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THE PALACE SERVANT - PART VI

The aftermath of the battle brought both triumph and trials. The victory had strengthened the bond between the palace and its people, but the scars of conflict were visible everywhere—burned fields, displaced families, and lingering fear in the eyes of the villagers. Kabaso worked tirelessly to rebuild, but

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THE SCIENCE BEHIND SOYABEANS: A DEEP DIVE - PART 2



Fertilizer: Nutrient uptake in soybeans starts with small amounts early in the season and increases as they grow and develop. Soybeans are sensitive to too much boron, so it's best to avoid fertilizers with boron. Top dressing is not necessary in soybeans because by this time the crop will be fixing its own nitrogen. To enhance nitrogen fixation, it is recommended, especially for non-promiscuous varieties that the seed is dressed with inoculum at planting. Inoculation initiates infection of the roots resulting in nodulation and then nitrogen fixation by the crop. Varieties like Magoye, which are promiscuous, may not need inoculum. On the other hand, non-promiscuous varieties like Kaleya need to be inoculated. Inoculants can come in liquid, slurry, or peat form.

Crop Rotation Practices: Soybean is effective at capturing nitrogen from the air. When cultivated properly, it can greatly enhance the soil, benefiting subsequent crops in rotation with soybean by providing residual nitrogen. Therefore, it is recommended to rotate soybean with a cereal crop

to maintain soil fertility. However, it is important to note that soybean is susceptible to nematodes and should not be grown in rotation with plants from the nightshade family (Solanaceous plants) or other crops prone to nematode infestation.

Crop protection: Soybean is susceptible to a few insect pests and diseases that reduce the yield and quality of the produce. There are measures that can be taken to minimize the damage.

Major Diseases and Control Measures:

Soybean production in Zambia is affected by several fungal, bacterial and viral diseases. The crop is also affected by nematodes. The following are the common soybean diseases.

- **Frogeye Leaf Spot:** This disease is prevalent in fields that are grown with soybeans continuously. The common symptoms of the disease appear on leaves as lesions that are small, irregular to circular, and grey with reddish-brown borders that most commonly occur on the upper leaf

surface. In severe cases, the disease can cause premature leaf drop and will spread to stems and pods.

The symptoms on stems are not as common or distinctive as foliar symptoms and appear as narrow, reddish-brown lesions that turn light grey with dark margins as they mature. The lesions on pods are circular or oval-shaped and are initially red-brown and turn to light grey with a dark brown margin.

Control Measures include the use of resistant varieties, practicing crop rotation with non-host crops such as maize and wheat, and use of recommended foliar fungicides applied during late flowering and early pod set to pod-filling stages to reduce the incidence of the disease.

- **Bacterial Blight:** This is particularly prevalent during wet season and when diseased plant residues have not been incorporated properly. Symptoms vary from small yellow spots on the leaves to large yellow spots, dead lesions with yellow margins. Affected leaves usually drop

early.

Major Pests and Control Measures:

While various insects inhabit soybean fields, only a few are economically significant and do not require control measures. Some common pests include termites, cutworms, stink bugs, and leaf-eating caterpillars. Control measures involve the use of chemicals to manage most of these pests when needed.

Harvesting:

Soybeans should be harvested as soon as it matures to avoid loss of yield through shattering. When fully mature, most varieties will change colour of the pods from green to golden yellow, and when shaken, the seeds should rattle, and at least 50% of the leaves should have fallen to the ground. Additionally, the moisture content of the grain, is between 12- 14%.

To minimise the risk of shattering, farmers should plant areas that they can manage to harvest before shattering starts as this may lead to yield loss. Varieties such as Magoye, should be harvested early as they take 7 and 10 days respectively to start shattering after

maturity. The harvesting can also be done in the late hours of the afternoon when it is cool.

