



RADIUS

Issue 3.0 // 013

Dec // Jan // Feb '22

FREE

TWK breaks ground as first official listing on CTSE

Basjan se Boomhuis
Fyn en Flenters

How the pandemic has
impacted medical aids

Our Festive Season
Spending (and Savings)
Tips

It's not just an egg:
it's a small miracle

Global Harmonized
System Hits South Africa

Our summer checklist for
livestock farmers

TWK INSURANCE

Piet Retief

AGRICULTURE WITH A PULSE



BRANDSTOF WAT VOORUITGANG DRYF.

'n Trots Suid-Afrikaanse verskaffer. Maak vol vir 'n beter toekoms.

Shiptech bemagtig individue en gemeenskappe deur 'n innoverende en eerlike benadering tot besigheid te volg. Met 'n ongeëwenaarde produkvoorsiening, is ons aanpasbare logistiese span daar, waar en wanner dit nodig is. Koop Shiptech brandstof en ondersteun 'n plaaslike besigheid wat Suid-Afrikaners bemagtig.

Besoek ons webtuiste vir meer inligting en kontakbesonderhede.
www.shiptechpetroleum.com | 032 815 0601

SHIPTECH 

Achieving

sustainable

growth, together.

Our mission is to deliver value-adding products and services to the agricultural and related industries and to the communities in which we operate.



this is our story...



Harvesting

Being fortunate enough to live on a farm surrounded by plantations, bell loggers, forest harvesters and the everyday inner workings of the forestry industry, it is sometimes easy to overlook these daily activities.

A few weeks ago, one of the neighbouring farms decided to harvest large blocks of trees, which was quite a big operation to watch. Quite often, we were asked to stop and wait for some trees to fall, we would wait for a minute and then carry on.

What caught my eye was the trees left standing. They were now getting wind and weather from all sides, making them vulnerable to the all-seasons weather of KwaZulu-Natal.

I have set the Lord always before me. Because he is at my right hand, I will not be shaken. - Psalm 16:8

There is a saying that the tallest trees catch the most wind. But what happens when your side partner gets cut down, and you are left to face the weather alone?

I believe in life, the same thing happens. We often get so busy that we miss the inner workings of our daily activities, until one day a significant event occurs, and we are stopped in our tracks to observe and absorb the changes around us.

Psalm 16:8 always comes back to me, because He is at my right hand, I will not be shaken.

We grow stronger and wiser from harsh, unpredictable weather. But in time, new seedlings will rise again. The severe weather will feel more diminutive, and the trees left standing will be much stronger.

2021 passed, and we look ahead to 2022 and the new seedlings that will grow as long as we remember nature and guide them on their way.

With our newest theme at hand, Agriculture with a Pulse, let us continue with lively beating hearts in our endeavour: How can we be of service to you?

Louise

Louise Johnson // Editor: Radius

TWK Agri (Pty) Ltd.
PO Box 128, Piet Retief 2380
Tel: 017 824 1000
Email: twk@twkagri.com
www.twkagri.com

RADIUS
Editor in Chief: Dupie van Rensburg
Editor: Louise Johnson
Graphic design: Louise Johnson
Editorial Assistant: Wilna Liebenberg
Accounts: Annamarie Roodt

Invest in TWK
www.twkagri.com/invest
invest@twkagri.com
Facebook: @TWKAgri // Instagram: twkagri
Twitter: @TWK_Agri // LinkedIn: TWK Agri
TWK YouTube-channel: <http://bit.ly/twkvideos>

Advertising: Ruth Shultz, (Schmiltz Marketing)
081 480 6413 | 083 583 5243
ruth@schmiltz.co.za

Contributors:
Andre Myburgh, Cornelia Vermaak, Chantell du Plessis, Clara Rautenbach, Katie Johnson, Thys Visagie, Claudine Klingenberg, Desiré du Plessis, Sekgwari Mpho Molemaja, Jaco Jacobs, Johann Strauss, Letitia Coetzer, Dirk Conradie, Kayleigh Sole, Riaan Snyder, Marisa Janse van Vuuren, Johann Greeff, Amanda du Toit, Jana Burger, Bennie Parsons, Leandra Gevers, Angus Buchan.

Distribution: Prosource Technologies

Printing: Novus Print

Editorial Enquiries: Tel: 082 322 1844
Email: radius@twkagri.com

TWK Agri (PTY) Ltd and / Radius nor any of its officials, members, employees, agents, representatives, shareholders or directors shall not be liable for any loss, damage, or any liability of whatsoever nature which may arise to the reader as a consequence of this publication or as a result of the reader or any other person acting on the strength, accuracy or correctness of the content provided in this publication.

Radius makes no representation, furnishes no warranty or guarantee, actual or implied or otherwise that the content, information or data in this publication are free from errors, omissions or inaccuracies. No information, ideas, opinions, views or other data available in this publication should be regarded as professional advice or the professional opinion of Radius or any of its members, employees, agents, representatives and shareholders and all readers are informed to obtain professional advice before taking any course of action relation to anything contained in this publication.

C O N T E N T



A note from our MD.	06	Groot blokraai.	53
Piet Retief. The heartbeat of TWK Insurance.	08	The story of Jesus' birth.	54
Our summer checklist for livestock farmers.	12	Our festive season spending (and savings) tips.	56
Why sustainability matters for your business.	16	Cross boundaries in the All-new Toyota Corolla Cross.	60
Embracing technology means treating it as a tool, not your master.	19	Servicing your car 101.	64
TWK breaks ground as first official listing on CTSE.	22	Rain ready.	65
Cellphone snatching on the rise.	24	How the pandemic has impacted medical aids - and your payments.	66
Global harmonized system hits South Africa.	26	Volhoubare tuinmaakwenke.	68
Meet our team at Mkondo Mill.	29	Solving crop problems yourself, saving you thousands of Rands.	70
Maak die bestuur van spanning 'n doelgerigte prioriteit.	30	DIY with (our own Riaan): Positive plants.	72
How to spot a Pyramid or Ponzi scheme.	34	Company News.	74
It's not just an egg: It's a small miracle.	38	Recipes.	78
My companion: Owning a rabbit.	42	The Greatest.	82
High-quality aquatic feed for a variety of fish species.	43		
Basjan se Boomhuis: Fyn en flenters.	44		
TWK Seedlings.	51		

A note from our MD

Fearless, exquisite and graceful to the predatory core, the remarkable leopard remains heroic when met with any obstacle. From hunting their prey to navigating the steep, wild forestry terrains.

Like the leopard TWK is up for any challenge thrown our way. Despite the challenging climb in the midst of a worldwide pandemic, we now celebrate reaching our highest financial summit goal in TWK's history. However, unlike the solitary hunting leopard, the financial success of TWK cannot be celebrated without acknowledging the dedicated team of TWK employees, who are the driving force and beating pulse of the company.

As we journey together into the 2021 festive season, we anticipate a time of celebration with friends and family, but more importantly, rest. We implore you, this Christmas, to seek the answers to the mystery as Greg Child asks us: Why do we climb? Why do you climb?

In Revelations 22:16 God tells us He is the Bright Morning Star who proceeds us and who will be awaiting us in the New Year. He is the Mighty One who is more powerful than any hardship or current reality that may seem impossible to climb.

May you find a fresh, new and deeper connection with Him, a connection wherein He lays you down in greener pastures, leading you to quiet waters washing away your burdens, and refreshing your inner spirit.

Let us walk together in 2022, welcoming a terrain of obstacles, challenges, new steep edges and higher, braver climbs. Let us take time to really sit with our intentions and ask ourselves how we can climb together, to be the heartbeat that creates agriculture with a pulse.

We look forward to seeing you all in 2022.



Andre Myburg - Managing Director of TWK Agri

"Somewhere between the bottom of the climb and the summit is the answer to the mystery why we climb."

-Greg Child





WHETHER YOU'RE REAPING OR SOWING, MAKE SURE YOU'RE PROTECTING WHAT MATTERS.

We are excited to announce our partnership with **TWK Agri Brokers**.

Our Farmers Assets products, in partnership with TWK Agri, are designed to suit both commercial and emerging farmers, offering the convenience of comprehensive and personal farming insurance solutions all in one affordable package.

TWK are authorised to offer the following short-term insurance products to their customers.

Our Farmers Assets (Agri Assets)

The Core product includes the following key lines of business:

Property	Business and personal buildings and personal contents
Livestock	Cover provides for various livestock
Motor	Comprehensive motor package for farmers' private and commercial vehicles as well as agricultural implements
Irrigation Systems	Cover for pivots, cabling and computer equipment
Engineering	Cover for Machinery Breakdown with deterioration of stock and loss of profits
Liability	Personal as well as commercial liability covers available
Goods in Transit	Own goods being transported by own vehicles or third party
Personal Accident	Group Personal Accident cover as well as Stated Benefits

Our Commercial Product

Under this Bouquet, the following products are available:

Commercial Multi-Peril	Including Fire, Property, Motor, Electronic Equipment, Business All Risks, Liability, Goods in Transit, GPA
Motor Standalone	Comprehensive cover for commercially used vehicles, including GIT
Heavy Commercial Vehicle	Comprehensive cover for HCVs, including loss of use and GIT
Standalone Equipment	Comprehensive cover for financed assets, including electronic equipment, implements as well as solar panels

We look forward to partnering with you in growing your TWK customer bases and continuing to provide exceptional service while providing valuable cover to our mutual customers. Please contact your TWK Broker to obtain an obligation-free quotation today.

Standard Bank *IT CAN BE*™



PIET RETIEF

the heartbeat of TWK Insurance

Deur Cornelia Vermaak

Within the lively town of Piet Retief, surrounded by plantations, livestock, farming and other commercial activities, is the TWK Insurance Head Office.

Decades ago, the branch started out as a small, shared space consisting of less than a handful of employees offering crop and plantation insurance to farmers, with which TWK's clients originally farmed. However, over the years the insurance division has significantly expanded into the Head Office (Piet Retief) and twelve branches throughout their service areas. All plans and strategies are confirmed and rolled out from these offices. The TWK Insurance management team, the heavyweights and giants whose shoulders we stand on, walk these halls. When it comes to insurance, plans and implementation, it starts and ends here, at the "heart" of the insurance division.

What TWK Insurance can offer you and your business

The TWK division is the home of short-term insurance, life insurance, investments and medical aid and crop insurance.

No need to rush about, finding numbers to call several different groups for all your insurance needs; now, all of your insurance needs are met in one place. We have a team of dedicated and professional brokers each specializing in their field of expertise whether it be short-term, crop, life or medical insurance all underpinned by admin staff that is involved and understands the product offerings to provide exceptional service to our clients.

If it can be insured, they can do it!

From household cover, commercial insurance for small and large businesses to specialist coverage for maritime and aviation insurance, they have you covered.

Another plus is that you don't have to be an existing TWK client in order to be insured with us; TWK Insurance is welcoming anybody from the public space to join in on their expansive offers.

Tailored service for your unique needs

Insurance cover is available from all the major insurance companies, known and trusted, delivered to you by someone who is passionate about clientele growth, care and communication.

Even though TWK is a brokerage, they do not conform to the stigmatization of call centers. Instead, brokers cultivate a more personal relationship with their clients. You can call your designated broker, or one of the admin hubs, and they will assist you, without any redirections or "being put on hold". This means TWK Insurance's care and assistance sets us apart. Brokers understand the value of personal service and one-on-one service meetings (when the Covid-restrictions allow), ensuring that each broker is privy to the needs and wants of their clients.



TWK Insurance Head Office staff members

This year, even when the brokers were prevented from their usual protocol, they shifted and adapted to maintaining the needs of their clients, using alternative communication platforms, including social media, messaging and emails slipping into the comforts of the digital age.

Services that make life easier for TWK Insurance clients:

A working relationship with your broker who knows you and your portfolio.

Brokers are always available in case of an emergency or an enquiry.

24-hour emergency services with Global Choices and One Loyalty.

Group schemes are also available (businesses, farms, etc.)

There are numerous communication channels available for clients to use.

An agile and expert solution for your insurance needs

Speaking with Chantell Grobler, one gets the idea of a more holistic and healthy approach to client relations. They also understand that insurance companies' terms are not always advantageous to everyone.

TWK Insurance is looking at a unique solution, within the next 5 years, to bring forth a TWK product for their clients, where they can determine the terms of the policies and have it open and more adaptable, catering to their specific needs.

During the last ten years, insurance evidently became more client-orientated and somewhat less rigid than in the past. Clients are free to ask questions, challenge and do more research before committing. Insurance has had to become more adaptable.

TWK is moving with the times. Over the last six years they have seen significant growth by way of brokerage firms that have been acquired in by TWK Insurance. This might seem a tad bit daunting to clients to

now be part of a larger group, but ultimately things will remain relatively the same and familiar. You will still have your broker that you trust and they will just have the backing from the TWK Insurance division. In this way, through acquisitions, TWK Insurance has been growing quite rapidly and will be on the ground in more areas. They are also one of the largest Crop Insurance Brokers in South Africa and have a dedicated team of brokers and admin staff to assist our farming clients in mitigating their crop risks against perils like hail and fire.



From left: Our Piet Retief Short-term Broker Team: Lourens Luyt, Dewald Fouche and Carol Gouws.

Excitingly and a personal favourite addition, they now have a 24-hour emergency service. Our provider will redirect you to the experts you need, if you register for the insurance emergency service. Contact your TWK broker today to get access to this exclusive service offering. Your broker in your pocket! They also provide a claims management service whereby claims can be submitted via their Mobile App to make claiming a breeze for any client.

Clients should keep in mind that they are adequately insured, they should be honest and upfront from the start – in the same way our brokers do for you; it's better to give too much information, than too little. In the end, your broker will use what they can to best assist you. Be on the look-out for our new online Claims Platform to be in control of your claims and track their progress. Just another way we are trying to be of service!

Community projects and social responsibility

The TWK Insurance division is known for being the most lively and exciting division of the Group, known for being game for anything, whether its theme days, community involvement or supporting schools.

They are very keen with spirited characters open to collaboration. Of particular interest, is their involvement with schools (not just Piet Relief but many others). They believe that schools are a space of change-making where they may have a real influence and role in community-involvement.

Going to them with your insurance needs, you will find options that will suit you as well as someone who will have your best interests in mind throughout every process. A true insurance "one stop"! They also support the company initiatives in appointing Bursary students and giving students an opportunity to invest in their future and furthering their studies in the Insurance field and opening them to possibilities within the larger TWK Group where they can grow.

In a more caring way, they are like a family; TWK Insurance in Piet Relief welcomes you, and invites you to find out more about their branch, and how they can be of service to you. ■



**THE ONLY THING WE UNDERSTAND
MORE INTIMATELY THAN FARMING IS
HOW TO INSURE IT.**

At Santam, we put farmers and producers at the heart of everything we do. It's why we take an in-depth, researched and scientific approach to protecting every asset on and off the farm. Just part of how we do **insurance good and proper.**

For more information, call your broker or visit www.santam.co.za/products/agriculture.



NUTRI FEEDS

Die Formule vir Sukses



SCAN HIER
vir 'n **TEGNIESE**
ADVISEUR in jou area!

**WAT JY OP JOU PLAAS VOER,
VOED JOU BESIGHEID.**

DIE NUTRI FEEDS TUB REEKS IS 'N
UNIEKE AANVULLING VIR ALLE
HERKOUER-DIERE.

MET GEEN VERMORSING.



018 011 8888



www.nutrifeeds.co.za

CBH COUNTRY BIRD
HOLDINGS



Our summer checklist for livestock farmers

By Cornelia Vermaak

Summer provides a whole new landscape when it comes to livestock farming. Ticks, flies, and breeding cycles should be some of the items on every livestock farmer's to-do list.

The are many joys in summer for farmers: green rolling hills, dams full of water, birds all a flutter and temperatures soaring. There are calves running around with their tails curled high, lambs barely visible amongst tall green grass, and newborn foals playing about.

Spring saw cold fronts well past the end of winter and though rain was a tad shy at first, it did ultimately make its appearance in the summer rain regions.

But with summer comes a whole new ball game for farmers. What should we be looking out for?

During spring, livestock farmers would have had their veterinarians in to check on breeding animals' health (fertility checks for bulls, pregnancy testing on cows), lick supplements would have been changed over from winter lick to summer lick and livestock would have been vaccinated.

Whilst everyone might be in the Christmas and New Year's mood, things are not all that quiet for farmers. Dosing livestock, weaning winter calves, and vaccinating animals still take up time.

 **Vaccinations and health risks you need to know**

If you haven't yet spoken to your local veterinarian about a vaccination plan, speak to them and find one that can be implemented in your area. Areas differ and no two areas' livestock diseases, viruses and even parasite infestations are exactly the same.

Summer brings forth a flood of ticks. With ticks come tickborne diseases. Tick infestations cause significant losses every summer in the form of red water and similar tick-borne diseases.

Learning how to identify sick animals will help them get treated early and will also lessen financial losses. It's always a good idea to keep some medication on hand to treat sick animals – speak to an assistant in a TWK store to find out which medications can be stored at

home, and find the right product for your needs to get a handle on the ticks early.

Try to keep an eye on the number of ticks on livestock. If the numbers get extremely high, it will be quite difficult to get the animals clean and they will get very sick and anemic. Also, take note of how long the product will be effective. Some products provide longer protection than others.

Indications of a tick-borne disease

Symptoms to look out for amongst cattle:

Red urine (advanced red water)

Appearing to eat, head down but not eating

Pale gums, eyes, etc.

Discoloration of animals' skin (turning yellow)

Weight loss whilst other animals and in a good, healthy condition

Fever

Stiff muscles

 **Keep tabs on summer breeding among cattle**

At the end of summer, when bulls are taken out of the breeding herds (with the summer breeding season ending), remember to have them checked out by the veterinarian for fertility and diseases.

This is also an ideal time to schedule the veterinarian to check the conception of the cows (at least 6 weeks after bulls have been taken out from the breeding herds).

If conception levels are low, there are a few things that could be the cause. These range from fertility issues amongst breeding bulls, poor condition of the cows, drought and even the age of the calf that the cow is currently nursing. Cows with very young calves during the peak breeding season have been



known to "skip" a season.

If you use breeding seasons (such as a winter breeding season and a summer breeding season), try using a calving schedule to ensure there is sufficient time for cows to be ready for the next breeding season.

By the time February rolls around, you will have a good indication of which animals are no longer producing. These animals can then be marketed.

This is also around the time when many farmers start with yearly production auctions, which means if you are in the market for a new bull or breeding animals, it's time to start looking at what's available.

Giving livestock a balanced mineral supplement during the summer will help them remain healthy as well as boost their conception rates.

Also, it's important to remember that although you can buy the best supplements, animals still need good feed and to be healthy in order to be productive and profitable.

✓ After shearing, you still need to stay close to your flock

When summer starts off, the last sheep shearing will mostly be done for the season and auction floors will have already closed for the year. But sheep still have some health requirements as well.

They will need, amongst others, to be inoculated for pulpy kidney as the pastures have changed and to be dosed for parasites. If sheep (and goats) are what you find yourself farming with, don't forget to get a separate programme for them from your local veterinarian.

A rule of thumb with pulpy kidney is to inoculate sheep as the season changes or as they are given new feed (such as in a feedlot). This should be easy enough to remember and implement.

With the summer rain, comes midges. Remember that sheep should be inoculated for blue tongue in order to lower chances of them getting it. Whilst less common, blue tongue does occur amongst cattle as well.

When going into a TWK branch, do not be shy

to ask questions. There will be new and tried-and-proven products available; asking the questions that are important to you, will mean you may end up knowing a bit more about what will work for your animals (such as what to do when you have sheep with swollen heads or lambs that aren't drinking).

✓ What your horses and equines need as you go into summer

Horses and their equine counterparts, donkeys and mules, would have had their AHS (African Horse Sickness) vaccines in the spring, but that does not mean that they are set throughout summer. They can still suffer from tick infestations.

Remember to use a good product for external parasites for them and one for internal parasites. If a horse remains skinny and does not pick up weight whilst they have sufficient feed, they can have an internal parasite problem or even have other health issues (start by checking their teeth).

Flies and midges are quite a significant problem around horses during the summer months (think AHS). If it's possible, try to get a product like Quadrepel that helps keep flies,



mosquitoes and even ticks at bay.

A tip to remember, if blue tongue starts to rear its head amongst sheep, keep an eye out for AHS amongst horses (and other equines).

When summer does inevitably end, make sure to check the overall health of your livestock. Treat them on time for both external and internal parasites, which in turn will help them keep up their body weights during the upcoming winter months. ■

✔ Your summer livestock reminders

Here are a few things to remember and look out for in summer:

- When deciding on a dip for your livestock, look out for the ox pecker friendly logo on the container.
- If livestock are not in prime condition during summer (when grazing is naturally at its best), don't forget to consider and check them for possible health issues.
- Book your veterinarian to test your breeding bulls and check your cows' conception rates well in advance.
- When weaning calves during the summer months, ensure they are healthy (internal and external parasites) and ensure you have a clear plan for what you want to do with them.
- Weaned calves should be branded with a registered brand well before marketing them.
- Ensure the right mineral supplements are given during summer months; take note that animals in production also have different needs.
- Keep an extra eye on your livestock during the festive period for not just their health, but also for theft.

A healthy, productive herd is a profitable herd. A profitable herd makes for a profitable farmer.



"What they carry over from summer, will help them get through winter."

