



RADIUS

Issue 3.0 // 016

Sep // Oct // Nov '22

FREE

**The hidden door
to unwarranted
Personal Data usage**

Basjan se Boomhuis
Die Talentkompetiesie

**Belangrike
beplanningsaspekte
voor planttyd**

**Your business needs Cyber
Security Insurance.**

**Die groot bemestingsdebat:
*organics of chemies?***

TWK INSURANCE

Nelspruit

AGRICULTURE WITH A PULSE



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

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

OUR FARMERS ASSETS (AGRI ASSETS)

The Core product includes the following key lines of business:

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Cover provides for various livestock.

Motor

Comprehensive motor package for farmers' private and commercial vehicles as well as agricultural implements.

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Comprehensive cover for HCVs, including loss of use and GIT.

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Comprehensive cover for financed assets, including electronic equipment, implements as well as solar panels.

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

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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...



Let's finish strong

As we stand on the brink of the end of 2022, I can't help but stop and reflect on the year that has passed. It seems like our first "normal year" since we were placed under national lockdown. But, and I think most people can agree, we have hit the ground running.

As everything has to come to an end, we can also look ahead to a new year coming. We can make preparations in advance. Planning our seasons ahead may seem like a big task, but once we have put in the hard work, we can end the year knowing that we are on a good footing when we start back up again in 2023.

I implore you to push through on the last few months left of 2022, do not lose hope. We are almost due for a new start. As the grass withered during the past winter season, we know we can stand firm in the Lord's word.

*"The grass withers and the flowers fall, but the word of our God stands forever."
- Isaiah 40:8*

Look to Him and let's finish this year strong!

Our magazine has come a long way, and we would like to thank all who have contributed, encouraged and guarded the TWK Radius. Every edition is unique, and each page is treated with lengthy care and attention. So now, over to you. We hope you enjoy the Spring edition and keep agriculture running deep within your hearts.

Louise Johnson // Editor: Radius



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TWK Insurance Nelspruit

The one-stop solution for all your insurance needs

By Cornelia Vermaak

Mbombela (previously known as Nelspruit), nestled in a subtropical climate on the banks of the Crocodile River, is widely known as the gateway to the Kruger National Park. But Mbombela is so much more than this.

With a rich history, it has been a strong foothold for the agriculture sector and other businesses in the region; it is also the location of several excellent schools that are widely known for their flourishing sports teams, and the city is growing rapidly.

It's within this bustling city in Mpumalanga that one finds the local TWK Insurance branch. Newly situated in their bigger offices at 12 Streak Street (on the corner of Streak and Ferreira) in one of the main streets, they are a true one-stop shop for all insurance needs.

They have now moved in with the branch from White River, still offering high quality service to their clients at a central location.

Customers should have no fear; their favourite broker is still there, just in a bigger office, waiting to assist.

From small beginnings to big service

TWK's Insurance presence grew significantly in Nelspruit, from having one person working-from-home, to a full-fledged office in just four short years.

At their new address, the premises boasts office space of 1000 square metres, a staff complement of over 40 personnel, 5 boardrooms, and all the resources in place to assist clients with any insurance-related need.

Whether you need insurance for your crops (crop insurance), business, medical care, and household or even your offroad bike (short term), retirement planning, investments, setting up your will and estate or life insurance (long term), or assistance with your personal medical aid or medical insurance for your business, there will be someone to help and a product to suit your needs.





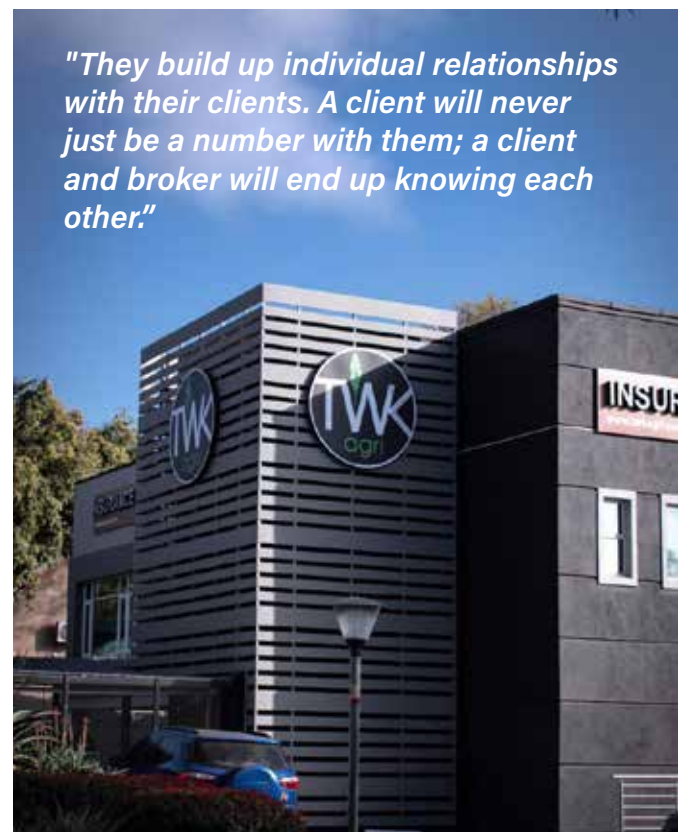
"The most underrated skill for a financial advisor or a broker, is empathy."
 – Michael Clemente, TWK Insurance, Nelspruit

TWK Insurance Nelspruit is connected with all of the major insurance companies. This independence allows the brokers to source the most appropriate cover based on the unique needs of each client.

For Michael Clemente, who works at the branch, those who work alongside him have a true passion to help their clients. In his own field of medical aid and medical insurance, he says empathy is key and plays a significant role.

During a meeting in 2020 (a year many would wish to forget), Michael brought up an American movie named "Without a Paddle". There's a scene in this film that caught Michael's attention and he brought it up.

The scene in question is of a group of friends who get hopelessly lost in the wilderness and encounter a bear, just as they thought things couldn't get any worse. Whilst facing this new threat, one of them took his shoes off. His friends asked him why, to which he responded: "I run faster without my shoes on". They told him he wouldn't outrun the bear,



"They build up individual relationships with their clients. A client will never just be a number with them; a client and broker will end up knowing each other."

to which he responded, "I don't have to outrun the bear; I only have to outrun you guys."

This was Michael's metaphorical answer to doing business during Covid. The idea that he gained from this scene, is that when one is confronted by a huge threat or problem you cannot change, simply do what you can do and move forward.

Whilst other brokerages and financial service providers (FSP's) are celebrating staying afloat since Covid started, TWK Insurance is surpassing aggressive targets set before the pandemic set in.

Empathy and community are the names of the game

The growth they have been seeing is more than just hard work from their side; it also shows that their clients and their community trust them.

Since insurance is not a tangible product and, in most instances, ensures the service can be afforded – for example Medical Aid to cover private hospital admissions – empathy plays a big role in the advice due to the massive impact that being insured correctly can have.

For many outside of the insurance sphere, the fine print (terms and conditions) can be daunting and at times not all that clear. But thanks to the empathy and care of those at TWK Insurance in Nelspruit, the process becomes easier for clients.

It helps that the people serving customers are part of the same community and are not just salespeople on the other side of the phone.

TWK Insurance Nelspruit is deeply involved within the community, not just as sponsors at golf days, but also for school sports teams such as rugby and hockey (sponsoring from jerseys and tours to kits) and providing funds to the local children's hospital and an orphanage.

A client will never just be a number with them; a client and broker will end up knowing each other and building this relationship based on mutual trust.

As Michael explained, the branch is able to help a farmer with crop insurance for his macadamia nuts (including for say, including hail damage) and when the harvested nuts are being sent abroad, freight insurance.

A the farmer still needs commercial insurance for his tractors and implements, life insurance, setting up of investments, estate planning, medical scheme cover for each individual and even insurance for his home and car. Not all of this might be done by the same insurer, since insurers offer different options and value-for-money based on their risk pool.

Importantly, the specialisation extends to the brokers themselves as TWK Insurance employs specialists in their respective fields.

This means that a client can be linked to a specific broker whose experience in the specific field of insurance they require (whether it be medical, short term, investments and so on) is uniquely suited to them.

Benefits of the insurance middleman

Michael was posed the question of why a client should use a brokerage and not just go directly to the insurer or medical aid, and to this he answered, "having an intermediary means that you have somebody in your corner, [who also] understands the insurance company and what they want".

On a practical level, the intermediary takes the frustration of finding the right products and the right people, as well as – if a claim arises – processing, tracking and assisting the claim, with the aim of a favourable outcome.

This is stress that doesn't have to come down onto the client's shoulders when one is most likely already anxious and impacted from an event. At the end of the day, insurance is a type of service that can act as a financial safety net for tough times. It is a promise to people that should something going wrong, there's some security in place to help you out of trouble.

For some people, this can help them avoid risk, retire with comfort and in the meantime, even help them sleep better at night.

Contact the TWK Insurance Nelspruit office here:

12 Streak Street | Nelspruit | 1200

T: +27 (0)13 590 7266 ■

"An insurance intermediary takes the frustration of finding the right products and the right people, as well as – if a claim arises – processing, tracking and assisting the claim, with the aim of a favourable outcome."



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RADIUS

| STAALMEESTER | YOUR AGRI-PARTNER FOR SPRAYERS, SPREADERS AND PLANTERS

Your *agri-partner* for **sprayers, spreaders and planters**

Now that the harvest is nearing its end, it is time for producers to start their pre-planting season planning for the next crop. This means it is time to start thinking about prepping your equipment and putting a soil preparation programme in place.

Whether it is sprayers, spreaders, or planters you are after, Staalmeester is your preferred agri-mechanisation partner.

As a manufacturer and distributor of agricultural equipment, Staalmeester boasts a proven track-record of more than seven decades, making it one of the oldest and most trusted agricultural machinery companies in Southern Africa.

Fertiliser spreaders

Fertiliser spreaders are used for applying granular fertilisers and pesticides to turf.

Staalmeester offers the following spreader options:

- Enorossi Fertiliser Spreaders (500 litre capacity, polyethylene or steel bin variations)
- Soilmaster Fertiliser Spreader (800 or 1 000 litre capacity)
- JF 1300 Fertiliser Spreader (1 300 litre capacity)

Boom sprayers

Tractor mounted and trailed type sprayers are developed to meet the different requirements of plant protection treatments. They are extremely versatile and suitable, according to the application, to operate in open-field cultivations, spray and distribute herbicides among the plant rows.



Staalmeester offers the following sprayer option:

- Soilmaster Boom Sprayer (400, 600, 800 or 1 000 litre capacity)

Planter

The Staalmeester mechanical planter is strong and durable, ready to take on any field. It features both 2 and 4 row capabilities and can plant maize and soya beans. Additional plates are available to plant sunflower and sorghum.

For more information, talk to your nearest TWK Mechanisation branch. ■

Staalmeester



Knowledge grows

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- Bevat verhoogde vlakke van noodsaaklike spoorminerale in die korrekte verhouding tot fosfor.
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www.yara.co.za/animal-nutrition

animal.nutrition.sa@yara.com

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PhosSure 6 – Reg. Nr. V11350 (Wet 36 van 1947)
PhosSure 12 – Reg. Nr. V12858 (Wet 36 van 1947)
PhosPro 17 – Reg. Nr. V24441 (Wet 36 van 1947)
Yara Animal Nutrition Suid-Afrika (Edms) Bpk.
Reg. Nr. 2001/025850/07

Belangrike beplanningsaspekte voor planttyd

Deur Magda du Toit, namens Sensako

Met die aantreklike koringprys die afgelope paar maande het heelwat produsente vanjaar weer gedurende die winter koring geplant. Hierdie koringaanplantings het skielik weer deel van die wisselboustelsel geword.

