



RADIUS

Issue 3.0 // 009

Dec // Jan // Feb '21

FREE

WATERSKADE
voorkoming en ander wenke

THE CRUCIAL RELATIONSHIP BETWEEN
WATER AND FARMING

Summer heat, pasture
management and herd health

Basjan se Boomhuis
OP PAD SEE TOE

Sunshine Seedling Services
partners with TWK Agri

TOYOTA FORTUNER

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My Companion: *Pit Bull Terrier*



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this is our story ...

Just Quit



I love meeting new people, getting to know people better and to learn from other people. Every so often, I come across someone that tries to remind me of how big our daily problems are and how we won't be able to solve any of them. There is a simple law of attraction that states we can attract the things we focus on most. The Bible also clearly says that whatsoever you shall ask in prayer, you shall receive.

I want to encourage you to quit. Quit complaining about the hardships we all faced in 2020, we made it through, didn't we? Quit being the starter of negative conversations, imagine you could inspire someone to greatness today! Quit worrying about tomorrow, tomorrow will take care of itself, it always has. Quit seeing your troubles as mountains when you know you have it in you to conquer any mountain by just taking it step-by-step.

I want to encourage you to position your mind in this coming year on new goals. The Bible also tells us to renew our minds and focus on things that are good, acceptable and perfect. If you could start again on a new, fresh outlook on life, imagine where you could be in a year from now, imagine what we can accomplish, together.

In this coming year, we at TWK are focused on driving a better tomorrow, because even if we do it little by little, collectively it could almost be perfect!

And now, over to you, how will you drive a better tomorrow?

Louise

Louise Johnson // Editor: Radius



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A note from our MD

2020 – a year that will be remembered for the sudden, drastic changes it brought. The words that were spoken from across the globe have shown that every person in the world was affected.

On 11 February President Xi Jinping of China announced: 'We don't know why it's so contagious, so that's a big problem.'

A medical doctor in New York stated: 'We're trying to keep our heads above water without drowning. We are scared. We're trying to fight for everyone else's life, but we also fight for our own lives.'

Steve Chaplin said: 'The coronavirus disease is now dominating the lives of everyone, and its history is constantly being rewritten.'

Brian Moynihan, CEO of Bank of America and chair of the World Economic Forum's International Business Council: 'When it comes to taking care of employees, the goals should be: keep them well, keep them employed and keep them mentally healthy.'

TWK and all our stakeholders were of course no exception. Fast, effective decisions had to be made. We had to take care of our employees in the best way possible and had to make decisions that would prioritise the interest of stakeholders. We depended on every employee – on their loyalty and integrity, but also their compassion for one another.

I am so grateful for the manner in which our staff stayed positive and made a difference during challenging times. The employees were even prepared, if needed, to forfeit part of their own leave balances in order to help reduce leave days of colleagues who were compelled to take leave during lockdown. They were also prepared to sacrifice part of their salary for a few months in order to ensure TWK could stay profitable and sustainable.

Our theme for 2021 is: 'Driving a better tomorrow!!'

TWK is blessed with passionate, driven and energetic people who will bounce back from this pandemic. Each one is taking control of his/her 'steering wheel', and heading towards new and exciting times in the new year.

I would like to wish every employee and stakeholder a wonderful holiday and Festive time. May you have new appreciation for time spent with loved ones and always stay grateful for grace received in so many ways from our Heavenly Father.

'The two things in life you are in total control of are your attitude and your effort.'
– Billy Cox

'Control your own destiny or someone else will.'
– Jack Welch



Andre Myburgh, Managing Director of TWK Agri

Andre Myburgh

MANAGING DIRECTOR

TWK TRADE PIET RETIEF

TWK RADIUS

Piet Retief, nestled between plantations and valleys in Mpumalanga, is more than just a stop before reaching the border that crosses into Eswatini. The area produces timber, has livestock and grain production, as well as mining interests. The region boasts several historical sites and has rich cultural influences.

Piet Retief, also known as Mkhondo in recent years, has its own tourism attractions, including Heyshope Dam for fishermen, birdwatching, hiking and horse riding for the more adventurous. There are also several options for travellers heading towards the North Coast beaches of KwaZulu-Natal, where they can find rest and relaxation before once more heading on their way.

It is in this charming town that one finds the centrally located TWK Piet Retief branch – a truly one-stop store for producers and consumers. Offering products and services for the timber industry, the general farming community and town people alike, TWK Piet Retief has their clients' needs covered. From having tractors serviced to



TWK Trade, Piet Retief

picking out new paint for your home from a well-stocked Duram range (including a state-of-the-art electronic mixing machine) and even finding a new pair of boots or a jacket, chances are, you will find what you are looking for.



TWK Trade, Piet Retief

Stepping into the branch, one feels welcomed. Friendly and knowledgeable staff are on hand to assist you in finding exactly what you need.

Over the years the need arose for TWK Piet Retief to expand from hardware and other

materials, it was known for to meet more of the agricultural and mechanisation needs of the community. This inevitable growth has led to the expansion of the branch to what it is today, with the incorporation of different divisions such as mechanisation and parts. Due to the expansion, the branch moved from its original location to the current location several years ago.

Edwin Galt, manager of the TWK Piet Retief branch and has already made several improvements. He has many more plans that have already been set in motion in order to provide clients with an even better experience and services.

'Everything that you need for your farm, all your agricultural needs, you can find here.'
Edwin's dedication to his clients is clear: 'We cater for all your needs under one roof.'



Team at TWK Trade, Piet Retief

During the latest revamp the store's layout was changed, with only one entrance now being in use. Since the change, the flow in the store has been better, clients and employees are happy with the changes and service remains a top priority.

With an estimated 118 000 line products being stocked, there is a lot on offer. Products range from basic building supplies and hardware to agricultural and plantation needs, parts, and clothing ranges. An excellent stock control system ensures that products are ordered on time for the clients. The branch has taken steps to ensure there is sufficient stock without letting the stock age. This means clients are less likely to find old stock and more likely to find new, fresh stock on the shelves.

A variety of timber production equipment, grain production tools (from the smaller products all the way through to tractors and harvesters), a broad spectrum of animal products (which includes medicine, feeds and equipment) and household essentials are all available. The branch stocks and sources everything that could possibly be needed by anyone from commercial farmers and upcoming farmers to townfolk.

When asked what makes the branch attractive, Edwin answered, 'Our diversity in the branch, services we offer such as servicing tractors, household necessities, straight through to poultry needs – we can provide it all under one roof.'

TWK Piet Retief is a proud supplier of New Holland products, a well-

known brand that has a reputation for producing top quality. There are currently three qualified mechanics and three apprentice mechanics who work with more than just New Holland – they also work on other brands such as Landini, John Deere and Claas.

The branch also expanded into irrigation recently by adding an Agrico agency to their arsenal, along with a flourishing truck parts division, which has been going from strength to strength since it was incorporated.

With the Agrico agency being added to the list, TWK Piet Retief provides clients with a wide variety of reliable and robust products of excellent value, available right on their own doorstep.



TWK Trade, Piet Retief

Over the years the need arose for TWK Piet Retief to expand from hardware and other materials, which primarily addressed the needs of the agricultural and mechanisation sectors in the community.

The branch also offers a delivery service to its clients, sending people out to them on a weekly basis. Delivery routes include Volksrust to Amersfoort and Pongola to Vryheid. This ensures that services and products are taken directly to the clients, and plans are in the pipeline to expand the service in the near future.



TWK Trade, Piet Retief

There is a lot of emphasis on training employees from the branch in order to provide a more knowledgeable service for their clients and to improve customer services. With just shy of 50 employees currently employed at the branch, each striving to deliver the best service to their clients, there is no shortage of willing employees to provide the best service available. With ongoing training to staff with regard to products from suppliers, clients are more likely to find what they need – whether it be for animal health or feed, buying a new tractor or even picking the correct shade of paint for their homes.

In the current economic environment, clients (of which farmers are the biggest grouping) tend to ask for quotations more and make less impulsive luxury buys. Yet, despite this, the branch has seen significant sales, not just on smaller products, but on larger products such as tractors and harvesters. This indicates that the community's economy

remains healthy. It helps that the branch makes an effort to ensure that quality products are priced right, assisting clients in the process and ensuring repeat business.

'Service' describes the TWK Piet Retief branch very aptly. From the moment one enters the branch, no matter whether it is for the first or the hundredth time, up to the point where one leaves the store with the products in hand, service and client satisfaction are a high priority. Whether it be a new client or someone who has been a client for many years, TWK Piet Retief leaves a lasting impression.

Source: Cornelia Vermaak



TWK Trade, Piet Retief



TWK Trade, Piet Retief



TWK Mechanisation, Piet Retief





MERRY CHRISTMAS

and a prosperous 2021



SHIPTECH

POWERING INTO THE FUTURE

Until recently, the fuel wholesale market in South Africa was served only by oil majors such as BP, Shell, Engen and Caltex through a network of distributors across the country. Now the market has opened, and we have seen the entry of independent wholesalers such as Shiptech SA, who are changing the way that fuel is sold to important sectors in our economy.

One of those is the agricultural sector, according to Shiptech SA's sales manager, Pieter Dixon. He says a great deal of thought and strategic planning has gone into building supplier relationships and ensuring that all systems are in place to ensure that the country's hardworking farming community is guaranteed both the best possible value and security of supply.

One of the key partnerships that enables this to happen was recently concluded between Shiptech SA and TWK Agri.

This strategic supply arrangement, which will see Shiptech SA delivering low-sulphur diesel to TWK Agri branches countrywide as per a pre-agreed roll-out plan, will offer significant value to TWK's customers and business partners.

'It will allow TWK to leverage their full volume potential and pass these benefits on to the customers. Shiptech Petroleum can supply products across TWK's entire operating area. Shiptech is in the process of increasing capacity and infrastructure to increase service and responsiveness,' he says.

Shiptech SA has its roots in trading petroleum products across sub-Saharan Africa. Backed by the experience gained from trading fuel in Africa, the company entered the South African wholesale fuel market in 2014 and has experienced exponential growth over the past five years due to quality of product and high standard of service.

Shiptech SA has a network of depots in Cato Ridge, Richards Bay, Harrismith, Piet Retief, Shakas Head, Port Shepstone, Winterton, Kokstad, Nelspruit, Lydenburg, Port Elizabeth and Paarl.

It runs a fleet of tankers, delivering directly from national terminals to

end users, and also services its own network of depots from which its customers can fill up. The Shiptech Logistics fleet is made up of a combination of tri-axes, links and smaller 8 000 l tankers. A combination of these tankers is placed at each of the company's depots, enabling Shiptech to service a diverse client base with differing needs and storage capacities.

Shiptech's logistics team and control room are based at Cato Ridge and offer their sales team and customers 24-hour tracking and support. Fuel is loaded out of national terminals from the same gantries as those used by the well-known oil and petrol brands. However, Shiptech Logistics is in control of all deliveries directly to the end user. No third parties are involved in the process.

Quality certificates are available for every batch of fuel loaded by Shiptech. Every load is sealed inside the gantry by a third party. The seals are then broken by the customer on delivery, thus ensuring that fuel is not double-handled or tampered with.

'In KwaZulu-Natal, we have mobile technical teams to attend to the installation and maintenance of tanks and pumps and other fuel-related assets we provide to our customers,' Dixon adds.

Shiptech also partners with a number of suppliers in the fuel-related technology space and can facilitate the procurement and installation of technologies such as automatic tank gauging, vehicle tagging and electronic fuel monitoring, which are very valuable not only when it comes to monitoring fuel usage per job or per vehicle, but also to managing theft, which is currently very high in rural communities.

Last but not least, Shiptech's online fuel management system offers customers the ability to manage their fuel usage through its live online portal. ■



Sunshine Seedling Services

has partnered with TWK Agri

By Louise Johnson

Sunshine Seedling Services (SSS) has partnered with TWK Agri, one of South Africa’s leading agricultural service providers. TWK Agri acquired a significant interest in Sunshine Seedling Services, and by doing so, Sunshine Seedling Services and TWK Agri will work together to provide a greater variety of products and services.

Sunshine Seedling Services will take over the operations of the TWK Nursery based in Piet Retief, and as a result will extend its reach into the Mpumalanga, Northern KwaZulu-Natal and Eswatini areas. The Piet Retief nursery will be focused on providing quality forestry seedlings. This partnership will bring synergies to the existing operations of both parties, providing existing customers with better service in the area and also providing TWK growers with access to new technologies.

Sunshine Seedling Services has its roots in humble beginnings since 1982. What started as a small crop of vegetables in the valley has flourished and expanded into a nursery yielding some of the highest quality timber and vegetable seedlings in South Africa.

They boast of more than 130 years of practical and academic experience. From qualified agriculturalists to a well-established management team, Sunshine Seedling Services is a leader in the containerised seedling industry.

Sunshine Seedling Services produces over 50 million vegetable seedlings annually, as well as 10 million forestry clones, 7 million forestry seedlings and 4 million essential oil seedlings and clones.

Sunshine Seedling Services has been involved in Eucalyptus clonal forestry for more than twenty years.

The last three years have seen several changes on the clonal side. The demand for clonal wattle has increased significantly as field trials show an increase in disease and frost tolerance with increased yield.

Sunshine Seedling Services has a selection of GXN, GXU and wattle clones, extensively tested across several sites. Clones are site-specific and should be planted on your highest potential areas to gain maximum benefit. The wattle clones are an exciting addition and are now available on a commercial scale.

They are incredibly excited to introduce a new, exclusive variety to the product range, the GMAC (E. grandis x E. macarthurii). TWK Agri exclusively developed this variety to achieve profitable growth, good stem form, favourable wood properties, frost tolerance and good rootability. Trial results reflected that GMAC has good pulping qualities that fall within





the norm for chip exports. The timber can also be utilised as mining timber or sawn timber.

Sunshine Seedling Services produces a wide variety of vegetable seedlings, which are grown to order in Pietermaritzburg. These seedlings will be transported to the Piet Retief nursery where they will be supplied into the local market.



The Pietermaritzburg and Piet Retief nurseries also stock a wide variety of annual and perennial flowers. The seedlings are germinated and then planted out into six-pack punnets and four-pack punnets. The flowers are bagged according to special requirements and orders.



Other products that can be found at Sunshine Seedling Services include Blueberries, Pecans, Macadamias and Essential Oil seedlings; these include varieties such as Tea Tree,

Rose Geranium, Rosemary and Eucalyptus Radiata.

Sunshine Seedling Services' customers can rest assured that all operations will continue as usual. There will be no changes to the management team and staff of Sunshine Seedling Services, and that the partnership with TWK Agri will bring synergies to both parties and that they will provide better quality products and service in the future, together.

We look forward to Growing the business together in the years to come. ■



NUUT

BACKGROUNDING VIR MEER WINS

Molatek se Background 18 en NUWE Pasture Master is uitstekende hoëgehalte proteïen- en energieprodukte geskik vir die uitgroei, *backgrounding* en afronding van jong diere.

BACKGROUND 18

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Pasture Master Reg. Nr. V29510. (Wet 36 van 1947)
 Background 18 Reg. Nr. V21955 (Wet 36 van 1947)



The crucial relationship between *water and farming*

By Cornelia Vermaak

The smell of coming rain. The rumbling of thunder coming closer from the distance. Dark clouds moving in over the horizon. The first drops of rain to fall in the new rain season. And after the rain has fallen, the unique smell that we associate with after-rain bliss lingers in the air.

The old saying that 'water is life', still rings true, even though it has been said and used for many years. On the other hand, water can also be destructive when one thinks about the devastation left behind after a flood.

Farmers, who work closely alongside nature, will tell you that rain is the lifeblood of their farms. Without rain, dams and streams will not fill and plants will not grow. Animals will not survive and neither will farms. Water forms a crucial part of the circle of life.

As South Africans, we can all readily admit to using water to cool down during the summer months. Swimming is a favourite pastime for many of us, as are other water-based activities like fishing, canoeing and river rafting. But how often do we look past our water-based activities and see the water itself? The life water both holds and provides for?

We live in a country in which the term 'drought' has become a stark reality. Over the past several years, we have seen the drought – the worst in many years – take its toll on the country and the farming community. We are always looking for new ways to save water. From fixing leaks in dams to planting drought-resistant cultivars and thinking about more innovative methods to use less water, South Africans are always looking for solutions.

When the 2020 rain season kicked off for the summer rain areas in South Africa, areas that are known for higher rainfall started off with less than what is considered normal. And areas towards the northern regions of South Africa, in turn, started off the season with much higher rainfall than can normally be expected.

Farmers are prone to speculate about what the season will bring with regard to rain, but no one can truly say. Weather services are watched carefully, hoping for answers. What can be done, however, is to prepare for a normal rain season as well as for a drier season. How you approach and prepare for a season will greatly influence how you are able to handle the season, whether wet or dry.

Farmers (producers) are reliant on rainfall to produce food, from grain, fruit and vegetables all the way through to livestock production. Some sectors need more water than others, but water remains important. Water is an important factor for food production and food security. By fixing cracks and leaks in dams, for example, water loss can be prevented. Doing maintenance throughout and not just sporadically, means costs are generally lower and the water that is lost in the process is also significantly less. How to do the maintenance can be quite a conundrum, however.

When it comes to cement dams (and reservoirs), cracks can cause the whole structure to fall and crumble down. When cracks appear, whether small hairline cracks or larger cracks, fixing them before they cause the dam to break will keep costs down and will ensure water is not lost needlessly. Water leaking through cracks can wear down the whole weak area in the structure, causing it to break down completely in the end.

There are numerous options for farmers to fix dams. These options range from cement, silicon or rubber options and even dam linings. It depends on what is needed for the dam in question. It is always a good idea to keep in mind that replacing a dam will be quite a bit more

costly than fixing cracks before they cause trouble.

