



# RADIUS

Issue 3.0 // 022

Mar // Apr // May '24

FREE

## Celebrating Our Employees

TWK Employee Awards and Company Overview  
2024



TWK Team Player of the Year:  
Eddie Booyens



TWK Representative of the Year:  
Lucas Ndlovu



TWK Lifetime Achievement:  
Pieter Keeve



TWK Lifetime Achievement:  
Jan van Vreden

TWK Lifetime Achievement:  
John Swaine (Absent)



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# Embracing Teamwork

## The Path to Growth and Trust

As we enter the colour-changing months of March, April, and May, it's a time of reflection and development in the natural world and within our teams at TWK. This edition delves into what makes our collective efforts necessary and genuinely transformative - Teamwork.

The Bible reminds us, "Two are better than one, because they have a good return for their labour: If either of them falls down, one can help the other up. But pity anyone who falls and has no one to help them up" (Ecclesiastes 4:9-10).

This wisdom underscores the inherent value of working together, supporting one another, and leveraging our combined strengths to overcome challenges and achieve our goals.

Communication lies at the heart of effective teamwork. The bridge connects diverse minds, fostering an environment where ideas flourish and innovation thrives.



### **Ecclesiastes 4:9-10**

**Two are better than one, because they have a good return for their labour: If either of them falls down, one can help the other up. But pity anyone who falls and has no one to help them up.**

Let's commit to clear, open, and constructive dialogue as we navigate our projects. Through this transparency, we build understanding and alignment, ensuring that every team member is heard, valued, and empowered to contribute their best.

But beyond the mechanics of working together, a deeper layer binds us - Trust. Growing trust is about giving respect, being responsible for our actions, being open to learning, and welcoming diversity. It's about creating a space where trust is not just expected but actively cultivated through our daily interactions, decisions, and how we treat each other.

As we move forward, let us remember that our collective success is built on the foundation of individual contributions, united by a shared vision and mutual respect.

May this edition inspire you to embrace the power of teamwork, nurture transparent communication, and foster an environment where trust grows and flourishes.

Together, we are stronger. Together, we can achieve more. Let's make these months a testament to what we can accomplish when we join forces and work towards a common goal.

**Louise Johnson // Editor: Radius**

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# WINNER!

**R5,000** from our new TWK Outdoor lifestyle store

Congratulations to Serelda Botha from Postmasburg Area!



## WHAT'S COMING

- BRAND NEW TWK WELLNESS PROGRAMME
- EXTENDED MANAGER-LEVEL UPSKILLING
- TWK TRADE EMPANGENI'S GRAND OPENING EVENT, 14 APRIL 2024
- TWK AGRI CLASSIC GOLF 2024
- INTERNAL SYSTEM MODERNISATION
- IMPROVED EMPLOYEE TWO-WAY COMMUNICATION
- BRAND NEW EMPLOYEE RELATIONS DIVISION

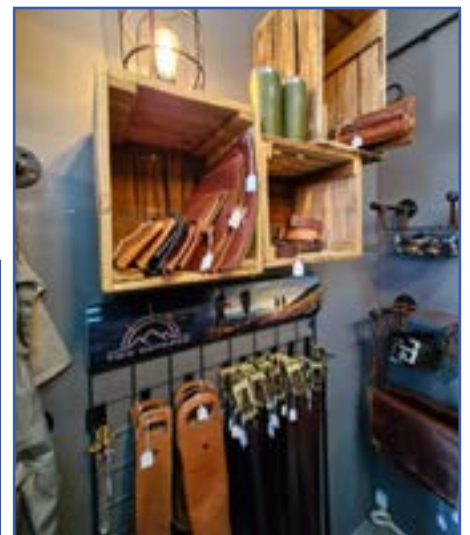
## EXCITING NEWS



OUR TWK OUTDOOR SHOP IS OPEN TO THE PUBLIC AT **11 DE WET STREET, PIET RETIEF.**

OUR ONLINE CATALOGUE WILL BE AVAILABLE SOON!

FOR ANY ORDERS, CONTACT RACHEL AT [RKINGHORN@TWKAGRI.COM](mailto:RKINGHORN@TWKAGRI.COM)





**We value:**

**Accountability**

**We add value in an ethical way and take responsibility for our actions.**

**Grow Trust**

**We grow our business by building relationships of trust with all stakeholders.**

**Resilience**

**We drive sustainable growth through agility and perseverance.**

**Innovation**

**We develop unique solutions to solve complex challenges.**





# We Value Our People

# TWK AGRI TRADE EMBARKS ON THE RELOCATION OF ITS EMPANGENI BRANCH

TWK Agri Trade, a cornerstone in the agricultural supply sector, is pleased to announce the relocation of its Empangeni branch. This move signifies our mission to enhance service delivery, accessibility, and overall customer experience. Our Empangeni branch has been a part of our Trade Branch network, offering an extensive range of products, including animal health essentials, nutritious animal feed, durable fencing materials, specialised chemicals, effective fertilisers, general hardware, and high-quality seed.

## A New Chapter for Enhanced Service and Accessibility

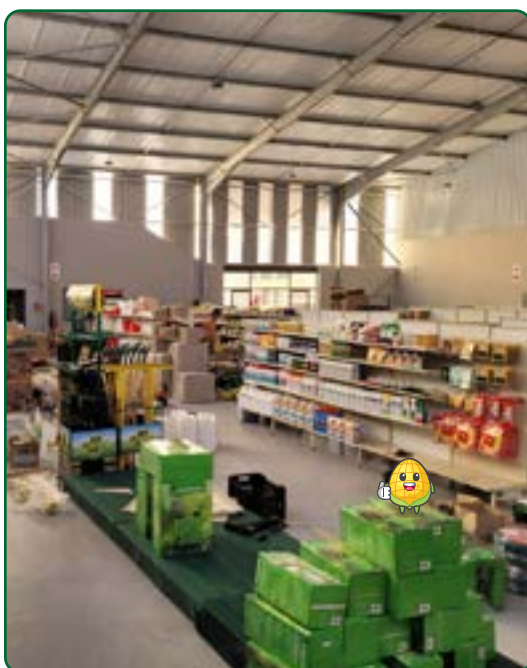
Understanding the evolving needs of our customers and the dynamic agricultural landscape, TWK Agri Trade has chosen a new location for the Empangeni branch that promises improved accessibility and convenience. The new site is strategically positioned to serve our clientele more effectively, enabling us to



Moving day at TWK Trade, Empangeni



Moving day at TWK Trade, Empangeni



Moving day at TWK Trade, Empangeni

reach a broader audience and provide our extensive product range more efficiently.

### Expanding Our Horizons

The relocation is more than just a change of address; it's an upgrade in our facilities and services. The new Empangeni branch will feature a full product line, responding to the growing demands of the agricultural community. Our commitment to quality and reliability remains steadfast, and we aim to introduce innovative products and solutions that align with the latest industry trends and standards.

### Facilities for a Superior Customer Experience

The new premises are designed with our customers in mind, featuring advanced facilities including a larger showroom, improved warehouse capabilities, and a streamlined service area. These enhancements are part of TWK Agri Trade's continuous effort to provide an exceptional and efficient shopping experience where customers can easily explore and engage with our diverse product offerings.

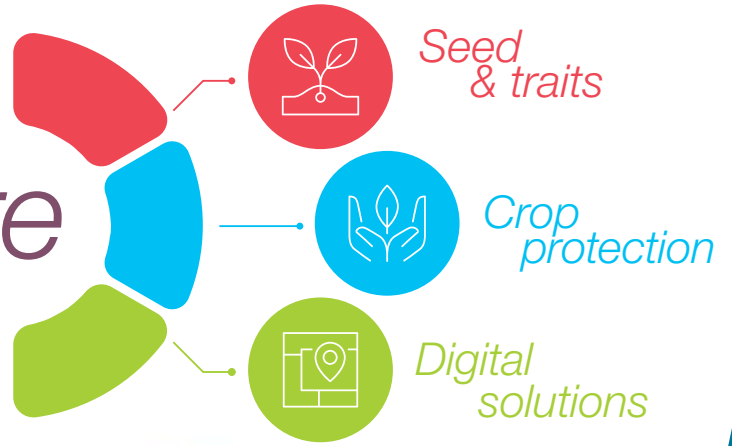
### Strengthening Community Ties and Sustainable Practices

TWK Agri Trade is deeply committed to the communities we serve. The move to a new location reaffirms our dedication to providing excellent products and services and contributing positively to local development and sustainability. We are eager to continue supporting local farmers and businesses, fostering growth and prosperity within the community.



# Solution-driven *agriculture*

We're dedicated to providing customised solutions that help you optimise your farming decisions, whether that means using top-quality seeds, effective pest, weed and disease control products, or advanced digital tools. We know that maximising productivity while minimising risks is critical, and we're here to support you in achieving that goal.



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## TWK Trade offers a one-stop shop

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- General Hardware
- Seed

### A Warm Invitation

As we look forward to this new chapter, TWK Agri Trade extends a warm invitation to all our valued customers, both existing and new, to visit the revamped Empangeni branch. Our team of experts is ready to assist you with personalised advice and solutions, ensuring you have the right tools and resources to thrive in your agricultural endeavours.

Stay tuned for further announcements regarding the new location's grand opening in April 2024, and be prepared to experience the upgraded facilities and services that await.

### About TWK Agri Trade

TWK Agri Trade is a leading supplier in the agricultural industry, offering a comprehensive range of products and services designed to meet the diverse needs of our customers.

With a focus on quality, innovation, and customer satisfaction, we are committed to supporting the agricultural community and contributing to its sustainable growth.

For more information about our products, services, and the new Empangeni branch location, please visit our website or contact our customer service team. Join us on this exciting journey, and let TWK Agri Trade be your partner in achieving agricultural excellence.

### Our new address:

TWK Agri Trade, Empangeni  
12-14 Copper Drive, Empangeni,  
3910.

T: (035) 787 0695

E: empangeni@twkagri.com

**TWK Agri Trade extends a warm invitation to all our valued customers**



Moving day at TWK Trade, Empangeni



Moving day at TWK Trade, Empangeni



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TWK Trade, Empangeni



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# 2024/2025 SOUTH AFRICAN BUDGET AND TAX GUIDE

## NAVIGATING THE FISCAL LANDSCAPE

The 2024/2025 budget highlights and tax updates present several key changes and continuities in the tax landscape. Here is a summary:



### Budget Highlights

- 1. Personal Income Tax:** There has been no change to personal income tax brackets, rebates, and medical tax credits, maintaining stability for individual taxpayers.
- 2. Excise Duties:** There is an increase in excise duties on alcohol products (between 6.7% and 7.2%) and tobacco products (between 4.7% and 8.2%), which could affect consumer prices for these items.
- 3. Fuel and RAF Levies:** The general fuel levy and the road accident levy remain unchanged, providing some predictability for motorists and businesses reliant on transport.
- 4. Climate and Environment:** A notable introduction is the electrical and hydrogen-powered vehicle tax incentive, which allows manufacturers to deduct 150% of qualifying investment spending from **1 March 2026**. The plastic bag levy will increase from 28 cents to 32 cents per bag starting 1 April 2024.
- 5. Learnership Tax Incentive:** This incentive is extended three years

to **31 March 2027**, encouraging companies to invest in employee training and development

- 6. Retirement Funds:** The two-pot retirement reform will enable pre-retirement access to a portion of one's retirement assets, effective from **1 September 2024**.
- 7. Global Minimum Corporate Tax:** Multinational corporations will be subject to a minimum tax rate of 15% on profits, effective 1 January 2024, aligning with global tax reform efforts.

### Comparative Tax Rates

- 1. Natural Persons:** The maximum marginal rate remains at 45%, with the threshold for this rate starting at a taxable income of R1,817,000. The minimum rate is 18%, applicable up to a taxable income of R237,100.
- 2. Companies & CCs:** The average tax rate for companies has been reduced from 28% to 27%. The dividends tax and CGT inclusion rate remain at 20% and 80%, respectively.

- 3. Trusts:** Other than special trusts, trusts are taxed at a flat rate of 45% with an 80% CGT inclusion rate.

### Tax Rules Summary

- 1. Retirement Fund Reforms:** The two-pot system allows for some pre-retirement liquidity while preserving long-term savings
- 2. Global Minimum Tax:** This measure aims to prevent profit shifting and ensure multinational corporations pay a fair share of taxes.
- 3. Environmental Taxes:** Introducing incentives for electric and hydrogen-powered vehicles underscores a shift towards sustainable practices. The increase in the plastic bag levy further emphasises environmental consciousness.

This budget balances fiscal stability and introduces measures to promote sustainability and compliance with global tax standards. Individuals and businesses should consider these changes in their financial planning and operations.



# Welcome TWK's New Directors

Welcome to the TWK Agri team! We are pleased to have you join us as our new Directors. Your expertise and leadership are invaluable assets that will undoubtedly propel our company towards greater innovation and success.

As we embark on this exciting journey together, we are confident that your fresh perspectives and strategic insights will enhance our collective efforts in navigating the challenges and opportunities ahead. We look forward to achieving remarkable milestones with your guidance and are eager to see the positive impact your contributions will make.

Welcome aboard!