Hoewel wisselboustelsels geweldig baie voordele inhou, is dit noodsaaklik dat produsente deeglik moet besin oor die aanpassings wat in hulle produksiestelsels gemaak moet word voordat somergewasaanplantings gedoen word.

"Produksierisiko's moet vermy word en dit is veral belangrik wanneer 'n produsent nie meer so vertrou met 'n gewas soos winterkoring is nie," meen Andries Wessels, Saadprodukontwikkelingsbestuurder by Syngenta.

Volgens Wessels is grondontledings en gevolglike bemesting na gelang van die grondmonsters se uitslae vergeleke met die vorige jaar se opbrengsdata kritiek. "Vogbeskikbaarheid is belangrik, asook die plantdatum, die plantdigtheid in ooreenstemming met die grondtipe en die kultivaraanbevelings."

Volgens hom kan die volgende aspekte 'n groot rol speel in die na-oesbeplanning aan die einde van die seisoen voordat 'n somergewas soos mielies, sonneblom of sojabone geplant word:

- Grondontledings vir 'n toepaslike bemestings- en bekalkingsprogram
- Die effektiewe bestuur van beskikbare grondwater sodat tydig geplant kan word
- Goeie en volhoubare grondbewerkingspraktyke
- Die plant van kwaliteitsaad met nuwe genefika
- Die regte plantdatumkeuse en plantdigthede vir die kultivarpakket
- Plant teen die geskikte planterspoed en die regte plantdiepte
- Goeie geïntegreerde onkruid-, insek- en siektebeheerprogramme

Wessels wys ook op die volgende faktore wat opbrengs kan beperk en sê dit is noodsaaklik dat produsente reeds voor planttyd hieraan aandag gee. Dit sluit in:

- Plantdatum
- Grondtipe en grondgesondheid
- Grondwatertekorte en klimaatstremmings
- Plantvoedingstekorte
- Plantsiektes
- Insekdruk
- Onkruidruk
- Verkeerde plantdatum
- Kultivarkeuse
- Swak opkoms en saailingvestiging

Wat die optimale plantdatum betref, is die volgende aspekte van belang:

- Optimale grondvog wanneer daar geplant word.
- Optimale grondvog tydens groeistadiums wanneer graanopbrengs en koringkwaliteit vasgelê en verwesenlik word.
- Minimum en maksimum temperature wat optimale ontwikkeling (groeï) bevorder.
- Die korrekte tipe en hoeveelheid voedingstowwe.
- Die tydperk in die mielieplant se groeistadium waarin die plant baie sensitief is vir water- en hittestres moet nie binne die midsomerdroogteperiode val nie.

Omdat kultivars verskil in hulle reaksie op die omgewing en produksietoestande, is kultivarkeuse 'n bepalende faktor wanneer



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dit by opbrengs en wins kom. Sekere kultivars presteer beter by 'n laer opbrengspotensiaal, terwyl ander weer onder hoë opbrengspotensiaaltoestande gedy. Sekere kultivars is wyd aangepas maar kan dalk te kort skiet as dit by siekteverdraagsaamheid kom.

Wessels beklemtoon verder dat 'n baster die vermoë moet hê om ná ontkieming vinnig op te kom en 'n sterk saailing te vorm. "Elke pit wat nie opkom en elke saailing wat nie in 'n volwaardige mielieplant ontwikkel nie, bring 'n potensiële opbrengsverlies mee. Hoewel plante in 'n mate sal kompenseer direk langs gapings waar plantjies nie opgekom het nie, vergoed dit nie heeltemal vir die verlies aan opbrengs van 'n plant wat nie opgekom en ontwikkel het nie."

Hierdie komende plantseisoen bied Syngenta 'n nuwe geelmieliebaster aan produsente. SNK220-65BR is beskikbaar in die Sensako-handelsmerk en is veral geskik vir verbouing onder vol of aanvullende besproeiing of op hoëpotensiaal lande, sê Wessels. Hy voeg by dat die kultivar ook vir bewaringsbewerkingsituasies geskik is.



'n Mieliebaster moet die vermoë moet hê om na ontkieming vinnig op te kom en 'n sterk saailing te vorm. SNK220-65BR se ontkieming is uitstekend. In koeler gebiede waar die grondtemperatuur geneig is om laer te wees tydens vroeë aanplanting, beteken sterk groeikragtigheid dat die kultivar minder sensitief vir koue asook grasdoderskade is.



Hierdie komende plantseisoen bied Syngenta 'n nuwe geelmieliebaster aan produsente. SNK220-65BR is beskikbaar in die Sensako-handelsmerk en is veral geskik vir verbouing onder vol of aanvullende besproeiing of op hoëpotensiaal lande en is ook geskik vir bewaringsbewerkingsituasies.

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Amazone ZA-TS spreader

Saving fertiliser couldn't be easier

On AB Inbev's model farm in Caledon in the Western Cape it is important for us to have a sustainable winning team. To achieve this goal, certain facets of the operation had to be improved.

Fertiliser makes up the largest single input cost on the farm, and although we were aware of this, we continued with a spreader without any section control. As part of our game plan, we had to start looking intensively at precision equipment, which led us to our first purchase: an Amazone ZA-TS 3200 Super Profis Hydro spreader.

With its 128 sections, I am sure that I will not waste any fertiliser by double placement, and I will not skip a single spot on my entire field.

Border spreading technology takes care of the excess fertiliser, and our tactic for cost saving is simple: if you do not plant there you do not spread there. With the push of a button, I can spread up to the end of my field.

Together with the Falcon team, we conducted tests in 2020 with the ArgusTwin system and immediately acquired the 'bomb squad'. Fourteen radar eyes made sure the fertiliser was monitored constantly. This helped to level the fields more, while the radar eyes made sure the spreading pattern remained the same.

After adding that to our spreader, we had the 'Rolls-Royce' of spreaders on the farm, but there is one more thing the fairest Cape is also known for: wind! However, Amazone also had an answer to this challenge: WindControl, also known as 'water boy', which can be mounted on the ZA-TS! It can eliminate wind speeds of up to 10 m/s, in other words 36 km/h. Before, we had to throw in the towel because of the wind, and for that we paid dearly in terms of proceeds.

The ISOBUS system fits perfectly on my JD tractor, without any problems, and everything worked 100%. In addition, the operator's profile can be set up so that only the functions used on this farm are displayed on the screen.

Firstly, the spreader comes standard with two ladders along the side so that the bulk bags on both sides can easily be opened to fill the spreader. Secondly, wheels pop out when you step on them from the side, and thirdly, the spreader can be conveniently unhooked and pushed around – with a full load if necessary. The wheels also fold out of the way just as easily for when you are spreading.

Then, of course, there is my favourite: the very cleverly designed canvas that rolls up hydraulically so that the whole spreader hopper is open for filling up and is closed very neatly again for those short bouts of rain that pass by sometimes.

With all this said and done, we now definitely have a winning team on the farm. Our fertiliser savings are significantly more and so is the efficiency, thanks to the right tools like the Amazone ZA-TS 3200 Super Profis Hydro with ArgusTwin and WindControl. Happy farming.

Written by Hennie le Roux (SABBF) and Wessel Vosloo (Falcon Agricultural Equipment).

For more information, talk to your nearest TWK Mechanisation branch. ■



A silhouette of a farmer wearing a cap and driving a tractor across a field at sunset. The sky is filled with orange and yellow clouds, and the sun is low on the horizon. The tractor is a vintage-style model with large rear wheels and smaller front wheels.

OLDMUTUAL

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Old Mutual Insure has worked alongside farmers for over 100 years. In that time, we've learned how to prepare for any eventuality, from storms to fires and everything in between. We're there for your clients to take care of the things that go wrong, so that they can focus on making everything else go right.

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Die groot bemestingsdebat: *organies of chemies?*

Deur Pauline Swanepoel, Protek

Indien jy 'n groep tuiniers uitvra oor of hulle organiese of chemiese bemestingstowwe verkies, kan dit 'n lewendige debat ontketen, maar vra dieselfde vraag aan jou tuinplante, en hulle sal nie tussen die twee kan onderskei nie – op die heel basiese vlak is voedingstowwe net voedingstowwe.

Tog is daar beduidende verskille tussen organiese en chemiese bemestingstowwe ten opsigte van die beskikbaarheid van voedingstowwe en die langtermynuitwerking op grond, plante en die omgewing.

Wat nou?

Organiese bemestingstof

Organiese bemesting is die oudste vorm van plantvoeding en word vandag nog net so ywerig deur tuiniers gebruik. Die woord "organies" in hierdie geval beteken eenvoudig dat die produk slegs minimaal verwerk word en die voedingstowwe in hul natuurlike vorm bly. Dit word gemaak van plant- of diereafval, byvoorbeeld pluimveemis, bloed of been.

Moenie kompos met 'n bemestingstof verwar nie. Wanneer kompos in beddings ingewerk word, moet daar ook 'n bemestingstof bygevoeg word: organies of chemies – dit is jou keuse.

Voordele van organiese bemestingstowwe

- Benewens die vrystelling van voedingstowwe namate organiese bemestingstowwe afbreek, verbeter dit die struktuur van die grond en verhoog die grond se vermoë om water en voedingstowwe te behou. Met verloop van tyd sal organiese bemestingstowwe jou grond en plante gesond en sterk maak.
- Organiese bemestingstowwe bevorder die aktiwiteite van mikro-organismes in die grond, wat op hulle beurt die plantvoedingselemente afbreek tot in die vorm waar dit vir plante beskikbaar is om te gebruik.
- Aangesien organiese bemestingstowwe eintlik 'n stof is wat stadig vrygestel word, is dit baie moeilik om jou plante te oorbemes en sodoende jou plante te beskadig.
- Daar is min tot geen risiko van ophoping van

chemikalieë en soute wat vir plante dodelik kan wees nie.

- Organiese bemestingstowwe is hernubbaar, afbreekbaar, volhoubaar en omgewingsvriendelik.
- Gereelde bemesting met 'n organiese bemestingstof versterk die selwande van jou plante, wat daartoe lei dat die plante minder water benodig en ook baie meer gehard teen uiterste temperature is.

Die grootste nadeel van die gebruik van 'n organiese bemestingstof is dat dit nie primêre voedingstowwe soos stikstof, fosfaat of kalium in spesifieke mengsels bevat nie, soos verhoogde stikstof om groen groei te bevorder. Indien so 'n spesifieke mengsel vereis word, sal die organiese bemestingstof met makro-elemente aangevul moet word. Sonder die byvoeging van die makro-elemente sal die resultate kom, maar miskien nie so vinnig as wat jy dit wil hê nie.

Protek se NutriGreen-reeks bestaan uit organiese en organiesgebaseerde korrelbemestingstowwe gemaak van verkomposteerde pluimveemis wat met koolstof (C) verryk is en vry is van patogene, parasiete en onkruidsaad. Dit word van nature stadig vrygestel en die ekstra koolstof verbeter die verbinding van die plantvoedingselemente met jou tuingrond, dus verhoed dit dat die misstof in die grond loog.

