DISTRICT 412 PASSION IN SERVICE



JANUARY 2015

LIONS DISTRICT 412 GOVERNOR'S NEWSLETTER

LIONS WORLDWIDE WEEK OF SERVICE

TO CELEBRATE MELVIN JONES' BIRTHDAY



Top Left: Chiredzi Lions donate stationery to Nandi Secondary School. Top Right: Leos of Capital City donate clothes to a children's home in Lilongwe. Bottom Left: Lions of Maun feed the elderly at the Post Office in Maun. Bottom Right: Lions of Redcliff plant trees in Kwekwe.

Happy Birthday Melvinll

'Service with Passion' 'Strengthen the Pride'



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Editorial Comments



Fellow Lions,

Welcome to a brand new year and I trust you all had a festive holiday and that you shared your joy with others. The month of January is arguably on of the most challenging with a good number of us coming back from the festivities with little or no money! Remember financial discipline and careful planning are some of the attributes we expect from good leadership!

January is also a special month as we remember and pay tribute to our Founding Father Lion Melvin Jones whose birthday is the 13th of January. What did your club do during the Worldwide week of service? This month we also focused our energies on feeding the hungry.

As we look forward into the future let us remember to work towards conserving our environment. There are numerous ways that we employ to make an impact on our environment among them tree planting, cleanup campaigns, and so on.

I thank all those who contributed to this edition.

I WISH YOU ALL A PROSPEROUS 2015 FILLED WITH JOY AND SERVICE IN OUR COM-MUNITIES!

With PASSION, WE SERVE!.

Lion Piraishe Mabhena
D412 Newsletter Editor





Visit our Website: http://www.e-district.org/sites/412/index.php
Contact the Editorial Team: piraishe@gmail.com



FROM THE DG's DESK



Fellow Lions;

From Early December, 2014, we all smiled when our Countries started receiving the much needed rains. It was a sigh of relief knowing that, rains bring food and water. Little did we know that the rains would end up being excess. The Almighty, All Knowing, knows why.

Here we are now, grappling with the effects of too much rains. There are

floods all over. The Southern Part of Malawi has been hit very hard. Lives have been lost; property destroyed; crops in the fields washed away. People literary are left with nothing. It is a disaster. Fifteen districts out of twenty nine Districts in Malawi have been declared Disaster Areas. International and Local help has been sought to try and alleviate the suffering of the victims. So far, South Africa; Zambia; Japan and a number of International Organisations have responded supplementing Government's efforts. A number of areas in Zimbabwe are also experiencing some floods. Mozambique has not been spared.

Fellow Lions; I trust we all are aware of these floods. We may not be aware of the extent/magnitude of the floods in areas far from us. Our District Information Officer, Lion Piraishe is ready to coordinate dissemination of information on the floods so that we all are aware of what our District is going through. At this juncture, I request Region and Zone Leaders to send pictures and stories to him. We need to all know what is happening. However, knowing is not enough; we must apply; willing is not enough, we must do. Lions are people of action. We know we must do the service that no one else can or will do. Remember: "WHERE EVER THERE IS A NEED, THERE IS A LION". Our service reaches its greatest heights through Lions Clubs International Foundation, LCIF. In this regard, as a District, we applied for an LCIF Emergency grant for Malawi and I am glad to let you know that this Grant was approved. You may be aware however, that as a District we are entitled to one emergency grant only per year. I however asked LCIF to allow us apply for Emergency Grants at Country level considering our unique situation. This fellow Lions, was also approved. We will be pushing is an application for Mozambique.

Fellow Lions, the disaster is bigger than the Grants can meet. We therefore need to pool our resources and help each other help others. We may put together food items; non-food items such as clothes; plastic sheets; medicines; beddings etc. Let us identify areas of need and channel the needed relief items to those areas.

Lion Leaders, Fellow Lions, the disaster should also serve as an alarm for us to get into another gear where membership growth is concerned. We have seen that the needs out there are more while Lions' hands are limited. REMEMBER! Our March target on Membership? We are not going to allow ourselves to miss the target. We need to get the District back to 1,250 members. The good news is that we are almost there.