Improve the immunity of your herd

By introducing

TRIVOS 12%

Trivos 12%: V Reg.No. V28936 Act 36/1947

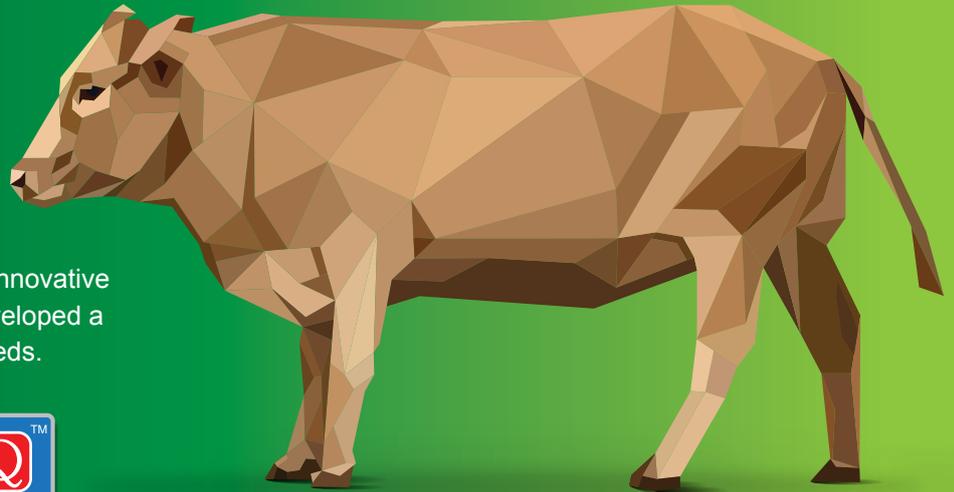
to your supplement mix, you leverage the convenience of a multi-micronutrient solution, all in one bag.

Brought to you by Trivet (Pty) Ltd. An innovative Natural Science Company that has developed a range of summer licks to meet your needs.



Proud to be a South African company

Ruminant Mineral Supplements
Packed with Synbiotics and Essential Oils



4MIX CALF GROWTH TRIALS



Our innovation unlocks

maximum potential

By using our milk replacer

LACTOCALF

Lacto Calf: V Reg.No. V21441 Act 36/1947

you will increase your calf's performance

Innovation Born Out of Passion
Head Office: 012 803 1472
www.4mixinternational.com



THE CALF COMPANY

NUTRITION | PROGRAMS | IMMUNITY | GROWTH | TRAINING

Why sustainability matters for your business

Adopting a sustainability culture, both in terms of the environment and in terms of employee culture can improve ethics and create a better working environment.

The term "sustainability" is used in a variety of contexts to refer to "adequately meeting the needs of today's people without jeopardizing future generations' ability to meet their own needs."

Sustainability is also a colloquial term that refers to something that is long-lasting, systematic, or sound.



Although it has a general use, the term is used in human resource management to refer to human resources that foster a positive work environment and positive human and social outcomes. This can be done through adopting a sustainable processes such as waste reduction, and also more broadly through the development of sustainable ethical culture.

These produce long term positive outcomes that do not require focusing exclusively on financial strategies and results.

Human resource experts may guarantee that new employees' work culture is a sustainable one, by involving them in recruitment, onboarding, and training.

On a basic level, adopting sustainable work practices can assist in reducing waste during the onboarding and training process, but such an approach lays the groundwork for more sustainable processes – and a more ethical work culture overall.

Numerous reasons exist for human resources to embrace sustainability – here are a few of them.

Top talent is attracted by sustainability

Maintaining sustainability as a key principle aids a company in attracting top talent.

Employees who are bright and skilled typically want to work for companies that put ethics over profits and strive to make the world a better place.

As a result, this aids in the recruitment of individuals with high ethical standards and thus leads to the formation of better teams.

Sustainability brings advantages in the marketplace

Competitive advantage is built on a foundation of social legitimacy.

Competitors will be unable to duplicate the competence developed through the evolution and development of personnel towards a shared goal to reduce pollution.

Furthermore, product stewardship is linked to long-term competitive advantage since it aids in the accumulation of sophisticated resources; sustainability measures can bring about a seamless flow of communication across departments, functions, and organizational boundaries, for example.

By developing and sustaining a collective sense of the social environment in the business, sustainability aids in the creation of a competitive advantage.



More than just feed

 + 1 kg **STARTER** (2 Bags) + 1,5 kg **GROWER** (3 Bags) + 1,5 kg **FINISHER** (3 Bags) =

1 Box (100 birds)



Age of bird 42 days



* Results may vary according to growing conditions, genetics and management.

The right feed and personal attention for better results

www.meadowfeeds.co.za



Employees experience a more favourable work culture

Sustainability guarantees that an organization's culture is favourable as it is seen as ethically sound.

Human resource initiatives that combine diversity and inclusion programs are the root of such behaviours and cultures.

A sustainability culture ensures that an organization is able to develop a positive culture toward pay justice, workforce inclusion, diversity, and fewer occurrences of sexual harassment.

Sustainability contributes to the development of group ethics

In each particular firm, the human resource department is recognized as the agent of sustainability.

Evidently, no single department within a company can be held responsible for establishing and maintaining an ethical culture.

However, the human resource department is in charge of coordinating the ethics, sustainability, and compliance teams so that they may collaborate and establish integrity-based cultures.

Data breaches and leaks, sexual harassment, and even discrimination are all challenges that indicate that an ethical culture is needed to encourage a more ethical workplace, which is naturally more sustainable.

When sustainability is embedded in the training and retaining of new employees, persevering with sustainability measures means teaching important behaviours that eventually form organisational culture.

Source: Chantell du Plessis | Chartered HR Professional | SABPP 57408035 | C: 082 688 8448 | E: chantell@nihr.co.za ■



AGRI COLLECTIONS

STRUGGLING TO COLLECT DEBT? AGRI COLLECTIONS CAN ASSIST!

Agri Collections offers you simple, reliable and efficient debt collection services to help you focus on what you do best. You can rely on our well-trained collection agents to render specialised services to you by using advanced collection processes.

- ✔ Protecting client relationships and your brand
- ✔ Qualified legal practitioners on-board
- ✔ Professional and tailor-made services
- ✔ No minimum or maximum recovery amount
- ✔ Nationwide recoveries
- ✔ Soft collection process (pre-legal) followed by litigation, if required
- ✔ No collection - No commission

 017 824 1173 / 1176
 collections@twkagri.com
 11 De Wet Street, Piet Retief, 2380

Embracing technology means treating it as a tool, not your master

By Cornelia Vermaak

Technology should work for you; you should not be working for it. Seeing it as something to help make life and work easier can make it less threatening and easier to learn.

Tractors and harvesters fitted with GPS? Drones that are used to map crops and determine the possible harvest? Scanning livestock tags and watching them reflect on a computer screen? Or how about spotting the latest weather report for your exact location?

Technology has become the new normal, even within agricultural circles: from fancy, complicated systems built into tractors and harvesters, to smartphones giving alerts the moment the weather changes.

Everything is connected: the watch on your wrist, the phone in your pocket, the laptop on your desk, smart homes and connected cars.

While the younger generation is mostly more open and welcoming when it comes to technological advances, even the older generation is using and mastering technology.

However, some farmers remain hesitant when it comes to new technology; many find it daunting and expensive. However, they should rest assured that they are not the only ones who might at times feel overwhelmed by technological improvements and innovations; even young farmers at times are also left scratching their heads.

Whilst the number of people who haven't quite mastered technology isn't as high as it used to be, there are still quite a few out there who haven't gotten the hang of it just yet.

Passing it over to the younger generation

It's a common perception that the younger generation adapted better to technology because they grew up with it. This may be because as children they became used to played around with technology, with little to no fear, whilst older generations were more cautious to try it out, fearing that they may break the expensive technology or

do something wrong. When a brand-new tractor gets delivered to a farmer, full of new technology and computer systems, there are many (some just won't admit it), that feel overwhelmed with all there appears to be to learn.

As a result, many farmers simply put younger generations behind the steering wheel, telling them to learn how to use it, and warning them "not to break it".

This isn't strange. If one thinks about getting a new phone, it's all so new, the design so flat, so apparently breakable and oh so expensive.

While one wants it up and running with all the required information and data, and everything set up to suit one's needs, in most cases, it's easier to pass the phone on to a younger person to set it up. When it comes to a new piece of farm equipment such as a tractor or a bakkie, the same pattern of behaviour takes place.

The technology we've grown used to shows us it's easy to change

Technology that has been around for several years, although it has been continuously refined. Technology has assisted livestock farmers to scan their animals' identification tags and see all their information on screen. This saves time and gives accurate information quickly. Animals receive unique QR codes on their tags, which are the same little blocks that are scanned using your phone to

"There are many apps that can assist farmers in their daily activities, from measuring land and heights, to identifying flora, giving up-to-date weather forecasts and even placing orders for parts."



make a payment instead of using your bank card. QR codes are all unique and carry specific information, whether banking information or a stud bull's information. There are many apps (applications) that can be downloaded to phones and tablets that can assist farmers in their daily activities, from measuring land and heights, to identifying flora, giving up-to-date weather forecasts and even placing orders for parts.

Seeing technology for what it is – a tool

There are many people in the farming community who still don't trust the internet and they do not use it. The internet in itself is quite a complex tool, but mastering it is easier than it seems; it can be a useful resource to find solutions, before getting in touch with someone who works on the specific problem.

The internet provides a platform in which other people who may have solved the same problem, can share information about how they did it. In this way technology can be a platform to share knowledge, provided that this knowledge is checked and moderated by accountable individuals. Still, it's not uncommon to find people (farmers and even non-farmers) who are not connected with email or are not even using a smart phone. Though many people would gladly take time away from technology, being completely cut off isn't a solution in today's day and age.

A new era of threat and opportunity

One always hears the question: what happens when things go wrong, when technology fails and things stop working? It's true; technology isn't infallible. It can fail, and epically. Software can malfunction. There are threats like viruses. Hackers can get your information. Or, in the case of farmers, rats start nibbling on wires.

Just thinking what might go wrong does put many people off adopting the latest technology. Hearing words like "burnt out", "motherboard/PC board blown" or even "software malfunction" can cause severe anxiety, and they can be costly to repair or even replace. Repairing technology isn't always a quick fix, and most of the time one needs an expert. But today, thanks to the Covid-19 pandemic, there has been a huge shift to use technology more than ever before. Conferences as well as meetings are happening online, auctions are online, business transactions are almost completely online. There are downsides to this movement of course, including little or no in person interaction, and the feeling of being reliant on technology even more than ever.

“The internet provides a platform in which other people who may have solved the same problem, can share information about how they did it.”



Go with the flow – with your eyes wide open

The best advice to farmers is to check carefully whether or not a new technology will work for you; this includes whether or not it will fit your budget, if it is something you really need, and whether there are experts who can help you to learn and deal with any troubleshooting.

But technology doesn't have to be scary; if you see it in the right way, it can be an effective tool, that you can use wisely to work for you.

One can learn in small steps, and it could even provide for interesting opportunities for inter-generational learning. ■

“Check carefully whether or not a new technology will work for you: whether or not it fits your budget, if it is something you really need, and whether there are experts who can help you.”



More than just feed

5 kg **STARTRITE** + 35 kg **EXPRESS WEAN** + 68 kg **GROWER** =



* Results may vary according to growing conditions, genetics and management.

The right feed and personal attention for better results

www.meadowfeeds.co.za

TWK breaks ground as first official listing on CTSE

By Clara Rautenbach

The new Cape Town Stock Exchange launched in September 2021 and rang in TWK Investments as its first official listing.

It has been over a century since the Western Cape has had a stock exchange, but thanks to the former 4 Africa Exchange (4AX), the launch of Cape Town Stock Exchange (CTSE) emerged, and the Mother City once again houses its own exchange.

TWK Investments listed 38 951 986 ordinary shares at a listing price of R35 per share. This placed a market capitalisation on TWK Investments just short of R1.5 billion.



From left: Tinus Potgieter (Executive Manager & Group Company Secretary of TWK), Alan Winde (Premier of the Western Cape), Eugene Booysen (CEO: Cape Town Stock Exchange), Fanus Stapelberg (Chairman of TWK), Tommy Ferreira (Vice-Chairman of TWK), André Myburgh (Group CEO of TWK), Eddie Fivaz (Group CFO of TWK).

"We are building a stock exchange that caters to the growth segment of the South African economy. We're aligned with businesses creating jobs, funding innovation, growing crops, developing skills, investing in innovation, and trying to reshape our future," says CTSE CEO Eugene Booysen.

"We want to be an exchange that is going to list small companies, SMEs, and mid-caps. We want to target companies that are interested in growth. Our aim is getting capital transformation to work – in other words getting capital to move from savings and into businesses that are going to grow."

After ringing the inaugural opening bell, Booysen presented TWK CEO André Myburgh with a certificate naming a star in TWK's honour. Myburgh expressed that TWK is pleased to be the first official listing of the exchange, stating that "this listing will increase not only the liquidity of TWK shares, but also the tradability thereof."

Booyesen further stated that it was a privilege to be associated with a company that is extensively

involved in the cultivation of job creation, food security, machinery, finance, as well as forestry and asset growth.

"The shareholders and owners of TWK are largely the underlying producers of their feedstock. That says an exemplary amount about the company itself and what the company is looking to achieve. But, more importantly, TWK is a company with a growth objective."

Technologically enhanced performance

The CTSE and others, such as A2X, have been using technology to cut listing and trading costs to lure small- to medium enterprises.

According to Booysen, "We reduce the cost, risk, time and complexity for companies looking to list. This enables us to target small and medium firms of between R25 million to R2 billion market capitalisation."

TWK's CFO, Eddie Fivaz, cited five key reasons that led to the Board's decision to move from ZAR X to the CTSE, stating that, "Our principal reason for the CTSE listing as our primary listing, coupled with the intended secondary listing on the A2X, is to enhance the ability and liquidity to trade in TWK shares."

"However, we also feel that the open market access developments associated with the CTSE and A2X will place TWK Investments in a much better strategic position to attract



André Myburgh (Group CEO of TWK)



André Myburgh (Group CEO of TWK), Tshepo Mahloele (Lebashe Investment Group)



Alan Winde (Premier of the Western Cape) and Eugene Booysen (CEO: Cape Town Stock Exchange) receiving a certificate for a star named by the CTSE.



Eddie Fivaz (Group CFO of TWK)

institutional investors in the near future. We believe this will, in turn, promote TWK's ability to raise further capital, as well as list equity and debt on a single Primary Exchange."

Fivaz further explained that by having access to a CTSE's Client Protection Fund, TWK will be able to provide additional protection to all TWK shareholders noting that "through this change, we now have a primary listing and envisaged a secondary listing on exchanges that we regard as financially sustainable in the long term."

TWK joins the likes of NWK Holdings Limited, CA Sales Holdings Limited, Heartwood Properties Limited, Assupol Holdings Limited, iHealthcare Group Holdings, iHealthcare Group Limited and Gaia Fund as current issuers on the exchange.

Onward and upward for TWK growth

After a financial year that was known for its unprecedented strains on global economies, TWK not only delivered growth in its profitability but also remained fully on track to achieve its medium-term strategic goals. Myburgh said that he remains optimistic about agriculture in South Africa.

"We expect a full recovery of lost growth, as overall market conditions have improved, along with an increased export in timber and an increase in returns on new investments," he said. "There is an increase in demand for our woodchip exports, treated timber, as well as for timber delivered to the mining industry."

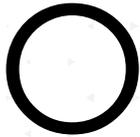
At the launch, Western Cape premier Alan Winde labelled it as a "truly historic day," stating that agriculture is "exploding" and

rapidly expanding on the continent. This poses a challenging question to government on how it will handle the agricultural export explosion that is set to follow for the next five to ten years. Before publishing, TWK Investments shares traded at R38.15, up from the listing price of R35.00 per share.

For more information about TWK shares or how to invest, visit www.twkagri.com/investor-relations or send an email to sharetrading@twkagri.com ■

CELLPHONE SNATCHING ON THE RISE

It's not just the phone, but all your personal data stored on it that criminals want...



Opportunistic crime is on the rise and so is the trend of cellphone snatching. Brazen criminals are willing to risk life and limb to snatch a R20k smart phone and make off with it - phones left on tables right next to you in restaurants, in vehicles hooked up to car kits, peeping out of back pockets, and even while in use and against your ear – its all fair game to criminals who will accost anyone to get their hands on a smartphone payday.

Criminals look for soft, distracted targets who are not paying attention to their surroundings, and usually strike at lightning speed, snatching the phone from your hands and then disappearing into a waiting car for a quick getaway.

With a booming illicit market for these stolen goods, insurance brokers and risk advisors, Aon South Africa is warning consumers to be extra careful and vigilant, and to keep phones out of sight and safely stored away when not in use. Besides the theft of the phone, the big concern is that criminals are equally interested in the valuable personal data stored on the device.

"Criminals typically snatch your phone while you are busy on it and the phone is unlocked, giving them full access to everything on your cell phone. This includes banking apps, delivery services and any other personal information that can be used for fraud, such as a copy of your ID, bank statements, proof of residence in addition to full access to your e-mail and SIM card. Even if you have security measures in place, such as fingerprint readers or facial recognition software, criminals can bypass these measures in seconds, gain access to your information and then make your phone disappear on the illicit cell phone market." explains Ann Cloete from Aon South Africa.

"There are many ways that criminals can access and use the personal data stored on your mobile device – from viewing all your personal data, where you live, to social engineering to obtain sensitive data and duping others into thinking they are transacting with you, to phishing and SIM swops, to conning you into thinking you are dealing with a legitimate service provider and compromising your passwords and pins," says Ann.

Aon provides the following tips to mitigate and manage your risk as far as possible:

- **Avoid becoming a victim of cellphone snatching as far as possible** - hide your device inside your bag or jacket, never 'walk and talk' while out in public as this makes you an easy and distracted target. Leave messages, whatsapps and news feeds until you are at home or work and in a safe place to view and respond to these. Never leave your phone unattended or on a table in view of criminals. Stay off your phone in the car and put your phone away and out of sight.
- **Inform your bank** - If your phone is stolen, immediately contact your bank to secure your accounts and cards and deactivate your banking app. Confirm with your bank any



next steps, should the criminals gain access to your account.

- **Freeze your contract** – Contact your mobile service provider and freeze your cell phone account and block your sim card to stop data usage and any phone calls from your cell phone, which has the potential to be a pricey added cost that you would be responsible for. Blacklist your phone with your mobile service provider.
- **Safeguard personal documents** - If your device contains any personal information such as your identity details, proof of residence and any other sensitive information, make contact with the South African Fraud Prevention Services (SAFPS) via phone (0860 101 248), email or online. Any fraudulent activity on your account could affect your credit rating and could even get you blacklisted, which is why it will be wise to contact the Credit Ombudsman if you fall victim to fraudulent activities.
- **Change Passwords** – make a list of all applications, e-mail and social media accounts that you have on your phone and change the password to each of these. It will greatly assist in narrowing any fraudulent activity using your cell phone.
- **Notify family and friends** – Let your family and friends know that your cell phone has been compromised and to not entertain any requests from individuals fronting as you – known as social engineering.

When it comes to your mobile phone and personal data, it's also essential to make sure you are covered from both a financial and insurance perspective:

Insure correctly for the replacement of your phone - Cell phone cover normally falls under your household content 'All Risks' cover. Make sure your mobile devices and those of your family members are specified under your All risks cover of your policy right down to the make, model and serial number. Insure your phone for the replacement value – many people are shocked to find out that their 'contract' phone will set them back R20-R30k if they had to replace it with a cash purchase. Also, make a point of updating your insurance if you receive a new handset.

Some insurance policies also include cover for the mechanical and electrical breakdown of cell phones such as cracked screens, water damage and touch screen or camera damage. If you have specified your phone on your insurance policy, it will be covered not only for theft or loss, but for accidental damage too.

Funds Protect - If you have a bank account and transact online, it is critical to protect your funds. Aon's 'Funds Protect' solution (brought to you by Phishield UMA (Pty) Ltd and underwritten by Bryte Insurance Company Limited) covers you for loss from an account in your name as a result of a funds transfer that is irrecoverable from your financial institution or a third party. The cover is specifically designed to cover you for funds that are transferred out of your account, whether the loss from your account was authorised or unauthorised. It is especially handy if you've been duped into making a payment yourself or if someone gains access to your device.

The cover provided by a personal Funds Protect policy will trigger in the event of:

- Email interception fraud
- Transactions due to your stolen identity
- EFT/deposit scams
- Hacking /phishing/vishing attacks
- Demands for ransomware attacks, denial of service attacks, etc
- Fraudulent invoices
- Sim Swap fraud
- EFT Fraud
- Online banking fraud
- Online shopping fraud
- Holiday scams
- Fake classified adverts
- Bogus property rentals

"It is vital to contact your bank immediately should your phone be snatched or stolen in order to stop all transactions. Make sure that you have purchased enough Funds Protect cover in order to mitigate the full financial loss as the banks are not likely to reimburse any transactions related to theft of a cellphone. For example, if you have purchased R25 000 Funds Protect cover but all your bank accounts are accessed, your losses could amount to much more than R25 000 and potentially be financially crippling. Funds Protect cover is relatively inexpensive for what it provides and will be a lifeline in the event of a loss of funds," Ann explains.