Die koolstof word in die korrel geformuleer en gee nie 'n swart kleur af nie, daarom sal dit nie jou hande

Die beste groen voeding vir jou tuin!



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- Patogeen-, parasiet- en onkruidvry
- Verkorrel vir maklike en gerieflike toediening
- Ideaal vir gebruik in alle seisoene

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Flower Power

- Organies gebaseer en chemies verryk met makro- en mikro-elemente
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Vir jou Huis en Tuin!



swart vlek of deur kinders en troeteldiere in jou huis ingetrap word en gevolglik meubels en vloere swart besmeer nie!

NutriGreen Gwano Pellets, NutriGreen Gro Green en NutriGreen Flower Power bevat die drie belangrikste plantvoedingselemente, naamlik stikstof (N), fosfaat (P) en kalium (K), asook al die mikro-elemente wat plante benodig vir gesonde groei, soos yster (Fe), mangaan (Mn), koper (Cu), sink (Zn) en boor (B), om maar net 'n paar te noem.

- **NutriGreen Gwano Pellets** is 'n 100% organiese, algemene bemestingstof en kan in blombeddings, groente- en kruietuine en ook op grasperke toegedien word. Dit is ideaal vir bome, struik en blom- en vrugdraende plante.
- Tagtig persent van alle tuine bestaan uit grasperke en loofplante, en om te verseker dat hierdie plante welig groei en pragtige groen blare het, moet hulle gevoed word met 'n bemestingstof wat ryk aan stikstof (N) is. **NutriGreen Gro Green** is 'n organiesgebaseerde misstof wat onder andere met stikstof (N) verryk is om ekstra blaargroei te stimuleer.
- Vir groot, kleurvolle blomme en rose wat lank blom, voed jou plante met **NutriGreen Flower Power** organiesgebaseerde bemestingstof wat onder andere met kalium (K) verryk is om blom- en vrugvorming te bevorder. Dit is ideaal vir rose, blomplante, vrugtebome asook groente.

Chemiese bemestingstowwe

Die term "chemiese bemestingstowwe" verwys na enige getal sinteties saamgestelde stowwe wat spesifiek geskep is om plante te voed en oesopbrengste te verhoog.

Gemengde chemiese bemestingstowwe bevat meestal mengsels wat 'n spesifieke doel in jou tuin het. Hierdie bemestingstowwe sal drie elemente bevat wat noodsaaklik is vir groei, naamlik stikstof (N), fosfaat (P) en kalium (K). Hierdie elemente help plante om op verskillende wyses te groei en as jy dit onder die knie kry, sal dit jou keuse van die korrekte bemestingstof vergemaklik.

Stikstof (N) word deur die plant gebruik om blare te produseer. Hoe meer blare 'n plant produseer, hoe hoër is sy stikstofbehoefte dus.

Fosfaat (P) is noodsaaklik vir saadontkieming en wortelontwikkeling. Dit word veral benodig deur jong plante wat hulle wortelstelsels vorm, asook vrugte- en saadgewasse.

Kalium (K) bevorder blom- en vrugteproduksie en is noodsaaklik vir die handhawing van groei. Dit help plante om siektes te weerstaan.

Die getal wat tussen hakies ná die NPK op 'n verpakking verskyn, staan vir die persentasie-inhoud van hierdie makro-elemente. Hoe groter die getal, hoe meer voeding vir jou plante.

Voordele van chemiese bemestingstowwe

- Chemiese bemestingstowwe is voorspelbaar en betroubaar.
- Die chemiese bemestingstowwe kan in "arm" grond gebruik word en dit dadelik vrugbaar maak.
- Chemiese bemestingstowwe voeg die hoeveelheid voedingstowwe by wat die plant benodig.
- Chemiese bemestingstowwe bevat die drie noodsaaklike voedingstowwe (NPK) wat nodig is vir plantegroei.
- Chemiese bemestingstowwe verbeter oesopbrengste.
- Chemiese bemestingstowwe is spesifiek ontwerp om 'n spesifieke doel te ondersteun. Jy kan die regte bemestingstof vir jou unieke vereistes kies, byvoorbeeld 'n bemestingstof wat ryk aan stikstof is om jou grasperk te voed.
- Die behoorlike gebruik van chemiese bemestingstowwe verteenwoordig een van die kostedoeltreffendste maniere om plantproduksie te bevorder.
- Chemiese bemestingstowwe is dikwels vinniger en doeltreffender as die organiese alternatief. Verbetering kan feitlik onmiddellik gesien word – die plante absorbeer die voedingstowwe vinnig en die resultate is vinnig sigbaar.
- Chemiese bemestingstowwe bevat 'n vuller om die eweredige verspreiding van die bemestingstof te bewerkstellig.

Die grootste nadeel is dat chemiese bemestingstowwe, anders as organiese bemestingstowwe, nie juis ekovriendelik is nie. Dit word gemaak van petroleumprodukte, en dit is dus nie volhoubaar nie. Daarbenewens loog chemiese bemestingstowwe in waterbronne uit, wat waterbesoedeling veroorsaak. Die vervaardiging van chemiese bemestingstowwe verbruik ook enorme hoeveelhede energie.

Terwyl chemiese bemestingstowwe plantegroei ondersteun, verbeter dit nie die grondstruktuur nie en sal ook nie die grond se gesondheid verbeter nie. Oorbemesting kan plantlewe en mikrobiële ekosisteme doodmaak. Met langdurige gebruik kan gevaarlike chemikalieë opbou en die soutvlakke en pH van grond kan verander, wat tot die vrystelling van kweekhuysgasse bydra.

- Fotosintese is noodsaaklik vir normale plantegroei. Die chemiese stof agter fotosintese is chlorofil, en 'n belangrike komponent van chlorofil is die element stikstof (N). Die blare van plante wat genoeg stikstof ontvang, het 'n donker blougroen kleur. Waar stikstof ontbreek, het die blare 'n liggroen kleur en kan selfs in uiterste gevalle geel wees. Plantegroei word as gevolg van onvoldoende fotosintese onderdruk. **KAN/LAN** verskaf stikstof vir chlorofil, wat aktiewe vegetatiewe groei van struik, groente, grasperke en vrugtebome bevorder.
- 'n Gesonde, groen grasperk komplementeer die aansig van enige tuin. Om 'n welige, gesonde grasperk te bevorder wat onkruid- en plaagprobleme tot 'n minimum beperk, kan 'n bemestingstof ryk aan stikstof soos **7:1:3** gebruik word, wat gesonde, groen bogroei bevorder. Verder sal dit ook enige ander loofplante in jou tuin voed.
- Soms moet jy die hele tuin op een slag voer en nie op spesifieke plante fokus nie. 'n Algemene, gebalanseerde kunsmis soos **2:3:2** is geskik is vir alle algemene bemestingsdoeleindes in die tuin. Dit bied gebalanseerde, algemene voeding vir bome, struik, grasperke, blombeddings, blomdraende struik en groente.
- Kalium (K) verbeter die gehalte en geur van blomme en vrugte. Voldoende kalium verhoog ook die hoeveelheid en kwaliteit van sade wat deur plante gevorm word. Kalium moedig gesonde plantegroei aan en maak plante teen temperatuuruiters en droogte bestand. 'n Kaliumtekort in die grond veroorsaak die verskroeiing van plantblaarrande en veroorsaak dat groente en vrugte sonder geur is. Kaliumvrystelling in normale grond is stadig en benodig 'n hupstoot gedurende plante se groeiseisoen. **8:1:5**, wat ryk aan kalium is, is spesiaal vir rose, saailinge, blomdraende plante en ook vrugte geformuleer.
- Fosfaat (P) stimuleer vroeë wortelvorming en ontkieming van sade. Dit beïnvloed ook die opname van kalium in plante en stel plante in staat om siektes te weerstaan. Daar is normaalweg 'n groot hoeveelheid fosfaat in die grond, maar slegs klein hoeveelhede op 'n slag is vir die plante beskikbaar. **Fosfaat** ondersteun gesonde wortelontwikkeling, nuwe groei en ook wortelgroei gedurende die wintermaande. 'n Fosfaattekort lei tot swak ontkieming van sade, stadige groei van plante en swak gevormde wortels. Dus moet ekstra fosfate by die grond gevoeg word wanneer bome, struik, vrugte, groente, ens. geplant word.

Aanbeveling:

Om die vraag van vroeër, "Wat nou?", te beantwoord, stel ons voor dat jy 'n geïntegreerde benadering moet volg deur chemiese bemestingstowwe met organiese bemestingstowwe af te wissel vir die beste resultate.

Om grondvrugbaarheid te handhaaf en produktiwiteit te verhoog deur slegs organiese hulpbronne te gebruik, sal groot hoeveelhede organiese bemesting benodig word. Die teenoorgestelde strategie, om slegs chemiese bemestingstowwe alleen te gebruik, kan tot hoë opbrengste oor die kort termyn lei, maar dit beïnvloed grondstruktuur nadelig.

Die kombinasie van organiese en chemiese bemestingstowwe is 'n realistiese opsie om grondvrugbaarheid en produktiwiteit te verbeter. Die beste manier is dus die integrasie van beide chemiese en organiese bemestingstowwe om grondproduktiwiteit sowel as grondvrugbaarheid te verhoog en die skade wat deur chemikalieë veroorsaak word, te verminder. ■

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NEW TECHNOLOGY FOR MAPPING AND PROTECTING OUR FORESTS

By TIPWG

The forestry industry is increasingly adopting geospatial technology (GIS) to improve daily operations, and technology is progressing fast.

Geospatial tools, techniques, and technologies have rapidly gained a pivotal role in forest management during the past decades and by now, forest managers rely heavily on these tools.

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 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.

GIS systems were simply a kind of mapping tool with integrated databases; now, they can be considered to be like a

distributed "neural system" that can analyse current situations, generate predictions and develop solutions.

A whole value chain revolution

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 and 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.

Challenges to GIS uptake in South Africa

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 supports better management decisions.

"GIS systems were simply a kind of mapping tool with integrated databases; now, they can be considered to be like a distributed 'neural system'."



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Winter Hael

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Wintergewasse

Koring, Gars en Hawer.

Versekerde gevare sluit in:

Hael, Brand en Transito.

Ryp (indien beskikbaar, teen 'n addisionele premie – Hawer uitgesluit).

Vir meer inligting kontak u agent of IMPAC Cropsure

Tel: 012 010 0697 Epos: info@impaccropsure.co.za

INKOMSTEWAAARBORG

Niemand kan die toekoms voorspel nie, maar ons kan dit vir jou beskerm.

Hierdie versekeringsproduk is gegrond op 'n gewaarborgde inkomste en verseker die produsent teen randwaarde per hektaar. Twee veranderlikes word dus tydens eise in berekening gebring naamlik: Prys (SAFEX) en Opbrengs (Ton). Dekking is vir Mielies, Sonneblom en Sojabone.

Watter soort skade word gedek?

Droogte, Brand, Hael, Transito, Ryp, Oormaat Reën, Vloed, Onbeheerbare plantsiektes en -insekplae, Oormatige hittegolwe.

Hoe word die versekerde inkomstewaarde bereken?

$LGO \times SAFEX\text{-prys} \times \text{Hektare} \times \text{Waarborgpersentasie}$.

- LGO soos goedgekeur deur IMPAC Cropsure.
- SAFEX-prys, gemiddeld van die laaste 20 handelingsdae vir einde Julie volgende jaar (Mielies) of einde Mei volgende jaar (Sojabone en Sonneblomme).
- Hektare volgens oesbeplanning.
- Maksimum waarborgpersentasie soos deur IMPAC Cropsure goedgekeur (kliënt kan dit verlaag).

