



RADIUS

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FREE

TWK INSURANCE, MARBLE HALL

A trip to a valley of abundant agriculture
to meet a dynamic trio

Basjan se Boomhuis

Boomhuis-op-reis

The livestock farmer's

checklist for autumn

The latest EEA requirements

for Designated Employers

**From mapping to shaping
sustainable forestry**

**SAWCO Treated Timber Products -
Die proses agter die pale**

**TWK Grain Industries -
Behind the scenes at Mkondo Mill**

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TWK INSURANCE

Marble Hall

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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...



Sow Generously

"Generous persons will prosper; those who refresh others will themselves be refreshed."

Proverbs 11:25

The Good News: Knowing that you've been able to help someone is its own reward. But as this verse notes, being generous and openhearted means God will also see to it that you are rewarded.

I was travelling very recently and, as it happened, I drove through a giant pothole. Immediately I knew there was trouble. My oldest son was travelling with me, and he was quite willing and able to change the flat back tyre of my vehicle. We heard a gentle noise not five minutes in; the front tyre was also deflating! My heart SANK into my shoes.

*"Generous persons will prosper; those who refresh others will themselves be refreshed."
- Proverbs 11:25*

A Land Cruiser pulled up behind us not five minutes later, and a young farmer and his father started helping us without question. The problem still remained; what to do about the front tyre? They flagged down a vehicle similar to mine, asking if we could borrow their spare tyre, to my absolute amazement. Unsuccessful.

After a short while, the two farmers jumped into their bakkie, drove back to the auction they attended (across the road), and found a fellow farmer willing to lend his tyre to me, a complete stranger.

They put the second spare tyre onto my vehicle, and another lifesaver arrived, a colleague operating in the Vryheid area, to escort my son and me to the tyre repair shop, where he stayed with us until we were able to carry on travelling.

Some people might say, "what a horribly long day you must have had", but I can testify with gratitude and honesty that it was one of my best experiences. We as human beings have so much to give, and so much we can offer others.

I want to encourage everyone reading this note to always watch for anyone crossing your road that might need a extra help today. Also, keep an eye out where you can use your talents for someone else's assistance and aid. Indeed, those who give generously will be rewarded generously!

Now, over to you, our clients, suppliers, and stakeholders, help us put a new PULSE in agriculture!

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:
Cornelia Vermaak, Chantell du Plessis, Clara Rautenbach, Martin van der Hyde, Wessel van Zyl, Thys Visagie, Katie Johnson, Jaryd Alexander, Eugéné Joubert, Desiré du Plessis, Jaco Jacobs, Johann Strauss, Letitia Coetzer, Mike Lloyd, Marisa Janse van Vuuren, Riaan Snyder, Chantell Grobler, Angus Buchan.

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

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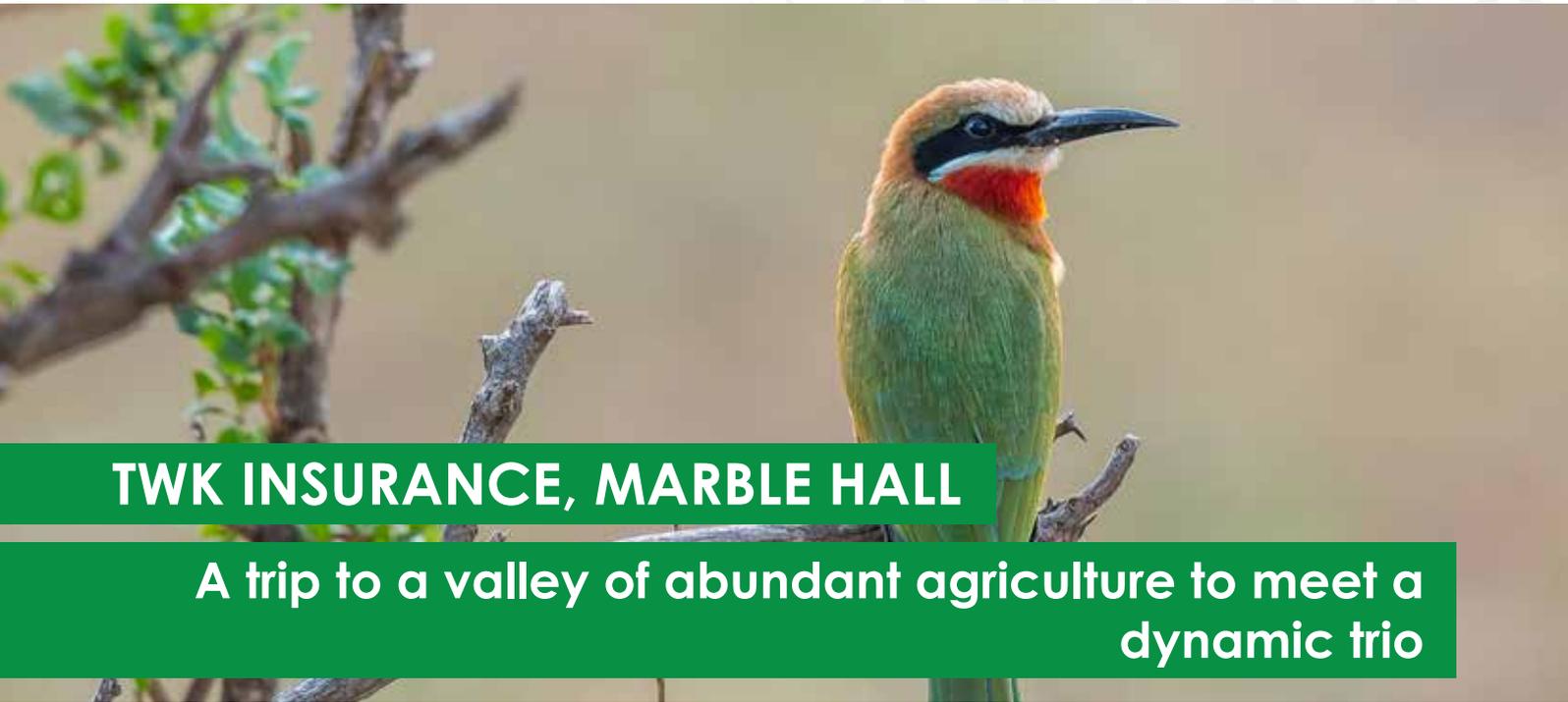
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TWK INSURANCE, MARBLE HALL

A trip to a valley of abundant agriculture to meet a dynamic trio

By Cornelia Vermaak

Some of the sweetest oranges, grapes and even other delights like watermelons can be found in the picturesque area of Marble Hall in Limpopo – but there is livestock, game and grain to be found too. It is also a growing hub of TWK Insurance.

Marble Hall and the surrounding areas in Limpopo have a lot on offer, for residents and for those merely passing through. With mild winters and warm summers and rain occurring throughout the year, the area is ideal for many divisions within the agricultural sector. Many products from the area can also be found on export markets.

Marble Hall, originally known as Marmerhol (Afrikaans for Marble Hole and changed as far back as the Anglo Boer War) developed mainly due to the marble that was discovered and mined there in the early to mid-1900's. The marble was discovered by the Visagie family in 1920 whilst on a hunting trip from Pretoria.

The area is also close to Loskop Dam and there is an abundance of activities for both locals and tourists alike in the surrounding area and is located quite close to Gauteng for those who want to make a trip of it.

Besides – and because of – its agricultural richness, Marble Hall's TWK Insurance branch is also found here.

Just over two years ago, TWK bought out a brokerage firm in Marble Hall, not just to expand, but most importantly, to be closer to existing and new clients.

A small, energetic team makes dynamite in small packages

Speaking to Coert de Lange from the Marble Hall branch, one gets a sense that whilst they might be a small office (they number only three),

they give their all for their clients.

This is testified to by the fact that for the last two years, they have brought in the biggest growth (premiums) amongst all TWK's insurance branches.

They might be a small branch, but they are busy. Looking to the future, they want to keep growing whilst upholding their high service standard in the process.

Coert, who joined the team roughly two years ago, wants the best for their clients. When asked what they would want to change, the only thing he could think of was to help their clients even more than they already do.

Other than Coert, there are two others in the office. The roles they fill are administration and underwriting, as well as seeing to claims. These roles are manned by two very helpful ladies, namely Serelda Botha and Chandre Kuhn.

Serelda came over from the brokerage firm that was taken over, so hers is a familiar face for the older clients, as well as being someone who has become known to the newer clients.

“For the last two years, TWK Insurance in Marble Hall has brought in the biggest growth (premiums) amongst all TWK's insurance branches.”



Coert de Lange

After claims have been processed and finalised, Chandre is the lady who follows up with clients about their claims and ensures that the customer is satisfied.

In the two years that the branch has been active within the area, they have seen significant growth in their client base from the agricultural sector, to the commercial and the private sector as well.

This small, dynamic team can and will assist you with insurance for all your needs. Everyone can find a solution; this is a one-stop shop, offering options from several different insurers.

Adapting to changing needs in the farming industry

In the last couple of years, the agricultural sector has changed somewhat in the immediate area, shifting from seasonal crops to more permanent orchards.

Whilst there are still seasonal crops in the area, the change to orchards meant insurance also had to adapt – however both industries need to be suitably insured.

Logistics companies and other commercial businesses are also welcome to get in contact with TWK Insurance Marble Hall.

All your insurance needs can and will be met. Transit cover, theft and all other problems that may inevitably pop up at the most inopportune moment can be insured under TWK.

“Whilst there are still seasonal crops in the area, the change to orchards meant insurance also had to adapt - however both industries need to be suitably insured.”

Don't wait till it's too late to get all your insurance needs taken care of by a professional team that has your best interests at heart.

What they offer:

- Short-term insurance (buildings, fleets, liability, etc.)
- Crop insurance
- Plantation insurance
- Long-term insurance
- Medical Aids
- Alternative Risk Transfer

In an area that is well known for its citrus farming, packhouses play a very important role for many a farmer and as such, these packhouses and the products stored in them are of vital importance for not just the farmers, but also the area.

Insurance also caters for basic theft cases (such as that of irrigation pumps or even copper lines which is unfortunately quite common), fleets and other numerous necessities in terms of general day-to-day cover.



“When you see them out and about, don't hesitate to swing by for a chat. They will more than happily answer any questions you might have.”

Delivering more than just insurance to the community

TWK Insurance Marble Hall plays an active role in the community. From being involved with local schools and their activities, golf days (Marble Hall and Grobblersdal clubs) and even livestock auctions, they are actively involved with the community.

When you see them out and about, don't hesitate to swing by for a chat. They will more than happily answer any questions you might have.

Recently their offices were relocated to the more centrally located 1004 Diamond Street, Marble Hall from where they are available to help their clients, both new and old, with their claims and queries.

It should also be kept in mind that they are available to people from all areas, whether locally in Marble Hall, Groblersdal, Middelburg or even further out to the North.

TWK's Agri Assist is also a helpful tool for clients, if you have yet to find out more about this service, you can get in touch with the helpful people from TWK Insurance Marble Hall to give you some more background on this helpful tool. It might just help you out of a tight spot.

Whether after hours, over weekends and even during holiday seasons, you will always be able to find assistance, for the team at TWK Marble Hall are always available. You can be certain of helpful, quick and thorough service at any time, on any day.

Contact TWK Insurance Marble Hall at 013 261 2316 or visit them at 1004 Diamond Street. ■



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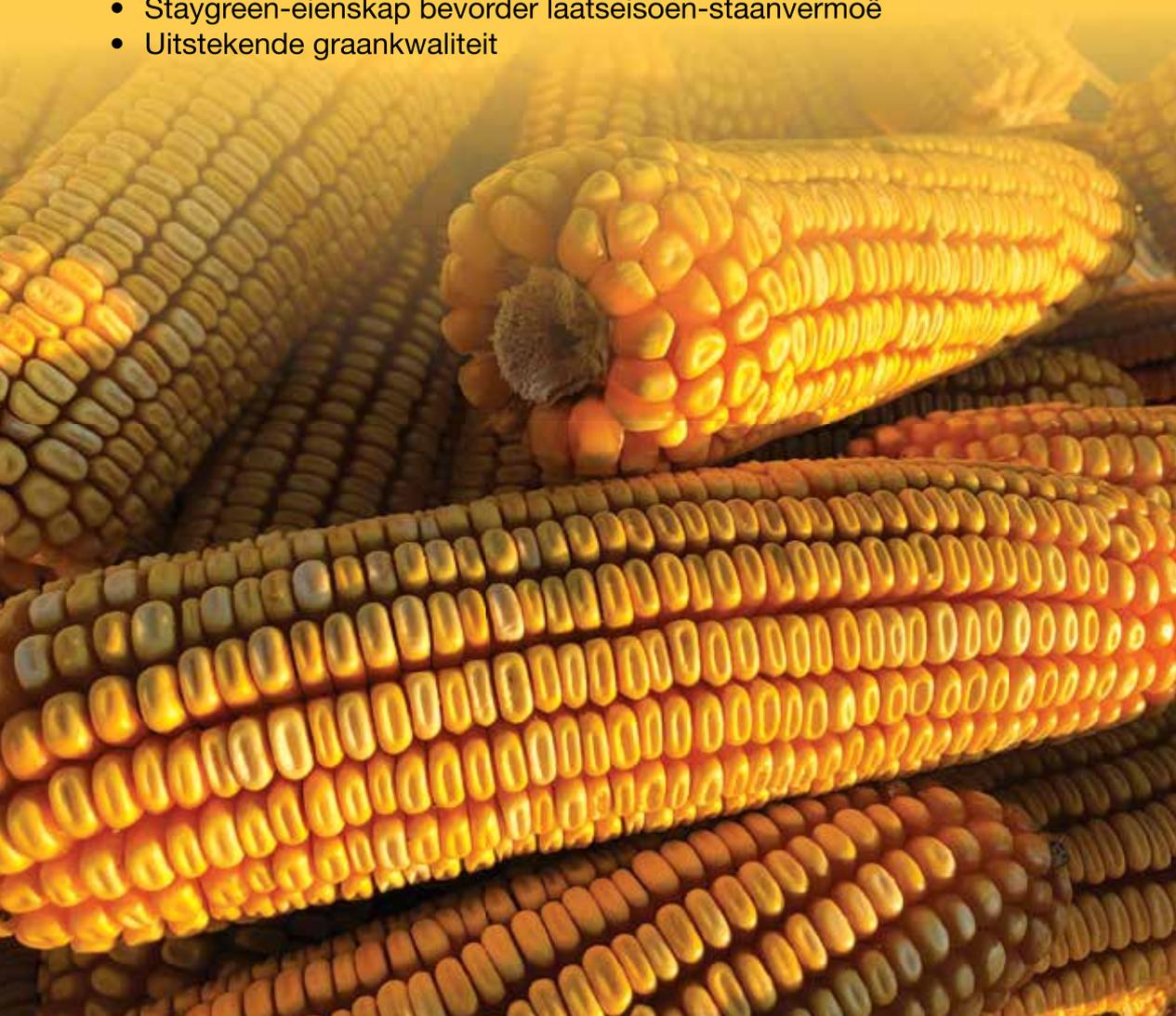


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There are many paths to greater food security for all of us

By Cornelia Vermaak

Greater food security for our homes and our country may mean your own food garden or making more conscious choices about where your food comes from, taking care to support our farmers.

According to US Aid, food security means "having both physical and economic access to sufficient food to meet dietary needs for a productive and healthy life".

It's wise to link up with an experienced food gardener or food gardening association; although it sounds simple, growing vegetables is not something to merely jump into without doing due diligence and a lot of research.

There are many reasons why food security is a problem facing South Africa. High unemployment and a high cost of living are exacerbated by climbing fuel costs, which drive up food prices. But there are solutions.

Making conscious choices when purchasing food
Otherwise, being responsible about what you eat and ensuring that you buy local, is another way to boost South Africa's food security, since it encourages our large and crucial farming industry.

According to Stats SA, in 2017 roughly 6,8 million South Africans experienced hunger. This number might have gone down from the 13,5 million in 2002, but after the global pandemic, the number is expected to be much higher now than in 2017.

Producing and processing food isn't cheap. And whilst we all are pinching pennies and looking for a bargain, it's good to know and understand the processes through which food has to go before reaching our plates.

Although South Africa has plenty of largescale food resources that are relatively secure, food security for many homes remains a challenge, and in some cases a dream.

Besides eating your own home-grown food, in most cases where you buy from an outlet, a product must go through several stops before the end product is on your plate.

Into this situation arises the possibility of families and communities growing their own food. If you or your neighbours have the space and it is within your means, one person or a group of people can come together to produce their own vegetables.

Knowing and understanding where your food comes from, the methods of its production and how far it travelled to your plate can not only help us to appreciate it more, but can also mean more responsible purchasing and consumption – and encourage local small and large scale farmers.

This can be done through a shared or individual vegetable garden (there are even options for people living in apartments) or even by sharing in the duties of raising chickens for both eggs and meat.

Whether it's sizzling lamb chops on a braai, a fresh salad as a side dish and a baked dessert to top it all off, yoghurt and muesli or bacon and eggs for breakfast, a sweet and juicy fruit salad, or the pap and shisa nyama which many of us eat daily – all these ingredients originate on farms.

There are many community projects where communities work together in producing food, and organisations from whom you can learn how to start and sustain your food garden.

Hydroponics and other similar (yet different) production methods are also options for those who want to go into food production more intensively in a different manner, on a larger scale.

"There are many community projects where communities work together to produce their own food, and organisations from whom you can learn how to start and sustain your food garden."

In today's day and age, whether you purchase your food in store, online or by app, or even from a local producer at a market, it's always good to know where our food comes from and what has gone into its production.