Water is not something that only farmers have to think about, though. Whether you live in a rural area, in a town or even in a city, or even if you are in the mining industry, water remains important to everyone. Without sufficient water, normal day-to-day activities like doing washing or washing your car can cease abruptly –something our fellow citizens in the Western Cape, Northern Cape and Eastern Cape can attest to.

Water can become a breeding ground for parasites and diseases. This usually occurs when water becomes stagnant. Even certain running water sources can be a source of disease when the water has been polluted. Always make sure when using the water, whether for yourself, your animals or even for your vegetable garden, that the water is clean and not contaminated.

If you come across a water source you intend to use, always be cautious. Try to find out beforehand if the water source is safe to use, look around to see if others (including animals) use the water source and take the needed tools with to purify the water (cooking water before using it helps to purify the water). If the source of water seems to be contaminated with plastic, soapy substances and other questionable items, it would be in your best interest to rather not use the water.

If you do come across a clean, safe water source you are likely to find some of the cleanest, purest water that has remained untouched by harsh chemicals. Enjoy the water and make sure to leave it as you found it for those who come after you to enjoy.

How can someone save water in their home? By fixing leaking taps and

pipes, by putting up a reservoir to collect rain water and even by re-using grey water in gardens instead of opening a tap for more water. What is grey water? Grey water is the water from kitchen sinks, washing machines and bath water. Grey water can be used in gardens and can even be used to wash cars and paving.

Interesting facts about water in South Africa:

- South Africa is the 39th driest country in the world (having slightly improved from 30th position in 2014).
- Because of the size of the population in the country, South Africa has less water per person than either Botswana or Namibia.
- On 9 September 2020, South Africa's water situation was considered stable, with dam levels holding out at 60% (before the onset of rain in the summer rain regions).

Advice for saving water and water sources:

- Try to use biodegradable products.
- Prevent raw waste (including sewage) from being dumped into water sources (pollution).
- Clean debris like plastics and other non-biodegradable items from water sources.
- Fix leaks and prevent water from being wasted.

Water is a necessity for everyone to survive. Whether to farmers (producers), town or city folk, the mining industry or even factories, water is essential. Unfortunately, water is finite, and with much of the water available in South Africa being contaminated and polluted, we have to find ways to clean and re-use our water. After all, water is life and we need water to survive.

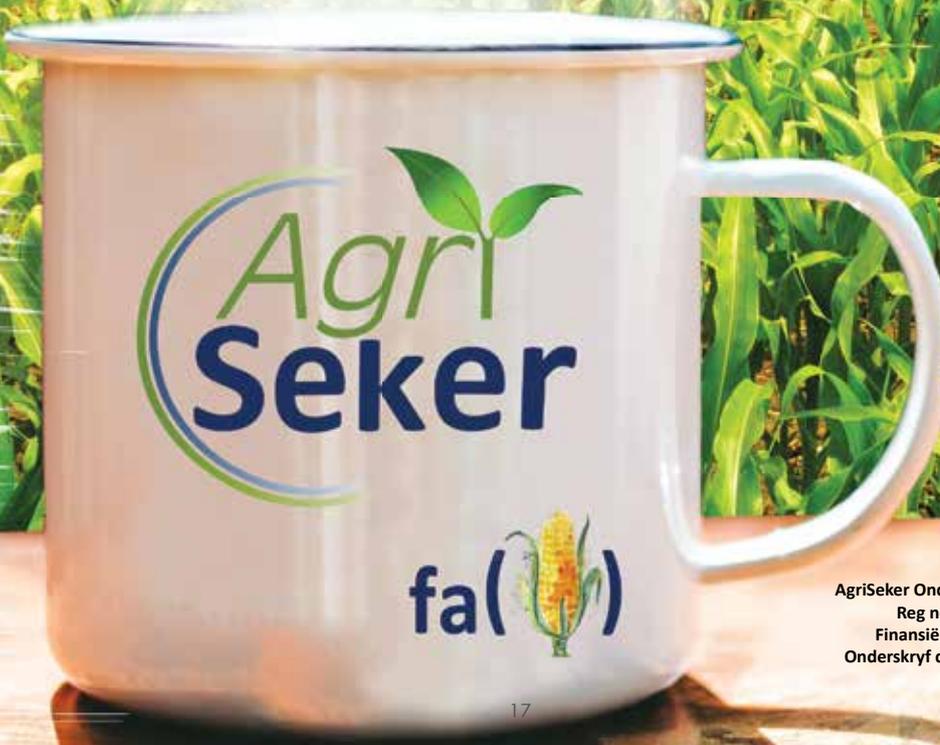
Sources: wwf.org.za, waterwise.co.za ■



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DIE BOER SE VRIEND



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B-BBEE

in agriculture

Broad-based black economic empowerment (B-BBEE) legislation has been put in place in an attempt to encourage businesses to measure and report on the role they are playing in supporting economic transformation in South Africa.

The B-BBEE Act defines a black individual as a South African who is black, Coloured, Indian or Chinese, as determined by the High Court of South Africa in 2008. This also includes individuals who were naturalised before April 1994 or would have been entitled to naturalisation prior to this date. The agricultural sector is affected by B-BBEE legislation as much as any other business or organisation.

B-BBEE compliance is about the extent to which the entity meets employment equity targets, procures goods and services from black-owned suppliers, enters into joint ventures with black businesses and assists in the creation of black businesses, as well as transfers a percentage of the enterprise into the ownership and control of black people [Agri SA].

Three different B-BBEE scorecards are used, depending on the annual enterprise turnover thresholds:

- Exempted micro enterprises (EMEs) – revenue below R10 million – deemed to be level 4 if ownership is less than 51% black-owned.
- Qualifying small enterprises (QSEs) – revenue between R10 and R50 million – QSE scorecard
- Large enterprises – revenue above R50 million – generic scorecard

The EME and generic scorecard consist of five elements with varying scores, depending on the type of scorecard used.

WEIGHTING SCALE		
	Generic enterprises	Qualifying small enterprises (QSE)
Ownership	25	25
Management control	19	15
Skills development	20	30
Enterprise development	40	25
Socio-economic development	15	15

Though B-BBEE compliance is in no way compulsory for or enforceable on any private company, it is beneficial and recommended if the entity is anticipating any involvement in government contracts or tenders. This also affects the suppliers and service providers to the entity being granted the government contract or tender.

Element 4 of the B-BBEE scorecard has a direct bearing, as measured entities are granted higher scores should they procure goods and services from entities with favourable B-BBEE scores.

To a large extent, B-BBEE compliance is within every entity's reach. With a well-implemented strategy, companies would be able to incorporate set B-BBEE targets in the various elements of the business's operations.

Entities in the agricultural sector are advised to familiarise themselves with the B-BBEE requirements specific to the industry. To ease the entry into B-BBEE compliance, it is advised that the following be included in their compliance planning:

- Increase enterprise and supplier development scores by procuring

goods and services from EMEs and QSEs with 51%+ black ownership.

- Optimise the 15 points allocated to socio-economic development, currently at 1,5% of net profit after tax for the agricultural sector.
- Analyse all skills development spend (training and development expenditure) and plan in advance to ensure that employees and individuals from designated groups and disabled individuals are included in training interventions.
- With all complex transactions, especially in the ownership element, consult with experts in the field to ensure that all transactions are properly planned and supported by professional advice to ensure that all transactions are beneficial to the company in the long term.
- Lastly, maintain well-documented evidence of each element you

wish to claim points for during the verification process.

The AgriBEE Council ([www.http://webapps.daff.gov.za/AgriBEE](http://webapps.daff.gov.za/AgriBEE)) has been established to provide a sector-friendly set of codes to assist agricultural participants in addressing the challenges associated with the sector in general.

SANAS-accredited verification agencies are the only registered and authorised agencies to issue B-BBEE compliance certificates to measured entities. A comprehensive list of all registered agencies can be found at www.sanas.co.za.

Chantell Gericke | Chartered HR Professional | SABPP 57408035 ■



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Farmer-owned and farmer-led Limagrain Zaad South Africa offers a compelling alternative to local producers

By Limagrain Zaad South Africa

Since July 2020, three of South Africa's leading agricultural seed companies have joined forces to create the joint venture company Limagrain Zaad South Africa. This represents the coming together of Link Seed (Group Limagrain), Klein Karoo Seed Marketing or K2 (Zaad Group), and Seed Co South Africa – part of the largest seed company on the continent of Africa – to create one new company to provide a competitive multi-crop alternative for farmers in southern Africa.

With this joint venture, Limagrain Zaad South Africa – as part of the Limagrain Field Seeds division – offers a superior multi-crop portfolio of products and services to producers, making Limagrain Zaad South Africa a key player in the field (agronomic) and pasture seed segment. Group Limagrain – the fourth largest seed company in the world – is a farmer-owned and farmer-led cooperative based in the heart of France. For more than 50 years, the 1 500 farmers who own Limagrain have collaborated with other farmers and agronomic institutions to build local seed businesses that deliver adapted varieties to farmers, large and small, across six continents. It is a creator and producer of plant varieties with integrated activities across field seeds, vegetable seeds and cereal products. Limagrain Field Seeds, with its international Limagrain brand, is the multi-crop global field seeds division of Group Limagrain.

'Everything that we do has farmers at the heart of it. We are a company created and owned by farmers and they allow us to take a long-term view to create benefits for farmers, large or small, across six continents,' explains Pascal Viguier, Limagrain chairperson.

'Our farmer members are not anonymous – they know our people and our business. We have a democratic model for all key decisions in the organisation with the same voting rights for all: one person equals one vote.

'Farmers the world over take a long-term view of their activities to ensure a sustainable future for generations to come. This long-term culture, coupled with a strong sense of perseverance, remains the guiding principle for Limagrain,' continues Viguier.

Limagrain has been in South Africa since 2013 after taking up shares in Link Seed. However, in 2017 Limagrain acquired 100% shares of Link Seed and started distributing both corn and soy seed in the country.

According to Eugene Muller, Limagrain Zaad South Africa's managing director, the decision to merge the three entities was driven by the need to present a stronger and more complete package to farmers. 'Limagrain Zaad South Africa is not only a new force in the seed industry

in southern Africa, it also presents a fresh approach in agriculture that we believe will bring strong benefits to all growers. Having farmers at the heart of everything we do will be a breath of fresh air to our agricultural communities,' says Muller.

'This venture also creates a stronger integration regarding Limagrain's global product research and development possibilities, which in turn leads to optimal genetics.'

Limagrain Zaad South Africa has access to every important technology, including all major genetically modified trait platforms and Limagrain's global gene editing programmes and its proprietary agrility digital farming platform.

'We trust that our combined client base has accepted Limagrain Zaad South Africa really well, acknowledging the value in the new three-brand multi-crop approach. We are excited about the future and looking forward to making a sustainable difference for both farmers and the agricultural sector,' concludes Muller. ■



Pascal Viguier, Limagrain Chairperson (left), with Damien Bourgaire, Limagrain CEO



Eugene Muller, Limagrain Zaad South Africa Managing Director



LIMAGRAIN ZAAD SOUTH AFRICA

'N DINAMIESE NUWE MEDEDINGER IN DIE SAADBEDRYF



Een span • Drie handelsmerke • Multigewas-opsies

Link Seed (*Limagrain Groep*), Klein Karoo Saad Bemaking (*Zaad Groep*) en Seed Co SA het kragte saamgespan binne een, nuwe besigheid. Ons bied 'n mededingende multigewas-alternatief vir boere in Suid-Afrika.

Met ons 3 handelsmerke – **LG**, **K2** en **Seed Co** – verskaf ons perfek-aangepaste mielie-, sojaboon-, sonneblom-, weidings- en koringvariëteite.

Limagrain Zaad South Africa

www.lgseeds.co.za



Limagrain

Summer heat, pasture management and herd health

By Cornelia Vermaak

With summer in full swing, temperatures soaring and rain making a welcome appearance, things are once more – as usual – busy for farmers. Whether you are a small-scale farmer, or even a large mega farmer, everyone depends on healthy herds throughout the year. Healthy herds are profitable.

Sheep flocks will mostly have finished lambing by early summer and these young lambs will benefit tremendously from the green pastures. The natural source of nutrients will encourage growth in the young animals, as well as promote the overall health of the animals.

Cattle herds will be in a similar, yet different, position. Many farmers use set calving seasons that start around the middle of August and end by the middle of November so that calves can grow optimally during the peak of natural pastures. Bulls will also be with cows and heifers for the duration of the summer months.

But it isn't as easy as waiting for summer and merely putting animals together in the hope of getting calves and lambs. There are a number of things that need to be done beforehand.



Before putting either bulls or rams with your herds or flocks, make an appointment with your local veterinarian to come and test your bulls and rams for fertility. Diseases like bovine trichomoniasis (trich) among bulls can cause quite a substantial financial loss. Unfortunately trich cannot be cured, and is a likely culprit if the conception rate in the herd is extremely low.

During the summer months, tick numbers will be extremely high. The heat and wet conditions will cause their populations to flourish. This, in turn, gives rise to diseases like African redwater, Asiatic redwater (a very fast-acting disease with a high mortality rate) and bile disease. When the summer months make their appearance, dipping livestock becomes a very high priority.

There are a number of different types of products that can be used for both internal and external parasites. These products offer protection against parasites for several weeks and most offer immediate protection. It is always a good idea to speak to a knowledgeable person at your local TWK branch for advice on which products to use and for what parasite it will work. A broad-spectrum product will help, but in some cases a specific product may be needed to target a specific parasite.

Many people love going on holiday during the summer months. While this in itself is not problematic, having sick animals at home can become a costly problem. When you know you are leaving for a period of time, make sure your animals are healthy and give them preventative dips for parasites. This will lower the chances of one of your animals becoming ill or even dying.

Animals should be in optimal condition during summer and going out of summer into winter. Insufficient and poor quality feed is a cause for concern. When you speak to your veterinarian about your animals'

condition, they are likely to ask you about your animals' diet and give advice. When going into winter in an optimal, healthy condition, animals are more likely to withstand harsh winters better.

Animals who have enough feed during the breeding season and are in good health are more likely to carry foetuses to term. This means more calves and lambs will be born. If animals are not healthy, the chances are that they will skip, which means the farmer will not get a calf or lamb to sell.

During the spring and early summer months, there are a number of vaccinations farmers should do for their cattle. Bovine ephemeral fever (better known by its Afrikaans name of drie-dae-stywe-siekte), Rift Valley fever and lumpy skin disease are some of the more common vaccinations that are recommended for cattle herds during spring and even early summer.

Things to look out for during summer:

- The number of external parasites (ticks) and types of parasites on animals.
- The type of supplements (licks) given to herds and flocks (are they eating the supplements or are they not eating them?).
- Paleness (check eyes and gums) in animals that look sick (tick-borne diseases as well as internal parasites).
- Condition of animals – animals should be in optimum condition during the summer months.

Become familiar with the different types of plants that grow on your farm. Some of them may be poisonous and you will need to know how

to treat animals that have digested them.

Overuse of unnecessary medication can have negative side effects – speak to knowledgeable people about using the right medication at the right time.

Some readers may remember from the March issue earlier this year that wireworm was mentioned. Wireworm is an internal parasite that can cause significant losses among small livestock, which means a loss of income for farmers. Throughout summer and well into autumn, wireworm will be a common sight for some farmers. Thankfully, with the right medication (administered with a herd-management programme), wireworm infestations can be stopped and prevented.



A crucial vaccination small livestock farmers should remember for summer too is that for pulpy kidney. Many farmers suffer losses from pulpy kidney throughout the year and the summer months are no different. Pulpy kidney vaccinations for small livestock should be given seasonally or when a change in feed is made.

From the last weeks of winter, through spring and into the first weeks of summer sheep flocks are sheared. When flocks are sheared, it is always a good idea to dip animals for external parasites like lice and ticks. You can find a dip that will suit the needs of your flock at your local TWK branch.





Horses are used for moving livestock, transportation and pleasure riding. During October, horses are usually vaccinated for AHS (African horse sickness). However, during the summer months horses will also need attention for both internal and external parasites. Ticks and flies can become an infestation on horses, with internal parasites wreaking havoc too. It is always a good idea to give preventative treatment for parasites to horses, as in many cases horses will only show that they are unwell when they are losing weight. Also remember to deworm mares before they go into foal.

Make sure you know which poisonous plants grow in your area during the summer months. Knowing and understanding poisonous plants can make a world of difference when you want to help your animals. A common poisonous plant (which is problematic during spring months already), is *Moraea* spp. (Iridaceae), or more commonly known as 'tulp'. There are several species of this plant that are considered to be toxic (poisonous) for animals. Knowledge is key when it comes to these plants.

Summer months may pose their own challenges for livestock farmers and their animals, but all things considered, with the right management plan in place, these challenges manageable. Speak to the right people about medication that is readily available, as new and improved products do come on the market. Taking care of your herds and flocks means they will take care of you. Healthy animals will make farmers profitable.

Sources:

- www.rpo.co.za
- www.africanhorsesickness.co.za
- www.landbou.com
- www.farmersweekly.co.za
- www.angoras.co.za ■

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In search of the Thunderbird

We need your help

By Dr Jarryd Alexander – Mabula Ground Hornbill Project

Our goal as the Mabula Ground Hornbill Project is to reduce and ultimately reverse the decline of southern ground hornbills (*Bucorvus leadbeateri*) in South Africa and its neighbouring states. With just an estimated 2 000 adults left in the wild, and with between three and seven individuals per group, that means there are only about 400 South African groups or breeding females.