Hoe word die berekening van skade gedoen?

Die kliënt moet IMPAC Cropsure 2 weke voor die stroopproses begin, in kennis stel. Bane sal gestroop word op alle lande om opbrengs te bepaal. Die inkomste van die totale boerdery-eenheid sal bereken word volgens die opbrengs (tonne) van die gestroopde bane en die SAFEX-prys (soos op laaste dag van stropertaksasie, gemiddeld van 20 handelingsdae terug)

EIS - Indien die inkomstewaarde minder is as die waarborgwaarde.

GEEN EIS - Indien die inkomstewaarde meer is as die waarborgwaarde.

Hoe werk haeldekking op die inkomstewaarborg polis?

- Haeldekking is ingesluit tot die waarborgpersentasie.
- Taksasies word gedoen sodra haelskade gerapporteer word, geen eisevergoeding vind egter volgens hierdie taksasie plaas nie.
- Skadebepaling word gedoen deur 'n stropertaksasie tydens strooptyd.
- Indien die gewaarborgde inkomste bereik is tydens oestyd, sal 'n eis op hael nie realiseer nie.

Is alleenstaande haeldekking beskikbaar?

Ja, IMPAC Cropsure bied ook alleenstaande haelversekering.

Wanneer is premies betaalbaar?

- Mielies en Sonneblom voor of op 30 Junie.
- Sojabone voor of op 31 Mei.
- Indien premie voor 28 Februarie betaal word, sal 'n korting van toepassing wees.



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.

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

Assisting with climate change studies

Climate change contributes to extreme events like heat and cold stresses, altered distribution of rain, drought and flood, storms etc., all

having 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 the impact they are having 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 analyse and conceptualise changes over time.

This applies to 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 climate change effect 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 to be followed in support of long term industry-level strategies.

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.

An advantage in disease and pest detection

Early detection of a pest or pathogen is fundamental to prevent outbreaks and contain the spread of a damaging agent, and,

"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."

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, being 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 developed.

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 local companies 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.

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.

Towards the era of Big Data

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 on which the forestry industry in South Africa is perhaps 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 via 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 several visualisation and analyses tools with which to play and learn.

Spatial technologies are ever evolving, becoming more affordable and accessible, and 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 and keep up to speed with the time.

In South Africa, within the forestry sector, the uptake of these technologies has been perhaps a bit slow overall, with only the bigger players in the sector exploiting and incorporating these available tools and technologies into

their forest management.

Investment in capacity development at both technical and academic level is crucial for a sector level move towards precision forestry and agriculture, paired with a strong commitment in support of R&D. ■

“With early detection and monitoring being crucial, new GIS based applications for field data capturing and rapid diagnostic are being developed and implemented.”



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Making the most of the Spring revival

By Cornelia Vermaak

This past winter has seen its share of severe cold snaps and has been wetter than usual – all this means livestock farmers will have to be extra vigilant when it comes to diseases and parasites.

A breath of cool, fresh air. Pastures regaining their lush green sheen after a very cold and wet winter. Farmers preparing and planting crops. Livestock, both large and small, picking up weight after winter's brutality. Sheering teams moving around, from farm to farm, flock to flock.

The Oxford Dictionary defines revival as "an improvement in the condition, strength or fortune of someone or something". This can be applied to agriculture during spring months.

Throughout spring and summer months, there is a lot of preparation going into animals before they head into the cold winter months based on improving strength and condition.

Essentially spring is where everything starts anew and grows.

A wetter, colder winter means more diseases

This past winter has seen its share of severe cold snaps and has been significantly wetter than what can be described as normal, especially in summer rain regions in the northern and eastern parts of the country.

Whilst the Eastern Cape, more specifically areas surrounding Gqeberha (formerly Port Elizabeth) experienced a rather severe drought, other areas into Natal, Mpumalanga, the Free State and Limpopo saw significant rain fall during the past summer as well as during the winter months.

This means that livestock farmers will have to be extra vigilant when it comes to diseases and viruses amongst their animals, as well as parasitic infestations like ticks. These things tend to pop up when it's wet.

During spring, there are a number of vaccines that should be given to animals. It would be a good idea to discuss these with your local veterinarian or even one of TWK's helpful staff members in store. These include vaccines for anthrax, black quarter, botulism and lumpy skin disease.

It is very important to note that there might be certain diseases and viruses that are more prone to occur in certain areas than in others. This is why it is very important to keep up communication with veterinarians as they will have accurate information to share with you.

Spring means attention to reproductive habits

From early August the summer calving season starts. This includes heifers calving for the first time. Special care should be given to these animals to ensure that they take their calves. Keep an eye on young animals to see if they allow the calves to nurse and if they have enough milk.

Whilst calving season is kicking off, remember to have your bulls tested for fertility as well as for sexually transmitted diseases (STDs). These diseases cause significant economical losses every year and, in many cases, they could have been prevented.

There are preventative vaccines for some of these diseases, but for others there are not; these include trichomoniasis (Trich).

This particular STD affects animals of all ages, but it is more commonly picked up amongst older animals. Female animals (cows and heifers) will abort fetuses at an early stage and will experience prolonged calving periods. Whilst most female animals will eventually clear themselves of the disease, the same cannot be said for bulls. Trich is still picked up in semen that

has been collected for artificial insemination (AI).

This can lead to severe economical losses if it is left unchecked. Yet, this is only one of a number of diseases that are seen as quite common. Others even have to be reported and animals have to be culled.

Depending on the area (rainfall, feed availability and the area's temperatures all play a role), bulls are usually put in with the breeding

their calves are due.

Time for dipping and proper feeding

September is also time to dip herds once again. A broad-spectrum product would be ideal and the friendly staff at your local TWK branch will be more than willing and able to assist you in finding the correct product for your animals' needs.

Vitamin A and a product like Multimin from Virbac would be good to give animals at this point as well.

Natural grazing will be recovering, and growth will be noticeable. But just because grass shines green, it doesn't mean that it has all the nutritional value animals will need.

Supplements will still be needed by animals in order to reach their full potential, and to help animals in production get all the needed nutrients.

Depending on the area, you will need to adjust your lick mix to suit your animals' needs. A nifty



herds either in October or in November. Cows have an average gestational period of 283 days and this should be kept in mind for when

"Trichomoniasis (Trich) is an STD that is more commonly picked up by older animals. Females will abort fetuses at an early stage and will experience prolonged calving periods."

Livestock farmers should have a very broad knowledge about fauna and flora in their area. Know which poisonous plants are in your area

and if your animals cannot be kept from them when they are in season, know how to treat them when they do get poisoned.

app that farmers can check out is Molatek's app. The app gives information, in your hand, about feed options that are available.

Special care for sheep, goats and cattle

Spring is usually when the majority of wool sheep are being sheered. This is a crucial time to ensure flocks are dipped for external parasites. With wool fleece being short, dip is

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more likely to reach the skin where external parasites are likely flourishing.

Sheep, goats and cattle can get blue tongue. With the winter being as wet as it was, this viral disease will likely be quite common as midges will be out in masse. Vaccination will lessen losses significantly.

Wireworm (haarwurm in Afrikaans) can devastate an animal's system if left untreated. Interestingly enough, goats have less of an immune response to wireworm infestations than sheep and sheep are in turn, more susceptible than cattle.

"Horses and their equine counterparts, donkeys and mules, should be vaccinated during spring for AHS, which can be present when blue tongue is present in other animals."

Two other internal parasites to keep an eye out for are roundworms and tapeworms. Generally, any parasite infestation can bring forth financial losses, but they can be prevented in most cases. Roundworms and tapeworms remain a huge problem for farmers.

As a parting for sheep and goats, pulpy kidney is something to remember. Flocks should be vaccinated yearly with a product like Pulpyvax from MSD or even other similar products.

The to-do list for equine care

Horses and their equine counterparts, donkeys

and mules, should be vaccinated during spring for AHS (usually during August and September, two doses three weeks apart). African Horse Sickness is known to be present in an area when blue tongue is present in other animals.

If you suspect your horse might have AHS (high fever, food refusal, laying down), contact your veterinarian as soon as possible as AHS does have a very high mortality rate. Vaccinating equines against AHS helps them recover if they do end up getting AHS.

A good, well balanced de-wormer for horses would also be ideal for them during summer. This will help them recover from potential

infestations and build up body mass.

The same can be said for external parasites. External parasites (ticks and lice) can cause damage to horses. Floppy ears can be caused by damage from ticks, for example.

Having a working relationship with your local veterinarian or state veterinarian is important for farmers wanting to make a success of their herds.

Whether taking a sample to them to check

"You will need to adjust your lick mix to suit your animals' needs. A nifty app that farmers can check out is Molatek's app, about feed options."

what is wrong in your herd, or having them test animals in your herd in person, having a veterinarian on your side is beneficial in the long run.

At the end of the day, whether you farm with cattle, small livestock or equines, you have to know them and understand their needs. Understanding their needs means you can help them better and turn a profit instead of having a loss.

Source: Virbac South Africa ■





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Exploring a new frontier: Using cognitive technology to strengthen credit risk management

By Eugène Joubert

Cognitive technology has the power to enhance the efficiency and accuracy of credit risk management practices, but views on implementation remain mixed. As these new technologies become more established, organisations that embrace them can become more agile and competitive.

Financial institutions are increasingly interested in learning about the ways cognitive technology can enhance risk management practices in areas such as credit. By leveraging machine learning and semantic understanding of unstructured data, cognitive technology can increase data and process efficiencies across an organisation and enhance predictive accuracy.

In relation to credit specifically, these solutions could strengthen a bank's overall credit risk management strategy, enabling organisations that deploy cognitive techniques to become more agile competitors in an increasingly demanding credit landscape.

How can cognitive technology help the credit industry?

There is scope to apply cognitive capabilities to an array of situations across the entire credit life cycle – from the loan negotiation stage, through performance monitoring, to default and recovery of principal, when banks must be able to restructure and recover collateral effectively and cost-efficiently. At present, cognitive technology provides a significant opportunity for improving data and processes throughout all these stages of the credit life cycle.

At the loan negotiation stage, for example, cognitive technology could help a bank increase efficiency and better satisfy ongoing compliance needs by supporting the automatic collection and collation of accurate client information. It might also improve and automate the bank's knowledge of its clients'

capital structures and needs, as well as that of its wider corporate family and competitors. Cognitive capabilities could be particularly useful in key areas of compliance such as know-your-customer (KYC) procedures, in which the ability to increase the efficiency and accuracy of credit risk research would be a major operational advantage for many banks.

Deploying cognitive technology to monitor company performance on an ongoing basis could also support the collateral management team, enhancing the credit analysis process and providing banks with timely access to more accurate, in-depth client information. In using such tools to develop a better early warning system, banks can create credit risk management strategies that are more proactive, protecting the organisation from potential unsecured exposure to credit risk and the resulting losses.

While it is clear that cognitive technology is able to significantly enhance a bank's operations, research and development is still in the early stages, particularly in the credit risk world. As a result, there is uncertainty among credit professionals regarding its implementation and the exact results to expect in relation to credit systems and processes. However, this uncertainty is likely to disappear as banks and credit risk professionals gain a better understanding of cognitive technologies and start to see the impact of these technologies on the market.