Similarly, teaching children to appreciate the food we eat and understand its origins – and how it's produced – should form part of their education to ensure food security for tomorrow.

Focusing on the traceability of your food

If we consider the basic hamburger, it consists of a bun, a patty, salad, sauce and (sometimes) cheese. The bun is made with flour, which can be traced back to wheat crops. The patty can be traced back to a feedlot or maybe even a broiler farm. The salad can be traced to a producer's greenhouse. As for the cheese, the original milk can be traced to a dairy.

Traceability has become something on which many consumers are insisting, and producers have started to answer this demand over the last couple of years.

As a consumer yourself, one can, keep an eye out for labels on the packaging indicating where the product originated. This is not just the country of origin, but the region or even the exact location from where a product has come).

Cheese and other dairy products are produced from milk, which is collected on a farm, from where it is taken to a factory, where it is then either processed or it is used to produce certain products. Sometimes, some of these products then move to another factory before it is packaged for consumption.

Even that juicy steak the restaurant dished for you originated from a breeder, who sold a weaner to a feedlot; the feedlot fed the animal for 90 to 150 days, then it was taken to the abattoir. The meat then sent to the butchery. Meat takes a long time and makes several "stops" before finally reaching the consumer.

Fruits, vegetables and other edible plants are harvested, stored in cold rooms and transported to markets where they are then

"Being responsible in what you eat and ensuring that you buy local, is another way to boost South Africa's food security, since it encourages our large and crucial farming industry!"



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sold on auction and distributed to stores and restaurants.

A poor season with bad crop yields and livestock losses due to reasons such as drought and disease, can have far reaching consequences for a country's people when it comes to food security. If food resources are unstable, food security will dwindle.

In some instances, food resources also provide for textile requirements such as wool from sheep for clothing or even leather to be used in furniture making or car seat covers. Moreover, there are instances of overlapping, where we consume one product and use the other.

Wherever we choose to gather our food, we are dependent on reliable, humane and secure food resources.

Farmers (large commercial farmers and even small-scale farmers) know their circumstances and how to make the best of them. They understand how animals and plants react under certain

“Traceability has become something on which many consumers are insisting, and producers have started to answer this demand over the last couple of years.”

circumstances and what to do when things go wrong (and they can go wrong often). These farmers need our support.

But if you're a potential home producer, don't be put off; a little planning and research can produce a food resource in your back garden.

No matter how different your legal method of food production is, if it puts food on your table in a sustainable manner, you and your family – and even your neighbourhood – can enjoy greater food security for the future.

If you have the time and space, there's never been a better time to discover your green thumb than now! ■



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The livestock farmer's checklist for autumn

By Cornelia Vermaak

Whether it's marking your calves, checking your sheep for scabies, or tending to your horses' hooves, this is the time to take extra care of your animals as the colder months draw closer.

With the weather turning once again, some days it will feel like we are still in the midst of summer and others it will feel like we are already in the middle of winter.

Regardless of the fluctuating temperatures, your livestock will be preparing themselves and need to be further prepared by their owners for the upcoming winter months.



✓ Cows: marking calves, dehorning pastes, licks and check-ups

Autumn is a somewhat busy season for livestock farmers. For those who work on set calving seasons with a winter calf season, the first calves will already make their appearances by early autumn.

Other than the basics of ensuring a healthy calf is born with minimal trauma to the cow (the dam), it needs to be marked and checked on to ensure the calf is nursing and eating properly.

Calves must be marked, and owners are legally obligated to do so. Not only this, but calves have to be marked at an early age (although not branded until they are several months older) by tattoo and/or ear marks (which have to be within legal and ethical bounds).

This is also the time to use products like dehorning pastes.

“Calves have to be marked at an early age by tattoo, ear marks, which have to be within legal and ethical bounds.”

(when applied correctly). This cancels out the need to cut and trim horns in adult animals which can lead to trauma.

If you are still new to the idea of dehorning paste, speak to one of the friendly TWK assistants in store who will be able to help you out with more information.

It's also a good idea to book the local veterinarian to do pregnancy testing on your livestock by mid-autumn. Female animals (cows and heifers) that were with the bulls during the summer breeding season, will by this point have been away from the bulls for more than six weeks.

By the six-week mark and longer, it is easier to detect the fetus in the animals and as such, the results will be more accurate.

Some of the last summer calves will be weaned during autumn. These animals will have to be dosed with a broad-spectrum product that treats and prevents different types of infections.

You will need to speak to your veterinarian about a management program for your livestock, so that you know when to oculte and dose the herd and for what. It is so important to do and give the right thing, at the right time, when it comes to cattle.

During autumn, check your herd (adult and juvenile animals) to ensure that all of them are healthy before heading into winter.

Treating a sick animal before winter hits can mean the difference between a live animal or one who is no longer part of your herd. All animals should be "clean", meaning they have no or very few parasites before going into winter.

This will also be an ideal time to start speaking to a consultant at your local TWK branch about the upcoming changes in your mineral supplements (licks) for your animals. Their needs will differ during late autumn and winter from the summer months when their natural grazing is at its peak.

Scabies: protecting your small livestock from disease

When it comes to small livestock such as sheep and goats, scabies, also known as sheep scab (brandsiekte in Afrikaans) is something to look out for.

This is a problematic disease and controversial, about which many a sheep farmer may be found raising their eyebrows and giving their opinion. However, scabies is a huge problem in South Africa, in some areas more than others.

Animals who are suffering due to scabies, will not be allowed to be marketed. These animals are suffering severely and can in cases, die. Scabies will ultimately affect all the animals in a herd if a solution isn't sought, and quickly.

"Calves have to be marked at an early age by tattoo, ear marks, which have to be within legal and ethical bounds."

Infected animals should be kept away from other animals.

This skin disease is caused by mites that live in the skin of infected animals and is especially problematic during autumn and winter months. When this disease has been identified amongst a herd, in animals, it must be reported as it is a controlled disease. Outbreaks are monitored and there is a lot of emphasis on prevention rather than cure.



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Shaping the future of animal health



How should a sheep farmer handle the prevention of these mites? A good starting point is to regularly dip your flock. Keep the area where they are kept during the night (if they are kept in a 'kraal'), clean.

If you do find an animal that shows the signs of the disease, keep them separate and seek help quickly. Symptoms include, but are not limited to itching, biting at their wool, and pulling the wool out. Infected animals will also start losing weight drastically.

For both sheep and goats, use a broad-spectrum product (which can be found at your local TWK branch) that will clean out the parasites from their systems before heading into winter.

Teeth and hooves: Seeing to the horses on your farm

Farm horses are used for livestock work as well as pleasure riding and even for general transport. But in many instances these animals are overlooked when it comes to their general wellbeing.

Take some time during autumn to check your horses. Ensure their teeth are still healthy (if not, find someone who will be able to help you like your local veterinarian or equine dentists).

It's also wise at this time give them a product (specifically for equines such as horses and donkeys) that will treat any parasite infections.

It's especially important for their hooves to be checked by a professional farrier.

"Your horses' hooves need to be trimmed regularly into a proper, healthy shape to avoid diseases and injuries."

Your horses' hooves need to be trimmed regularly into a proper, healthy shape to avoid diseases and injuries.

Farming is a way of life. It isn't merely something you can do only one or two days a month. Get to know your herd and flock. Look out for them and keep them healthy.

A healthy herd (or flock) is profitable! Your animals will take care of you if you take care of them.



Things to look out for with cattle

- Look after the winter calving cows and their calves. Ensure the calves are healthy, marked and are feeding properly.
- Start looking at different lick requirements for livestock during the colder months when their natural grazing is much lower in value. Remember cows who are in production will need extra nutrients.
- Use a broad-spectrum product to clean animals of parasites (both internal and external).
- Book a veterinarian to do pregnancy testing on your cows by mid-autumn.
- Use a management program provided by a local veterinarian to ensure animals receive the required vaccines on time.

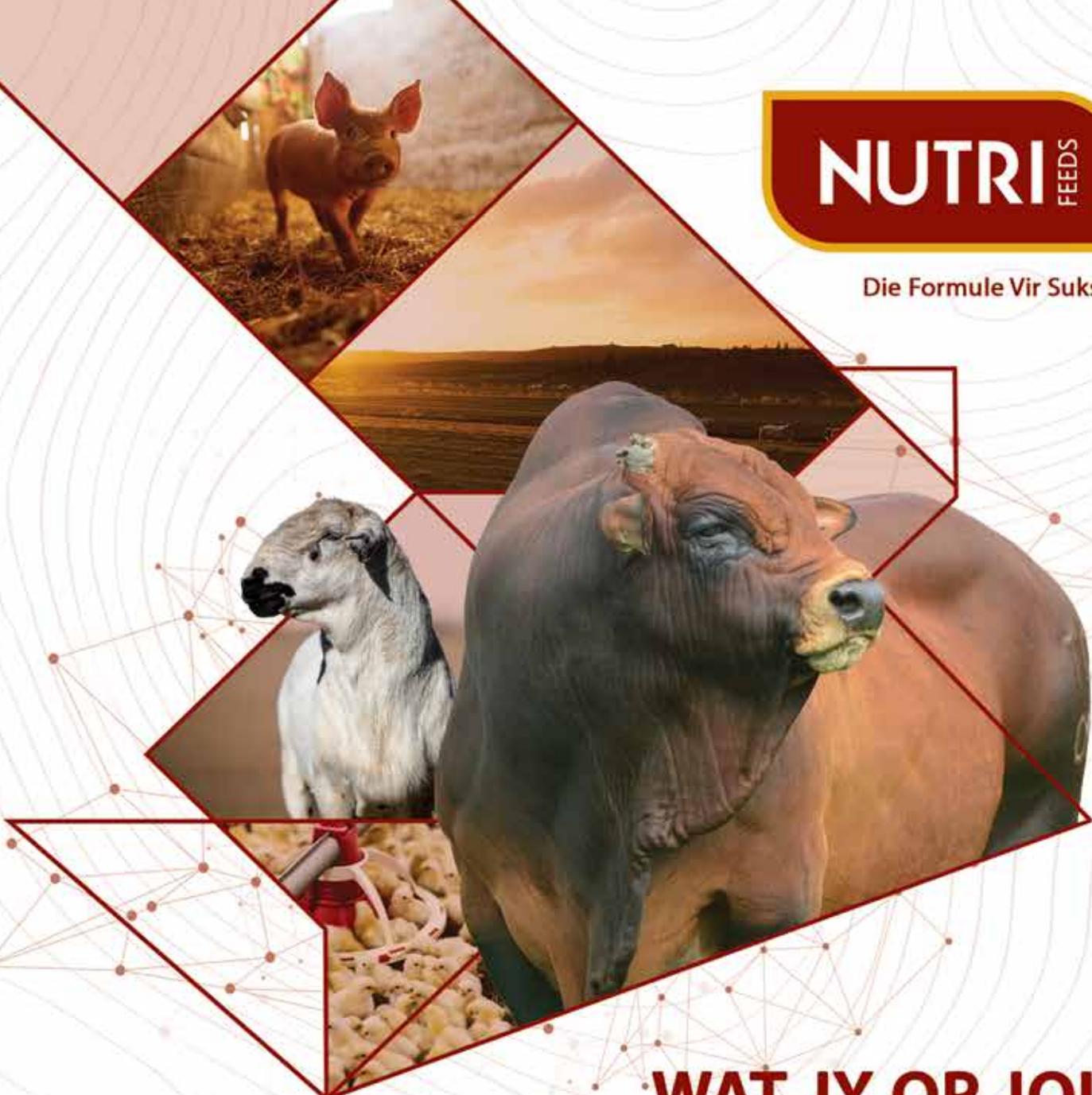


Checklist for sheep and goats

- Dip small livestock on a regular basis (do not consistently use the same product).
- Look out for nasalworm, pasturella and sheep scab.
- Do not forget to treat your flocks for their seasonal pulpy kidney as their grazing conditions will once again be changing and you can prevent losses from occurring.
- Give a well-balanced mineral supplement that will help animals keep their conditions up and will also help ewes who have lambs during autumn, going into winter.

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The latest EEA requirements for Designated Employers

By Chantell du Plessis

We outline the basic standards to protect you as a Designated Employer under the EEA.

According to the amended Employment Equity Act (EEA) No. 55 of 1998, if an organisation meets the definition of a 'Designated Employer,' it is required to comply with the Act's sections 16 through 26.

Failure to do so exposes a Designated Employer to a fine under Schedule 1 of the EEA.

Fines can range between R1.5 million and 10% of an organisation's total annual revenue, depending on the type and number of violations.

Any appointed DoEL Inspector may at any time audit compliance.

The EEA defines a Designated Employer as an organisation with 50 or more employees, or a business with less than 50 employees exceeding the annual thresholds as per Schedule 4 of the Act.

Employment Equity submissions not only assist with EE compliance, but also with state tender acquisition and B-BBEE verification. A Designated Employer must comply with the following sections of the EEA:

Sections 16, 17 and 18

Employers have a responsibility to consult with employees; a forum should be established with representation from recognised labour unions, nominated staff representatives from all EE levels, and employees of various races, genders, and disabilities.

The goal of this forum is analyse the company's existing EE status, to aid in developing and approving an EE Plan, and to monitor compliance with the plan on a regular basis.



Employers should ensure that sufficient documentation of this consultation exists, to satisfy an inspection under this provision.

Section 19

The employer, through the forum, has a duty to ensure that policies and procedures are in existence to address identified Affirmative Action measures and barriers, and to update these as and when required.

In addressing barriers, the employer needs to ensure that the drafted Employment Equity Plan is aligned to the most recently published Economically Active Population Statistics and complete such information in the EEA12 form for record keeping.

Section 20

To overcome any impediments and under-representation of specific groups identified

in the analysis required in section 19, a Designated Employer must prepare an EE Plan:

- In addition to the barrier analysis, the EE Plan must incorporate Affirmative Action strategies as well as the responsible staff members accountable for their implementation.
- A Designated Employer must set numerical goals and targets for each EE level for each year of the plan, as well as

the strategies to obtain these goals – i.e. recruitment, retention, staff development etc.

- A Senior Manager, responsible for the overall implementation and monitoring of Employment Equity in the workplace, must be appointed as per Section 24 of the EEA.

Section 21

Section 21 requires Designated Employers to report to the DoEL on their EE progress on an annual basis.

The primary objective of this is to evaluate the effectiveness of a Designated Employer's EE Plan.

If submitting the report manually, the deadline is 1st October; otherwise, online submissions must reach the DoEL by 15th January of the following year.

Section 22 – 26

- Section 22 - Include a summary of its EE report - in the EEA10 format - in its annual financial report - only applicable to Public Companies.
- Section 23 - Develop a follow-up EE Plan at least 6 months prior to the current plan expiring.
- Section 24 - Appoint and formally mandate at least one Senior EE Manager to monitor the implementation of the EE Plan.
- Section 25 - Employees should be informed on the EEA's provisions,

as well as the contents of the EE Plan and EE Report.

- Section 26 - Maintain accurate records of all EE-related documents and data.

Although compliance is crucial, a Designated Employer's focus should always be on progressing beyond compliance to transformation, which necessitates taking further steps beyond those mentioned here.

Exceeding expectations will foster a changing environment and empower relevant stakeholders.

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



“Although compliance is crucial, a Designated Employer’s focus should always be on progressing beyond compliance to transformation.”

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BEETLE INC - BBFS203A

SAWCO TREATED TIMBER PRODUCTS die proses agter die pale

By Clara Rautenbach & Martin van der Hyde

STTP is kenmerkend in die houtindustrie, ons het vinnig bekend geraak met die kwaliteitprodukte wat gelewer word, en is ons opgewonde om SAWCO Treated Timber Products as deel van die TWK Agri-familie te hê. Maar wat behels die proses agter die pale waarmee ons ons heinings span, ons kragnetwerke verbind, of selfs net die skadu van 'n lapa tydens 'n naweekbraai geniet?

SAWCO Treated Timber Products (STTP) is geleë in Nhlangano, Eswatini, waar roumateriaal vanaf Shiselweni Forestry Company (SFC) verskaf word om behandelde H4 en H5 pale, droppers, transmissie-, en konstruksiepale (laasgenoemde word gebruik vir die oprig van omheining, lapas, wingerde en vrugteboorde) te produseer.

Pale word in standaarddiameters en/of lengtes – asook in mates soos deur individuele kliënte gespesifiseer – in bondels verpak en met kleurkode onderskei. Nadat daar seker gemaak word dat die pale aan STTP se streng kwaliteitvereistes voldoen, word dit



is die doel om alle kliënte binne sewe dae van hul bestelling te voorsien.

STTP handhaaf ten alle tye SANS-standaarde (754/457-3/1288), met goedkeuring vanaf African Certification and Testing, wat maandeliks kwaliteitinspeksies uitvoer om uiteindelik CCA- en kreosootpale van die hoogste gehalte te verseker.

By STTP kan enige kliënt verseker wees van kwaliteit produkte, wat betyds en tenvolte gelewer sal word. ■

gestoor om deur middel van 'n drukproses behandel te word. CCA- of kreosoot-behandeling van hout behels dat die rou pale in 'n "behandelingsdrukkoker" geplaas word, waar 'n spesifieke mengsel vir behandeling volgens SANS-standaard aan die pale toegedien word.

Van hier word individuele kliënte, insluitende hardewarewinkels regoor Eswatini, asook TWK Handelstakke in Suid-Afrika, se bestellings gesorteer sodat die finale produk bloot net gelaai en gelewer kan word wanneer trokke by STTP arriveer. Uiteindelik





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TWK GRAIN INDUSTRIES

Behind the scenes at the Mkondo Mill

By Thys Visagie

We share our value chain from farm to fork and farm to feed.