I WISH YOU ALL THE BEST FELLOW LIONS AS WE DO WHAT WE ARE BEST AT............ SERVICE!

DG Jean Mathanga



with the United Nations (LDUN) on Saturday, March 7, 2015, at the iconic United Nations Headquarters in

New York City is fast approaching. This event is almost sold out, so please direct Lions and their guests to the Lions Day with the UN page on the LCI Web site to register while space is still available.

This year's theme of "Children in Need" will be addressed in presentations by International President Preston and other key UN speakers along with engaging panel discussions that will delve deeper into this topic. LDUN attendees will also be amongst the first to find out and celebrate this year's winners of both the International Peace Poster and Essay Contests.

Inspiring and informative, LDUN recognizes the impact of LCI's volunteer efforts in supporting the shared vision with the UN of improving our local and global communities. LDUN attendees also have the option to attend the popular Lions-UN Luncheon inside the UN's signature Delegates Dining Room with invited ambassadors. Seating is limited and offered on a first come basis.

For the first time we will be offering early registration material pick-up on Friday, March 6, at the One UN New York Hotel, located directly across from the UN Headquarters, where attendees can conveniently pick up their event badges, program and more (including the new ViridSTIR USB). Watch a video for the USB! Cash bars will be set for an afternoon hospitality from 4:00 p.m. – 6:00 p.m. where LDUN attendees can meet and mingle with fellow Lions and staff at the Registration Area. LDUN attendees will receive one complimentary drink ticket redeemable from 4:00 p.m. - 6:00 p.m. on March 6 only.

For attendees that need hotel accommodations, the One UN New York Hotel has a limited number of guest rooms available at a special LDUN rate offered on a first come basis. Guest rooms can be requested when registering online.

If you have any questions or need additional program information, please contact Natalie Brain at (630) 468-6893or via email.

Yours in Lionism,

Al Brandel

Past International President and UN Representative



OUR FOUNDER - MELVIN JONES



Melvin Jones was born on January 13, 1879 in Fort Thomas, Arizona, the son of a United States Army captain who commanded a troop of scouts. Later, his father was transferred

and the family moved east. As a young man, Melvin Jones made his home in Chicago, Illinois, became associated with an insurance firm and in 1913 formed his own agency.

He soon joined the Business Circle, a businessmen's luncheon group, and was shortly elected secretary. This group was one of many at that time devoted solely to promoting the financial interests of their membership. Because of their limited appeal, they were destined to disappear. Melvin Jones, then a 38-year-old Chicago business leader, had other plans.

"What if these men," Melvin Jones asked, "who are successful because of their drive, intelligence and ambition, were to put their talents to work improving their communities?" Thus, at his invitation, delegates from men's clubs met in Chicago to lay the groundwork for such an organization and on June 7, 1917, Lions Clubs International was born.

"You can't get very far until you start doing something for somebody else"

Melvin Jones

Melvin Jones eventually abandoned his insurance agency to devote himself full time to Lions at International Headquarters in Chicago.

It was under his dynamic leadership that Lions Clubs

earned the prestige necessary to attract civicminded members.

The association's founder was also recognized as a leader by those outside the association. One of his greatest honors was in 1945 when he represented Lions Clubs International as a consultant in San Francisco, California, at the organization of the United Nations.

Melvin Jones, the man whose personal code – "You can't get very far until you start doing something for somebody else" – became a guiding principle for public-spirited people the world over; died June 1, 1961 at 82 years of age.

MELVIN JONES PROJECT HIGHLIGHTS

In honour of Melvin Jones' birthday, Lions of District 412 joined other Lions throughout the world to observe the Worldwide of Week of Service 10-16 January 2015.

- Bwaila donated iron sheets to roof a house of an old man who a victim of the floods and planted trees in Njerwa community.
- Capital City embarked on a hot meal feeding service event for 800 patients at Kamuzu Central Hospital.
- Chiredzi made a stationery donation to Nandi Secondary School in Chiredzi.
- ♦ Leos of Capital City spent the afternoon cheering orphans and donated & distributed clothes at Adziwa Orphanage
- Matopos hosted a coloring competition for the kids in Bulawayo.
- Maun fed senior citizens at Maun Post Office in Botswana.
- Zvishavane completed the renovations of their den as a tribute to our Founding father, Melvin Jones.