So how should credit risk professionals in the financial services sector approach the transition to a cognitive-based strategy? The following examples illustrate how developing cognitive technology could bring benefits to credit professionals, particularly in relation to loan negotiation activities and ongoing performance monitoring.

1. Client onboarding

By using cognitive technology at the initial client onboarding stage, credit risk professionals will be able to create an automated system that

improves research efficiency and data accuracy.

A bank's client onboarding team is responsible for conducting due diligence for each new client and ensuring records of ongoing client relationships remain up to date. To satisfy current KYC requirements when onboarding a new client, credit professionals must complete records with as many as 400 questions on the company's capital structure and needs. These materials are typically collected from the client directly, as well as from other external and internal sources. Additionally, the process must be conducted quickly to provide the necessary information to approve loans in a timely fashion.

Most banks believe these current KYC processes are too slow, inflexible and costly. According to recent research by Finextra and US software company Pega, it can cost up to \$30,000 and take four to five weeks just to onboard a new client, and 88% of banks believe that current KYC requirements are impacting these onboarding times.

Cognitive technology can significantly reduce these cost and time inefficiencies by automating the onboarding process. This improves research efficiency, as well as the quality and consistency of the data captured. There is also scope for machine-learning capabilities to collect additional, previously unused, relevant information on the client. This information can be collected from internal sources such as those already used by the organisation, as well as external data sources. This enables the organisation to gather all information necessary to complete the picture of a client during the onboarding process and throughout the lifetime of the client relationship.

2. Relationship management

As an extension to client onboarding, cognitive technology can support relationship management by maintaining a clear picture of all counterparties and their related credit risk statuses on an ongoing basis. This could help a bank tighten its credit risk management strategy, enabling swift action to reduce exposure to new risks as soon as a client's profile changes.

Since relationship managers typically work across large portfolios of customers, it is important that they have access to tools that track client needs, as well as any changes in corporate structure or performance. Human capital is often the most valuable component of an organisation's balance sheet. A personnel change can result in the need to adjust a client's limits, for example, or might provide an early indication of a change in appetite for certain markets or a need for new products. As such, the ability to gain early insight into new developments in this area can be very beneficial for relationship managers.

Manually building and maintaining a database of key people within the client firm is a labour-intensive process. However, a cognitive-based system could not only automate the collection

of this information, making the process more efficient and accurate, but also analyse any changes to identify the potential impact on the organisation. Furthermore, the machine-based learning capabilities of cognitive technology ensures this task is repeated to continuously enhance the bank's understanding of its customers. By proactively tracking and automatically processing, analysing and updating this information, cognitive technology enhances a bank's understanding of its customers, providing an early warning system for credit risk management.

3. Credit analysis

The development of an early warning system for credit risk management would also benefit areas of the credit risk life cycle that rely on the collation of data. For example, credit analysts require access to evidence and information relating to a client's risk status, such as accurate financials and external ratings, in order to produce complete proposals for credit approval.

To further complement a robust, clear view of a client's risk status, access to external, less obvious, sources of information – outstanding county court judgements, for example – can provide a more granular view of the overall picture of a customer. The same can be said of the KYC data collected internally during the client onboarding process. Additionally, there is often a need for less-accessible information that might indirectly





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indicate financial stress, such as a change in employment patterns or any payment disputes, which would provide important insights into the liquidity of a customer as part of the approval process.

Cognitive technology can support the gathering of evidence from a range of sources – gauging market opinion in relation to current ratings by monitoring sentiment, for example. This provides a faster and more efficient way to rate and re-rate customers based on quality data from a range of internal and external sources. Through better visibility of early warning monitoring tools, cognitive technology can support credit analysts in developing a more transparent portfolio exposure management strategy.

4. Collateral management

A bank's collateral management team must have access to information on all kinds of collateral to be able to assess value, ownership and availability. The team needs the right tools to conduct initial assessments on collateral to ensure it is not impaired, as well as monitoring it on an ongoing basis to make sure the value is maintained.

As a result, the collateral management team must have access to systems that can help it to develop an understanding of the dynamic value of all types of collateral, as well as the transactions to which they are attached. They also need to be able to establish processes that support the valuation and sale of collateral in case of a default by the client.

The deployment of cognitive capabilities could boost the collateral management team's ability to monitor market conditions and manage collateral changes both by enhancing the bank's capital efficiency estimates and creating an early warning system for calls on a client's collateral. Accuracy is a key benefit of using cognitive technology for collateral management purposes. By enhancing the accuracy of the data used to calculate loss-given default, it creates more precise capital efficiency estimates.

Looking to the future

Cognitive technology has relevance throughout the credit life cycle to improve the ability of financial firms to collect, manage, maintain and analyse data that is useful, accurate and complete. Automation can deliver benefits in situations such as client onboarding, compliance and ongoing record maintenance. Cognitive computing can add another

layer of innovation by leveraging machine-learning capabilities and semantic understanding of unstructured data to deliver early warning indicators, for example. The opportunities that arise from the resulting improvements in efficiency and predictive accuracy will be significant for banks that are open to the possibilities of this type of technology.

As a front-runner in its development, IBM has been working to fully explore the many possibilities for deployment to enhance banks' credit risk management strategies. Many banks are also starting to investigate the potential impact cognitive technology could have on credit risk management activities.

Organisations that take steps to explore such capabilities at this early stage will see the possibilities multiply as research in this area continues to uncover new applications and opportunities.

Source: www.risk.net ■

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YOUR BUSINESS NEEDS CYBER SECURITY INSURANCE HERE'S WHY

CYBER SECURITY INSURANCE

Last year, South Africa had the third highest number of cybercrime victims in the world resulting in losses of R2.2 billion. In a world of data breaches and hacks, cyber security is important for everyone with an online presence, more so for businesses with the responsibility to protect customers. The question is, who protects the businesses? This is why cybercrime insurance is a vital part of making any business future fit.

Philippa Wild, Head: Commercial Underwriting from Santam says, "With the world changing in the way it is, it is important that companies stay ready for what lies ahead. One great advantage of having cyber insurance is that it enables a business to bounce back from specified business interruptions and financial losses incurred as a result of cybercrime. Cyber insurance also helps with the practical side of getting IT experts to restore systems, recreate data and pre-empt new threats."

Who should be concerned about cybercrime?

In today's digital world, all organisations, big or small, including SMEs (Small and Medium Enterprises), are at risk of a cyberattack. The advancement of technology and remote work has left many people vulnerable to crimes like hacking, data theft and damage, and even industrial espionage. In short, everyone should be concerned about cybercrime. These are some of the most affected industries:

- Small businesses: By virtue of the fact that they simply do not have enough resources to invest in adequate security measures, small businesses are at greater risk of phishing and malware attacks.
- Healthcare sector: Since the COVID-19 pandemic began, this industry has seen a spike in denial of service and ransomware attacks. These can be especially costly as businesses in this industry are often extorted for large ransoms in order to resume their life saving services.
- Financial institutions: Thanks to the proliferation of mobile banking apps, financial institutions are at greater risk of cybercrime such as server attacks and data theft where hackers use malicious code to infiltrate servers and steal financial information and money.
- Online education: Thanks to the increased use of various technologies, this sector is experiencing spikes in spam and phishing attacks.

The implications and risks of not having cyber insurance

The average small business hack attack can cost your company anywhere between R50 000 to R250 000 and more and will require you to manage POPI (Protection of Personal Information) regulations, keep employees updated on proper digital hygiene and constantly back up your data. Furthermore, if your business possesses or has experienced any of the following, you are at risk of cyberattacks and need cyber insurance:

- **Your business stores credit-card data:** You could be exposed to security breaches in terms of your customers' confidential information, running the risk of liabilities occurring from breach of their privacy.
- **Your business stores or processes sensitive third-party data:** You could have contractual liability if third-party data is leaked, in addition to harming the brand's reputation.
- **Your business uses a transactional and interactive website/e-commerce platform:** This means you could face regulatory penalties if a breach were

to occur.

- **Your business uses a cloud service provider to store sensitive information:**

You could be held accountable for any information lost during a breach of the system.

The beauty of having cybercrime insurance:

Peace of mind. Ultimately there is no price one can put on that. As a business moves towards e-commerce and an even greater online presence, it becomes increasingly important and more prudent to be protected from cyber criminals.

Cyberattacks can lead to significant losses.

Insurance can help by covering things like:

- Liability for accidental loss of data.
- Liability for loss of data and its consequences by deliberate, dishonest, negligent, and fraudulent means.
- Accidental damage caused by computer-driven property or equipment.
- Loss or damage caused by failures or computer malfunction.
- Loss, damage, and liability caused by algorithmic errors and malfunction.
- Loss of intellectual property, reputation, and business opportunities.

It is important that clients understand the terms and conditions of their cyber cover, which includes details on what is covered, up to what limits and what is excluded.

Knowledge is power when it comes to matters of cyber security. Equip yourself as a business and protect and empower your people with the peace of mind that comes from cyber insurance.

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Defining workplace harassment

The new Code of Good Practice seeks to address workplace harassment, but what are the various types of harassment that may occur and how are they defined?

The new Code of Good Practice on the Prevention and Elimination of Harassment in the Workplace (Code), which became effective on 18 March 2022, seeks to address the elimination and prevention of all forms of harassment (and not only sexual harassment) that can occur in the workplace.

The Code deals with the concept of harassment broadly and highlights sexual harassment and racial, ethnic or social origin harassment as specific forms of harassment.

Types of harassment

The Code states that harassment is generally understood to be unwanted conduct that:

- impairs dignity;
- creates a hostile or intimidating work environment or has the effect of inducing submission through actual or threatened adverse consequences; and
- is related to one or more grounds of discrimination that are prohibited in terms of the Employment Equity Act, for example, gender, race, sex, ethnic or

social origin, religion, pregnancy, age, disability or any arbitrary ground.

A wide range of conduct in the workplace may constitute harassment. Examples provided for in the Code include:

- slandering or spreading rumours;
- conduct which humiliates, insults or demeans an employee;
- withholding work-related information or supplying incorrect information;
- sabotaging or impeding work performance;
- excluding an employee from work or work-related activities;
- intolerance of psychological, medical, disability or personal circumstances; and
- demotion or disciplinary sanctions without justification.

The Code also recognises that there may be many different terms used to describe conduct in the workplace that amounts to harassment. These include terms and concepts such as bullying, intimidation, vertical and horizontal

harassment, passive-aggressive or covert harassment, online harassment and creating a hostile work environment.

How is harassment assessed?

One of the most challenging issues for employers arising from the Code will be to determine whether the specific conduct that an employee complains of does in fact amount to harassment.

The question of whether or not conduct constitutes harassment should be assessed objectively, but from the perspective of the complainant who alleges the harassment. The primary focus of the enquiry is on the impact of the conduct on the employee concerned.

The Code acknowledges, however, that there may be circumstances in which the perceptions of the complainant are not consistent with the views of a reasonable person. In these circumstances, the employer will be required to consider the societal values reflective of our constitutional ethos.

The following factors may be relevant to determine whether harassment has occurred:

- the context of the harassment;
- the circumstances of the complainant;
- the impact that the conduct had on the complainant; and
- the respective positions of the perpetrator and the complainant.

"The Code also recognises that there may be many different terms used to describe harassment such as bullying, intimidation, passive-aggressive or covert harassment, and others."



Sexual harassment

Sexual harassment is a specific form of harassment and constitutes unfair discrimination on the grounds of gender and sexual orientation.