**J Mokorosi**  
Independent Non-executive  
Director



**BN Moyo**  
Independent Non-executive  
Director



**PJ Lindeque**  
Independent Non-executive  
Director

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# THE BENEFITS OF INSTALLING SURGE PROTECTION DEVICES

Dr Andrew Dickson an Engineering Executive notes that while Surge Protection Devices (SPDs) may be a grudge purchase, they can limit the high peak voltages that occur when electricity returns after load shedding, diverting the spikes (transients) away from your distribution board. "Plus, they cost a lot less than having to buy a new TV, fridge or gate motor."





Surge Protection Devices (SPDs) are becoming an essential component in households, especially in regions experiencing frequent load shedding or electrical grid instability. Dr. Andrew Dickson, an esteemed Engineering Executive, emphasizes the critical role of SPDs in safeguarding electronic appliances against the potentially devastating effects of voltage spikes. These spikes typically occur when power is restored after load shedding, sending a surge of electrical energy through the network that can far exceed the standard operating voltage of home appliances.

Dr. Dickson explains that the normal electrical voltage for homes is around 230 volts, but the restoration of power can induce a pulse of several thousand volts for a brief moment. This transient increase in voltage can be enough to damage sensitive electronic components, leading to costly repairs or replacements of items such as televisions, refrigerators, and gate motors. The introduction of SPDs into the electrical setup of a home can mitigate these risks by clamping the excessive voltage and diverting the surplus energy to the ground, thus maintaining the voltage within safe levels for household appliances.

SPDs come in various classes, with Class 2 SPDs being the most commonly recommended for installation within a home's distribution board. This setup ensures the protection of the electrical system from over-voltages. For devices that are more sensitive to voltage fluctuations, such as home entertainment systems, routers, and TVs, the addition of Class 3 SPDs at the point of use can offer an extra layer of security. These plug-in adaptors are designed to protect individual appliances from voltage surges.

Given the unpredictable nature of load shedding and the potential for electrical storms, Dr. Dickson advises homeowners to regularly inspect their SPDs. The devices are equipped with indicators to signal their operational status or if they've reached the end of their service life. This regular maintenance is crucial, particularly in light of ongoing and extended load shedding periods, as forecasted by Eskom.

The adoption of SPDs is likened to having an insurance policy for your home's electrical system and appliances. Dr. Dickson encourages more individuals to proactively install these devices, not only to prevent damage but also to maintain peace of mind during electrical disturbances. The benefits of SPDs, therefore, extend beyond mere protection; they represent a proactive measure in managing the risks associated with an unstable electrical grid, thereby ensuring the longevity and reliability of household appliances and systems.

To further elaborate on the importance and benefits of Surge Protection Devices (SPDs) in safeguarding electronic appliances and systems in homes, it's valuable to delve into the technological advancements and additional considerations surrounding SPDs.

#### Technological Advancements in SPDs:

1. **Smart SPDs:** With the advent of smart home technology, SPDs have also seen innovations. Smart SPDs can be monitored remotely via smartphone apps, allowing

homeowners to check the status of their devices in real time. This feature is particularly useful for ensuring that the SPDs are functioning correctly and have not been compromised following a power surge or load shedding event.

2. **Integrated Circuit Breaker SPDs:** Some SPDs now come with integrated circuit breakers. This feature adds an extra layer of protection, as it not only protects against voltage surges but also cuts off the power in case of a sustained over-voltage, preventing potential fire hazards.
3. **Energy-Efficient SPDs:** Newer models of SPDs are designed to be more energy-efficient, minimizing the energy loss during their operation. This is an important consideration for environmentally conscious consumers aiming to reduce their carbon footprint.

#### Additional Considerations

1. **Installation Considerations:** While the installation of Class 2 SPDs is relatively straightforward, requiring a licensed electrician to integrate them into the distribution board, the placement and quantity of SPDs can significantly impact their effectiveness. For instance, larger homes or those with multiple electrical circuits may require additional SPDs to ensure comprehensive protection.
2. **Surge Protection for Renewable Energy Systems:** For homes equipped with renewable energy systems, such as solar panels, additional types of SPDs are necessary. These systems have different electrical characteristics and require specialized SPDs to protect against surges that can occur from lightning strikes or grid instability.
3. **Compliance and Standards:** It's crucial for homeowners to ensure that the SPDs they choose comply with local and international standards for surge protection. This ensures the devices' effectiveness and reliability in protecting against voltage surges.
4. **Educational Initiatives:** Given the importance of SPDs in maintaining electrical safety, there's a growing need for educational initiatives to raise awareness among homeowners about the risks associated with power surges and the benefits of installing SPDs. These initiatives could involve workshops, online resources, and collaborations with utility companies to spread knowledge on electrical safety practices.

By considering these technological advancements and additional aspects of surge protection, homeowners can make informed decisions about installing and maintaining SPDs in their homes, ensuring the longevity of their appliances and the safety of their electrical systems.

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# NATIONAL MINIMUM WAGE



Read up on the background and factors informing the National Minimum Wage Commission's recommendations for this year's minimum wage rates and what they are.

By Chantell du Plessis, Dynamic Consulting

The National Minimum Wage Commission has recommended a rise in the National Minimum Wage (NMW) for 2024.

The increase is based on the Consumer Price Index (CPI) plus an additional 3%.

The CPI reflects changes in the cost of goods and services over time and is a key indicator of inflation. In October 2023, South Africa's CPI was reported at 5.9%, a rise from 5.4% in the previous month.

A minimum wage is the lowest wage rate that employers are legally allowed to pay the people that work for them.

## The Commission's three proposals

The Commission is diverse in representation and made up of labour, business, community as well as labour experts.

In their recommendations, the Commission provided three different proposals related to the adjustment of the NMW.

The main proposal, supported by eight of the twelve commissioners, advocates for a minimum wage increase based on the CPI plus 3%.

The Business Constituency proposed an increase equal to the CPI alone.

An independent expert recommended an increase of CPI plus 0.75%.

## The history of the NMW

The NMW has seen progressive increases over the years: from R20.76 per hour in 2021 to R21.69 per hour in 2022, and R23.19 per hour to R25.42 per hour in the following years.

The approved Minimum Wage as published on the 02<sup>nd</sup> of February 2024 to be effective on the 01<sup>st</sup> of March 2024 will be as per the following table:



Area / Position	Wage 2023 01/03/2023 – 28/02/2024	Wage 2024 01/03/2024 – 28/02/2025
Farm Workers	R 25.42	R 27.58
Domestic Workers	R 25.42	R 27.58
Expanded Public Works Programme	R 13.97	R 15.16
Learnerships	As per table published	As per table published

### How is the NMW decided?

The Commission takes various economic factors into account when determining the annual adjustment.

These factors include inflation, the cost of living, collective bargaining outcomes, GDP and business sustainability, as well as their impacts on employment and job creation.

Poverty is also considered under ethical and legal prerogatives to reduce national poverty.

The National Poverty Lines for 2023 (see box insert) as per the official statistics from Statistics South Africa are used to determine the country's official poverty line.

#### 2023 National Poverty Lines

The poverty line includes a base cost, a lower bound and upper bound poverty line:

Poverty Line	2023-line value
Food poverty line	R 760.00
Lower-bound poverty line	R 1058.00
Upper-bound poverty line	R 1558.00



250957

## Wat is volgende in boerdery? Kies 'n versekeraar wat reeds daar is.

Boerdery verander konstant. Behoort jou versekering nie dieselfde te doen nie? As markleier, met meer as 105 jaar se ondervinding en 'n landwyse infrastruktuur, kan jy staatmaak op Santam om aan die voerpunt van boerdery te bly.

**Gesels met jou tussenganger of gaan na [santam.co.za/products/agriculture](https://www.santam.co.za/products/agriculture) om uit te vind wat ons landbouversekering jou alles bied.**



Santam is 'n gemagtigde verskaffer van finansiële dienste (VFD 3416), 'n gelisensieerde nie-lewensversekeraar en beheermaatskappy van sy groepmaatskappye.

# Reactions to 2024 NMW

The Congress of South African Trade Unions (COSATU) has expressed support for the Commission's primary proposal, as it would ensure that wages keep pace with inflation, thus providing financial protection for workers.

This increase is seen as a necessary stimulus for the economy, promoting growth, job maintenance, and creation.

More than six million workers, particularly in sectors like farming, domestic work, construction, and others, stand to benefit from the additional 3% on top of the CPI.

COSATU has also highlighted the NMW's positive trajectory since its inception in 2019, noting significant improvements in the wages of domestic and farm workers.

How is the NMW enforced?

Despite this progress, compliance remains an issue, with an estimated 45% of employers not adhering to the NMW.

There are calls for strict adherence to the National Minimum Wage by all, with hefty penalties to those found to be non-compliant.

For example, an employer who is found to have failed to comply with the NMW will be fined by a labour inspector.

Fine amounts depend on whether the employer is a first time offender or repeat offender. First time offenders are fined twice the value of the underpayment or twice the monthly wage, whichever is greater.

Second or repeat offenders must pay a fine equal to three times the value of the underpayment or thrice the monthly wage, whichever is the greater.



**WE VALUE  
TRANSPARENCY**





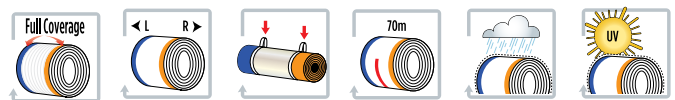
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# TWK Advanced Life



As a valued new client, we want to highlight some of the following services that you have now have access to in terms of your Advanced Life Plan. These services are "above & beyond" what is generally available.

## Available services



### Discount Coupons

R750 worth in Checkers/Shoprite discount coupons PER MONTH!!!



### Funeral Cover

R10 000 cover per insured life.



### Financial Services

Free wills assessment,  
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and more conveniently on your  
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**INSURANCE**



# PROTECTING AUTUMN'S TREES

With the first specks of russets and oranges peppering the canopy of our indigenous forests, it's the perfect time for a quick refresher on the preparation of tracer belts.

By Roger Poole, TIPWG Agrochemical Liaison



For farmers and foresters, the change of colours that mark this season is a clock with the hands constantly moving onto the next operation that needs to be done before winter is in full swing.

For us, moist green leaves turning to dry oranges, reds and browns is almost a warning from nature, alerting us to the impending reality of wildfires and the threat they pose.

Autumn is the time of tracer application across the forestry sector. As with most management operations, timing is everything if you want the most efficient and effective outcomes.

When it comes to preparing tracer belts using plant desiccants that burn off the above-ground portion of vegetation, this means getting them done before the first frosts arrive.

This is so that the main break can be burnt after the initial frost.

It's a process that sounds simple enough in theory, but in practice requires due diligence and care from start to finish. Here are some of the steps where extra diligence is required and a pre-tracer belt preparation refresher might come in handy.

### **Find the right product and be part of that decision**

When it comes to tracer belt preparation, the active ingredient you select can leave dramatically different environmental footprints.

The perfect example is when comparing the impact of a desiccant – which removes only the above ground parts of a plant – to a non-selective active ingredient like glyphosate.

Glyphosate and others like it remove the whole plant, roots, and all.

Both will enable trace belt preparation,

but the plant roots left by the desiccant will help prevent soil erosion and enable the plant to regrow after the firebreak burn, thus providing soil cover for the trace belt area.

The glyphosate will simply leave a lasting bare-earth scar that will increase the risk of soil erosion and all the knock-on environmental risks associated with this.

Just because some glyphosate products have 'tracer belt' registered on the label, it doesn't mean this is an environmentally responsible solution to the post-paraquat tracer belt conundrum.

READ the label, consider all the alternatives and be part of the decision-making process.



### **Never underestimate the importance of calibration**

Chemically prepared tracer belts are often confined to the areas that are inaccessible to tractors (mechanical preparation), and are therefore undertaken by knapsack operators.

However, irrespective of the applicator type, calibration is always key to an effective and efficient application.

Beyond determining the quantity of pesticide required, calibration reduces error – which carries the chance of over application – and this can have costly economical and environmental implications.

TIPWG's Calibration SOP provides a great guide to calibrating accurately and effectively and is well worth a read to refresh yourself ahead of the impending tracer belt preparation season.

Always remember that, when doing your calibration, the ground you do it on must be representative of the area you are planning to spray.

There are also no short cuts when it comes to calibration – percentage applications do not work and simply result in either under- or over-application.

When it comes to calibration the message is simple - take your time and do it correctly.

### **Reiterate the risks and do not skimp on the mixing**

On the day of the operation, ensure that applicators are aware of all the risks

associated with the operation. Check and check again that:

- The correct product is being used.
- The right doses are being applied.
- Fresh drinking water is available.
- Everyone has the correct personal protective equipment (in accordance with the label).
- There is access to a washing area and first aid.

Pay attention to water quality; mud or pH imbalances can dramatically reduce the effectiveness of certain herbicides. Read the label and when necessary, follow label requirements to counter the effect of pH imbalances or high clay content.

Another area where you should take no short cuts is when it comes to mixing. An incorrect mix can be a costly mistake – so always read the label and follow it to the letter. It's a good idea to familiarise yourself with TIPWG's Pesticide Mixing SOP.

### **Dispose according to the law – and recycle**

The safe and responsible disposal of the pile of empty chemical containers that the tracer belt season inevitably produces is not just the right thing to do – it's the legally enforceable thing too!

Use the TIPWG DISPOSAL SOP as a refresher for your staff – our latest version has been updated to include more than just the disposal of plastic containers.

Once your containers have been triple-rinsed and punctured - please don't burn or bury them, they need to be recycled. It is easier than you think!