LIONS GO GREEN - TREE PLANTING



DEDZA LIONS PLANT OVER 12,000 TREES!!!

Members of Dedza Lions Club, on 16th January, 2015 led school children and teachers from five schools around the Dedza District, in planting trees on the slopes of Dedza Mountain which is the third largest mountain in Malawi. Specifically, Dedza Lions Club chose to plant trees on the mountain, in an attempt to restore the Dedza Mountain forest which has been massively degraded by illegal deforestation. About 1,000 school children and their teachers were involved in planting over 12,000 trees.

Speaking at the function, Dedza Lions club president Robin Ngalande, informed the school children and their teachers, that trees are critical to people's lives as they provide wood fuel, timber for furniture, and are key in the preservation of Mother Nature among others. Being future leaders, the Children were advised to ensure that they plant trees for a better and secure tomorrow. At the end of the exercise, each child was given a tree to plant at their respective homes.

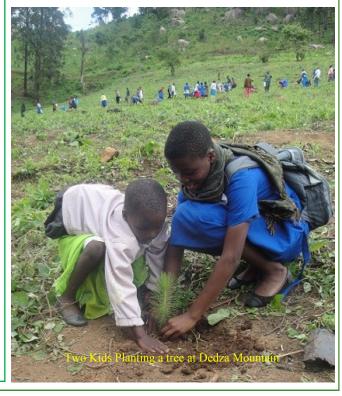
Speaking at the same function, Dedza District Council Chair, Ozious Chidovu, expressed gratitude to Dedza Lions club for leading the exercise. He noted that the over 12,000 trees planted will not only restore the old look of Dedza, which used to be green and beautiful, but will also go a long way towards reversing the adverse effects of climate change, Malawi as a country was experiencing. He further noted that the activity was in line with Malawi government National Tree Planting theme for 2015, of "One Person One Tree" hence commended Dedza Lions Club. These sentiments were also echoed by Dedza District Forestry Officer, Mr. Alick Mittawa who noted that Malawi was at risk of importing timber if the current levels of deforestation were not checked by planting more trees and controlling deforestation.

In his remarks, a representative from the Dedza District Education Manager's office, Mr. Solley Mwale, noted that as a District Education Office, they had permitted the school children to be involved in the tree planting exercise knowing that this was part of a process of educating the children on the importance of trees.

The tree seedlings were provided to Dedza Lions club by Dedza District Forestry, and each of the five schools was allocated a plot where they planted the trees. The pupils were informed that they will be allowed to visit their plots in future to appreciate their afforestation efforts.









LIONS GO GREEN - TREE PLANTING



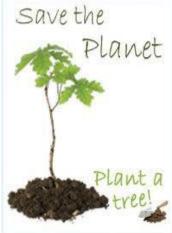
On the 17th of Dec 2014, The Redcliff Lions Pride partnered with the Redcliff town council and was offered a park, Cornolly Green, in which ten trees were planted by Lions and one Leo. Another six trees were also planted at Batanai High School. The type of trees were three Mukweshangomas / Mupaka, which is the tree of the year and seven Mushavhi, both indigenous. Mupaka was chosen because besides beautifying and providing shade, it provides food for wild animals like baboons good quality wood for carpenters.











In celebration of Melvin Jones' birthday during the LIONS Worldwide Week of Service, **Bwaila Club Lions** planted trees around Njerwa community.





THE FEEDING PROGRAM

KWEKWE

The Lions of Kwekwe visited Rugare Old people's home in Amaveni and hosted a lunch for the senior citizens. The Lions prepared and served the food to the senior citizen at an event attended by SVDG Lion Eric, Zone Chair Lion Cathy amongst other senior Lions.