Mkondo Mill extends the food value chain by processing raw materials into a variety of food and feed products. The mill is ISO 22000:2018 accredited and does its utmost to guarantee quality and safety in food and feed production.

The TWK agricultural harvesting area is the main source of its raw materials, such as white maize, yellow maize, sugar beans and soya. The raw materials are mostly produced and harvested on the farms, then they are transported to and stored in TWK's silos.

From farm to fork

White maize is milled into super maize meal namely Super Strong, maize rice, samp, maize grits, maize flour and Mpumalanga Special maize meal.

Our flagship product is Shonalanga Braai pap. Many feeding schemes and schools prefer this product due to its high nutritional value.

These products are available at selected TWK branches, and the value chain has also been extended to the FMCG Markets in wholesale and retail.

From farm to feed

Chop: The by-product from white maize, namely hominy chop, is mainly used by feedlots and animal feed factories as raw material in their feed recipes because it has a higher fat content than maize.

Yellow maize products: Mkondo's Yellow Crush Plant is well known in the market for its Growell products (whole yellow maize; yellow crush and yellow maize meal), which are available in various sizes. The plant also supplies a mixture of feeds such as Growell mixed fowl feed and Growell Chick Chick.

Full Fat soya meal: Mkondo's Full Fat Soya Crush Plant processes soya beans and produces full fat soya meal. The plant uses an extruder cooker, which destroys the anti-nutritional factor, trypsin inhibitor, through a process of heating and cooking. The trypsin inhibitor reduces digestion of protein which can inhibit growth. The utmost care is taken not to prolong the heat treatment or to have the temperature too high, as this can destroy the nutrients in the meal.

Full fat soya meal contains high fat levels and is a good source of all the essential amino acids. Full fat soya meal is also high in protein (36-42%) and is a rich source of oil (18-22%). It also has the potential to supply major amounts of protein and energy to poultry and swine rations. Full fat soybean meal can be included in the diets of pigs, poultry, cattle, sheep and horses of all ages. With its high fat levels, full fat soybean meal can also be used as a source of linoleic acid for layer hen feeds. The level of linoleic acid in the feed will contribute to the egg weight and the grading of the eggs.

FULL FAT SOYA MEAL: IN TOTAL DIET	
SPECIES	INCLUSION RATE
PIGS	
Young	10%
Growing	10%
Finishing	5%
Breeding	10%
POULTRY	
Broiler	15%
Layer	10%
Cattle	10%
Horses	10%
Sheep	10%

Limitations

- None, if heat-treated properly.
- Its inclusion in ruminant feeds will be limited by the level of total fat in the diet.



FULL FAT SOYA MEAL: TYPICAL NUTRITIONAL ANALYSIS			
Moisture	%	MIN	9.4
Protein	%	MIN	35.00
Fat (Ether Extract)	%	MIN	19.00
Crude Fibre	%	MIN	4.6
Ca (Calcium)	%	MIN	0.16
K (Potassium)	%	MIN	1.7
Mg (Magnesium)	%	MIN	0.21
Na (Sodium)	%	MIN	0.010
P (Phosphorus)	%	MIN	0.39
Ash	%	MIN	4
KOH	%		75
Urease	%		0.05 - 0.2 ΔPH

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- 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!



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From mapping to shaping sustainable forestry

Opinion piece by FSA magazine – TIPWG article – GHS



Geospatial tools, techniques, and technologies now play a pivotal role in forest management in the face of pending climate change.

Advances in Geographic Information Systems (GIS), Global Positioning Systems (GPS), and remote sensing have provided new means of undertaking forest productivity assessments and inventory, forest health monitoring and harvest planning, to mention a few of their uses.

With the growing global emphasis on sustainability, these tools have also proved to be more and more indispensable in areas such as carbon assessment and reporting, and ecosystem classification and management.

The forestry industry is increasingly adopting geospatial technology to improve daily operations, and technology is progressing fast. GIS systems were simply a kind of mapping tool with integrated databases; today, they can be considered as a kind of distributed "neural system" that can analyse current situations, generate predictions, and develop solutions.

A wholesale technological solution

The revolution that geospatial technologies have brought to the industry concerns the whole value chain. For instance, sensors can be placed strategically to record the weather, insect pests, fire, and other phenomena, but can also be used to tag timber batches and monitor timber movement and chain of custody.

A simple smart phone is now equipped with enough sensors to be able to collect a variety of data related, for example, to a forest ecosystem – then transmit the data into a GIS data warehouse where it can be integrated and analysed for various purposes.

Surveys from drones, airplanes and satellites provide data at varying scales, from tree-level to the landscape. Drones, in particular, are becoming an affordable option for keeping an "eye" on a limited area to collect information relative to the health status of a forest stand, monitoring the recovery from a fire or hail event.

Affordability has been a major hindrance in the uptake of spatial technologies at the operational level. A good example is the slow entrance that LiDAR (Light Detector and Ranging) has made in the forestry industry as a tool for capturing 3D data. Up to 10 years ago, this technology was hardly used by the industry, while now LiDAR is a key tool used to generate high resolution digital terrain models, biomass estimates and individual tree height and volume.

There is no doubt that the application of geospatial technologies and remotely sensed data is leading towards better plantation forest management, and the growing accessibility of integrated platforms where the data acquired from these technologies is stored and supports better management decisions.

The future of forestry inevitably relies on the use of these cutting-edge technologies which require a strong investment by the industry in research and capacity development.

Charting the impact of climate change

Apart from forest management, spatial technologies are essential tools when dealing with global challenges affecting the forestry industry, particularly climate change and biotic risk.

Climate change contributes to extreme events like heat and cold stresses, altered distribution of rain, drought and flood, storms etc., all of which have an intense impact on plantation forest yields. In South Africa, climate change predictions are particularly worrying. Temperatures are expected to raise by 2-3 degrees Celsius by mid-century, and 3-4 degrees Celsius by the end of the century. Rainfall patterns are predicted to become more erratic, leading to increased evaporation and the likelihood of extreme droughts. These trends are already clearly visible as is their impact on our plantations.

Understanding our planet and the impact of climate change is crucial at every level. Furthermore, historical time series of accurate and reliable data helps us to analyse and conceptualise changes over time. This applies to the natural environment as well as, for example, planted forests, where remote sensing data is used to model productivity decline over time, drought severity and frequency, tree stress, and other factors strictly linked to the climate and affecting the productivity and long-term sustainability of our planted forests.

Satellite derived data also allows us to better study and predict the effect of climate change on ecosystems, for instance, the impact of extreme weather events on planted forests, and monitor the effectiveness of adaptation measures that have been implemented. GIS-based models, fed by remote sensing data, are also critical to produce spatially explicit scenarios of how the future might look like if certain trajectories are followed in support of long-term industry-level strategies.



Monitoring insect pests and pathogens

Climate change and the increasing risk of damage caused by existing and new insect pests and pathogens go hand in hand and protecting our forests' health is a critical challenge for our forest managers.

Early detection of a pest or pathogen is fundamental to prevent outbreaks and contain the spread of a damaging agent, and, although conventional field measurements are the most accurate way to detect their occurrence and quantify infestation stages, they are very costly and time-consuming, and rarely solve the challenge of early detection.

On the other hand, remote sensing, that of spaceborne or airborne imagery collected using a drone or an aircraft, provides a more accurate approach to obtain explicit information that can be routinely analysed to detect changes at the landscape, farm or even tree level, reducing the need for field surveys and focussing resources on problem areas.

With early detection and monitoring being a crucial component of a successful forest protection strategy, new GIS based applications for field data capturing and rapid diagnostics are being developed and implemented by foresters.

Image recognition is a particularly interesting remote sensing application that allows a forester to take a picture in field of an insect pest or damage caused by a pathogen and, through an automated image pattern recognition process, provide a real-time first level screening and identification of the damaging agent being observed. These applications, which can be run

from a smartphone, have been already implemented by some of our companies in South Africa and are generating a wealth of precious geospatial data that is used to evaluate trends of outbreaks at local and regional level, map the distribution of these damaging agents, as well as analyse the population dynamics of their biological control agents and verify the effectiveness of the control measures.

Greater uptake in industry and education

Through the integration of these data with relevant climatic and other environmental datasets, predictive models of the risk of pests and pathogens under current and future climate change scenarios can be developed and fed into a GIS system to produce risk maps and visualise possible scenarios.

The forestry industry is moving towards the era of Big Data, and spatial technologies are a key source for big data from the platforms of satellite, manned and unmanned aircrafts, as well as ground-based structures. Platforms supporting access to databases from different sources are fundamental in this new era, and something behind which the forestry industry in South Africa may be lagging.

Through the development of the Information Hub, an initiative supported by the University of Pretoria and Forestry South Africa (FSA), a data warehouse to serve the specific needs of the forestry sector is being developed thanks to a collaboration between FABI,

the ICFR, and other industry and academic partners. The Info Hub will provide easy and quick access through a user-friendly interface to the national forestry pest and disease database, historical weather and climate data, and offer several visualisation and analyses tools.

Spatial technologies are ever evolving, becoming more affordable and accessible, and are inevitably part of the toolbox available for the sustainable management of our forest resources. The fast pace at which these technologies evolve presupposes a high commitment and investment by the industry and sector overall in research and development to gain full benefit from these available technologies.

Together with a quicker technological uptake by the forestry sector, investment in capacity development at both technical and academic level is crucial to move towards precision forestry and agriculture, paired with a strong commitment to research and development. ■





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How the agricultural sector is helping Southern Ground-hornbills

By Dr Jarryd Alexander – Mabula Ground Hornbill Project

Last year, our Champions provided 7000 live sightings of Southern Ground-hornbills through dedicated social media platforms – 2000 more sightings than last year. Here are some samples from the field.

Two years ago the Mabula Ground Hornbill Project put out calls all over the country for help from people and organisations on the ground, in areas shared with Southern Ground-hornbills. What we were looking for were simply any sightings of the birds to help run our national monitoring plan more effectively.

The national monitoring would help us more accurately determine the status of the South Africa population. The hope is that there is simply a lack of observational information, and with improved understanding of numbers and distribution we could

help shift the species from being listed as Endangered to Vulnerable.

There was an incredible response to our call for help and it has continued to provide and grow. What we refer to now as our Champions (individuals, companies, and governmental and private organisations who provide live sightings of Southern Ground-hornbills through dedicated social media platforms like WhatsApp), have gone above and beyond by providing nearly 5 000 sightings in 2020 and almost 7 000 in 2021.



A male Southern Ground-hornbill photographed by one of our Champions; Jarryd Streicher as he foraged in the plantations of KwaZulu-Natal. The birds utilise many different habitat types for their survival, with timber and macadamia plantations being great places to hunt down rodents and snakes.

What our Champions have told us up until now

Currently we have established 65 Champions groups. Between the 2020 and 2021 seasons, we identified more than 250 new locations where Southern Ground-hornbills are being observed.

To try and explain this value more clearly, it means that there are potentially 250 new hornbills or even groups of these birds documented for the first time in South Africa, this century. However, that would be the

best-case scenario; since the territories of ground-hornbills are so large it is likely that this value is a little smaller.

“We ask is that pesticides and poisons are purchased, stored, applied, and used as per the label specifications to prevent any negative impact on Southern Ground-hornbills and other species.”



“Not only are birds being spotted in new locations, and new groups being identified, but the continual monitoring by our Champions is equally beneficial!”

However, that still means the Ground-hornbill Champions and their monitoring efforts are painting a brighter picture for the conservation of this big and beautiful bird. Not only are birds being spotted in new locations, and new groups being identified, but the continual monitoring by our Champions is equally beneficial.

Through them, as our eyes on the ground, we are able to get live updates of established hornbill groups throughout South Africa, on a weekly and even daily basis.



These sneaky Southern Ground-hornbills were moving through a corn field in Haga Haga. The photo was taken by Jarryd Alexander whilst assessing the area for hornbill density and possible nest sites.

This helps us determine when the hornbills are active around their nests, when new chicks leave their nests and join the group, which chicks survive each year and grow up, and how group numbers change when new members sometimes join and leave.

All this information helps us structure our conservation efforts in the best manner, allowing us to conserve the species in different ways, depending on their areas they are living in.

Implications for Ground-hornbills that roam farms

Some of the most important landscapes to us are the large agricultural farms and plantations ranging from the Limpopo river, down through eastern Mpumalanga, into KwaZulu-Natal, and even stretching down to the south-east of the Eastern Cape.

These farms and plantations provide large pieces of land that are managed, semi-protected, and provide ideal habitats in which the species can thrive.

When one thinks of Southern Ground-hornbills in the wild, an image of the savannas of the Kruger National Park comes to mind but we are finding that almost 50% of the South African population actually survives outside of our biggest protected areas, in and amongst communities and on farms.



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A pair of Southern Ground-hornbills often frequent the sugarcane farms around Eshowe; this was taken by another of our Champions – Jane Chennells. Many of the photos we receive from our Champions are taken with their cell phones from a distance, but this still provide incredibly valuable information as we are able to monitor group numbers, sexes, and ages of the birds.

We are observing Southern Ground-hornbills feeding and breeding in a variety of agricultural habitats, from maize, potato, and tomato farms, sugarcane plantations, as well as macadamia and timber plantations, and also in their favoured habitats: short grasslands – like those managed for the dairy, brewery, and wheat industry.

Many of these agricultural types are mixed in the landscape, covering even larger spaces and creating a mosaic of suitable habitats for multiple hornbill groups to occupy and thrive.

Unfortunately, these habitats are not always 100% safe for this species, as hornbills are extremely susceptible to poisoning, both directly and indirectly. Fortunately for us, and for the hornbills, direct poisoning of them is very rare, as most of the land owners, managers, and farmers support conservation of threatened animals.

However, the main problem is indirect poisoning, events known as secondary poisoning. This happens when pesticides and poisons are sprayed and laid to reduce invasive and pest species in the area, and hornbill groups feed on the dead or dying insects and rodents for which the treatments were intended.

As a conservation organisation, we realise that it is not always possible to eliminate pesticides and poisons in the environment, especially on farms; what we do ask is that the pesticides and poisons are purchased, stored, applied, and used as per the label specifications. This prevents any negative impact on Southern Ground-hornbills, other birds and organisms, water sources, as well as the staff and owners of the

farms.

How you can become a Champion

If you have not yet heard about our cause or are not involved, please contact us or send your sightings to the Hornbill Hotline via SMS or WhatsApp (079 754 6234) or email us at research@ground-hornbill.org.za.

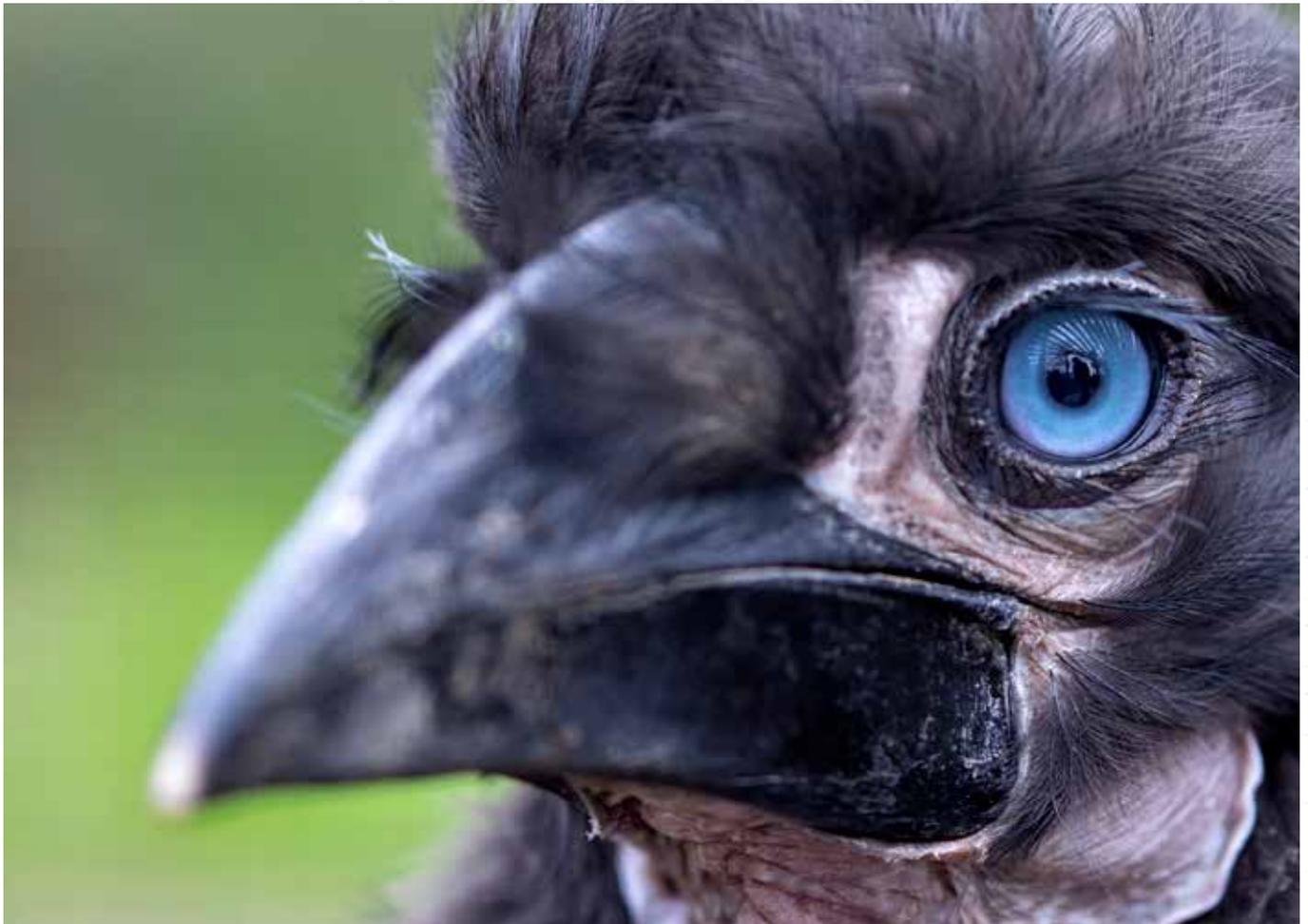
The most important information for us is the location of the birds, number of birds seen and preferably GPS coordinates (this can be done by simply sending a WhatsApp pin). Other information like the date of the sighting is also important. Photos, even poor quality ones, are still valuable.