HDPE plastic containers are highly sought after by plastic recyclers as it is one of the only plastic types that can be recycled into various other plastic products such as black HDPE piping and plastic fence posts to mention a few.

CropLife SA has a register of approved recyclers and recycling points across the country.

If in doubt, revert to the label and safety data sheet, which will have the disposal information for the container or contact your distributor for disposal information.

### **Make use of Forestry South Africa**

Forestry South Africa's Timber Industry Pesticide Working Group has created standard operating procedures for almost every aspect of pesticide use in a forestry context.

These SOPs are applicable to the whole agri-sector and can be found on the TIPWG website [www.tipwg.co.za](http://www.tipwg.co.za).

You can also download them in PDF format to create awareness amongst your workforce or as refreshers for the farmer or forester that finds themselves in need of readily available easy-to-use information.





Tracer Belt Treated: Pre-burn



Tracer Belt Burn

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# Taking The Credit

**It's important to know if your business is an Accountable Institution under more than one category under FICA, and if you qualify as a Credit Provider. Here's some information that may help.**

By Eugene Joubert, Group Chairman at CR Trustees (Pty) Ltd.

**“Even if a business only extends credit in terms of a credit agreement on an ad hoc basis and credit is not a core part of the business, it is still a Credit Provider.”**



Your business entity could be regarded as an Accountable Institution under more than one category in Schedule 1 to the Financial Intelligence Centre Act (FICA), and this will have implications for your operation. Let's start with two simple examples of businesses.

**Payments on credit with interest**

Firstly, a business selling items where the value of any of the items is R100,000 is regarded as a High Value Goods Dealer (HVG D) (Item 20 of Schedule 1 of the FIC Act), and must register as such with the Financial Intelligence Centre (FIC).

This same business may also attach certain terms and conditions to a high-value item, one being that if the buyer does not pay within the set

time limit, the seller would charge interest for the payment.

A business that charges interest and builds this interest into the terms and conditions of purchase (as finance charges) triggers a Credit Agreement. A business charging late-payment interest triggers an Incidental Credit Agreement.

Both these agreements make the business a Credit Provider (CP) under FICA (Item 11 of Schedule 1) and must register as such with the FIC.

**Payments with insurance attached**

Secondly, a business may grant credit to customers and is registered with the FIC as a CP under FICA (Item 11 of Schedule 1 of the FIC Act), and in addition also offers and sells Credit Life Insurance to customers to cover

the balance on the account in the event of death of the customer.

This means the business is now involved in the business of a Financial Services Provider (FSP) and must register as a FSP under FICA (Item 12 of Schedule 1 of the FIC Act) with the FIC.

When payment on interest is often accompanied by some type of insurance cover, a business entity may have to register at the FIC under more than one type of Accountable Institution – in our example it could be as much as 3 registrations: HVG D (High Value Goods Dealer), CP (Credit Provider) and FSB (Financial Service Provider).

**When things get complicated**

**One of the more complex registrations we have come across involved an attorney who practices law, and registers companies for his clients. He also oversees the sale of properties, sells life insurance to cover any outstanding debt of his clients to himself, and charges late payment interest if his clients do not pay him on time.**

**Registrations are:**

- Item 1 – Legal Practitioner**
- Item 2 – Company Services Provider**
- Item 3 – Property Practitioner**
- Item 12 – Financial services Provider**
- Item 11 – Credit Provider**

**What is the FIC and who needs to register?**

For many businesses, this is “new” news, or “first time” knowledge, so it's worth explaining a bit about the FIC. The FIC was established to identify proceeds of crime, and to combat money laundering as well as the financing of terrorism.

In so doing, the FIC has a primary role to protect the perceived integrity of South Africa's financial system. IT was established by the FIC Act 38 of 2001 and reports to the Minister of Finance and to Parliament.

An Accountable Institution is defined as a person, or an organisation, referred to and listed in Schedule 1 of the FIC Act, and which carries on the business of any entity. Accountable Institutions must fulfil certain obligations in terms of the FIC Act.

Persons who start new businesses that are regarded as Accountable Institutions are required to register with the FIC within 90 days from the inception of the business.

All businesses that became Accountable Institutions on the 19th of December 2022 also had 90 days to register with the FIC – the deadline of their 90-day period was the 1st of March 2023.

**What happens if I don't register?**

In terms of section 61A of the FIC Act, a failure to register as an Accountable Institution is an offence and subject to a fine not exceeding R10 million or imprisonment for a period of up to five years.

Alternatively, the FIC may also, in terms of section 45C (1) of the FIC Act, impose an administrative sanction for a failure to comply with any provision

of the FIC Act, including a failure to register.

The FIC may impose one or more of the administrative sanctions listed in section 45C of the FIC Act, which can include a financial penalty not exceeding R10 million for natural persons and R50 million for legal persons, depending on the nature of the non- compliance.

Failure to comply with the provisions of the FIC Act may also result in criminal liability. Section 68 of the FIC Act lists penalties that can be imposed if a person is convicted of an offence listed in the FIC Act. If a person is convicted of an offence in Chapter 4 of the FIC Act, the penalties include imprisonment for a period not exceeding 15 years or to a fine not exceeding R100 million.

If a person is convicted of an offence in sections 55; 61; 61A; 62; 62A; 62B;

**“When payment on interest comes with selling insurance cover, a business may have to register under more than one type of Accountable Institution.”**

**“Persons who start new businesses regarded as Accountable Institutions must register with the FIC within 90 days from inception.”**

62C; or 62D of the FIC Act the penalties include imprisonment for a period not exceeding 5 years or to a fine not exceeding R10 million, depending on the nature of the contravention.

Only Accountable Institutions that have registered with the FIC and received their unique identity number are able to submit reports to the FIC.

Failure to submit an STR (suspicious transaction report) and or a CTR (cash threshold report) to the FIC, could lead to imprisonment for a period not exceeding 15 years or to a fine not exceeding R100 million.

### Defining a Credit Provider

Credit Providers are referred to in Item 11 of Schedule 1 of the FIC Act and are defined as:

11. (a) A person who carries on the business of a Credit Provider as defined in the National Credit Act, 2005 (Act 34 of 2005).

11. (b) A person who carries on the business of providing credit in terms of any credit agreement that is excluded from the application of the National Credit Act, 2005 by virtue of section 4(1)(a) or (b) of that Act.

For clarification, “a person” includes both natural persons and legal persons, while the phrase “carries on the business” is not defined in the FIC Act.

The term “business” refers to any commercial activity or institution, as opposed to a charitable undertaking or government institution.

The first category of Credit Providers (Item 11.a of Schedule 1 of the FIC Act) includes all persons who carry on business as a Credit Provider as covered by the National Credit Act, 2005 (Act 34 of 2005) (NCA).

Even if a business only extends credit in terms of a credit agreement on an ad hoc basis and credit is not a core part of the business, it is still a Credit Provider.

Moreover, there is no specific “monetary value” (monetary threshold) applicable when determining if an entity is a Credit Provider under FICA.

### Some examples of Credit Providers

In terms of section 1 of the NCA, the definition of Credit Provider is wide and includes numerous different persons which include:

- The party who supplies goods or services under a discount

transaction, incidental credit agreement, or instalment agreement.

- The party who advances money or credit under a pawn transaction.
- The party who extends credit under a credit facility.
- The mortgagee under a mortgage agreement.
- The lender under a secured loan.
- The lessor under a lease.
- The party to whom an assurance or promise is made under a credit guarantee.
- The party who advances money or credit to another under any other credit agreement.
- Any other person who acquires the rights of a Credit Provider under a credit agreement after it has been entered into.

### A second category of Credit Providers

There is a second category of Credit Providers (Item 11.b of Schedule 1 to the FIC Act), which includes all persons who carry on the business of providing credit in terms of any credit agreement that is excluded from the application of the NCA, by virtue of section 4(1)(a) or (b) of the NCA.

This is a wide category, and the onus is on the entity to evidence that they do not fall within this category, where such assertions are made. A closer look at the terminology related to the second category can help to understand what businesses qualify as CPs via this second category.

In this case, “credit” includes a deferral of payment of money owed to a person, or a promise to defer such a payment; or a promise to advance or pay money to or at the direction of another person.

Meanwhile, the term “credit agreement” includes any credit facility, credit transaction, credit guarantee, any combination of a credit facility, credit transaction and credit guarantee.

Read with section 4(1)(a)(i) and 9(4) of the NCA, the definition of credit agreement includes instances where:

- The credit provider’s consumers are juristic persons (irrespective of the monetary asset value or annual turnover).
- The credit agreements are large agreements (e.g. mortgage agreements or credit agreements in respect of which the principal debt under the agreement is R250 000 or above).
- The credit provider is registered in South Africa.

### Examples of credit providers and credit agreements include, but are not limited to:

- Clothing store credit providers
- Companies that provide any loans to employees
- Companies that provide any loans to juristic persons
- Short-term and long-term loans and credit transactions
- Entities that provide incidental credit
- Incidental credit agreements
- Microfinance loans
- Small, intermediate, and large credit agreements
- Low-cost housing loans
- Credit cards
- Credit overdrafts
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# THE THRILL OF MOTOCROSS RACING: A JOURNEY THROUGH MUD, AIR, AND ADRENALINE

In the world of motorsport, few disciplines can match the raw excitement and physical challenge of motocross racing. This high-octane sport combines speed, skill, and sheer guts, offering a spectacle that captivates audiences worldwide. At the heart of motocross lies a simple yet compelling concept: Riders navigate a series of off-road tracks laden with obstacles, steep jumps, and tight corners, pushing their limits to emerge victorious.



## The Origins of Motocross

The roots of motocross can be traced back to the early 20th century in the United Kingdom when motorcycle enthusiasts began participating in trials known as "scrambles." These events, characterised by their off-road courses, gradually evolved into what we recognise today as motocross. The term itself, a portmanteau of "motorcycle" and "cross country," succinctly captures the essence of the sport.

## The Anatomy of a Motocross Track

A typical motocross track is a blend of natural terrain with artificially created features to test the riders' prowess. Tracks usually comprise dirt, sand, mud, and grass, creating a challenging mix of surfaces for competitors. Key elements include whoops (a series of small bumps), tabletops (flat jumps), and doubles or triples (jumps requiring riders to clear one or more gaps). Each track is unique, with its own set of obstacles and characteristics that demand high adaptability from the riders.

## The Skills of a Motocross Rider

Motocross is not just about speed; it demands a comprehensive skill set from its participants. Riders must possess exceptional balance, precise control, and an intuitive understanding of their bike's behaviour. Physical fitness is paramount, as controlling a powerful off-road motorcycle through rough terrain is exhausting and demanding.

Moreover, mental toughness plays a crucial role, as riders must maintain focus and determination amidst the chaos of the race.

## The Spectacle of Air and Mud

One of the motocross's most visually striking aspects is the sight of riders launching their bikes into the air over jumps, a moment where skill, physics, and courage collide. These aerial manoeuvres are not just for show; they require precise timing and control to land safely and maintain speed. The mud and dirt that often cover the riders and their bikes by the end of the race are badges of honour, emblematic of the gritty, relentless nature of the sport.

## The Evolution of Off-Road Motorbikes

While specific brands and models are diverse, the evolution of off-road motorcycles has been driven by the demands of motocross racing. These bikes are engineered for high performance and durability, featuring lightweight frames, powerful engines, and advanced suspension systems to absorb the punishing impacts of the track. The development of motocross bikes is continuous, with innovations often trickling down to consumer models.

## The Global Appeal of Motocross

Motocross has grown from its humble beginnings into a worldwide phenomenon, with professional championships such as the Motocross

World Championship and the AMA Motocross Championship drawing competitors and fans from across the globe. The sport's universal appeal lies in its simplicity, the raw competition between rider and terrain, and the palpable sense of community among enthusiasts.

Motocross racing represents the epitome of off-road motorsport, a test of skill, endurance, and spirit that continues to captivate and inspire. From the roar of the engines to the ballet of bikes in mid-air, motocross offers a unique blend of spectacle and challenge. As the sport evolves, one thing remains constant: The unyielding passion of those who climb onto their bikes, ready to face the mud, the jumps, and the glory that awaits at the finish line.

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## Collaboration unveils rare fish species in Nels River

By Business & Finance - Lowvelder, Edition 14 December, 2023

In an exciting collaboration initiated by the Riverside CID Social Investment Foundation, funded in partnership with **TWK Agri**, Insele Environmental Consulting and the Riverside CID (Riverside Park Precinct Association (RPPA)), the University of Mpumalanga has recently conducted a health assessment of the Nels River.

This comprehensive study has uncovered the presence of a special fish species, marking a significant milestone in local biodiversity conservation efforts.

The Greater Riverside Biodiversity Initiative (GRBI) is a direct beneficiary of the Nels River health assessment study, utilising the acquired information to make informed decisions and plans. This collaboration between the Riverside CID Social Investment Foundation and the University of Mpumalanga not only enhances the GRBI's conservation efforts, but also positions them to implement targeted strategies for the sustainable management of the Riverside CID's natural resources. The study's findings serve as a practical guide, reinforcing the GRBI's commitment to preserving and enriching the region's biodiversity.

Between May and October, diligent students conducted 82 sampling efforts across four key sites along the river, resulting in the collection of 107 individual fish. The survey, conducted

during both winter and spring, showcased distinct seasonal variations with 35 individuals recorded in winter and 72 in spring.