CAPITAL CITY

Members of the Lions Club of Capital City celebrated the birthday of Melvin Jones, founder of the Lions Clubs International with 800 inpatients at Kamuzu Central Hospital, where a hot meal was offered. Lions sourced MK 250,000-00 (US\$ 550) to purchase the food items that included rice, beef, chicken and vegetables. Various Lions made personal donations to the cause that included cooking oil, salt and spices, disposable plates, maize flour and fruits.







GABORONE

The joy of giving is from its sharing! Gaborone Lions witnessed true joy in the eyes of 22 kids at Mmangwane Center for special children during a Christmas party organized by the Lions. Our happiness knew no bounds when they sung a Christmas song as we cut the cake and happily shared their joy with all of us present. As rightly said by the event co-coordinator Lion Harish the children and management were very happy and excited.









HAPPY BIRTHDAY MELVIN!

KWEKWE

Lions Club of Kwekwe continued with their good works in the town of Kwekwe.

They donated stationery items namely exercise books, ballpoint pens, pencils, khaki covers, wax crayons and chalk to Chimwaoga Primary School which is located 10km out of Kwekwe.

The children from this school are from the farming community, whose parents are mostly farm labourers and are getting paltry salaries from their employers, thus they are struggling to pay fees or buy uniforms for their children.

The club members also donated different fruit trees which they planted in the school orchard and have adopted the school as one of the club projects.





MAUN-GREATER

The members of Maun-Greater Lions Club decided to conduct the project based on Hunger. At a meeting held on Wednesday 07 January, it was decided that we cater for the elderly during the week of 10 - 16 January 2015. Donations were sourced and Lions also willingly contributed and the feeding was done on Friday 16 January. Lions and Leos were on hand to present fruits, cakes and drinks to the elderly during collection of their pension at two post offices in Maun. These were well received by the pensioners who expressed their gratitude for what they received.







CHIRED21

In celebration of Melvin Jones' birthday, the Lions of Chiredzi made a stationery donation to Nandi Secondary School on the 16th of January 2015. Nandi Secondary School is a satellite school on the outskirts of Chiredzi comprised of children from the poor farming community. The school enrolment is about 200 with around 8 teachers. The Lions donated exercise books, pens, rulers and chalks to the school in a brief handover ceremony that was attended by 6 Lions and 1 Leo.









HAPPY BIRTHDAY MELVIN!!

MATOPOS

Matopos Lions visited two schools namely Carmel Junior School on Tuesday 20th and Petra Junior School on Wednesday 21st January to introduce the kids to the colouring competition being done in celebration of Melvin Jones' birthday.

Lion President Ruth spoke about the work being undertaken by Lions and their founder Melvin Jones.

This competition is open to children between the ages of 4 and 8 years and will be judged on the 30th January. Children will enter by donating a toy or second hand item of clothing. There are 320 children participating! The toys and items of second hand clothing will be donated to our charities.







BWAILA

In celebration of Melvin Jones' birthday during the LIONS Worldwide Week of Service, **Bwaila Club** donated iron sheets to roof the house of the old man who was one of last week's storm victim which destroyed several houses. After roofing the house, the Lions planted trees around Njerwa community. The event finished with a small braai to celebrate the birthday of our founder, Melvin Jones.







ZVISHAVANE

As a tribute to our Founding Father, Lion Melvin Jones, the Lions of Zvishavane refurbished their den. A touch of paint and the installation of satellite TV brought a new look to their den making it a pleasant place for the Lions to fellowship and relax.





7 THINGS EVERY KID NEEDS TO HEAR

- 1. I Love You
- 2. I'm Proud of You
- 3. I'm Sorry
- 4. I Forgive You
- 5. I'm Listening
- 6. This Is Your Responsibility
- 7. You've Got What It Takes

JOSH SHIPP.com

SPECIAL NOTICES

RIP LION ADMIRE HOTO



1979 - 2014

Lion Admire "Hotline" Hoto aka Baba Mufaro was born in 1979 joined Lions Club of Zvishavane in April 2012. He had the chance to attend many Lions seminars and was a very active member. In 2013 -14 he was the Club Secretary and in

the current year he held the Health Portfolio in Zvishavane Lions Club. We'll greatly miss him, his jokes and commitment. He's survived by his wife and daughter Mufaro. He was laid to rest at Mkoba cemetery in Gweru.

