

# MONEY WEEKEND

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## THE PALACE SERVANT - PART II

*Mushipe sat under the acacia tree behind the palace, watching Bupe chase a butterfly. The boy's laughter echoed through the courtyard, filling Mushipe's heart with both joy and dread. The growing attention from King Kabaso was beginning to feel like a storm brewing on the horizon...*

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# THE PALACE SERVANT - PART II

By Macphersson Mutale



Mushipe sat under the acacia tree behind the palace, watching Bupe chase a butterfly. The boy's laughter echoed through the courtyard, filling Mushipe's heart with both joy and dread. The growing attention from King Kabaso was beginning to feel like a storm brewing on the horizon.

That night, Mushipe lay awake in his quarters. The king's newfound obsession with Bupe was unsettling. Despite his gratitude to the king for giving him a chance to work at the palace, Mushipe couldn't ignore the pangs of fear gripping his heart. What if the king claimed Bupe as his own?

Meanwhile, King Kabaso was restless. The boy was too much like him—his sharp instincts, his confidence, even the way he held a bow. The hunt for Bupe's mother intensified. The guards interrogated former palace servants, scouring villages for anyone with knowledge of a child born in secret.

One day, Kabaso's chief investigator returned with a lead: a former palace maid named Nalubesa, who had disappeared years ago after falling out of favor with the queen. Nalubesa now lived in a secluded village near the border. The investigator reported that she had recently been seen with a pendant identical to one the king had gifted his servants—a potential connection to the palace.

The king ordered Nalubesa to be brought to the palace immediately. But the woman, sensing trouble, had already fled. Her disappearance raised even more questions. Who was she hiding from, and why?

Far from the palace, Mukasa had received troubling news. A wandering trader brought whispers of King Kabaso's men searching for clues about a child abandoned years ago. Mukasa's intuition told her it was connected to her brother. She hurriedly sent a message to Mushipe, warning him to be vigilant.

The message reached him through one of the palace cooks, a close friend from Lupapulo. Mushipe read the letter in secret and clenched his fists. "The king's search is closing in," he muttered under his breath. He couldn't wait any longer. He had to protect Bupe.

Mushipe began planning their escape. Every night, he mapped out routes leading to distant lands where the king's influence couldn't reach. He gathered supplies—a small bundle of food, a few coins he had saved, and warm clothing for Bupe. He confided in only one person: Daka, a stable hand and his closest friend at the palace.

"You're taking a great risk, Mushipe," Daka whispered one evening, glancing over his shoulder to ensure no one overheard. "If the king finds out, he'll have your head." "I'd rather lose my life than lose my son," Mushipe replied firmly. His mind was set.

As Mushipe prepared to flee, Nalubesa was intercepted by the king's men. She was brought to the palace, trembling with fear. Under the weight of Kabaso's intense questioning, she finally broke down.

Yes, she confessed, she had given birth to a son years ago—a child fathered by the king during a brief, forbidden affair. "But I had no choice," Nalubesa wept. "The queen would have killed me if she found out. I abandoned the child at the palace gates, praying someone would care for him."

Kabaso was both enraged and elated. A son! His son! He immediately demanded Bupe be brought to him, but Nalubesa warned him: "Mushipe will not give him up without a fight." The king's heart was torn. He admired Mushipe, but this was his child—the heir he had longed for. The weight of the crown left no room for sentiment. He ordered the palace guards to fetch Bupe.

That same night, Mushipe sensed danger. He had no proof, but his instincts told him time was running out. He woke Bupe in the dead of night, wrapping the boy in a blanket. "We're going on an adventure," he whispered, masking his fear with a smile.

Daka had prepared two horses, hidden in a grove near the palace stables. The two friends exchanged a firm handshake. "Go quickly," Daka urged. "And may the spirits guide you." Mushipe mounted the horse, cradling Bupe in his arms. As they galloped into the darkness, the palace guards discovered their quarters empty. The alarm was raised, and the chase began.

Mushipe and Bupe rode through the dense forest, the moonlight barely illuminating their path. The sound of hooves and shouting guards grew louder behind them. Bupe, sensing the tension, clung tightly to Mushipe.