For purposes of the Code, sexual harassment is defined as unwelcome conduct of a sexual nature, whether direct or indirect, that the perpetrator knows or ought to know is not welcome.

The unwanted conduct must be of a sexual nature and may include physical, verbal or non-verbal conduct. Sexual harassment may include, but is not limited to:

- **Victimisation**

–occurs where an employee is victimised or intimidated for failing to submit to sexual advances, attention, or proposals.

- **Quid pro quo harassment**

–occurs when an employee is coerced, or there is an attempt to coerce the employee, into engaging in, tolerating or surrendering to, sexual acts or advances in order to obtain job-related benefits or to avoid a job-related detriment.

- **'Sexual favouritism'**

–an example of quid pro quo harassment that occurs when a person who is in a position of authority rewards only those who respond to her/his/their sexual advances, while other deserving employees who do not submit to the sexual advances are denied promotions, merit ratings or salary increases to name a few.

Racial, ethnic and social origin harassment

Racial, ethnic or social origin harassment is another specific form of harassment and constitutes unfair discrimination on the prohibited grounds of race, ethnic origin or social origin.

In terms of the Code, racial, ethnic or social origin harassment is unwanted conduct based on race, ethnic

or social origin, or a characteristic associated with, or presumed to be associated with, such a group, which undermines a person's dignity, or creates an intimidating, hostile or humiliating working environment.

exposed to the conduct.

Examples of this type of harassment provided for in the Code include:

- abusive language and racist jokes or memes;
- racially offensive written or visual material;
- racist name calling or negative stereotyping;
- offensive behaviour in the form of open hostility to persons of a specific racial, ethnic or social group; and
- subtle or blatant exclusion from workplace interaction and activities.

"Explicit racial conduct or conduct involving racial innuendo or stereotyping is assumed to be unwanted and offensive to any individual who may be exposed to the conduct."

In terms of the Code, employers are required to implement awareness training initiatives to educate employees about the types of harassment that may take place in the workplace.

"The focus of any harassment enquiry is on the impact on the employee concerned, however if the complaint is deemed unreasonable, it must be considered against our constitutional ethos."

Explicit racial conduct or conduct involving racial innuendo or stereotyping is assumed to be unwanted and offensive to any individual who may be

This is one of the factors that is taken into account when determining whether an employer has complied with its obligations for purposes of section 60 of the Employment Equity Act.

Source: Bizcommunity.com ■



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Farmers are moving forward with *new technology*

By Cornelia Vermaak

Tractors and harvesters fitted with GPS? Drones to map crops and determine the possible harvest? Scanning livestock tags and watching your stock on a computer screen? Technology has become the new normal for farmers.



"The internet can provide a rich resource of communal knowledge; going online for help may mean you might find someone who can share their solution."

"It's wise to check if a new piece of technology will be useful for your needs and your budget, and whether expert advice is readily available."

From fancy, complicated systems, built into tractors and harvesters, to smartphones giving alerts the moment when the weather changes, everything is connected nowadays – this includes the watch on your wrist, the phone in your pocket, the laptop on your desk, smart homes and connected cars.

For many farmers it's quite daunting to try and master all the technology that comes with new equipment. Younger generations tend to be more open and welcoming to technological advances than older generations who tend to be more cautious when faced with new tech for use on the farm.

When a brand-new tractor gets delivered to a farmer, full of new technology and computer systems, there are many who feel overwhelmed with all that must be learnt in order to be able to use the tractor.

Many farmers push the younger generations behind the steering wheel, telling them to learn

and warning them not to break anything.

New gadgets can take your farm into the future

Technology that has been around for several years (refined and improved along the way) helps livestock farmers; for example, animals receive unique QR codes on their tags (QR codes are all unique and carry specific information), and farmers can scan their animals' identification tags and monitor them on screen.

There are even systems that can automatically log the weight of your animal onto the animal's profile. This saves time and ensures accurate information quickly.

Let's speak drones. Few people haven't heard about drones but the fact that they can be used in farming may be news to some. Crop spraying with drones (and even sowing seeds) is a new step forward that many farmers are either considering or have already started using them.

There are many apps (applications) that can be downloaded to phones and tablets that will help you in your daily farming activities. From measuring land and heights, to identifying flora, giving up-to-date, on-the-spot weather forecasts and even placing orders for parts, new apps can give you details as precise as you need them; this includes even checking your lick options and mixes for certain products.

Make the most out of the experts

It might be a strange thought, but there are many people who still don't trust the internet and they do not use it. The internet in itself is quite a complex tool but mastering it doesn't have to be a hassle.

Many people turn to technology to try and find solutions to their problems, before getting in touch with someone who works on the specific problem.

The internet can provide a rich resource of communal knowledge, and going online for



help may mean you might find someone who has experienced the same thing, and can cut your time and money by sharing their solution.

When technology fails and things stop working – after all, it isn't infallible - it isn't always a quick fix, but often requires an expert technician, whether you are dealing with software malfunctions, security risks or simply just rats having nibbled your wires.

Just thinking about everything that can go wrong when it comes technology will put many people off. Hearing terms like "short circuit", "motherboard/PC board blown" or even "software malfunction" can cause severe anxiety and can be costly to repair or even replace.

As with all things, it's wise to check if a new piece of technology will be useful for your needs and your budget, and whether expert advice is readily available.

Making the jump to new, modern and technologically advanced systems can be daunting and expensive, but learning in small steps and using it as you best you can, and even alongside a younger or more proficient family member, can mean new ways to connect that might surprise you. ■



"Animals receive unique QR codes on their tags, which can be used for identification, monitoring and recording information quickly and accurately."

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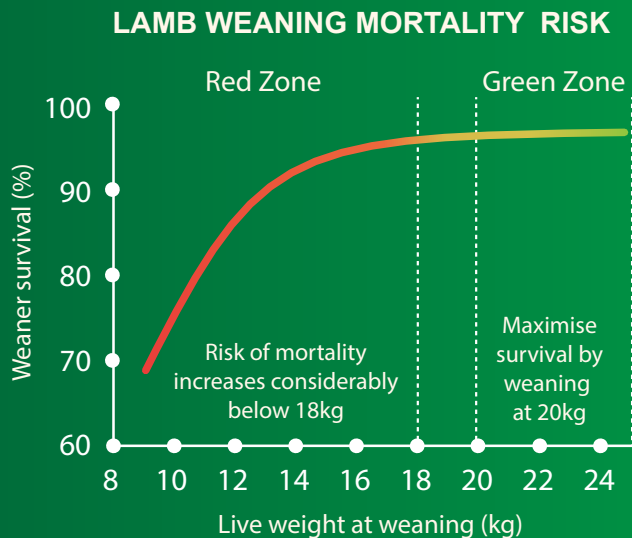
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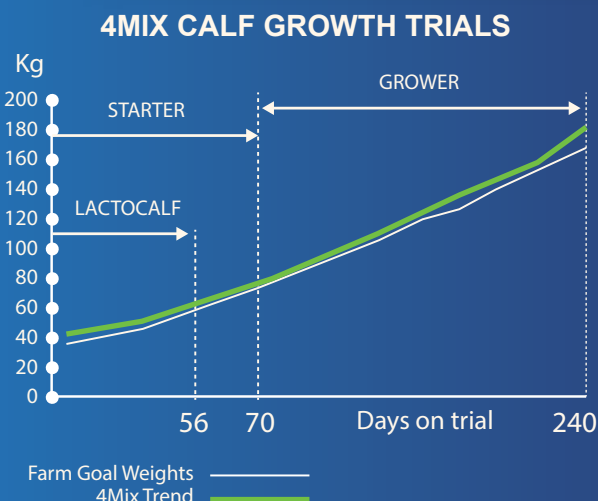
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What will happen to our birds as our climate changes?

By Sekgwari Mpho Malematja, Ditsong National Museum of Natural History

Birds are dependent on the conditions in their biome habitats and their future depends on the changes brought by rising temperatures to South Africa's eight biomes.

In 2016, I conducted a research experiment on a group of speckled mousebirds based in Pretoria central. In the experiment, I subjected the birds to a profile of increasing air temperatures in a climate-controlled environment whilst recording their physiological and behavioural responses.

I noted that when exposed to temperatures above 36°C, the birds showed signs of heat stress by rapidly increasing their body temperature, evaporative water loss, and rapid panting.

My observation concerns the long-term survival of this population of birds as we enter an era of increased temperatures. The current average maximum air temperature in Pretoria already exceeds 29°C, and is expected to rise in the future as a result of climate change.

In South Africa, some of the impacts of climate change will be a rise in the current seasonal maximum air temperatures by 1°C – 3°C by the year 2050, a decrease in average rainfall, and an increased frequency of extreme weather events such as

unique to speckled mousebirds but will affect multiple species of birdlife across South African biomes.

Biomes are home to a great diversity of South African birdlife. South Africa has eight

“Some desert passerine birds, such as sociable weavers, can withstand temperatures as high as 52°C, while nightjars can tolerate as high as 60°C.”

biomes, each with its unique environmental characteristics. Some biomes are much more



“The most vulnerable birds are those with a narrow distribution range, such as the Cape sugarbird and Cape rockjumper, both endemic to the Fynbos Biome.”

flash flooding, heat waves and wildfires.

What is more concerning is that the climate change threat is not

vulnerable to climate change impacts than others.

For example, the Succulent Karoo biome is a biodiversity hotspot area sensitive to rainfall.



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A decrease in average rainfall in this region places the Succulent Karoo as one of the most threatened biomes in the world in terms of the rate of biodiversity loss. In addition, the Kalahari Desert in the Northern Cape Province is among the fastest-warming areas in South Africa.

from the University of Pretoria determined that birds utilise various physiological mechanisms to dissipate heat when exposed to excessive air temperatures. The physiological mechanisms vary between species.

It's not all fun in the shade

Birds can also employ various behavioural adaptations as a form of resilience to the impacts of climate change. It is common to see birds seeking shade during hot days to "cool off". This seems the perfect and easy solution for birds to avoid heat stress.



How birds adapt to rising temperatures

When faced with altered biome habitats, our local bird biodiversity quite simply will adapt or die; this depends on their resilience to change. For example, birds faced with excessive heat threats will display resilience by attempting to maintain a stable body temperature.

Birds encountering habitat loss will show resilience by expanding their habitat range. Some species of birds will be more resilient than others. Therefore, resilience is a crucial feature when considering the future of South African birds in the era of climate change.

Using similar experimental designs as the speckled mousebirds experiment, researchers

For example, passerine birds – which are characterised by their toe arrangement and ability to perch – dissipate heat through the mechanism of panting. Columbidae birds such as doves, and pigeons dissipate heat through cutaneous water loss, and nightjars dissipate heat via the process of gular fluttering.

The variation in heat dissipation strategies among these groups of birds contributes to their extant heat tolerance and resilience to high air temperature. Some desert passerine birds, such as sociable weavers, can withstand temperatures as high as 52°C, while nightjars can withstand temperatures as high as 60°C.

However, researchers from the University of Cape Town have shown that "cooling off" through shade seeking is quite a costly exercise for birds. The reason is that the cost of "cooling off" is a reduction in "foraging time". The trade-off between "cooling off" and foraging results in a reduction in the daily food consumed and ultimately a reduction in the bird's body mass.

"Cooling off in the shade is quite a costly exercise for birds because it reduces foraging time; a drop in foraging causes weight loss and can reduce fledgling success."