"Your cell phone is the equivalent of a bank card that could provide full access to all your funds in the wrong hands. Add to that the volumes of personal and sensitive data stored on your phone that could be used to commit fraud against you, and it soon becomes very clear that mitigating your risk of cellphone theft is crucially important. If you are unfortunate and become a victim of such a crime, make sure that your insurance cover is up to the task of protecting you from the fallout that could come from your compromised personal data, as well as replace your device to get you connected again," concludes Ann.

Source: Aon, www.aon.co.za ■



Global Harmonized System Hits South Africa

By FSA magazine – TIPWG article – GHS

On 29 March 2021, the Minister of Employment and Labour published the long-awaited new Regulations of Hazardous Chemical Agents, aligning the South African Occupational Health and Safety Act 85 of 1993 with the Globally Harmonised System of Classification and Labelling of Chemicals (GHS). So what does this mean for those in the Forestry Sector who use chemicals?

The regulations impose obligations on employers who carry out work that may expose employees to hazardous chemical agents, as well as the manufacturers and distributors of these agents. The main consideration for the employer is that workers have the right to know and understand the hazardous chemicals they are using and how to work with them safely. To do this, the employer needs to understand the GHS, how it classifies and categorises chemical agents and how to interpret and communicate this to their workforce.

TIPWG 101 on GHS

Why is the change necessary?

The manufacture, distribution and use of chemicals is a global industry that is governed by different regulatory systems worldwide. As a result, the same chemical agent can be labelled and even classified differently. For example, a chemical agent with an LD50 (oral rat = 260mg/kg) was classified as Toxic, Harmful, Hazardous, Not Dangerous and/or Non-Toxic depending on which country you were in. Under the GHS system, it is now classified as Acute Toxicity by all those who apply GHS. The GHS replaces the assortment of hazardous material classification and labelling schemes previously used, and provides a clear chemical classification and labelling system that is updated and maintained internationally.



What does it cover?

The GHS covers all types of chemicals, including diluted solutions, mixtures and formulations. The term "chemical" in a GHS context is used broadly to include chemicals and chemical products, both as individual chemicals and mixtures. Classifications of chemicals, therefore, cover substances and mixtures.

How does it work?

Remembering the aim of GHS is to communicate the intrinsic hazard associated with the chemical agent to the end-user, the starting point for this is the classification of the chemical agent using the GHS criteria. Classification takes into consideration the intrinsic properties of chemicals and uses a hazard-based approach. Intrinsic hazards are divided into three broad groups – physical (immediate injury to people or damage to property could be caused), health (present danger to human health) and environment (dangers to aquatic [marine and freshwater] ecosystems and the organisms

that live in them, as well as the ozone layer) – within each, there are a series of hazard classes, which are further subdivided into hazard classes against which the intrinsic hazard of the chemical agent needs to be evaluated.

What are the GHS Classes?

In total there are 27 hazard classes, 17 physical, 10 health and 2 environmental laid out below in the table.

Physical	Health	Environmental
<ul style="list-style-type: none"> Flammable liquids Explosives Aerosols Flammable solids Self-heating substances Flammable gasses Flammable solids Oxidising solids Oxidising liquids Pyrophoric liquids Pyrophoric solids Gasses under pressure Self-reacting substances Corrosive to metals Desensitized explosives Organic peroxides Substances which in contact with water emit flammable gasses 	<ul style="list-style-type: none"> Acute toxicity (oral/dermal/inhalation) Skin corrosion/irritation Serious eye damage/eye irritation Respiratory or skin sensitization Germ cell mutagenicity Carcinogenicity Reproductive toxicity Specific target organ systemic toxicity – single exposure Specific target organ systemic toxicity – repeated exposure Aspiration toxicity 	<ul style="list-style-type: none"> Hazardous to Aquatic Environmental (Acute/Chronic) Hazardous to the Ozone Layer



How are chemical agents classified?

Each of the hazard classes (Table One) that apply to the chemical is identified. The GHS criteria for each are designed to be consistent, transparent and draw a clear distinction between the various hazard classes. These can be found in the UN purple book, which defines physical, health and environmental hazards of chemicals and harmonises classifications.

The 27 hazard classifications are then further sub-divided into Hazard Categories defining the severity of the hazardous chemical agent. These Hazard Categories are assigned numbers, with Category 1 presenting



**MANUFACTURED
TIMBER PRODUCTS**

QUALITY-GRADED
PINE
PRODUCTS



Contact Us

Contact your nearest TWK Trade branch for more information or orders on our pine products. Alternatively contact our Boardwalk Office: (012) 991 9260

Our Products

<p>WOS structural and 25mm Pine sawn boards</p>	<p>Kiln-dried structural millrun par and SABS-graded S5 par structural sawn boards</p>	<p>25mm kiln-dried rough Pine sawn boards (Graded and Millrun)</p>	<p>Untreated or CCA-treated to specification</p>
---	--	--	--

the most significant hazard level and being the most hazardous classification in the class. Some can be further sub-divided alphabetically into hazard types/divisions. As a result, you may have Category 1, Category 2a, Category 2b and Category 3 within one Hazard Class.

Why is this level of detail necessary?

GHS hazard classes and categories enable the proper evaluation of a chemical agent’s intrinsic hazards, which provides more consistent information across the products and better decisions being made by everyone involved in the life cycle of the chemical agent across the globe.

How is this communicated?

Before GHS, differing regulatory approaches and label requirements led to inconsistencies when communicating the intrinsic hazards chemical agents pose. One of the biggest challenges for a globally harmonised approach was language barriers and, in some countries, illiteracy. In response, the GHS uses a pictorial approach, defining this as “a graphical composition, including a symbol plus other graphical elements such as a border, background pattern or colour that is intended to convey specific information, that is assigned in the GHS to a hazard class or hazard category”.

The nine GHS pictograms are designed to be easily recognizable and understood. Each has the same layout - a black silhouette representing a specific type of physical, health



or environmental hazard on a white background contained within a red diamond border. The colour coding was specifically chosen to assist those users who are colour blind, as current labels were resulting in incidents due to the misinterpretation of the label by illiterate users reliant on the pictograms.

GHS Pictograms

		
FLAMMABLE	CORROSIVE	EXPLOSIVE
		
COMPRESSED GAS	OXIDIZING	TOXIC
		
HEALTH HAZARD	HARMFUL/ IRRITANT	DANGEROUS FOR THE ENVIRONMENT

The hazard pictograms associated with the correct hazard class and category, as determined by the chemical agents GHS classification, must appear on the container label and accompanying SDS. Employers must ensure workers know how to look for and decipher the pictogram and its implications to select and implement the most appropriate mitigation measures for protection against such hazards.

What does this mean for the Forestry Industry?

By and large, the forestry industry will not be greatly affected by the new GHS regulations, although employers will need to train staff to interpret the new labels as they are introduced, and may need to adjust Personal Protective Equipment requirements. The Forestry Industry needs to be aware of how the implementation of GHS in South Africa has already affected some legislation such as the Occupational Health and Safety Act, 1993 and the Regulations for Hazardous Chemical Agents 2021.

FSA magazine – TIPWG article – GHS ■

Meet our team at Mkondo Mill



Thys Visagie
Manager: Industries



André de Waal
Sales Representative
Northern KZN & Mpumalanga



Kobus Pienaar
Sales Representative
Southern KZN & Mpumalanga



Stephan Smith
Sales Representative
Depots & Mpumalanga



Mkondo Mill Admin Team.
From left: Sumari Roux, Dudu Mazibuko, Hennie Nel (Miller), Karlien Schwartz, Chris Roelofse (Mill Manager), Riette Wolvaardt, Zitha Nkumane.



SUPER STRONG
SAMP



SUPER STRONG
MAIZE MEAL



SUPER STRONG
BEANS



MPUMALANGA
SPECIAL MAIZE MEAL



SHONALANGA
BRAAIPAP



FULL FAT SOYA



GROWELL
MIXED FOWL FOOD



GROWELL
YELLOW MAIZE MEAL



GROWELL
YELLOW CRUSH



OUR RECIPE FOR PURE GOODNESS!

- 600ml Boiling Water
- 5m Salt
- 400g Maize Meal
- A knob of butter

Pour boiling water and salt into a pot with a base and lid. Bring to boil. Add maize meal to the boiling water.

Close the lid, without stirring. Reduce heat and simmer for 5minutes.

Remove lid and stir well with a wooden spoon or a large kitchen fork. Replace lid, reduce heat and steam for about an hour until done. Careful not to burn it.

Fluff with a fork or wooden spoon a few times during cooking!



Some of our favourite products!

VISIT US ONLINE FOR OUR FULL RANGE OF PREMIUM MAIZE PRODUCTS.

CONTACT US

MANAGER: GRAIN INDUSTRIES Thys Visagie
T: (017) 824 1161

MANAGER: MKONDO MILL
Chris Roelofse
T: (017) 824 1521



Maak die bestuur van spanning 'n doelgerigte prioriteit omdat dit belangrike prosesse soos beplanning en besluitneming beïnvloed

Deur Claudine Klingsberg

Die globale onsekerheid en onstabieleit wat die afgelope twee jaar geheers het – te wyte aan die Covid-19-pandemie – het sommige lande in 'n resessie of byna-resessietoestand gedompel.

Die sentrum vir besigheidsrisikostudies by Cambridge Universiteit het in Mei 2020 voorspel dat indien die mees gevreesde scenario sou afspeel, dit 'n koste van \$82 triljoen oor 'n periode van vyf jaar tot gevolg sou hê. Na verdere beraming en opnames is vasgestel dat dit so om en by \$26,8 miljard sal beloop, inaggenome die verlaagde groeipotensiaal teenoor die ekonomiese inkrimpings.

China het die laagste groei in jare getoon. Duitsland het 'n afname in die voertuigvervaardigingsbedryf in die gesig gestaar omdat die vraag na luukse voertuie afgeneem het.

Grootskaalse werkloosheid het gemin getref en in verskeie gemeenskappe het onsekerheid toegeneem en lewensomstandighede verswak. Dit is maar 'n paar van die nagevolge, om nie te praat van die verliese van honderde duisende lewens nie.

Die somerplantseisoen van 2020/2021 is verby, en so moet elkeen weer doelgerig beplan vir die nuwe seisoen wat voorlê.

Dit is belangrik om steeds positief te bly en nie toe te laat dat spanning die oorhand kry nie, veral in die lig van die lewensveranderde effek wat spanning op elke individu het.

In 'n tyd soos hierdie is dit van kardinale belang dat ons immuniteitstelsels optimaal funksioneer.

Richard Sutton is 'n kenner en adviseur op die gebied van sport en beseringsbestuur vir topatlete en die Suid-Afrikaanse Olimpiese span. Hy spreek veral universiteite toe rakende die bestuur van spanning en hoe om dit tot die atlete se voordeel te gebruik. Hy is ook 'n bekende skrywer van die onlangs gepubliseerde boek "Stressproof – The game plan", waarin hy praktiese

en omvattende navorsing oor die impak en langtermyngevolge van spanning op die brein deel. Spanning, angs en vrees loop hand aan hand en ontstaan as 'n emosionele reaksie op oorweldigende omstandighede. Onbekende en onseker situasies het 'n manier om ons te bekrui en te oorweldig – veral in tye waarin ons onself met langdurige spanning en isolasie vereenselwig, soos met die Covid-19-pandemie.

Volgens Richard Sutton tree spanning as 'n versneller op wat dan soos 'n "SOS" die volgende veroorsaak: Die area van die brein bekend as die amigdala (speel 'n groot rol in besluitneming, geheue en emosionele reaksies), wat bestaan uit 'n versameling breinselle, stuur 'n noodsein na die beheersentrum van die brein, bekend as die hipotalamus. Die hipotalamus gee 'n opdrag aan die senuweestelsel, wat dan die byniere beveel om hormone soos adrenaliën en noradrenaliën af te skei. Gedurende die proses verskerp die waarnemings deur die sintuie, die hart klop vinniger en die bloeddruk styg om die liggaam op die naderende "gevaar" voor te berei. Energie word in die bloedstroom vrygestel, en die immuunstelsel berei voor om te veg.

Die afskeiding van hormone help om ons teen pyn te beskerm in die oomblik wat ons dit die nodigste het. Dit gebeur alles binne 'n kwessie van drie minute, en nog voordat die visuele sentrum van die brein van enige gewaarwordinge bewus is. Dit is die eerste golf wat plaasvind en vir tot 'n uur kan voortduur. Dit is veral tot groot voordeel gedurende 'n wedstryd wat optimale uithou vermoë en krag verg.

Met die tweede golf wat volg, word die slymklier deur die hipotalamus gestimuleer om uiteindelik weer kortisool vry te stel. Groot volumes kortisool word vrygestel, wat 'n skerp invloed op byna elke



sel uitoeven en 'n verrykende effek op die immunitietstelsel het. Die bloedsuikervlakke, bloeddruk en metabolisme versnel in 'n poging om ons in die gegewe situasie toe te rus. Ons kry basies "superkragte".

Die konstante afskeiding van kortisol in tye van nood kan veroorsaak dat ons gestel 'n vlak van totale oorlading bereik. Ons ervaar daaglikse druk en konflik op 'n finansiële, professionele en persoonlik vlak, wat maklik tot gesondheidsprobleme kan lei.

In 'n artikel in die Journal of Physiology and Pharmacology word omskryf hoedat chroniese spanning direk met verskeie gastro-intestinale afwykings soos inflammatoriese dermsiekte, intoleransies en spysverteringsprobleme verband hou. Selfs toestande soos sooibrand, gewasse wat vorm, maagsere wat ontwikkel en skielike veroudering kan met spanning

verband hou.

Auto-immuunsiektes kan ontstaan as teenreaksie op weerstandigheid teen kortisol wat gereeld afgeskei word en nie meer beskerming bied nie.

Daar is tot dusver oor die 80 tipes auto-immuunsiektes geïdentifiseer, waarvan sommige 'n enkele orgaan en ander verskeie organe en gesonde selle teiken en aanval.

Die Wêreldgesondheidsorganisasie waarsku dat ongeveer 1 uit elke 4 mense geestesongesteldheid of neurologiese afwykings sal ontwikkel. Dit word ten sterkste aangewakker deur chroniese spanning wat toeneem. Wat die studies selfs interessanter maak, is die bevinding dat

Discover new, efficient
business solutions

TWK PAYROLL SERVICES

With the increasing demand for reliable payroll services, we now offer our clients professional, quick and quality payroll, tax and cashless cards services.

Our friendly and qualified personnel are available to assist with any aspect of your payroll needs. We provide affordable packages, tailor-made products and excellent service.

Our services

- Basic employment contracts
- Employment equity reports
- Statutory posters BCEA, EE and LRA
- Obtaining income tax numbers for employees
- Separate executive management payroll

By making use of our service, clients will automatically enjoy the following cost saving benefits:

- Employment tax incentive
- Lower bank transaction costs
- Accurate leave management
- No software costs or annual fees



hr@twkagri.com



(017) 824 1021



kumulatiewe spanning 'n uitwerking op die grootte van die brein het. Die grysstof in die brein neem af, terwyl die witstof toeneem. Dit bring 'n toename in depressie, angs en verslawings mee.

Fisiese tekens wat sommige mense byvoorbeeld toon, is uitbarstings op situasies wat gering voorkom in vergelyking met die reaksie, en dit kan selfs tot geweld lei.

'n Selfvernietigende siklus vorm 'n bouse kringloop wat moeilik en slegs met verloop van tyd oorkom kan word as ons bewus raak daarvan en iets daaromtrent doen.

Die vraag is wat gaan jy met die inligting doen. Dit beteken nie dat elkeen maklik net gaan ophou om gespanne te wees oor situasies waarvoor ons nie beheer het nie. Die inligting stel ons wel in staat om daadwerklik iets aan ons vlakke van spanning te doen, want dit is nooit te laat nie, en kan die gehalte van jou lewe aansienlik verbeter.

Gaan die nuwe finansiële jaar in toegerus met 'n strategie om elke aspek van jou denke en angstigheids te bestuur, soos jy doen met jou finansies en enige ander meetbare doelwit. ■

Vision is everything, but action & strategy makes the difference.



Step up your planting goals with one of our facilities and make it happen:

 **Seasonal production facility**

 **Asset financing**

Contact us:

T: (017) 824 1518
E: kredietafdeling@twkagri.com
A: 11 De Wet Street, Piet Retief, 2380

Visit us



www.twkagri.com



Values



GROWTH

Committed to providing excellence and constantly exceeding previous efforts.



STRIVE

We strive to be the supplier of choice, the market of choice, the employer of choice and the investment of choice.



RENEW

Pro-actively committed to meeting the needs of our stakeholders without compromising the future of generations to come.



SUSTAIN

A fresh outlook on business, underpinned by experience and knowledge.



CONSERVE

We take responsibility to protect the environment in which we work, thereby conserving a legacy for the future.



DEVELOP

Investing time, resources and knowledge in our youth, employees, clients and the communities in which we operate.

FULL STEAM BEHIND YOU

With the smell of wet soil in the air – and a promising season on hand – you can rely on producers' consistency and their will to produce food for the people of our country every season. In the same way farmers have been able to rely on AgriSeker for the past 21 years. Nothing has changed, because with the Land Bank Insurance Company as the second biggest crop insurer in South Africa, AgriSeker Onderskrywingsbestuurder is steadfast and will continue to address your crop risks.

Ask your insurance broker or find us online at agriseker.co.za



Agriseker Onderskrywingsbestuurder (Pty) Ltd.
Reg no. 2014/235270/07 is an authorised
financial service provider. FSP no. 45767.
Underwritten by Land Bank Insurance (SOC) Ltd.
Reg no. 2012/115426/30.

Land Bank Insurance Company (LBIC):

- Entity on its own ✓
- A-grade reinsurers ✓
- Base is growing steadily ✓
- Independent board ✓
- Strong balance sheet ✓
- Complies with solvency requirements ✓

It's planting
season!
Dig in and
plant away!
XXX



How to spot a Pyramid or Ponzi scheme

By Desiré du Plessis

Financial scams thrive during tough times, and it was no different during the Covid-19 pandemic – here's how to spot if you're being approach by a Pyramid or Ponzi scheme.

Fraudulent investment companies known as Pyramid schemes or Ponzi schemes flourished during the pandemic. Unsuspecting individuals got fooled by unscrupulous fraudsters who promised them extraordinary returns in exchange for their money - only to be fleeced out of thousands of rands.

Easily promoted through the internet and social media, these get-rich-quick schemes continue to pop up across South Africa. Considering how prevalent the schemes are nowadays, South Africa is sadly no stranger to these scams. Fraudsters have taken billions from local people over the years, not sparing the poor or the elderly.

Two schemes that shook South Africa

During the early eighties, one Adriaan Nieuwoudt convinced thousands of South Africans to furiously buy a mixture of cheese and milk culture for R500, grow it in glasses, dry it into a powder and then re-sell it back to Nieuwoudt for R10 per envelope. He would then, or so he claimed, use it to develop a skin cream product. The scheme took South Africa by storm and was even exported to the United States.

Dreaming of making their fortunes, thousands of well-believers (called producers) began buying the dried plants. Nieuwoudt raised millions of rands within a short period of time through his so-called "Kubus" scheme. However, upon investigation into his enterprise, tons of dried milk culture was found rotting in a shed, and low and behold, it turned out there never was a skincare product and the milk culture was simply a cover for a classic pyramid scheme where the R500 paid by new investors, was recycled to pay the older investors.

The government declared the scheme illegal, and the pyramid collapsed. People lost considerable amounts of money; some claimed as much as their life savings and others their pension.

Fast forward a couple of decades to 2020 when

South Africans were again swindled, this time by a pair of local brothers who founded the cryptocurrency investment platform Africrypt.

Africrypt promised a minimum return of five times the amount invested. Users deposited the money into the platform that bought bitcoin.

In April 2021, the company told investors that the platform had been hacked and its funds had been stolen. Investors were asked to not report the incident to authorities, saying it may interfere with the recovery of the money.

The brothers vanished and with them, bitcoin worth roughly R54 billion.

It quickly became apparent that bitcoin had disappeared from the investors' wallets into other larger bitcoin pools, making it untraceable.

Although Africrypt had a few thousand South African investors, their real client base sat overseas. The number of duped investors could run into the tens of thousands, making it one of the largest cryptocurrency scams in the world this year.

The chance of investors getting their money back from this Ponzi scheme is highly unlikely.

It is crucial that we are all aware of the telltale



signs of Pyramid and Ponzi schemes and that we are able to spot these schemes from afar.

What is a Pyramid scheme?

A Pyramid scheme is an investment scheme that relies solely on the investors in the scheme recruiting new investors to make money. Members are paid or incentivised for every new investor they recruit.