As dawn approached, Mushipe reached the edge of

the Lupapulo Kingdom. Ahead lay the treacherous Sankobo River, swollen from recent rains. Crossing it was dangerous, but it was their only chance. Mushipe urged the horse forward, praying they would make it to the other side.

The first splash of the river chilled them to the bone. The current was strong, threatening to sweep them away. Just as they reached the midway point, arrows whizzed past them—guards had caught up.

Mushipe's muscles burned as he pushed the horse through the raging waters. "Hold on, Bupe!" he shouted. With a final, desperate surge, they reached the far bank and disappeared into the forest.

Back at the palace, King Kabaso received word of Mushipe's escape. His rage was tempered by an unexpected pang of guilt. The man who had raised his son with such love and devotion was now a fugitive because of him. For the first time, Kabaso questioned whether the throne was worth tearing apart the lives of those he cared about.

He issued a decree: "Bring Mushipe and the boy back alive. No harm must come to them."

Mushipe and Bupe found refuge in a remote village at the edge of the kingdom, where they were taken in by a kind herbalist. As Mushipe tended to his wounds and plotted their next move, he couldn't shake the feeling that the king wouldn't stop searching.

In the shadows of the forest, secrets about Mushipe's father's death and his own connection to the royal family began to surface, threatening to unravel everything he believed about his past.

To Be Continued in Part III... Mushipe faces a difficult choice: confront the king with the truth or keep running. Meanwhile, hidden enemies from the past begin to emerge, putting both his life and Bupe's at risk.

# THE POWER OF CHOICES: TEACHING KIDS TO SPEND MONEY WISELY



Teaching children to spend money wisely is one of the most valuable life lessons you can offer. Financial literacy at a young age empowers kids to make informed decisions, understand the value of money, and develop habits that will serve them well into adulthood. Here's how you can instill the importance of smart spending in your child in a practical and engaging way.

## Why Teach Kids About Spending Choices?

- **Foundation for Financial Independence:** Learning to manage money early equips kids to handle their finances as adults.
- **Encourages Responsibility:** Kids learn that spending comes with consequences, fostering accountability.
- **Builds Confidence:** Understanding how to make smart financial choices helps kids feel more in control of their money.

### 1. Start with the Basics: Needs vs. Wants

**Lesson:** Teach kids to distinguish between needs (essentials like food, shelter, and clothing) and wants (non-essentials like toys or video games).

**Activity:** Create a fun game where your child sorts a list of

items into "needs" and "wants."

Discuss why needs come first and how they can save for wants over time.

### 2. Give Them an Allowance

**Lesson:** An allowance helps kids understand the value of earning money and the effort required to acquire it.

**How to Start:**

- Set a weekly or monthly allowance based on age and family budget.
- Encourage them to divide their money into categories: saving, spending, and giving.

### 3. Introduce the Concept of Budgeting

**Lesson:** Budgeting teaches kids to plan and prioritize their spending.

**How to Teach:**

- Give them a small budget for a specific activity, such as planning a family movie night or buying snacks.
- Help them allocate funds to different items and encourage them to make choices within their budget.

### 4. Encourage Smart Shopping Habits

**Lesson:** Teach kids to compare prices, read labels, and look for discounts before making purchases.

**Activity:** Take your child grocery shopping. Ask them to compare two similar products and explain why one might be a better deal. Let them make the final choice to reinforce the lesson.

### 5. Discuss Impulse Buying

**Lesson:** Help kids recognize the difference between planned purchases and impulsive spending.

**Strategy:**

- Implement the "24-Hour Rule" for non-essential items. Encourage your child to wait a day before deciding to spend their money.
- Discuss whether they still want the item after the waiting period.

### 6. Set Savings Goals

**Lesson:** Teach kids that waiting and saving can lead to greater rewards.

**Activity:** Encourage them to save for a specific goal, like a new toy or game. Use a visual aid, such as a savings chart, to track progress. Celebrate when they reach their goal.