RIP LION CONSTANCE MUTANDAVARI



1956 - 2014

Lion Constance was born in 1956. She was a nurse by profession specializing in Midwifery. She was a member of Sebakwe Lions Club which she joined in 2010 till her death. She was quite instrumental in the Club's fundraising activi-

ties. Lion Constance was a good listener, down to earth, a carer, a mother and a LION at heart. The Lions of Sebakwe and the community of Mbizo will miss Lion Constance.

February 2015

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Membership Focus: Women	
February 1:	International Peace Poster Contest winners will be notified on or before this date
February 1-3:	Advance Lions Leadership Institute - Africa (Brazzaville, Congo)
February 4:	All Africa Conference (Brazzaville, Congo)
February 12:	Application deadline for Standard, Core 4 and IAG grants to be reviewed at the April 2015 Board Meeting.

53rd District 412 Convention

From the Convener's Desk - Lion Maureen

Fees Now up to \$150 Leos to pay 50% of the fee Dates: 30 April - 03 May 2015

Venue: Khumalo Lions Den, Bulawayo

ADDITIONAL PROGRAMME AND COSTS NOT COVERED BY CONVENTION FEES

Wednesday 29th April,2015
 Early Bird Social at Lions Club of Matopos Den.
 Hotdogs, hamburgers and Boerewors rolls on sale.
 Cash bar

Thursday 30th April, 2015
 Cabinet Lunch
 Sponsored by District Governor Lion Jean Mathanga

Friday 1st May, 2015
Melvin Jones/Key members breakfast \$10 per person
Spouses Programme
Morning: Fashion Show
Afternoon: Visit to Mzilikazi Craft Centre

Saturday 2nd May, 2015

Morning: Visit to new Paediatric Eye Hospital

Afternoon: Free time

Sunday 3rd May, 2015
 Breakfast Cost TBA

NB: If you should have spouses/companions/guests who will only be attending the evening functions the following costs apply:

- ⇒ Welcome Social \$10.00 per person
- ⇒ Friday night Theme Party \$15.00 per person (Select a Royal person to impersonate and dress accordingly)
- ⇒ Banquet night \$30.00 per person, Bulawayo Holiday Inn Dress Formal

Third Cabinet Meeting

Venue and other Programs TBA Date: 07 March 2015 Harare

THE SVDG'S DESK



SVDG Lion Eric Musesengwe

The 31st of December marks the end of the first half of our Lionistic Year. It is a time to reflect on the first six months on whether we achieved our set goals. Did we feed the hungry this December festive month and January? On club management, are our clubs performing well and differently?

As Region 3 Zimbabwe South West hats off to the sterling work clubs in this Region are doing. Compliments should go to District Madam Lion Jean for insisting that this 2014-15 term clubs should be managed by trained Club Presidents, Treasurers and Secretaries. To a large extent positive results are being recorded. The Region 2 Conference in November showed that Leadership development produces strong and knowledgeable club leaders. As long as the District goes along this route then they won't be need to recycle leaders.

On membership recruitment the District numbers are on a slow increase. There is work going on to reactivate and charter new clubs. On the record is the Prospective Hurungwe Lions Club.

Precisely we are now 1028 members in District 412 having started the year on 909 members. We need to reach our Single District Constitutional number of 1250 members by the end of this Lionistic Year. The big question to ask ourselves is have we asked 'one to join us'? The International President Lion Joe Preston says "the power of a crowd, of a group of people with a shared purpose is inspiring". Let's us be inspired to add more members to reach our Single District Status.

Fellow Lions, Impossible is Possible! This is achievable!

Lion Eric Musesengwe SVDG

The Lion in Good Standing

We all joined the Lions Club due to various reasons and factors but the bottom line is that our beloved organization's major mission is to serve those less privileged members of our community.

We need to acknowledge the fact that The Lions Club International is what it is because of our <u>NUMBERS</u> and the <u>DUES</u> that we pay.

Every year LCIF spends at least US\$30 million in grants and relief assistance during natural disasters and is indeed the BEST service organization in the world.