This is further exacerbated in breeding birds. Scientists have discovered that during hot days, yellow-billed hornbill birds spend less time foraging in the sun, and thus less time feeding their young, which leads to a low fledgling success.

The most vulnerable birds are those with a narrow distribution range. For example, birds such as the Cape sugarbird and Cape rockjumper are endemic to the Fynbos Biome.

Therefore, as the Fynbos distribution contracts, mainly due to reduced rainfall and excessive wildfires, the distribution of these species will also decrease. This will negatively impact their population sizes.

What then is the future of South African birds in the face of climate change impacts? The impact of climate change will probably be far worse than what we can predict through science.

What can South Africans do to avoid damaging climate change impacts on South African birdlife? Climate change is already happening. The best we can do is to focus our efforts on slowing down the impacts of climate change by giving a close ear to recommendations provided by our scientists. ■

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BASJAN SE BOOMHUIS

Die talentkompetisie

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. Dit is Basjan se gunsteling-dag van die week. Op 'n Saterdag hoef mens nie eens aan huiswerk te dink nie.

Basjan lê op die vloer van die boomhuis en lees 'n boek. Nou en dan haal hy 'n koekie uit die bak wat sy ma vir hom gegee het.

Strepies die muishond het hom op Basjan se rug tuisgemaak. Hy slaap lekker.

Bo hulle koppe kwetter en tjirp en piep die voëls tussen die blare.

Basjan kyk op toe hy stemme hoor. Strepies word ook wakker en spring van Basjan se rug af. Basjan glimlag. Nog 'n rede waarom hy van Saterdag hou, is dat die tweeling gewoonlik op Saterdag by hom kom kuier.

Die tweeling se name is Neville en Nandi. Hulle pa boer op die buurplaas. Dit is so naby dat hulle sommer hierheen stap wanneer hulle kom kuier.

Basjan hoor die tweeling nog voor hy hulle sien.

"Vergeet dit! Ek gaan nie voor die hele skool sing nie," sê Neville.

"Maar wat van die keer toe ek en jy saam in die konsert gesing het?" sê Nandi. "Almal was mal daaroor. Ouma wys nou nog daardie video vir haar vriendinne."

"Ons was nog op kleuterskool," sê Neville. "En al rede hoekom ek saam met jou gesing het, is omdat Ouma gesê het sy sal my honderd rand gee as ek dit doen. Ek wens ek kan daardie video van haar foon afvee."

Basjan glimag. 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.

"Haai, julle!" roep Basjan bo uit die boomhuis.

Die tweeling waai vir hom en kom nader gestap. Hulle klouter teen die boomhuis se leer op.

"Wat praat julle van sing?" vra Basjan.

Neville snork. "Die skool se talentkompetisie. Nandi wil hê ek en sy moet 'n liedjie saam sing."

"Ons kan groot pryse wen!" sê Nandi. "En Neville kan regtig mooi sing."

"Ek sal eerder kulkunsies doen," sê Neville. "Ek het al 'n paar kulkunsies op YouTube gaan kyk en dit geoefen. Ek gaan nie weer soos 'n cowboy aantrek en 'n simpel liedjie oor 'n perd sing nie."

"Niemand het gesê jy hoef soos 'n cowboy aan te trek nie, Neville!" sê Nandi. "En ons hoef nie 'n liedjie oor 'n perd te sing nie."

Neville vou sy arms "Ek gaan nie sing nie. Sing as jy wil sing."

Nandi rol haar oë. "Nou los dit dan," sê sy. "Ek sal alleen sing, en as ek 'n prys wen, gaan jy lekker jaloers wees. Basjan, wat gaan jy by die talentkompetisie doen?"

Basjan trek sy skouers op. Hy het al skoon van die talentkompetisie vergeet. Die laaste ding waaraan hy op 'n Saterdagoggend wil dink, is skooldinge.

"Maar die talentkompetisie is volgende week!" sê Nandi. "Het jy nog niks geoefen nie?"





"Nee," erken Basjan.

"Jy moet deelneem, Basjan!" sê Neville. "Het jy dan nie gehoor watse pryse ons alles kan wen nie?"

Basjan frons. "Maar ek weet nie wat om vir die talentkompetisie te doen nie." Nog voor Nandi iets kan sê, sê hy: "En ek gaan beslis ook nie voor die hele skool sing nie!"

Nandi rol haar oë. "Jy hoef nie te sing nie. Kies iets anders waarmee jy goed is."

"Kyk," sê Neville. "Hier's iets agter jou oor."

Hy steek sy hand uit, haal 'n toffie agter Basjan se oor uit en prop dit in sy mond.

Basjan lag. "Wow, Neville, jy's regtig goed met kulkunsies! Uhm ... maar ek kan nie dink aan iets waarmee ek goed is nie."

"Ons sal jou help dink," sê Nandi. "Die talentkompetisie gaan pret wees. Jy moet ook deelneem."

"Ek weet!" sê Neville. "Dalk kan jy vir Strepies leer toertjies doen."

Strepies gee 'n benoude piep. Dit klink of hy verstaan wat Neville gesê het – en glad nie hou van die idee om toertjies voor die hele skool te doen nie.

Basjan skud sy kop. "Nee," sê hy. "Dit sal nie werk nie. Onthou jy ons het mos eenkeer probeer om hom te leer toertjies doen. Dit het nie gewerk nie."

"Kan jy nie 'n musiekinstrument speel nie, Basjan?" vra Nandi. "Julle het mos 'n klavier."

Basjan skud sy kop. "Nee, Karlien speel klavier. My ma wou hê ek moet ook klavierlesse neem, maar ek wil nie."

"Toemaar, ons sal aan iets dink," sê Neville. Hy loer na die bak met koekies. "Maar ek dink baie beter terwyl ek koekies eet."

Basjan hou die bak met koekies vir Neville en Nandi. Hulle vat elkeen een. 'n Rukkie lank sê nie een van hulle iets nie. Jy hoor net 'n geknars soos hulle koekies kou. Strepies snuffel rond en soek koekiekrummels wat op die vloer van die boomhuis geval het.

Sommer gou is Basjan moeg gedink. Hy gee tog nie regtig om oor die talentkompetisie nie. Hy sal eerder gaan luister hoe Nandi sing en kyk hoe Neville kulkunsies doen en ekstra hard vir hulle hande klap.

Hy gaan lê op sy rug en luister na die voëls tussen die takke.

"Hóéphoep! Hó Stéphoep!" roep 'n voëltjie iewers bo hulle.

Basjan hou sy hande voor sy mond. "Hó Stéphoep! Hó Stéphoep!" roep hy terug.

"Haai, hoe kry jy dit reg?" vra Neville verbaas.

Basjan trek sy skouers op. "Dis sommer 'n speletjie wat ek partykeer hier in die boomhuis speel as ek verveeld is. Ek luister baiekeer na die verskillende voëls wat hier in die boom kom sit. Daardie voëltjie wat so geroep het, is 'n hoéphoep. Luister, daar is nog ander voëls ook ..."

"Koer-kóér-roe! Koer-kóér-roe! Koer-kóér-roe!" koer 'n tortelduif.

"Koer-kóér-roe! Koer-kóér-roe! Koer-kóér-roe!" maak Basjan.



"Haai, Basjan, ek het nie geweet jy kan dit doen nie!" sê Nandi.

Basjan grinnik. "Kom ons luister wat hoor ons nog ..." sê hy.

Die drie bly tjoepstil. Dit lyk of selfs Strepies sy ore spits om na die voëls te luister.

"Tjip-tjip-tjip-tjip-tjierrrr!"

"Geelvink!" sê Basjan, en hy maak: "Tjip-tjip-tjip-tjip-tjierrrr!"

"Dit klink presies dieselfde!" sê Neville.

Nandi spring op. "Ek het dit!" roep sy, so hard dat die hoephoep en die geelvink verskrik wegvlieg en die duif ophou koer.

"Wat?" vra Basjan en Neville verbaas.

"Ek weet wat jy by die talentkompetisie gaan doen, Basjan!" sê Nandi.



Dit is 'n paar dae later. Die kinders sit in die skoolsaal. Almal klap hande. Nandi het pas gesing. Sy het regtig mooi gesing. Neville lyk trots op sy tweeklingsuster. Die kinders was mal oor Neville se kulkunsies ook. Almal het gelag toe hy 'n toffie agter die skoolhoof se oor uithaal.

Nandi was die laaste deelnemer van die dag. Die skoolhoof klim op die verhoog. Hy begin die pryse uitdeel.

Nandi wen die sangbeker.

Neville kry die prys vir die beste kulkunstenaar.

"En laastens, die prys vir die oorspronklikste item ..." sê die skoolhoof. "Dit gaan aan die deelnemer wat ons almal laat regop sit het met sy gekoer en gekwetter en getjilp. Baie geluk, Basjan!"

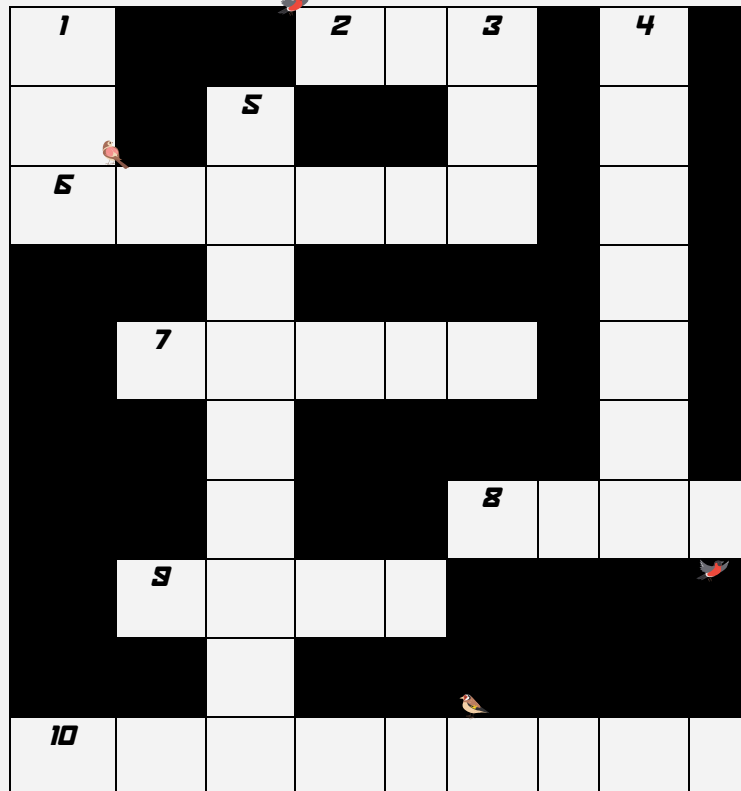
Basjan se gesig voel warm terwyl hy vorentoe stap om sy prys te kry.

"Basjan, waar het jy soveel voëls se geluide geleer?" vra die skoolhoof. Hy hou die mikrofoon na Basjan uit.

Basjan trek sy skouers verleë op. "Meneer, op die plaas het ek 'n boomhuis ... en dis die beste plek op aarde as jy wil luister hoe die voëls sing."



Vir die Voëls



Al die leidrade in hierdie blokraai het met voëls te doen. Kan jy dit invul?

DWARS

- Die mannetjie van dié voël kan met 'n pragtige groen waaierstert pronk.
- 'n Voël se bek.
- Dié watervoël met sy lang nek en lang bene se naam is dieselfde van voor en agter.
- Voltooi die voël se naam: ____-my-vrou
- Manlike hoender.
- Die grootste voël op aarde.