Many people sharing their land with the Southern Ground-hornbills are also interested in nature, or are avid birders and are already using the BirdLasser app. If you are one of these individuals, please make sure to accept the Mabula Ground Hornbill Project cause.

BirdLasser is unfortunately unable to share your sightings data with us due to changes in the POPIA Act. If you are not using BirdLasser, but do use iNaturalist or BirdPro, your sightings will still find their way to us.

“We are observing Southern Ground-hornbills feeding and breeding in a variety of agricultural habitats and also in their favoured habitats: short grasslands.”

Additional ways to contribute sightings data is to visit our website (www.ground-hornbill.org.za) or social media platforms on Twitter (@ground.hornbill), Instagram (ground_hornbill), or Facebook (Mabula Ground Hornbill Project) to provide sightings, or just learn more about the species, the project, and what we do. ■



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Are you considering opening a bank account OR applying for a home loan

Behind the institutional terminology

By Eugène Joubert

When you interact with organisations defined as AI's (Accountable Institutions) in the FICA (Financial Intelligence Centre Act), one is often faced with a series of acronyms that are difficult to understand. We get behind the jargon so you can be an empowered customer.

Have you ever thought about the reason why you need to take your ID and evidence of home address with you when you engage with a Bank, Coin Dealer, Vehicle Dealer, Attorney, Insurance Company, Estate Agent, or any one of these institutions? When it comes to Regulations and Compliance, there are many different Legal Requirements for these companies to navigate.

But their compliance terminology can be difficult to understand. Here's an example of a typical interaction:

Practical Example

* You wouldn't hire a new employee without making sure you know who they are and if they're the right fit for the job. Just as employers thoroughly vet candidates, organisations across the Financial Services Industry need to have a good read on their prospective clients before allowing them to



open an account to mitigate fraud and money laundering risk. This is where customer due diligence comes into play.

* You go to an Attorney to help you with the documents to buy a house and transfer it to your Family Trust.
 Attorney: Yes, we can help you, but you must give me your ID and proof of Residence.
 This is for KYC purposes.
 Now, explain where the funds come from that are paying for this house.
 This is for AML purposes.
 Next, explain who the Trustees of this Family Trust are.
 This is for CDD purposes.
 In addition, we need to know who the ultimate Beneficiaries of this Family Trust are.

This is to risk rate in terms of the RMCP.

Lastly, we need the ID's and proof of residence of all these parties.

Once again, this is for KYC purposes.

Here's a quick breakdown of some of this terminology:

KYC (Know Your Customer) refers to the checks that a company performs to ensure their customers are who they say they are and do not pose a risk to the business. **KYC** falls under the larger umbrella term of **AML**, even though **AML** and **KYC** are often used interchangeably.

AML (Anti-Money Laundering) refers to the steps that **AI's** must take to prevent criminals from depositing or transferring funds that came from illicit activity. **AML** regulations are designed to stop terrorist financing and proceeds from crimes like human trafficking.

KYC and AML - What's the difference?



Broadly speaking, **AML** refers to all efforts involved in preventing money laundering, such as stopping criminals from becoming customers and monitoring transactions for suspicious activity. **KYC** refers to customer identification and screening, and ensuring you understand their risk to your business. In this way, **KYC** compliance helps prevent money laundering as well as fraud.

KYC and **CDD (Customer Due Diligence)** - What's the difference?

CDD is just one aspect of the **KYC** procedures, but people often use these terms interchangeably.

The first phase of **KYC** is the new customer information programme. In this phase, you collect information about the customer during the new

customer onboarding process. The second phase is **CDD**, where you perform identity verification to ensure the person is not pretending to be someone else.

Biometric identification is an important part of this step to make sure the person is physically present. You also perform watchlist screening and ensure they are not a **PEP (Politically Exposed Person)** or on a sanctions list. **CDD** also includes risk assessment to determine how likely they are to become involved in money laundering.

For example, if they live in a certain country and are opening a specific type of account, they might be considered a high-risk customer.

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KYC also includes **EDD (Enhanced Due Diligence)** for high-risk customers. In this phase, companies determine how to work with these customers, usually applying stricter rules when monitoring their financial activity. The primary goal of **KYC** is to decide whether – and how – to do business with your customers. In this way, **KYC** helps prevent money laundering.

How does a typical KYC process work?

Regardless of which terminology you use, a typical **KYC** process includes:

- verifying the customer's identity to prevent fraud;
- screening the customer against prohibited lists;
- assessing the customer's risk profile to determine if they're higher risk;
- ongoing monitoring, including transaction monitoring, to make sure their risk profile hasn't changed.

RMCP (Risk Management Compliance Program)

The **KYC** process overlaps heavily with the **AML RMCP**. Criminals often face a major challenge: how to spend their ill-gotten gains.

For example, **AML** policies require that businesses report when a customer deposits large quantities of cash, the current threshold is R 25,000. As a result, criminals are constantly looking for new ways to get their dirty money into the financial system so they can legitimise or "clean" it.

AML laws have evolved over time to keep up with criminals. Countries have made dramatic changes to the scope of **AML** laws and compliance teams have had to regularly review and revise their **AML RMCP**.

What does a typical AML program look like?

There are several key qualities of a successful **AML RMCP**.

A typical **AML RMCP** will include:

- **KYC** during onboarding and throughout the entire customer lifecycle;
- Monitoring of financial transactions;
- Reporting of suspicious activity to Regulators;
- Methodical recordkeeping that stands up to an audit;
- Policies and training to keep employees up to date.

Where are KYC and AML required?

KYC and **AML** are required in countries all around the globe; terrorism financing doesn't necessarily stop at one country's borders.

The **FATF (Financial Action Task Force)** serves as an International Watchdog Agency. It works with more than 200 countries and jurisdictions to set standards and prevent money laundering and other illegal activities worldwide. The **FATF** also provides outreach and training so government agencies and financial service providers can understand best practices.

KYC and **AML** are critical for preventing fraud, money laundering and other financial crime. Regardless of your industry, if you enable customers to move money, you could be a target for money laundering.

Whether you're a bank, fintech or marketplace, an effective compliance programme helps assure that you and your customers can do business with confidence.

Want to know more?
Contact the author at
Corporate Rebels: eugene@rebels.co.za ■

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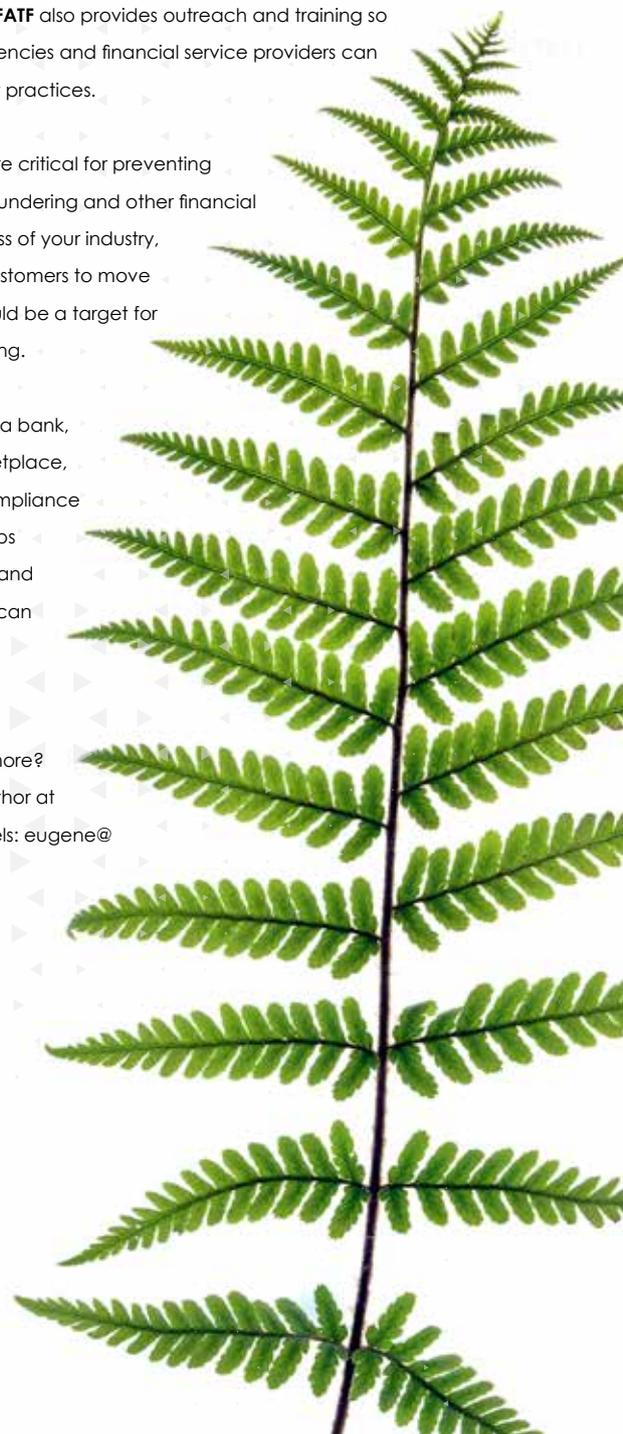
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Are you ready? The Metaverse is here

By Desiré du Plessis

Imagine a world where you can be present in two places at once: the everyday real world where you go about your business as usual and in another parallel world where you can live, work, shop, and interact with others. Impossible? Think again.

When Facebook (Facebook Inc.) changed its name to Meta (Meta Platforms Inc.) last year, ordinary folk like you and me just went on with our daily lives. After all, the name change did not affect us, and we happily continued our love-hate relationship with Facebook and other social media.

But this name change was significant; it is widely seen as a nod of acknowledgment to what is believed to be the future of social

networking and the next evolution of the internet, which is the development of the metaverse.

The metaverse is a virtual world that exists parallel to the physical world. It can be described as a shared computer-generated digital space where you can live, work, and interact with others through your avatar (or any other digital object you create).

It is hyper-realistic and comes with a fully

functioning economy where you can own, buy, or sell goods, objects, and property using the cryptocurrency of the specific metaverse.

How do you step into the metaverse?

To enter the metaverse you will need hardware. The good news is that you do not need to go out and buy expensive hardware or gear (just yet) - your laptop or smartphone is enough to enter the metaverse and experience some meta features.



For example, there is plenty of meta features currently available in the Sensorium Galaxy mobile app. The bad news is that if you want to get the full immersive metaverse experience, you will likely need a VR (virtual reality) headset or AR (augmented reality) glasses.

And to step into the metaverse you will have to create your metaverse avatar – and you'll also

need a crypto wallet in case you'd want to buy or sell anything.

Although the metaverse is likely to get more technologically advanced and is perhaps a couple of iterations away from the full experience, the early days of the metaverse already here.

Decentraland is the first and most popular crypto-based virtual reality world. Its contents range from interactive systems such as casinos and games to three-dimensional scenes, which you can buy and sell to earn money (a virtual property sold for USD 2.4 million on Decentraland, not too long ago).

Gaming plays a crucial role in the development of the metaverse and games like Axie Infinity, Sandbox, Illuvium, and Treeverse are at the forefront of the metaverse race. With a strong social network and a decentralised economy at its core, these are the types of platforms likely to attract the most users to the metaverse.

Why is the metaverse such a big deal?

The metaverse is a growing buzzword and Mark Zuckerberg is very clear about his vision of Facebook as a metaverse company.

He is far from alone in his quest to capitalise on the metaverse "gold train". Business is likely to extract trillions in value from this new computing platform and content medium - a whopping USD 2.5 trillion by 2030 (anticipated). To remain competitive, more and more companies will board the metaverse train.

Microsoft, Epic Games, Nvidia, Hyundai, Adidas, Canon, Apple, Tencent, Nike, Gucci, Roblox, Coca-Cola, Tafi, Louis Vuitton, Balenciaga, Selfridges, iketc., are already in one way or another dabbling in the technology.

Artists like Ariana Grande, Travis Scott, Marshmello, and others are holding mega successful virtual concerts and the NFL has opened a virtual store in the Roblox video game, hoping to take advantage of the rising demand from consumers for digital items that can be used in the metaverse.

South Africa is still in the infancy stages of adoption, but this year more companies are to experiment with the metaverse.

The metaverse is facing some real challenges

The idea of a metaverse is exciting, but putting all the hoopla aside, the metaverse has some hurdles and major legal and regulatory minefields to overcome before ruling our worlds.

To be successful, the metaverse will need to be scalable, interoperable, and secure. In other words, it will need to cope with the computing power and infrastructure needs and demands that will come from the highly interactive multi-user nature of virtual worlds.

It will need to find a way for different virtual worlds (with different developers, systems, technologies, access points, avatar development, etc.) to work and integrate seamlessly as part of a larger entity of existence (after all, you'd want to show off your newly acquired NFT all over the metaverse, perhaps in the metaverse art gallery you bought).

It will have some real security and fraud issues to tackle (the same as any other new technology). Just to start with, it will have to develop new methods of identity verification and authentication to prove that the entity you are interacting with is trustworthy and legit.

New unique transaction verification systems will have to convince users that they can rely on and feel safe while engaging in any trade within the metaverse. Global conversation around user privacy and data rights, cybercrime, and regulations will also need to be had.

It is fair to say that a true metaverse where lifelike interactions are possible, might be years away. You are not going to wake up tomorrow morning and intentionally sit at home, strap on your headset, and conduct your daily activities this way.



"The good news is that you do not need to go out and buy expensive hardware or gear; your laptop or smartphone is enough to enter the metaverse and experience some meta features."

The world does not yet have an online infrastructure that could sustain millions (and even billions) of people using the metaverse at the same time. Most people also do not own the tech you might need to fully enter the metaverse (VR goggles, AR glasses, motion capture gloves to accurately capture your expressions, body language, quality of voice, etc.).

But you can already experience some of the impressive meta features out there and business will likely move very quickly to capitalise on the

technology. Nike is, so one hears, preparing to sell virtual sneakers soon and Microsoft is planning to release Mesh for Microsoft Teams this year. Mesh will let Teams users in different physical locations join collaborative and shared holographic experiences during virtual meetings.

For better or worse, the metaverse is here.

The concept of a metaverse is not new and is often traced to Neal Stephenson's 1992 dystopic, cyberpunk novel Snow Crash which first described and essentially coined the terms "metaverse" and "avatar".

Many see a more recent inspiration in the dazzling warren of experiences at the heart of Ernest Cline's 2011 novel Ready Player One. It is an old idea getting a new life.

A metaverse avatar is a three-dimensional graphic representation of yourself that allows you to express your identity in a virtual world.

7 reasons why the metaverse is such a big deal

1. **It is set to become the gateway to most of your digital experiences** - The metaverse is anticipated to be the next major online destination where global users come together, engage, buy, sell, play, and work.
2. **It will lead and create new economic opportunities** – The metaverse will produce the same diversity of opportunity as can be seen on the web. New companies, products, and services will emerge.
3. **It is ideal for a crypto-based economy** – The metaverse is a world that thrives on a future where blockchain technology, cryptocurrency, and NFTs are commonplace.
4. **Work and collaboration will consistently move into the metaverse** – The metaverse has the potential to transform and significantly enhance our experience of working in a remote and hybrid capacity. We are already seeing the increase in VR adoption for work, collaboration, and learning/education - the metaverse could offer a compelling and immersive alternative and we'll start seeing companies sending their workers into the metaverse.
5. **It will inspire e-commerce and retailing to new heights** - The metaverse will present retailers with a significant vehicle to a more robust omnichannel shopping experience. Entirely new digital product lines will be developed, delivering life imitating shopping experiences that will change your shopping experience complete. Imagine going furniture shopping through a virtual in-home layout experience that does not require a trip to the store, or being able to try on clothes on your life-like accurately sized avatar in the comfort of your home.
6. **It will boost new job creation** – As companies seek a foothold in the digital universe, new jobs and hiring opportunities will arise. Facebook already announced that it would create 10 000 new job openings in Europe alone to build its vision for the metaverse and Nike has started hiring virtual material designers for its own "Nikeland".
7. **It will be one of the world's biggest infrastructure projects** – The bigger the corporate plans for the digital world, the more computing power we'll need. Intel estimated that metaverse projects will eventually demand at least 1000x the computing power we have now. As the numbers of concurrent users online continue to increase, so will demand on the technological and physical infrastructure and components needed to make this kind of traffic possible and reliable.

"To be successful, the metaverse will need to cope with the computing power and infrastructure needs and demands that will come from the highly interactive, multi-user nature of virtual worlds."



What is an NFT and how does it fit into the metaverse?