Pyramid schemes are so named because they resemble a pyramid structure, starting with a single point on top (the promoter or founder

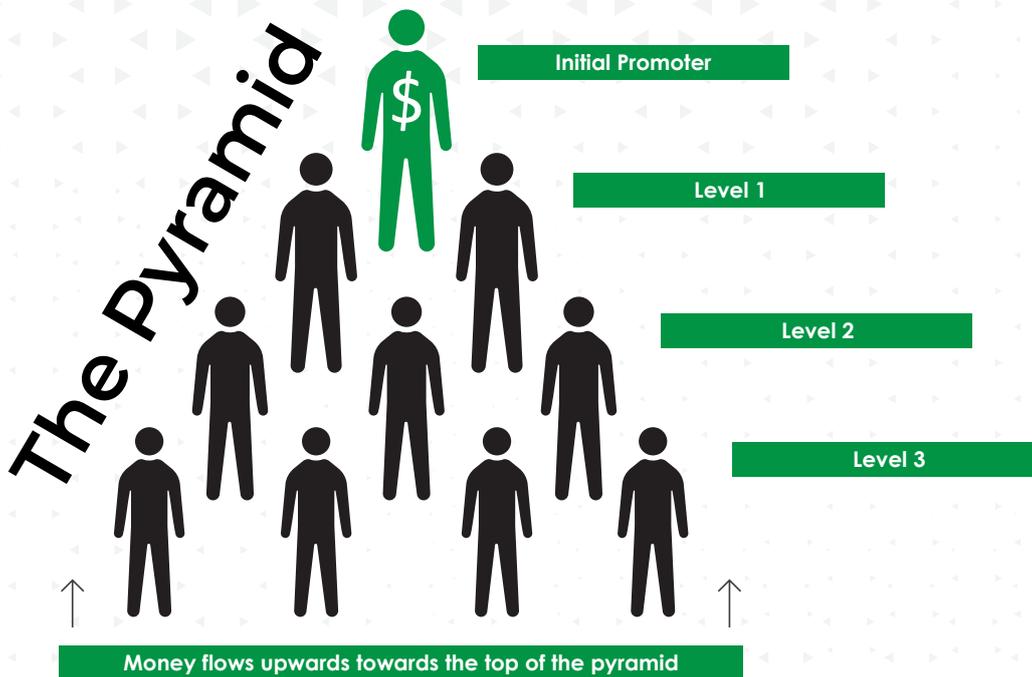
on top) and then becoming progressively wider toward the bottom with different levels of investors.

The large numbers of investors at the bottom of the pyramid pay money to a few people at the top. For the scheme to be sustainable, each time a level is recruited, a new level must be added to the bottom, each one twice as large as the one before.

When the number of new members slows down, the pyramid collapses, with all the

bottom levels losing money.

Pyramid schemes are illegal when they require Investors to deposit money only. By their very nature they are usually designed for fraud and the founders usually disappear without a trace (and with all the money) as soon as the scheme collapses, or at the first sign of trouble.



How a pyramid scheme works

1. The initial promoter (let's call her Sarah) starts a pyramid scheme.
2. Sarah decides that for new investors to join her scheme, they will have to pay a membership fee of R100 000 per month.
3. Sarah recruits two of her best friends as investors to the scheme, promising to pay them R90 000 per month for every new investor they recruit.
 * Remember, all investors pay R100 000 per month to be members of the scheme. Sarah has promised to pay investors R90 000 per month for every new investor they recruit – she pays this R90 000 out of the R100 000 per month membership fee of the new investor. Sarah pockets the difference of R10 000 per month.
4. Investors 1 and 2 trust Sarah and are excited to join and each pay their R100 000 membership fee per month directly to Sarah. They dream of making a quick buck.
5. Sarah now makes R200 000 per month.
6. Investor 1 and investor 2 now each invite two more investors to join the scheme.
7. Sarah now makes R240 000 per month.
 * The initial R200 000 from Investor 1 and 2 plus R40 000 from each of the four new investors.
8. Investors 1 and 2 now make R80 000 each per month.

* R180 000 per month paid to them by Sarah for recruiting two new investors (2 x R90 000). But, they are left with R80 000 each per month after paying their R100 000 monthly fee.

9. The four new investors recruited by investors 1 and 2 are unfortunately not making any money yet as they have not recruited new investors - and they still have to pay their R100 000 per month membership fee.
10. If the four new investors do not recruit new investors, they'll quit and leave the scheme.
11. This means investors 1 and 2 won't be making any money either (if they do not get new members), and will likely leave the scheme as well.
12. The pyramid scheme collapses.
13. In the meantime, Sarah has gone on an extended overseas trip with the money she made.
14. Her investors are left bewildered and out of pocket.

How to identify a pyramid scheme

These are the signs that you are being approached by a promoter of a Pyramid scheme:

- You are urged to join quickly before you lose the opportunity.
- You are offered high returns and your returns increase with the number of people that you recruit to the scheme.
- You are requested to make an initial "start-up" deposit as an investment into the scheme.
- You are required to recruit others and will be offered bonuses for recruiting others.
- The scheme has multiple levels of members, all collecting commission on a single transaction.
- The scheme isn't authorised by or registered as a financial services provider.
- Often there are expensive fancy brochures, presentations, and websites that promise how easy it will be to be rich or make a living from doing no work.
- The founders of the pyramid show off their easy money and are often prominent members of the community, and this attracts other members.

What is a Ponzi scheme?

A Ponzi scheme or Peter-to-Paul scheme (from the phrase "robbing Peter to pay Paul") is an investment scheme that uses the money of new investors to pay returns to older investors (rather than from the profits of the purported investment or business venture).

Investors believe the scheme is legitimate and that they are earning from the profits of their investment or business venture. But, they are being lied to.

Ponzi schemes are always illegal.

The difference between these schemes and a Pyramid scheme is that Ponzi schemes often have legitimate business registrations, professional staff with accreditation, and easily pass the scrutiny of most investors, which makes the scam hard to spot.

Ponzi schemes occasionally begin as legitimate businesses, until the business fails to achieve the returns expected. The business becomes a Ponzi scheme if it then continues under fraudulent terms. Whatever the initial situation, the perpetuation of high returns requires an ever-increasing flow of money from new investors to sustain the scheme.

Ponzi and Pyramid schemes are similar in most aspects, so much so, that the terms are also often confused, with a Ponzi scheme, investors are not forced or incentivised to bring in new investors. Rather, new investors are lured by the extremely attractive returns promised. However, with both schemes, once the recruitment of new members slows down, the schemes collapse.

How to detect a Ponzi scheme

These are the signs to look out for when it comes to a Ponzi scheme:

- You are promised abnormally high investment returns, higher than those offered by financial institutions.
- You are promised guaranteed returns. However, no return is ever guaranteed; all investments carry some risk.
- You struggle to understand the business model or what you are investing in. Be wary of too-good-to-be-true business models.

- You will usually be introduced to the scheme by friends or family members who have made some money. This is a marketing ploy, as you tend to trust family and friends.
- You are pressured into reinvesting your profits.

A good approach is to only invest your money with credible institutions registered at the Financial Services Board, and which you have researched properly.

Another good test is to ask whether your financial planner or money manager would be allowed to study the investment and how it works.

A genuine business should be able to offer verifiable financial data as true investments can be easily checked.

Is multi-level marketing just another scheme?

Multi-level marketing (MLM) is a well-known strategy and business model used by various direct sales companies (such as Amway and Herbalife) to distribute their products to their customers.

Products can only be acquired from sales representatives who also happen to be investors or active participants in the companies.

MLMs can legally operate in South Africa.



The con artist as a front

Ponzi schemes are named after Charles Ponzi. In the 1920s, Ponzi promised investors a 50% return within a few months for what he claimed was an investment in international mail coupons. Ponzi used the funds from new investors to pay fake "returns" to earlier investors.

BEWARE THE SCAMMER

Every good pyramid or Ponzi scheme needs a scammer or confident (con) artist. A con artist is a master manipulator: someone who cheats and tricks or persuades others to believe something that is not true.

They fool their victims into believing they can make easy money when, in fact, they end up taking the victim's money.

They go to great lengths to get victims to invest in schemes, coming up with impressive marketing material, convincing credentials, and fabricated statistics to make their offer look attractive and legitimate.

Victims of fraudulent schemes often recall how charming the promoter of the scheme was. The Africrypt brothers were described as: "easy to talk to with a certain level of politeness" and Bernie Madoff, the American fraudster and financier who instigated the biggest Ponzi scheme in Wall Street's history, appeared as a charming wizard with a Midas touch.

Beware of letting your guard down, and buying into what a smooth-talking con artist feeds you.



What to do when you suspect a pyramid or Ponzi scheme

Here's what you can do to double check the offers being made to you:

1. **Verify the legitimacy of the investment broker.** Every Financial Services Provider (FSP) must be registered with the Financial Sector Conduct Authority (FSCA) before they may legally conduct business.
2. **Know it can happen to you or anyone else.** Even the most rational people have proven susceptible to crimes of trickery. That's because con artists often prey on the trust and tendency of people to believing what they wish to be true: that it is easy to make a fortune or a quick buck with little to no effort.
3. **Do not be ashamed or scared to report the culprits.** One of the reasons why most Pyramid or Ponzi scheme owners get away with the crime is because victims are often too embarrassed to report the loss or prefer to keep quiet, hoping they will not lose any of the money they made. This then means that there is often a lack of evidence to investigate and prosecute such scams.
4. **Report your loss.** When a Pyramid or Ponzi scheme fails, it damages the image and reputation of all good and honest investments in South Africa. Report any suspected schemes to the Financial Services Board (FSB) for immediate investigation. You can also tip off the South African Reserve Bank (SARB) or the National Consumer Commission (NCC). You can opt to remain anonymous and help to put away dangerous criminals as Ponzi schemes often fund other criminal activities, such as money laundering, drug trading, prostitution, and human trafficking.

Remember, the only guilty party in a Pyramid or Ponzi scheme is the originator of the corrupt business practice, not the participant. ■

NOW AVAILABLE AT Selected TWK Branches

24 Months warranty upon registering your 674, 685 or 689 agricultural battery.

086 003 4966
www.dixonbatteries.co.za

DIXON
PREMIUM BATTERIES

It's not just an egg: it's a small miracle

By Sekgwari Mpho Malematja

The science behind bird eggs reveals remarkable facts about bird behaviour, species differentiation and survival.

All birds begin the process of life as an egg. Eggs are membranous capsules produced by female birds that protect, nurture and incubate the developing embryo. Although egg-laying is considered a primitive feature of a lifecycle, it has been suggested that it is beneficial, particularly for birds, as it complies with the golden rule of flight, which is to keep the body as light as possible.

Therefore, it is preferable that birds incubate their potentially heavy young, outside their bodies.

"Birds that lay eggs in nests which are positioned on top of cliffs usually lay eggs that are a triangular pyriform shape, so the eggs do not roll off the cliff."

For flightless birds such as the ostrich, egg laying remains beneficial for other reasons, such as increasing breeding success through breeding systems such as cooperative breeding.

A bird egg develops its shell inside the mother bird

The dissected bird's egg is a common feature on most breakfast tables. However, the formation of the final egg product is quite an intricate process.

The process of egg formation begins in the ovaries. Ovaries carry the genetic information of the female bird. Egg yolks form as a result of liver deposits that grow around ovary cells.

During ovulation, the matured yolk is released from the ovaries into the oviduct, where fertilization might or might not occur depending on availability of sperm in the oviduct.

The fertilized or unfertilized yolks travel down the oviduct, where a clear watery layer known as an albumen, forms around the yolk. As the egg travels further along the oviduct a membrane

shell forms around the albumen, and a hard calcium shell deposit forms around the shell membrane.

At this point the egg is white and has assumed the typical oval egg like shape. Pigment cells add colour and unique patterns to the egg subsequent to the formation of the shell.

The final egg product is laid through the cloaca. If the egg is fertilized it is incubated until hatching, otherwise in the case of domesticated birds such as chickens, the final product will probably end up on the breakfast table.

The shape and colour of eggs can help identify rare species

Eggs come in various colours, patterns and sizes that are unique to each species. The range from 0.5 g oval hummingbird eggs to 1.9 kg round ostrich eggs; from dark colored blotched pattern eggs of a long-toed plover to the plain white eggs of domestic chickens.

The characteristics of an egg are generally species specific, however, it is possible to have visible variations in egg characteristics between individuals of the same species. For example, in tawny-flanked prinias, variability in egg colour is remarkably different between individual birds.

It is interesting that the colour and shape of bird eggs typically reflect their nesting site. It has been suggested that birds such as owls, which nest in burrows and in holes, typically lay plain white eggs in order to increase the visibility of the egg to parents as they enter the dark burrowed nests.

Whereas birds that lay eggs in constructed ground and tree nests, produce pigmented and decorated eggs in order to match their eggs to the nesting substrates to avoid them being spotted by potential predators.

Birds that lay eggs in nests which are positioned on top of cliffs usually lay eggs that are a triangular pyriform shape, so the eggs do not roll off the cliff.

Co-operative breeding can be a blessing and a curse to some species

Birds practice various breeding systems to nurture their eggs until hatching occurs. Co-operative breeding is a system where a group of birds incubate one clutch of eggs; this system is common to social birds such as sociable weavers.

Brood parasitism is one of the most interesting subjects in ornithology. Several species of birds identified as brood parasites, lay their eggs in the nest of other unsuspecting host birds of a different species. They do this to avoid the biological costs of breeding.

The size, shape and colors of the parasite egg usually mimic the eggs of the host bird. This strategy ensures that the host bird does not recognize the parasite egg as different to its own eggs. Brood parasite eggs usually develop faster than host eggs.

After hatching, the hatchling of the brood parasite ejects the eggs of the host before they hatch, in order to minimize competition during feeding. The result of brood parasitism is that a species of a bird ends up raising hatchlings of a different parasite species.

The average clutch size of a species is usually consistent. Clutch size is determined by various factors, such as bird size, breeding cycle,

lifespan, and breeding location.

Larger birds such as vultures, generally have a longer breeding cycle due to their longer lifespan. They lay smaller clutch sizes and invest a great amount of energy in incubating the eggs.

Egg-laying season in most birds is determined by their hormonal cycles and usually coincides with specific seasons that impact food availability.

Spring is a preferable breeding season for most birds. This is to because there is sufficient food availability to sustain the energy demanding process of incubation and raising hatchlings.

Egg farming versus wild egg collecting

Domesticated birds such as chickens lay their eggs throughout the year. They are housed under artificial environmental conditions such as altered day length through controlled lighting, altered air temperature and sufficient food supply.

These conditions are aimed at mimicking the ideal environmental egg laying conditions, in order to stimulate egg producing hormones. Eggs are an excellent and affordable source of protein to much of the world's population. The egg producing industry is a huge economy contributor in South Africa.



“Several species of birds identified as brood parasites, lay their eggs in the nest of other unsuspecting host birds of a different species ... to avoid the biological costs of breeding.”



Cape Vulture Egg



Long Toed Plover Egg



Ostrich Egg



Tawny-flanked prinia Eggs

Although the domestic bird industry is spread throughout South Africa, wild egg collecting is rarer. In such cases, government permits are a prerequisite to possessing or collecting eggs from wild bird populations.

Over the past decades governments around the world have had to intervene in egg collecting practices in order to protect wild bird populations from overexploitation.

In South Africa, government institutions such as DITSONG: National Museum of Natural History, in Pretoria, curate an extensive collection of bird eggs for research purposes.

Some of the egg collections at the Museum can be viewed by the public in the Austin Roberts bird exhibition hall or during temporary exhibitions.

Sekgwari Mpho Malematja is the Ornithology Curator at DITSONG: National Museum of Natural History in Pretoria. ■



Wood Owl Egg



NUUT

BACKGROUNDING VIR MEER WINS

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

BACKGROUND 18

Vir diere op goeie gehalte, natuurlike groenweiding. Op winterweiding moet dit met graan gemeng word.

PASTURE MASTER

Vir diere op bemeste weiding wat 'n hoër stikstofinhoud, hoewel van 'n laer gehalte, bevat.



UREUMVRY

PRODUKSIE-AANVULLINGS

Vir meer inligting oor Molatek se spesifieke voere en dienste, kontak:
RCL FOODS: www.rclfoods.com
MOLATEK: +27(0)13 791-1036 | www.molatek.co.za | molatek@rclfoods.com

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



RAAK VAN SIEKTEDRAENDE VLIEË ONTSLAE

MET PROTEK SE VOLLEDIGE REEKS VliegDODERS. PASGEMAAK VIR JOU SPESIFIEKE VEREISTES!



Fly Bait

- Hoogs doeltreffende, gereed-vir-gebruik korrel-lokaas
- Kan gebruik word as droë lokaas, strooi-lokaas, nat as oppervlakbespuiting of aanverf
- Lok vlieë en maak hulle dood deur kontak- en maagaksie

Flyzone

- Nie-toksies, organiese proteïenlokaas
- Veilig om te gebruik
- Vir landbou en huishoudelike gebruik
- UV-beskernde sakke om langer lewensduur te verseker
- Waarde vir geld



AK47

- Beheer vlieë, weeluisse, kakkerlakke en muskiete
- Lang na-werking
- Verpak in 'n wateroplosbare sakkie, geen afmeting/hantering van produk
- Reukloos, vlekloos



Avi-stelspuit metered spray for insects

- Beheer vlieë, muskiete en motte
- Vir Avimatic of Stelsproeitoestel
- 300 ml stelspuit gee tot 30 dae beheer



Alphathrin

- Beheer vlieë, miere, weeluisse, kakkerlakke, vismotte, vlooië en muskiete
- Vinnige uitklop, lang nawerking
- Reukloos, vlekloos

HANDIGE WENK: Vir die beste resultate en om weerstand teen 'n plaagdoder te voorkom, word dit aangeraai dat daar gereed oorgeskakel word na 'n insekmiddel met 'n alternatiewe werkswyse.

Om meer uit te vind oor ons volledige reeks produkte, kontak ons by 0861 PROTEK (0861 77 68 35)

www.protek.co.za

Insekdoders	Onkruidodders	Swamdoders
Spesialiteite	Knaagdierdoders	Kunsmis

Geregistreer kragtens Wet 36 van 1947
AK47: L7673, Lambda-cyhalothrin 100 g/kg, L7673, VERSIGTIG Registrasiehouer: Bitrad Consulting (Edms) Bpk, Registrasienommer 2002/025636/07, Posbus 51454, Wierda Park, 0149 **Alphathrin:** L7850, Alpha-cypermethrin (Pyrethroid) 100 g/l, SKADELIK, Registrasiehouer: Arysta LifeScience South Africa (Edms) Bpk., Registrasienommer: 2009/019713/07, 7 Sunbury Office Park, Off. Douglas Saunders Drive, La Lucia, 4019 **Avi-stelspuit metered spray for insects:** L4003, d-Phenothrin 10 g/kg, piperonyl butoxide 100 g/kg, VERSIGTIG, Registrasiehouer: Avima (Edms) Bpk, Registrasienommer 1961/001744/07, Posbus 3131, Kenmare, 1745, Tel (011) 769-1300 **Fly Bait:** L8395, Methomyle (Carbamate) 10 g/kg, (Z)-9-Tricosene (Pheromone) 1 g/kg, VERSIGTIG, Registrasiehouer: LifeGuard Sciences (Pty) Ltd, Registrasienommer 2014/079879/07, Posbus 13221, Cascades, 3202 **Versprei deur:** Protek, 'n divisie van PE BEE Agri (Edms) Bpk, Posbus 72, Heidelberg, 1438. Tel (011) 812 9800 of 0861 PROTEK (0861) 77 68 35, www.protek.co.za



Vir jou Huis en Tuin!

Owning a rabbit

There are some facts you need to know...

Rabbits can be trained to use a litter box which makes cleaning their cages a lot easier.



Care: Rabbits make great pets. In general rabbits need appropriate housing, exercise, socialisation and a specific diet for good welfare. Some breeds of rabbits, particularly the longer haired rabbits, may require daily grooming. It is important that you understand all the requirements for caring for a rabbit before you buy one.

Rabbits generally live for five to eight years depending on their environment and breed, but they can live for as long as 12 years. If you decide to purchase a rabbit, make sure you are prepared to care for them that long.

Feeding: Rabbits need to eat small amounts frequently. Approximately 30 feeds, of 2 to 8g of food, each day is normal. Pet rabbits must be fed a high fibre diet to help maintain their body and teeth health. Rabbits' teeth are constantly growing and need to be continually worn down by eating. Food types include: plants or bushes, grasses, weeds, some bark from bushes or trees, fresh veggies and hay.

Housing: A three-hop hutch is an ideal for your rabbit. Rabbits require a hutch to live in that is safe from predators, such as dogs and cats. It needs an area that protects them from the weather and has enough space for exercise. A suitable hutch design is water proof and includes a dark, dry area for the rabbits to rest which has a bedding of soft hay.

It is important to clean the hutch at least every second day by removing soiled bedding and make sure rabbits have a dry area to sleep. Rabbits that do not have clean bedding can suffer from respiratory infections, skin ailments and pest infestation such as fleas and mites.

Source: www.agriculture.vic.gov.au

It is natural for rabbits to...

- chew on things (it keeps their teeth in good health)
- nest (create nests using their own fur, hay and other materials they find lying around)
- thump their back feet
- play with objects.

It is not natural for rabbits to...

- hide
- be aggressive when you try to touch or pick them up
- excessive cage or object chewing
- overgrooming
- exhibit frequent changes in feeding or toileting
- play with their water bottles
- over drink
- repeatedly circle of enclosure.

High-quality aquatic feed for a variety of fish species

At Specialised Aquatic Feeds we pride ourselves on being able to produce a customizable high-quality aquatic feed from locally sourced sustainable ingredients for the Southern African Aquaculture Industry.

Our company was founded in 2014 to meet the very specific nutritional needs of the highly valued abalone (perlemoen) production sector in the Western Cape. Since then, we have

developed commercial grower diets for Trout, Tilapia, Catfish, Koi, and other fish species. We are also able to contract manufacture other highly specific diets and have done so successfully for Pigeon, Rodent and specific dog breeders.