### 7. Teach the Value of Giving

**Lesson:** Spending wisely also means considering others.

**How to Incorporate:**

- Set aside a portion of their allowance for charitable giving.
- Discuss causes they care about and let them choose where to donate.

### 8. Share Real-Life Examples

**Lesson:** Relating lessons to real-world scenarios makes them more impactful.

**Example:** Share a personal story about a time you saved for something meaningful or made a smart financial decision. Discuss the outcome and what you learned.

### 9. Use Technology to Reinforce Lessons

**Lesson:** Digital tools can make money management fun and interactive.

**Suggestions:**

- Use kid-friendly financial apps or games that simulate earning, saving, and spending money.
- Introduce them to basic online shopping (with supervision) and teach them how to stay within a budget.

### 10. Lead by Example

**Lesson:** Kids learn best by watching their parents and guardians.

**Tips:**

- Demonstrate wise spending habits, like budgeting, saving, and resisting unnecessary purchases.
- Involve your child in family financial decisions, such as planning a vacation budget or saving for a household item.

## Conclusion

Teaching kids to spend money wisely is a gradual process that requires patience and consistency. By focusing on real-life applications and encouraging thoughtful decision-making, you equip your child with the tools to handle money responsibly. Ultimately, these lessons will not only help them navigate their financial future but also build their confidence in making smart, informed choices throughout life.

# WINNING WITHOUT PLAYING DIRTY: ETHICAL STRATEGIES IN OFFICE POLITICS



Office politics often get a bad reputation. Many associate it with scheming, favoritism, and backstabbing. However, the reality is that politics exist in every workplace because they stem from relationships, power dynamics, and communication. While some people exploit office politics unethically, it's entirely possible to navigate them with integrity and still thrive. Here are practical strategies for winning in office politics without compromising your values.

## 1. Build Genuine Relationships

At its core, office politics are about relationships. Focus on developing authentic connections with your colleagues at all levels of the organization.

- Be approachable: A friendly demeanor goes a long way in creating trust and openness.
- Show genuine interest: Learn about your coworkers' roles, goals, and challenges. Listening more than you speak fosters goodwill.
- Avoid favoritism: While it's natural to gravitate toward certain individuals, ensure you're inclusive to avoid alienating others.

Strong, sincere relationships can act as a shield against malicious politics while building allies who support you professionally.

## 2. Stay Professional and Focused on Goals

One of the best ways to sidestep toxic politics is to let your work speak for itself.

- Deliver results: Consistently perform at a high level to establish yourself as a reliable contributor.
- Be solution-oriented: When conflicts arise, focus on resolving issues rather than assigning blame.
- Maintain composure: Even when provoked, stay calm and professional. Emotional reactions can be used against you.

A reputation for professionalism can make you a respected figure in the workplace, reducing the likelihood of being drawn into unnecessary drama.

## 3. Master Effective Communication

Clear and confident communication can help you avoid misunderstandings and protect your reputation.

- Be transparent: Keep your colleagues informed about your work and decisions to

avoid misinterpretation. Address conflicts directly: If you sense tension, address it calmly and privately to prevent escalation.

- Control the narrative: Share your ideas and successes tactfully so that others don't misrepresent your contributions.

By communicating effectively, you ensure your intentions and actions are understood, minimizing opportunities for manipulation.

## 4. Set Boundaries and Stay True to Your Values

It's easy to feel pressured to compromise your principles to "fit in," but ethical boundaries are crucial for long-term success.

- Say no to gossip: Refuse to engage in negative talk about colleagues. Instead, steer conversations toward constructive topics.
- Avoid shortcuts: Resist the temptation to take unethical actions, even if they seem advantageous in the short term.
- Stand firm: If you're asked to do something against your values, politely but firmly decline and explain your reasoning.
- By staying consistent in your principles, you'll earn respect and position yourself as a trustworthy team member.

## 5. Cultivate Emotional Intelligence

Navigating office politics often requires a deep understanding of people and their motivations.