Roughly 50% of the population occur in Mpumalanga, and more specifically safe and sound within the protected areas of the Kruger National Park and its associated private nature reserves, for example Timbavati.

these human-occupied landscapes paints a picture of the resilience of wildlife and the adaptability of certain species, southern ground hornbills being one of them. Much of the Eastern Cape, KwaZulu-Natal and Limpopo have vast expanses of farm and rural land that are ideal



Female southern ground hornbill, showing the blue/purple patch on the throat pouch. Males are completely red and the juveniles a pale yellow/flesh colour.

southern ground hornbill habitats. The historical records indicate that much of these provinces was inhabited by southern ground hornbills, but due to poisoning and persecution their numbers have declined. This does not mean that these magnificent birds are not still present in these areas, but in smaller numbers, and we need to assess the viability of these smaller populations and support them as best we can.

The remainder is spread across the Eastern Cape, KwaZulu-Natal and Limpopo. This means we must focus our monitoring efforts where the species is living among humans, in landscapes that are roughly 70% transformed, and within a few small protected areas.

As not all areas can be formally protected conservation areas, and not all wildlife occurs within protected areas, the wildlife that does inhabit

Over the past decade the

Mabula Ground Hornbill Project has collaborated with researchers and landowners in monitoring and developing a more accurate understanding of the national population, and the more we search and spread awareness, the more sightings we receive. We are observing these birds in some areas for the first time in many years, giving us hope for ultimately saving this species from extinction. However, with the species occupying such large territories and being

a long-lived species, monitoring efforts are not as easy as with other species and require long-term monitoring projects to truly understand how well they are doing.

In 2020 the Mabula Ground Hornbill Project initiated a well-developed national monitoring programme that is based on a four-year cycle, with annual assessments structured around the South African Bird Atlas Project (SABAP), which split South Africa into 2 000+ pentads (± 8 x 8 km² grid blocks). This is a great way to monitor southern ground hornbills, as the average territory is roughly the size of a pentad, meaning that if southern ground-hornbills are spotted in a pentad, that pentad is most likely a territory!

With consistent annual reporting over the four-year cycle, we will be able to determine if southern ground hornbills are still present within each pentad, or if we are observing newly inhabited pentads, or pentads that have become void of southern ground hornbills. Pentads that show no occurrence of southern ground hornbills for three consecutive seasons are marked for assessment to determine why they are now absent. This could be the result of the destruction of a nest, death of the group, or transformation of their natural habitat. Clusters of these 'empty' pentads alert us to greater threats that will need intensive investigation, and then restoration.

The national monitoring plan is proving effective, but requires a concerted monitoring effort, and equally so is the perfect means of gathering citizen science data on these birds. Over the past year we have worked with local farmers and corporations to establish sighting groups that we refer to as 'champions'. These groups include a variety of local landowners extending over areas of different coverage, all providing sightings of southern ground hornbills in their local habitats. At present we have several entities assisting us as 'champions' – from large logging and sugarcane corporations, cultural leaders, local communities and farmers to private lodge and resort owners, and conservation organisations in many of the areas where TWK branches are located.

At present our outreach to communities and citizen scientists has improved our coverage, and on average we are receiving 150 sightings every month and 10 new pentads in which southern ground hornbills have never been observed. At the launch of the national monitoring plan in January 2020 we set ourselves a goal to identify 25 new pentads inhabited by southern ground hornbills, with no idea how the plan would unfold. However, 10 months into the first cycle and we already have over 80 new pentads reported to us and over 1 200 southern ground hornbill sightings from our citizen scientists!

With improved education and increasing awareness we are able to improve the chances of this species' survival, specifically in a region of South Africa where these large terrestrial birds live in harmony with humans. When it comes to a species like the southern ground hornbill, with their massive territories and their ability to move effectively through the landscape, monitoring proves challenging. However, by involving and educating local communities and developing citizen scientists we are more equipped to observe and conserve this species, ultimately bringing them from the brink of their endangered status.

We must emphasise that anyone with a cell phone can help, as each sighting is extremely valuable to us. Sightings can be sent to our hotline via SMS or WhatsApp (+27 79 754 6234), or emailed to research@ground-hornbill.org.za. The most important information for us is the location of the birds, preferably GPS coordinates (this can be done by sending a WhatsApp pin). Other information like the date of the sighting and the number of birds in the group is also important. Please send any pictures if you can.

In addition, we have placed a thunderbird sighting book at every TWK branch for patrons to fill in. Alternatively, you can visit our website (ground-hornbill.org.za) or social media platforms on Twitter (@ground.hornbill) or Instagram (ground_hornbill) to report sightings, or just to learn more about the species, the project, and what we do. It is often thought that a single person cannot make a difference, but when it comes to southern ground hornbills and being one of their, and our, champions, each and every person is capable of making that difference! ■



A southern ground hornbill moving between farms in its territory. The open fields are ideal for foraging and the juveniles a pale yellow/flesh colour.

SEEN A THUNDERBIRD? WE NEED YOUR HELP!

SOUTHERN GROUND-HORNBILL *Bucorvus leadbeateri*

This bird is now Endangered in South Africa, Swaziland and Namibia. They are revered across Africa for their ability to kill large snakes and for being associated with good summer rains.

Every sighting you report yields valuable information to help us monitor the population status, health and allow us to find new groups and keep them safe.

SUBMIT YOUR SIGHTINGS:

- Email: research@ground-hornbill.org.za
- WhatsApp: +27 (0)79 754 6234
- BirdLasser App (say YES to **Mabula Ground Hornbill Project** as a cause)

INFORMATION REQUIRED:

Date, location and group size. **Any photos are always welcome but ideally a portrait of each individual in the group is more helpful.**

PLEASE LOOKOUT FOR RINGS OR FACIAL TATTOOS!



Please note ring details (colour of ring and which leg)

These tattoos are letters or numbers on the side of the bird's face.

If ground-hornbills share your land then you are very privileged! There are only about 200 family groups left outside of Kruger National Park. Become a Custodian to keep them safe. Every group counts!

VISIT WWW.GROUND-HORNBILL.ORG.ZA FOR MORE INFORMATION



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Mikotoksiene

natuurlike (maar ongewenste)
kontaminante onder die vergrootglas

Deur Hannalien Meyer, SAGL

W at is mikotoksiene?

Mikotoksiene is natuurlike kontaminante wat deur swamme geproduseer word en wêreldwyd in graangewasse en oliesade aangetref word.

Die chemiese verbindings is baie stabiel; as dit eers gevorm het, word dit nie maklik vernietig nie. Spesifieke mikotoksiene word deur verskillende fungi geproduseer. Aflatoksien B₁, een van die bekendste mikotoksiene, veroorsaak kanker by mense en lewersiektes by diere. Verskeie gevalle is aangeteken waar blootstelling aan voedsel met te hoë hoeveelhede aflatoksien B₁ dodelik vir mense was. Aflatoksiene word hoofsaaklik in mielies en grondbone gevind. Deoksivalenol, ook bekend as vomotoksien, kom hoofsaaklik in mielies, koring en gars voor. Fumonisiene is nog 'n groep mikotoksiene wat hoofsaaklik in mielies, sorghum en gars aangetref word. Okratoksien A word hoofsaaklik tydens die opberging van graan deur verskillende swamme geproduseer. Die voorkoms van zearalenoon word wêreldwyd toenemend waargeneem in mielies, koring, sorghum en gars. Van die mikotoksiene is snellers vir lewer- en niersiektes en kankergewasse en voortdurende blootstelling aan hoë vlakke gekontameneerde verwerkte voedsel en finale voerprodukte is 'n groot risiko vir voedselveiligheid.

Waar word mikotoksiene aangetref?

Mikotoksienkontaminasie kom in die hele voedselketting voor. Dit vorm in die gewasse op die landerye, want swamme word oral in die omgewing aangetref. Plantbesmetting van die swamme word aangehelp deur maontlike fisiese beskadiging van die gewasse deur insekte en voëls. Sodra die omgewingstemperatuur en vog gunstig is, produseer die verskillende fungi baie spesifieke mikotoksiene. Resultate van navorsingsprojekte het aangetoon dat sekere landboupraktyke en keuse van kultivars ook 'n rol speel in 'n verhoogde swambesmetting en

gevolglike produksie van mikotoksiene.

Tydens opberging van die gewasse kan meer of ander mikotoksiene geproduseer word, daarom is die beheer van die temperatuur en vog tydens opberging noodsaaklik. Omdat die swambesmetting gewoonlik net in dele van die landerye en net op sekere graankorrels of bone of pitte voorkom, is die mikotoksiene nie deur die hele besending graan versprei nie en word daar na "hot spots" verwys.

Regulasies vir toelaatbare vlakke en mefing

Mikotoksiene word nie vernietig met die verwerking van hierdie gewasse by meulens en veevoerproduksie-aanlegte nie, daarom is daar wêreldwyd regulasies met verskillende maksimum toelaatbare vlakke vir hoofsaaklik aflatoksien B₁, fumonisien B₁ en B₂, deoksivalenol en okratoksien A. Suid Afrika het sedert 2004 'n regulasie (Wet 54) vir 'n maksimum toelaatbare vlak van 5 µg/kg vir aflatoksien B₁ vir alle voedsel vir menslike gebruik. In September 2016 is hierdie regulasie uitgebrei vir fumonisien B₁ en B₂ in mielies (4 000 µg/kg), in verwerkte produkte (2 000 µg/kg), deoksivalenol in graangewasse (2 000 µg/kg) en verwerkte produkte (1 000 µg/kg). Daar is ook 'n Suid-Afrikaanse regulasie (Wet 36) vir maksimum toelaatbare vlakke vir verskillende mikotoksiene in finale veevoerprodukte.

Om voedselverliese te beheer en die langtermynblootstelling aan hierdie toksiese verbindings te vermy, is dit belangrik om te weet of die graan wat geproduseer of opgeberg is, wel gekontamineer is, watter mikotoksiene teenwoordig is en of die konsentrasievlakke skadelik is. Vir die bepaling van die mikotoksienvlakke het die SAGL 'n metode ontwikkel om die 13 belangrikste mikotoksiene met een analise in graan, oliesade en verwante verwerkte produkte te meet. Daar is 'n

verskeidenheid vinnige meettegnieke ontwikkel wat deesdae selfs in nie-laboratoriumomgewings as 'n eerste sifting vir aflatoksiene, deoksinivalenol en fumonisiene in graangewasse gebruik kan word.

Mikotoksienvlakke in plaaslik geproduseerde mielies en koring

Met die bydrae van die Agbiz Grain-lede wat die mielie- en koringoesmonsters jaarliks by produsente se graanlewering insamel en met befondsing van die SA Mielie- en Wintergraantrust vir die oeskwaliteitprojekte het die SAGL die mikotoksienvlakke die afgelope nege jaar gemeet. Verrassende resultate is verkry. Net deoksinivalenol (DON) is in koring gevind, met 'n lae besmetting in verskillende seisoene. Die hoogste DON-konsentrasie in 'n enkele monster was slegs 593 µg/kg – ver onder die regulasievlak van 2 000 µg/kg.

In die geval van mielies wat kommersieel verbou word, is geen verband tussen die graad van die mielies, die mikotoksienkontaminasie en die konsentrasievlakke in die besending gekry nie. Feitlik geen aflatoksiene B₁ is in die afgelope nege seisoene in mielies gevind nie – slegs in drie mielie-monsters. Fumonisiene, deoksinivalenol en zearalenoon is bevestig as die belangrikste mikotoksiene in Suid-Afrikaanse mielies, en groot seisoenale variasies in die voorkoms en konsentrasievlakke in die verskillende produksiestreke is gerapporteer. Ongeveer 45 tot 55% van die mielies is met fumonisiene gekontameneer. Alhoewel die gemiddelde fumonisienkonsentrasies in die verskillende produksiestreke heelwat laer was as die regulasiewaarde van 4 000 µg/kg, is mieliebesendings in verskillende streke en seisoene met fumonisienkonsentrasies ver bo die toelaatbare vlak gelewer. Die hoogste kontaminasie, 34 740 µg/kg, is in 2018–2019 in geelmielies gerapporteer.

'n Toename in die voorkoms van DON is die afgelope vier jaar in verskillende produksiestreke in beide wit- en geelmielies gerapporteer en DON-vlakke hoër as 2 000 µg/kg is in 4 tot 8% van die witmielies en 1% van die geelmielies gerapporteer. Meer gedetailleerde resultate is in die SAGL se oeskwaliteitverslae gepubliseer (www.sagl.co.za).

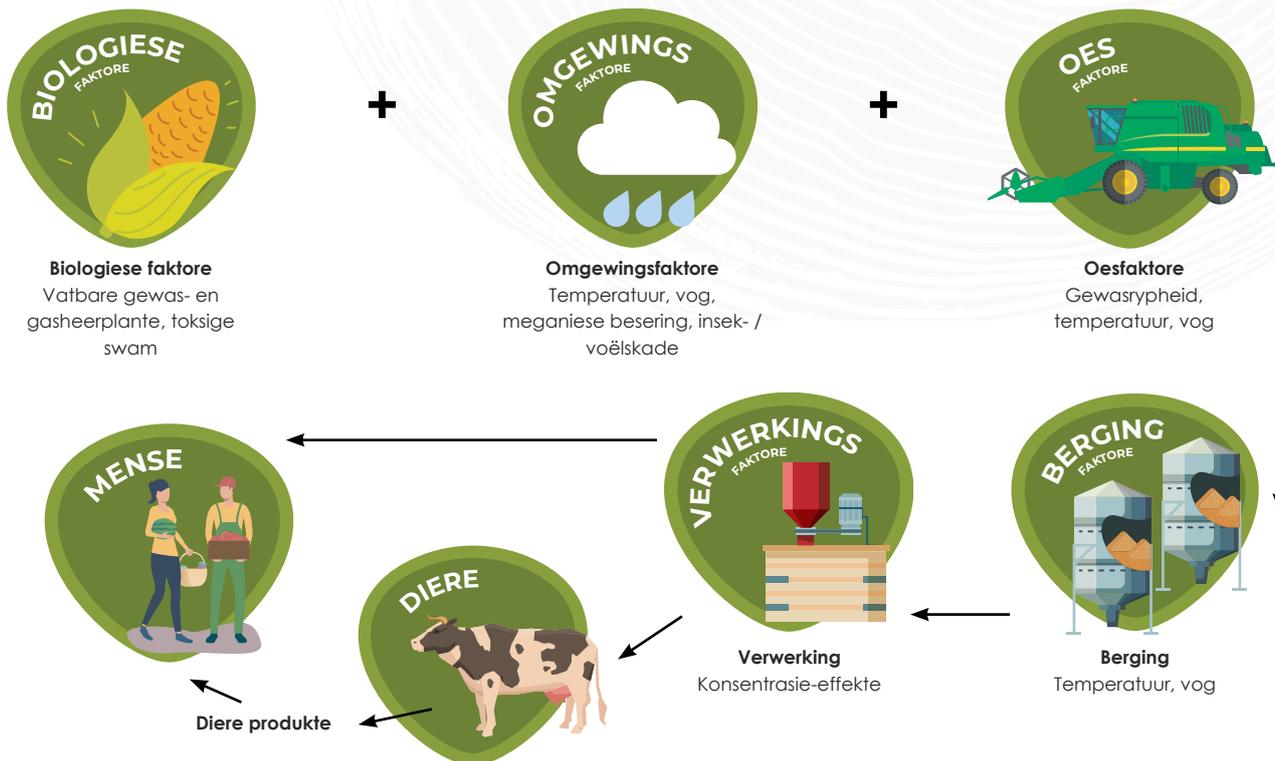
Bestuur en beheer van mikotoksienkontaminasie

Daar is voorspel dat klimaatsveranderinge reeds tot die verandering in die mikotoksiene verspreidingspatrone en kontaminasievlakke wêreldwyd bydra. Resultate van navorsingsprojekte in Suid-Afrika, wat ook finansiële deur die trusts ondersteun word, help om die bestuur en beheer van mikotoksiene beter te verstaan.