Technical assistance and support

We are committed to the sustainable growth of the local aquaculture industry, so we do not JUST sell feed. Our nutritional formulation team

engages with our clients to tailor diets to client specific needs whether that be sustainability certification, nutrient balancing, or waste management within their facilities. With a wealth of commercial fish farming experience in our team, we are able to provide technical assistance and support regarding better fish husbandry practices to optimise growth, performance and feed conversion. We are committed to doing our best to ensure our clients succeed. ■



PROVIDING **SPECIALISED FEEDS**

AT AFFORDABLE PRICES

- Trout Feed • Tilapia Feed • Catfish Feed**
- Koi Feed (Premium) • Kabeljou (Cob) Feed**
- Yellowtail Feed • Pigeon Feed**
- Contract Manufacturing – Pet food**
- Abalone Feed**

If you would like to trial our premium quality feeds, please contact us:

Neil Pentolfe (based in KZN) – 063 963 0906/082 574 1235 – neil@safefeds.co.za

Ryan Weaver 083 235 8027/028 313 8588 (based in Western Cape) – ryanw@safefeds.co.za

www.specialisedaquaticfeeds.co.za



BASJAN SE BOOMHUIS

Fyn en Flenters

*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!

Maar vandag is huiswerk die laaste ding waaraan Basjan dink. Dis immers die heel eerste dag van die skoolvakansie! Dis 'n heerlike sonnige Saterdagoggend. Die tweeling Nandi en Neville het al vroegoggend by Basjan kom kuier. Die tweeling se pa-hulle boer op die buurplaas, en dit is so naby dat hulle sommer hierheen kan stap.

“Wat gaan ons vandag doen, julle?” vra Nandi. “Dis die eerste dag van die vakansie – ons gaan tog seker nie net hier rondsit nie.”

“Ag, rondsit is lekker as 'n mens koeksisters het,” sê Neville en haal nog 'n goudbruin koeksister uit die bak.

Basjan se ouma kuier die vakansie by hulle. Ouma Drieka het gister op die plaas aangekom. Sy het bakke en bakke vol koekies, koeksisters en ander lekkenye saamgebring.

“Basjan, jou ouma maak die lekkerste koeksisters op die hele aarde,” sê Neville met 'n mond vol koeksister.

“Jou vraat!” raas Nandi. “Jy het seker al tien koeksisters geëet. Jou maag gaan tog lekker pyn.”

“Ag, jy's net jaloers omdat jy nie meer as vier kon inkry nie,” sê Neville. “Jou maag is kleiner as Strepies s'n.”

Basjan grinnik. Nandi en Neville is nou wel 'n tweeling, maar hulle stem amper nooit oor enige iets saam nie. Strepies spits sy ore toe hy sy naam hoor. Hy loer hoopvol na die koeksister in Neville se hand.

“Nee, Strepies,” sê Basjan streng. “Koeksisters is nie goed vir muishonde nie.”

Strepies gee 'n moedelose muishondsuggie en gaan lê dikmond in die hoek van die boomhuis.

“Komaan, julle,” sê Nandi. “Gaan ons nou regtig net hier rondsit, of gaan ons iets opwindends doen?”

Basjan krap sy kop. Hulle sien al so lank uit na die vakansie ... maar nou kan hy regtig nie aan iets opwindends dink om te doen nie.

“Basjaaaaan!” roep 'n stem. “Waar is julle kinders?”

“Hier bo in die boomhuis, Ouma!” roep Basjan.

Hy stoot die takke eenkant toe en kyk af. Ouma Drieka staan op die stoep met 'n skinkbord. As daar een ding is waarvan Basjan se ouma sommer baie hou, is dit tee. As sy kom kuier, bring sy verskillende soorte tee saam – suurlemoentee en gemmertee en heuningtee en waatlemoentee, en almal moet daarvan proe. Basjan weet nie hoe 'n mens in die middel van die somer tee kan drink nie!

“Kom af, dan kry julle vir julle iets om te drink,” roep ouma Drieka. “Hier is tee en koeldrank. O, en koekies ook.”

“Koekies!” roep Neville opgewonde uit. Hy begin sommer dadelik ondertoe klouter.

“Neville, jy gaan ontplof!” sê Nandi geskok.

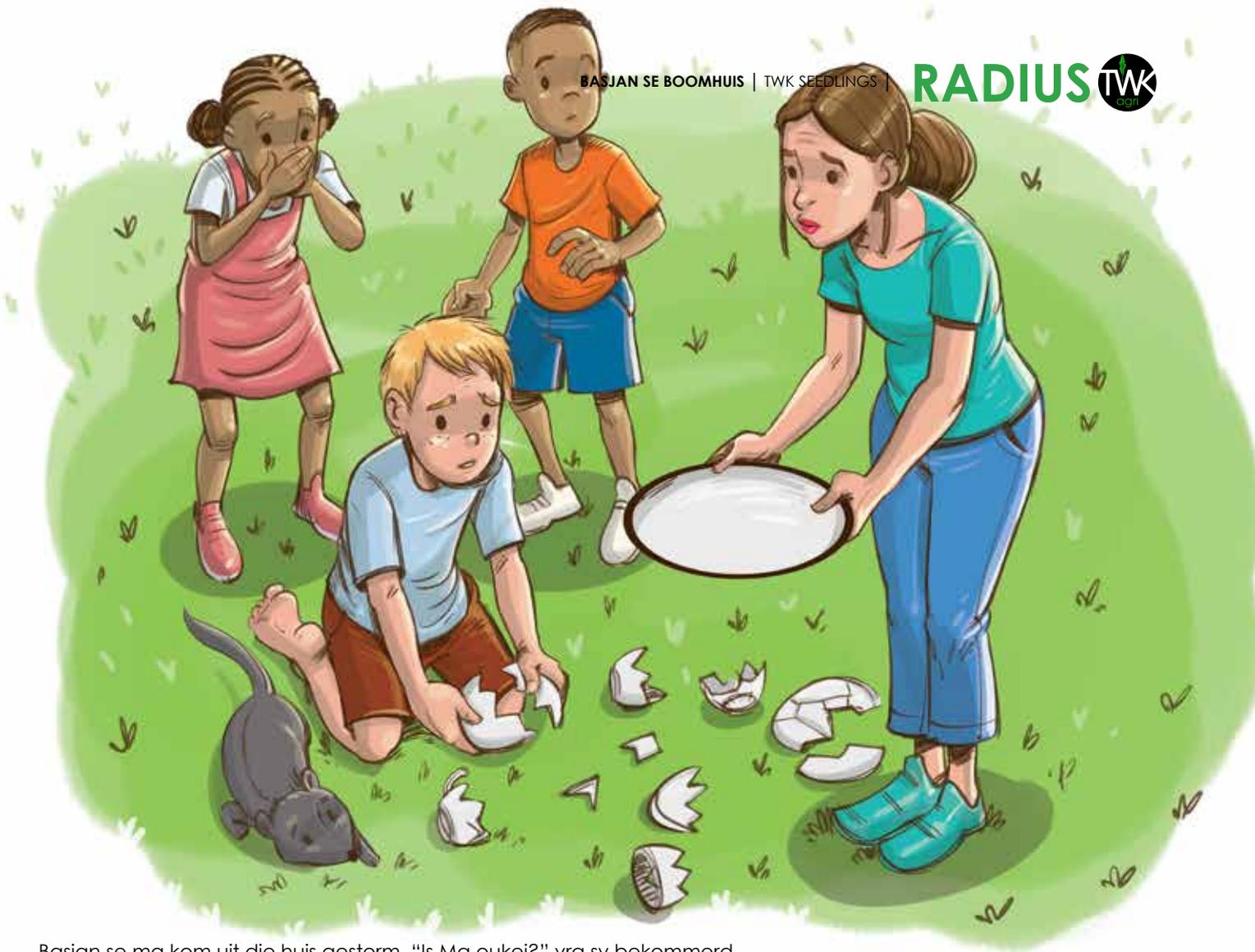
Basjan help vir Strepies af. Ouma Drieka kom nader gestap met die skinkbord. Toe Strepies haar sien, skarrel hy dadelik nader – hy is mal oor ouma Drieka, want sy het altyd vir hom 'n droëvrugte-bederfhappie.

“Strepies!” raas Basjan. “Versigtig, jy gaan –”

Agge nee! Ouma sien te laat die muishondjie by haar voete, en sy struikel. Basjan word yskoud. Gelukkig kry Ouma dit reg om haar balans te behou – maar die skinkbord vol tee en koeldrank en koppies en pierings en glase vlieg deur die lug. Dit beland klaterend op die grond.

Basjan hardloop nader.





Basjan se ma kom uit die huis gestorm. "Is Ma oukei?" vra sy bekommerd.

Ouma Drieka knik. "Ek is so jammer," sê sy. "Daar het 'n hele paar van jou mooi teekoppies in die slag gebly.

Oral lê koppies, pierings en glase rond. Baie daarvan is fyn en flenters.

"Ag, dis niks, Ma," sê Basjan se ma en begin die breekgoed optel.

Basjan weet daardie bont blommetjieskoppies en -pierings is eintlik sy ma se gunsteling.

Basjan se suster, Karlien, kom help ook om die stukke op te tel. "Ai, Basjan," sê sy. "Dis Strepies se skuld dat Ouma amper geval het. Jy moes hom gekeer het. Hy is gedurig onder almal se voete."

Nou voel Basjan sommer ekstra sleg. Hy het nie eens meer lus vir koeldrank en koekies nie. Die vakansie het sommer simpel begin.

Ma sug terwyl sy die stukkende koppies op die skinkbord pak. "Basjan, gaan gooi hierdie vir my weg, asseblief. Ek gaan kry vir ons nuwe drinkgoed."

Basjan vat die skinkbord en stap weg na die agterste asdrom buite die kombuisdeur. Nandi en Neville stap saam. Strepies se ore en stert hang sommer, asof hy weet hy is in die moeilikheid.

Neville lig die asdrom se deksel sodat Basjan die stukkende koppies en pierings daarin kan gooi.

"Wag 'n bietjie!" sê Nandi.

Basjan huiwer en frons.

Nandi kyk ingedagte na die stukkende breekgoed. "Dis sulke mooi koppies daardie," sê sy. "Dit sal 'n jammerte wees om dit weg te gooi."

"Wel, hoe dink jy gaan enige iemand weer tee hieruit kan drink?" vra Neville. Hy tel 'n gebreekte teekoppie op en maak of hy daaruit drink. "Goeiste, mevrou," sê hy met 'n fyn stemmetjie, "jou teekoppie lek darem vreeslik! Hier is meer tee op my skoot as in die koppie."

Basjan kan nie help om te lag nie. Neville weet altyd presies hoe om 'n mens beter te laat voel.

Nandi rol net haar oë. "Ek het nou die dag 'n baie oulike idee op YouTube gesien," sê sy. "Basjan, het julle iewers sterk gom? En tou? En voëltjiesaad?"

Basjan frons. "Voëltjiesaad?"

Nandi knik. Basjan weet al as haar oë so vonkel, is daar 'n plan besig om in haar kop te broei. Sy begin vertel wat sy beplan. Hoe meer sy vertel, hoe groter glimlag Basjan. Nandi is nie verniet 'n briljante planmaker nie!

"Gaan julle kom koeldrank drink, Basjan?" roep Basjan se ma.

"Nee, dankie, Mamma!" roep Basjan. "Ons is nou bietjie besig!"

Hulle spring aan die werk. Basjan gaan soek tussen Pappa se werksgoed in die buitekamer en kry 'n rol growwe tou en 'n buisie gom. Hulle dra alles boomhuis toe, en spring aan die werk. Dit is groot pret!



"Help!" roep Neville uit. "Ek het my vingers aan mekaar vasgegom!"

Nandi sug. "Ai, Neville," sê sy. "Hierdie soort gom kom nooit weer los nie. Hoe gaan jy volgende jaar geskryf kry as ons terug skool toe gaan? Ons sal maar 'n potlood ook aan jou vingers moet vasgom."

"Wat?" vra Neville grootoog. "Regtig? Is jy ernstig?"

Hy pluk-pluk benoud aan sy hand, en sug verlig toe sy vingers loskom.

Nandi en Basjan bars uit van die lag. Neville sal partykeer ook enige iets glo!

Uiteindelik is hulle kant en klaar. Terwyl hulle wag vir die gom om droog te word, gaan seek Basjan voëlsaad in die skuur.

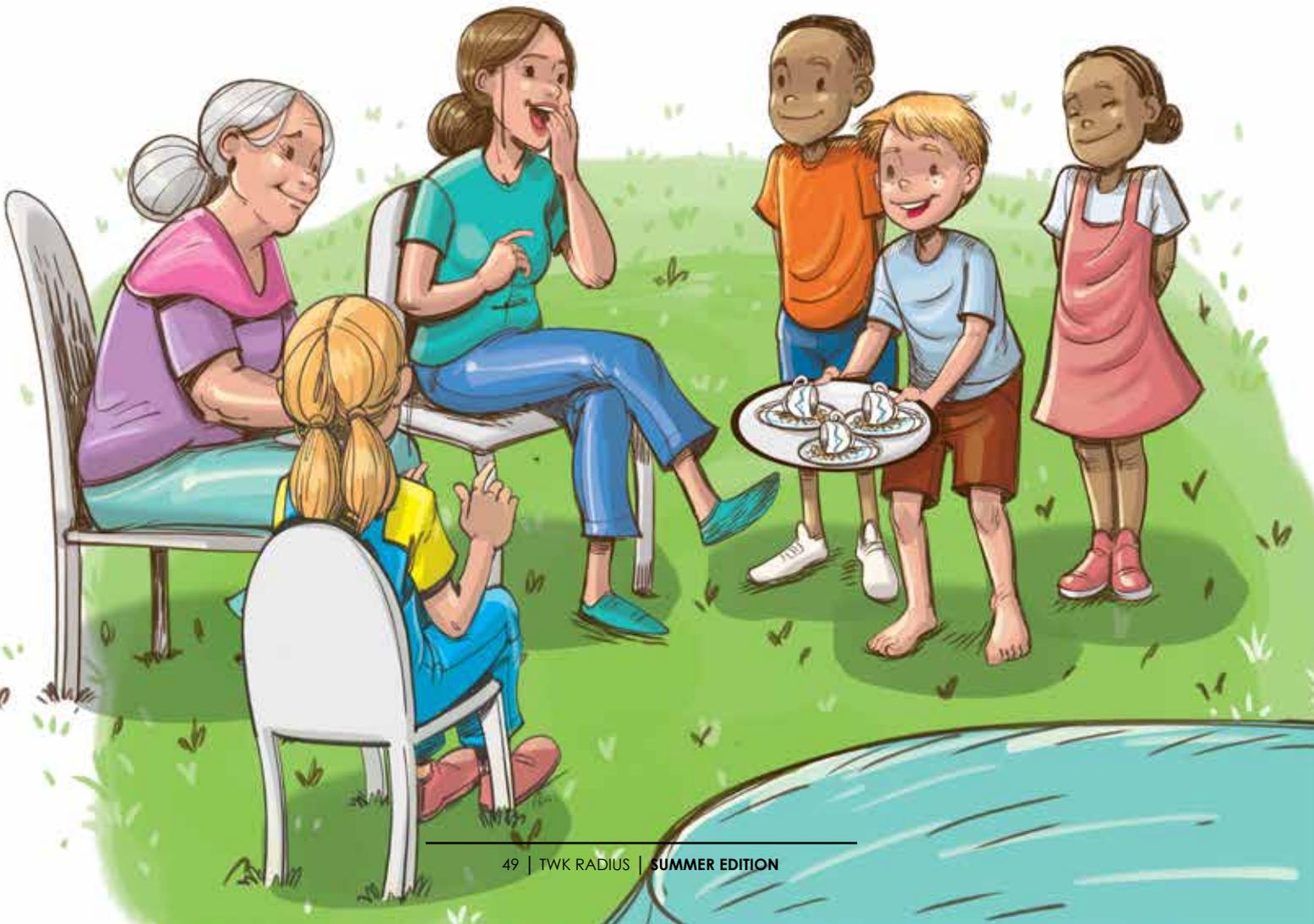
Ouma, Pappa, Mamma en Karlien sit nog steeds buite in die tuin en gesels. Ouma glimlag toe Basjan-hulle aangestap kom. "A, het julle drie nou besluit julle is lus vir 'n bietjie koeldrank?" vra sy. "Of hoe lyk dit met 'n koppie tee?"

"Nee dankie, Ouma," sê Basjan. "Ons het vir julle 'n verrassing."

"'n Verrassing?" vra Ouma en skuif haar bril hoër op haar neus. "Nou maar laat ek sien."

Basjan, Nandi en Neville bring elkeen iets van agter hulle rug te voorskyn.

"My teekoppies!" sê Basjan se ma verbaas. "Wat het julle daarmee gedoen?"



“Dis voëlvoeders, Tannie,” sê Nandi. “Vir die tuinvoëls om uit te eet.”

Nandi se plan het perfek gewerk. Die voëlvoeders lyk vir Basjan regtig mooi. Eers het hulle die stukke pierings en teekoppies weer netjies vasgegom. Daarna het hulle 'n teekoppie op elke piering vasgeplak, en 'n tou aan die koppie se oor vasgemaak. Die koppie lê plat op die piering, met voëlsaad daarin.

“Dit is pragtig, julle!” sê Basjan se ma. “Ek kan nie wag om dit in die tuin op te hang nie. Dit was my gunstelingkoppies daardie – en al kan ons nie meer daaruit tee drink nie, kan die voëls darem nog daaruit eet.”

“Mag ek ook een saamvat huis toe?” vra ouma Drieka. “Ek is seker die voëls in my tuintjie daar by die aftreeoord gaan sommer vreeslik belangrik voel as hulle uit so 'n deftige koppie mag eet.”

Die kinders lag.

Ouma Drieka skink vir almal koeldrank, en Basjan en Neville ryg van ouma Drieka se heerlike tuisgebakte koekies in. Selfs Strepies kry ongemerk 'n halwe koekie om te eet.

Basjan grinnik. As die eerste dag van die skoolvakansie soveel opwinding opgelewer het, kan hy nie wag vir die res van die vakansie nie!



BIRDWATCHING

The names of ten bird species are hidden in the letter block.
Can you find all ten?

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

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

MAAK 'N VOËLVOERDER

Het julle 'n ou, gebarste teekoppie en 'n piering wat julle nie meer gebruik nie? Gebruik dit om 'n oulike voëlvoerder te maak.



Jy benodig:
'n teekoppie
'n piering
keramiekgom
tou

Druk 'n strepie gom op die bodem van die piering uit. Sit nou die koppie daarop neer, met die oor na bo. Laat die gom behoorlik droog word (lees die instruksies agterop om te kyk hoe lank dit neem). Bind nou een punt van die tou stewig aan die oor van die koppie vas, en maak die ander punt aan 'n tak vas. Sorg dat die piering mooi gelyk hang. Maak die koppie en piering vol voëlseed – dit moet lyk of die koppie omgeval het en die seed daaruit loop. Kort voor lank behoort die voëls in julle tuin te kom inloer vir "tee".

LOL

What did the duck say when he ordered a milkshake at the restaurant?
"Put it on my bill!"

Why do sick birds go to hospital?
To get tweetment.

Knock-knock.
Who's there?
Owl.
Owl who?

Owl kick the door down if you don't let me in!



Answers:

Birdwatching
Hoopoe
Honeybird
Cormorant
Canary
Jacana
Oxpecker
Sparrow
Woodpecker
Parakeet
Oystercatcher

Teepartytjie
teelepels
skinkbord
tafeldoek
teekoppie
suikerpot
melkbeker



TEEPARTYTJIE

Skommel die letters in die blokke om die name van ses dinge te kry wat jy by 'n teepartytjie sal gebruik.

E	S	L
T	L	E
P	E	E

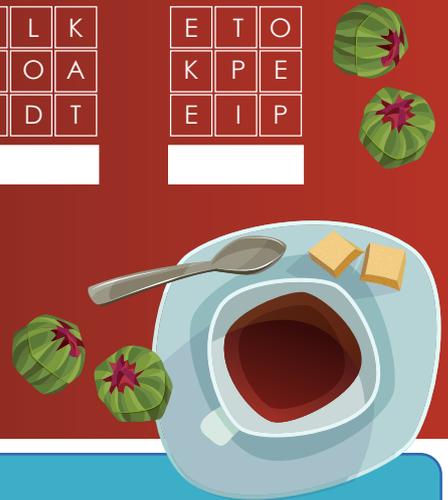
S	N	K
B	K	O
I	D	R

E	L	K
F	O	A
E	D	T

E	T	O
K	P	E
E	I	P

U	R	E
O	S	P
I	K	T

E	E	E
L	R	M
B	K	R



LAWWE PARTYTJIE

Kies eers 'n woord by elke spasie op die lysie. Vul dit daarna in die storie in en lees dit hardop!

- a) enige familielid _____
- b) enige voertuig _____
- c) enige dier _____
- d) enige werkwoord _____
- e) enige kleur _____
- f) enige vloeistof _____
- g) die kos waarvan jy die minste hou _____
- h) jou beste maat se naam en van _____
- i) enige vertrek in die huis _____
- j) enige werkwoord _____
- k) enige iets (selfstandige naamwoord) wat met die letter "k" begin _____
- l) enige getal tussen 10 en 120 _____
- m) enige liedjie _____
- n) enige woord wat eindig op -like _____



GRAPJAS

Waarom vlieg swaeltjies in die winter noorde toe?
Want dis te ver om te loop.