An NFT is a non-fungible token. Non-fungible means that something is unique and can't be replaced with something else. Therefore, a non-fungible token is literally a one-of-a-kind digital asset that belongs to you (and you only). It is a non-interchangeable unit of data stored on a blockchain, a form of digital ledger. The most popular NFTs right now include artwork and music but can also include videos and even tweets. And they can be very lucrative to own or sell! NFTs can be bought and sold in the metaverse. ■

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HORSE CARE FOR NOVICE AND EXPERIENCED HORSE OWNERS

By Cornelia Vermaak

For many people, horses form an integral part of their daily lives. Sometimes, it may seem like high maintenance, but knowing how to take care of your horse, and doing it well, yields great rewards.

Horses have been part of human history for many a century. From basic travel needs (riding and drawing carriages) and war horses, to livestock horses and sport horses, these beautiful animals have served us in many roles up until today.

Whilst in modern times we have little need for war horses pulling large artillery cannons, we do still use horses for travel, sport, and work.

From workers checking on livestock and working with horses, to children playing and running around with their ponies, and others competing in numerous types of events with their horses or even using them for transport, horses play an important role to more than only people living on farms.

Horses and their other equine counterparts, namely donkeys and mules, come in all different shapes and sizes. Each of them has different needs and requirements. Working and competition animals' nutritional needs will differ from young animals and even nursing animals. Certain breeds will also have unique requirements.

The Autumn checklist for your trusty steed

In autumn horses will need to be checked for potential health issues before they head into winter. Just like other animals, horses need to be as healthy as possible in the best possible condition when going into winter. Colder months can take their toll.

When autumn is in full swing, get a good

dewormer for your horses and a product for external parasites. Getting them clean of parasites before they head into winter will help them significantly to stay healthy or even recover faster if something does go wrong.

If you have pregnant or lactating mares (by this point in the year, most foals will be several months old), you'll have to keep in mind that some products work better for them than other products. These products will benefit the mare and either the foal or the fetus as well.

It will happen (so don't worry too much, you are not alone) at times that you might not be

"Horses that go barefoot (those who are not shod) also require regular sessions with the farrier; all horses' hooves must be trimmed and shaped regularly."





too sure what type of internal parasites might be lurking in your horses. The best option is to take a fresh manure sample to your local veterinarian to determine the best course of action.

Horses' coats will be growing out longer as the months get colder. Ensure their coats will remain healthy looking, with less unwanted insect and plant guests hiding amongst the longer hair.

Horses will sweat, even in the cooler months, when they are working. Giving them a good brush down after cooling them down, will help their coats remain both clean and healthy. Even a quick brush after every session can make a big difference in the long run.

The majority of horses are in fact, not kept in stables. And that is just fine. If horses have adequate shelter and protection from the elements, they will be alright.

During the colder months (and in regions known to suffer from serious cold weather) it's a good idea to buy a blanket for your horse (or donkey or mule, they also get cold!). A good quality blanket will last for many years and will help keep your horse warm during the cold evenings.

Pay attention to their hooves

Horse hooves are like human nails (toenails if you want to think about them like that); they grow and they break. They can also get very long and cause discomfort, just like with humans.

Sometimes they break really badly, while other times they merely chip. It happens, so no need to fret. Keep to a regular hoof care programme, and if something does happen to a hoof, to treat and fix the hoof as soon as possible.

Horses that go barefoot (meaning those who are not shod) also require regular sessions with the farrier. All horses' hooves must be trimmed and shaped regularly by a knowledgeable person in order for the animal to remain in working condition and not to suffer possible pain. Hooves do not have to be shod, but they must be taken care of.

The importance of using the right tack

Something horse owners overlook quite often is good quality tack. You don't need to own the most expensive tack, but you need to own good quality tack that won't hurt or injure your mount.

"Use numnahs with your saddles and keep an eye on the condition of the saddle itself. Saddles with broken pieces will injure your horse and can be a hazard for riders as well."

Use numnahs with your saddles and keep an eye on the condition of the saddle itself. Saddles with broken pieces will injure the animals (saddle sores and can cause other back injuries) and can even be a hazard for the rider as well.

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Using empty feed bags to ride on are not an option. These bags rub against the animal's sensitive skin, and they do cause injuries like saddle sores.

These wounds get easily infected and they are not easy to treat (they do take a lot of time and effort, with the animal still in pain). It is a cruel practice that causes quite a bit of damage to horses.

The key to healthy horses is healthy feed

Horses are grazing animals. They eat around 1.5-2% of their body mass in dry food, every single day. This does not include the extra feed they need to remain in optimum condition to work or even for breeding animals.

If you have young horses, remember to give them supplement feed, like Epol's Yearling

Cubes. Breeding animals will benefit greatly from a product like Epol's Stud Horse Cubes, whilst working horses, leisure horses and competition horses will need feed that's formulated for their specific needs. There are numerous options available for you and your horse, so pop into your closest TWK branch and find out which ranges they stock, as well as other products for your horses.

During autumn, winter and early spring, horses will need more supplementary feed than what they would normally need during spring and summer because natural grazing will not be enough (low nutritional value). Lucerne is a common feed used for horses but should not be the only feed available.

Horses can get sick, and some can even get sick quite often. Injuries do occur. Sometimes

"Giving your horse a good grooming after cooling them down after work, will help their coats remain both clean and healthy."

they can be treated early on if you know what to look out for. If you are unsure, your local veterinarian will be able to help.

Horses might seem high maintenance, but if you keep your hand on them and look after them throughout the year, they will be alright for many a year. Just like other animals have needs, horses should not be forgotten. Give them a little TLC and they will flourish. ■

Basic tack and equipment to have

- A bridle with the correct bit
- A halter and lead
- Saddle with a good quality numnah
- A grooming brush
- A hoof pick to remove objects from hooves like grave

Health concerns and checks

- If the animal's ribs are showing, potential issues can be (but are not limited to) an internal parasite infection, lack of proper nutrition or even a dental problem
- External parasites can be hiding amongst longer hair, under manes and even inside ears
- Proper hoof care (shod or unshod)
- Check for animals that are limping; this could be a temporary injury, or it could be more serious that might require veterinary assistance
- Breeding animals will need extra attention and care



The Collie

The Collie dog breed is a native of Scotland, mostly of the Highland regions but also bred in the Scottish Lowlands and northern England, where they were used primarily as a herding dog. They're great family companions and are still capable herding dogs.

Collies are sensitive and intelligent dogs, known for undying loyalty and the amazing ability to foresee their owners' needs. They're highly affectionate with their families, but that sensitivity means they don't care much for being left alone for long hours of the day. Give them lots of love and companionship, and they'll give it back tenfold to all members of their pack, including kids.



Height ↗

55 - 66 cm tall
at the shoulder

↗

Dog Breed Group
Herding Dogs

↖

Life Span

10 - 14 Years

↖

Weight

22 - 31 Kg

Source: www.dogtime.com

Friendliness

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

Trainability

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

Physical Needs

- Energy level 
- Intensity 
- Exercise needs 
- Playfulness 



BASJAN SE BOOMHUIS

Die boomhuis-op-reis

Kinderstorie deur Jaco Jacobs

Illustrasies deur Johann Strauss

Op Basjan-hulle se plaas is 'n boom.

'n Groot ou boom met digte blare.

Dis die perfekte boom om kaalvoet in rond te klouter.

En in hierdie boom is Basjan se boomhuis.

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

Vandag is Saterdag. Op Saterdag moet 'n mens gelukkig nie aan huiswerk te dink nie. Basjan en sy twee beste maats, die tweeling Nandi en Neville, sit bo in die boomhuis. Basjan se ma het vanoggend koekies gebak, en hulle eet koekies en drink koeldrank. Strepies, Basjan se mak muishond, snuffel op die vloer van die boomhuis rond. Hy is soos 'n stofsuiertjie wat elke liewe koekiekrummel wat op die grond beland, dadelik insluk.

“Wat gaan ons vandag doen?” vra Nandi.

Basjan en Neville trek hulle skouers op.

“Ons doen mos klaar iets,” sê Neville. “'n Baie lekker iets. Ons eet koekies.” Neville prop nog 'n koekie in sy mond.

Nandi rol haar oë. “Ek bedoel as ons kláár koekies geëet het. Hoekom moet ek altyd aan ál die idees dink?”

“Dis naweek,” sê Neville. “Naweke spaar ek my brein. Ek dink nie te hard nie.”

Basjan proes so hard van die lag dat koekiekrummels oral spat.

“Seunskinders,” brom Nandi en begin in die ou trommel in die hoek van die boomhuis rondgrawe.

Nandi en Neville is nou wel 'n tweeling, maar hulle stem amper nooit oor enige iets saam nie. Dit is vir Basjan partykeer baie snaaks om te luister hoe hulle stry. Die tweeling se pa boer op die buurplaas. Dit is so naby dat hulle sommer hierheen stap wanneer hulle kom kuier.

Strepies piep skielik en sit regop. Hy kyk by die deur van die boomhuis uit. 'n Groot wit bakkie kom ingery en hou op die grasperk stil. Basjan glimlag toe hy die bakkie herken.

“Dis tannie Karen-hulle!” sê hy. “Sy’s my ma se suster,” verduidelik hy vir Nandi en Neville.

Tannie Karen en oom Ben klim uit die bakkie. Basjan se ma en pa kom uit die huis gestap, en die grootmense groet mekaar. Basjan se suster, Karlien, kom ook uit om te groet.

“Waar is Basjan?” vra tannie Karen.

“Hier bo!” roep Basjan.

“Basjan, kom af en kom groet!” sê sy pa. “Waar’s jou maniere?”

Basjan klouter vinnig ondertoe. Terwyl hy nader draf, maak om Ben die bakkie se agterste deur oop en help vir Lisa uit, tot in haar rolstoel.

“Haai, Basjan! Hallo, Karlien!” groet Lisa.

“Haai, Lisa!” sê Basjan. “Dis ’n verrassing. Ek het nie geweet julle kom kuier nie.” Hy buk af en gee vir Karlien ’n drukkie.

Strepies lek Karlien se hand. Dit lyk of hy ook bly is om haar te sien.

Die grootmense en Karlien stap gesels-gesels binnetoe. Nandi en Neville bly skamerig eenkant staan.

“Nandi en Neville, dis my niggie, Lisa,” sê Basjan. Hy en Lisa is ewe oud. Sy is baie snaaks. Sy is mal oor poetse bak en kattekwaad aanvang – en sy versamel grappieboeke, so sy ken amper elke liewe grappie onder die son.





“Raai bietjie, hoekom moet 'n mens elke aand bed toe gaan?” vra Lisa, asof sy Basjan se gedagtes kon lees.

“Uhm ... ek weet nie,” sê Basjan.

“Duh!” sê Lisa. “Want die bed gaan nie na jou toe kom nie!”

Die kinders bars almal uit van die lag.

“So, wat doen julle vandag?” vra Lisa.

“Uhm ... ons was besig om in die boomhuis te speel,” sê Basjan.

Dit lyk of Nandi darem weer haar tong terug het. “Dis nie waar nie,” sê sy. “Ons het net rondgesit en koekies geëet. Dié twee kon nie aan één lekker ding dink wat ons vandag kan doen nie.”

Lisa kyk op. “Jou boomhuis lyk fantasties, Basjan!”

“Die boomhuis is briljant!” sê Neville. “Daar's 'n hele kis vol ou klere en goed, vir wanneer ons seerowers of cowboys wil speel, daar's 'n hele rak vol boeke, daar's sagte kussings waarop ons kan sit, en Strepies het sy eie slaapmandjie. Jy móét dit sien. O ja, en –”

Hy bly stil toe Nandi kwaai vir hom kyk. 'n Oomblik lank is daar 'n vraagteken op Neville se gesig. Dan kyk hy na Lisa se rolstoel, en sy wange kry 'n pienk kleurtjie.

“Jammer,” sê hy. “Ek het vergeet ...”

Lisa lag net. “Dit maak nie saak nie,” sê sy. “Ek is al in 'n rolstoel vandat ek drie jaar oud is. Dié een is splinternuut – ek het dit laas maand gekry. Julle moet sien hoe vinnig hy kan ry!” Die

rolstoel maak 'n dreungeluid en Lisa gooi 'n paar wilde draaie op die gras.

Basjan en Neville lag toe Strepies met 'n verskrikte piep uit die pad spring en tussen die struik in die tuin gaan wegkruip.

Maar Nandi is tjoepstil. Haar oë dwaal oor die tuin asof sy na iets soek. Sy byt op haar onderlip en daar is 'n vreemde frons op haar voorkop.

Basjan ken daardie frons en hy weet wat dit beteken. Dit beteken Nandi is besig om aan 'n plan te dink.

“Wil jy saam met ons in die boomhuis speel, Lisa?” vra sy.

Basjan frons.

“Hoe wil jy dit regkry, Nandi?” vra hy. “Gaan jy vir die boomhuis 'n hysbak bou? Of wil jy vir Lisa se rolstoel 'n propeller maak sodat dit soos 'n helikopter kan opstyg?”

Nandi is nou wel die beste planmaker van hulle drie, maar dié planne klink darem 'n bietjie te moeilik – en gevaarlik.

Nandi skud haar kop. “Nee,” sê sy. “Lisa se grappie het my 'n idee gegee. As sy nie bo in die boomhuis kan kom nie, moet die boomhuis na haar toe kom.”

Nandi verduidelik haar plan. Basjan glimlag toe hy hoor wat sy wil doen.

“Nandi, jy's briljant!” sê Lisa. “Maar gaan julle regtig soveel moeite doen?”

“Natuurlik gaan ons!” sê Nandi. “Vandag gaan ons in die wêreld se heel eerste boomhuis-op-reis speel!”

Die kinders spring aan die werk. Basjan en Neville klouter in die boomhuis op en begin die kussings en boeke ondertoe dra. Hulle gee dit vir Nandi en Lisa, wat daarmee tussen die struik verdwyn. Lisa kan somer 'n hele stapel boeke op 'n slag vat, want sy ry daarmee op haar skoot.



Die ou kis vol speelklere is nie so maklik om ondertoe te vat nie. Basjan en Neville krap kop. Dan sien Basjan die swaai wat buite die boomhuis se venster hang. Dit is gemak van 'n ou buiteband wat met sterk toue aan 'n tak vas is. Dadelik kry hy 'n plan.

Basjan trek die swaai boontoe. Neville help hom om die kis in die swaai se sitplek te tel. Dit pas perfek daarin. Saam laat hulle dit versigtig ondertoe sak.

Basjan is sopnat gesweet teen die tyd dat hulle die laaste goed op die grond het. 'n Boomhuis-op-reis is harde werk. Hy en Neville dra die swaar kis saam tussen die struik in.

Hulle steek verbaas in hulle spore vas toe hulle die twee meisies sien.

"Sjoe!" sê Basjan. "Dit lyk fantasties!"

Aan die rand van die tuin is 'n digte heining van struik. Basjan se ma sny dit gereeld netjies. Nandi en Lisa het 'n oop stukkie grond tussen die struik gekry. Daar het hulle die boomhuiskussings op die grond gerangskik en die boeke op 'n stapeltjie neergesit – en selfs Strepies lê lekker in sy bedjie uitgestrek.

"Ons kort nog koekies en koeldrank!" sê Basjan.



Hy draf weg om sy ma te gaan vra.

'n Rukkie sit die vier kinders lekker tussen die struik. Hulle eet koekies, drink koeldrank – en lag hulle slap vir Lisa se grappies. Oral om hulle is groen blare, nes in die regte boomhuis.

“Die boomhuis-op-reis is 'n briljante idee, Nandi,” sê Basjan. “Ek dink van nou af moet ons gereeld die boomhuis laat reis.”

Dit hele oggend lank speel hulle in die boomhuis-op-reis. Hulle hou 'n grappievertelkompetisie, trek soos verskillende soorte monsters aan, en probeer vir Strepies toertjies leer.

“Basjan! Waar is julle?” hoor Basjan sy ma roep. “Tannie Karen-hulle wil ry.”

“Agge nee,” kreun Nandi en Neville.

Die grootmense staan al buite by tannie Karen-hulle se bakkie en wag.

“Sjoe, ons het julle die hele dag nie met 'n oog gesien nie,” sê tannie Karen. “Wat het julle gedoen?”

Lisa glimlag. “Ag, ons het in Basjan se boomhuis gespeel,” sê sy.

Die grootmense kyk verbaas na mekaar. Oom Ben kyk op, na Basjan se boomhuis bo in die groot ou boom.

“Maar ... maar hoe?” vra hy.

Die kinders kyk vir mekaar en glimlag gelyk.

“Basjan se boomhuis is nie sommer 'n gewone boomhuis nie,” sê Nandi. “Vandag was dit 'n boomhuis-op-reis.”



AROUND THE WORLD

Take a trip around the world! Unscramble the letters to find the names of ten different countries.



1. ACADAN _____
2. IPNAS _____
3. BIZAMA _____
4. CRAFEN _____
5. ILRZAB _____
6. WEDNES _____
7. NEYAK _____
8. YTAIL _____
9. BAUC _____
10. COXEIM _____

Wat is blou en maak dieng-dong?
'n Pizzaman in Antarktika

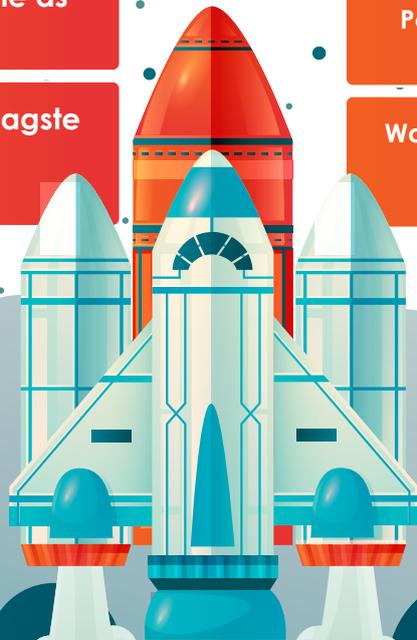
Klop-klop.
Wie's daar?
Kenia.
Kenia wie?
Kenia beter klop-klop-grappie as dié een nie!