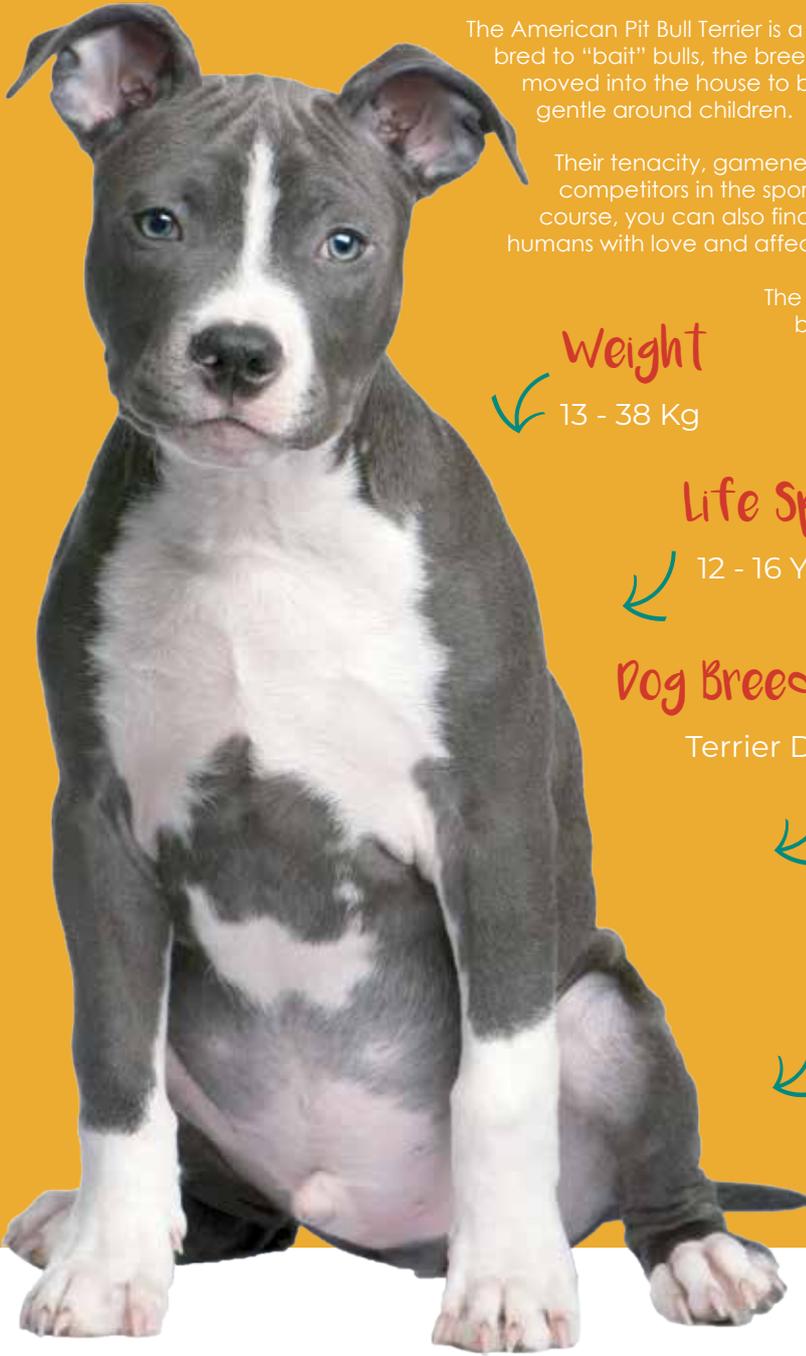
Die moniteringsresultate help elke sektor in hierdie voedselketting om voorkomend op te tree om die kontaminasie te probeer vermy of te verminder. Tydens graanproduksie speel die landboupraktieke, rotasiesistels van gewasse, keuse van kultivars, gebalanseerde bemesting en die oestyd 'n groot rol. Die bestuur van korrekte opbergingspraktieke soos deurlugtiging, beheer van vog en temperatuur is noodsaaklik. Met die vervaardiging van verwante voedselprodukte is dit belangrik dat meulenaars die kontaminasievlakke meet vir sinvolle vermenging voor vermaling. Die gebruik van binders in finale voerprodukte word aangemoedig.

Mikotoksiene gaan altyd die spreekwoordelike naald in die hooimied bly. Die variasies en tendense bevestig die noodsaaklikheid van voorkomende maatreëls en volgehoue monitering van die mikotoksienvlakke deur al die rolspelers. ■

Faktore wat die voorkoms van mikotoksiene beïnvloed | Graanvelde



Pit Bull Terrier



The American Pit Bull Terrier is a companion and family dog breed. Originally bred to "bait" bulls, the breed evolved into all-around farm dogs, and later moved into the house to become "nanny dogs" because they were so gentle around children.

Their tenacity, gameness, and courage make them popular competitors in the sports of weight pulling, agility, and obedience. Of course, you can also find them living as companions, showering their humans with love and affection.

The American Pit Bull Terrier is one of the so-called bully breeds often labeled a pit bull. In fact, "pit bull" isn't a breed, but a term used to describe the American Pit Bull Terrier, the Bull Terrier, the American Staffordshire Terrier, and the Staffordshire Bull Terrier.

Weight
13 - 38 Kg

Life Span
12 - 16 Years

Dog Breed Group
Terrier Dogs



Height
43 - 48 cm tall
at the shoulder

Some people say the American Pit Bull Terrier is the same as the American Staffordshire Terrier. Others, just as forcefully, say they're entirely different breeds.

The bull breeds are often grossly misunderstood. The qualities that make these dogs tenacious players in obedience and agility games also attract highly unscrupulous people looking for strong competitors for their dog fighting rings.

These dogs are extremely intelligent and learn commands and tricks with ease. They have a zest for life and love to be involved in everything going on around them. They maintain a puppyish demeanor well into adulthood, and that vitality makes them a joy to live with.

Physical Needs

- Energy level 
- Intensity 
- Exercise needs 
- Playfulness 

Friendliness

- Affectionate with family 
- Kid-friendly 
- Dog-friendly 
- Friendly towards strangers 

Trainability

- Easy to train 
- Intelligence 
- Potential for mouthiness 
- Prey drive 
- Tendency to bark/howl 



TWK RADIUS

Can Dogs Eat Popcorn? Is Popcorn Safe For Dogs?

So is popcorn okay for dogs to eat? The short answer is yes, but it depends on how much is served and how it is prepared. As always, you must ask your vet before you feed your dog any human foods.

Popped corn kernels can provide many health boosters that are beneficial to your dog's nutrition. Some of the minerals that can be found in popcorn include magnesium, manganese, phosphorous, zinc, and popcorn can also boost dogs' fiber intake along with many other vitamins.

So if popcorn has so many benefits for our pups, when can it be dangerous? The issue isn't with the corn kernels, themselves, but with how we humans like to eat and prepare our popcorn. Basically, all the toppings and things we like to add to our popcorn make this snack bad for our dogs.

The majority of us like our popcorn dripping with butter and salt, among other things, that are not good for our dogs.

If you like to add lots of salt and butter to your popcorn, it may be best to keep it out of reach of your pooch. Though it may not be fatal to them if they do find a piece or two on the ground, it can cause some unhealthy side effects if they eat enough of it.

It's also important to note that corn is a possible allergen for your dog, so make sure to consult with your veterinarian to make sure your pup doesn't have an allergic reaction to it.

Source: www.dogtime.com ■

MEER PROTEÏENE VIR AKTIEWE HONDE



Beskikbaar by jou naaste TWK handelstak



Waterskade

VOORKOMING EN ANDER WENKE

Deur Clara Rautenbach

Waterskade laat jaarliks vele huiseienaars met hulle hande in die hare. Dit is alombekend dat waterskade die grootste oorsaak vir versekeringseise ten opsigte van geboue en huishoudelike items is. Wat dalk nié so bekend is nie, is dat huiseienaars gereeld die fynskrif in hierdie polisse nie raaksien nie.

Standaardpolisriglyne skryf voor dat waterskade wat deur storms, vloede, wind, hael of sneeu veroorsaak word, gedek word. Dit sluit ook die gevolglike waterskade binnenshuis, of aan huishoudelike inhoud, in.

Natuurrampe soos damwalle wat breek of riviere in vloed is nie noodwendig altyd die oorsaak van waterskade-eise nie. Waterskade is geneig om stil-stil en stelselmatig te vererger tot 'n pyp of 'n geiser – skielik, uit die bloute – bars. Die gevolg is 'n hele klomp beskadigde huishoudelike items of selfs eiendom.

Voordat 'n pyp wat lek of 'n gebarste geiser met die huiseienaar se begroting en sin vir humor lol, is daar voorsorgmaatreëls wat in en om die huis getref kan word:

- Wees paraat vir aanduidings van waterprobleme in die huis.
- Indien 'n daar vermoed word dat 'n pyp lek, moenie oorhaastig 'n hamer en beitel nader te trek nie; maak eerstens van 'n lekkasie-opsporingstoestel gebruik om die lek op te spoor en dit sodoende te stuit.
- Enige nat areas moet goed droog word. Sorg dat daar goeie lugsirkulasie is om die droogwordproses aan te help. Sodoende kan die vorming van muf of swamme verhoed word.
- Geute moet gereeld nagegaan word en blokkasies moet verwyder word.
- Sink- en vesementdakke moet gereeld nagegaan word om lekkasies rondom daksroewe te identifiseer en te herseël.

Huishoudelikeversekeringsbeleide dek huiseienaars teen skielike en onvoorsiene verliese. Versekering dek egter nie enige skade wat as gevolg van die huiseienaar se eie nalatigheid of gebrek aan basiese onderhoud voorkom nie.

Sou daar egter een aand in die middernagtelike ure liters water uit die plafon stroom, is daar basiese stappe wat die huiseienaar dadelik kan toepas:

- Maak seker dat die drupbak van die geiser lekkende water opvang en, in die geval van 'n kraak, die water deur middel van 'n uitlaatpyp na buite die gebou gevoer word om skade te beperk.
- Skakel die geiser by die verdeelbord af. (Die huiseienaar behoort vooraf te weet waar die kragbord, hoofwatertoevoer en waterafsluitkraan geleë is – voordat die spreekwoordelike en/of letterlike vloedwater te hoog styg en die huiseienaar blindelings in die donker rondtas.)
- Skakel die huis se hoofwatertoevoer af, en draai ook die afsluitkraan toe om sodoende watervloei na die geiser te staak.
- Maak alle warmwaterkrane in die huis oop om die druk binne-in die geiser te verlaag – dit sal ook die hoeveelheid water verminder wat uit die geiser stroom.
- Verwyder meubels en waardevolle items uit die nat area om verdere skade te beperk.
- Kontak onmiddellik jou versekeringsmakelaar om die eis in te dien en om 'n gekwalifiseerde loodgieter na die huis te ontbied.

Volgens Armand Kruger, eisebestuurder by TWK Versekering, bied alle versekeringspolisse nie dieselfde dekking nie. "Dit is baie belangrik om seker te maak dat jou dekking van die begin af voldoende is en die nodige koste sal dek vir die vervanging van geisers, gebarste pype en gevolglike skade."

Kruger meen dit is belangrik vir die huiseienaar om die verskil tussen dekking van geboue en dié van huishoudelike inhoud te verstaan, aangesien versekering van geboue die herbou van strukture soos pype en plafonne en die geiser sal dek, maar nie noodwendig die vervanging van meubels of huishoudelike toestelle nie.

"Dit is juis oor hierdie tipe gevalle dat dit so belangrik is om 'n ingeligte, gekwalifiseerde makelaar te hê wat die huiseienaar oor alle bepalinge en voorwaardes kan adviseer om die beste moontlike dekking te verseker," verduidelik Kruger. "Jou makelaar is juis daar om na jou belange om te sien, en om namens jou met die versekeraar te onderhandel." ■



MERRY Christmas

We wish to have many more successful milestones with you in the coming new year. So here's us wishing you a Merry Christmas and a successful new year.



INSURANCE

FINANCING PREPARATION

for the new production season

By Claudine Klingenberg and Johann Roodt

As a farmer, have you considered tailor-made agricultural finance as an alternative to paying your farm input costs up front (in cash) and therefore constraining your cash flow? Alternatively, tailor-made agricultural finance such as a seasonal credit facility will enable you to purchase your production inputs and finance the cost of these over an agreed term. Subject to the terms and conditions of the credit provider, you may agree to repayment after a few months or after harvesting the crops from your land.

Input costs may include items needed in your production process, such as seed, fertiliser, pesticides, crop insurance, feeds, and diesel. Although the cost of some other items may not necessarily be included, a seasonal credit facility will allow you to purchase essential products with the value of benefits enjoyed by the farm, but without incurring any real expenditure and offering some relief to your cash flow. For this reason it is important to individually evaluate your needs, budgets and forecasts together with a trusted credit provider in order to offer the right credit facility that is in accordance with your specific requirements. Remember that terms and conditions may vary and it is imperative to discuss and agree on these with the credit provider to whom you are submitting an application and accepting the credit from.

Different types of credit facilities that you may venture to apply for

- **Asset financing**
Asset finance will allow you to purchase or replace any equipment or machinery needed in your day-to-day activities with flexible repayment terms.
- **Input financing (seasonal facility)**
A seasonal facility (i.e. summer or winter crops) is used to purchase essential input materials for the land. The balance is usually repayable after the crops have been sold.
- **Mortgage loans**
Mortgage loans are available for the financing of agricultural property.

It is important to note that more varieties of credit facilities may be available from a credit provider. You are encouraged to discuss your requirements and different credit facilities available to you with the credit provider you have in mind.

Documents required when applying for credit

Remember that in order for a credit provider to consider your specific requirements, you need to maintain and keep a record of your cash in and cash out for the duration of the season. This information, together with your financial statements, will be considered by the credit provider during the assessment of your application. It is therefore imperative that financial statements are up to date and available upon request in order to prevent any unnecessary delays with the assessment of your credit application.

It is important to plan towards achieving a profit and indicate all your income and expenses on your cash-flow forecast. It is necessary to provide cash-flow details to the credit provider for them to consider your ability to afford credit. Maintaining a cash flow will help you to plan, manage, and budget throughout the season, as it may be a long stretch from sowing to harvesting.

Each credit provider will have a specific application form and credit application procedure, which are subject to specific credit policies and procedures. Ensure that you have your identity document, registration documents (applicable to your entity type) together with proof of residence available for submission with your credit application. The credit provider will in most circumstances provide specific information relating to the applicable interest rates and security conditions

following the assessment of your information, the terms requested and the verification of your individual risk profile. Familiarise yourself with and understand the terms and conditions of any credit agreement you are entering into as you will be legally bound by them upon your acceptance of the contract.

Always strive to keep your credit record clean, as this may have a negative impact on your risk profile.

If you need to check your credit status, you can do so on a certified credit bureau's website.

**Keep on planting each seed of hope, and ponder the quote from Bill and Melinda Gates:
'Investing in agriculture is the best weapon against hunger and poverty, and they have made life better for billions of people.'**

Every farmer makes a difference!

TWK Agri (Pty) Ltd. is an authorised financial services and registered credit provider (NCRCP: 6849) ■



How can we assist you in financing your production input cost for the season?

From crop insurance, seed, fertiliser, agricultural products and more.

Contact:

E: claudine@twkagri.com

T: 072 479 5419

E: paulz@twkagri.com

T: 066 485 5569

Visit:

www.twkagri.com



**Krediet
Financing**

TWK Agri (Pty) Ltd. is an authorised Financial Services and registered Credit Provider (NCRCP: 6849)
Terms and Conditions apply



BASJAN SE BOOMHUIS

Op pad see toe

*Kinderstorie deur Jaco Jacobs
Illustrasies deur Johann Strauss*

Op Basjan-hulle se plaas is 'n boom.

'n Groot ou boom met digte blare.

Dis die perfekte boom om kaalvoet in rond te klouter.

En in hierdie boom is Basjan se boomhuis.

Basjan se boomhuis is die beste plek op aarde om te speel, skatte weg te steek, te dagdroom, planne te maak ... of weg te kruip as Ma jou roep om huiswerk te kom doen!

Wag 'n bietjie ... huiswerk? Het iemand gesê huiswerk? Basjan glimlag breed. Vandag was die heel laaste skooldag van die jaar. Die Desember vakansie is hier. Hy gaan vir 'n **laaaaang** ruk glad nie eens aan huiswerk dink nie!

En die beste van als is, môreoggend vroeg, nog voor die son opkom, gaan Pappa hulle wakker maak. Dan ry hulle ...

"See toe!" sug Nandi. "Ek is so jaloers, Basjan!"

"Ons gaan eers ná Kersfees see toe," sê Neville. "Dis nog **laaaaank!**"

Basjan glimlag. Hy kan nie wag nie! Hy gaan die hele vakansie lank swem, sandkastele bou, rotspoele verken en saam met Pappa visvang.

"Ek wens julle twee kon saamgaan see toe," sê Basjan. "Ek gaan julle mis."

"Toemaar," sê Nandi. "Ons sal elke dag kom kyk of alles reg is in die boomhuis."

"En ons sal mooi na Strepies kyk," belowe Neville.

Basjan sluk en streel oor Strepies se kop.

Strepies maak 'n treurige kwettergeluid. Dit lyk asof hy weet wat môre gaan gebeur.

Dit is die enigste deel van die vakansie waarna Basjan glad nie uitsien nie. Strepies kan nie saamgaan met vakansie nie. Pappa sê mens kan nie 'n mak muishond saamvat see toe nie. Daarom gaan die tweeling vir Strepies versorg. Nandi en Neville se pa-hulle boer op die buurplaas. Dit is glad nie ver nie – die tweeling kom kuier amper elke dag by Basjan in sy boomhuis. Basjan weet hulle sal mooi na Strepies kyk, maar nog steeds ...

"Sjoe, ek is nou baie dors," sê Neville.

“Kom ons gaan kry koeldrank,” sê Basjan.

Hulle klouter by die boomhuis se leer af.

Die kombuis is vandag 'n deurmekaarspul. Oral staan koelhouers, mandjies en bokse rond. Mamma skarrel met 'n voorskoot rond.

“Mmmm,” sê Basjan en loer in die rigting van die oond. “Wat ruik so lekker?”

“Vergeet dit,” sê Mamma kamma kwaai. “Dis die eiers en frikkadelle vir môre se padkos.”

Mamma pak altyd die groot piekniekmandjie propvol padkos as hulle see toe ry. Koue frikkadelle, gekookte eiers, worsies, toebroodjies ... Basjan se mond water sommer!

“Mag ons koeldrank kry?” vra Basjan.

Mamma knik. “Gooi maar vir julle.”

Basjan se ousus, Karlien, kom ingestap. Haar gesig is natgesweet. “Het Mamma dalk my geel swembroek gesien?” vra sy.

“Kyk in die waskamer,” sê Mamma.

Basjan rol sy oë. “Karlien gaan seker weer haar hele klerekas saamvat see toe,” sê hy vir die tweeling. “Ek en Pappa dra ons dood aan al die tasse.”

Nandi en Neville lag.

Karliën rol haar oë. “Het jy al jou klere gepak, Basjan?” vra sy.

Basjan trek sy skouers op. “Ag, dit gaan nie lank vat om my klere te pak nie,” sê hy. “Al wat ek nodig het, is 'n swembroek en plakkies.”



“O nee, mannetjie,” sê Mamma. “Ek sal sorg dat jy ordentlik inpak.”

Basjan skink vir hom en die tweeling elkeen 'n glas koeldrank, en toe Mamma nie kyk nie, gryp hy 'n paar koekies uit die blik.

Hulle stap terug boomhuis toe.

