone.
- Alternative therapies: these rely mostly on anecdotal evidence, says Lathy, but good sleep habits, a healthy diet and fish oil supplements are beneficial for anyone. "If it's not harmful (such as colloidal silver), there may be a psychological component to it that seems to be working. I would, however, rather go with evidence-based medication."

Although an estimated one million South African adults are affected by ADHD, most children with ADHD grow into well-functioning adults. Many achieve higher-level education and build successful careers. The correct treatment, as well as a structured, clear, organised environment, can help a child with ADHD become a well-balanced teenager and adult.

Get the support you need

- The South African Depression and Anxiety Group (SADAG) has launched an ADHD helpline. Phone 0800 55 44 33 toll free or visit www.sadag.org.
- The Attention Deficit and Hyperactivity Support Group of Southern Africa (ADHASA) has been assisting people living with and those affected by ADHD for more than 20 years. Visit their website at <http://www.adhasa.co.za> or phone 011 888 7655.
- *What's the fuss about ADHD* by Dr Brendan Belsham is a book for parents of children with ADHD that explores the controversies surrounding the condition, and presents the relevant science in a way that is accessible and readable. €

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How to make smart money choices

As South Africa increasingly feels the economic impact of the national lockdown due to COVID-19, it is wise to investigate the measures that financial institutions have put in place to help ease the financial burden on South African citizens.

Work with a plan

Know your credit score

According to nichemarket.co.za, your credit score provides a comprehensive record of your financial history, along with detailed information on your borrowing and spending habits, payment trends and contact details. This credit score or report provides an indication to financial institutions of whether you are financially sound and can afford instalments. There are many services available online to help you access your credit score, including **Clear Score**, **Go Credit Reports** and **My Credit Check**. You are entitled to one free credit report per year. A score of 650 and higher indicates minimum risks for credit providers, while a score of 580 and lower is considered a high risk.

Know your net worth

Even if your bank account reflects a positive balance, your net worth may be negative. Some banks provide your net worth on your online banking profile, based on the portfolio you hold with the bank. Your net worth represents your assets (savings etc.) less your liabilities (credit card balances, overdraft facilities, loans etc.). Remember

that your net worth according to your banking profile will not include any assets and liabilities held at other institutions, for example, a clothing store account, car financing or retirement savings.

Know your spending habits

Review your spending for the last few months. Work through your bank statements and make a list of how much you have spent on different items such as household expenses, transport, loans and accounts, food and beverages. Ask yourself the following:

- How much did I spend on necessities or needs, and how much on wants?
- In retrospect, what would I consider money wasted?
- Did I buy anything on credit that could have waited until I've saved up the amount to buy it cash?
- What do my savings look like in relation to my spending?

Know where you're going

Set two to three realistic financial goals and write them down to help you remain focused.

- Create a monthly budget based on your past income and expenses. The objective of having an effective budget is to monitor that you don't spend more than you earn.

- If your expenses exceed your income, identify the non-essential items that you can control, like entertainment and beverages, and cut back on these.
- Keep track of your expenses on a weekly basis to make sure you do not overspend.
- Review your budget every month to make sure it is still a realistic representation of your financial situation.

Avoid debt as far as possible. Compare your total debt repayment instalments to your income and calculate whether it is affordable.



- Remember to budget for unplanned events that may put you under financial pressure. Open an account for emergencies and deposit a fixed amount into this account monthly for such events.
 - Avoid debt as far as possible. Compare your total debt repayment instalments to your income and calculate whether it is affordable. Negotiate better rates with your financial institution at the shortest lending period possible.
 - Avoid impulse buying – keep your financial goals in mind and make sure to plan your shopping trips and online purchases carefully.
 - Don't cut back on the so-called grudge expenses such as your medical aid, insurance and retirement savings. These are crucial to survive unforeseen events such as the COVID-19 crisis.
- Save on medical expenses**
Unplanned medical expenses can have a devastating effect on your carefully planned and managed budget. Here are some tips to prevent this from happening:
- Ask your doctors or specialists how much they will charge for their services when you make an appointment and find out what portion your medical aid will cover.
 - Negotiate a discounted rate when making an appointment.
 - Use generic medicine where possible – your pharmacist will advise you – to limit co-payments.
 - Make use of pharmacies that offer loyalty programmes and discounted rates for frequent spending when buying supplements.
 - Before you receive any treatment, first consult your GP, who will refer you to the appropriate clinical discipline specialist.
 - If your GP refers you to a specialist, enquire whether the specialist is part of your medical aid's network of specialists in order to avoid co-payments.
 - Find out whether your medical plan covers the procedure you have to undergo, and remember to get pre-authorization by visiting the **Member Zone** or phoning 086 0200 678.
 - Build a relationship with one doctor who knows your history. If you have to consult a doctor specialising in a different field or you need a second opinion, request that your previous test results are made available so you won't have to re-do the tests. You can find your complete health record on **HealthPrint**, Medihelp's free online wellness programme.
 - Consider medical gap cover, an insurance product that helps you pay for medical expenses not fully covered by your medical aid option. Ask your medical aid adviser for advice on different gap cover options and the best solution for your needs. **é**

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