Lions Club International can only continue to rise to greatness if YOU PAY YOUR DUES. Be proud to belong to this organization and show your pride by being a Lion in Good Standing!

The benefits of being in good standing are as follows;

- LCI continues with the great work that it is doing in the world. Imagine if all 1,3 million members paid their \$45 dues (US\$58,5 million dollars), we could actually double our efforts!!!
- Maintenance of our District Status. We require at least 35
 Clubs in good standing to make up a District and at least
 1250 members. By ensuring that you are in good standing, your Club becomes in good standing, you keep the
 DISTRICT ALIVE!!!
- 3. Our District consists of 4 countries covering a large geographical area which presents challenges for the District leaders to cover every corner of the District; by paying your District Dues you lighten the ADMINISTRATION burden for our leaders.
- 4. If your Club is Alive, your **COMMUNITY BENEFITS** by your project initiatives as Lions!!!
- 5. There is no monetary value that can be put to the **SELF SATISAFACTION** that comes with serving your community!!!

Lastly remember, for each NEW LION who joins the PRIDE = more \$\$\$ for LCI to continue its great works!!!

Pay your Due\$ NOW Fellow Lion and ASK 1 to join us!!!

The Total Cost of being a Lion in D412 is \$66 per year i.e. \$21 District Dues and \$45 International Dues.

PAY UP AND ASK 1 TO JOIN!!!



OPERATION RESTORE HOPE

Zomba Lions donate to Flood Victims



In the picture: Zomba Lions donating bags of maize to the victims.

The Lions Club of Zomba has given various items to people displaced by floods in Mpira Ward in the city of Zomba.

The affected people were those that had their houses collapsed or washed away by overflowing water of Linkangala River, following the heany rains on January 8, 2015.

The flood victims are camping at Chalomwe Primary School, Traditional Authority (T/A) Chikowi in the district.

Speaking during the relief distribution exercise, Lions Club of Zomba President Lion Dorothy Nampota said being a charitable association, they felt duty-bound to help.

"We were deeply concerned when we learnt of the incident. Knowing how things turn out when disasters occur, we thought of bringing over 40 bags of maize and some firewood," she said.

Ward Councilor Christopher Jana said more than 3000 people were affected and appealed to well-wishers to help by erecting temporary toilets. He said flood victims are using school toilets.

"The affected people have also asked me to lobby for more tree seedlings to be planted in their areas. They realized that one of the factors that had influenced the disaster is that rivers flowed fast without control whereas in other areas, they had no protection from strong winds because of excessive cutting down of trees," said Jana.

In response, Lions Club of Zomba pledged to continue helping flood victims with tree seed-lings and notebooks for school children.

Capital City Leos restore hope

Malawi just like other Southern African countries has faced loss in property and damage to crops during this rainy season. A lot of lives and property were lost which led to loss of hope among a third of the population of the Republic of Malawi.

The Leos of Capital City rose to the challenge and did what Leos do; they went and served in one of the crisis hit communities in Lilongwe, Kauma village, in the spirit of restoring hope!

The Leos, with support from their mother club, Capital City Lions Club visited and donated clothes to the affected families in the area. They also visited Adziwa Orphanage Centre which was also been hit by the torrential rains resulting in the death of two people.

The community was grateful for the assistance that came and really was glad to know that Leos and the Lions club are with the community in solidarity.







LIONS RENOVATE MOCHUDU CENTRE

Mochudu Resource Centre for the Blind exists to provide accommodation, rehabilitation. Life skills training and spiritual growth to children with visual impairments.

After a community needs assessment was carried out at the Mochudi Resource for Blind the Lions of Gaborone it established that the centre was in need of assistance in different areas. The renovations of the Kitchen and Dining Hall situated in Mochudi village, 50 Kms from Gaborone were priotised. Upon inspection it was discovered that the Kitchen Cum Dining Hall was in a bad condition, the roof was caving-in, leaking profusely and overall the building was more or less in dilapidated conditions. Also, it was found that the food were cooked in an unhygenic environment. A quotation of P120,000 which includes materials and labour cost was tabled.