“Julle moet asseblief onthou, Strepies hou daarvan om elke dag 'n lekker vars sprinkaan te eet,” sê Basjan terwyl hy 'n hap van sy koekie vat.

Nandi frommel haar neus. “Jig!” sê Nandi. Dit lyk of sy skielik nie meer lus het vir die res van haar koekie nie.

Skielik kyk Basjan rond.

“Haai,” sê hy. “Waar is Strepies?”

Die tweeling kyk ook rond. Strepies is nêrens in die boomhuis nie.

“Strepies!” roep Basjan.

Hy sit sy glas neer en klouter weer ondertoe.

“Strepies!” roep Nandi en Neville.

Basjan draf kombuis toe. Mamma is besig om die frikkadelle uit die oond te haal. “Het Mamma dalk vir Strepies gesien?” vra Basjan.

“Nee, Basjan,” sê Mamma. “Soek maar, hy kan nie te ver wees nie.”

Basjan gaan kyk in sy kamer. Daar is ook geen teken van Strepies nie.

Hy loer by Karlien se kamer in.

“Karlien, het jy dalk vir Strepies gesien?” vra Basjan.

Karliën se hele bed is vol stapels en stapels klere gepak. Dit lyk of sy sak en pak gaan trek.

“Nee, Basjan,” sê sy ongeduldig. “Toe nou, skoert uit my kamer, jy kan mos sien ek is besig!”

Basjan-hulle stap weer uit.

Nêrens op die werf is 'n teken van Strepies nie. Hendrik skrop rustig rond. As Strepies die groot ou hoenderhaan sien, jaag hy hom gewoonlik die hele werf vol. Basjan-hulle lê altyd soos hulle lag.

Basjan se maag gee 'n nare draai.

“Strepies!” roep hy.

Hulle soek oral. In die skuur. By die skaapkraal. By die plaasdam. In die landerye. Nêrens is enige teken van Strepies nie.

Basjan en die tweeling is later stokflou gesoek.

Basjan kyk op sy horlosie. Dit is al laatmiddag. Oor 'n rukkie sal die son begin ondergaan. Strepies is veronderstel om vanmiddag saam met die tweeling huis toe te gaan. Sy drahokkie staan klaar reg. Basjan het selfs vir Strepies 'n pakkie gekerfde biltong in geskenkpapier toegedraai sodat die tweeling dit Kersfees vir hom kan gee.

"Sê nou ons kry hom nie?" prewel Basjan. "Hoe kan ons môre met vakansie gaan as Strepies weg is? Ek sal my morsdood bekommer."

Nandi en Neville kyk vir mekaar.

Basjan sluk. Hy begin aan 'n klomp nare dinge dink ...

Sê nou die valk wat partykeer oor die huis vlieg en Hendrik en die hennie die skrik op die lyf jaag, het vir Strepies gegryp? Valke vang partykeer muishonde.

Of sê nou Strepies het 'n muishondmaat gekry? Pappa sê altyd daar kan 'n dag kom dat Strepies besluit hy wil liever soos 'n regte muishond in die veld gaan bly. As dit gebeur, mag hulle hom nie keer nie.

Basjan se keel begin sommer brand.

Hy sien skielik glad nie meer uit na die vakansie nie. Vergeet van swem en sandkastele bou en visvang, hy wens hy kan eerder net hier



bly en vir Strepies soek.

Skielik is daar 'n harde gil. 'n Omgekrapte gil. Die soort gil wat net een ding kan beteken: **MOEILIKHEID**.

„BASJAN!”

Dit klink of dit uit die rigting van die agterdeur kom.

Basjan se hart mis 'n slag. Hy spring om en hardloop huis toe.

Mamma staan in die agterdeur, hande in die sye. Basjan kan sommer sien sy is omgekrap. Baie omgekrap!

“Wat is fout?” vra hy.

“Wil jy môre padkos hê op pad see toe, Basjan?” vra Mamma.

Basjan knik.

“Nou kyk in die piekniekmandjie,” sê Mamma en beduie na die groot piekniekmandjie wat langs die spensdeur staan. “En verduidelik vir my waar ons toebroodjies heen is ...”

Basjan stap nader. Hy maak die mandjie oop.

Sy oë rek.

“Strepies!”

Strepies maak een oog oop en gee 'n gaap. Om hom lê broodkrukkels en -korsies gesaai. Sy maag staan trommeldik geëet.

Nandi en Neville bars uit van die lag.

“Strepies gaan nou wel nie saam see toe nie,” sê Nandi. “Maar hy het besluit hy gaan nie die padkos misloop nie!”

Basjan se ma skud ook maar net haar kop. “Toe nou, julle, kry daardie muishond hier uit. Ek het nog vreeslik baie om te doen. En nou moet ek boonop nuwe toebies maak.”

Basjan tel vir Strepies uit die mandjie en stap met hom buitentoe. Hy voel skoon bewerig van verligting.

Basjan-hulle speel nog 'n rukkie lank saam met Strepies in die boomhuis. Toe dit begin skemer word, sê Neville: “Basjan, ons moet nou huis toe gaan.”

Basjan knik. Hy gaan haal Strepies se dra-mandjie en tel hom daarin. “Gedra jou, Strepies,” sê hy. “Ek belowe ek sal vir jou iets van die see af saambring! Dalk vang ek vir jou 'n lekker vet vis.”

Strepies wikkel sy snorbaarde, asof hy nog probeer besluit of hy van vis gaan hou.

“Ons sal mooi na hom kyk,” belowe Nandi en Neville.

“Ek weet,” sê Basjan. “Baie dankie.”



Strepies lek aan Basjan se vinger. Dan krul hy hom in sy kombes op en gaap. Dit lyk of hy nog steeds vaak is ná al die toebroodjies wat hy geëet het.

"Tatta, Basjan!" groet Nandi en Neville. "Geniet jou vakansie!"

"Ons sal vir jou foto's van Strepies van my ma se foon af stuur," belowe Nandi.

Basjan glimlag. "Dankie, julle!"

Basjan waai vir die tweeling terwyl hulle wegstap. Die opgewondenheid borrel skielik soos 'n brander in sy maag.

Môreoggend vroeg as Hendrik kraai, sal hulle klaar op pad wees. Daar lê twee lekker weke van swem, sandkastele bou, rotspoele verken en visvang voor.

Basjan kan nie wag nie!





Fantastic facts about water

- More than 70% of the Earth's surface is covered with water.
- 97% of all water on Earth is saltwater.
- Scientists estimate that there is enough water vapour in the Earth's atmosphere to cover the entire surface of the planet in 1 centimetre of water.
- Nearly 70% of all freshwater on Earth is trapped in glaciers.
- **Water that falls from the sky in the form of rain, snow or hail is called precipitation.**
- More than half of your body is made of water.
- **One litre of water weighs exactly one kilogram.**
- The Atacama Desert in North America is the driest true desert on Earth. Parts of the desert receive only 1-3 mm rain per year, while some weather stations in the desert have never measured any rainfall.
- **The water you drink already existed in the time of the dinosaurs.**
- In 2015 NASA announced that they had found evidence that liquid water sometimes flows on the surface of Mars. Enceladus, one of Saturn's moons, and Europa, one of Jupiter's moons, may also contain oceans hidden beneath the surface.



KULKUNSI

Verstom jou vriende of jou gesin met hierdie fantastiese (en maklike) kulkunsie.

JY BENODIG:

- 'n Poedingbak (verkieslik wit sodat jou toeskouers mooi kan sien wat gebeur)
- Water
- 'n Peperpot met peper
- Skottelgoedseep

- Gooi water in 'n poedingbak.
- Skud peper bo-oor die water totdat daar 'n duidelike lagie peper op die water dryf.
- Vra jou toeskouer om sy/haar vingerpunt in die middel van water te druk, in die middel van die bak. Wat gebeur? Net mooi niks!
- Druk nou JOU vingerpunt in die middel van die bak water. Die peper skiet weg van jou vinger! Waarom? Wel, omdat jy towerkrag het, natuurlik! (Jy kan selfs vir jou towerwoorde uitdink om te sê terwyl jy die toertjie doen.)

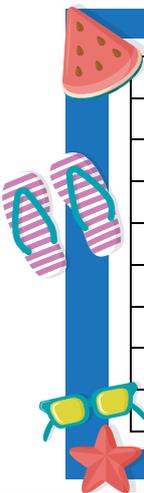
Die geheim?

Oukei, jy het natuurlik nie REGTIG towerkrag nie. Die geheim is om jou vingerpunt ongemerk in 'n bietjie skottelgoedseep te doop voordat jy dit in die water druk.

Hoe werk dit?

Die kulkunsie maak gebruik van eenvoudige wetenskap. Water beskik oor iets wat ons oppervlakspanning noem. Die aantrekkingskrag tussen die waterdeeltjies (molekules) by die oppervlak laat die peperkorrels dryf. Skottelgoedseep verbreek egter die aantrekkingskrag tussen die deeltjies, en die water trek weg van die seep. Die peper skiet weg van jou hand – en dit lyk soos towerkrag!





P	L	A	K	R	U	S	T	Y	S
P	H	A	N	D	D	O	E	K	A
L	A	V	I	N	O	N	T	U	M
A	R	I	N	A	K	R	A	B	B
K	B	S	O	N	H	O	E	D	R
K	I	N	T	E	R	O	W	L	E
I	G	E	R	T	U	M	A	Q	E
E	A	T	M	I	B	L	A	K	L
S	W	E	M	B	R	O	E	K	G



Strandsak

Daar is sewe stranddinge in die strandsak versteek. Kan jy almal kry?



What part of the ocean is the deepest?
The bottom

What do fish take to stay healthy?
Vitamin Sea



How do you cut the ocean in half?
Use a sea-saw

What do fish take to stay healthy?
Vitamin Sea



Why are fish terrible at tennis?
They are scared of the nets

What lies at the bottom of the ocean and shivers?
A nervous wreck



What do whales order for takeaways?
Fish and ships

Antwoorde/Solutions: Strandsak - Die sewe woorde is: HANDDOEK, SONROOM, SONHOED, SWEMBROEK, PLAKKIES, VISNET, SAMBREEK
Kersgeskenke - 1. HOBBELPERD, 2. DRAADKAR, 3. REKENAAR, 4. SKAATSPANK, 5. KAMERA
Wonderful water - 1. WATER, 2. RIVER, 3. HAIL, 4. SPLASH, 5. SNOW, 6. FREEZE, 7. ISLAND, 8. LITRE, 9. STEAM

Kersgeskenke

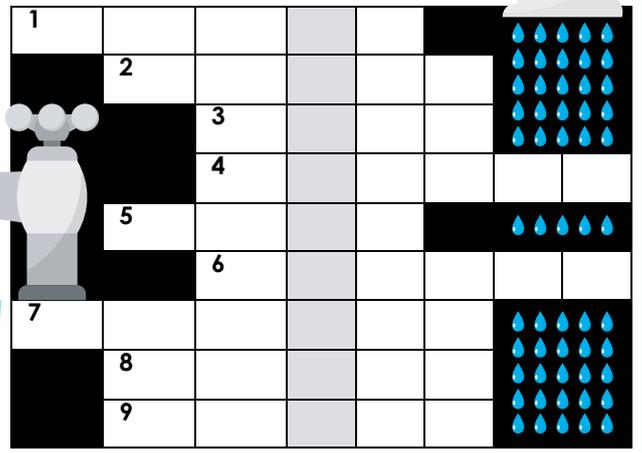
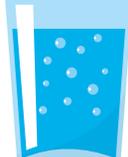
Skommel die letters om uit te vind wat in elkeen van die geskenkies versteek is.

1. BOBPEHDREL
2. DAKARARD
3. KEANARER
4. PLANTSAKKAS
5. ARMKEA

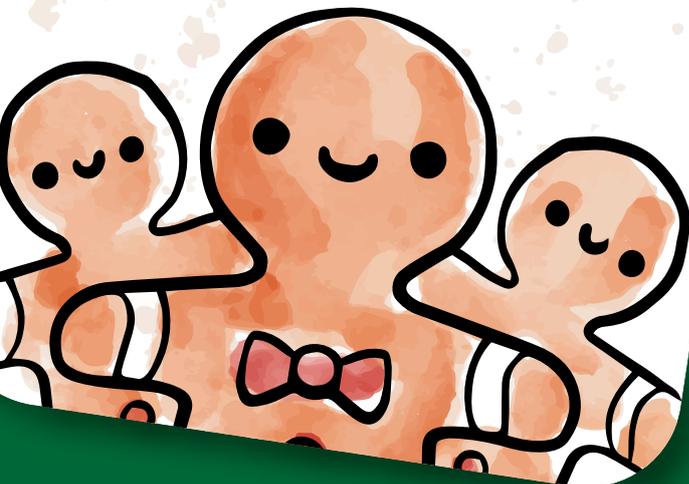


Wonderful Water

All the clues in this crossword puzzle refer to water. If you fill in the answers correctly, a hidden word will appear in the grey column.



WISH YOU
MERRY
CHRISTMAS



1. H₂O
2. A large natural stream of water that flows into the sea or a lake
3. Hard balls of ice that fall from a cloud
4. The noise of something hitting water
5. Hexagonal ice crystals that fall from the sky in the form of soft flakes
6. What water does below 0 degrees Celsius
7. A body of land surrounded by water
8. Unit for measuring water
9. Hot, misty gas that forms when water is heated

GRAPJAS

Wat gebeur as 'n lemoen seesiekte kry?

Hy word 'n naartjie.

Wat is geel-en-swart en zoem onder die see rond?

'n By in 'n duikboot

Waarom bly walvisse in soutwater?

Peper laat hulle nies.

Did you know?

It takes a lot of water to produce many of the things we buy and use every day. It can take more than 8 000 litres of water to make just one pair of jeans. This includes the water needed to grow the cotton, as well as the water used in the manufacturing process.



KIMWAKI

EN DIE VINKE

Eendag terwyl 'n ou Kikuyuman sterwend lê, laat hy sy enigste seun, Kimwaki, roep; "My seun," sê hy vir hom, "my lewe is nou verby. Ek het altyd hard gewerk, want my landerye is die mooiste in die land en my koeie en bokke het baie meer geword. Maar nou behoort alles aan jou. Dra my buitentoe, sodat ek onder die sterre kan sterf."

Nadat die ou man begrawe is, staan Kimwaki sy rykdomme en tel. Sels hy het nie een geweet hoe groot dit was nie. Boonop was hy jonk genoeg om dit te geniet en het gedink dat dit nie meer nodig sou wees om so hard te werk nie. Daar was ook niemand om hom aan te por nie. Ai, die lewe was skielik vir Kimwaki so lekker dat hy niks meer gedoen het nie, behalwe as om dag na dag in die son te lê en droom nie.

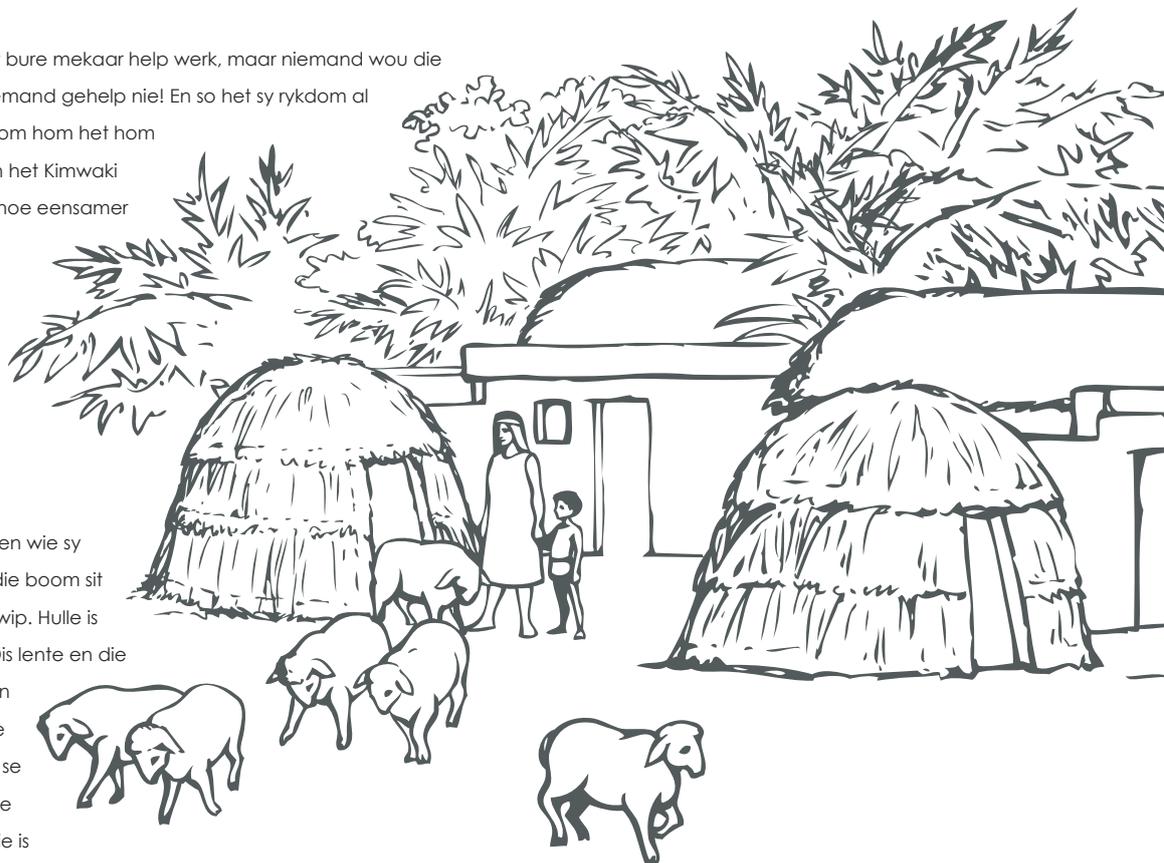
As die son te warm geword het, het hy na die skaduwee van 'n groot boom langs sy hut geskuif. Sy mooi tuin het heeltemal met onkruid en kweekgras toegegroei geraak. Sy vet beeste en bokke het maerder geraak, want niemand het hulle weer na die weiveld toe gejaag nie. Die klein bokkies het geblêr van vrees, want hulle het nie geweet waar om kos te kry nie.