Post Harvest Handling and Processing

- **Threshing and Cleaning:** After harvesting and drying, threshing is done in order to remove the grain from the pods. This is done by pilling the plants on a concrete floor or tarpaulin and then beating lightly. After threshing, soybean grains are typically contaminated with debris such as soil, plants, small stones, weed seeds, or broken soybean seeds.
- **Storage Clean threshed:** soybeans grain should be stored when the grain moisture content is between 10% and 12%. Before storage, soybean grain should be packed in bags made of either polyethylene or cotton fibers. Ideally, bags should be stacked on wooden platforms in order to prevent direct contact of bags with the floor.

THE PALACE SERVANT - PART VI

By Macphersson Mutale



The aftermath of the battle brought both triumph and trials. The victory had strengthened the bond between the palace and its people, but the scars of conflict were visible everywhere—burned fields, displaced families, and lingering fear in the eyes of the villagers. Kabaso worked tirelessly to rebuild, but the shadow of the council's rebellion still loomed large.

Mushipe became a cornerstone of the kingdom's recovery efforts. He visited the villages daily, ensuring that resources were distributed fairly and listening to the grievances of the people. Bupe often accompanied him, eager to learn. Despite his youth, the boy's presence became a source of comfort for the villagers, a living reminder of the hope they fought for.

But in the palace, all was not peaceful. A new threat

had begun to emerge, one far more insidious than an army at the gates. Whispers of betrayal once again snaked through the halls, and strange disappearances among the staff fueled rumors of a spy within the king's inner circle.

One night, as Mushipe prepared for bed, a knock sounded at his door. Mukasa entered, her expression grim.

"We have a problem," she said, handing him a slip of parchment. On it were crude drawings of the palace's defenses and a list of Bupe's daily routines.

Mushipe's blood ran cold. "Where did you find this?"

"In the quarters of one of the new guards," she replied. "But he's vanished. We searched everywhere."

Mushipe clenched his fists.

"If they know this much, it's only a matter of time before they strike again."

The following day, Mushipe convened with Kabaso, Mukasa, and Mwansa in the council chamber. The tension was palpable. "Whoever this spy is, they're not working alone," Mushipe began. "We need to root them out before they can act."

Mwansa nodded. "But we must be cautious. Accusing the wrong person could fracture the trust we've worked so hard to rebuild." Kabaso's brow furrowed. "Agreed. Mushipe, I trust you to lead this investigation. Do whatever you must to protect Bupe and the kingdom."

Mushipe set to work immediately, enlisting Mukasa and a few trusted guards. They began interrogating staff, examining records, and

monitoring the palace grounds. Days turned into weeks with no breakthroughs, and the tension grew unbearable.

Then, late one evening, Mushipe stumbled upon a clue. While inspecting a storage room near the palace kitchens, he discovered a hidden compartment containing coded messages. The handwriting was familiar—he had seen it on documents handled by Chibwe's most loyal supporter: the steward, Jemba.

Jemba was brought before the king the next morning. At first, he denied the accusations, but under pressure, he revealed the truth.

"I was promised wealth and power," he admitted, his voice shaking. "The remnants of the council planned to infiltrate the palace and take Bupe during the festival next week. They mean to install him as a

puppet king under their control."

Kabaso's fury was evident, but Mushipe intervened. "We can use this to our advantage. Let them think their plan is working. When they make their move, we'll be ready."

The festival arrived with an air of celebration, though the palace was on high alert. The courtyard filled with music, dancing, and laughter as villagers and nobles mingled. Bupe, dressed in regal finery, greeted guests with the poise of a young prince.

But as night fell, the atmosphere grew tense. Mushipe and Mukasa, hidden among the crowd, watched as shadowy figures moved toward the palace gates. Jemba, now acting as a double agent, led the infiltrators inside. The trap was sprung.

Guards emerged from hidden alcoves, surrounding the would-be kidnappers. A fierce skirmish broke out, but the attackers were no match for the prepared defenders. Mushipe himself apprehended the ringleader, a former noble who had been among Chibwe's closest allies.