- Read the room: Pay attention to group dynamics and unspoken cues.
- Empathize: Try to understand others' perspectives and what drives their behavior.
- Choose your battles: Not every conflict is worth engaging in. Prioritize issues that align with your goals and values.

Emotional intelligence helps you anticipate challenges, defuse tension, and adapt to various situations without compromising your ethics.

## Conclusion

Office politics don't have to be dirty. By focusing on building relationships, maintaining professionalism, communicating effectively, setting boundaries, and leveraging emotional intelligence, you can navigate workplace dynamics ethically and successfully.

Remember, integrity is a long-term investment in your career. By playing fair and staying true to your values, you not only win the respect of your colleagues but also create opportunities for meaningful growth and success.



# ZIBIIKA COMPETITION!



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*Every month, a small or medium business will be promoted on Money FM. The business will be chosen through a combination of public nominations and internal selection. The winning business will receive a month's worth of free advertising airtime on Money FM.*

**Rules and Regulations:**

**1. Eligibility:**

- Must be a small business registered in Zambia.
- Must have been operating for at least six months.
- Cannot be a subsidiary or affiliate of a larger corporation.

**2. Selection Process:**

- Selection will be based on factors such as:
  - Business story and impact on the community
  - Innovation and creativity
  - Customer satisfaction and reviews
  - Overall business viability

**3. Advertising Airtime:**

- The winning business will receive a month's worth of free advertising airtime on Money FM.
- The airtime will be used to create and broadcast radio commercials and live programs.
- The winner will also be featured on our social media and digital publications including Money Daily.

*The Money FM 'Zibiika SME' competition is a platform designed to showcase small businesses, to strengthen their connection with the community.*



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**THINK BUSINESS**

# BOOK REVIEW: BUSINESS MODEL GENERATION: A HANDBOOK FOR VISIONARIES, GAME CHANGERS, AND CHALLENGERS : A REVIEW

Business Model Generation is more than just a book; it's a visual toolkit for innovation. Written by Alexander Osterwalder and Yves Pigneur, this handbook is designed to help individuals and organizations create, challenge, and reinvent business models in a rapidly changing market landscape. With contributions from 470 practitioners from 45 countries, it provides a global perspective on modern business practices.

The book is centered around the Business Model Canvas, a powerful, visual framework for describing, analyzing, and designing business models. It's divided into key components.

Each section is presented with practical examples, illustrations, and real-world case studies. The use of visual aids and clear language makes complex concepts accessible, even for those new to business strategy.