Maar die lui Kimwaki het niks meer omgee nie. Daar was nog baie kos in die graanhouers wat sy pa opgegaar het. Hy was glad nie bekommerd nie en het gevoel dat hy maar min kan sit en rus. Hy sou nooit honger ly nie.

In hierdie land was daar 'n reël dat bure mekaar help werk, maar niemand wou die lui Kimwaki help nie. Hy het dan niemand gehelp nie! En so het sy rykdom al hoe minder geword en die mense om hom het hom heeltemal vermy. Maande aaneen het Kimwaki 'n nuffelose bestaan gevoer en al hoe eensamer geword.

Eendag, in die vroeë lente, terwyl hy half aan die slaap onder die boom lê, hoor hy skielik 'n opgewonde gekwetter bo in die boom.

Vererg maak hy sy oë oop om te sien wie sy aangename slapie versteur. Bo in die boom sit 'n swerm vinke wat heen-en-weer wip. Hulle is vreeslik besig want dit is broeityd. Dis lente en die mannetjies moet nessesies bou waarin die kleintjies kan uitbroei. Die vrolike gekwetter en werkery laai Kimwaki se oë nog groter rek. Hy lê en hou hulle dop terwyl hulle werk en na 'n rukkies is



dit amper asof hy hulle vrolikheid begin verstaan.

Al die voëls werk saam. Die een bring 'n flentertjie gras, nog een 'n klein takkie en 'n ander een voeg 'n veertjie by die nessie. Sonder ophou werk hulle, asof hulle lewens daarvan afhang. Toe dit skemer word, is die raamwerk van die nessies klaar.

Die volgende dag gaan hulle voort. Die slim klein voëlbekkie vleg die gras vaardig in en uit. Die nessies word aan die binnekant met die heel sagste dons uitgevoer. Kimwaki kyk verstom na al die vinke se werk. Intussen steek die donderwolke op en Kimwaki beseft hoe slim die voëls is om betyds skulping vir hulle kuikens te bou.

Elke dag hou Kimwaki die geveerde werkers dop tot daar somer 'n hele klomp nessies aan die takke van die boom hang. Al hulle harde werk maak 'n groot indruk op Kimwaki.

Uiteindelik sê hy vir homself: "Ek is tog 'n sterk, jong man, terwyl hulle maar net klein voëltjies is. Ek het twee groot hande om mee te werk, terwyl hulle elkeen net 'n klein bekkie het. Hulle is veilig en beskut en ek is nie. Kyk net hoe slim is hulle en hoe dom is ek!"

Daardie nag dink hy somer baie diep na oor die saak. En die volgende dag staan hy vroeg op, vat sy ou verroeste skoffelpik en stap na sy naaste buurman se landerye.

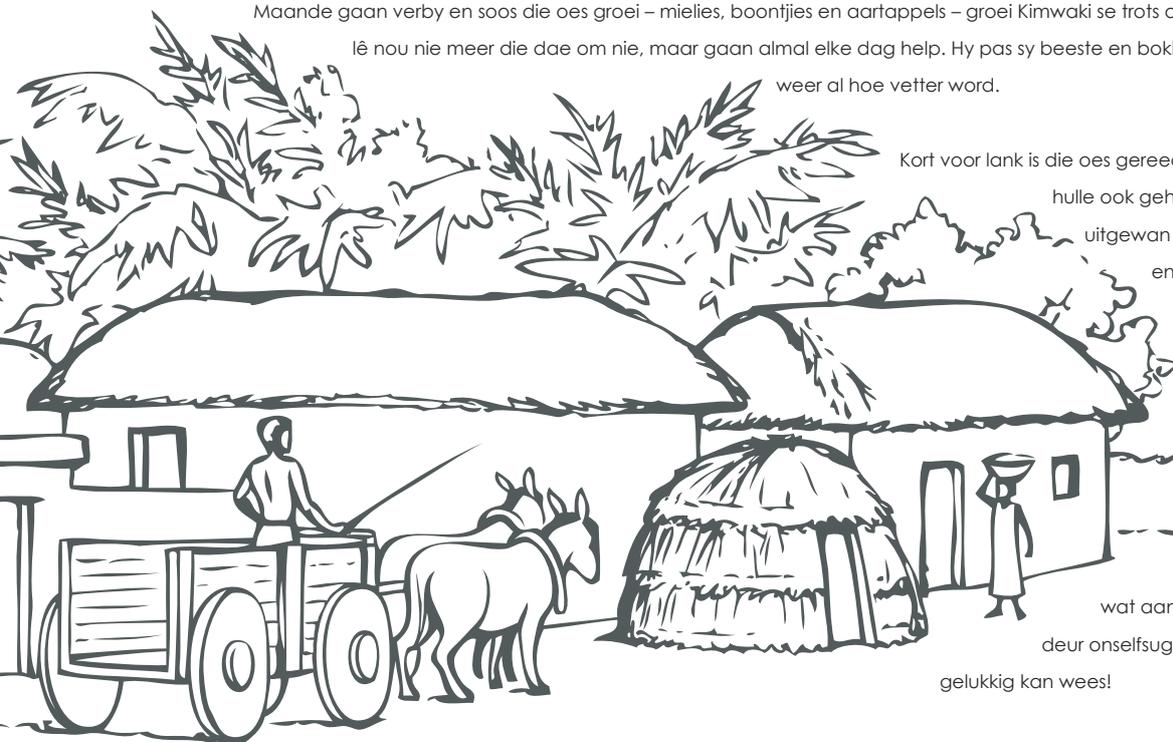
Daar gekom begin Kimwaki dadelik skoffel en roei die onkruid en gras uit. Daarna hark hy die grond gelyk. Ander mense daag op om hom te help en so werk hulle die hele dag saam. Toe dit aand word, stap Kimwaki al singende na sy ou vervalle hut terug. Hy voel net so gelukkig en vrolik soos die vinke!

Sonder dat iemand vir hom enigiets hoef te sê, gaan hy elke dag na die landerye van elkeen van sy buurmanne. En hy werk tot hy moeg maar gelukkig terugkeer na sy hut toe. Een oggend skrik hy wakker van opgewekte stemme en 'n gelag op sy eie toegegroeide grond. Toe hy uit die hut uitloer, sien hy dat al sy bure besig is om te werk dat dit klap in sy landerye wat so vol onkruid staan. Hy hardloop uit en begin hulle help. Baie gou is die grondreg om in te plant. En later, toe dit reën, help dieselfde bure hom om sy oes te plant en sy lekkende hut weer te dek.

Maande gaan verby en soos die oes groei – mielies, boontjies en aartappels – groei Kimwaki se trots ook oor alles wat hy bereik het. Hy lê nou nie meer die dae om nie, maar gaan almal elke dag help. Hy pas sy beeste en bokke ook mooi op en sien hoe hulle weer al hoe vetter word.

Kort voor lank is die oes gereed. Die bure kom help net so hy hulle ook gehelp het. Nadat al die graan uitgewan en gebêre is en die aartappels en boontjies verkoop is, sien Kimwaki bly dat sy vader se landerye weereens die grootste oes van almal opgelewer het.

Hy kyk op in die boom en sê dankie vir al die vinke. Want dis hulle wat aan hom gewys het dat 'n mens deur onselfsugtigheid en harde werk baie gelukkig kan wees!



Uitgehaal uit 'n Keur van Afrika Stories deur Phyllis Savory.



By Tarryn Smith

Throughout our daily lives we are bombarded with information. Picture an eighties' disco: multicoloured rays of light dancing around the room as they bounce off the large mirror ball hanging from the roof, Whitney Houston's 'I wanna dance with somebody' melodiously playing, but instead of everybody dancing, they are just standing there, eyes wide, perms frozen in time, as each ray beams one alluring ad after the other – grabbing their attention. Who can blame them though – everyone has fantastic marketing teams.

Another social media advertisement blares promises of 'Just one pill, no diet or exercise necessary!', with another spreading 'Follow the gateway to health!, just one click away for a mere ninety-nine rand and ninety-nine cents a month, guaranteed!'. Granted, who would believe otherwise? Sample-size Suzie had a smile so bright, it just had to be true!

That brings us to here – the little place called reality. The most fundamental building block of the human race, self-care, can be lost in this age of technology, where we are sucked into the 'next big thing' in order to conform to what the world perceives to be healthy.

Honestly, it is difficult to not fall into the trap of those promises. It is saddening how the world preys on those trying to improve their lives. I, along with many friends and relatives, have wished that those promises were true. Our lives feel like a constant rush, and trying to find the balance between our work, our family and our friends is hard enough, let alone trying to fill that tiny gap we leave for ourselves and our health. So, regardless of the consequences, we feel that, the quicker the solution we can find, the better.

When TWK started with Healthy Habits, I decided that I could no longer

escape the stare downs of my colleague next to me, as I scoffed down yet another slap chips lunch (side note, the shop knew our order the moment we phoned), and embarked on the healthy lifestyle I knew nothing about. This was it. No more waiting until 1 January to make a New Year's resolution that I could never keep, no more 'I'll start next Monday', just no more. This was it. And so, it was.

Turns out, it was not as terrifying as my mind had made it out to be.

One of the simplest and most important starting points was the water intake. I could list all the facts about water for you – that our bodies consist of roughly 75% water, with water making up nearly 85% of your brain, about 80% of your blood and about 70% of your lean muscle, but we need to understand that it is essential to our health, and improves our well-being. Water plays a vital role in nearly every bodily function – with lack of water being the number one trigger of daytime fatigue. (Think of that the next time you get up to make yet another cup of coffee.) A mere 2% drop in total body water can bring on fatigue, fuzziness, and concentration problems. Since our brains are mostly water, drinking it helps you to think, focus and concentrate better, and be more alert. A quick Google search will lead you to a fun list of the most common benefits of drinking water:



- Water makes up approximately 70% of a human's body weight – but DO NOT stop drinking water to lose weight!
- Approximately 80% of your brain tissue is made of water (about the same percentage of water found in a living tree – maybe this is why people hit their heads and say 'knock on wood'?).
- The average amount of water you need per day is about 3 litres (13 cups) for men and 2,2 litres (9 cups) for women.
- By the time you feel thirsty, your body has lost more than 1% of its total water – so prevent yourself from feeling thirsty. Take a break right now and have a glass of water. We will wait on you to get back for Fact 5.
- Refreshed? Let's continue. Drinking water can help you lose weight by increasing your metabolism, which helps to burn calories faster.
- The average person can live without food for nearly a month, but we can survive only about one week without water—that is how essential water is to human life. Some of us cannot go a day without coffee, but that is a different story.
- Good hydration can prevent arthritis. With plenty of water in your body, there is less friction in your joints, therefore less chance of developing arthritis.
- Drinking enough water every day can help reduce heart disease and cancer. Water helps flush toxins out of your body, and the fewer toxins that come into contact with your colon, bladder, and other organs, the less chance that critical ailments can develop. Some mornings there is a greater need for toxin flushing than others.
- Smile. Good hydration can help reduce cavities and tooth decay.

Water helps produce saliva, which keeps your mouth and teeth clean.

- There is the same amount of water on Earth as there was when the planet was formed. Believe it or not, the water you drink could share the same molecules that dinosaurs drank. Do not think too much about this, though.

These facts were as easy to read as they were for me to type them up here. So here we are, with our fitness smart watches and cell-phone apps where we log our water intake, along with the chocolate we stress-ate during lunch (yes, it is okay), and have that little reminder go off every hour or so to remind us to get up and get moving. Sounds like a bit of a nuisance. It was. On some days, it still is. But that is how it started.

The secret to success is to listen to what your body needs and to persevere. And soon enough you are up to get your next glass of water before your reminder goes off. Aside from all the benefits that we have listed, the greatest benefits have been the unexpected effects from drinking more water – the headaches that had become normal, had all but faded away, the exercising had become easier, as you are giving your body what it needs, and the overall feeling of health and wellness that comes with it feels good. Truth is, if you feel good on the inside, you tend to continue to treat yourself better, you choose to live healthier. It is the gateway to a healthier and happier lifestyle.

Here are some ideas for making sure you drink enough water:

- Carry a water bottle with you wherever you go. This way you can

drink whenever the need strikes.

- Keep track of your intake. Aim to consume optimum amounts every day.
- Pace yourself to approach half of your recommended consumption by midday. You can always finish about an hour before you plan to sleep.
- Add a wedge of lime or lemon to your water. This can help improve the taste and help you drink more water than you usually do.
- Another simple way to increase your water intake is to make a habit of drinking one glass of water before every meal.

Drinking water is a healthy habit. They say it takes 21 days to either make or break a habit. The reality is, habits are easier to make than they are to break, and this is one to make.

Source: www.culligan.com ■

Let's do it the Healthy Way

Chia seed pudding with blueberry compote



This will become a go-to snack or dessert, no doubt! It's so simple, yet full of nutrients and flavor. We won't judge if you eat that second serving yourself. However, sharing is caring, so we suggest making a big batch that you can eat throughout the week!

Time: 1 hour, 5 minutes

Serves: 2

Ingredients:

3 tbsp. chia seeds

1 cup almond milk

1 cup frozen wild blueberries

1/2 tbsp. maple syrup

Toppings:

nuts

sliced banana

desiccated coconut

Directions:

- In a bowl, mix together the chia seeds and almond milk. Once well-combined, allow to sit for 5 minutes, then give one final stir to break up any clumps.
- Place mixture in the fridge to set for 1 hour.
- In a small pan over medium-low heat, add the blueberries and maple syrup and stir occasionally. Allow the mixture to simmer until the liquid has been reduced by half.
- Add the blueberry compote to a jar and place in the fridge until the pudding mixture is ready.
- Once ready, divide the pudding mixture into two bowls. Add the blueberry compote on top and top with nuts, sliced banana, and desiccated coconut.



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TOYOTA FORTUNER

More Luxury, More Style, More Features

Without fear of overstatement, the Toyota Fortuner is one SUV that definitely needs no introduction – it has firmly entrenched itself in the local marketplace and has been a runaway success since its inception way back in 2006. Now in its second generation, the 7-seat Fortuner continues to offer the perfect blend of styling, versatility, off-road prowess and practicality. Forming part of the Innovative Modular Vehicle (IMV) platform and sharing mechanical componentry with the revered Hilux, the Toyota Fortuner has found mass appeal with the South African public.

For 2020, the design and engineering teams focused on amplifying those core attributes that have made it so successful – sharpened styling, enhanced specification levels and improved performance all forming part of the brief.

New Flagship Grade

While a two-tier grade strategy (entry and mid) has been in place since introduction, changing market requirements have led to the introduction of a new 'range-topper' in the form of the new 2.8 GD-6 **VX**. The VX suffix is employed on Toyota's other SUV ranges (RAV4, Prado and Land Cruiser 200) and denotes the highest specification level on offer.



Exterior Styling

The design team focused on retaining the characteristic profile of Fortuner while accentuating and refreshing the façade. At the front a larger, blacked-out grille with wave-like mesh pattern (gloss finish on VX) is accompanied by a silver-accented "skid-plate" underrun for a tougher, more integrated look. Re-profiled Bi-LED headlamps provide a sleeker look and these are further enhanced by prominent chrome accent strips that bridge the grille and headlamp assemblies.

The Bi-LED headlamps now feature striking scalloped DRL light guides and are joined by LED fog lamps and strip-like LED turn-signal elements in the lower bumper. At night, these strip lights double as additional

puddle lighting. On the VX-grade, the side profile is enhanced with a thin, chrome belt-line that extends towards the rear, effectively wrapping around the vehicle, and complementing the other chrome detailing. New tail lamp units with integrated light guides, help deliver a more striking night-time signature.

A roof spoiler and Fortuner-embazoned centre garnish complete the rear view. The overall result is a sleeker, more premium presentation while retaining the rugged curb-appeal that Fortuner is renowned for.

Exterior Colours

A total of seven exterior colours are on offer, with Oxide Bronze joining the colour palette (replacing Avant Garde Bronze). Glacier White, Chromium Silver, Graphite Grey and Attitude Black provide the neutral tones, while Cosmic Blue and Chestnut Brown remain the more expressive hues on offer.



Wheels & Tyres

The 2.4 GD-6 models retain their 17-inch alloy wheels shod with 265-65-R17 rubber while the 2.8 GD-6 variants receive a stylish new 18-inch alloy wheel with turbine design and metallic surface treatment – employing 265-60-R18 tyres.

Interior Styling

One of the key change points, is the shift to a black interior, in line



with market requests. The previously employed brown-leather interior has been replaced by sophisticated black 'hide' with silver contrast stitching. High-brightness treatment has also been applied to the accent areas of the interior, resulting in a more premium atmosphere both visually and tactility.

A new instrument cluster design has been employed with metallic-blue dial faces, white needle pointers and a simple, elegant font – complementing the blue interior lighting. These are augmented by an expanded, centrally-mounted Multi-Information Display.

New-Generation Infotainment

An all-new 8-inch infotainment system with Apple CarPlay and Android Auto functionality now calls Fortuner home. This allows users to mirror applications off their mobile phone – for seamless connectivity. Navigation applications such as Google Maps and Waze are natively included and occupants can also access their music libraries and streaming accounts via apps like Apple Music, JOOX, Spotify and SoundCloud. Wireless telephony is supported via Bluetooth with a USB

input for additional media options.