When the dust settled, Kabaso addressed the kingdom once more. "Tonight, we have thwarted another attempt to undermine our unity. Let this be a warning to those who seek to divide us: we will not falter."

The crowd erupted in cheers, but Mushipe remained on edge. As he escorted Bupe back to his chambers, the boy looked up at him. "Will it ever end, Uncle Mushipe?" he asked, his voice weary.

Mushipe knelt beside him. "It will, Bupe. But until then, we must be strong. For the kingdom, and for each other."

As Bupe drifted to sleep, Mushipe stood guard by his door, his resolve unwavering. He knew the road ahead would be long and treacherous, but for Bupe, for the memory of his father, and for the kingdom, he would face whatever came.

To Be Continued...

THE POWER OF CHOICES: HOW TO TRACK YOUR MONTHLY EXPENSES IN 2025



Tired of constantly overspending? Budgeting can help you take control of your money. To effectively adhere to your budget each month, tracking your expenses is essential.

Tracking your expenses on a regular basis can give you an accurate picture of where your money is going—and where you'd like it to go instead.

Tracking expenses throughout the month is crucial as it enables you to understand your spending patterns, manage your remaining funds effectively, and avoid exceeding your budget or entering overdraft.

Expense-Tracking Methods

1. Pencil and Paper:

Don't dismiss old-school methods. Whether it's filling out a budget template or freestyling it on a yellow legal pad, plenty of people love using a paper budget to track expenses because it offers a tangible and organized way to monitor spending.

One advantage of this method

is that you don't need access to technology. Additionally, physically writing things down engages your brain and is particularly beneficial when managing finances.

However, you should also be aware that consistently writing down and managing the math can be time-consuming. Additionally, if you misplace receipts, mix up your numbers, or forget to record some spending, that can lead to an imbalanced budget.

However, tracking expenses with pencil and paper is significantly more beneficial than not tracking expenses at all. If this method aligns with your preference, feel free to proceed with it.

2. Check your account statements:

Pinpoint your money habits by taking inventory of all of your accounts, including your checking online banking and mobile money accounts and all credit cards you have. Looking at your accounts will help you identify your spending patterns. Your spending will consist of both fixed expenses and variable expenses. Fixed

expenses are less likely to change from month to month. They include rent, utilities, insurance and debt payments. You can adjust variable expenses such as food, clothing, and travel more easily.

3. Categorize your expenses

Start by categorizing your expenses into different categories. Categorizing your expenses will not only help you track your spending amount but also understand where your money is being spent.

Some personal finance websites and credit cards automatically tag your purchases in categories like "department store" or "automotive" to help you identify spending patterns. You might realize that you're paying for recurring subscription services like Spotify or Netflix.

Another effective method of categorizing your expenses is by classifying them into needs, wants, savings, or debts. This method of categorizing and tracking your expenses, known as the 50/30/20 budget, involves

allocating 50% of your income to needs, 30% to wants, and 20% to savings or debts.

4. Keep all receipts and add them up

If you typically pay with cash when you buy, you most likely have a stack of paper receipts in your pockets, wallet, or purse. Give them a home storage location, and at the end of each week or month, total them up.

5. Build a budget that works for your expenses:

Once you have categorized your expenses, the next step is to create a budget. A budget can assist you in reducing your spending as needed. We suggest following the 50/30/20 budget rule.

To implement the 50/30/20 budget, allocate your net income into three categories: 50% for needs (including minimum debt payments), 30% for wants, and 20% for savings and extra debt repayment.

Differentiating between your needs and wants can assist in structuring your budget, enabling you to prioritize expenses, particularly when adjustments are required to accommodate savings or debt settlement.

6. Use budgeting or expense-tracking apps:

Budgeting apps are designed for on-the-go money management, letting you allocate a certain amount of available money each month depending on what you're taking in and what you're paying out. These types of apps will work if you're willing to log your purchases, dedicate time, and stick to your budget.