Waar gaan hou haai die graagste vakansie?
Finland

Klop-klop.
Wie's daar?
Sirië.
Sirië wie?
Sirië klop-klop-grappie of wat gaan aan?

Klop-klop.
Wie's daar?
Pakistan.
Pakistan wie?
Pakistan voor jou deur, gaan jy dit nie kom haal nie?

Wat kan regoor die wêreld reis terwyl dit in een hoekie bly sit?
'n Posseël



Oplossings/Solutions
Around the world: 1. CANADA 2. SPAIN 3. ZAMBIA 4. FRANCE 5. BRAZIL 6. SWEDEN 7. KENYA 8. ITALY 9. CUBA 10. MEXICO

FUN FACT



Did you know?

- ★ *Vatican City, the world's smallest independent country, is only about as big as 50 rugby fields. It also has the smallest population of any country – less than 1 000 residents.*
- ★ *Russia is the world's largest country. Nearly 11% of the world's land surface forms part of Russia.*
- ★ *While Russia is the largest country, China is the country with the largest population. More than 1.4 billion people live in China.*
- ★ *The world's tallest statue is in India. The Statue of Unity is a staggering 182 metres tall.*
- ★ *Greece is the country with the longest national anthem. The anthem is based on a poem written in 1823 that consists of 158 verses.*

Reiswoorde

Hier is 'n lys van tien dinge wat jy kan saamneem as jy op reis gaan.

Kan jy al tien in die woordblok kry?

- REISTAS
- RUGSAK
- BADSAKKIE
- PASPOORT
- PADKOS
- BOEK
- TABLETREKENAAR
- SELFOON
- SONBRIL
- OORFONE



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

Groot Blokraai

Toets jou kennis en laat weet ons hoe jy gevaar het!

Los jou kommentaar of soek jou antwoorde op www.twkagri.com/radius

Toesighouers	Oujongkêrel	Gestikusulasies	Bose grotwesens		Kwagga	Sleepnet	Honolulu is die hoofstad	Modes		Ou Turkse titel	Gomtorre	Lawaai-erige een		Mededeling
					Neo is in dié fliek									
Soort daisy								Harde halfedelsteen						Segswyses
					Met gelyke kans									
Aktrise Zsa Zsa								Beweekoors Tossel		Erf-faktore				
Ierse Rep. Leër				Kranklik				Die geleerdes		Arbeids-eenhede				
See-landers						Kazak-stanse rivier				Kreme-tartboom	Tussen q's en esse	Golwende	Jaar-boeke	
Planeet Venus	Voor-delige verskil	Bewys dat jy gebore is	Nuusdraer	Elon Musk se kar		Oognet-vlies	Nie goed oordink nie							
							Strak kykend							
Hersteller								Rooi kristallyne kleurstof						
Familie van witoewenaar					Latte		Albaster-spel				Nasionaal			
							Uitmaak	Deel van jaskraag						Reissak
Han-delaars	In die styl van Dante		Ampsg-gebied		Groot leër-afdeling						Nouliks			
Doktore				Kinder-agtig				Volhar-dend		Afrika-woestyn	Spoelklip		Baltiese land	
						Ketting-kommen-taar								
Lêplek				Aktrise _Close Sneeu-tuig						Geolo-giese tydvak		As		Onder-bene Eiendoms
Koffertjie							God-versakers							
Omge-wings-kenners							Abeel-boom				Roete			
Buurt							Seldsame, silwerwit metaal							
Met ketting vasmaak						Onin-gewyde	Sonlig				Lering			

Blokraai 03. Blokraai verskaf deur XWord.co.za.

Why achievement, recognition and appreciation are keys to success

By Letitia Coetzer

To achieve something, we can't simply have a vision of what we wish to achieve, we must have a plan for how to reach our intended outcome and celebrate attainments along the way.

As we stand at the beginning of the second quarter of the new year many of us may have already forgotten about the plans and aspirations we had for 2022.

Your resolution might have been something like:

- Completing a new course
- Focusing on your mental health and how to handle anxiety
- Exercising three times per week
- Waking up earlier
- Making your bed every day
- Reading an inspirational book each month

The reality is that to achieve something we can't simply have a vision of what we wish to achieve, we must have a plan on how to reach our intended outcome.



Giving yourself recognition for small achievements

Achievement in positive psychology is about more than just reaching the set, end goal – it's about setting smaller objectives and celebrating attaining them along the way.

When we can see our own progress in working towards our goal or progress in acquiring a new skill, we will feel a sense of achievement. For this to happen, a redefinition of success and achievement is necessary. In this new definition, achievement requires:

- clearly defined objectives, goals or expectations
- a realistic timeframe to reach the goal or expectation
- a strong understanding of the fundamentals needed to complete a goal
- a 'reward', which might be as simple as acknowledgement or feedback.

"Make sure your accountability partner knows the challenges you may encounter and will be able to encourage and motivate you when times get tough."



Why are even small achievements important?

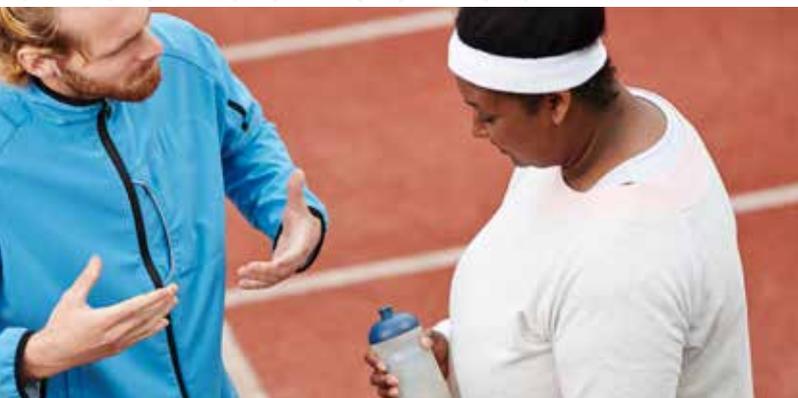
It is exceptionally important for our emotional wellbeing to have goals and to achieve the goals we have set out for ourselves.

Achievements are the building blocks that enable someone to construct a sense of themselves as a success. The achievements that matter most combine to form a version of success that has meaning and substance for the individual.

Achievements also provide tangible evidence that colleagues, competitors, and the wider world may use to judge a person as more or less successful at progression towards an end goal.

Studies have shown that feeling a sense of accomplishment is an important element in students developing positive wellbeing over time. Research also shows the following:

- People with a strong sense of purpose, persistence and accomplishment perform better at work.
- People are more likely to give up on a task if they don't feel they have the necessary skills.
- A person who can align a task to their sense of meaning is much more likely to complete it.
- Achieving something that feels important has greater wellbeing benefits than accomplishing a task with no personal value.



What is recognition and why is it important?

Acts of recognition infuse many aspects of our lives with self-confidence. This may be as simple as receiving a round of applause from a rapt audience, being spotted in a crowded street by a long-forgotten friend.

On the other hand, recognition can be negative, such as having an application for a job rejected because of a criminal record. The various ways in which we are recognised play an important role in shaping our quality of life. Recognition can help form and determine our sense of who we are, and the value bestowed upon us as individuals.

Recognition and appreciation are not the same. Recognition is defined as appreciation or acclaim for an achievement, service, or ability.

Recognition is about giving positive feedback based on results and performance. However, achievement comes in different forms, such as an award, a bonus, a promotion, or a raise. More informally, a verbal thank-you or a handwritten note show appreciation.

Appreciation is about acknowledging a person's inherent value; it is defined as the recognition and enjoyment of the good qualities of someone



“Appreciation is about acknowledging a person’s inherent value; it is defined as the recognition and enjoyment of the good qualities of someone and to honour them.”

or something. It is to honour their worth as a human being and the value of their role in a particular situation.

Everyone wants to be appreciated

Oprah Winfrey spoke about appreciating people in a powerful way when she gave a commencement speech at Harvard a few years ago:

“The single most important lesson I learned in 25 years talking every single day to people was that there’s a common denominator in our human experience [and] that is, we want to be validated. We want to be understood.”

“I’ve done over 35,000 interviews in my career. And as soon as that camera shuts off, everyone always turns to me and inevitably, in their own way, asks this question: “Was that OK?” I heard it from President Bush. I heard it from President Obama. I’ve heard it from heroes and from housewives. I’ve heard it from victims and perpetrators of crimes. I even heard it from Beyoncé in all of her Beyoncé-ness....”

“[We] all want to know one thing: “Was that OK?” “Did you hear me?” “Do you see me?” “Did what I say mean anything to you?”

So, recognition is about what people do. Appreciation is about who they are. This distinction is important because recognition and appreciation are given for different reasons. On the road to success, we are most likely to encounter some challenges and sometimes we will fail. Failure is not the end of the world. You learn more from failure than success. Don’t let failure stop you. Failure builds character.

How does all of this relate to our goals for this year?

I have interviewed a few colleagues and only asked one question:
What was your New Year’s resolution for 2022?

Out of 10 responses almost everyone said: “I had one, but I can’t remember it now.” Maybe we are still experiencing post-Covid trauma, or we might not want to plan too much, because we don’t know what the year ahead will hold. It is also very possible that we are afraid to fail.

But it is very damaging to our wellbeing not to have a goal towards which we can work.

If we are not prepared to acknowledge where we currently are, we cannot measure if we have made any progress at a later point in time.

My advice is to have introspection, to take time to examine our own conscious thoughts and feelings.

In psychology, the process of introspection relies on the observation of one’s mental state, while in a spiritual context it may refer to the examination of one’s soul. Be honest with yourself about where you’re at:

Example:

- I am 38 years old.
- I am not at an optimal weight
- I am unfit, I cannot comfortably climb a set of stairs
- I wake up 30 minutes before I need to be in the office, and I am late almost every day
- I smoke 20 cigarettes per day
- I don’t drink water
- I want to drive a better car
- I have too much debt
- I don’t have time to do the things I like

Look at the things you can change and document the outcomes you want to see:

I don’t drink water

Goal: drink 8 glasses of water per day

Plan:

- **Week 1:** Drink water with every meal for one week
- **Week 2:** Drink one glass of water with every meal and one glass mid-morning and one glass mid-afternoon.

At the end of Week 2 you will already have made progress from where you started. You have achieved something.

I wake up 30 minutes before I need to be in the office, and I am late almost every day

Being late starts your day with not reaching the goal of being on time for work. The mood for your day is already set as a failure.

The goal:

Wake up one hour before work and be on time every day for a whole month with no exceptions by the end of this month.

The plan:

- Set your alarm earlier and put it in a different room of the house where you will have to get up to silence it.
- Set multiple alarms on different devices to go off one minute apart
- Find an accountability partner to phone you and make sure you are awake

After a few weeks you may be the one calling saying you're up already; how great is that?

Sharing your goals with someone makes you accountable

Right now is the best time to start making progress.

Determine where you are and where you would like to be at a certain point in the future. Share your goals with someone you trust and someone who will hold you accountable to these goals. Acknowledge that you may face some challenges on your journey.

Make sure your accountability partner knows the challenges you may encounter and will be able to encourage and motivate you when times get tough.

Evaluate your goals bi-monthly. If you did not meet your expectations, determine the cause and find a remedy.

Take note of your progress during the year and document your achievements. When you look back at the end of the year, you will be able to see your progress and recognise your achievements.

Make 2022 count; let it be your best year yet! ■



Make Room for the Toyota Rumion

Toyota's all-new compact MPV



The Toyota Avanza served as South Africa's first affordable reasonably-sized people mover. Featuring compact dimensions, a simple fuel-efficient engine line-up and seven-seat carrying capacity - the Avanza immediately found favour with Mzansi (for both business and leisure use). Now after two generations, the trusted Avanza makes way for the Toyota Rumion. The Toyota Rumion brings with it a host of product improvements - specifically catered to the evolving needs of customers in the smaller MPV segment.

Third Alliance Model

The Toyota Rumion represents the third product of the Toyota and Suzuki strategic alliance.

Following the Starlet and Urban Cruiser, which have achieved significant sales success in just a short space of time, the Toyota Rumion is poised to follow in its siblings' footsteps.

Concept & Design

The newcomer keeps the same product concept, compact dimensions, a four-cylinder

petrol engine, seven-seater layout and good ground clearance. A noteworthy change is the switch to a front-wheel-drive layout - which brings with it improved fuel economy, better packaging and reduced mechanical componentry.

The front design employs a trapezoidal radiator grille, with the familiar three-horizontal-slat design and centrally-mounted Toyota ellipse. These are flanked by large tapered headlamps

with a large lower apron, which houses stylised air vents and fog lamp surrounds (where fitted).

The side features a prominent crease line extending from the front fender to the rear taillamps, which is joined by an asymmetric rear window, adding a touch of visual flair. In the rear, large vertical LED taillamps with L-shaped lens extensions create a squared off look. The stylised lower bumper mimics the front design, adding a sense of cohesion and width.



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STARLET

A choice of five exterior colours are on offer: Mystic Pearl White, Azure Blue, Seal Grey Metallic, Autumn Blaze Red and Shadow Black Pearl.

Engine & Transmission

All Toyota Rumion models employ the 1.5-litre K15B engine which delivers 77kW and 138Nm. Both 5-speed manual and 4-speed automatic transmissions are offered (grade-dependant). The fuel consumption figure checks in at 6.2 l/100 km (a slight improvement over the 1.5 Avanza) for both transmission types. CO2 emissions register as 146 and 147 g/km, while top speed is quoted as 175 and 170 km/h km, for the manual and auto respectively.

Grades & Specification

The Toyota Rumion retains the existing three grade line-up; S, SX and TX. The S-grade model is aimed at customers requiring pure functional use at a low price point, the SX offers a balance between affordability and comfort,

while the TX grade is aimed at the leisure buyer requiring enhanced comfort and convenience.

The S-grade features hard-wearing black exterior mirrors and radiator grille, colour-coded bumpers and high-mounted LED brake light.

The interior is finished in durable textile trim with a three-spoke urethane steering wheel, and 60/40 folding second row seating. A unique feature of the cabin are the ventilated cupholders up front (allowing beverages to retain cold or heat). A 12-volt power outlet (front), electric windows, tilt-adjustable steering column and air-conditioner are also provided.

The mid-tier SX adds colour-coded door handles, colour-coded retractable exterior mirrors with power adjustment, chrome treatment for the radiator grille and a rear-window wiper. Remote central locking, a rear-window demister, additional rear 12-volt power outlet, steering switches, park distance control (PDC) and rear air-conditioner amplify the convenience factor.

SX and TX models also boast a double-din audio system with Bluetooth, USB and Aux interfaces playing through four speakers. Toyota Connect is available across the range (even on the S-grade sold without audio) which offers telematics services, Wi-Fi hotspot (including complimentary 15Gb data) and vehicle health status. The above can be accessed via the MyToyota App on any smartphone.

The top-spec TX model offers customers a comprehensive specification level, aimed at the family buyer. An upgrade to keyless entry with push start, chrome door handles, fog lamps and automatic air-conditioner form the starting point of the TX 'spec' level. The audio system too is upgraded to the touchscreen variety, which brings with it a reverse camera and Apple CarPlay/Android Auto functionality, while the speaker tally is increased to six. Wood-trim finish on the instrument panel adds an air of luxury.



Wheels & Tyres

S-grade models are fitted with steel wheels shod with 185-65 R15 tyres. SX variants use the same size with stylised hubcaps while the TX models feature 15" alloy wheels. All models have a full-size spare wheel.

Safety & Security

All grades feature driver and passenger airbags, ABS, EBD as well as ISOFIX points. An immobiliser and alarm is also included across the board.

TOYOTA STANDERTON

T: (017) 712 1341
 E: standertondp@twkagri.com
 25 Krogh Street, Standerton, 2430

TOYOTA PIET RETIEF

T: (017) 826 2314
 E: willem@twkagri.com
 37 Church Street, Piet Retief, 2380

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Values



GROWTH
 Committed to providing excellence and constantly exceeding previous efforts.



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



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



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



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



How to make sure your Medical Aid Scheme choice meets your family's needs

By Mike Lloyd

Choosing a medical aid scheme for your family is a daunting task. Our brokers can help you choose the best one for your needs based on these and other specialised criteria.

South Africa once had a thriving state-funded health service that its citizens could safely rely on, but this unfortunately is no longer the case.

With the increased demand for medical treatment and the burdening cost of the facilities and equipment required to do so, state hospitals have been crippled.

Thanks to underfunding and staff losses, many patients have no other option but to turn to the private sector for their healthcare needs.

However, less than 5% of private patients could afford their treatments without a great deal of help from one of the medical aid schemes in SA.

There is no doubt that many of us will be dependent upon medical aid to meet the blisteringly high costs of receiving care in any private healthcare facility.

Irrespective of which of the almost ninety medical aid schemes operating in South Africa one may choose as the provider, choosing the right medical aid for your family is a mind-boggling task.

Wading through the countless brochures and the fine print can be time-consuming and bewildering. That's why TWKAgri (Pty) Ltd Insurance has sourced a team of skilled and experienced advisers who take the mystery and frustration out of this task.

With 18 registered medical aids to choose from, all with a variety of plan options ranging from entry-level network options to fully comprehensive options, you need to make sure you consider these aspects carefully before signing up:

The financial stability of the scheme

First and foremost, choosing a financially stable medical aid provider to entrust with your private healthcare expenses is critical.

For a scheme to remain viable, its cash reserves must always exceed its liabilities. This is only possible through a combination of good governance, an adequate international credit rating and a large enough membership that is mostly young and healthy.