The 2.8 GD-6 models (mid and VX) are also equipped with embedded Audio Visual Navigation (AVN).



Power & Performance

The mechanicals have not been forgotten, as the output of the 2.8 GD-6 engine has been boosted by 20kW to 150kW, with an additional 50Nm on offer, bringing the figure to 500Nm.

Toyota engineers have improved performance and fuel economy simultaneously by adopting a larger, heavy-duty turbocharger with a ball-bearing cartridge for exceptionally crisp and strong throttle response, and a new common-rail injection system with a higher maximum fuel pressure of 250 MPa.

Higher outputs in the 1GD engine have also been supported by improvements including a new, coated cylinder-head gasket, revised higher-rigidity cylinder block and new exhaust manifold and gasket materials. Further cooling measures include a reshaped water jacket,



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revised cooling fan and fan coupling.

Fuel economy also benefits from a new combustion chamber that reduces cooling losses and more efficient exhaust gas recirculation (EGR) in the intake manifold. A water-cooled double-pipe pre-cooler results in optimum EGR gas temperature. The fuel index ranges from 6.8 to 7.9 litres per 100 kilometres (depending on engine and drivetrain configuration).

With the aim of improving refinement and reducing NVH levels, a balance shaft has been incorporated into the 1GD engine architecture. The above changes have been made in pursuit of offering an elevated driving experience without compromising the core Toyota values of 'QDR'.

The six-speed automatic transmission in turn has been recalibrated to allow earlier lockup for improved acceleration and cooling performance, especially while towing.

Towing Capacity

The towing capacity of 2.4 GD-6 4x4 models has seen a significant increase of 800kg, now registering 3.3 tons and matching that of the 2.8 GD-6 4x4 model. Subsequently, 2.8 GD-6 4x4 models now also boast a towing capacity of 3300kg (an increase of 300kg over the outgoing model).

Ride & Handling

Underpinning the model, is the proven body-on-frame construction of the IMV platform. In Fortuner execution, this comprises double-wishbone suspension at the front with a four-link arrangement in the rear – all using coil springs. This layout serves to offer an excellent balance between wheel travel, durability and ride comfort.

Variable Flow Control

All models benefit from a new variable-flow control (VFC) power-steering pump that improves fuel economy while delivering a more natural driving feel that varies depending on the driving conditions. A high level of assistance is offered at low speeds (parking manoeuvres) while offering lower levels of assistance at higher cruising speeds, in order to improve steering feel. A specific mode for low-range, off-road driving has also been included.

Specification Enhancements

All Fortuner models come comprehensively equipped, in-line with their lifestyle usage. The 2.4 GD-6 variants now also include Park Distance Control (PDC) alongside full LED lighting, cruise control and touchscreen infotainment with aforementioned CarPlay and Android Auto. A new Multi-Information Display (MID) screen now includes a large, digital-speed read out and steering wheel angle indicator (for enhanced off-road usability).

These are joined by the base specification items such as one-touch power windows, reverse camera, steering switches, air-conditioned

upper glovebox, multiple 12-volt power outlets, cup/bottle holders and a tilt & telescopic adjustable steering column.

The 2.8 GD-6 'mid-grade' adds an electro-chromatic rear view mirror, power seat adjustment for both driver and passenger, climate control as well as rear fog lamps. A leather steering wheel, leather dashboard accents and matte wood-trim - complete the interior offering.

The new VX model boasts seat heating (driver & passenger), welcome lighting and the Toyota Safety Sense system.

Safety and Security

Making its debut in Fortuner is the Toyota Safety Sense (TSS) safety system. TSS integrates a Pre-collision system, Lane Departure Alert, Adaptive Cruise Control and road sign recognition – to offer drivers additional peace of mind. TSS joins the existing array of airbags, ISOFIX, seatbelt pre-tensioners and a full suite of active safety aids (ABS, EBD, Brake Assist, VSC, Trailer Sway Control, Traction Control). As before, 4x4 models also include Downhill Assist Control (DAC).

A comprehensive anti-theft system, speed-dependent auto-door lock function and keyless entry is included across the board.

Toyota Connect

All models are also equipped with the Toyota Connect telematics system which includes an in-car Wi-Fi hotspot and complimentary 15Gb data. Once linked to their profile, customers can manage their vehicle via the MyToyota App. This intuitive app allows on-demand service bookings, vehicle information and history, tracking data as well as Toyota Connect data recharge services and much more – latterly even including the ability to renew your vehicle license online.

Warranty and Maintenance

All Fortuner models come with a 3-year/100 000 km warranty. A 9-services/90 000 km service plan is standard on all models (service intervals of 10 000 km or 12-months). Customers can also purchase extended service plans and warranty packages via their Toyota dealer.

Source: www.motorpress.co.za ■



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ROAD SAFETY FOR schoolchildren

As South Africa settles into its new normal, more emphasis needs to be placed on ensuring the safety of schoolchildren on the roads. Children were kept out of school for a large portion of the year to prevent the spread of COVID-19. Yet, as much as 50% of parents believe the roads are not safe enough for their children to use when making their way to school.

The managing director of MasterDrive, Eugene Herbert, says as much importance must be placed on creating safe roads for children as what was placed on preventing the transmission of COVID-19. "In South Africa, where the majority of children need to make their way to school by walking, cycling or using public transport, it is essential that not only authorities but drivers themselves do their part in making sure a child does not face danger just by going to school.

"Authorities must do their part in ensuring there is strict regulation on school routes and consequent penalties when this is disobeyed. Yet, the onus is not only on them. Drivers need to obey the regulation and exert extra caution when they see schoolchildren on the road. Every organisation or person who can affect road safety for children, needs to do their part in making safer roads for all."

The fact that as much as half of parents are not satisfied with safety levels on the roads was revealed in an international opinion survey conducted by YouGov for the Child Health Initiative. The survey also revealed that in South Africa:

- 79% of adults support road closures, speed reduction and restrictions on cars near schools.
- 65% of parents would change children's school journeys to walking and cycling as part of COVID-19 social distancing measures but only if streets are safe

Private organisations, government and parents can work together within their communities to ensure the right safety interventions for their areas are implemented. "The concerns of South African parents are not unfounded. Road crashes, including those where a child is a pedestrian, is one of the leading causes of death among South African children.

"Yet, implementing further regulation or stricter penalties, organising for the provision of professional scholar patrols or training, educating children about road safety, and contributing help wherever you can, can have a major impact on road crashes involving children. Additionally, it can allow children to make their own way -circumstances dependent- to school and reduce the potential transmission of COVID-19 in school transport."

Current statistics and the concerns voiced by parents is a strong indication of the focus that needs to be placed on the safety of children travelling to school. "Our children are our future leaders and drivers. Let us give them the safety they deserve on the roads and set an example of what road safety should be like in the future," says Herbert.

Source: www.motorpress.co.za





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GENERAL TIRE 

Continental 

SUMITOMO TIRES 

Firestone

BRIDGESTONE 

DUNLOP 

MEDIESE FONDSE

Aspekte om in gedagte te hou wanneer 'n mediese fonds opsie gekies word



Die jaar 2020 sal bekend staan as die jaar van die koronavirus – 'n jaar van groot onsekerheid en beproewinge; 'n jaar waarin baie mense se salarisse verminder is, of indiensname beëindig is; 'n jaar waarin baie mense nie hulle mediese fonds premies kon bybring nie. Dit was juis die jaar wat 'n mediese fonds 'n noodsaaklikheid was en steeds is. Met hierdie skrywe gaan ons probeer verduidelik wat in gedagte gehou moet word met die keuse van 'n nuwe opsie, of watter opsieverandering oorweeg moet word. Ons gaan hierdeur probeer help om die finansiële druk 'n bietjie ligter te maak ná 'n finansiële-uitmergelende jaar.

Dit is belangrik om 'n mediese fonds opsie te kies wat by jou unieke omstandighede gaan pas, met inagneming van 'n paar faktore, soos

- Die tipe dekking wat jy gaan benodig.
- Jou huidige gesondheidsbehoefte, vorige behandeling en koste.
- Bekostigbaarheid.
- Uitsluitings van toepassing op 'n gegewe opsie.
- Die skema se prestasie tot dusver.

Die tipe dekking wat jy gaan benodig

Hoe meer voordele jy verlang, hoe duurder gaan die mediese fonds word. Jou eerste stap is om 'n plan te kies wat aan die meeste van jou behoeftes gaan voldoen.

Daar is tans verskillende opsies op die mark. Die grootste besluit gaan egter wees om onderskeid tussen binne- en buitehospitaalvoordele te tref.

- Enige mediese fonds dek gewoonlik 100% van die mediese fonds tariewe (MFT) vir prosedures binne die hospitaal. Mediese fondse word duurder hoe meer buitehospitaalvoordele (dag-tot-dag-voordele) hulle verskaf.
- Buitehospitaalvoordele kan enigiets wees van doktersbesoeke tot spesialis konsultasies, besoeke aan tandartse, oogartse ens. – dus enigiets wat buite die hospitaal gebeur.

Voorbeelde van fondse wat beskikbaar is en 'n kort oorsig oor elkeen

- **Hospitaalplanne** – Hierdie opsie sal jou slegs die voordeel laat geniet vir prosedures – binne 'n hospitaal; enigiets buite die hospitaal is vir jou eie sak.
- **Nuwe generasie-opsies** – Dit is 'n hospitaalplan met 'n spaargedeelte wat bygevoeg is. Die spaargedeelte kan vir enige buitehospitaalluitgawes gebruik word. 'n Voordeel is dat die

spaargeld wat nie deur die jaar opgebruik word nie, na die volgende jaar oorgedra word.

- **Tradisionele planne** – Jy het steeds binnehospitaalvoordele, maar jou dag-tot-dag-voordele word na aanleiding van jou gekose opsie tot op sekere limiete betaal. Jou limiete word aan die begin van elke jaar weer herstel.
- **Omvattende planne** – Jy het binnehospitaalvoordele en 'n spaarkomponent. Sodra die spaarkomponent uitgeput is, kry jy bodrempelvoordele met 'n randwaarde daaraan gekoppel.
- **Inkomstegebaseerde opsies** – Jy kry dekking volgens die inkomste wat jy verdien. Daar is verskillende inkomstebande waarin lede ingedeel kan word. Hierdie tipe opsies maak hoofsaaklik van netwerke gebruik om die koste so laag moontlik te hou.

Tref onderskeid tussen netwerk- en nie-netwerkopsies

Met netwerkopsies moet jy van die skema se netwerke gebruik maak om bybetalings te vermy. Netwerkopsies is goedkoper as nie-netwerkopsies.

Met nie-netwerkopsies het jy vryheid van keuse. Met die netwerkopsies kan die lede egter slegs sekere hospitale vir beplande prosedures gebruik. Indien dit 'n noodgeval is, kan jy na die naaste hospitaal gaan sonder dat jy 'n bybetaling moet maak.

Neem kennis dat die definisie van 'n noodgeval van fonds tot fonds kan verskil.

Jou huidige gesondheidsbehoefte, vorige behandelings en koste

Begin deur te weet watter voordeel jy gaan benodig deur jou vorige hospitaelopnames, spesialisbesoeke, en tandheelkunde- en oogartskoste in ag te neem. Jy sal dan min of meer weet waarna om in die mark te kyk. Dit is baie belangrik om ook jou chroniese siektetoestande in ag te neem.

Alle mediese fondse, maak nie saak of dit die goedkoopste opsie is nie, moet die volgende 26 chroniese siektetoestande dek:

- CDL 1 Addison se siekte (Addison's disease)
- CDL 2 Asma (asthma)
- CDL 3 Bipolêre gemoedsversteuring (bipolar mood disorder)
- CDL 4 Brongiëktase (bronchiectasis)



- CDL 5 Kardiomiopatie (cardiomyopathy)
- CDL 6 Chroniese niersiekte (chronic renal disease)
- CDL 7 Chroniese obstruktiwede longsiekte (chronic obstructive pulmonary disease, COPD)
- CDL 8 Hartversaking (cardiac failure)
- CDL 9 Koronêre arteriesiekte (coronary artery disease)
- CDL 10 Crohn se siekte (Crohn's disease)
- CDL 11 Diabetes insipidus
- CDL 12 Diabetes mellitus tipe 1
- CDL 13 Diabetes mellitus tipe 2
- CDL 14 Disritmie (dysrhythmias)
- CDL 15 Epilepsie (epilepsy)
- CDL 16 Gloukoom (glaucoma)
- CDL 17 Hemofilie (haemophilia)
- CDL 18 Hiperlipidemie (hyperlipidaemia)
- CDL 19 Hipertensie (hypertension)
- CDL 20 Hipotiroïdisme (hypothyroidism)
- CDL 21 Meervoudige sklerose (multiple sclerosis)
- CDL 22 Parkinson se siekte (Parkinson's disease)
- CDL 23 Rumatoïede artritis (rheumatoid arthritis)
- CDL 24 Skisofrenie (schizophrenia)
- CDL 25 Sistemiese lupus eritematose (systemic lupus erythematosus, SLE)
- CDL 26 Ulseratiewe kolitis (ulcerative colitis)

Indien jou chroniese siektetoestand nie hierbo gelys is nie, moet jy na planne kyk wat dit wel dek. Hoe omvattender die mediese fonds opsies word, hoe meer nie-CDL-siektetoestande dek dit.

Gesonde persone kan oorweeg om net 'n hospitaalplan uit te neem en dag-tot-dag-uitgawes uit hulle eie sak te betaal. Die keuse van 'n mediese fonds hang grootliks van jou gesondheid af. Onthou altyd dat dit beter is om dekking te hê as geen dekking nie.

Bekostigbaarheid

Dit is baie belangrik om te verstaan wat jy kan bekostig. Goedkoper opsies gaan nie soveel dekking bied soos duurder opsies nie. Daar is baie opsies op die mark, jy moet net die een kry wat teen 'n bekostigbare prys by jou behoeftes gaan pas. Jy moet net jou mediese fonds ook reg bestuur om die meeste waarde daaruit te kry. Dit is dus belangrik om jou huiswerk te doen, en regtig te verstaan wat jou mediese fonds opsie jou bied. Jy moet die meeste waarde uit jou gekose opsie kry. Bitter min mense gebruik



byvoorbeeld hulle voorkomende voordele of registreer hulle chroniese siektetoestande. Jou mediese fonds kan baie meer waarde toevoeg as om dit net vir noodgevälle te gebruik.

Uitsluitings van toepassing op 'n gegewe opsie

Enige mediese fonds het uitsluitings, dis net dat sekere opsies meer uitsluitings as ander opsies het. Dit is dus baie belangrik om seker te maak wat jou opsie gaan betaal, en nie gaan betaal nie.

Die inkomstegebaseerde-opsies het byvoorbeeld meer uitsluitings as 'n gewone hospitaalplan by dieselfde mediese fonds. Wees bewus hiervan, en maak 'n punt daarvan om die skema se reëls goed te lees en advies in te win en/of duidelikheid te ontvang.

Skema se prestasierekord

Dit is 'n belangrik aspek om 'n skema se geskiedenis in ag te neem. Jy kan uitvind of 'n skema se betaling van eise op standaard is deur jou huisdokter te raadpleeg en/of die internet nader te trek om te kyk of daar al enige klagtes oor die mediese fonds ontvang is.

Mediese skemas moet ook 25% van lede se bydraes in reserwe hê, sodat daar altyd genoeg fondse in reserwe is om eise te betaal indien daar 'n pandemie of iets soortgelyks uitbreek. Dit is ook belangrik om te kyk hoeveel lede 'n skema het en wat die gemiddelde ouderdom van die lede is. Dit gaan 'n skema met baie lede nie so seermaak soos 'n skema met minder lede, indien 1 000 lede op een slag bedank nie.

Hierdie is maar net 'n paar van die faktore wat in ag geneem moet word indien jy besluit om aan te sluit by 'n mediese fonds wat jou belange in ag kan neem.

Dit is altyd makliker om van 'n makelaar gebruik te maak indien daar na 'n mediese fonds opsie gesoek word. Makelaars werk elke dag met mediese fondse, en uit ondervinding weet hulle waarna om te kyk. Die makelaarsgelde gaan ook nie enigsins 'n verskil maak aan die huidige premie wat jy betaal nie. Makelaarsgelde is reeds by die mediese fonds premie ingesluit.

Kontak ons gerus om meer duidelikheid te kry oor mediese fonds opsies wat nie net jou sak sal pas nie, maar ook aan jou behoeftes sal voldoen. Ons kan ook help met enige probleme wat met eise en die administrasie van jou mediese fonds verband hou. Ons bied ook gapingsdekking vir enige onvoorsiene uitgawes wat die mediese fonds nie binnehospitaal dek nie. ■



Dirk Conradie | TWK Agri Insurance Medical Aid Broker

Plant And Replant Like A Pro



There is more to planting and replanting than merely digging a hole in the ground. We have 8 top tips to help you prepare your soil and plant new flowers and trees with ease.

Tip 1: Never Put A R100 Plant Into A R2 Hole!

Preparing the perfect planting hole for a new shrub or tree that you have so proudly brought home is probably the essential action in successful gardening. Keep in mind that you will only have one opportunity unless you want to tackle the big job of replanting a mature shrub or tree a few years later! One of the most common garden questions we are asked hinges on problems caused by the hole in the ground, which has not been prepared with care or has been dug in the wrong place.

Tip 2: Digging The Hole

When planting a shrub, make the planting hole at least twice the size of the nursery container. If you are planting a young tree, dig a bigger hole of at least 1m deep and wide. There is a difference of opinion whether the hole should be round or square, but would recommend that you make it square with straight sides. This makes it easier for the roots to penetrate and anchor in the soil. If the hole is too small and rounded, the tree's roots can keep on growing around the root ball, not taking up soil nutrients and therefore weakening its chances of withstanding strong wind.