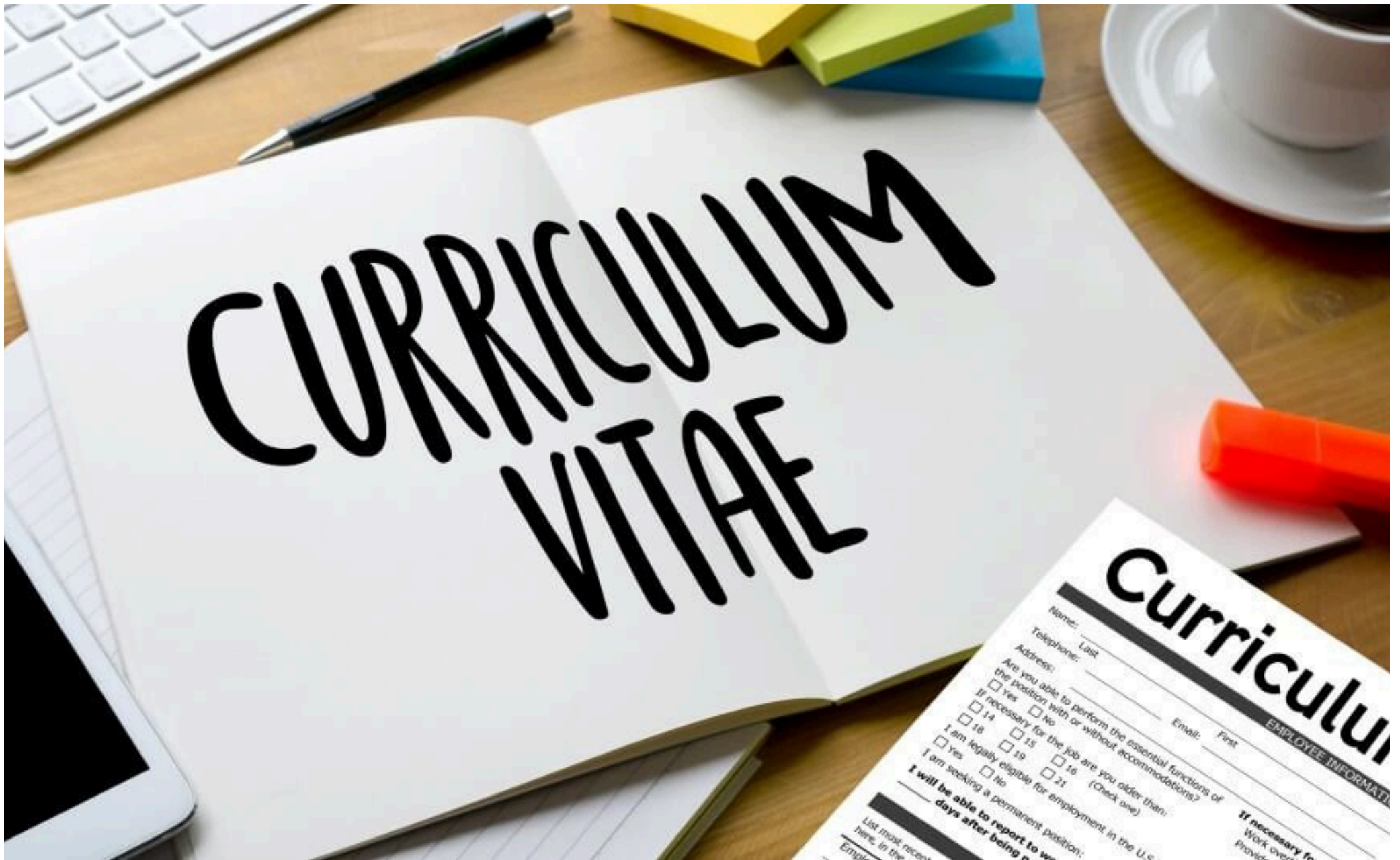
The key is to regularly monitor your financial expenses.

Consider setting a schedule for yourself, like reviewing your budget on a monthly or quarterly basis.