Notably, 12 out of the known 14 different fish species were identified during the survey, with eight species observed in winter and nine in spring. Boschrand Weir emerged as the hotspot for biodiversity, boasting the highest species richness with seven distinct species, followed by the Provincial Government Complex (six species), the Nels UMP (four species) and Boschrand Bridge (two species).

The Provincial Government Complex site, surprisingly, had the highest abundance of individual fish, totalling 54 individuals.

Other notable counts include the Boschrand Weir (29 individuals), the Boschrand Bridge (nine individuals) and the Nels UMP (four individuals).

Among the discovered species, the shortspine suckermouth (*Chiloglanis pretoriae*) and rosefin barb (*Enteromius crocodilensis*) were particularly noteworthy, occurring at three different sites throughout both seasons.

The shortspine suckermouth exhibited the highest abundance with 30 individuals, followed closely by the largescale yellowfish (*Labeobarbus marequensis*) and the dwarf tigerfish

(*Micralestes acutidens*), each recorded at 18 individuals.

In a conservation win, the survey also identified the critically endangered Incomati rock catlet (*Chiloglanis bifurcus*) emphasising the importance of preserving the delicate balance of our aquatic ecosystems.

"We are thrilled to announce these remarkable findings from the Nels River survey, underscoring the rich biodiversity present in our local waterways. This collaborative effort between the Riverside CID Social Investment Foundation and the University of Mpumalanga not only benefits projects like the GRBI, but also exemplifies the power of partnerships in advancing our understanding of and commitment to preserving our natural heritage," said Angelica Kaiser-Reichel, the senior researcher on the project.

This ground-breaking research not only enhances our understanding of the river's aquatic life, but also emphasises the pivotal role that we play in fostering environmental stewardship and sustainability.

The Riverside CID Social Investment Foundation extends its gratitude to its partners **TWK Agri**, Insele Environmental Consulting and Riverside CID (RPPA) for their support in making this study possible.





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# **BASJAN SE BOOMHUIS**

## Die boomhospitaal

*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!

Vandag is Saterdag. Basjan het gistermiddag al sy huiswerk gedoen. Dit was nie lekker om op 'n Vrydagmiddag huiswerk te doen nie, maar dit beteken hy en die tweeling kan vandag die hele dag lank speel. Hulle het vanoggend al beurte gemaak om met Basjan se kaskar resies te jaag, sokker gespeel, Basjan se vlieër laat vlieg ... en nou sit hulle bo in die boomhuis en speel Uno.

“Dis jou beurt, Neville,” sê Nandi ongeduldig. “Toe nou, jy sit en slaap in die middel van die dag – soos 'n uil.”

Neville gebruik sy vingers om twee horinkies bo sy kop te maak. “Hoe-hoeeee!” roep hy.

Strepies wip soos hy skrik en kyk benoud rond. Basjan lag. “Toemaar, Strepies!” sê hy. “Hier's nie regtig 'n uil nie.”

Muishonde soos Strepies is glad nie lief vir uile nie.

“Hou op, Neville,” raas Nandi. “Jy kan mos sien jy maak vir Strepies skrik.”

“Jy's die een wat met uile begin het,” brom Neville.

Basjan glimlag net. Nandi en Neville is nou wel 'n tweeling, maar hulle stem amper nooit oor enige iets saam nie. Die tweeling bly op die buurplaas. Dit is so naby dat hulle baiekeer sommer oorstap om by Basjan in sy boomhuis te kom kuier.

Dis 'n lekker warm herfsdag. Die boom se blare begin geel word. Oral in die takke kwetter voëls. Strepies spits sy ore en laat sak sy kop. Hy het 'n vet sprinkaan naby die groot ou houtkis in die hoek gesien. Dit lyk of hy heeltemal van die kamstige uil vergeet het. Soos blits spring hy vorentoe en gryp die sprinkaan.

“Ag nee, jiggie, Strepies!” kla Neville.

Strepies kou die sprinkaan girls-girls fyn.

“Njammies!” sê Basjan. “’n Lekker sappige sprinkaanhappie!”

“Het julle geweet in party lande eet mense sprinkane?” sê Nandi. “Ek het nou die dag daarvan geles.”

“Ag nee, julle twee, stop dit!” kreun Neville. “Ek gaan naard word. Nandi, jy probeer jou net weer slim hou.”

Hulle speel ’n rukkjie verder kaart. Strepies jag goggas in die boomhuis. ’n Groot geel-en-swart kewer vlieg zirrr voor Basjan se gesig verby.

“Basjan!” roep Mamma. “Kom haal gou vir julle koekies en koeldrank.”

“Jippie!”

Basjan spring op en klouter vinnig ondertoe om die eetgoed te gaan haal. Mamma het vanoggend koekies gebak. Die hele kombuis het heerlijk geruik. Hy kan nie wag om dit te proe nie.

Dit is nogal ’n gesukkel om die glase met koeldrank bo in die boomhuis te kry sonder om te mors. Uiteindelik sit hulle elkeen met ’n glas yskoue vrugtesap en ’n groot bord met varsgebakte koekies. Die koekies is baie lekker.

Basjan frons. Waar is Strepies? Gewoonlik is hy mal oor Mamma se tuisgebakte koekies. Hy bedel altyd ’n paar krummels, al mag hy nie eintlik soetgoed eet nie.

le-ie-ie.

Basjan frons en kyk rond. Sy oë rek. Strepies lê onder die tafeltjie langs die deur van die boomhuis. Iets is fout. Hy krap-krap die heeldyd aan sy bek en neus.

Basjan spring op. “Strepies? Wat gaan aan?”

Hy buk by die muishondjie. Die tweeling kom ook nader om te sien wat aangaan.

“Dit lyk of hy seergekry het,” sê Nandi. “Kyk, sy lip is stukkend.”





le-ie-ie, maak Strepies.

Basjan se maag gee 'n draai.

“Ek gaan vir Pappa roep,” sê hy.

'n Rukkie later is Pappa daar. Basjan tel vir Strepies af en Pappa ondersoek hom.

“Het hy iets vreemds geëet, Basjan?” vra Pappa.

“Uhm ... 'n sprinkaan,” sê Basjan. “Maar Strepies eet gedurig sprinkane.”

Net toe zirr 'n geel-en-swart kewer weer voor Basjan se gesig verby.  
le-ie-ie! Dit lyk amper of Strepies bang is vir die gogga.

“Dis 'n CMR-kewer,” sê Pappa. “Hulle is baie giftig. Ek dink Strepies het een van hulle probeer eet.”

Basjan sluk benoud. “En nou?” vra hy. “Wat gaan ons doen? Gaan Strepies oukei wees?”

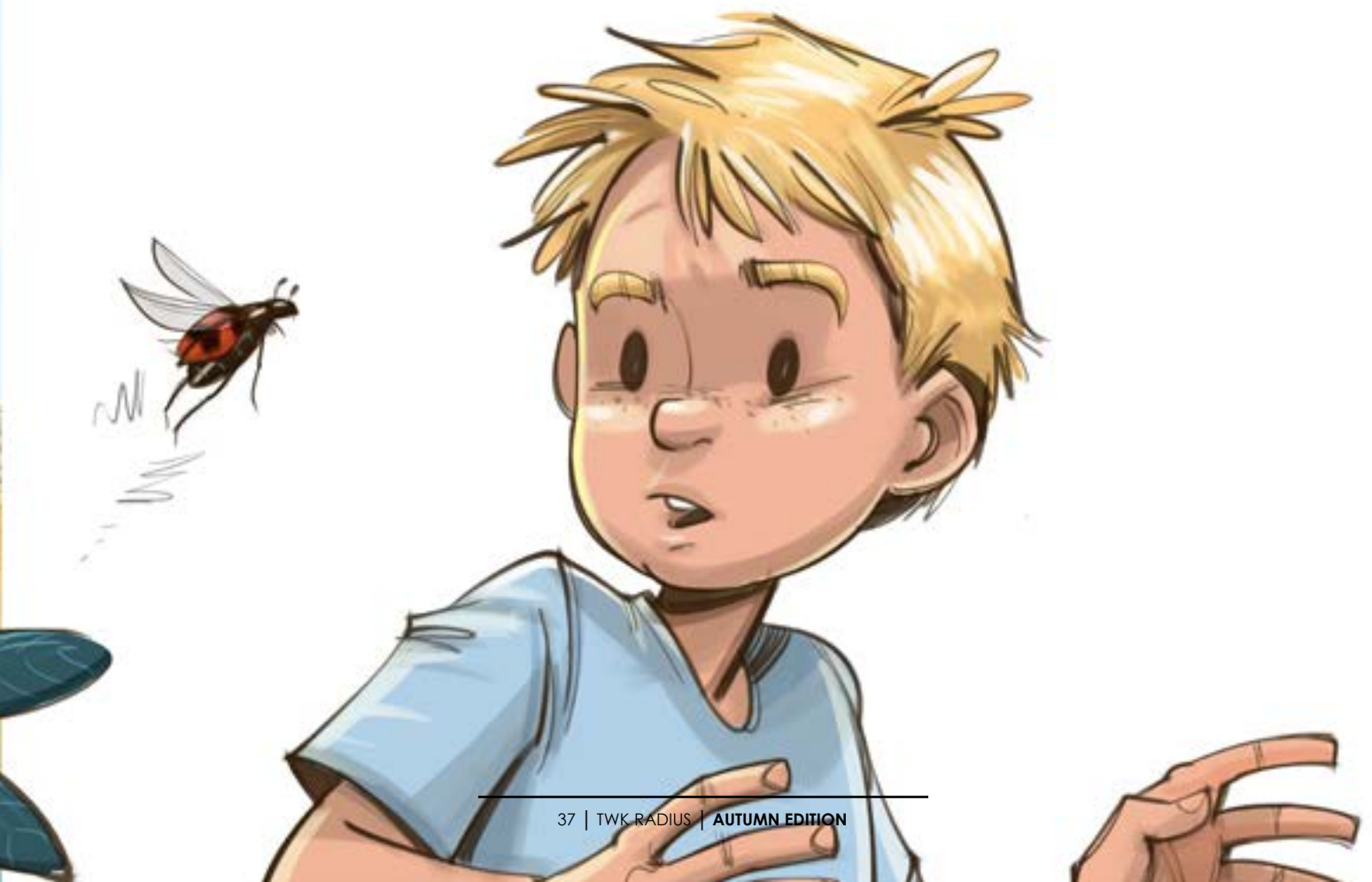
Hy streel oor Strepies se warm lyfie.

Pappa frons. “Ek dink ons moet hom veearts toe vat,” sê hy. “Net om seker te maak alles gaan reg wees.”

Pappa gaan kry die bakkie. Mamma bel die tweeling se ma om vir haar te laat weet Nandi en Neville gaan saam dorp toe ry.

'n Paar minute later val hulle in die pad. Strepies lê op 'n handdoek op Basjan se skoot. Gewoonlik is hy mal daaroor om in die bakkie te ry, maar vandag lê hy net. Daar is blasies op sy lip. Dit lyk baie seer.

“Hoekom het daai kewer so 'n snaakse naam, Oom?” vra Nandi.





“’n ABC-kewer?” vra Neville.

Basjan se pa lag. “Nee, Neville, ’n CMR-kewer. Hulle het die naam gekry omdat hulle geel en swart strepe lyk nes die uniforms wat Kaapse soldate jare terug gedra het. Die soldate was die Cape Mounted Rifles. Dis waar die afkorting CMR vandaan kom.”

Basjan is nie regtig in die bui vir ’n geskiedenisles nie.

“Hoe giftig is daai kewers, Pa?” vra hy. “Sê nou Strepies –”

Hy kry nie eens sy sin klaargemaak nie. Sy keel voel sommer dik.

“CMR-kewers is baie giftig,” sê Pappa. “As ’n perd per ongeluk te veel van die kewers saam met sy lusern eet, kan hy doodgaan daarvan.”

Die knop in Basjan se keel word nog groter. Hy vryf oor Strepies se rug.

“Ek twyfel of Strepies regtig die kewer geëet het, Basjan,” sê Pappa. “CMR-kewers skei ’n nare stof af wat ’n mens en dier se vel vreeslik laat brand. Ek dink dis wat met Strepies gebeur het.”

Toe hulle die dorp binnery, hou Pappa by ’n rooi verkeerslig stil. Basjan wens die lig wil groen word sodat hulle vinniger by die veearts kan kom.

“Dié soort kewers se helder geel en rooi kleure werk amper soos ’n rooi verkeerslig,” sê Pappa. “Dit waarsku roofdiere. Dit sê: Stop! Moenie my probeer eet nie. Ek smaak sleg en ek is giftig.”

“Strepies is nie goed met verkeersligte nie,” sê Neville.

By die veearts klim hulle almal uit. Gelukkig is dit Saterdag. Daar is niemand anders nie. Basjan ken die veearts, tannie Judith. Hy het al saamgekom as Pappa die honde bring om teen siektes ingeënt te word.



“Wat is fout?” vra tannie Judith en kyk besorgd na Strepies.

Pappa verduidelik wat gebeur het. Tannie Judith ondersoek vir Strepies.

“Ek dink jy is reg,” sê sy. “Dit lyk of Strepies aan 'n giftige kewer probeer proe het.” Sy glimlag vir Basjan. “Moenie bekommerd wees nie,” sê sy. “Ek gaan vir julle self gee vir die brandplekke. Dit lyk nie of hy van die kewer se gif ingekry het nie. Hy sal oor 'n dag of twee weer piekfyn wees.”