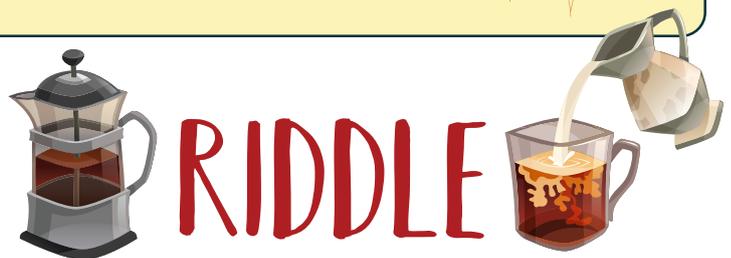
Wat noem jy 'n honger volstruis?
'n Leegstruis.

Wat is swart ... en wit ... en swart ... en wit?
'n Pikkewyn wat by 'n ysberg afrol.

Gister was ons by my a) _____ se verjaardagpartytjie. Ons het met ons b) _____ daarheen gery. Ek het my c) _____ ook saamgevat. Toe ons daar aankom, het ons dadelik begin d) _____. Ons het glase vol e) _____ f) _____ gedrink. Daarna het ons 'n kompetisie gehou om te kyk wie die meeste g) _____ kon eet. h) _____ het gewen. Toe ons moeg word, het ons in die i) _____ gaan j) _____. Daarna was dit tyd om die verjaardagkoek te sny. Die koek was in die vorm van 'n k) _____ en daar was l) _____ kersies wat doodgeblaas moes word. Ons het almal m) _____ gesing. Dit was n) _____ groot pret!

DID YOU KNOW...

Upcycling is the process of taking something that you no longer use and turning it into something useful or valuable – like using chipped or cracked teacups to make birdfeeders. Upcycling is not the same as recycling, where something is broken down and used to manufacture something new (e.g. recycled glass that is melted and turned into another glass product).



RIDDLE

What starts with a "t", ends with a "t" and is full of tea?
A teapot.

THE STORY OF JESUS' BIRTH

Joseph and Mary lived in a village called Nazareth. When Mary's baby was due, the Roman emperor, Ceasar Agustus, ordered a census throughout his empire. That meant everybody had to be counted. For that to happen, all the men had to return to their town of birth. Joseph's family came from Bethlehem, so he had to travel all the way there. He took Mary with him. The journey from Nazareth to Bethlehem was a long and dangerous one. Mary rode on a donkey, and Joseph walked next to them. At night they slept under the stars. They arrived in a crowded Bethlehem because many others were gathered there to be counted in the census.

Joseph and Mary called from house to house, looking for a place to sleep that night. Finally, an innkeeper offered them a place to sleep in his stable with the animals. Mary was exhausted after the journey of almost a week. That night her baby was born, Mary wrapped Him and laid Him in a manger, the little trough that held hay for the animals.

The same night that Jesus was born, shepherds watched over their sheep, where they camped in the fields outside of Bethlehem. Suddenly, God's angel stood among them, and God's glory blazed around them. They were terrified. But the angel told them that the Saviour, whom the Jews had been expecting for such a long time, had been born in Bethlehem that same night. Instead, they would find a Baby, all wrapped up in cloths, lying in a manger. He was the Messiah.

Then the angel was joined by huge an angelic choir singing God's praises: Glory to God in the highest heaven, and peace on earth to those with whom God is pleased. The shepherds talked it over, "Let's go to Bethlehem! Let's see this thing that has happened, which the Lord has told us about." So they rushed to Bethlehem, and there they found Joseph and Mary with the Child in the manger, precisely as the angel had told them. They told Joseph and Mary about the angel's message, and then they shared the good news with everyone they met.

People were delighted. Mary's heart was filled with joy. She kept all these things in her heart and thought about them often.

In a country far, far away, some astronomers (called wise men), who gazed at and studied the stars at night, saw a bright new star in the sky. They knew it was a sign that a new king had been born. These wise men wanted to find and honour this new King. So, they loaded their camels with gear and gifts, planned their course according to the stars, and travelled until they reached Jerusalem.

There they went to the royal court of Israel's King Herod, the King of the Jews. He didn't know about another king, and he was worried that this new King would try and take his place. He gathered all the priests and teachers of religious law together and asked what was written in their books about the birth of this King.

They told him that a prophet had prophesied that a King would one day be born in Bethlehem. Herod told the wise men to look for the King in Bethlehem, then to come back and inform him so that he, too, could honour Him and take Him gifts. In reality, Herod intended to kill the new King as soon as he could find Him. The wise men promised to return and tell Herod what they knew.

Unaware that King Herod wanted to kill the new King, the wise men mounted their camels and followed the same bright star they had first seen in the East to Bethlehem. The star stopped above a particular home.

The wise men knew that he must be the place where the new King was. So when they entered the house, they found Joseph, Mary and baby Jesus. The wise men bowed down and worshipped Him. They also gave Him gifts of gold, myrrh and frankincense.





INSURANCE

how can we be of service?

Short-term Insurance

- Personal/domestic insurance;
- Commercial insurance;
- Agricultural insurance;
- Marine and aviation insurance;
- Liability insurance;
- Guesthouse and game farm insurance;
- Transit cover;
- Heavy commercial vehicle insurance;
- Buildings and body corporate insurance
- Livestock insurance.

Long-term Insurance

- Permanent life insurance
- Investments
- Credit life insurance
- Estate planning
- Wills
- Group employee benefits

**If it's insurable,
we can do it!**

Crop Insurance

Plantation Insurance

Medical Aids and GAP Cover

Alternative Risk Transfer

Let's talk!

Get in touch

+27 (0)17 824 1503

insure@twkagri.com

11 De Wet Street

Piet Retief, 2380

Mpumalanga

FSP: 45055

OUR FESTIVE SEASON SPENDING (AND SAVINGS) TIPS

By Letitia Coetzer

With advertisers in full swing and spending season upon us, here are some tips to keep a handle on your finances and ensure that your 2022 starts on a financially secure footing.

As we near the end of another year, we may be looking forward to spending time with our nearest and dearest whilst having a much-deserved break. I use this time for a reset. I look back at the year's encounters and reflect on what I have learned during this year. These reflections give me a chance to focus on possible improvements for the year to come.

I recently overheard a conversation in which someone commented that they were looking forward to their Christmas bonus and how it had already been spent even though they had not received it.

This made me think that this time of year is the ideal opportunity to set the scene for your future financial wellness. The key to your success is discipline: **Be prepared.** Marketers have had the entire year to strategise how to convince you to spend your hard-earned money before you have had a chance to decide what you will be spending your money on. Remember, you are already the potential target of various marketing strategies. Here are a few tips to help you see through the festive season into 2022, financially well.



Set a festive season budget

You will likely be having more social interactions this month than you do in your standard month. So, plan on how much you can afford to spend on socials. Learn to say no in advance, and remember that you don't need to give a reason why. Have a list of persons you will be giving gifts to this festive season and decide how much you want to spend for each person.

Be meaningful about gifts; when choosing something for a person, ensure that it will suit who they are. A well-chosen contribution is much more valuable than a gift chosen for its impressive price tag.

Track your spending

Do not be oblivious to your spending; remember that even the small expenses add up. It is advisable to go shopping with only the amount you have budgeted to spend; then, you won't be tempted to overspend.

Even better, if you can find a gift cheaper than anticipated, don't be tempted to spend the total budgeted amount.



Decide what you want before you go spend

This is easily said. But with so many choices, how do you decide?

Instead of simply spending because you have the means, rather make a conscious decision about what you would like to achieve or what you would like to finish your money on.

Do you want to do the renovations you have been thinking about?

Do you want to make a generous deposit into your savings account?

Do you want to book the exotic holiday you have always wanted?

Do you want to make a lump sum payment on a fixed monthly expense like school fees and enjoy the benefit of lower or no monthly payments for the rest of the year?

You are smart, so use what you have to your advantage.

Learn to say no to what you can't afford

There's no end to what we spend when we cannot say no, from costly gifts to over-the-top socialising. If you choose



to refuse something, don't feel the need to justify your decision. You don't have to go to all the socials you are invited to. However, random gift exchanges are a sure way to blow your budget. If the people you will be sharing these with are not near and dear, rather resist overspending, and have a quiet night at home.

Be smart about gifting

Family and close friends are always on our gift list, and even if we do not include everyone, sometimes there are still too many people to give a gift to. An intelligent way of still enjoying the festivities is to have a secret Santa gift exchange; in this way, each person still gets a special gift at a fraction of the cost. Parents always qualify for extra unique gifts. Collaborate with your siblings to instead buy a grouped gift for your parents.

Substitute the seasonal holiday

In season, holidays are just about as good as they get, and one of the worst things is working through the festive season. If you have the strength to endure this dreaded time at the office and instead go on holiday after the rush, you may find comfort in the fact that you are likely to get that same holiday at a different time of year, for a fraction of the price. Instead of taking your two weeks' leave in the December hype, opt for a long weekend



and have your break later during the year. Or opt out of the trip and spend a creative time in your hometown.

Bring and share rather than to all the preparing yourself

Having a family gathering over the festive season is inevitable; invite your family to bring and share instead of taking everything on yourself.

Each family member can bring their signature dish to share. If you have extended family or friends, this gets even more interesting with different tastes to discover. Once the festive season is over, here are a few tips to ensure your 2022 starts on a sound financial footing.

Plan ahead

Set financial goals to develop structure and discipline in your spending habits. When you have a set plan that matters to you, you will start thinking about money differently.

It's important when setting goals not to think only about something you would like to achieve, but that you commit to achieving your goal and have someone to keep you accountable to that goal.

Create a budget

Budgeting helps you avoid overspending, and it can also help you to avoid racking up debt.

A suitable method is the envelope method. This is where you create spending categories for each envelope and allocate a set amount for specific expenses.

The envelopes don't have to be actual envelopes – you can do this with Excel, for example – but can be dedicated to renting and living expenses (including water and electricity), transport, travel, groceries, entertainment.

Once the "envelope" is empty, you stop spending on that category until the next month – obviously considering that one should be realistic regarding necessities vs the nice-to-haves. Another way is the 50/30/20 approach, where you will assign 50% of your take-home pay

to mandatory expenses such as rent, vehicle instalments, school fees, groceries, electricity and other living necessities.

The following 30% will be your allowance for personal spendings such as dining out, travel and discretionary purchases. The remaining 20% goes towards savings and paying off debt.

Cut down on your debt

If you have debt, it is a good idea to structure a system where you can make down payments to reduce your debt and try to pay off the small debts altogether.

Build a better credit score by capping your credit spending at 30-40 % of your allocated credit limit.

This will protect you from running up dangerous amounts of debt and keep your debt-to-credit ratio in a favourable range.

Find a passive income source

The interest you earn on investments is one type of passive income. However, there are many others, with real estate being a leading example.

If you're not keen on being a landlord, you can also invest in real estate investment trusts (REITs). They deliver many of the benefits of owning real estate without any of the extra work. The best REITs also pay guaranteed dividends.

Save on everyday items by purchasing generic items

Brand loyalty is a big culprit in this area. So instead of buying branded items, opt for house brands that are functionally identical at a fraction of the cost.

Track your spending and identify areas for improvement

Online banking apps allow you easy access to your accounts and details on what you spend your money on and when. When you use cash, keep those slips. Review your records often to determine areas of improvement.

Determine if you really need something before you buy it

Buying coffee and meals from cafés are the biggest culprits that contribute to unnecessary spending.

Here's a quick reality check: if you earn R50.00 per hour and a meal cost R 65.00, that means you spent 78.31 minutes of work. So is it worth the money considering you can spend 10-15 minutes preparing your lunch to bring to the office?

Cap your leisure spending and be creative at home

Quit spending money on luxury leisure activities that you don't need to be doing. Start by setting a strict budget of spending no more than 25-30% of your take-home pay on leisure activities.

This does not mean you have to stay home and do nothing; instead, find intelligent ways to enjoy yourself still. A simple way to do this is to treat your significant other to a picnic (which you packed yourself) instead of visiting your favourite restaurant.

Take your kids for a walk/ride in the plantations instead of going to the movies; it's healthier for everybody anyway.

These are just a few strategies to help you build a healthier relationship with money. The most important is to implement a budget and set long term goals that will result in long term savings. ■



THE BEST

FIT FOR YOUR

BUSINESS WEAR

Bull Clothing, founded in 1998, is a manufacturer and distributor of Men's Workwear to the Wholesale and Co-Op trade, exclusively. All our garments are fully guaranteed, made from our exclusive, hard-wearing Bulltex poly-cotton fabric, are in presentation packaging designed for the Co-Op trade, and are stocked in around 150 Co-Op branches countrywide. These garments can be purchased from us directly.

We only provide the best quality in the market. We are attentive to sale needs and have an army of customer service staff more than able to attend to your needs.



Available at selected TWK AGRI STORES or order direct at unbeatable prices!

Colours available: Royal Blue, Navy, Orange, Khaki, Cedar, Black, Red, White, Grey, Emerald, Two-Tone Cedar-Khaki, Two-Tone Navy-Khaki and HIVIZ Orange & Lime.



OUR CLOTHING

80/20 BULL GREEN LABEL GARMENTS
80/20 poly cotton, 210 GSM. Monza breast pocket and triple stitched on in leg and back rise.

BULL RED LABEL GARMENTS
Premium quality poly cotton 230 GSM Double Twill Fabric, Monza pocket, FULLY triples stitched and YKK zip.

100% COTTON DENIM GARMENTS
Fully triple stitched, Monza pocket, YKK zips.

Tape garments, ladies housecoats canteens/ boiler suits and dustcoats are available on request.

Cross Boundaries in the All-new

Toyota Corolla Cross



The Corolla name has a rich and diverse history spanning 12 generations*, having racked up over 50 million global sales - making it one of the most successful vehicle model ranges ever. Originally spawned as a compact city car in 1966, the Corolla has continued to evolve in line with the needs of the times and of the regions it is sold in. The Corolla Cross represents the first foray into the crossover/SUV space and combines the respected core-product characteristics Corolla is known for, with a new bodyspace that offers enhanced function and utility.

The Corolla Cross also carries particular significance for South Africa, as the model is locally produced in Toyota's long-running Prospecton Plant in Durban. The Cross thus continues the legacy of producing Corollas in Mzansi, making it #ProudlySouthAfrican. Securing the manufacturing contract for this model, carries considerable importance - having a direct impact on job creation, industry viability and economic support for not only South Africa, but Africa as a whole. Reinforcing this, President Cyril Ramaphosa officially opened and endorsed the Corolla Cross production line on 26 October 2021.

The Foundation

Underpinning the 'Cross' is Toyota's acclaimed TNGA platform. TNGA stands for Toyota New Global Architecture (TNGA) and represents a modular platform, capable of underpinning hatch, sedan and SUV model ranges as seen in

C-HR, Prius, RAV4 and 12th-generation Corolla models.

- TNGA Platform (GA-C)
- Excellent ride quality without compromising agility
- Low NVH-levels
- Contributes to spacious cabin and class-leading luggage capacity
- Excellent visibility and cabin ergonomics
- Low centre of gravity - fundamental to securing a more engaging driving position and more responsive and precise handling with less body roll
- McPherson front suspension design
- Torsion beam rear suspension for enhanced packaging and excellent ride comfort

The Exterior

The Corolla Cross fuses the striking design language of the Corolla Sedan and Hatch models with a SUV-shape to provide a

harmonious design.

- Large, elongated headlamps
- Prominent trapezoidal radiator grille
- Broad 'upswept' lower bumper with vertical accent lines
- Fender flares creating a sense of width
- Sleek glasshouse and C-pillar trim with Corolla Cross detailing
- Large elliptical taillamps with trapezoidal detailing and crease lines at the rear

The Interior

The interior space echoes that of its Corolla Hatch and Sedan siblings. Here designers pursued an elegant design with excellent ergonomics and occupant space. The Corolla Cross has a premium feel with soft-touch elements and stylish metallic trim (grade dependant).

- Soft-touch materials
- Double-stitched accent detail
- Large centrally-mounted infotainment

THE ALL-NEW
**COROLLA
CROSS**



**RESERVE
YOURS NOW
LAUNCHING NOV 2021**

TOYOTA.CO.ZA

THE ALL-NEW TOYOTA
STARLET

MAKE SPACE FOR FUN



TOYOTA
LEAD THE WAY



TWK Toyota Standerton

T: (017) 712 1341

E: standertondp@twkagri.com

A: 25 Krogh Street, Standerton, 2430

STARLET



- system
- Outstanding visibility
- Large door openings enhance utility
- Design prioritised spaciousness and occupant comfort
- Class-leading luggage capacity of 440 litres
- 60/40 split rear seat to aid convenience

The Powertrains

As the Corolla Cross is poised to take Corolla into the 'new age', it is paramount that this model embraces the New-Energy philosophy. In recognition of this, we are proud to announce the inclusion of both conventional petrol and Hybrid Petrol-Electric powertrains in the Corolla Cross. This will also signal Toyota's first Hybrid powertrain production on local turf.

Both powerplants are exclusively matched to Toyota's latest generation CVT transmission, aiding powertrain efficiency while offering the user convenience of an automatic transmission.

Petrol Model:

- 1.8-litre VVTi 2ZR-FE engine
- 103 kW @ 6000 rpm & 173Nm @ 4400 rpm
- Prioritises refinement and strong mid-range torque delivery
- 6.8 litres per 100 km fuel index
- CO2 emissions = 154 g/km
- Paired with a CVT transmission
- Offers seven pre-programmed steps in manual mode

Hybrid Model:

- 1.8-litre 2ZR-FXE Atkinson cycle petrol engine
- Petrol engine outputs of 72kW & 142Nm (pure ICE mode)
- Latest generation Hybrid powertrain with more a compact yet more efficient battery pack
- Smooth, immediate acceleration response
- Electric motor provides an instant torque boost aiding acceleration (similar to turbo/supercharger)
- Ultra-refined and quiet operation

- Dedicated EV mode where operation is restricted to near-silent, full-electric propulsion
- Automatically recharges the battery pack either via regenerative braking or by the petrol engine
- Closed-loop system means there is no need to "plug-in" to recharge the battery
- Electric motor outputs of 53kW and 163Nm (at full capacity)
- Total system output of 90kW
- 4.3 litre per 100 km fuel index & 98 g/km CO2 output
- Improved performance and fuel efficiency over conventional petrol model

The Grade Line-up

A three-grade strategy has been adopted, using Toyota's familiar Xi, Xs and Xr nomenclature (also found on the Cross' Corolla stablemates and other Toyota passenger vehicles).

- Xi denotes the entry-level model, which is aimed at customers seeking core-value motoring

- Mid-tier Xs adds additional comfort and convenience specification
- Flagship Xr grade receives upgraded exterior aesthetics, larger alloy wheels and added features

The Specification List

The Corolla Cross comes comprehensively equipped - no matter which grade you choose. The standard specification fare includes the following:

Xi standard specification:

- Colour coding, keyless entry, power-adjustable and auto-retractable exterior mirrors
- 17" alloy wheels shod with 215/60/R17 tyres
- LED taillamps and automatic light control.
- Four cupholders, stowage binnacles, 60/40 fold-down rear seats and steering switches.
- Cruise Control, air-conditioning, 12-volt power outlet & all-round one-touch power windows
- Multi-Information Display (MID) for the

- driver
- Toyota Connect

Xs standard specification:

- Foglamps & Upgraded LED headlamps
- Park Distance Control (PDC) and rain-sensing wipers.
- Black Leather Interior
- Air-conditioning upgraded to dual-zone variant
- Multi-Information Display (MID) is upgraded to the TFT-type.
- Touchscreen audio with Apple CarPlay/Android Auto
- Two additional USB ports
- Reverse camera
- Toyota Connect

XR standard specification:

- 18" alloy wheels shod with 225/50/R18 tyres
- Black and grey radiator grille
- Toyota Safety Sense
- Choice of Black or 'Terra Rossa' (Red) Leather interior
- LED interior illumination

- Toyota Connect

The Safety Systems

All Corolla Cross models offer buyers a comprehensive safety and security package.

All models:

- Anti-theft system
- Auto door-lock
- ISOFIX anchor points
- Driver + Passenger + Side airbags across the board
- Vehicle Stability Control (VSC)
- ABS + EBD + Hill Assist Control

XR models:

- Toyota Safety Sense which comprises:
- Adaptive Cruise Control,
- Blind Spot Monitoring (BSM)
- Lane Trace Assist (LTA)
- Pre-Collision System (PCS)

www.motorpress.co.za ■





Servicing your Car 101

www.motorpress.co.za

Owning that first car and not having to rely on anyone else to get you to where you need to go, is a true rite of passage. However, as Spiderman's Uncle Ben said: "With great power comes great responsibility".

Owning a car is a great responsibility, and maintaining it should be a priority.

Keeping your car in tiptop condition is as important while you are driving it, as it is when the time comes to sell it. A properly maintained car, and one with a complete and detailed service history will always be more valuable than one that's poorly looked after.

The first item of business for any dealership or prospective buyer at trade-in or sale time, is a car's service book, and some might dismiss a car completely if the service history is incomplete or patchy. Have a look at the second-hand cars for sale on any reputable dealer's website and the term 'FSH', or Full Service History, is often listed ahead of any other features or extras.