Conclusion

Tracking your expenses can help you create a realistic picture of where your money is going. As part of the budgeting process, it's useful to Determine your monthly income and expenses.

WHY IT'S IMPORTANT TO KEEP YOUR CV UPDATED



Whether you are looking for a new job or are happy in your current job, it's important to regularly update your Curriculum Vitae (CV).

As you advance in your career, you may acquire valuable new skills, experiences, and qualities that can enhance your CV.

Periodically reviewing your CV to highlight your latest accomplishments and eliminate outdated details is a great habit to adopt.

Let's now explore how you can update your CV and why it's so important.

How to update your CV

1. Do some research

- Many large companies now use applicant tracking systems to scan CVs for specific keywords. Researching for your desired job role is important to optimize your CV effectively. Review job advertisements and descriptions for your desired position to identify relevant keywords to include in your CV. Visit company websites and professional networking sites to identify key skills, qualifications, and values relevant to your career.

2. Refresh your CV summary or objective

- A CV summary provides the reader with a brief overview of the key skills and experiences that make you a great candidate. Make sure that the summary of your skills and experiences reflects your most recent and relevant qualities. If your skills and experiences appear outdated, then incorporate new ones you have gained. Make the summary of your skills and experiences attractive by including your most impressive accomplishment and limit it to one or two sentences. An objective statement explains the goals that you would like to accomplish in your career. As you advance in your career, your objective statement may become less relevant, making a CV summary more appropriate. Objectives are recommended for applicants with limited work experience or recent graduates.

3. Remove outdated information

- When adding new information to your CV, remember to remove outdated details to keep it

up to date. Delete irrelevant jobs from your CV to make room for information that aligns with your career goals.

As you advance in your career, it's advisable to exclude high school accomplishments and focus on listing your higher education qualifications. Doing so will allow you to showcase significant professional achievements that can impress potential employers.

4. Focus on achievements

- While it's good to provide a summary of your duties to help recruiters understand the day-to-day tasks you're experienced in handling, it can be even better to focus on highlighting your relevant achievements. Since many candidates can perform similar duties, recruiters are interested in the unique value you can offer to the position. Impress potential employers by describing the impact you had on your previous organisation. When listing your achievements, try to quantify them by providing concrete facts and figures. For instance, if you helped simplify a process at work, mention the percentage efficiency improvement or the cost savings for the company. If you have limited professional experience or are a recent graduate, consider

emphasizing your academic achievements instead. Consider mentioning any awards received, a high-grade average, or a scholarship granted. These achievements could greatly impress potential employers.

5. Check your contact information

- Make sure that your contact information is up to date each time you refresh your CV. Don't forget to check and update it. If you have recently moved, ensure that your current address is listed and that telephone numbers are correct. Consider if your email address is appropriate for professional use. If you're using an old email address that may be deemed unprofessional, consider creating a separate email address for your job search. This could be beneficial.

6. Proofread before sending

- Once you've finished making any changes to your CV, it's important that you check it for any errors. Be mindful of your spelling and grammar. Simple mistakes such as these may give off the wrong impression to recruiters.

Conclusion: Leaving your updates until the last minute to update your CV may impact the quality of your CV.



ZIBIIKA COMPETITION!



TELL US ABOUT YOUR BUSINESS
& STAND A CHANCE TO GET ONE
MONTH FREE ADVERTISEMENT!



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:

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

2. Selection Process:

- o 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:

- o The winning business will receive a month's worth of free advertising airtime on Money FM.
- o The airtime will be used to create and broadcast radio commercials and live programs.
- o 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.



BIG DEAL

THIS NOVEMBER

BLACK FRIDAY

COMES EARLY

Bring your business now
and get 50% off, let us help
you get your business to
the right customers.