Op pad terug voel Basjan sommer baie verlig.

“Sodra ons by die huis kom, gaan ek jou mandjie bo in die boomhuis sit, Strepies,” sê Basjan.

Nandi knik. “Ja, die res van die dag is die boomhuis 'n boomhospitaal. Ons sal vir jou al jou gunsteling-bederfhappies bring.”

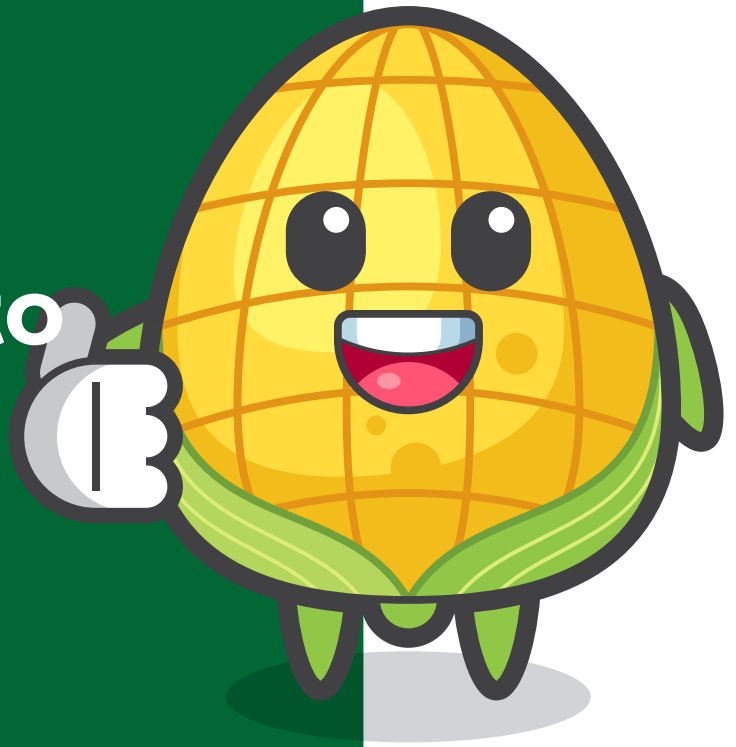
“Sien jy daai rooi lig, Strepies?” sê Basjan toe hulle weer by die verkeerslig stop. “Dit beteken stop. Van nou af stop jy as jy 'n rooi of geel gogga sien, hoor! Ek sal eerder skelmpies vir jou 'n paar koekiekrummels voer.”

Pappa en die tweeling lag.

Strepies maak ie-ie-ie, asof hy verstaan wat Basjan sê.



# Find Pip and stand a chance to win a Lego® gift card

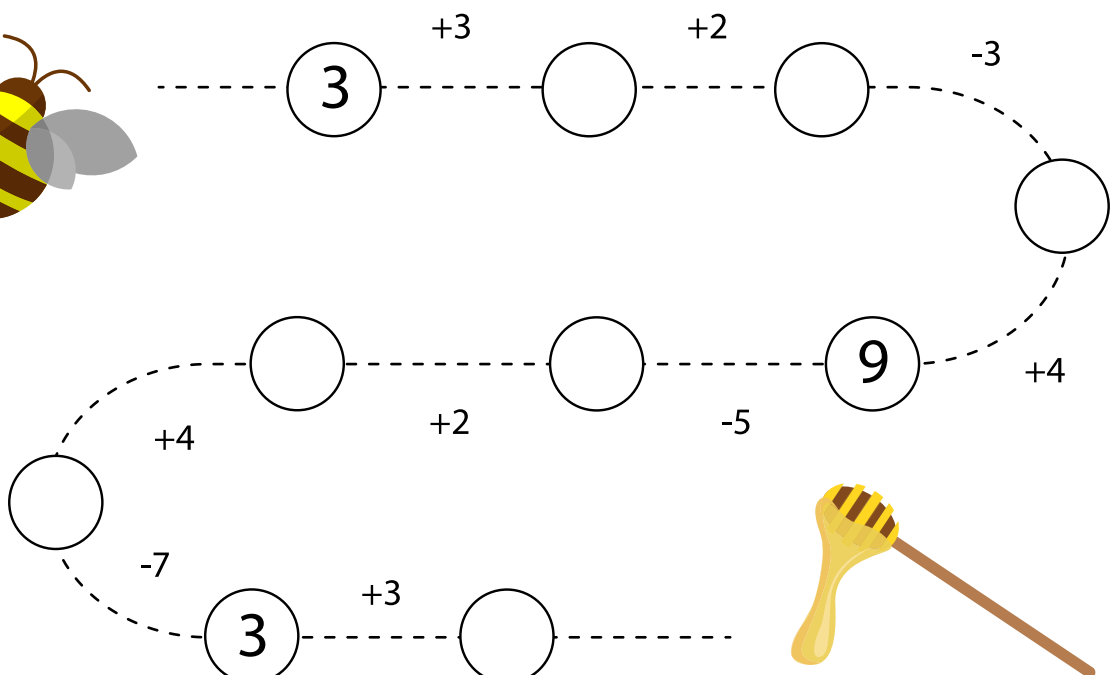


Pip is hiding in 10 places in this edition of TWK Radius. Find all 10 pages and send your answer (page numbers) to [radius@twkagri.com](mailto:radius@twkagri.com) and you could stand a chance to win a Lego® gift card to the value of R4,000

*It excludes Pip on this page (pg. 42)  
Terms and conditions apply.*

## Count it right!

and help the bee get to the honey

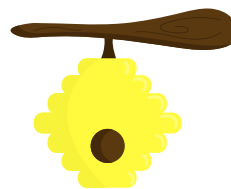
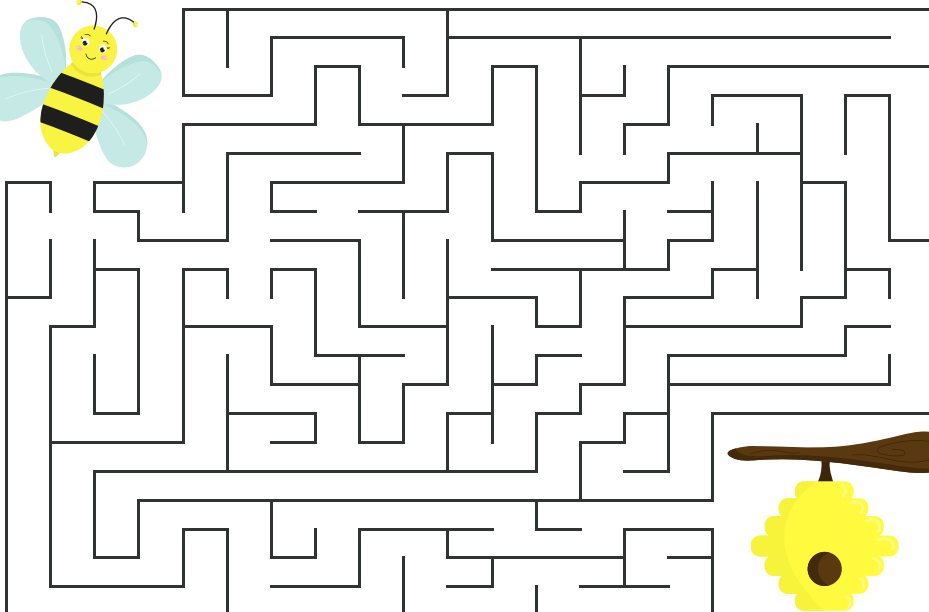




# Would you rather ...?

- Play this fun game with a friend or with your whole family. Everyone gets a turn to choose what they would rather do. Explain to the other player(s) why you chose that option.
- Would you rather eat a live earthworm or a fried locust?
- Would you rather go to school in a helicopter or a monster truck?
- Would you rather go a week without brushing your teeth or a week without changing your socks?
- Would you rather travel 100 years into the past or 100 years into the future?
- Would you rather kiss a giraffe or a chimpanzee?
- Would you rather spend a year living in a treehouse or a cave?
- Would you rather discover a real unicorn or a real mermaid?
- Would you rather be terrible at singing or terrible at dancing?
- Would you rather have a ninja or a pirate as your new teacher?
- Would you rather drink garlic flavoured milkshake or eat blue-cheese flavoured ice cream?

## Maze Game



**How do bees go to school?**  
They take the buzz.

**How do bees style their hair?**  
They use their honeycombs.

**Why do ants have such tiny little fingers?**  
To fit into their tiny little nostrils.

**How do you milk an ant?**  
Find a really small bucket.



In every row reposition just one matchstick to make the equation valid.

$$V = III - II$$

$$IV - I = IV$$

$$VIII + I = XI$$

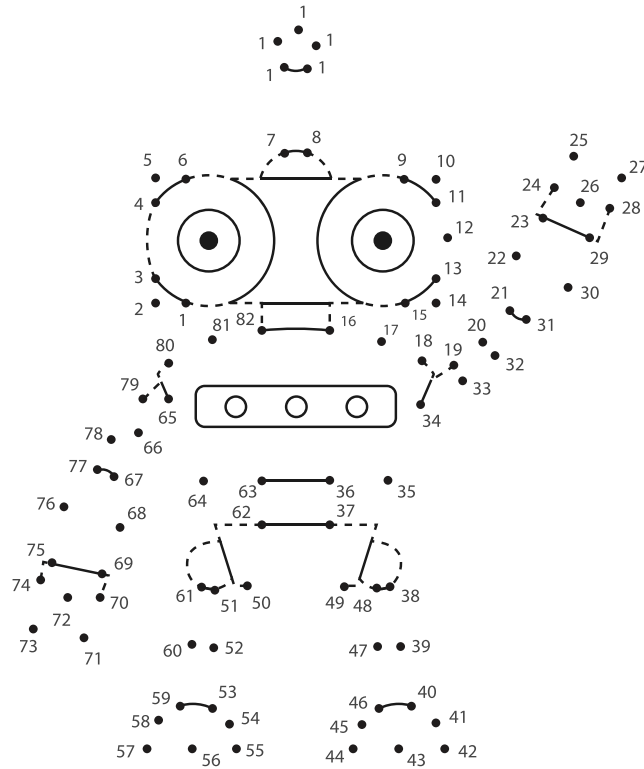
$$XI = X - I$$

$$X - V = X$$

$$XI - XX = IX$$

$$VII + V = II - I$$

# Connect The Dots



# African Animal Word Search

- African Wild Dog
- Agama Rueppelli
- Bay Duiker
- Big-Headed Mole-Rat
- Crowned Monkey
- Embi Mole-Rat
- Gray Mouse Lemur
- Günther's Dik-Dik
- Least Soft-Furred Mouse
- Lesser Gerbil
- Marohita Mouse Lemur
- Matthey's Mouse
- Neumann's Grass Rat
- Northern Sportive Lemur
- Rock Hyrax
- Shaw's Jird
- Small-Footed Shrew
- Southern Sei Whale
- Sowerby's Beaked Whale
- Varanus Albigularis

T R Q F A G Ü N T H E R S D I K D I K L E B Y J  
P J I W J P O R Q I L H Y J B H N X T E S A E G  
N M E R Z O E O B M A B U L S W L E A A U F L R  
U G S A W D X F O R H S S D I G Z B R S O R A A  
N O S M A E I R T T W Y L E P G T T S T M I H Y  
A S K L B P R B D O D M G R C H A U S S S C W M  
E I M I R H H H L O E O M R J C R B A O Y A I O  
K R A Y T K P P S B K C L R R N E U R F E N E U  
T A R E L O M D E D A E H G I B L E G T H W S S  
D L O K E T L S V N E Y E Q Q Y O Q S F T I N E  
A U H N R Y L H X I B T D X V U M Y N U T L R L  
G G I O T K E B T L S G O U V J I O N R A D E E  
A I T M N I S R B M Y T P O I E B S A R M D H M  
M B A D A J S F P P B R X D F K M I M E T O T U  
A L M E R X E U M V R F Q W W L E K U D K G U R  
R A O N J C R M G C E V O M W P L R E M Y M O T  
U S U W H R G V F K W Z Z G J W T A N O I T S X  
E U S O I H E Z O U O O B R E R O O M U W Q U D  
P N E R I T R T R T S Q X P M O X Z U S W G T C  
P A L C C J B O X F Z D S X Q U F C G E S E D H  
E R E F K U I K P Y L O C A O H S W G H J M F Y  
L A M P X N L T F C K S K S S H A W S J I R D L  
L V U N O R T H E R N S P O R T I V E L E M U R  
I H R C Q Z P N Y C B T W U R O C K H Y R A X T