### Who Should Read It?

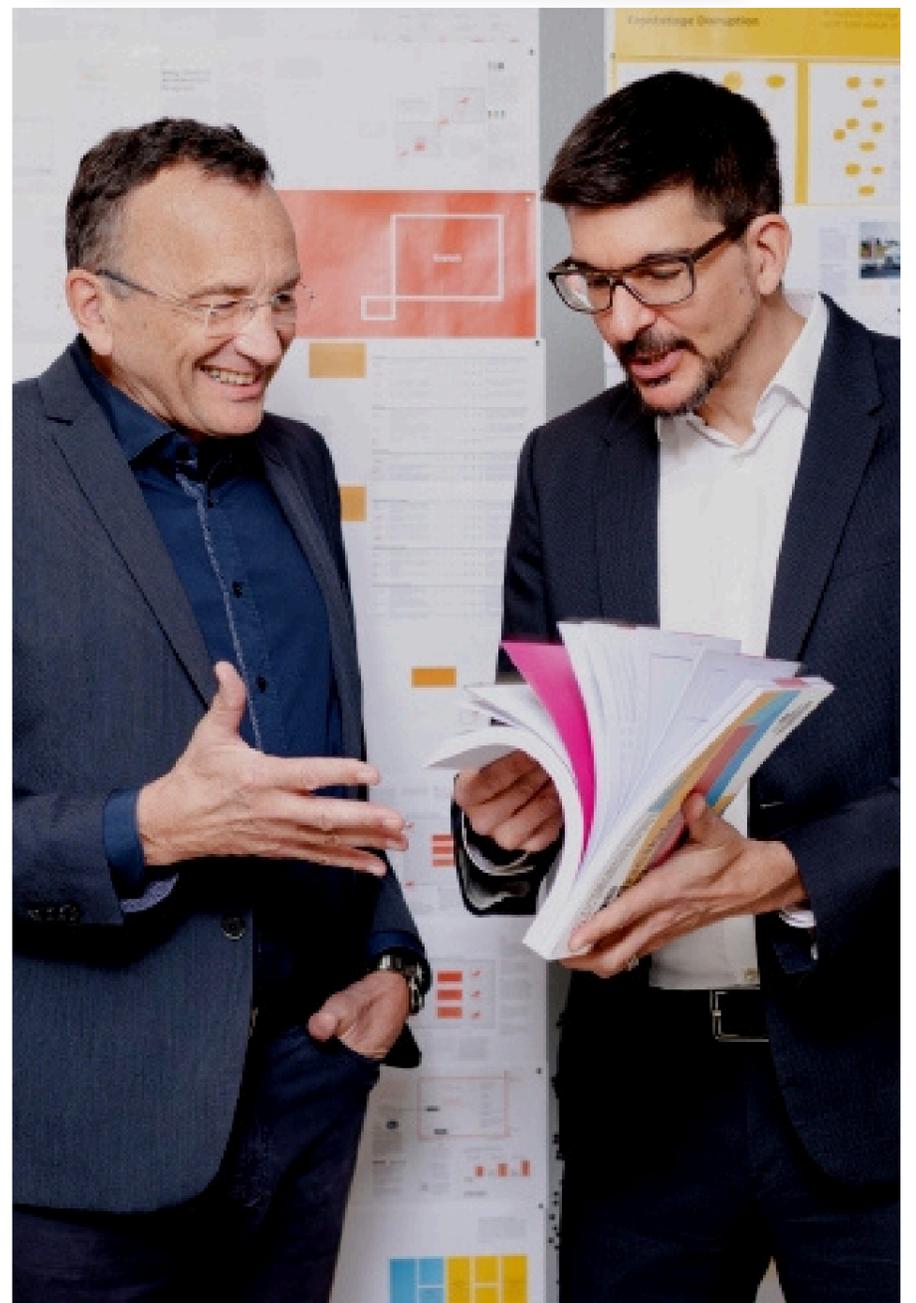
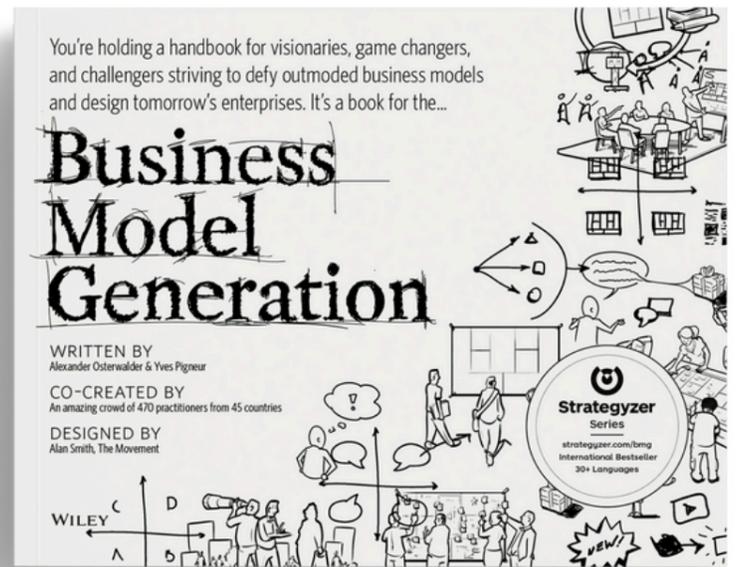
This book is perfect for:

- Entrepreneurs looking to develop or refine their business ideas.
- Corporate innovators tasked with reinventing business models.
- Students of business and design thinking.
- Consultants and strategists seeking a fresh approach to problem-solving.