Tip 3: Check Out The Drainage In Your Hole

Before actually planting your shrub or tree, fill the hole with water to check out whether it drains well. If there is still water standing in it after a day or two, there is a drainage problem. Rectify this by making the hole deeper and adding a layer of stones and sharp river sand.

Tip 4: Add The Good Stuff

After preparing the planting holes, add copious amounts of quality compost and a handful of bonemeal to the excavated soil and mix it in very well. You can also use superphosphate as a root fertiliser, but be aware that if it is not mixed in well, it can burn the roots. When dealing with a large tree hole, keep the topsoil and excavated subsoil on separate heaps. Add compost and fertiliser to both, and backfill the hole with the topsoil to planting level, keeping the other heap to fill up the hole around the new tree.

Tip 5: Always On The Same Level

When planting out a shrub or tree, keep it at the same soil level as

it was in the nursery container. Any deeper and you might have a problem with rotting.

Tip 6: Tease A Bit

If you notice a thick root ball with little soil around it when taking your plant out of its nursery container, gently tease out the roots. Make a small soil heap in the planting hole and gently spread out the loosened roots on it before filling the hole.

Tip 7: Stake Before You Plant

Young trees and large-growing shrubs will need staking to help keep them upright for the first few years. Plant the stakes before you start backfilling the hole to place the plant. Adding them afterwards by hammering them into the soil can damage the plant's roots, and the stakes will not be all that sturdy.

Tip 8: Complete The Job

After planting, fashion a good-sized soil basin around the main stem and fill it to the brim with water. Watering into a basin ensures water reaching the root system where it is needed. Add a layer of mulch such as compost, peach pips or bark chips around and away from the main stem to keep the soil moist, cool and to prevent weeds.

Replanting Tricks

- It is sometimes necessary to move a tree or shrub planted in the wrong place. This is typically done in late autumn or just before spring.
- Remove about half of the plant's volume before digging it out, leaving as much of the root ball intact as possible. Taking away the top growth will make up for the loss of roots when the plant is dug up.
- Before moving a plant, ensure that its new planting hole is prepared and ready for immediate replanting.
- Mark the side of the plant that has received the most sun with a spot of paint to orientate it correctly in the new location. You don't want what has been on the shady side now exposed to the sunny side as this can cause the plant to take longer to adapt to its new home.
- Water the replanted tree regularly, but don't overdo it, as this can cause damaged roots that are trying to recover from rotting.
- Something To Remember:
- If you have heavy clay soil, it is not a good idea to backfill the hole after planting with compost or loamy soil as this will create a sump in the clay and the plant's roots will drown. Instead, mix the excavated clay soil well with coarse compost and fertiliser, and use it as backfill.

Source: www.thegardener.co.za ■





DIY with (our own) *Riaan*

9 WAYS TO KILL GERMS AROUND THE HOUSE

If all the talk of a "twindemic"—the overlap between COVID-19 and flu season—has sent you into a cleaning frenzy, you're not alone. But it takes more than a simple paper-towel swipe of the counters and doorknobs to clean and truly disinfect. Proper usage is also critical. It's a common misconception that you can spritz and wipe. The truth: Proper disinfecting takes time. But even the most quality cleaners won't do much good if you don't know what areas to target.



Hit High Touch Surfaces

You definitely want to target often-touched places, like countertops and doorknobs, but here's an important area that might get overlooked: appliance handles. The refrigerator, dishwasher, oven door handles, microwave touchpad, coffeemaker, and stove knobs also need frequent disinfecting. To clean, use a scrub sponge and soapy water to wipe away any grease or grime from the handles, then wipe down with fresh water and dry. Finally, use a disinfectant spray to bust bacteria and virus germs.



Clean Your Towels Regularly

If you hang your bathroom towels on a towel bar and let them dry well after each use, they can be used about three times before you toss them in the laundry. But hand towels are another story, says Forte. Hand towels soil faster, so they need to be changed daily (at most, every two days), depending on usage. And if someone in your house is sick, towels should not be shared and should be laundered after each use.



Change Your Sheets More

While you're tackling the laundry, add your sheets to the mix. Though sheets are heavily used, most people let this task fall by the wayside — even though experts recommend laundering them at least once a week (and even more frequently if someone is sick).

To quell germs and dust mites, send your sheets for a spin in a hot water cycle. And don't forget about your pillows and duvet, which should be laundered at least twice per year.



Scour The Bathroom

The quickest way to tackle the job: Pour 1/3 cup bleach into the bowl, then brush it around the sides and under the rim, says Forte. Then, let it sit for five minutes while you move on to another task, like disinfecting the surfaces in the room. To finish the job, flush the bleach once the timer's up. Use a disinfectant to banish germs, and consider instituting a new rule to help stop the spread: Lid down before you flush. Finally, give your tub and shower some attention.



Wipe Down Electronics

Wipe down your devices — laptops and cellphones, for example — but pay special attention to shared tech, like household remotes. They get passed from person to person and rarely get cleaned if at all. To clean, unplug or remove any batteries (replace the cover), then dampen a cloth with a disinfectant. Go over the item with the cloth, paying particular attention to spaces between keys or buttons. Wait a few minutes for the cleaning solution to begin to evaporate.



Don't Forget Your Desk

It's not just the electronics on the desk that require disinfecting. Your desk itself is 100 times dirtier than the average toilet seat (!). To banish germs, hit this spot at least once per week. Remove any surface clutter and proceed as you would when cleaning your counters: Spritz with a disinfectant, let sit for the required amount of time indicated on the package and then wipe clean.



Tackle The Kids' Toys

Since kids tend to get up close and personal with their beloved playthings, it's essential to clean any washable items often thoroughly. Always check the care label, as some soft toys may only be safe to spot clean, but generally solid plastic toys are safe to put in the dishwasher. Make sure that hollow toys with holes in the bottom, especially bath toys, drain and dry thoroughly — water or moisture left inside can promote the growth of mould.



Scrub The Kitchen Sink

To sanitize this spot in a flash, first, you need to clean it. Use a sponge and all-purpose cleaner to remove any dirt and grim, then rinse and dry it out. Then, use a disinfecting spray or wipe to re-wet the sink and faucet surfaces, keeping them wet for the required time on the label and letting them air dry.



Do A Deep Dive On Carpets

That soft rug may feel nice underfoot, but all that traffic brings an alarming amount of bacteria — 4,000 times more bacteria than your toilet seat, to be exact. Vacuum carpets and rugs at least once a week, and for an extra punch, spray with a carpet-safe sanitizing product first. Alternatively, you can use a steam cleaner for a deep clean.

Source: www.goodhousekeeping.com ■



Available at your nearest TWK Agri Trade Branch



TWK Agri se Krediteure-, Bemaking- en I.T. afdeling het hande gevat om CMR, Piet Retief, te help met die skenking van drie nuwe rekenaars, rekenaarskerms, sleutelborde en muise. Net 'n klein dankie-sê vir al die goeie werk wat CMR, Piet Retief, doen vir minder bevoorregdes en die gemeenskap.



COMPANY NEWS

Hoop vir Hoopstad en Hertzogville

Die behoefte het ontstaan waar boere van Hoopstad en Hertzogville noodgedwonge na hul kleinvee en ander diere moes omsien weens veldbrande in die areas. Gerdus Stapelberg het 'n inisiatief geloods waar hy voer skenkings na beide die areas gestuur het. TWK Agri, in samewerking met maatskappye en boere in die Piet Retief omgewing, was betrokke by die verligtings bystand. Ons innige meegevoel gaan uit na diegene wat gelei het onder die veldbrande. Ons wil graag die Piet Retief gemeenskap bedank vir die gesamentlike poging om n sukses van die projek te maak.



TWK HEALTHY HABITS
ENCOURAGING HEALTHY CHANGE

Congratulations to our
Body Transformation Challenge
WINNER,
Luzaan Ferreira!

“ I started working at TWK in February 2020. I heard about the TWK Healthy Habits program and decided there and then I wanted, and needed, to be part of this. I want to say I don't regret this journey for a second. I want to encourage everyone to be a part of a healthier and better lifestyle inspired by our employer. Thank you for the opportunity to better me.”

Total weight lost: 21kg | Total cm lost: 37cm

Luzaan walked away with a **R10,000** wardrobe makeover & stylist consultation!

Join our **Body Transformation Challenge** in 2021 and you could be the next winner!

E: wellness@twkagri.com

- Exercising was my main thing. This kept me from eating inconsiderately. I didn't want my journey to end just there, so I kept up with my physical training.
- Snacked on fruits during the day.
- Drank a lot of water.
- No starch.
- No sugar. But whenever I felt like something sweet, I did have a small portion.

TWK Meganisasie en New Holland se splinternuwe tak te Standerton



Die New Holland-tak het op 1 Oktober 2020 te Kroghstraat 21 oopgemaak. Met 'n volledig toegeruste werkwinkel, kundige werktuigkundiges, onderdelepersoneel, administratiewe personeel en bemarkers streef hierdie dinamiese tak na die beste gehalte diens vir die beste kwaliteit landboutuering.

Skakel ons gerus by (017) 880 0046

Ander sleutelpersoneel:

Tommie Dreyer – 082 622 2649

Kevin Worth – 082 415 0978

Christo Odendaal – 072 383 5374

Montego Classic Celebration

To celebrate 20 years with Montego Classic quality, customers had the chance to win a Collectable, Classic 20th Birthday Bin filled to the brim with Montego goodies. Congratulation to Bella (Dog) and Marisca Kleyn.



Marisca Kleyn with Bella (winner) and Nicoline Janse Van Rensburg from TWK Carolina



Left to right: Braam Conradie, Pete Vickery, Yashika Sumaru and Nhlanhla Ngcobo from TWK Greytown

Congratulations to Pete Vickery from Tugela Meat Market Greytown, who won a Montego goodie bag. Enjoy the treats!

TWK SUPPLIER AWARDS 2019 / 2020 financial year



TWK Agri (Pty) Ltd. wants to congratulate our Top Suppliers for the 2019 / 2020 financial year. Due to COVID-19, our annual Awards Evening could not take place, but we would still like to recognize our Best Performance Suppliers.

Our Top Suppliers in alphabetical order are:

- Agrinet (Pty) Ltd
- Capstone Seeds South Africa (Pty) Ltd
- Consolidated Wire Industries (Pty) Ltd
- Denvet (Pty) Ltd
- KRM Plastics (Pty) Ltd
- Nu-Pro Commodities (Pty) Ltd
- Orange River Salt Works (Pty) Ltd
- RCL Foods Sugar & Milling (Pty) Ltd
- SQM Africa (Pty) Ltd
- Voermol Feeds (Pty) Ltd
- Virbac RSA (Pty) Ltd



OUR 2019 / 2020 EXCELLENCE AWARD GOES TO
Montego Pet Nutrition (Pty) Ltd



TWK Agri (Pty) Ltd wants to congratulate these suppliers and we are looking forward to the new financial year.



Welverdiend

On behalf of the Management, and our Staff at Welverdiend Guesthouse, we would like to express our sincere thankfulness for your loyal support.

We wish you a merry and peaceful Christmas as well as a wonderful time of happiness and health in the New Year with family and friends.

MERRY CHRISTMAS

& HAPPY NEW YEAR



Café Welverdiend

INFUSED WATER

Try these for other varieties:

Apples, peaches, berries, rosemary, cinnamon, kiwi, mango, melon, lemon, lime, watermelon, ginger, cayenne pepper

- Water helps with weight loss – if you feel hungry, it may actually be your body trying to get water. So drink some water and your hunger may go away!
- Drinking water increases your metabolism, which helps you burn fat.
- Water provides extra energy for your muscles, and helps prevent muscle cramps and strains.
- Water improves your judgement and thinking.
- Water prevents headaches and minimises illnesses.
- Water improves your mood.
- Water makes your skin look great.
- And, everyone's favourite, water keeps your bowel movements nice and regular.

Cucumber-mint-infused water

- 1/3 cup, roughly 6 to 8 thick slices, English cucumber
- 1/3 cup fresh mint leaves
- 4 cups cold or room-temperature water

Watermelon-basil-infused water

- 1/3 cup watermelon cubes, seedless
- 4–6 basil leaves
- 4 cups cold or room-temperature water

Cherry-lime-infused water

- 1/4 cup cherries, pitted and sliced in half
- 4 slices lime, seeds removed, with peel
- 4 cups cold or room-temperature water

Blackberry, orange & ginger-infused water

- 6–8 blackberries
- 3–4 slices orange, with peel
- 4–5 slices ginger, peeled
- 4 cups cold or room-temperature water

Strawberry-lemon-infused water

- 4–5 strawberries, halved
- 4–5 slices lemon, seeds removed, with peel
- 4 cups cold or room-temperature water

Instructions

- Add the fruit, spices, and/or herbs to the bottom of a sealable bottle or glass jar with a tight screw top.
- Pour in cold water.
- Stir to mix well.
- Let the water get infused at room temperature for 1 to 2 hours, or refrigerated for about 3 to 4 hours before drinking it. (Infusing for up to 8 hours will make it pretty strong, if you prefer that.)
- If you do not get around to drinking your water within 12 hours, we recommend removing the fruit at that point and storing the water without the fruit so the flavour does not become too powerful and overwhelming. Then you could store the water in the fridge for a couple days that way.



TIP: Add a little soda water or lemonade for a fizzy, refreshing summer drink!!

WATERBLOMMETJIE STEW

Servings: 4 - 6

Prep time: 15 minutes

Cooking time: 2 hours, 25 minutes

Ingredients:

- 1 kg Lamb - knuckles, neck or rib
- 1 Onion - large, chopped
- 2 Garlic - cloves, crushed
- 30 ml Fresh chillies - 573
- 20 ml Coriander seeds, crushed
- 4 Cloves
- 1 kg Waterblommetjies
- 500 g Potatoes, peeled and cubed
- 250 - 400 ml Lamb stock
- 1 Lemon
- Salt and freshly ground black pepper



Method:

Heat a cast-iron or heavy-based pot on the stove and add the oil.

As soon as the oil is hot, brown the meat in batches until it has a golden-brown colour.

Remove the meat from the pot and in the same pot sauté the onion, garlic and spices until the onions are soft.

Add the meat and stock to the pot and on a very slow simmer, cook the meat until soft.

Put the meat in the oven, because it yields a lovely flavour and colour to the final dish.

After about 1 hour, add the waterblommetjies and potatoes to the pot and if it needs more stock, add a little, just enough for the vegetables to steam until cooked.

You do not want a watery stew.

When ready to serve, adjust the salt and pepper if needed, add a little lemon juice and serve on fluffy white rice and a sweet and sour cucumber salad on the side!

The Choice



**“SEE I HAVE SET BEFORE YOU TODAY LIFE AND GOOD, DEATH AND EVIL.”
— DEUTERONOMY 30: 15,16**

Life and death are in our hands; it is our choice, very simple actually.

God has given us a choice; that's why we are totally different from the animals in the field.

How often do we hear of people saying: “why has God done this to me?”

My dear friend God has not forced you to do anything; it was always going to be your choice and my choice. Our Heavenly Father is a Gentleman and never forces anyone to do something against their will. That is why He stands at the door and knocks; He does not break the door down to come into our lives. (Revelation 3:20)

And remember the door handle is on the inside of our hearts, and not on the outside.

Quite simply, Jesus goes on to say that if you and I obey His statutes and His commandments, then we shall live, and live a life of blessing, we shall multiply and succeed. Still, if we persist in disregarding His warnings, then we shall definitely reap the whirlwind of a devastating life.

John 10:10 - the thief does not come except to steal, and to kill, and to destroy. I have come that they might have life and that they may have it more abundantly.

We still have time to change our ways, so this week let's choose life, and not death!

Jesus bless you all,
much love,

Angus and Jill Buchan

'N VERSEKERAAR WAAROP JOU BESIGHEID KAN STAATMAAK

OUTsurance het meer as 22 jaar se ondervinding in die versekerings-
industrie met sowat 1.25 miljoen kliënte wat op hulle staatmaak om na
hulle versekeringsbehoefte om te sien.



DÍS HOEKOM JY OUTSURANCE MET JOU BESIGHEIDSVERSEKERING KAN VERTROU

- R5 miljard uitbetaal vir eise in die finansiële jaar tot 30 Junie 2020.
- Neem gemiddeld slegs 1.6 werksdae om 'n eis goed te keur.
- Betaal gemiddeld meer as R1 miljoen in OUTbonusse per dag.
- Die laagste hoeveelheid klagtes gehad wat na die Ombudsman vir Korttermynversekering verwys is vir die vyfde opeenvolgende jaar.
- 'n Trotse Suid-Afrikaanse maatskappy wat ook internasionale belange het.
- Meer as 4000 werknemers wat reg is om te help.

'N VERSEKERINGSOPLOSSING WAT BY JOU BEGROTING PAS

- Premies word bepaal volgens jou besigheid se unieke risikoprofiel.
- Vaste bybetalings per insident, ongeag die waarde van die eis.
- OUTbonus: 10% van jou betaalde premies terug in kontant na drie eisvrye jare.
- 24-uur Help@OUT-kantoor- en padbystand.

**Vir 'n OUTsurance kwotasie skakel jou eie
TWK Agri makelaar op 017 824 1000.**



Besigheid

PLOEG IS 'N 7-LETTER-WOORD.

En daardie 7-letter-woord is **Willard**.

Wanneer die ryk aarde voorberei word vir saad wat sal ontkiem in voedsel vir die nasie, het jy 'n betroubare battery-vennoot nodig. Die krag van die tegnologie in elke Willard® Battery verseker dat Suid-Afrika se 12.5 miljoen hektaar landbougrond bly bewerk word.

Willard. Die kragwoord vir vooruitboer.