As the leading provider of vehicle and asset solutions, WesBank offers some advice on factors you, as the consumer, should understand when it comes to servicing your car.

Though these may differ slightly from car to car, every vehicle on the road comes with a manufacturer's recommended service schedule. These are generally in the form of time and distance intervals between workshop visits, such as 'one year or 15,000km', whichever comes first, as an example.

It's important to know that adhering to these intervals is not optional, and especially not on cars that are still covered by warranties. Skipping a scheduled service can have serious repercussions, such as the voiding of warranties or even mechanical failure.

Familiarise yourself with your car's schedule in order to prepare for upcoming services, whether your car is covered by a service/maintenance plan or not. This can generally be found in the physical or digital service book that comes with the car, and should be stored somewhere for safekeeping. Some vehicle models indicate and record service schedules digitally within their infotainment systems. Also, some cars have built-in service timers to notify you ahead of the scheduled maintenance work, but it's always better to check than to rely only on these.

If you struggle to understand your schedule, or have trouble finding it, call the service department at your dealership to ask for assistance. Have your car's current mileage and the details of the last known service handy, as this will assist them in guiding you.

It's also a good idea to have your car's Vehicle Identification Number (VIN) on hand, as this is the quickest way for a dealership to identify the specifics of your particular vehicle model. This can be found on your licence disc, or stamped onto the body of your car – often, but not always, visible through the bottom corner of the windscreen.

Getting back to the regular maintenance of your vehicle, there are three basic categories of a car service to consider:

Basic service - this type of service is the most common and is routinely performed. In most cases it includes an oil change and oil filter, air filter and fluid checks, and is usually scheduled at 10,000km or 15,000km intervals. However, you should always refer to your car's service book or speak to your Original Equipment Manufacturer (OEM) franchise dealer for information.

Advanced service - this service is generally set at further distance and time intervals, and can include the replacement of spark plugs, fuel filter, and pollen (cabin air) filters among other things.

Major service – This is performed at even greater time and distance intervals. Major services can include the replacement of critical items such as timing belts and/or timing chains, and a detailed inspection of various mechanical components in your vehicle.

Aside from the actual work performed, a service is also an opportunity for the technician or mechanic to inspect things that you as the owner may not be aware of. Compare it to a visit to the doctor: you can either go when you have an illness, or you can go for a regular check-up and see if they pick up a problem. As the saying goes, prevention is often better than cure, and this can apply to both people and cars. ■

RAIN READY

The most important part is to gradually reduce your speed. Don't brake harshly and suddenly. Keep both hands on the steering wheel. Also, look where you want to be. While this may seem counterintuitive, our instinct is to steer in the direction that we are looking. Thus, if there is tree in front of you, don't look at the tree, rather look at where you want to be on the road.

Follow these additional tips on the best way to handle the roads in wet conditions:

- Check your wiper blades to ensure that they have not perished over winter.
- Give yourself more travel time so you do not have to rush in bad weather.
- Adjust your speed to suit the conditions, however, do not slow down unnecessarily as this is just as dangerous.
- Do not use cruise control.
- Turn on your headlights.
- Brake earlier and with more caution.
- Avoid water which has pooled on the roads.
- If you cannot avoid this, drive through it slowly in case there is hidden debris or potholes.
- Leave more following distance.
- Driving recklessly and speeding increases chances of hydroplaning.
- If you hydroplane, slowly lift your foot from the accelerator but do not brake harshly or move your steering wheel violently.
- Consider going for driver training on a skip pan to learn how to react if you do lose control during rainy weather.

www.motorpress.co.za ■



THE ALL-NEW
**COROLLA
CROSS**

**CROSS
BOUNDARIES**

TOYOTA.CO.ZA



TWK Toyota Piet Relief
T: (017) 826 2314
37 Church Street, Piet Relief

Introducing the all-new Corolla Cross.
Cross boundaries in Toyota's new SUV with class-leading luggage space, state-of-the-art technology, the advanced Toyota Safety Sense package and superior ride comfort. Also available in Hybrid.
Cross boundaries in the all-new Corolla Cross.



How the pandemic has impacted medical aids - and your payments

By Dirk Conradie

The time to make change to your medical aid plan is now open until the end of the year for most schemes. These stats from the pandemic year will help you see its impact on your contributions.

A few facts and statistics of the past few years concerning the COVID-19 pandemic show how the pandemic will impact contribution increases for January.

The medical aid industry saw COVID-19 claims to the value of R10.10 billion in 2020.

There were 422 894 members of medical schemes infected with COVID-19 in 2020.

383 585 recoveries.

There was a mortality rate of 3.02%.

Data below is taken from 73 schemes, representing 99.84% of medical scheme beneficiaries.

19 914 Members were granted contribution deferrals to the value of R586.90 million, while 16654 members received relief through their personal medical savings accounts to the value of R180.11 million.

The number of medical schemes fell by two to 76 registered schemes, as a result of two merges.

These 76 schemes had a total subscription of 8.89 million beneficiaries in 2020, down from 8.99 million in 2019 – this made for a year-on-year decrease of 1.15%

The average age of medical scheme beneficiaries in 2020 was 33.4 years.

Average age of female beneficiaries at 34.5 years

Average age of male beneficiaries at 32.2 years

There was a pensioner ratio of 8.9%

Healthcare expenditure on benefits decreased to R178.04 billion, 3.81% down from 2019 amount of R185.1 billion.

Hospital expenditure decreased from 68.4 billion to R62.7 billion, a decline of 8.38%.

Average amount paid per beneficiary for hospital service decreased by 8.45% to R7 052.00.

92% of this expenditure went to private hospitals.

General practitioners decreased by 10.07% from 10.31 billion in 2019 to 9.21 billion in 2020.

Medical specialists decreased by 2.2%, from R13.4 billion in 2019 to 13.1 billion in 2020.

The only specialist service that increased in this period was pathology services, which amounted to R11.6 billion in 2020.

The net healthcare result for all medical schemes combined reflected a surplus of R19.93 billion in 2020 (2019: R1.03 billion surplus).
 The 2020 industry solvency ratio stands at 44.55% (2019: 35.61%).
 The minimum required ratio is 25%.

All of this is related to lower premium increases.

- Discovery: 7.9% implemented from 1st May 2022
- Bestmed: 3.9%
- Bonitas: 4.8%
- Fedhealth: 8% implemented from 1st April 2022
- Momentum: 6% implemented from 1st September 2022
- Medihelp: -0.45%
- Profmed: 8.9% implemented from 1st April 2022
- Medshield: 6.3%

It is important to note when your medical scheme will implement these changes. Some medical schemes have deferred the increase to a later date in the year.

COVID – 19 hospital admission cost Discovery R85 000 on Average.

Over 10 527 363 million vaccine doses have been administered by August 20 with 4 832 763 million or 7.95% of the South African population now fully vaccinated.

GAP Cover

- Most medical aids pay 100% of scheme tariffs in hospital for specialist fees.
- Most specialists ask more than 100%
- GAP Cover funds an extra 300% to 500%.
- Co-payments are covered by GAP Cover.
- Penalty co-payments are funded up to a R value for using non-network hospitals.
- Sub-Limit benefits.

For Example: Claim for childbirth.

Healthcare providers	Specialists charged	Medical aid paid	GAP Cover paid	Total due by member
Gynaecologist	R21 600.00	R5 267.10	R16 332.90	R0.00
Anaesthetist	R6 726.84	R3 482.24	R3 244.60	R0.00
Paediatrician	R3 710.00	R1 570.80	R2 139.20	R0.00
Totals	R32 036.84	R10 320.14	R21 716.70	R0.00
Client liable	-	-	-	R0.00

The importance of GAP Cover is illustrated in the above table. It's always a good idea to get a good GAP Cover with a medical aid. GAP Cover is an inexpensive product compared to a medical aid, but you get real value from it. For any advice on plan changes and increases on your specific medical aid product, you can get in touch with us. We can also recommend the best GAP Cover product suited to your medical aid. The time to make change to your medical aid plan is now open until the end of the year for most schemes. So please don't leave it to the last minute, get in touch with us.

Contact: dirk@twkagri.com ■



Volhoubare Tuinmaakwenke

Deur Clara Rautenbach

Dit is nou 'n feit – om volhoubaar tuin te maak, is een van ons belangrikste en effektiëfste volhoubaarheidspraktyke wat ons kan toepas. 'n Slim ontwerpte, volhoubare tuin doen wondere vir die besparing van hulpbronne, en boonop help dit om jou impak op die omgewing te verminder.

Om jou tuin “volhoubaar” te bedryf, verg dalk 'n leefstylaanpassing, maar dit sal uiteindelik help om jou fisies aan die gang te hou, terwyl dit jou met kort- en langtermynvoordele beloon. Basies gestel, behels dit die bevordering van die tuin se ekosisteem tot die voordeel van die mens en ander organismes. Dit omarm nie net organiese tuinmaakprosesse nie, maar ook die besparing van hulpbronne.

'n Volhoubare tuin is dus 'n lae-onderhoud-, ekovriendelike manier van groei, oes en hulpbronverbruik, om uiteindelik so min as moontlik van die hulpbron uit te wis, die hulpbron so gou as moontlik weer aan te vul en sodoende te verhoed dat dit permanent beskadig word. Volg gerus die volgende algemene wenke om jou tuin vandag nog in 'n volhoubare ekosisteem te omskep.

1. Kompostering (keyword COMPOSTING)

Kompostering het 'n verrykende impak op die volhoubaarheid van enige tuin. Nie net is dit 'n vorm van herwinning nie, dit verhoog ook die voedsaamheid van jou tuingrond. Hoe meer tuinafval in kompos omskep word, hoe minder materiaal word in stortfisterreine opgevol en hoe meer organiese materiaal word in jou grond teruggeploeg. Wurmtuine, huishoudelike organiese afval, of selfs net die hark van blare deur jou beddings is alles voorbeelde wat tot die vermindering van afval en die verbetering van grondkwaliteit sal bydra.

2. Dien 'n deklaag toe (keyword MULCHING)

'n Deklaag is nie net 'n effektiëwe manier om te verhoed dat onkruid tussen jou gewasse opduik nie, dit help ook om vog in die grond te behou. Dit is veral belangrik in areas met waterbeperkings (meer hieroor later). Organiese deklae sluit in boombas, kakaoboontjiedoppe, dennenaalde, of selfs gesnyde gras. Dien 'n 5 tot 10 cm-laag in jou beddings toe.

3. Plant inheems (keyword NATIVE)

Moeder Natuur het reeds die perfekte plante vir jou mikroklimaat ontwerp – dié wat inheems aan jou area is! Kyk gerus om jou rond om te sien watter plantegroei natuurlik in jou omgewing floreer. Hou die weersomstandighede in jou omgewing in ag en beplan jou tuin daarvolgens. Uiteindelik sal dit ook lei tot minder waterverbruik.

Aangesien inheemse plante reeds by die klimaat, reënval, en grondtipe aangepas is, sal dit baie beter as ander meerjarige plante vaar. 'n Bonus is dat inheemse plantspesies ook kos en skuiling vir die inheemse insek- en voëlbevolking sal bied.

4. In dieselfde asem – plant meerjarige plante (keyword PERENNIALS)

Deur meerjarige plante te plant, bespaar jy nie net geld nie, jy dra ook tot die volhoubaarheid van jou tuin by, aangesien jy elke paar jaar die plante sal moet verdeel – dus word jou tuin voller met net een aankoop! Moenie bang wees om kleiner meerjarige plante te plant nie – dit is goedkoper vir jou sak, en hulle sal wel groter word en jou mettertyd met meer plante beloon.

5. Laat vaar jou grasperk – of 'n gedeelte daarvan (keyword GROUNDCOVERS)

Om 'n weelderige, immergroen grasperk te hê, verg vreeslik baie moeite en hulpbronne. Water en bemesting word deurgaans benodig om die kwaliteit van die grasperk te verseker. Jy kan 'n meer volhoubare tuin uitlê deur die area van geplante gras met meerjarige ornamentele grasse, laag-groeiende struik, of selfs grondbedekkers te vervang.

6. Bêre saad (keyword SAVE SEED)

Deur saad te bêre, verseker jy dat jy volgende seisoen saad sal plant wat reeds in hierdie seisoen goed gevaar het. Maklike sade om te bêre, sluit in ertjies, bone, pepers en tamaties. Blomsaad kan van droë blomme geoes word. Dit help ook om in die omliggende areas se blomvelde of bebosde gebiede te gaan oes vir inheemse plante en grasse. Daar is min

dinge so bevredigend soos om saad te sien spruit wat jy self die vorige seisoen sorgvuldig geoes en gebêre het!

7. Plant jou eie kos (keyword VEGETABLE GARDEN)

Dit mag dalk vir baie mense voor die hand liggend wees, maar dit is tog belangrik om te beklemtoon dat die kweek van groente, vrugte en kruie nie net maklik en bevredigend is nie, dit is ook heerlik en volhoubaar. Vir 'n suksesvolle volhoubare groentetuin is dit belangrik om seisoenaal te plant. Gewasse soos groen groente en slaai groei vinnig in die lente, maar is geneig om in die somerhitte te sukkel en te vrek. Beddings kan dus gemeng word met warmtemperatuur-gewasse soos tamaties en pepers. Wanneer temperature weer in die herfstyd daal, kan koelweer-gewasse weer gesaai word, wat sal lei tot drie seisoene se kos van net een gedeelte van jou tuin!



8. Plant bome (keyword TREES)

Deur bome te plant, dra jy by tot die stoor van koolstof vanuit die atmosfeer in die grond. Daarmee saam sal bome ook kan bydra tot die



verkoeling van jou huis deur skadu in die warm maande te bied, terwyl dit ook die winterson kan deurlaat in die koeler maande – dus kan dit tot 'n laer lugverkoelingsrekening bydra!

9. Bespaar water (keyword SAVE RAINWATER, GREY WATER)

Daar kan nie genoeg gesê word oor die belangrikheid van waterbesparing nie. Wêreldwyd word die waterkrisis net groter, en dit is 'n ieder en 'n elk se verantwoordelikheid om soveel water as moontlik te bespaar. Die volhoubare tuinier sal van reënwater tot grys water gebruik maak om sy tuin nat te lei. Deur bloot 'n emmer in die stort te plaas, reënwater in 'n Jojo-tenk op te vang, of grys water na die tuin te herlei, kan merkwaardige verskille in watervormsorg opgemerk word. Daarmee saam is daar ook 'n argument uit te make vir die impak van chemiese pesbestryding wat in die water beland – dit verlaag uiteindelik die kwaliteit van water wat die plante bereik. Water wat bloot wegstrom is gemorste water. As jy organiese grondbedekkers gebruik, laat dit die grond toe om verdamping van water te beveg. Sogenaamde "reëntuine", wat terrasse, houdamme en opgeboude beddings gebruik om reënwater te versamel, laat toe dat die water stelselmatig in die grond in loop. Dit is wel 'n feit dat water nie oral ewe maklik bekombaar is nie, en in droogtegeteisterde gebiede is dit meer volhoubaar om van 'n vorm van drup- of direkte besproeiing gebruik te maak om die verdamping van water te verhoed. ■



SOLVING CROP PROBLEMS YOURSELF, SAVES YOU THOUSANDS OF RANDS!

Is something wrong with your crop? Go through the planting and fertilising processes step by step to see whether you can determine the cause.

On discovering a problem with their crop, many farmers panic and call in a consultant. This can produce good results, but sometimes even a professional cannot identify the problem and ends up offering a calculated guess.

Farmers have first-hand knowledge, and are in the best position to diagnose their crop problems, because they know all the steps that have been taken. Farmers sometimes fail to realise that a particular step or action was the cause of the problem. For example, a cabbage crop being treated with Phorate for aphid control might display signs of phytotoxicity (damage caused by chemicals) on its leaves if the chemical is applied at too high a rate. On sandy soils, which are prone to leaching, you would need to apply the Phorate to each plant rather than down the row, as per label instructions. However, if the mixing calculations are done using the per hectare amount, each plant would receive too high a concentration in the root zone, and the plant displays signs of phytotoxicity. Retracing your steps in a situation like this could ultimately lead to the problem being solved without having to call in the experts!

Detecting an element deficiency in a crop can be difficult, but it is essential to know whether there are any shortages and treat the plants in good time. A deficiency can lead to a poor or failed crop. Some element deficiencies are easy to pick up; others are confusing, because the symptoms may be very similar to those of other deficiencies. In some cases, toxicity from herbicide residue may also look similar to nutrient shortages.

A Patchy Problem

Firstly, note the pattern of symptoms in the land. A deficiency of trace minerals never spreads uniformly, they generally develop initially in patches. If you start to see such patches, take soil samples from the bad patches, and from areas where the crop is growing well. Using the results of the analysis, you should be able to narrow down the range of possibilities.

An element such as Molybdenum, for example, is unavailable to the plant when soil pH is low. This may show up as one of the differences between the two analysed samples. You can then look up the symptoms in books or on the internet and see whether this fits. An iron deficiency, on the other hand, occurs when the soil pH is high. Irrigation water can have a high calcium content, and as the plant removes water from the soil, the level of calcium increases, pushing

up the pH. This often happens with drip irrigation on tomatoes, where an increase in soil pH is localised in the root zone. New growth may become very pale. Some farmers think this is due to a nitrogen shortage, but if this were so, the lower leaves would be pale in colour.

A Knock-on Effect

Calcium accumulation can also cause other deficiencies. Calcium, potassium, magnesium, and sodium are all taken up together in the soil solution; the plant cannot take up each element separately.

A high calcium content can cause magnesium or potassium deficiency. This might only manifest later, because the calcium slowly builds up in the root zone. The same can happen with sodium if there's a fair sodium content in the irrigation water.

On the Plant

The location of the deficiency symptom on the plant is another identification tool. Magnesium deficiency starts becoming apparent on the lower leaves, and manganese on the new growth.

Potassium deficiency also manifests on the lower leaves first. Calcium starts on the new



growth. Nitrogen also starts on the older leaves and is one of the elements easier to identify. Phosphorus deficiency occurs more in winter and the leaves develop a red or purple tinge. The pink colour of cabbage leaves in winter is usually brought about by low nitrogen when phosphorus levels are on the low side. In this case, the plants will also be lighter in colour. Summer is here and the nursery is becoming busier. Remember to place your orders early to avoid the disappointment of not getting your seedlings on time. In addition, if you have placed your order on time, your seedlings will cost you less.



All the best for the summer ahead of us.

THE SUNSHINE TEAM

Contact us for assistance:

Ian Sumner 083 631 1312

ian@sunshinseedlings.co.za

Quinton Tarr 082 892 8298

quinton@sunshinseedlings.co.za ■



GROWING A LEGACY FOR FUTURE FARMERS



PIET RETIEF

- Forestry Seedlings

DALTON HARDEN HEIGHTS

- Forestry Seedlings

PIETERMARITZBURG

- Forestry Seedlings
- Vegetables
- Flowers
- Macadamia
- Essential Oils

PARK RYNIE

- Essential Oils
- Macadamia



CONTACT US

Contact the team at Sunshine Seedling Services for all your plant requirements

T: (033) 390 3047

C: (076) 260 1306

www.sunshinseedlings.co.za

DIY

with (our own)
Riaan

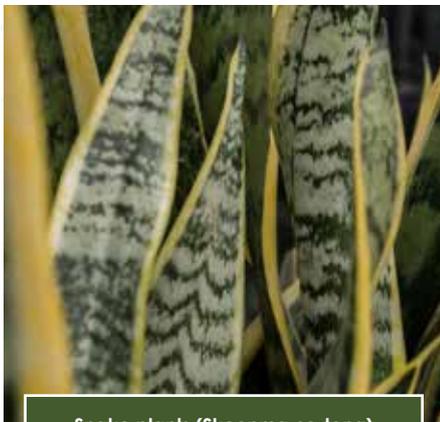


Positive Plants!

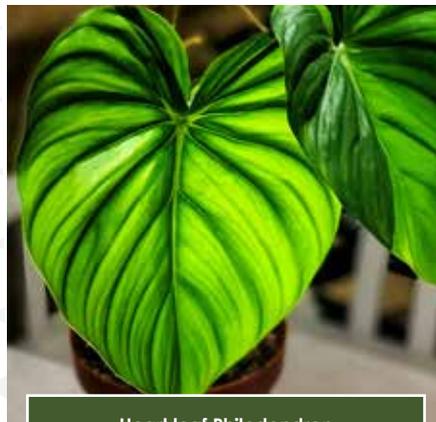
Plants do more than just making your shelves look brighter. They can also boost your mood, enhance creativity, reduce stress, increase productivity, and naturally filter air pollutants.

Many of us don't realize how important air quality is. Often the insulation, paint, furniture and just your daily routine in movements can pollute our indoor air with toxins.