**50%
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THINK BUSINESS

BOOK REVIEW: THE BIG BOOK OF SMALL BUSINESS: YOU DON'T HAVE TO RUN YOUR BUSINESS BY THE SEAT OF YOUR PANTS

Your shoes are charred from stomping out brush fires. You have nightmares about UFOs—Unreachable Financial Objectives. All-star interviewees turn into duds. Meetings cause more problems than they solve. The office is a ghost town at 5:01 p.m. Does this sound familiar?

Tom Gegax knows what that is like. Years after running his Tires Plus franchise by the seat of his pants, blissfully unaware of how little he knew about getting the most out of people and managing a world-class organization, Tom was faced with a cancer diagnosis and a business at the brink of disaster. Resolved to change things around, he improved his mental clarity, health, and relationships and noticed that the more he profited on a personal level, the more his company profited. Tires Plus grew into a \$200 million business with 150 upscale locations.

In *The Big Book of Small Business*, Tom shares his hard-earned lessons on how to become an enlightened, effective leader, and on how to do the small things right so the big decisions work. This all-in-one toolbox for small businesses is jammed with warm-hearted, tough-minded practices and street-smart tips, covering every aspect of a growing business.

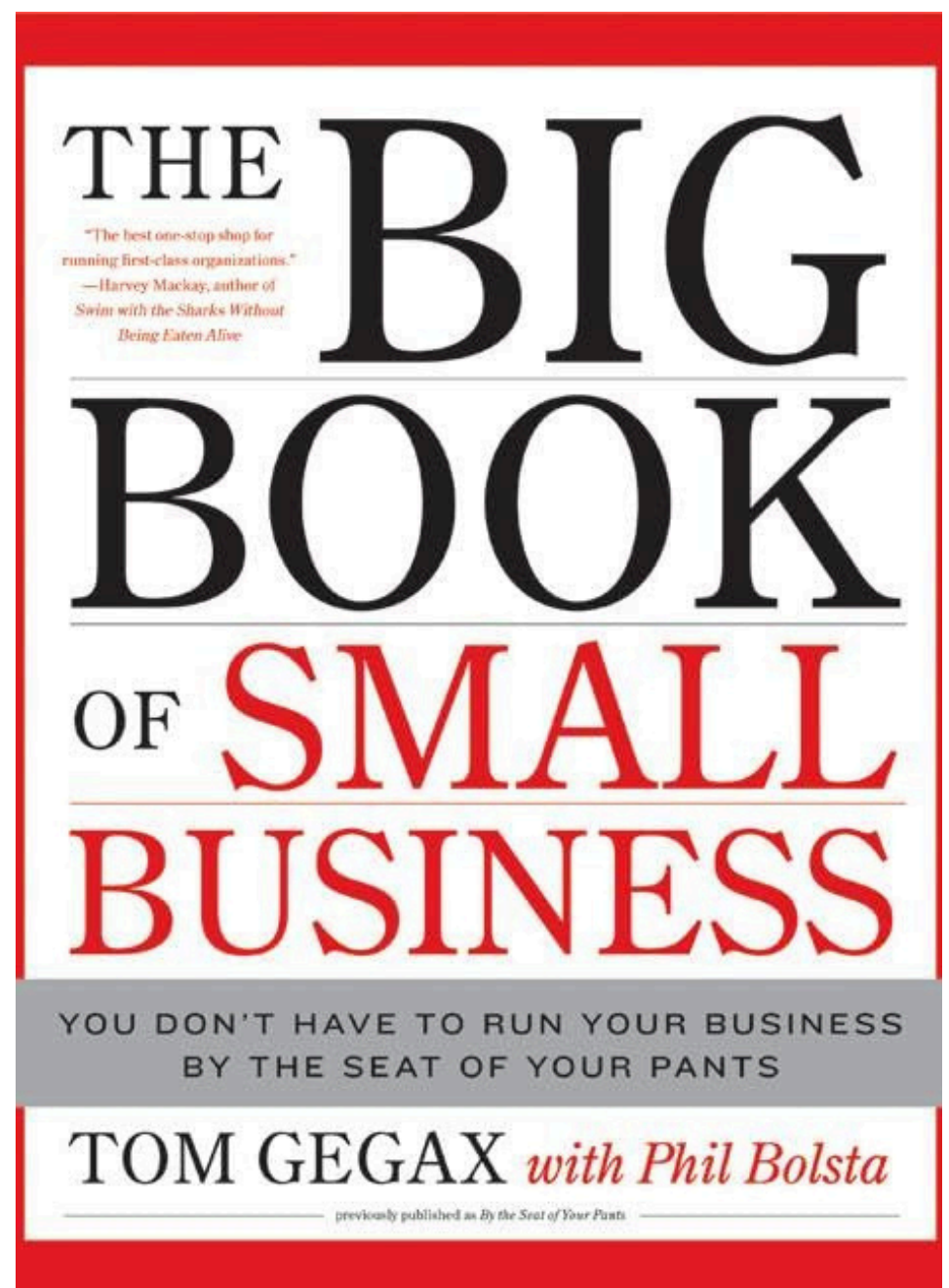
You will learn:

- Starting, funding, and getting your new business off the ground
- Crafting a mission and growing a corporate culture that works
- Hiring the best people and maximizing their potential
- Communicating and negotiating with your employees, customers, and suppliers
- Creating processes for continuous innovation and growth
- Protecting your business from unforeseen dangers
- Planning for growth

Conclusion

As thorough as a textbook and as lively as a news magazine, *The Big Book of Small Business* is the most comprehensive and practical book on how to take a small business to the next level, and an indispensable slingshot for the millions of scrappy Davids taking on corporate Goliaths.

Rating: ★★★★★ (4/5)



93.7
THINK BUSINESS

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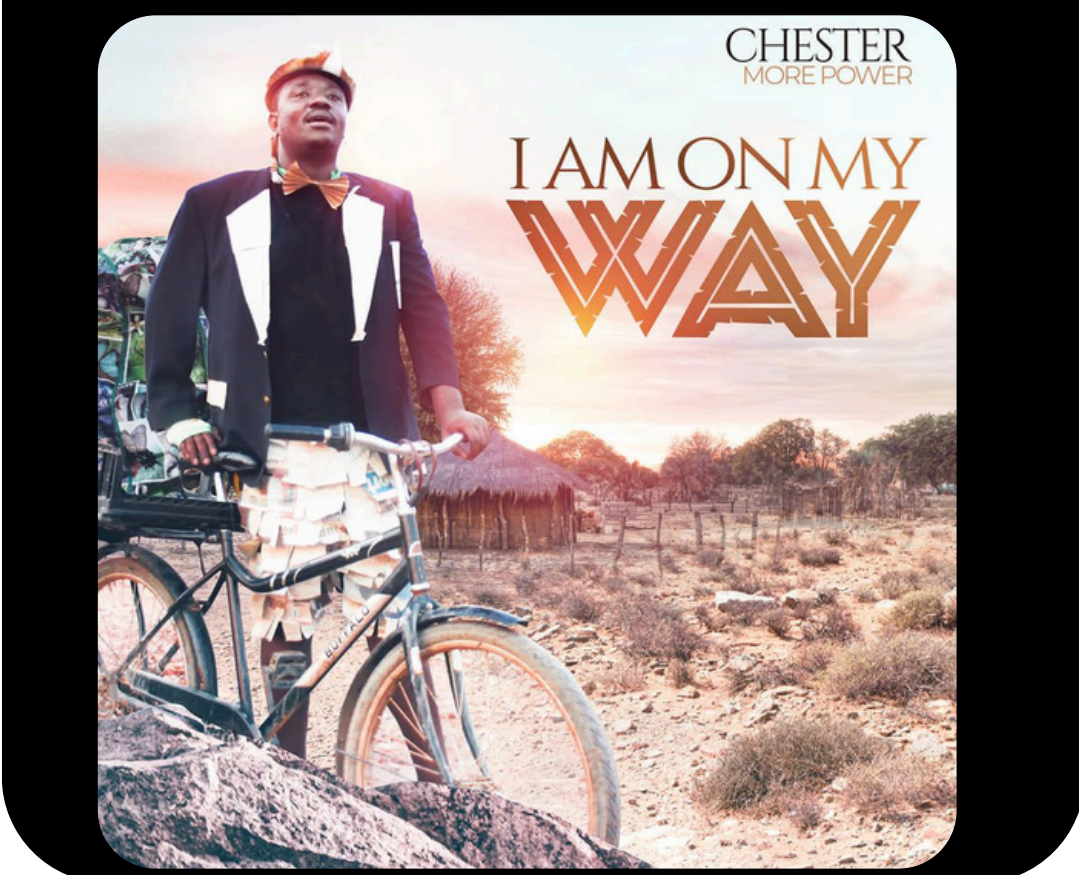
DECEMBER 2024 RELEASES