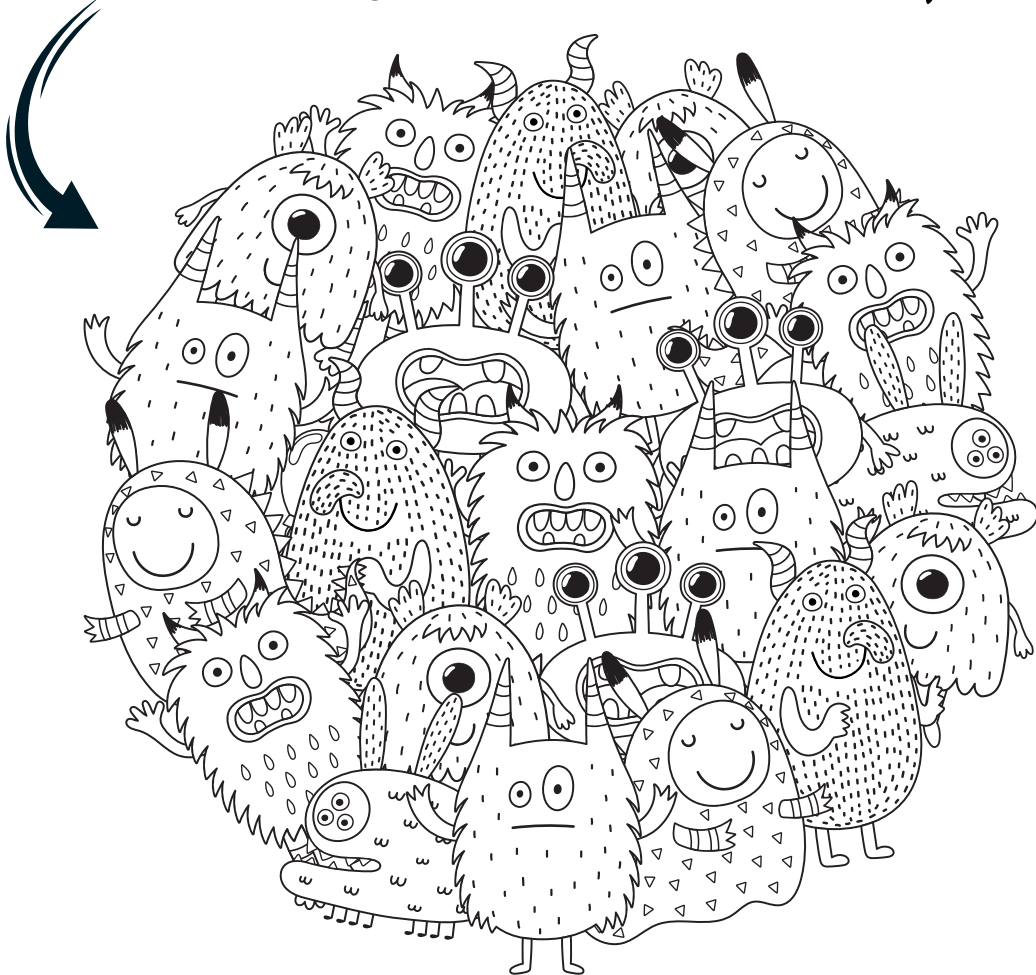
# blokkiesraaisel

Knorrigheid	Brandverf	Ontdekkingsreis	Peulvrugte	Walglyk	Korrigeer	↙ Ginne- gaap Vlieglaarwe	Oos- Kaap se hoofstad	↘	Aanvaar	Stuk landbou- grond	Tarsus	↖	Gevaar van skade
↳	↓	↓	↓	↓	↓	↓			↓	↓	↓		
Geel Bosveld- vruggie	→						Sloerie	→					Grappies maak
Terug- trekking	→					Soos oktagoon	→						↓
						← Klag- brengers		Afset- gebied		52 per jaar	→		
Junior	→		Agerste uiteindes by lyf	Bus op spore	→			↓	Aangetrek Ontvanger van soldy	→			
Vordering	→			Steppe- skape		Staat Chihuahua is daar			↖	Geslag Keëlvrug	Afgaan	Losban- dige lewe	Volke- kundig
Fe	Fungus	Sloer Spruite	→	↓		↓	Lawaai- maker	→		↓	↓	↓	↓
↳	↓	↓				Behoren- de aan		Helder- heid	→				
Lui	→					↓		Geheim- sinnige	→				
Met die voorbere- ding gesé	→						Arbeider	→			Britse titel	→	
↳							Politoer	Van Limerick	→				Ga!
In ander rigting geneem	Lewens- pad		Nie seker nie		Gretig verlan- gend		↓				↖	Tril- populier	→
Salig spreek	↓	Nie same- gestelde nie	↓	Piton	→			Ge- welfde boog		Soge- naamd-	Bod maak		Truffel
↳		↓		Insgelyks		Kortloop- geweers	→	↓			↓		↓
Met leer- band vas- gemaak	→			↓						Nie vak- manne nie		Van Wyk Louw se gedig	Mee
Krommer	→						Oogrokke	→		↓		↓	↓
Geel- vinke	→						Tina Turner se eks	→			Stad in Nigerië	→	
Uitstoting	→						Insluit	→			Kontant by afl.	→	
Gewild, in aanvraag	→					↑ Iere se taal	Titel om iemand te vereer	→					

# Colour Me In - Who Lives Here?



# Colour Me In - Can You Name Your Favourite?







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# How to make your fuel go further with regular tyre inspections

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Fuel prices are adjusted monthly, largely due to international factors, such as crude oil prices, levies, and the Rand/US Dollar exchange rate. All these factors are outside of our control as everyday South Africans, but to make sure we get to school and to work, we need to travel by road.

For drivers, this means we do have control over one critical aspect of our vehicles that has a direct impact on our fuel consumption, and that is our vehicle's tyres. We need to empower ourselves with information on how to purchase the right tyre, and how to inspect a tyre to avoid having issues that would lead to extra fuel consumption.

Here are the features of a tyre and how it helps efficient fuel consumption:

## Rolling resistance

- Rolling resistance is the measure of friction between the tyre and the road. The more rolling resistance it has, the more fuel you will need. Reducing the friction your tyres have on the road, will in effect, decrease fuel consumption, saving you on your fuel bill. When your tyres need replacement, ask your tyre dealer about tyres that have good rolling resistance features.
- Tyre inflation, tread wear and wheel alignment all affect a tyre's rolling resistance.
- Regular monthly inspection of your tyres will also increase the chance of spotting any alignment or mechanical wear early, so small problems can be resolved before they become costly.
- Regularly check for punctures, penetrations, cuts, bulges, and irregular tread wear.

## Manage inflation

- Under-inflation can increase a car's fuel consumption by up to 10%.
- Refer to your car manual or the label inside the driver's door for the correct cold inflation pressures.
- Under-inflated tyres mean the surface area of the tyre touching the road is greater. This will increase rolling resistance and push up your fuel consumption as you will have to increase your acceleration to overcome the rolling resistance, hence using more fuel.

- Check your tyre pressure when you fill up with fuel, or every two weeks. It is best to check tyre pressure when the tyres are cold, preferably in the mornings.
- If you are inflating a tyre more often than usual, it may have a slow puncture. This could be caused by a nail, or a sharp stone lodged in the tyre or a leaking valve. Get it checked by a tyre dealer.

## Tread carefully

Uneven tread creates greater friction, which increases fuel consumption.

Look for the tread wear indicator built into the main water dispensation grooves. The tread wear indicators are set at 1.6 mm. If the tread wear indicator is level with the remaining tread pattern of a tyre, the tyre must be replaced as the tyres are no longer safe and will not comply with the National Road and Traffic Act No 93 of 1996 regulation 212 tyres.

## Wheel alignment and rotation

- Rotating your tyres at regular intervals will reduce the chances of irregular tread wear patterns developing, saving you on fuel consumption and costs.
- Have your tyres rotated at least every 8 000 to 10,000 km/s or at least once a year.
- Incorrect wheel alignment causes a drag on the vehicle, forcing it to work harder and use more fuel. Correctly aligned, well-balanced tyres will increase tyre life and lower fuel consumption.

## Drive Economically

- Driving sensibly without speeding can decrease fuel consumption by as much as 19%.
- Take it easy on the road, brake smoothly and accelerate gently, whenever possible.
- Erratic driving directly affects your fuel consumption, and diminishes a tyre's tread life.
- Monitor your RPM to see how hard your engine is working and find the sweet spot which should be below 3000 RPM to save fuel.



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**STILL THE MASTER**

Introducing the new Land Cruiser 70 Series. Equipped with a new rugged grille and bumper with a black finish, refined styling, improved safety\* and convenience features\* and LED fog lamps, the new Land Cruiser 70 Series has been upgraded to suit the present-day, while retaining its durability and reliability that have made it the master of Africa for so many years.

When it comes to performance, the new Land Cruiser 70 Series retains its incredible power throughout the range, which now has a more fuel-efficient, 2.8-litre turbo-diesel model added to the line-up.

No matter the task or the terrain, the new Land Cruiser 70 Series is Still the Master.

\*Available on selected models



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# ICONIC LANDCRUISER 70 SERIES RANGE

- Land Cruiser 70 Series range now offered with additional four-cylinder turbo-diesel automatic powertrain
- New-look design brings retro style and increased functionality
- Improvements in safety and convenience with new safety technology and upgraded multimedia

The next chapter in the story of the revered Toyota Land Cruiser 70 Series is set to begin with the arrival of a new powertrain option to the 4x4 icon, sporting new styling, upgraded technology and enhanced specification.

[www.motorpress.co.za](http://www.motorpress.co.za)

Prior to this point, the current-generation 70 Series range has been available with a 4.0-litre naturally aspirated petrol inline-6 (single and double cab pick-ups), a 4.2-litre naturally aspirated diesel and a 4.5-litre turbo-diesel V8. All these powertrains being mated to a manual transmission.

However, the upgraded Land Cruiser introduces the 1GD 2.8-litre turbo-diesel four-cylinder engine mated to a six-speed automatic transmission, for the first time in the 70 Series. All bodyshapes are available with the 2.8-litre four-cylinder engine. The new 2.8-litre four-cylinder powertrain has

been proven over the years in a range of Toyota 4x4 models (Hilux, Fortuner and Prado among others) and produces a stout 150kW at 3400rpm and 500Nm from 1600-2800rpm.

Multiple mechanical changes have been made to the engine specifically for the 70 Series to ensure optimal cooling and performance in tough conditions and under heavy towing loads, with all models of the 70 Series' maintaining a strong 3500kg braked towing capacity.

As before, the Land Cruiser 70 Series range is equipped with a part-time 4x4 system with low-range gearing, durable

live axles and front coil suspension. The four-cylinder models add front and rear locking differentials for ultimate off-road traction.

## AESTHETIC UPGRADES

The updated Land Cruiser 70 Series – including the 4.0-litre petrol, 4.2- and 4.5-litre diesel models in both pick-up and station wagon configurations – is immediately recognisable thanks to its updated exterior styling, clearly influenced by previous generations of Land Cruiser.





A new square grille with a black mesh pattern and 'TOYOTA' lettering sits above a three-slot cooling vent inspired by the 75 Series Land Cruiser, with a small hood vent above the grille borrowed from the original 40 Series model. A wide bumper and black overfenders give the 70 Series a muscular stance and sense of stability, paired with dark grey metallic 16-inch alloy wheels.

The Station Wagon also sports a steel bumper while the VX variant adds further differentiation in the form of a Rockford Fosgate sound system.

In addition, all the 70 Series grades gain a new centre console consisting of a lidded centre storage box, cupholder and multiple small item compartments. Station Wagon variants are made more functional with new second-row seats with 60:40 split-folding-functionality and can be tumbled forward to maximise cargo space.



All variants powered by the 2.8 GD-6 engine are upholstered in durable grey fabric, while the Station Wagon VX grades gain leather upholstery.

Four-cylinder versions gain Downhill Assist Control (DAC) for steady, controlled off-road descents, automatically modulating the brakes to safely navigate steep declines. The Station Wagon VX variant also gains a new reversing camera, helping to make parking in tight spaces easier. (The VX variant shown in press photography sports a fridge – offered by Toyota as an optional accessory.)

The LC70's classic colour palette continues with Ivory White, Satin Silver Metallic, Sand Beige, Graphite Grey Metallic, Ruby Metallic and Dark Blue. The LC78 Wagon derivative is reintroduced and offered exclusively in Attitude Black and Avant-Garde Bronze.



# UNDERSTANDING ADHD ACROSS LIFESPAN INSIGHTS FOR CHILDREN, TEENAGERS, AND ADULTS



## Did You Know?

Children with ADHD are often incredibly creative, with a natural ability to think outside the box. This creativity can lead to remarkable problem-solving skills and innovative ideas from a young age.





Attention-Deficit/Hyperactivity Disorder (ADHD) is a neurodevelopmental disorder that affects individuals across all age groups, manifesting in a variety of symptoms that evolve with age. Recognised for its impact on concentration, impulsivity, and overall activity levels, ADHD presents unique challenges and opportunities for growth at every stage of life. This article aims to shed light on the nuances of ADHD from childhood through adulthood, offering an enlightening perspective on managing and thriving with the condition.

### ADHD in Children

Children with ADHD often exhibit signs of inattention, hyperactivity, and impulsiveness, which can be noticeable as early as preschool age. Interestingly, ADHD affects approximately 5% of children worldwide, making it one of the most common neurodevelopmental disorders among this age group. However, it's not just about the challenges; children with ADHD are often incredibly creative, with a unique ability to think outside the box. They may excel in areas requiring dynamic problem-solving and possess boundless energy that, when channelled appropriately, leads to remarkable achievements.

### Transitioning into Teenage Years

As children with ADHD transition into their teenage years, the symptoms of the disorder can evolve. The hyperactivity often seen in younger children may manifest as restlessness or a constant search for stimulation in teenagers. This period is crucial for developing self-awareness and coping mechanisms as teenagers with ADHD learn to navigate social relationships and academic demands. It's noteworthy that many successful entrepreneurs and innovators have been diagnosed with ADHD, which speaks to the potential for extraordinary creativity and resilience in the face of adversity.

