



Wendy Naruses

# Embrace the Festive Season with Financial Mindfulness

THE FESTIVE SEASON often comes with a double-edged sword of joy and financial strain.

As we approach this special time, it’s worth reflecting on how we can embrace the season’s spirit of celebration without falling into the trap of overspending or debt.

Financial mindfulness is key and with a little preparation, we can turn what is often a stressful period into one of genuine joy and connection.

The foundation of any stress-free festive season lies in planning your budget early. Many people overlook the power of a well-structured budget, yet it’s the simplest tool to keep spending in check.

Including all your anticipated expenses, from gifts to gatherings, ensures you aren’t blindsided by unexpected costs. A clear plan transforms spending from impulsive to intentional, helping us make smarter choices that align with our financial goals.

Equally important is being honest about your financial situation.

Society often pushes us to equate generosity with how much we spend, but true connection isn’t about expensive gifts or lavish gatherings.

Open conversations about financial boundaries can pave the way for more meaningful celebrations. Home cooked meals, shared experiences and do-it-yourself presents are thoughtful alternatives that foster connection without financial strain.

Perhaps the most crucial advice is to avoid holiday debt.

It’s tempting to lean on credit cards or microloans to ‘make the season magical’, but doing so can lead to long-term stress. Living within your means doesn’t

diminish the spirit of the holidays; it enhances it by ensuring you’re not carrying the weight of overspending into the new year.

If you must rely on credit, have a repayment plan in place to avoid lingering debt.

On a practical level, taking advantage of rewards and discounts is a smart way to stretch your budget.

Many financial service providers and retailers offer programmes that can lighten the financial load. Planning your shopping around these offers ensures that every purchase maximises value.

Additionally, tracking your spending throughout the season is a vital habit that prevents surprises and keeps you in control.

Looking further ahead, it’s wise to think beyond the current festive season. Starting a savings plan for next year might feel premature, but small monthly contributions to an interest earning account can ease the burden when the holidays roll around again.


This foresight not only builds financial security but also cultivates a habit of intentional saving.

Ultimately, the key to enjoying the festive season lies in preparation and mindfulness.

It’s about prioritising what truly matters, spending time with loved ones, creating lasting memories and entering the new year with peace of mind.

For a tailored financial plan to help you manage the holidays and beyond, contact a Sanlam financial planner today. Take control of your finances and enter the season with confidence.

– Issued by Sanlam Group marketing and communications department



THE LAW SOCIETY  
OF NAMIBIA

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13 December 2024

**RE: NOTICE TO THE MEMBERS OF THE PUBLIC INFORMING THEM OF THE STRIKING FROM THE ROLL OF LEGAL PRACTITIONER OF HAROLDT KAMATUKA**


In light of the duty towards the members of the public the Law Society of Namibia hereby informs the members of the public that the High Court of Namibia, on 19 November 2024, in the matter bearing case number HC-MD-CIV-MOT-GEN-2023/00372 delivered its judgement in which it granted an order striking Haroldt Kamatuka off the roll of legal practitioners.

This judgement was granted following the due process of the law and in accordance with the Legal Practitioners Act, No. 15 of 1995, as amended. This means that as of 19 November 2024, Haroldt Kamatuka is no longer a legal practitioner or a member of the Law Society of Namibia and is thus not authorized to practice law or render any legal services to the members of the public as a legal practitioner. As a result of his striking, Haroldt Kamatuka is prohibited from undertaking any legal activities, including, but not limited to, consulting with clients, appearing in any court on behalf of client, or participating in any tribunal or legal proceedings as a legal practitioner or legal representative.


Members of the public are further advised that Haroldt Kamatuka does not have the legal authority to trade under or operate a firm by the name of “Haroldt Kamatuka Legal Practitioners” or “Kamatuka and Associates Inc.” at erf no. 2552, Omogo Street, Wanaheda, Windhoek. Such a firm is not registered with the Law Society and is thus not authorised to operate as such in terms of the law.

Members of the public are advised to verify the status of any legal practitioner before engaging their services and can contact the Law Society of Namibia at telephone number +264 61 230 263 or email at [legaloﬃcer@lawsocietynamibia.org](mailto:legaloﬃcer@lawsocietynamibia.org) for any assistance.

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**Vacancy**




Barloworld Equipment represents world leading equipment brands manufactured for Earthmoving and Marine applications in Southern Africa and the world, adding value to its Customers in the Mining, Construction, Marine and Energy Industries. We provide technical and logistical support to our customers.

**Tool Storeman**  
**Windhoek**

**The Position**  
Reporting to the Workshop Manager, the successful incumbent will be responsible to support the service operation by controlling and record keeping of the issuing, returning and calibration of general and special tools as well as the issuing and controlling of consumables from the tool store

**Key Accountabilities**

- Responsible for all the required processes in the workshop
- Comply to the tool store section on the Service Operation Review (SOR) audit
- An asset/tool count to be conducted every quarter and to be verified by the supervisor
- Report all damaged tools to the supervisor and process damaged tool report
- Asset management in controlling service tooling requirement by planning and budgeting of tools
- Control tool quality
- Ensure tool availability
- Control tool management system
- Procurement, repair, and calibration of tooling
- Auditing the tool store and tools
- Contamination control and housekeeping in the tool store



**Qualifications & Experience**

- Grade 12
- 2 to 3 years' experience in a tools store/ warehouse environment with issuing and receiving of tools and/ or equipment
- Technical qualification will be an added advantage
- Computer literacy (MS Office, SAP)
- General tool knowledge
- Sound interpersonal and communication skills
- Basic business and financial understanding
- Applicable product knowledge
- Good communication skills (written and oral)
- Valid Code B/ BE driver's license – manual transmission

Interested candidates that meet the above requirements should send their CV's and certified copies of educational qualifications and relevant documents to:

**[Recruitmentwindhoek@barloworld-equipment.com](mailto:Recruitmentwindhoek@barloworld-equipment.com) or [Recruitmentwindhoek@bw-eq.com](mailto:Recruitmentwindhoek@bw-eq.com)**

Candidates from designated groups are encouraged to apply. If you have not been contacted two weeks after the closing date, please consider your application as unsuccessful.

**Closing date: 23 December 2024**

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