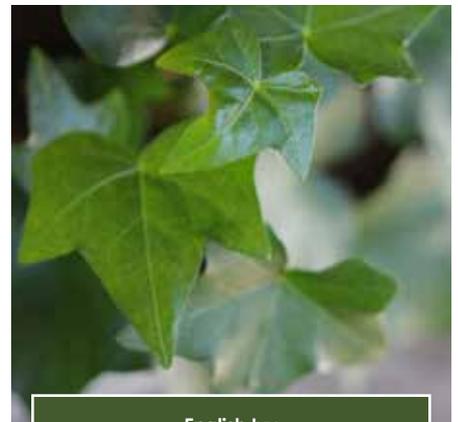
Plants are the best agents to purify the air in your environment. Plants absorb harmful gases through the pores in their leaves, filtering and cleaning the air you breathe every day. Plants also add a nice touch of décor and bright energy to any space. Here are some indoor plants to consider for cleansing the air in your rooms:



Snake plants (Skoonma-se-tong)



Heart leaf Philodendron



English Ivy



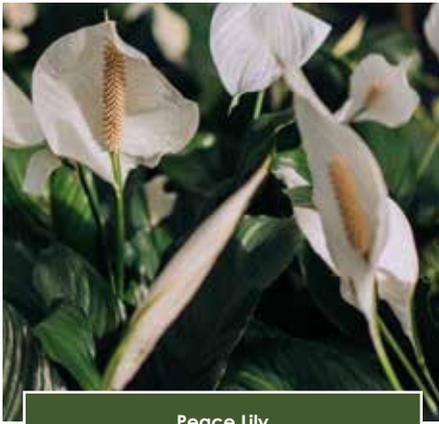
Golden Pothos



Spider plant (Oorpeultjie)



Gardenia (Katjeepering)



Peace Lily



Areca Palm



Aloe Vera



Rubber plant



How to beautify your home with indoor plants

Making a space beautiful with plants takes a little bit of creativity and organization.

Here are some quick tips:

1. Start simple and learn as you go
2. Purchase your plants from a local garden centre, to be sure they will enjoy the area in which they live in.
3. Match your plants to your design style, for instance the snake plant and aloe vera go better with a modern décor style, where the ivy and peace lily tie in with a more classical look.
4. Group plants in planters together in one corner of the room.
5. Prop-up smaller plants with a variety of stands.
6. Spread plants around the perimeter, away from the centre of a room – this will make the space appear larger.
7. Plants love shelves, windowsills, or corners.
8. Liven up your bathroom with high-humidity plants.
9. Brighten up dark corners with low-light plants.
10. Create contrast with plants of all sizes.

One of the most under-appreciated benefits of houseplants is the calming effect they have. Compare the benefits and care tips of each plant to choose which plant will be most at home in your home.

Happy planting!

Source: Sunbird Interiors | Marisa Janse van Vuuren | E: marisa@sunbirdmarket.co.za ■



Annual Trade Suppliers Day

TWK Trade held their annual supplier awards at Mabula Game Reserve on 14 October 2021. We have honoured our Top 12 suppliers, because of the vital role that they have played throughout the history of TWK – and that role is expected to increase even further in the future.

Congratulations to the following suppliers:

- Bayer (Pty) Ltd;
- Bester Feed and Grain (Pty) Ltd;
- CNH Industrial AG & CE (Pty) Ltd;
- Consolidated Wire Industries (Pty) Ltd;
- Farmers Agri Care (Pty) Ltd;
- Hinterland SA (Pty) Ltd t/a Agrinet
- Metal Events CC;
- Montego Pet Nutrition (Pty) Ltd
- MSD Animal Health t/a Intervet (Pty) Ltd;
- Shiptech Petroleum SA (Pty) Ltd;
- SQM Africa (Pty) Ltd;
- Voermol (Pty) Ltd.



Total Welgekozen spog met 'n Steers

Total Welgekozen spog met 'n splinter nuwe Steers wat Vrydag 12 November oopgemaak het!



TWK borg Cherry Classic

Soos oudergewoonte was dit weer 'n voorreg om betrokke te wees by die jaarlikse Cherry Classic-gholfdag, te Ficksburg. Dit was 'n reuse sukses en almal het die samesyn weereens geniet.



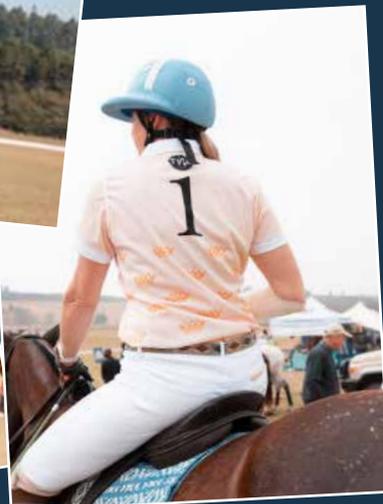
Tree Plant Day with TWK

On Friday, the 3rd of September we celebrated the wonderful gift of planting trees! TWK visited 13 schools in and around Piet Retief to celebrate the beginning of Spring and Planting-a-Tree day, by donating Spekboom trees. We take responsibility to protect the environment in which we work, thereby conserving a legacy for the future.



Queen of Africa Polo Tournament

The Queen of Africa Ladies Polo Tournament was held at the scenic Karkloof Polo Grounds from Friday, 3 September to Sunday, 5 September. This much-anticipated event drew a large crowd, and the event was well supported over the three days. Despite some very windy days, the teams and spectators were delighted by the three days' polo matches, and the excitement around the field was almost tangible. TWK got on board as the title sponsor for this event. The TWK polo team finished at 1st place on the A Section plate. We congratulate all the teams that participated in this event, and we are looking forward to seeing this tournament grow.



TWK Investments listed with Cape Town Stock Exchange and A2X

We are pleased to announce that TWK is the “first official listing” on the renamed Cape Town Stock Exchange (CTSE), previously 4 Africa Exchange (4AX). Also, in a first for South Africa, TWK Investments (TWK), which listed on the Cape Town Stock Exchange (CTSE), will also list its shares for trade on A2X Markets. The collaboration between these two exchanges means that listed companies, for the first time, will be able to choose how to access both the retail and wholesale markets in South Africa.

Visit our website www.twkagri.com for more information.

Twitter: @CTSE_Group | @A2X_Markets | @TWK_Agri



TWK Mechanisation supports Eston School

TWK Mechanisation was asked by the Eston school committee to raffle a tractor and slasher to raise funds for the school. TWK Mechanisation, PMB, sponsored a TT3.50 4x4 36kw tractor for the 1st prize and a Falcon F50/150/4 slasher for the 2nd prize. Other items sponsored were knives, spotlights, jackets and caps for the runners up.

The draw was held on the 26th of October, with well over 100 people attending the Sweethome Wedding Venue in Eston. Eston School sold 80 tickets, and the draw for the tractor was based on the “last man standing”, which was ironic as a 13 women syndicate won the tractor.

It was a successful raffle and evening. We at TWK appreciate the opportunity to get involved with the community and sponsor events with a community that supports us in our business.



TWK-handelstak, Carolina

Kyk hoe mooi lyk ons TWK-handelstak te Carolina. 'n Nuwe lagie verf sorg sommer vir 'n vars voorkoms, asook die hulp van nuwe prente en kennisgewingborde. Gaan maak gerus 'n draai daar wanneer u weer in die omgewing is.



Total, Welgekozen presteer!

Total Welgekozen spog met drie pryse wat hulle verower het met Total Suid-Afrika se jaarlikse toekennings wat in Johannesburg gehou is. Daar was verskillende katogorieë waaronder die pryse voor toegeken is.

Total Bonjour het die 1ste plek vir die beste groei in die winkel se verkope behaal. Hierdie toekenning is bepaal op die grootte van die tak. Top Service Award – Hierdie toekening is bepaal deur oudit en inspeksies wat gedurende die jaar gedoen is. Daar het Total Welgekozen 'n 8ste plek behaal teenoor al die 550 Total rybane in Suid-Afrika.



'n Algehele toekenning waaronder die katogorieë vir brandstof verkope, winkelverkope en olieverkope was, stap hulle weg met 'n 2de plek. Hierdie bepaling was vir die tydperk van 2020 teenoor 2019. Baie geluk aan die Total Welgekozen span vir hierdie besondere prestasies!

Daar kan 'n mens verseker wees van flinke, vriendelike en kwaliteit diens. Kyk gerus uit vir groot veranderings wat binne die volgende twee maande by Welgekozen aangeblyng gaan word. Dit gaan beslis 'n groot aanwys wees vir Piet Retief.

TWK se splinternuwe klerereeks

TWK se spog met 'n splinternuwe TWK Outdoor-klerereeks.

Vir enige navrae, kontak die TWK Bemerkingspan by:
jpretorius@twkagri.com



Christmas Cooking At Its Best

We share some simple but tasty recipes to make your Christmas extra special!

Christmas Pudding

Feeling like something traditional this Christmas?

Try our Christmas Pudding recipe and let us know how it came out!

Ingredients:

- 1 cup raisins
- 1 cup sultanas
- 1 cup self-raising flour
- 1 cup finely grated butter (about 115g)
- 1 cup fresh brown breadcrumbs (from around 4 thick slices of bread)
- 1 cup light muscovado sugar
- 1 cup mixed nuts, chopped plus extra to decorate
- 1 tsp ground cinnamon
- 1 tsp ground mixed spice
- 1 cup milk
- 1 large egg
- butter, for greasing

Ingredients for the butterscotch sauce:

- 85 g butter
- 100 g light muscovado sugar
- 200 ml double cream
- 1 tsp vanilla extract

Method:

• STEP 1

For the pudding, empty the first six cups and the nuts, if using, into a mixing bowl with the spices, then stir in the milk and egg.

Once well combined, tip into a buttered 1.5 litre pudding bowl.

• STEP 2

Cover with a double layer of buttered foil, making a pleat in the centre to allow the pudding to rise. Tie the foil securely with string, then place in a steamer or large pan containing enough gently simmering water to come halfway up the sides of the bowl. Steam, covered with a lid, for 2½ hours. Check the water level during cooking, topping up if necessary.

If you are preparing this pudding ahead, remove the foil, let it cool slightly, then wrap in cling film and then fresh foil. If you are serving it immediately, unwrap and invert onto a deep plate.

• STEP 3

For the sauce, put everything in a pan and bring slowly to the boil, stirring. Allow to bubble away for 2-3 minutes, still stirring, until the sugar has dissolved and the sauce is pale caramel in colour and slightly thickened. Remove from the heat. Pour the sauce over the pudding and decorate with the whole mixed nuts.



Christmas Cooking At Its Best

We share some simple but tasty recipes to make your Christmas extra special!

Summer Chicken Salad

Those hot summer days doesn't have to mean endless hours cooking at the stove.

Try our easy Summer Chicken Salad to lighten those hot days!

Ingredients:

- 1 large avocado, stoned, peeled and chopped
- ½ tbsp olive oil
- 1 lime, zested and juiced
- ½ jalapeño, deseeded
- ½ small bunch of basil, torn
- ½ cucumber, sliced diagonally
- 2 medium eggs
- 3 Little Gem lettuces, quartered
- 50 g sundried tomatoes
- 2 cooked skinless chicken breasts, shredded
- 2 spring onions, shredded
- 200 g cooked quinoa
- 1 tbsp chopped pistachios

Method:

STEP 1

Put the avocado, oil, lime zest and juice, jalapeño, basil, half the cucumber and 1 tbsp water in a blender and blitz until smooth. Season to taste, then set aside in the fridge until ready to use.

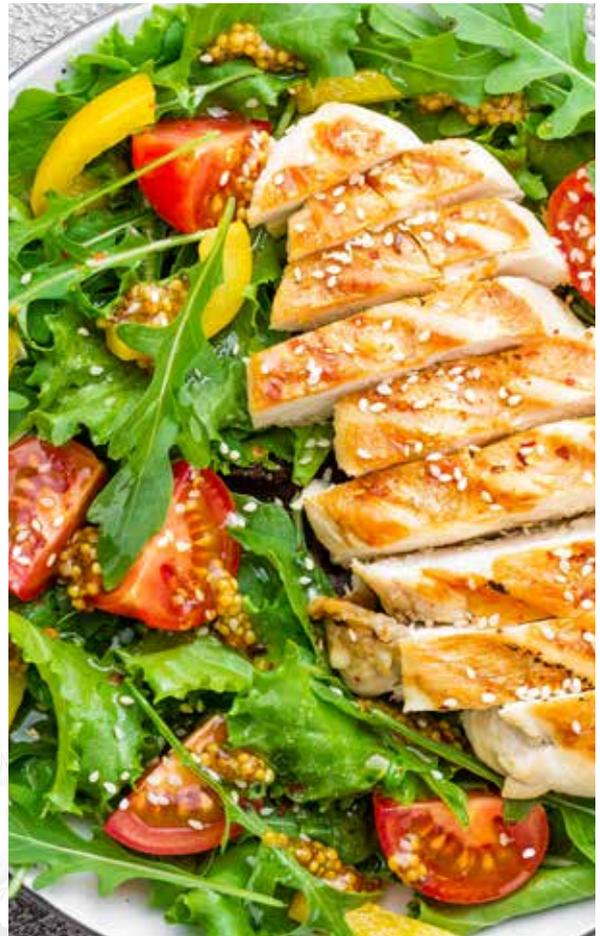
STEP 2

Cook the eggs in a pan of boiling water for 7 mins, then rinse under cold running water to cool. Drain, peel and halve, then set aside.

STEP 3

Toss the lettuce quarters with the sundried tomatoes, cooked chicken, the spring onions and remaining cucumber.

Spread the cooked quinoa over the base of a serving plate, then top with the chicken salad, eggs and the dressing. Scatter over the pistachios and serve.



Tertjies en Teekoppies

Klassieke boerevertroosting

Tamatiesous vir Pap

Hierdie bekende tamatiesous-resep is bekend in almal se huise. Probeer hierdie saam met jou volgende potjie pap.

Bestanddele:

- 1 pakkie tamatiesop
- 2 k vleis- of worssous
- Gestoofde uie
- ½ t gemengde kruie

Metode:

1. Voeg tamatiesop by sous en kook vir 5 min.
2. Voeg uie by, roer kruie in en sit warm saam met pap voor.

Resep deur Ina Steyn

Knuppeldik aan Koningskos



Fudge

This simple fudge recipe is a go-to for any sweettooth!



Ingredients:

- 165 g butter
- 75 ml syrup (100g)
- 1 tin condensed milk (397 g)
- 325 ml boiling milk
- 1,2 kg sugar
- 140 g cake flour
- 2 ml cream of tartar (omit if you don't have)
- 5 ml vanilla extract

Method:

1. Melt the butter and syrup in a heavy based pot over low heat.
2. Add the condensed- and boiling milk to the mixture.
3. Combine the sugar and the flour and add it to the condensed milk mixture.
4. Mix continuously over low heat until it starts to boil.
5. Add the cream of tartar as soon as it starts to boil. (omit this step if you don't have cream of tartar)
6. Cook for a further 25 min until it reaches the softball stadium over low heat stirring constantly to prevent it from burning.
7. Remove from the heat and add the vanilla extract.
8. Use either a wooden spoon or an electric mixer and beat until the mixture starts to firm up slightly.
9. Pour into a greased or lined pan (not smaller than 18 x 28 x 3 cm) even the surface.
10. Cut into squares before the fudge sets completely.

CONFERENCING & EVENTS

CONFERENCING

There are two options available for the conferencing facilities. The Boardroom in the main guest house can accommodate 30 delegates with its U-shape layout and is equipped with aircon as well as a projector and whiteboard.

The other conference facility can accommodate up to 250 delegates in any preferred layout. A cinema-style projector and sound system are available to use.



BOOK YOUR NEXT EVENT WITH WELVERDIEND CONFERENCE VENUE



BOOK YOUR NEXT EVENT WITH WELVERDIEND CONFERENCE VENUE

WEDDINGS

We understand to arrange a wedding can be a daunting task and very taxing at times... Let us guide you through your special journey, making it effortless, luxurious, beautiful, lovely and a time you will always cherish.

Our wedding venue seats 250 guests, where catering and décor can be included in your final package as well.

OTHER FUNCTIONS

Matric farewells, birthday events, work functions, engagement parties, baby showers and any other small functions.

All functions are quoted on the number of guests and rates will depend on the food and beverages served. Quoted on an individual basis depending on client requirements.



BOOK HERE

079 513 5302 / 082 370 4180
wilverdiend@twkagri.com





THE GREATEST

If we go to the Book of Luke 9:48 (NKJV), Jesus says,

“Whoever receives this little child in My name receives Me; and whoever receives Me receives Him who sent Me. For he who is least among you all will be great.”

Isn't it amazing how everything the world strives for and everything that the world sees as successful, Jesus sees it almost in the opposite?

The San talk about the upside-down tree, referring to the mighty baobab tree, because in the winter it sheds all its leaves, and it looks like the roots are sticking up in the air and that the main part of the tree is underground. The Gospel is sometimes referred to in Christian terms as the upside-down Gospel. If you want to be the greatest, you have to be the least.

The Lord says to us in 2 Corinthians 12:9 (NKJV),

“And He said to me, “My grace is sufficient for you, for My strength is made perfect in weakness.”

So when we are weak then we are strong. When the disciples were disputing about who was going to be the greatest in the kingdom of God, the Lord Jesus took a little child, put the child on His knee and said **“If you want to be the greatest in the kingdom of God, you must**

be prepared to be the least”.

Yet we drum it into our children when they are very young: **“you have to be first, you mustn't be last, you have to be the swiftest, you have to be the strongest”** - and that is not what the Lord says. He says we need to be gracious, we need to be humble, we need to be kind to each other, especially in these days in which we are living where so many people are struggling with depression, anxiety, fear and stress.

There is nothing nicer for me than to sit around with a group of my grandchildren and just talk. Not about anything specific, just talk.

It is so very refreshing to hear out of their young mouths, truths they come out with and seeing life through their eyes as well as their perspective. We really need to simplify our lives if we are going to make it to the end.

Jesus bless you

Angus and Jill Buchan

Maak staat op ons. Elke keer.



Great Plains Field Cultivator



Great Plains 4-8 Row Planter



Great Plains Stack Fold Planter



Ombu Chaser Bin 21000



Great Plains Turbo Max
Now in 3mt



Legend Side Tipper



Legend Skoffel



Ombu Sonneblom Tafel



Great Plains 12-16 Ry Planter



Great Plains Turbo Seeder



Great Plain Disc Harrow 7000



Legend Subsoiler



Legend Roleg



Legend CB 30 Tapkar



TWK
Meganisatie is
'n trotse
verspreider van
Agri Afrika
produkte.



Kontak ons vir meer inligting:

Landlyn
Tegnies Louis Smit
Produkte beskikbaar by u naaste
TWK Meganisatie

086 111 3692
076 851 3360

Marius Tolmay
Mauritz Maree
Johan Roestof
Marius Tolmay
Gerrie Wagenaar

083 581 5709
071 148 3364
079 526 1381
083 581 5709
083 627 7260

info@agriafrika.co.za
Mpumalanga/Limpopo
NWK/Bethlehem
Kaapstad
Vrystaat/Noord- en
Oos-Kaap



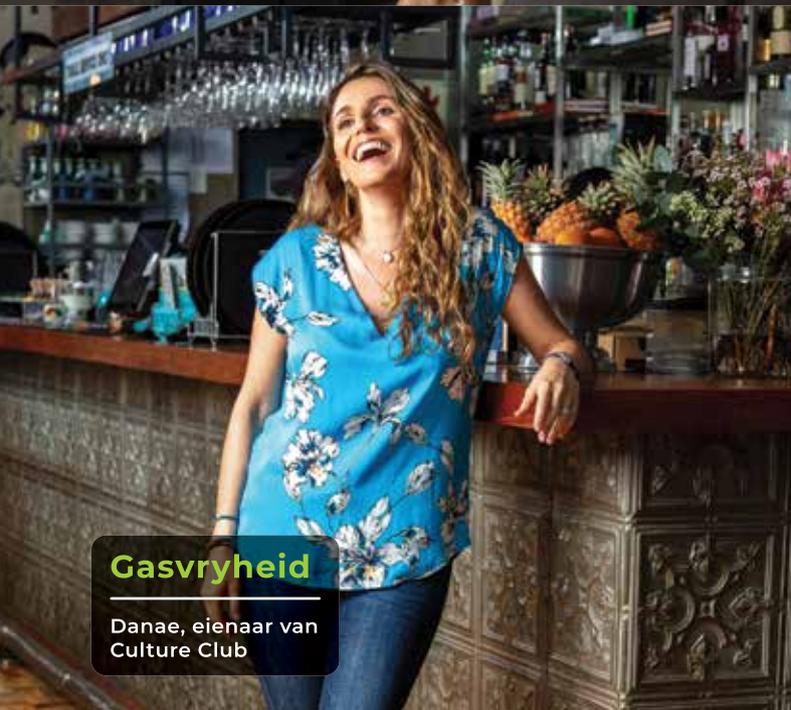
Kleinhandel

Anusha, eienaar van Sandon DHW



Vervoer

Tiro, eienaar van Kutlwano Trading 60cc



Gasvryheid

Danae, eienaar van Culture Club



Kontrakteurs

Schalk, eienaar van Cinema Architects

BESIGHEIDSVERSEKERING VIR JOU SPESIFIEKE BEHOEFTE

Jou besigheid se risiko's en bates is heeltemal uniek en die kans is goed dat jou behoeftes heeltemal verskil in vergelyking met dié van 'n soortgelyke besigheid twee blokke verder. Business OUTsurance ken hulle storie as dit by versekering kom. Of jy dus in die landboubedryf, vervoerindustrie of in die gasvryheidsbedryf werksaam is, hulle gaan uit hulle pad uit om jou versekeringbehoefte te verstaan en seker te maak dat jy presies die regte versekering teen die regte premie ontvang.

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



Besigheid