### Conclusion

Business Model Generation is a must-read for anyone serious about innovation and entrepreneurship. Its engaging design, practical tools, and actionable insights make it a standout resource. Whether you're building a startup from scratch or evolving an established business, this handbook provides the framework to think creatively and strategically in a competitive world.

Rating: ★★★★★ (5/5)



# 93.7

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# NOVEMBER 2024 RELEASES

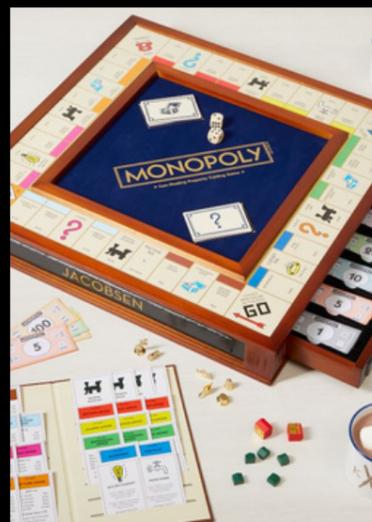


### Trending Songs

Hot New Gospel Amapiano Hip

- Ex Wamunandi**  
Yo Maps
- Follow (feat. Driemo)**  
Triple M zm
- Love is a beautiful thing**  
Chile One Mr Zambia
- Ma Regret ft. Chewe & Styve**  
Ace KB
- Superman ft. Omarion**  
Yo Maps
- Nkondo ft. Vincenzo M'bale**  
B Quan Phamaika
- Mpawi ft. Jae Cash & Kayz Adams**  
JEMAX
- Tabaafwa ft. Jc Kalinks**  
T-sean
- Cheers To The Good Times**  
Vincenzo M'bale
- Akolwa ft. Challenger**  
Chanda na Kay

## RECOMMENDED GAME : MONOPOLY



The Monopoly game primarily teaches players about basic financial concepts like budgeting, investing, managing debt, and the importance of strategic planning, as players must make decisions about buying properties, managing cash flow, and negotiating with others to ultimately aim to bankrupt their opponents, all while considering the risks involved in their choices.

# ZAMBIA CLAIM COSAFA UNDER-20 WOMEN'S CHAMPIONSHIP TITLE



Zambia have been crowned winners of the COSAFA Under-20 Women's Championship after a 1-0 victory over Mozambique on Saturday gave them an unassailable lead at the top of the table.

Zangose Zulu scored the only goal at the University of Johannesburg's Soweto Campus to hand the Young Copper Queens the title with 12 points from four matches. They scored 19 goals and conceded none in a dominant display.

No-one can catch them at the top, though the result also means South Africa will take second place, even if they lose to Botswana in their final match on Sunday (15h00 CAT, 13h00 GMT).

Mozambique could then draw level on six points with a win over Lesotho in

the earlier game at 12h00 CAT, but South Africa would still be ahead of them on the head-to-head rule after a 4-0 win over their rivals in their opener. Zambia entered their final match on Saturday with the championship within their grasp, needing only a draw to secure the crown. Both teams pushed forward in the early stages, creating a high-tempo contest.

Both teams maintained their attacking mindset, but the Young Copper Queens controlled possession and continued to press Mozambique's defence, though there were no further goals.

Zambia's Saliya Mwanza was awarded Player of the Match for the third time in four games in the tournament, highlighting her consistent excellence throughout the campaign.

## WHAT WILL FANS SEE IN AMORIM'S FIRST GAME AS COACH?

The countdown is on to Ruben Amorim's first game as Manchester United head coach, and the Portuguese has already revealed what Reds everywhere can expect to see when his maiden starting XI takes to the pitch.

His debut comes in today, Sunday 24 November, when he will lead United into our Premier League match with Ipswich Town (18:30 CAT).

The fixture was a hot topic of conversation in Ruben's fascinating first interview as United boss,

which MUTV subscribers can also watch via ManUtd.com and the United app.

Amorim acknowledges he will have had just two training sessions with the full squad before we face Kieran McKenna's Tractor Boys, due to the ongoing international break.

Nevertheless, he insisted United fans would immediately see an 'idea' of what his United team are going to be working towards during the coming months and years.