Failure to meet these criteria has resulted in bankruptcy or forced mergers, forcing medical aid schemes in SA to dwindle by more than half since the 1960s.

Our advisers will assist you to look for a medical scheme that has a good track record and reputation, and that is a reputable and reliable brand.

Our vast experience in the medical aid field assists us to identify providers that have above-average claims payment track records to ensure that they pay reliably and on time.

Some poorly-run medical aids have slow claims processing and payment capabilities which is frustrating for both members and advice service providers.

How affordable is the scheme for you?

Our advisers will embark on a rigorous budgeting process to determine what you can afford. While medical aid is a high-cost budget line item, as a general guideline medical aid premiums should ideally not account for more than 10% of your monthly expenses.

Knowing that inflation generally outstrips consumer inflation by more than 4% per year, you will also need



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Here are 4 tips to help you get a better understanding on long-term investing.

1. ORGANIZE YOUR FINANCES

Before you can invest for long term, you must first determine how much money you have available to invest. That entails having your financial affairs in order.

2. BE AWARE OF YOUR TIME FRAME

The key to any long-term investment, no matter what the aim, is determining your timeframe. Long-term investment is commonly defined as five years or more, although there is no set rule. You will have a better feel of acceptable assets to pick and how much risk you should take on if you realize when you will need the cash you are investing in.

3. STICK TO YOUR STRATEGY

Choose an investment plan and stick to it once you've determined your investing goals and timeframe. It may even be beneficial to divide your total timeline into smaller pieces to help your asset allocation decisions.

4. KNOW YOUR INVESTMENT RISKS

To avoid very bad reactions to market dips, make sure you understand the risk of investing in a variety of assets before you purchase them.

However, risk evaluation is not always as straightforward as looking at credit ratings. Investors must also evaluate their personal tolerance for risk, or the amount of risk they can handle.



to take your future affordability into account in the process.

Once you have established your affordability in respect of medical aid premiums, you should be in a position to narrow down your available options.

It's very important to keep in mind that all medical aids are cleverly priced by teams of actuaries and healthcare experts, so it's vital to be cautious of simply opting for the cheapest premium, because you will get what you pay for.

If a premium looks cheaper than its competitors, make sure that you read the fine print and be on the lookout for low sub-limits, high-co-payments and meticulously managed care that restricts access to specialists.

Consider your health status As we age, so our medical state declines gradually and becomes vulnerable to illness. Age and health of the potential members comes into play when applying to join any medical aid provider.

Consequently, it's advisable to be cognisant of your current health status and that of your dependants.

Specifically focussing on any pre-existing conditions or ailments that any of your family

members suffer from, together with any chronic medication or treatment that you or your family make use of, will allow you to cross-check the benefits on offer against the specific needs of your family.

If you don't have children but are planning on starting a family, you will need to look for a plan that caters for pregnancy, birth, and post-natal care.

It's vitally important to know that you cannot upgrade your plan option during a benefit year, so if you are planning to fall pregnant during 2023, be sure to select an appropriate plan for your pregnancy.

Consider the amount of in-hospital coverage

Private hospital costs are simply out of reach for most South Africans which is why choosing the right hospital plan is so very important.

It is a fact that not all hospital plans are equal. Entry-level plans offer in-hospital treatment at a limited network of hospitals, only up to 100% of medical aid tariff – which looks deceptively attractive.

However, the doctors and specialists treating you in the hospital have the freedom to charge rates well above those of the medical aid tariffs, and the difference will be for your account.

(Note: A reputable Gap cover can assist with these out-of-pocket expenses)

Be sure to determine what co-payments are required in respect of hospital procedures, radiology, pathology, scopes, scans, specialised dentistry, and treatment by specialists as many of these will be out-of-pocket expenses.

Ask about the customer service levels

When it comes to medical aid, service levels are extremely important; we make sure we make use of those providers that have efficient customer call centres so that our member queries and claims are resolved quickly and efficiently, without having to escalate.

In most instances, we have direct contact with key individuals at the offices of the providers that we make use of to provide our clients with seamless claims and technical support.

“Specifically focussing on any pre-existing conditions or ailments from which any of your family members suffer, together with any chronic medication or treatment will allow you to cross-check the benefits on offer against your specific needs.”

“For a scheme to remain viable, its cash reserves must always exceed its liabilities. This is only possible good governance, an adequate international credit rating and a large, young, healthy membership.”



Study scheme demographics

Our team of expert advisers have taken the gamble out of your medical aid providers choice by exhaustively researching all the medical aid providers to make sure that they are financially sound with benefit-rich solutions.



It suffices to say that medical aids operate based on cross-subsidisation where the premiums of younger and healthier members are used to cross-subsidise the healthcare costs of the older, sicker members.



As a result, it is important to determine the demographics and size of the medical scheme, keeping in mind that size does count. The larger the risk pool, the more predictable the claims will be. Similarly, the higher the average age of the group, the higher the financial risks will be.

Ask about chronic illness cover

While most medical aids offer chronic condition benefits, it is important to determine to what extent their programme meets your specific healthcare needs.



The medical aid brochure or website should include a list of all conditions covered by their chronic condition programme, together with a list of approved medicines on their formulary. Some schemes also offer specialised

“Entry-level hospital plans offer in-hospital treatment at a limited network of hospitals, only up to 100% of medical aid tariff - which looks deceptively attractive.”

programmes for illnesses such as diabetes, cancer, HIV, and asthma.

It pays to do your research to determine whether these programmes will be of financial benefit to you.

If you are battling to choose a medical aid or contemplating changing medical aids, we strongly advise that you seek advice from an independent healthcare advisor who can guide you through the process to ensure that you find a solution that works for you and your family.

Should you wish to make contact with the author of this article, Mike Lloyd, please email him at mlloyd@twkagri.com ■



Herfs en jou tuin - hoe gemaak?

Deur Clara Rautenbach

WAT OM TYDENS HERFS TE PLANT

1. BLOMBOLLE:

- Plant nou bolle wat in die winter en volgende lente sal blom (beskikbaar by jou naaste tuinsentrum vanaf April). Berei die grond voor deur kompos, beenmeel en vermikuliet in te werk. Dien blom- en bolvoedsel onmiddellik ná aanplanting toe, en daarna maandeliks regdeur die groeiseisoen. Maak sowat elke vierde dag diep nat.
- Plant leliebolle sodra dit beskikbaar is. Sny die klaargeblomde plante se sfingels op grondvlak af.
- Knoffelbolle kan vanaf einde Maart, asook regdeur April aangeplant word. Plant in volsonareas in goed dreinerende grond.
- Soos wat somerbolle se groeiseisoen eindig, teken 'n rowwe plan van jou tuin waarin jy die plante aandui wat in winterslaap sal ingaan om skade en oorbepanting te verhoed.

2. SAAILINGE:

- Plant winter- en somer- meerjarige plante soos papawers, gesiggies, petunias, primulas, asblomme en somerviooltjies.
- Plant preie, ertjies, winterslaai, oosterse blaargroente, asook koolvariante.
- Dun saailinge uit vir groeirimte.
- Lei saailinge met wateroplosbare kunsmis nat.
- Dekblare sal die worteltjies teen koue beskerm.

3. STRUIKE:

- Dit is nou die ideale tyd vir die plant van roosbome, struik en bome, omrede hulle wortelstelsels sal vestig, en hulle in die herfs met 'n welige blaredos sal spog.

SAAD OM IN DIE HERFS TE SAAI

1. Groente:

- Brusselse spruite
- Kool
- Wortels
- Seldery
- Sjinese kool
- Blomkool
- Rape
- Preie
- Blaarslaai
- Marog
- Uie
- Witwortels
- Ertjies



- Radyse
- Spinasie

(Beet kan in die middel van die herfs gesaai word)

2. Kruid:

- Komkommer
- Pietersielie
- Komkommerkruid
- Grasuië
- Knoffelgrasuië

(Kamille, koljander, pietersielie en roket kan in die middel van die herfs gesaai word.)

3. Blomme:

- Madeliefies
- Heuningblomme
- Leeubekkie
- Osogies/wit madeliefies
- Gousblomme
- Asters
- Angeliere
- Bokbaivygies
- Stokrose
- Gesiggies
- Papawers
- Primulas
- Vilette
- Viooltjies
- en die welriekende gunsteling: pronkertjies

(Akeleie, Antirrhinum, asblomme, pensies, gousblomme, satynblomme, weeskindertjies, moederskoentjies, floksies, petunias en vilette kan tot in Meimaand geplant word.

Hou hierdie nuttige lysie tydens die herfsmaande byderhand.

MAART:**1. In die groente- en kruie tuin:**

- Plant beet, blaarslaai, blomkool, bone, brokkoli, dille, ertjies, koljander, kool, koring, preie, radyse, rape, roket, seldery, spinasie, uie en wortels.

2. In die blomtuin:

- Plant madeliefies, Kaliforniese papawers en pronkertjies.

3. Ander tuintake:

- Plant nuwe vrugtebome.
- Saai kappertjiesade tussen groente om plantluise van hulle af weg te lok.
- Verdeel strelitzias indien nodig.
- Maak steggies van rankrose.
- Begin om digte meerjarige soos daglelies en wilde-irise te verdeel.

**APRIL:****1. In die groente- en kruie tuin:**

- Plant beet, blaarslaai, blomkool, brokkoli, dille, ertjies, kool, koring, knoffel, preie, radyse, rape, roket, seldery, spinasie en uie.

2. In die blomtuin:

- Plant affodille, anemone, gazanias, gesiggies, gousblomme, narsings, ranonkels, tijkenkerientjies en wilde leeubekkie.

3. Ander tuintake:

- Snoei vormplante reg.
- Moenie afgevalde blare mors nie, strooi dit as deklaag op blom- en groentebeddings.
- Maak ook nuutgeplante bolle elke vierde dag diep nat sodat dit nie uitdroog nie.

**MEI:****1. In die groente- en kruie tuin:**

- Plant beet, blaarslaai, blomkool, brokkoli, ertjies, kool, koring, radyse, rape, roket, seldery en spinasie.

2. In die blomtuin:

- Plant gazanias, gousblomme, leeubekkie, Namakwalandse madeliefies en wilde leeubekkie.

3. Ander tuintake:

- Snoei oorgroeide klimplante en sny dooie groei uit.
- Voed lenteblokkende bolle.
- Begin om rypgevoelige plante snags toe te maak.
- Maak hardehoutsteggies van immergroen- en bladwisselende struik.
- Bestel tulpe by die bolkwekers en plant dit sodra jy dit ontvang.
- Gebruik steeds blare wat van bome afval as deklaag, maar los van die blare onder die bome om ook as deklaag vir die bome te dien. ■





KITSWENKE VIR KRUIE

Deur Clara Rautenbach

Of jy krui kweek vir kosmaak, mengeldrankies, medisinale gebruik, of selfs net omdat die aromatiese reuke van die plante jou bekoor, is ons dit eens: krui moét gebruik word vir die plante om te kan floreer.

As jy kruiplantjies gereeld snoei, sal jy nie net groei bevorder nie, dit sal ook verhoed dat plante lang, onaantreklike stingels vorm. Of krui in die grond, in potte of selfs op jou vensterbank gekweek word, is om't ewe – jy sal dit gereeld moet snoei.

1. Gebruik ten alle tye 'n skerp, skoon snoeiskêr. Dit sal skade verhoed en groei stimuleer.
2. Was jou hande goed voordat jy enige groeipunte met jou vingers afknyp.
3. Begin om jaarplante soos basiliekruid, koljander, stevia en dille reeds te snoei sodra dit gevestig is. Sny takkies heeltemal af, en verwyder dan blare vanaf die gesnoeide takkies om te gebruik. Oes verkieslik vroegoggend of laatmiddag.
4. Oes blomdraende krui, soos basiliekruid, salie en tiemie, voordat dit begin blom. Sodra dit bloeisels begin maak, begin die blare hulle geur verloor. Om die plant langer te laat hou, kan al die blommetjies gesnoei word, aangesien die plant sal ophou om blare te produseer nadat saad gevorm is.

5. Snoei pietersielie en grasuie terug tot na aan die stambasis, sowat 2,5 cm bo die grond. Na sowat 'n week sal nuwe lote uitloop.
6. Snoei nuwe groeipunte van meerjarige krui soos roosmaryn, salie, en tarragon weekliks gedurende somermaande. Deur sowat 5 cm van nuwe stingels af te knyp, sal die plant aangemoedig word om 'n digter bos met sterk wortelgroei te vorm.

KRUIE-KITSKAART

KRUID	JAAR/MEERJARIG	KNYP	SNOEI	SNY BY BASIS	NOTAS
Basiliekruid	Jaar	x			Vrek in <10 °C
Grasuie	Jaarliks	x		x	
Koljander	Jaar			x	Oes die saad
Dille	Jaar			x	Plant gereeld, kort leeftyd
Laventel	Meerjarig		x		Snoei tot by ouhout-stamme
Marjolein	Meerjarig (sensitief)		x		
Kruisement	Meerjarig	x	x		Pasop, versprei vinnig!
Oreganum	Meerjarig		x		
Pietersielie	Tweejarig			x	Herplant na twee jaar
Roosmaryn	Meerjarig		x		
Salie	Meerjarig		x		
Tarragon	Meerjarig		x		
Tiemie	Meerjarig		x		



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KWEEK (MAKLIK) VIR JOU KOMBUIS:
Soet basiliekruid:

- Plant in die lente.
- Groei goed in die son, maar verkies halfskadu in die midsomer.
- Maak gereeld nat.
- Pluk die jong blare gereeld.


Grasuië:

- Familie van uie en knoffel.
- Sny blaartjies tot sowat 3 cm bo die grond af.
- Pluk die eetbare en pienk blommetjies wanneer hulle oopmaak.


Platblaarpietersielie:

- Tweejarig.
- Hou van ryk, klam grond en baie son.
- Pluk blare met stingels en al.
- Platblaarvariant het sterker smaak.


Kruisement:

- Vinniggroeiend.
- Hou van klam, ryk grond in halfskadu of volson.
- Plant 'n verskeidenheid vir verskillende smake.
- Hoe meer jy pluk en snoei, hoe meer sal die plant groei.
- Pasop dat dit nie jou tuin oorneem nie; oorweeg om dit eerder in 'n groot pot te plant.

Roosmaryn:

- Geharde struik wat in byna enige grond gedy.
- Benodig min water en aandag.
- Pluk takkies en stroop die blare deur die jaar af.
- Knip vars blommetjies vir slaci.

Lourier:

- Elke kombuis benodig ten minste een boom!
- In 'n pot kan die immergroen boom netjies gesnoei en kompak gehou word.
- Beskerm jong bome teen ryp en wind.

Salie:

- Hou van baie son, goed gedreineerde, arm grond en min water op sy blare.
- Pluk regdeur die jaar van dié stadiggroeiende grondbedekker se blare.


Tiemie:

- Groot verskeidenheid beskikbaar, maar Thymus vulgaris word meestal gebruik.
- Geur is die sterkste in midsomer.
- Pluk liggies in die winter wanneer plant nie aktief groei nie.

Sitroengras:

- Hierdie tropiese graspol groei in die meeste grondsoorte.
- Benodig min water.
- Sny dit gereeld om dit weliger te laat groei.





Oreganum:

- Hierdie grondbedekker vorm 'n digte mat in die volson.
- Benodig nie baie water nie.
- Knip die punte van jong takkie vir gebruik. ■



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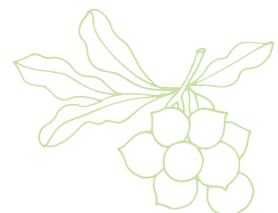
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DIY

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Riaan



Create your own living wall

If you are short of floor space or have an ugly wall that needs hiding, it's time you join in on this hot new gardening trend.

Living walls are vertical gardens, where plants are rooted into a structure that is attached to a wall, creating a lush wall of foliage. Even the smallest of outdoor spaces can accommodate a living wall, and they work perfectly in courtyards. Living walls can last up to four to six years depending on the conditions to which they are exposed, and whether they are properly maintained and cared for.

The greenery is often planted in a growth medium consisting of soil, stone or water. In green walls, the growth medium is on the surface or structure of the wall, whereas facades are rooted in the ground.

A living wall is also a great way to introduce greenery into your home or garden and refresh a space creating a modern and sophisticated look that will add interest and colour.

Besides this, there are health benefits related to biophilic design principles to which a living wall can contribute.

Biophilic design connects those exposed to plants to the natural environment, reducing stress, enhancing creativity and encouraging clarity of thought.

A living wall requires water, sunlight and pruning. Unlike your typical houseplant, however, they require more than just a sprinkle from your watering can, although they still require less water than gardens.

This is because living walls do retain water, reducing the amount of wastewater. The amount of water required is plant and climate dependent with an average of approximately two litres per panel per watering.

"Biophilic design connects those exposed to plants to the natural environment, reducing stress, enhancing creativity and encouraging clarity of thought."



External green walls can reduce the urban heat island effect often experienced in cities, and also enhance aesthetics. Indoor green walls boost indoor air quality by acting as filters, cleaning the air of harmful chemicals, dialing down carbon dioxide levels and enhancing oxygen levels.

This system can range from something as simple as plant pots hung on a vertical frame to highly sophisticated modular, hydroponic panels from which water and nutrients are delivered and electronically monitored.

Keep the look loose and on-trend with wild meadow planting by using unexpected plant species like long grasses, ferns, heucheras

(coral bells). You can also add colourful bedding plants for a bit of brightness.

How to make a living wall

1. Choose your space.

You can build a living plant wall on any solid wall of fence – build straight onto the side of your house, a garden fence or even a sturdy shed.