### ADHD in Adults

Contrary to common belief, ADHD is not just a childhood condition. Approximately 60% of children with ADHD carry some symptoms into adulthood, with about 4% of adults worldwide living with the condition. Adult ADHD can influence various aspects of life, including work performance, social interactions, and self-esteem. However, adults with ADHD often find innovative solutions to complex problems and may thrive in environments that value quick thinking and adaptability.

### Embracing Strengths and Challenges

Understanding ADHD requires a shift from viewing it solely as a disorder to recognising the unique strengths and challenges it presents. Individuals with ADHD often display remarkable resilience, creativity, and a capacity for hyper-focus on subjects that interest them. These traits can lead to significant arts, sciences, and entrepreneurship achievements.

### Support and Strategies for Success

Effective management of ADHD involves a combination of therapies, lifestyle adjustments, and possibly medication tailored to each individual's needs. Supportive environments that offer structure, encouragement, and understanding can significantly enhance the well-being and success of those with ADHD. Educational strategies focusing on interactive and hands-on learning can particularly benefit children and teenagers. At the same time, adults may succeed with organisational tools, mindfulness practices, and support networks.

### A Positive Outlook

The journey with ADHD is unique for each individual and is filled with challenges and opportunities for growth. By fostering a deeper understanding of ADHD and embracing the diverse talents of those affected, we can create a more inclusive and supportive society. Remember, ADHD does not define a person; it's merely a part of the complex tapestry that makes up their incredible potential.

In conclusion, ADHD offers a rich tapestry of experiences and opportunities across the lifespan. With the proper support and understanding, individuals with ADHD can not only navigate their challenges but also leverage their unique strengths to lead fulfilling and successful lives. Let's continue educating, advocating, and celebrating the vibrant diversity ADHD brings to our communities.

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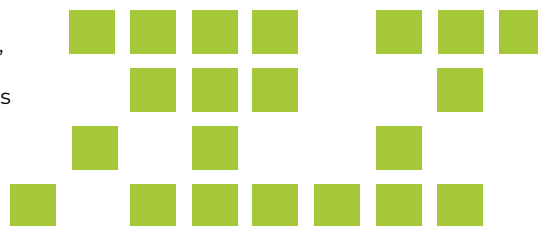
### Did You Know?

Many successful entrepreneurs and innovators were diagnosed with ADHD, highlighting the potential for extraordinary creativity and resilience in teenagers with this condition.

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### Did You Know?

Individuals with ADHD often display a remarkable ability for hyper-focus, particularly on subjects that deeply interest them, leading to significant achievements in those areas.



## YOU NEED 3 DAILY WINS. . .



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CREATING, LEARNING



### SPIRITUAL

PRAYING, MEDITATING,  
STUDYING, GROWING

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TWK Employees have the opportunity to compete in an Outdoor Challenge every quarter.

See what they have been up to.



## Q1 motivational challenge







# AUTUMN STARGAZING

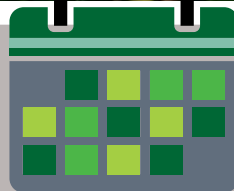
## A CELESTIAL SPECTACLE

As the lush landscapes of South Africa transition into the rich, golden hues of autumn, the night sky unveils a spectacle that beckons the curious eyes of novice and seasoned stargazers. The months of March, April, and May offer a unique celestial canvas as the crisp, clear nights become a gateway to the wonders of the universe. In this season of serene beauty, the stars shine brighter, the planets align in a dance of cosmic grace, and the Milky Way stretches across the sky in a dazzling display of celestial splendour.



### A March to Remember

March ushers in the autumn equinox, balancing day and night, and with it, the skies reveal constellations rich in lore and beauty. Look towards the west just after sunset to catch the fleeting beauty of Orion, the hunter, as he makes his descent, bow in hand, chasing the Pleiades across the sky. The Southern Cross, a beacon in the southern skies, begins to assert its presence, standing upright in the early hours before dawn, guiding the wayward traveller.



### 9 Night Sky Events to Chase in 2024

1. *Penumbral lunar eclipse — March 25*
2. *Total solar eclipse — April 8*
3. *Lyrid meteor shower — April 22–23*
4. *Eta Aquarids meteor shower — May 6*
5. *Perseid meteor shower — August 11–12*
6. *Supermoon with a partial lunar eclipse — September 18*
7. *Annular solar eclipse — October 2*
8. *Supermoon — October 17*
9. *Geminid meteor shower — December 13–14*



## April's Cosmic Alignments

April's night sky is a testament to the dynamic nature of our universe. Jupiter, the giant of our solar system, begins its ascent in the east, shining brightly and offering a glimpse into the realm of gas giants, with its bands and moons visible to those with telescopes.

With its distinctive red hue, Mars trails close to the horizon, a jewel among the stars. The Lyrid meteor shower, peaking around **April 22<sup>nd</sup>**, offers a celestial spectacle as Earth passes through the dust left by Comet Thatcher, with meteors streaking across the sky at its zenith.

## May's Milky Way and Meteor Showers

As May unfolds, the Milky Way becomes increasingly visible, arching across the sky in a band of light, its cloudy appearance a conglomerate of billions of stars.

The Eta Aquarids meteor shower, peaking in early May, is a gift from one of the most famous comets, Halley. The shower is best viewed in the pre-dawn hours, away from city lights, where one can witness up to 40 meteors per hour under optimal conditions.

## Stargazing Tips for the Autumn Nights

- **Find a Dark Spot:** Light pollution is a stargazer's nemesis. Seek darker skies away from urban centres to appreciate the celestial show truly. National parks and remote areas offer the best views.
- **Let Your Eyes Adjust:** It takes about 20-30 minutes for your eyes to adapt to the dark fully. Avoid looking at your phone or any bright lights to maintain night vision.
- **Use Apps Wisely:** Numerous stargazing apps can help identify constellations, planets, and celestial events. Use them to plan your stargazing experience, but remember to dim your screen to preserve night vision.
- **Bring the Right Gear:** A pair of binoculars can significantly enhance your viewing experience, bringing into focus the craters of the moon, the moons of Jupiter, and distant star clusters. For those with telescopes, the sky's the limit regarding what can be explored.
- **Dress Appropriately:** Nights can be chilly, especially in autumn. Dress warmly, in layers, and consider bringing a hot tea or coffee thermos to keep cosy as you gaze upwards.

## Embracing the Night Sky

Stargazing in South Africa during the autumn months is more than just a pastime; it's a journey through the cosmos, a connection to the ancient stories woven into the tapestry of the night sky.

It's a reminder of the vastness of the universe and our place within it. So this autumn, take the time to look up and let the stars fill you with wonder and awe. The night sky is a shared human heritage, and its wonders are there to enjoy.

**Do you have any fond memories of stargazing?**

**Tell us more about these memories - we would love to hear your stories and how they are being carried over to the next generations.**

**E: [radius@twkagri.com](mailto:radius@twkagri.com)**



# RISING THROUGH THE RANKS

**Jared Taljaard**

**Software Development  
UI/UX Developer**



**Q1: What aspects of your role at TWK do you find most fulfilling?**

A: "I am particularly grateful for the vibrant professional setting I am part of at TWK. The collaborative spirit among my skilled colleagues and the supportive guidance from management enrich my daily experience. This role not only allows me to channel my creativity but also challenges me to enhance my skill set. Overcoming these challenges is both rewarding and enjoyable, adding to the sense of fulfillment in my work."

**Q2: Can you share a highlight of your career with TWK?**

A: "Throughout my tenure at TWK, I've been involved in several key projects, but leading the migration to a new cloud-based service environment, specifically Microsoft Office 365, stands out. This project involved the meticulous transfer of millions of company emails, a task that I managed successfully. Additionally, the opportunity to further my education, supported by TWK, has been instrumental in my professional development."

**Q3: How has your journey with TWK evolved from your initial position to your current role?**

A: "My journey with TWK began at a local security company, where I was part of a team setting up an extensive alarm system for TWK. My fascination with computers and a proactive approach in engaging with the technical department opened the door to my current role. Over the years, I've built strong connections, gained new skills, and contributed significantly to TWK's growth. From assembling computers to managing servers and cloud environments, my journey has been filled with learning and growth, paralleling TWK's own evolution."

**Q4: What advice would you give to new candidates starting their career at TWK?**

A: "To those embarking on their TWK journey, I recommend embracing every learning opportunity and building strong professional relationships within the company. Being proactive and resilient in the face of challenges will unveil your true potential. Remember, it's important to enjoy the journey and value every experience, as TWK offers a diverse and enriching environment conducive to both personal and professional development. And always keep in mind, 'The cream always rises to the top.'"

## WHY?

**We are passionate about our service delivery to enable business units to flourish.**

## HOW?

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## WHAT?

**We deliver business-aligned and customer-focused services.**



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# — TWK's NEWS & Co. CULTURE —

## TWK Agri's Western-Themed Personnel Function Celebration at Welverdiend: Highlights and Thanks

On Thursday afternoon, 1 February 2024, TWK Agri hosted a spectacular Western-themed employee awards function at Welverdiend Guesthouse. The Marketing team warmly welcomed everyone, presenting them with beautiful bandannas to complement their Western outfits. Employees could rekindle at Welverdiend and proceed for a group photo and evening formalities.

Eugene Prinsloo, from the Insurance Division, took on the role of master of ceremonies. The event started with an icebreaker, recognising Jaco van der Walt (Insurance) as the best-dressed individual, and Insurance was declared the overall best-dressed division.

Mr Andre Myburgh and Mr Eddie Fivaz delivered key insights into TWK's financial overview and investment perspectives.

The event also featured the recognition of long-service employees, awarded a long service certificate for their dedicated years of service at TWK, ranging from 10 to 35 years. Additionally, the Trade Branch of the Year went to Matsapa (1st place), Empangeni (2nd place), and Howick (3rd place), while the Mechanisation Branch of the Year went to Pietermaritzburg.

Mr Myburg and Mr Van Rensburg ended the evening's formalities with TWK's first-ever Special Awards. A golden TWK coin was given to individuals who displayed extraordinary acts of service.

### The categories were:

- **TWK Team Player of the Year: Eddie Booyens**
- **TWK Representative of the Year: Lucas Ndlovu**
- **TWK Lifetime Achievement: Pieter Keeve, Jan van Vreden and John Swaine (Absent)**

Congratulations to everyone on receiving their outstanding awards.

The evening concluded with everyone savouring delicious food and enjoying great music by Dylan Pretorius, the Country Musician from Gauteng, in the enchanting Welverdiend garden under the night sky.

Thank you to everyone who attended and worked hard to make this event memorable.

A special thanks goes out to MTP for generously sponsoring the wood used in constructing the stage and stalls. MTP also helped by making their workers available during the setup process, showcasing their willingness to lend a helping hand. Another special thank you to Johann Otto for constructing a beautiful podium for our speakers in a record-breaking time.



Eddie Booyens



Lucas Ndlovu



Pieter Keeve



Jan van Vreden













# WINNER!

**R5,000** from our new TWK Outdoor lifestyle store

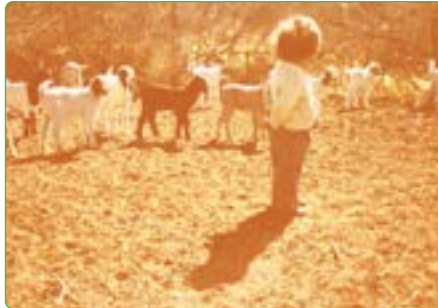
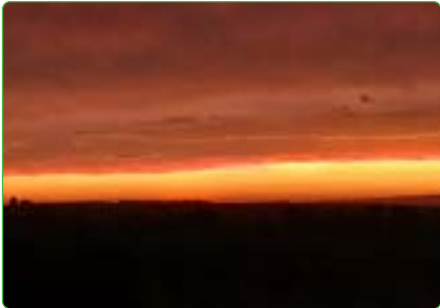
Congratulations to Serelda Botha from Postmasburg Area!



We have received an overwhelming response to our Farm Life Photo and Art Competition. Here are some of the highlights out of over 80+ entries.









# Kwathandeka East Circuit Annual Award Ceremony

Celebrating hard working learners and educators was the order of the day. The purpose of the event was to applaud and inspire both learners and educators to continue with the outstanding performance achieved in the year 2023 and beyond; also, to wish learners great success in their future endeavours as they are stepping into the new milestone.

The current class of 2024 was also present to witness the event as they are also expected to uphold the outstanding performance of the Circuit during the year 2023. This will help the learners to remain focused and determined for the year ahead."

(Source: [www.mkhondo.gov.za](http://www.mkhondo.gov.za))

TWK Agri contributed to this event by sponsoring of trophies and a laptop to the best performing student.







## TWK Supports School Athletics: Event Highlights

Join us as we highlight the passion and energy of young athletes in Nelspruit, Heidelberg, Amsterdam, and Piet Retief. Dive into the heart of the action with TWK Insurance and our dynamic Marketing Team, celebrating the vibrant school athletics season.