Here are some of the most viewed African songs on YouTube:

- Jerusalem**
By Master KG, this song has 552 million views.
- Calm down**
By Rema, this song has 435 million views.
- Magic in the air**
By Magic system ft Chawki, this song has 417 million views.
- People**
By Libianca, this song has 239 million views.
- Who's Your Guy (remix)**
By Spyro feat. Tiwa Savage, this song has 113 million views.

ALBUM SPOTLIGHT: CHESTER MORE POWER - I AM ON MY WAY



RECOMMENDED GAME : SORRY!



Sorry! is a classic game of sorry, not sorry. Draw cards to move your pawns from Start and take them back to Home. While on the board, pawns can slide, bump other opponents, or kick players back to their own starting position (hence the name—Sorry!).

PRESIDENT ASSURES INCREASED RESOURCES FOR SPORTS



President Hakainde Hichilema states that the government will allocate more resources to sports because it is considered a lucrative industry.

Speaking during the State Banquet in honour of the under-17 boys and girls alongside CAF award recipients Barbra Banda and Diana Chikotesha, Hichilema said his government treated sports as a business.

"I want to you Mr Foloko (NOC president), FAZ president Andrew (Kamanga) and all the sports administrators, I want to assure you that this government is your partner, we shall allocate more resources to sports," Hichilema said.

The FAZ patron commended FAZ for their decentralization efforts, which have facilitated talent identification.

Hichilema instructed the government to back literacy programs for athletes funded by the government.

"When you make your money my friends in this hall and those who are not in this hall, look after your money. One of the things Mr Foloko and Mr Kamanga and other administrators, we need to work with the financial institutions," he said.

"I would like the government to pay for Financial Literacy towards sports people. We must pay. We must invest in financial training, minimum financial training and also financial advisory. You can't expect these young people to know how to manage their money, it is not fair. Let them have the information and choose how they can use it."

TRANSFER: MANCHESTER UNITED COULD LET MARGUS RASHFORD LEAVE ON LOAN, CHELSEA INTERESTED IN BORUSSIA DORTMUND'S GREGOR KOBEL

Manchester United are considering sanctioning a loan exit for England forward Marcus Rashford, 27, in January. **(Sun)**

Three Saudi Arabian clubs, Al Ahli, Al Ittihad and Al Qadsiah, have all expressed an interested in signing Rashford. **(Talksport)**

English midfielder Dele Alli, 28, is hoping to revive his career in Italy with Serie A side Como after announcing his departure from Everton. **(Telegraph)**

Chelsea are interested in signing Switzerland goalkeeper Gregor Kobel,

27, from Borussia Dortmund. **(Florian Plettenberg)**

Newcastle United and Brazil international Bruno Guimaraes, 27, and Real Sociedad and Spain's fellow midfielder Martin Zubimendi, 25, are Manchester City's top January transfer targets. **(Team Talk)**

Real Madrid have shortlisted Liverpool and Netherlands centre-back Virgil van Dijk, 33, as one of the possible replacements for Austria defender David Alaba, 32, and Brazil centre-back Eder Militao, 26. **(Football Transfers)**

