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South Africa is facing financial headwinds, such as an imminent ratings downgrade, significant political uncertainty, the worst drought in decades, poor economic growth prospects and a depreciating rand.

The local government elections in August may also prove to establish a new political dispensation, where coalition governance will be more pronounced.

But not all developments are negative.

It is critical that investors appreciate the changing dynamics and how to amend investment and saving strategies accordingly.

Brenthurst Wealth and *Moneyweb* will host Quo Vadis? seminars in May to offer solutions in mitigation of risks.

The speakers are Magnus Heystek of Brenthurst Wealth, Frans Cronje of the Institute of Race Relations and Ryk van Niekerk, editor of *Moneyweb*.

This is the second series of the Quo Vadis? seminars.

Join us:

► In Pretoria on May 16, at the CSIR Conference Centre in Meiring Naude Drive, Lynnwood.

► In Johannesburg on May 18, at the Pharmaceutical Society Auditorium at 52 Glenhove Road, Melrose Estate.

► In Paarl on May 23, at the Val de Vie Estate, Jan van Riebeeck Drive.

► In Cape Town on May 24, at the African Pride Crystal Towers Hotel, Century City.

The seminars will start at 4pm and end at 5.45pm. Tickets are R500 per person.

Seats are limited.

For more information, contact Daleen on 011 799 8100 or e-mail jougeld@brenthurstwealth.co.za.

– *Business reporter*