## ERMELO HIGH SCHOOL GOLF FUND RAISER



## Midlands Triathlon Excitement

The Alley Roads Midlands Triathlon was held at Midmar Dam in KwaZulu-Natal. TWK Marketing and Trade Howick participated as sponsors, seizing the opportunity to promote the TWK brand with marketing material and showing our support to the athletes.



## Balfour Hooïdag: Nuwe tegnologie en demonstrasies

Balfour Hooïdag, aangebied deur Balfour Boerevereniging bied elke jaar die geleentheid aan boere om meer te leer oor nuwe hooï toerusting, tegnieke en tegnologie. TWK Meganisasie in samewerking met New Holland was van die uitstallers by hierdie dag en het 'n reeks van trekkers en hooï toerusting uitgestal. Praktiese demonstrasies was ook aangebied. Dankie aan die Balfour Boerevereniging, verskaffers en ook aan elke kliënt wat die dag bygewoon het.





**TWK had a vibrant year packed with exciting events and festivities. Take a peek at some additional happenings and sponsorship opportunities December 2023.**



Paulpietersburg Primary – Gazebo Sponsorship



TWK Trade, Golf Day with Howick High School at Gowrie Golf Club, Nottingham Road



Piet Retief Primary ~ Childrens Christmas Event



Piet Retief Primary ~ Childrens Christmas Event

**MTP's Strategic Planning Session Infused with a Dash of Golf**





# World Cup Rugby Prediction Competition Winners

Congratulations to Jose du Plessis, Hester Marsland and Nicolene du Plessis for winning our TWK World Cup Rugby Prediction Competition. Their predictions came very close to the actual score, earning each of them a R2000 Takealot voucher.



Jose du Plessis, Hester Marshland



Nicolene du Plessis

## TWK Insurance Nelspruit's festive year-end: awards, laughs, and standout style!

TWK Insurance Nelspruit wrapped up a year of hard work with a lively year-end celebration, full of festive cheer and laughter. Everyone received an award, and a shout-out to Life Mnisi and Niki Viljoen for receiving special awards for the best-dressed of the day. Have a look at more photos in our gallery to catch all the festive vibes!







## An unforgettable week at Bonamanzi Game Reserve!

Our TWK Trade branch managers came together from 21-23 November for a meaningful team-building experience. TWK Trade was the proud sponsor of the de-horning process for two incredible white rhinos, where the managers immersed themselves in the beauty of nature and shared unforgettable moments. Together, we make a difference!



## TWK Trade Belfast & Alzu opening day, 3 February 2024



# Sunshine Seedling Services - Focus on Forestry 2023

Focus on Forestry 2023. The event, hosted by CMO, Nelson Mandela University and Forestry South Africa took place from 7-9 November 2023 at the picturesque Karkloof Country Club in the KZN Midlands, South Africa.

Under the theme "The Value of Forestry in a Greening Economy," Focus on Forestry 2023 aimed to engage a diverse range of stakeholders, including forest landowners, growers, managers, contractors, academics, researchers, consultants, training providers, governmental organisations and equipment suppliers in the forestry industry.

Throughout the three days, the conference delved into various aspects of the forestry value chain, covering topics such as nurseries, fire management, silviculture, forest engineering, wood biomass, carbon and other areas relevant to the theme. The inclusive approach ensured that participants from small growers to large-scale industrial plantations, as well as those interested in sustainably managed natural forests and related ecosystems, found valuable insights.

On Day 1, the focus was on general forest management, nurseries, silviculture, fire, and other risk management and certification. Day 2 centered around forest engineering, carbon and biomass harvesting. Both days were thoughtfully structured to provide meaningful content for participants with diverse subject area specialisations. Day 3 the focus was on live demonstrations of all the latest equipment available on the market.

Sunshine Seedlings teamed up with the KZN team from TWK Timber marketing to set up a stand at the expo. Having a stand at the expo was very beneficial as we had the opportunity to engage with many of our customers but also had the opportunity to meet with many new growers. Attending the many presentations also gave us all the opportunity to gain so much valuable insight into the forestry industry from a global perspective. Sunshine Seedlings would like to thank Wes and Eckie (TWK Timber Marketing) for their input and TWK Marketing for their financial assistance.

Erich Jacobs  
Sales Manager – Timber & Essential Oils





## TWK Supports The Eagles Hockey League



## TWK Handel, Vryheid, ondersteun die plaaslike inligtingsdag





# TWK Ondersteun Hoërskool Piet Retief Atletiek



## Sunshine Gholfspan



Dankie aan Sunshine Seedling Services wat een van Piet Retief se liga spanne geborg het met die trui/baadjies. PRCC wardeer elke borg opreg.



# TWK ondersteun plaaslike Kinder Kersfees





# TWK Trade Carolina Open Day





# TWK Assegai 3-in-1 Marathon 2024

The TWK Assegai 3-in-1 Marathon held on Saturday, February 24, was again a great success, with athletes and supporters gathering eagerly in the early morning to participate in or witness the marathon. Featuring three distances, 10km, 21.1km, and 42.2km, the event attracted a total of 478 participants.





# 10 TOP TIPS FOR YOUR AUTUMN GARDEN

The end of the planting and flowering season for most plants need not be a sad time for gardeners - now is the time to perk up your plants for winter.

By Angelika Visagie





This year's "gardening season" may be over, but here are a few tips on how to prepare your autumn garden so the winter is a productive one for your plants:



#### **Clean your lawn**

Maintain a tidy and healthy grass surface by raking up leaves.

#### **Soil preparation**

Till your soil to enhance its structure and distribute nutrients. Add compost or organic matter to improve fertility.

#### **Fertilize your grass**

Provide essential nutrients for strong and vibrant grass growth.

#### **Clear the beds**

Weed your garden beds thoroughly to prevent unwanted competition.

#### **Clean out beds**

After the weeds, removing other debris and dead plant material to create a clean slate for the next season.

#### **Plant spring bulbs**

Now is the time to bury those spring bulbs for a burst of colour when the weather warms up.

#### **Divide overgrown perennials**

Separating overgrown perennials will promote their health and rejuvenate your garden.

#### **Cut back perennials and bushes**

This will encourage new growth and maintain a neat appearance.

#### **Reseed lawn if necessary**

Fill in any bare patches to ensure a lush green carpet.

#### **Clean and store pots and planters**

Clean and store pots and planters to prevent damage and prepare them for future use.

Remember to tailor these steps based on your specific climate, and the unique needs of your garden. Also take note of any gardening lessons learned for next season. Giving your garden a little TLC in autumn will help it thrive come spring and summer.

**So, use the down time to dig in and get dirty!  
Happy gardening!**



# THE POWER OF COLOUR IN LEARNING SPACES

Exploring how colours shape our learning experiences is incredibly intriguing. Did you know that the right splash of colour in classrooms or study areas can boost focus, make learning more fun, and even help us remember better? It's all about picking the perfect hues to make educational spaces more inviting and practical. For teachers and those who design learning spaces, knowing the secrets of colour can transform how we learn and feel in these environments.



## Enhancing Learning Environments

The colours used in classrooms, from the walls to the furniture and educational materials, can create an atmosphere that stimulates or soothes students. For instance, warm colours such as orange and yellow can invigorate a space, potentially increasing energy levels and fostering creativity and enthusiasm for learning.

In contrast, cool colours like blue and green can create a calming environment conducive to concentration and reduce anxiety, particularly in areas requiring focused attention, such as reading corners or libraries.

## Cognitive and Emotional Impact

Research suggests that colour can affect cognitive processes and emotional well-being.





For example, blue is often associated with improved creativity and calmness, making it an ideal choice for creative subjects or activities. Green, the easiest colour on the eyes, can reduce fatigue, helping students maintain focus over extended periods.

Using vibrant colours in educational materials can also make learning more engaging and enjoyable, aiding memory retention and recall.

### Colour Coding for Organisation and Efficiency

Colour coding is a practical application of colour in education that can aid organisational skills and enhance learning efficiency. Students can more easily categorise and retrieve information by assigning different colours to subjects, concepts, or tasks. This visual organisation method can benefit visual learners and be applied to everything from classroom supplies and textbooks to schedules and study guides.

### Cultural and Individual Considerations

It's crucial to consider cultural and individual differences in colour perception and preference. What may be motivating or calming in one culture could have a different connotation in another.

Similarly, the subjective experience of colour means that what works for one student might be less effective for another. Educators should be mindful of these differences, potentially offering a variety of colour-themed areas or materials to cater to diverse needs and preferences.

### Designing for Inclusivity and Accessibility

In educational design, attention must also be paid to inclusivity and accessibility. For students with visual impairments or conditions like colour blindness, certain colour combinations may reduce the visibility and accessibility of information. Ensuring high contrast and avoiding problematic colour pairings can make educational materials more accessible to all students.

### Future Directions

With ongoing research into how colour impacts learning and cognitive functions, educational environments are continually evolving. Innovations in technology, such as digital textbooks and interactive whiteboards, offer new ways to incorporate colour into learning. As we better understand the nuances of colour psychology, the potential to tailor educational experiences to individual needs and preferences will likely become an integral part of pedagogical strategies.

The role of colour in education extends beyond aesthetic considerations, touching on cognitive, emotional, and psychological aspects of the learning experience. Educators can enhance engagement, improve comprehension, and create a more inclusive and effective learning space by thoughtfully incorporating colour into educational environments and materials. As research in this field continues to grow, the potential for colour to enrich and diversify educational methodologies promises to open new avenues for teaching and learning excellence.

Colour	Impact on Learning and Children
Red	Stimulates energy and can increase heart rate and excitement. Good for physical activity areas but may be too intense for study areas.
Orange	Encourages creativity and enthusiasm. Ideal for art and creative spaces, fostering a sense of comfort and social interaction.
Yellow	Brightens spaces and promotes optimism. Can be stimulating and uplifting, suitable for younger children's classrooms to energize and inspire.
Green	Has a calming effect, reducing anxiety. Ideal for reading areas or spaces where concentration is required, as it promotes balance and relaxation.
Blue	Promotes calmness and concentration. Good for study areas and spaces where calm and focused activities take place, supporting cognitive development.
Purple	Associated with creativity and imagination. Can be used in areas designated for storytelling or creative writing to inspire expressiveness.
Pink	Can have a calming and nurturing effect, often used in younger children's environments to create a sense of security and warmth.
Black	While used sparingly, can help highlight other colors and create contrast, aiding visual learning and focus on specific information.
White	Creates a sense of space and clarity. Can be used as a base color to make classrooms appear brighter and larger, promoting a sense of possibility.
Grey	Neutral and balanced, can be used as a background color that does not overwhelm, suitable for areas requiring focus and mental engagement.
Brown	Evokes a sense of stability and security. Can be used to ground spaces and provide a comforting, natural feel, suitable for reading nooks or group discussion areas.
Gold	Can symbolize success and achievement. Use sparingly to highlight accomplishments and foster a sense of pride and motivation among students.
Silver	Reflects modernity and innovation. Can be incorporated into technology or science areas to inspire curiosity and exploration.



# Maklike en Vinnige Pannekoek

## Bestanddele

1. 3 koppies meel
2. 3 eiers
3. ¼ teelepel sout
4. 1 teelepel bakpoeier
5. Neut na smaak

## Metode

1. Maak die mengsel aan met water tot 'n slap, dikkerige beslag.
2. Bak in 'n pan soos net Suid-Afrikaners pannekoek kan bak!

# Ouma se Bladjang Sousie

## Bestanddele

1. Gelyke dele:
  - Appelkooskonfyt
  - Tamatiesous
  - Woestersous

## Metode

1. Meng goed en stoor in die yskas.
2. Hierdie sousie pas by alles!

# Mem se Vleiskluitjies

## Bestanddele

1. 2 koppies koekmeel
2. 1 eier
3. 1½ teelepels bakpoeier
4. Sout en neut na smaak

## Metode

1. Maak stywerig aan met water.
2. Kook saam in die vleispot (drup hopies bo-op die vleis).
3. Kook vir 20 minute.
4. Moenie die deksel oplig nie!



*Wilverdiend*

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petal & twig

# Finding Meaning in Suffering

**2 Corinthians 1:8 (NKJV) For we do not want you to be ignorant, brethren, of our [a]trouble which came to us in Asia: that we were burdened beyond measure, above strength, so that we despaired even of life.**

There is a fallacy that has always been spoken about: "Come to Jesus and all your problems will be over." This is quite simply not true; in fact, the opposite is more likely to be true.

Sometimes, it almost appears sometimes that the road gets harder than before.

The reason I believe this happens, is because when we were lost and very much "in the world", the devil was not concerned about us, because we were already still in his realm, but when we changed our lives and started to follow Jesus Christ, the devil is pursuing us more than ever before.

But the wonderful news is in 1 John 4:4 the Bible tells us "Greater is He that is within us than He that is in the world."

The Lord has promised us in His Holy Word that He will never allow us to be tempted more than that which we are able to contain. He will not allow it to happen.

But we must understand that because we are believers, we are not exempt from hardship and suffering.

The prime example is found in the scripture that we use today, in which Paul – who is, in my humble opinion, the greatest of all the apostles – suffered more than any of them, but the Lord undertook for him.

Remember the Lord said, "My grace is sufficient for you, my strength is made perfect through weakness." 2 Corinthians 12:9 & 10.

So, keep pressing through and remember when the going gets tough, the tough get going.

**Angus & Jill Buchan**

**2 Corinthians 12:9 & 10**  
**"My grace is sufficient for you, my strength is made perfect through weakness."**





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