Once you've chosen a space, simply screw in rows of treated batten, also called brandering (thin strips of wood), checking with a level to make sure they're straight.

2. Screw in the planters

Using an electrical screwdriver and working from the bottom up, attach the plastic planters to the wooden slats. Attach the planters as close as possible to each other and build your staggered rows.

3. Green up your wall

Fill the planters with your chosen plants. You can either remove the plants from their pots or place the pots with the plant directly into the planters – this will help should you wish to change the plant scheme.

Source: Marisa Janse van Vuuren

C: 079 969 8823

E: marisa@sunbirdmarket.co.za

Plants to use to create your living wall:

Adiantum (maidenhair fern)

Evergold sedge

Mara des Bois (strawberries)

Heuchera (Coral bells)

Lilyturf

Ivy leaved geranium

Herbs

Vegetables

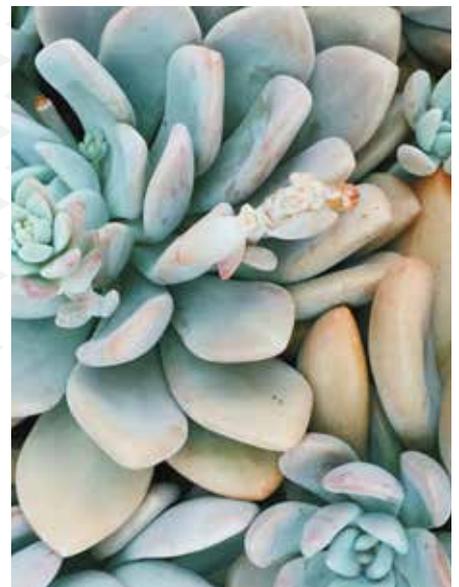
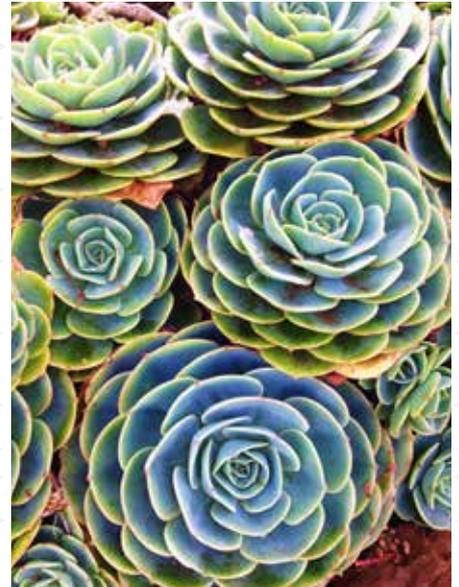
Annual plants

Perennial plants

Succulents

Tropical plant

"Keep the look loose and on-trend by using unexpected plant species like long grasses, ferns, and coral bells."



TWK Agri Classic *Golf Day*

The TWK Agri Classic was held at Piet Relief Country Club on 18 February 2022. The event kicked off with a four-ball scramble drive, and the weather turned out to be a perfect overcast day.

The day aimed to renew networking connections with all TWK Stakeholders in the agricultural industry.

First prize went to Theuns Botha, Thinus Venter, Ignus van Rooyen en Vink Venter. TWK Outdoor sponsored the first prize: A 65 litre branded cooler box and TWK Outdoor T-shirt, a pair of shorts, as well as 12 beers went to each player.

As the tradition started a few years ago, the various divisions within the TWK Group sponsored holes, and the most unique set-up went to TWK Financing. They added a livestock luck draw, and the theme of their "farm" reflected well throughout their setup.

Following the well-organised golf day, players and their families and friends were treated to live entertainment from Hugo, where food and refreshment stalls provided some delicious treats to end off a perfect day.

We want to thank the Piet Relief Country Club for their continued support in helping us put together this event, our sponsors and most importantly, everyone who attended the day.



The *Beauty Grootboom Foundation* providing food and support to communities with the help of *Vumbuka Trust*

It is estimated that the number of people we support is around 1000, but though this impact is considerable, we would like to have an even bigger platform to give back more to the communities of Mkhondo and Driefontein. The Grootboom Foundation relies on funds from the Vumbuka Trust, the Municipality and other stakeholders from around Mkhondo. With more funds, the NPO would like to help more girls in school obtain sanitary pads and a school uniform. The NPO would like to help by packing more than +100 households' monthly food parcels. We would like to have all necessities included in the food parcels. In 2021 the organisation organised Mandela Day and Women's Day celebrations and gave 200 widows, 12.5kg maize each. The organisation would like to create an even bigger event that can help over +500 widows in the surrounding areas, not only on Mandela Day but on a more regular monthly basis. The organisation also runs a soup kitchen in Driefontein and has purchased kitchen equipment. We are grateful to the Vumbuka Trust, which has donated 100 chairs and tables and cooking utensils for the soup kitchen worth R15 000. The Trust continues to donate maize bags to the organisation to the amount of R30 000.



Congratulations to the *winning branches*

A promotion was held by the RCL Group Services Pty) Ltd. to put up the best display. Take a look at these creative displays found at our TWK Branches. The winning branch was Middelburg, second prize went to Vryheid, and third prize was a draw between Lydenburg, Winterton and Kokstad.



TWK Flight022, *Staff Function* 2022

It was a privilege to once again rekindle and reconnect with colleagues after a long period of isolation and restrictions. The TWK Staff Function was themed TWK Flight022 and guests were taken on a trip around by our guest speaker, GP van Rheeder.

The TWK Marketing team and Welverdiend Guesthouse and Venue, took off in to make this evening a flying success.

GP led the event speeches, along with Head Air Hostess, Johannie. After the formalities, guests were treated to various countries' delights and refreshments.

Thank you to everyone who made this evening a memrable one!

Head Air Hostess: Johannie



TWK Agri se *Langdiens* Kandidate

TWK se werknemers is ons trots! Dis met 'n baie groot plesier waarmee ons 2022 se Langdiens Kandidate aankondig.

**Die kandidate hier genoem is slegs 25 jaar+.*

25 Jaar

- Alida Woest
- Toyi Kubheka
- Martin Khumalo
- Elliot Hlatswayo
- Bettah Nhlabathi
- Emma Mavuso
- Thoko Nkosi

- Busisiwe Thwala
- Luke Thwala
- Maria Simelane

35 Jaar

- Philip Lushaba
- Tholakele Manana
- Ilma Filter
- Sipiwe Motha

30 Jaar

- Petrus Mbuyane
- Mhlangaseni Nyandeni
- Poppie Zwane



TWK groet 'n LEGENDE!

Lorna Combrinck het gedurende die jaar haar affrede aangekondig. 'n Intieme teeparty is vir haar gehou om haar loopbaan by TWK te vier. Lorna was Persoonlike Assistent vir Andre Myburgh, Besturende Direkteur van TWK Agri. Lorna sal altyd onthou word vir haar paraatheid, goedgesindheid en manier waarop sy alles met passie en 'n vriendelike houding aangepak het.

You've worked hard, and you've come this far. We hope you know how blessed you are! All of them are in God's hands: new tomorrows and brand new plans. You'll have more hours in the day. To hope, to dream, to rest, to pray. You'll find new ways to stay inspired!

'n Baie geseënde affrede, Lorna. Jy is 'n absolute steunpilaar in TWK.



TWK se *splinternuwe* buitelig-klerereeks

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

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



You can get by with a little help from friends

The NPO continues to expand the prevention and awareness programmes in schools so that young people make the right choices and don't experiment with drugs, and to build resilience and coping skills in young people so that they can face life's challenges without turning to drugs.

We'd also like to provide support to people who have been through a treatment programme to help them maintain their sobriety and be fully functional in everyday life. Training programmes in basic skills such as plumbing and cooking should be provided to inpatients who are not able to continue with mainstream education once they have completed their treatment programme. Vumbuka Trust assisted the organisation by donating R50 000 to buy a Wendy home that can be used as a consulting room at the inpatient centre. The structure gives the service users more privacy when visiting the professional nurse for medical treatment. Currently, our inpatient centre accommodates 12 boys and 5 girls between the ages of 13 and 17 with addiction problems. The children receive inpatient treatment for a period of three months. The centre is subsidised by the Department of Social development.



Fun Run Team Challenge

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Out of approximately 250 participants in the event, TWK was represented by 70 employees.

Team Insurance was congratulated with being the team with the most participants.



TWK Healthy Habits encourages employees to take part in Fun Runs, promoting a healthier lifestyle.

Healthy Habits also have monthly challenges that employees and non-employees can take part in.



Our challenge for February was a "Stepping" challenge where steps were submitted weekly and at the end of the challenge, the winner with the most steps was rewarded with a prize.



Toyota Standerton and Northern Light Foundation

Toyota Standerton teamed up with Northern Light Foundation, where they sponsored animal food and blankets to aid abandoned animals!



Hearty Cooking At Its Best

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

Sausage, Egg and Cheddar Farmer's Breakfast

This generous combination of sausage, hash browns and eggs will warm you up on a cold winter morning.

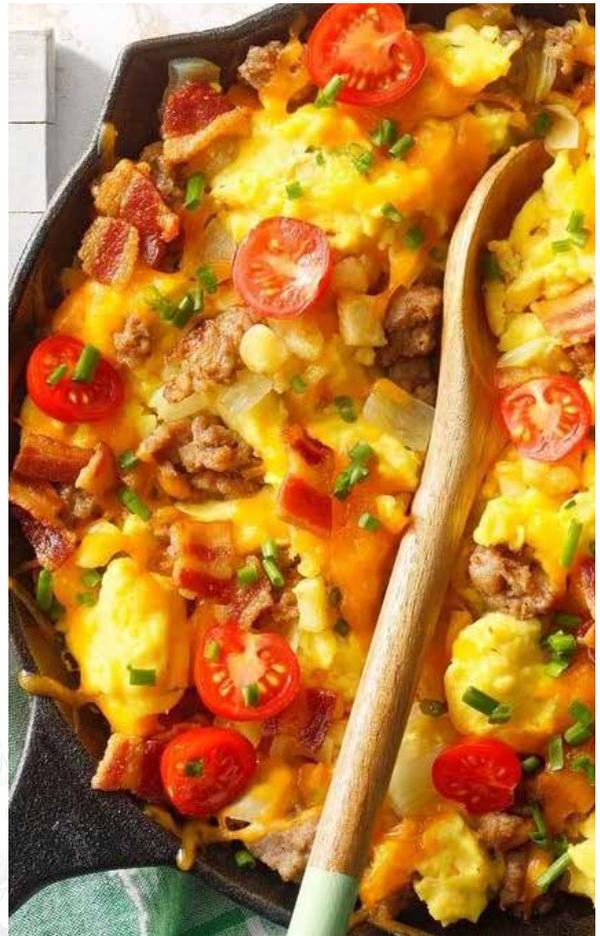
Ingredients:

- 6 large eggs
- 1/3 cup 2% milk
- 1/2 teaspoon dried parsley flakes
- 1/4 teaspoon salt
- 170g bulk pork sausage
- 1 tablespoon butter
- 1-1/2 cups frozen cubed hash brown potatoes, thawed *
- 1/4 cup chopped onion
- 1 cup shredded cheddar cheese
- Optional: Cooked crumbled bacon, minced chives, and halved cherry tomatoes

Method:

1. Whisk eggs, milk, parsley and salt; set aside.
2. In a 9-inch (23cm) cast-iron or other heavy skillet, cook sausage over medium heat until no longer pink; remove and drain.
3. In the same skillet, heat butter over medium heat. Add potatoes and onion; cook and stir until tender, 5-7 minutes.
4. Return sausage to pan.
5. Add egg mixture; cook and stir until almost set. Sprinkle with cheese.
6. Cover and cook until cheese is melted, 1-2 minutes. If desired, top with bacon, chives and cherry tomatoes.

* If you don't have frozen hash brown potatoes handy, use parboiled cubed potatoes.



Hearty Cooking At Its Best

Try our simple, wholesome recipes to make your cooler evenings, a little warmer.

Hearty Farmhouse Dinner

After a hard day of working on our farm, we look forward to a down-home dinner like this. Buttered breadcrumbs enhance the mellow flavour of cream-style corn.

Ingredients:

- 450g ground beef
- 2 large eggs
- 1/4 cup milk
- 1 can (14-3/4 ounces) cream-style corn
- 1 cup soft breadcrumbs
- 1/4 cup finely chopped onion
- 2 teaspoons prepared mustard
- 1 teaspoon salt
- 1/2 cup dry breadcrumbs*

Method:

1. In a large skillet, cook beef over medium heat until no longer pink; drain and set aside.
2. In a large bowl, combine eggs and milk. Add the corn, soft breadcrumbs, onion, mustard, salt and beef.
3. Transfer to a greased 9inch (23cm) square baking dish.
4. Toss dry bread crumbs with butter, then sprinkle over meat mixture.
5. Bake, uncovered, at 350°F (180° C) for 30 minutes or until golden brown. Sprinkle with parsley if desired.

***To make soft breadcrumbs, tear bread into pieces and place in a food processor or blender. Cover and pulse until crumbs form. One slice of bread yields 1/2 to 3/4 cup of crumbs.**



CONFERRING & EVENTS

CONFERRING

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





WAITING

The Lord wants us to tarry. Tarry is another word for wait and many of us are too busy running around. If we look at Luke 24:49 (NKJV), just before Jesus was taken up into heaven after the resurrection, He said to the disciples,

“Behold, I send the Promise of My Father upon you; but tarry in the city of Jerusalem until you are endued with power from on high.”

There are too many of us who are running ahead of God. We really need to wait. We need to spend time in prayer and in meditation.

Meditation is not some eastern form of spiritual worship, it comes from the Bible and it is from the Lord Himself. Jesus often spent time in meditation and prayer, it means to wait. Many of us make impulsive decisions, I myself am guilty of that and sometimes it costs us dearly in the long run. We take the wrong road, we go down a cul-de-sac (a one way street) only to find out when we get to the bottom that we have to come back again and get back on the right road. We need to slow down and hear from God. Now Jesus told them that because He knew that they had to be baptised in the Holy Spirit for the power needed to do the work they were going to be called to.

Remember, Peter was so afraid, he would not even acknowledge to the servants of the High Priest that he was a disciple of Jesus. Yet when he was endued with power from on high (baptised in the Holy Spirit), he went out into the streets and after his first sermon that he preached, three thousand souls came to Christ. You and I need to tarry, and the Lord will give us the strength and the Godly counsel that we need to fulfill the task that He has set before us.

Jesus bless you

Angus and Jill Buchan



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Helping your animals cope with

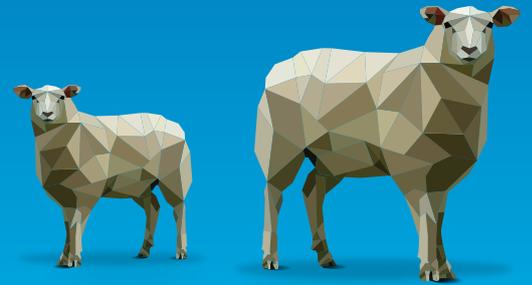
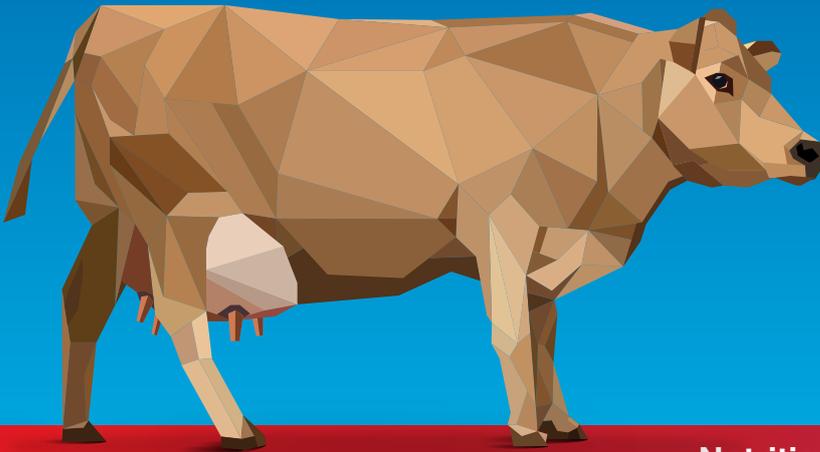
Metabolic Challenges after partuition

By introducing

FRESH START

Fresh Start: V Reg.No. V23991 Act 36/1947

to your supplement mix, you take control of nutritional disorders and add a source of energy



Nutritional Supplement for Sheep & Dairy Cows

A source of Energy

for your young animals

By introducing



FIRST DRINK GOLD

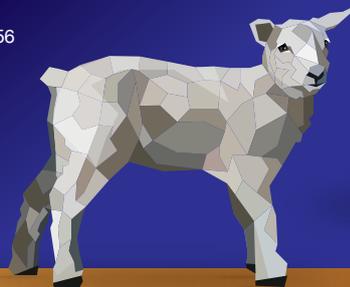
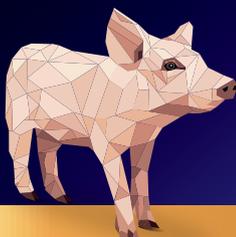
First Drink Gold: V Reg.No. V29641 Act 36/1947

to your supplement mix, you take control of nutritional disorders and add a source of energy

First Drink Gold can also be used to energetically support pre-weaned animals at the same daily dose rates when animals are challenged by disease conditions or stressful conditions like dehorning, castration, tail docking, vaccination etc.

PRESCRIBED BY VETERINARIANS

Veterinary Approved Establishment. Reg. No. : ZA 14/56



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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