All members of Gaborone Lions Club were in support of the project and the strategy was to seek for sponosors to partner the Lions. The project of this magnitude would have not been possible without support from the sponsors.

Builder World supplied some material free of cost and provided the other construction material at cost price. Seeing the enthusiam and interest of the Lions on the project, **MD of Buiders World** Mr Salim Shaik gave a personal donation of Pula 5000. **Plascon Botswana** agreed to supply paint free of cost. **Nashua Botswana** was instrumental and supportive in the successful completion of the entire project and supported the Lions with financial assistance by bearing the entire builder and labour costs of about Pula 40,000 and also assisted with supervision of the entire construction.

Managing Director of Nashua Botswana Mr Sean Irish who has sea of experiance in construction industry helped in supervising the whole project from start to completion.

On the 20th December 2014, a handover ceremony was organised by the Lions and Mochudi Resource Centre for Blind. Mochudi Resource centre for blind chairman Mr John K Letsholo, Kgosi (chief) of Mochudi Village Kgosi Segale Linchwe, MRCB staff members and members of Lions club of Gaborone graced the occassion.

In presence of Mochudi prominent personalities, Lions club of Gaborone members , Botswana local media, BTV,radio and press the unveiling of plaque was duly performed by Kgosi of Mochudi village Kgosi Segale Linchwe. The media was overwhelmed with our support and provided an opportunity to Lions Club of Gaborone for a special interview.

The authorities of the Mochudi Resource Centre for Blind







and local personalities of village of mochudi immensely thanked, blessed and conveyed their heartful appreciation to Lions Club of Gaborone for successful completion of the project for the needy children of the centre.

1

Laughter is the Best Medicine

KNOWLEDGE

During a recent robbery in Hong Kong, the bank robber shouted to everyone in the bank: "Don't move. The money belongs to the Government. Your life belongs to you." Everyone in the bank laid down quietly. This is called "Mind Changing Concept" Changing the conventional way of thinking.

When a lady lay on the table provocatively, the robber shouted at her: "Please be civilized! This is a robbery and not a rape!" This is called "Being Professional" Focus only on what you are trained to do!

When the bank robbers returned home, the younger robber (MBA trained) told the older robber (who has only completed Year 6 in primary school): "Big brother, let's count how much we got." The older robber rebutted and said: "You are very stupid. There is so much money it will take us a long time to count. Tonight, the TV news will tell us how much we robbed from the bank!" This is called "Experience" Nowadays, experience is more important than paper qualifications!

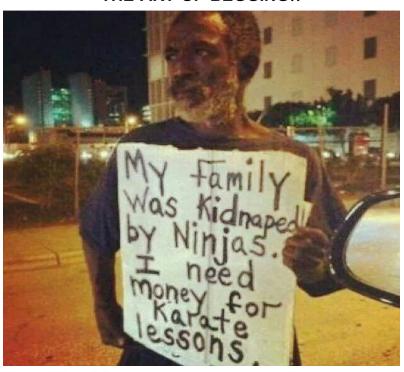
After the robbers had left, the bank manager told the bank supervisor to call the police quickly. But the supervisor said to him: "Wait! Let us take

out \$10 million from the bank for ourselves and add it to the \$70 million that we have previously embezzled from the bank". This is called "Swim with the tide" Converting an unfavorable situation to your advantage!

The supervisor says: "It will be good if there is a robbery every month." This is called "Changing priority" Personal Happiness is more important than your job".

The next day, the TV news reported that \$100 million was taken from the bank. The robbers counted and counted and counted, but they could only count \$20 million. The robbers were very angry and complained: "We risked our lives and only took \$20 million. The bank manager took \$80 million with a snap of his fingers. It looks like it is better to be educated than to be a thief!" This is called "Knowledge is worth as much as gold!"

THE ART OF BEGGING!!



Kids then



7 TIPS TO FINANCIAL FREEDOM

- 1. Live within your means
- 2. Get out (and stay out) of debt
- 3. Live your own life
- 4. Avoid credit accounts
- 5. Don't rely on one source of in-
- 6. Be honest with yourself and your loved ones
- 7. Learn to save

Kids now