AF

- Waar in voëls hul eiers lê.
- 'n Roofvoël met groot oë wat veral in die nag jag.
- Dié voëltjie kan baie mooi sing – en Tweety van die Looney Tunes is een.
- 'n Gespikkelde voël met 'n kam op die kop.

Is dit 'n voël?

Kyk na die lys vreemde woorde hier onder. Kan jy raai watter tien van hulle is voëls? Laat Mamma en Pappa saamspeel en kyk of hulle al tien voëls kan kry!

jandorie, kelkiewyn, soenie, dobbertjie, papawer, katjiepiering, lyster, oorbietjie, warboel, mahem, ranonkel, nimmersat, maraboe, sonkyker, wiewaal, asterisk, trou pant, lyster, tiemie, katlagter, kiepersol.

What did the duck say when it walked into the beauty shop and bought some lipstick?

"Just put it on my bill!"

What is orange and sounds like a parrot?

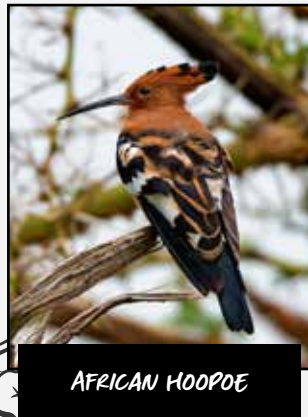
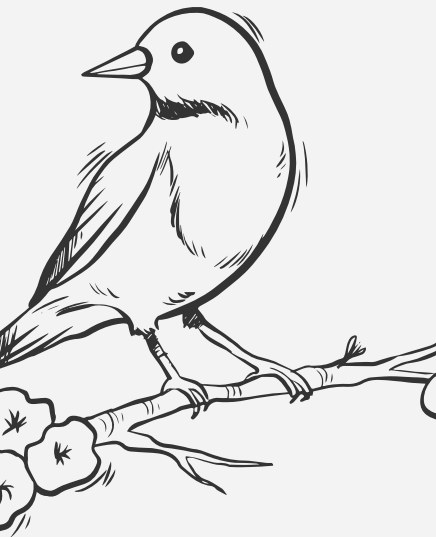
A carrot.

Why did the piece of chewing gum cross the road?

It was stuck to the chicken's foot.

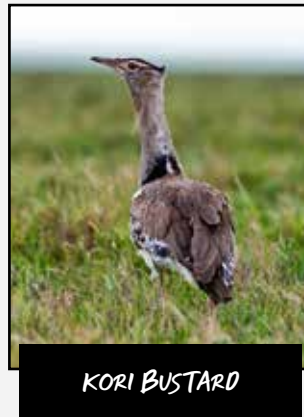
Why did the turkey cross the road?

It was the chicken's day off.



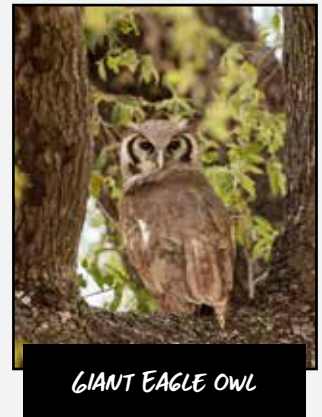
AFRICAN HOOPOE

The African hoopoe uses its long, thin beak to catch insects hiding in the soil. When it is startled, the hoopoe raises its beautiful crest feathers. Hoopoe's nest in holes in trees or in the ground.



KORI BUSTARD

The Kori bustard is the largest flying bird in Africa. The male is larger than the female and can weight up to 18 kg.



GIANT EAGLE OWL

The giant eagle owl is the largest owl species in Africa. It is the only owl in the world that has bright pink eyelids. The females are larger than the males and can weigh up to 3 kg.

GRAPJAS

Waarom vlieg swaeltjies noord in die herfs?
Want dit is te ver om te loop.

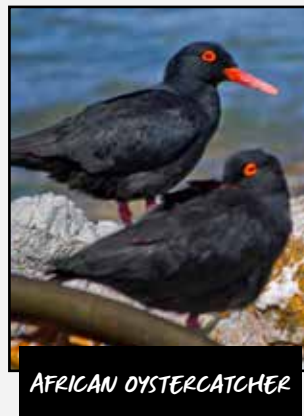
Wat is swart ... en wit ... en swart ... en wit?
'n Pikkewyn wat by 'n bult afrol.

Waarom lig 'n flamink sy een been op?
Want as hy al twee bene oplig, gaan hy mos val!

Aan watter kant het 'n volstruis die meeste vere?
Die buitekant.

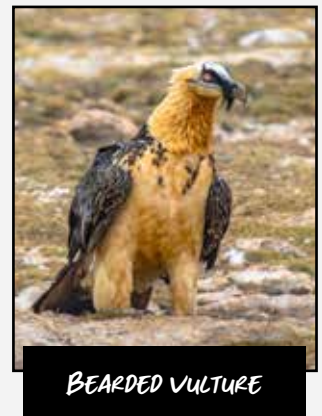
Wat het 100 bene en kan baie mooi sing?
Die skoolkoor.

MEET S FANTASTIC BIRDS



AFRICAN OYSTERCATCHER

The African oystercatcher is a beautiful bird with black feathers and a red bill and legs. They live along the Southern African coastline. Vehicles driving on beaches destroy many oystercatcher eggs or kill the chicks.



BEARDED VULTURE

The bearded vulture is one of the most striking birds of prey in Southern Africa. It is also called a lammergeier. Its diet consists mainly of animal bones. The bearded vulture's strong bill can crush through thick bones. If a bone is too big to swallow, the vulture will carry it up into the air and drop it onto rocks to crack it open.

5 Fun Facts About Famous Cartoon Birds

- Mickey Mouse's friend Donald Duck was created by Walt Disney in 1931. Donald Duck is one of the most famous cartoon characters in the world. He even has his own star on the Hollywood Walk of Fame. His middle name is Fauntleroy.
- Woody Woodpecker's famous silly laugh was originally supposed to be used for the character of Bugs Bunny.
- Despite what many people believe, Tweety, the famous yellow Looney Tunes canary, is a boy, not a girl. Originally, Tweety was called Orson.
- The popular Sesame Street character Big Bird is 2,49 m tall.
- Snoopy's little yellow bird friend is called Woodstock. Snoopy is the only character in the Peanuts comics who can understand the chicken scratch marks in Woodstock's speech bubbles.

Oplossings:

Vir die voëls

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6S	7R	A	W	E
		R		L
		E	I	E
		R		R
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			8P	I
			E	T
		9H	A	A
			A	
10U	11D	L	S	T
		R	U	I
		S		S

Is dit 'n voël?

Die tien voëlname is:

kelkewyn, dobbertjie, lyster, mahem, nimmersat, maraboe, wielewaal, trouphant, lyster, katlagter

Groot Blokraai

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Time to spring clean your life

By Letitia Coetzer

As the seasons start shifting and temperatures start picking up, it's time to spend shake the dust off and adopt a health outlook and healthy habits.

Paying more attention to refining your healthy habits and spending time focussing on what's good in the present moment can improve your mental well-being.

Part of this is embracing mindfulness, which is a state of being fully aware and tuned in to the moment; it can help you enjoy life more and understand yourself better. It can positively change the way you feel about life and how you approach challenges.

With that as the backdrop, here are some other healthy habits to chase away the winter cobwebs and bring in a beautiful spring.

Choose your drinks wisely

Substitute sugary and alcoholic drinks for water. Water has many benefits which include:

- Helping maximise physical performance
- Significantly affecting energy levels and brain function
- May help prevent and treat headaches
- May help relieve constipation
- May help treat kidney stones
- Helping to prevent hangovers
- Can aid weight loss

Move more, sit less

Regular physical activity is one of the most important things you can do for your health. Being physically active can improve your brain health, help manage weight, reduce the risk of disease, strengthen bones and muscles, and improve your ability to do everyday activities.



Staying physically fit improves cardiovascular and muscular health and helps fight disease. Exercising also has been shown to reduce stress and improve your overall mood, so try to squeeze in at least 150 minutes of moderate-intensity aerobic exercise each week, plus at least two days of muscle-strengthening activities.

Get enough sleep

Most adults need 7 to 9 hours sleep a night, although some people may need as few as 6 hours or as many as 10 hours of sleep each day.

Older adults (ages 65 and older) need 7-8 hours of sleep each day.

Women in the first 3 months of pregnancy often need several more hours of sleep than usual.



Eat light meals and have seasonal fruits

After enjoying those greasy and heavy winter meals, it is now time to engage in something light. To keep your digestive system working properly, avoid oily meals and something with less spice. The spice can increase the heat in your body.

During the beautiful spring season, a variety of colourful seasonal fruits and vegetables line the local vegetable vendor stalls. Make sure to add these seasonal fruits to your diet to gain the benefits they offer.

Do a detox

Cleanse and detox your body from all the heavy winter foods. Increase



your consumption of fruits and beverages with detoxifying effects. Consuming foods like avocado and beetroot, green tea, and more helps to remove toxins.

Boost immunity

Spring often brings warm and cold weather fluctuations. This can make our bodies more susceptible to flu and infections. Therefore, it is critical to eat foods that can naturally boost our immunity and keep problems at bay. You can include vitamin C-rich meals in your diet.

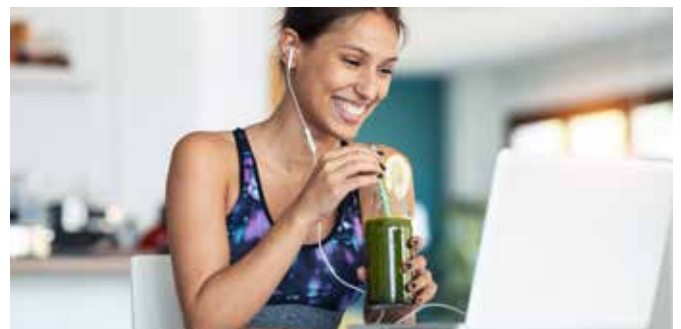
Be sun safe

Sun damage to the body is caused by invisible ultraviolet (UV) radiation. Sunburn is a type of skin damage caused by the sun.

Tanning is also a sign of the skin reacting to potentially damaging UV radiation by producing additional pigmentation that provides it with some, but often not enough, protection against sunburn.

Spending time in the sun increases your risk of skin cancer and early skin aging. People of all skin colours are at risk for this damage. You can reduce your risk by:

- Limiting your time in the sun, especially between 10 a.m. and 2 p.m.
- Wearing clothing to cover skin exposed to the sun, such as long-sleeve shirts, pants, sunglasses, and broad-brim hats.
- Using broad spectrum sunscreens with a SPF value of 15 or higher regularly and as directed. (Broad spectrum sunscreens offer protection against both UVA and UVB rays,



two types of the sun's ultraviolet radiation.)

- Reading the label to ensure you use your sunscreen correctly.

Consult a health care professional before applying sunscreen to infants younger than 6 months.

Change your relationship with screens

Spending too much time scrolling on social media conflicts with living a healthy lifestyle. Overdoing it online may contribute to stress, depression, and anxiety and encourage you to be more sedentary.

Starting this spring, try to limit how much time you spend glued to your phone, tablet, and computer. Set up no-screen hours and keep your devices out of reach.



Also, spring is a good time to freshen up your contact list. Re-examine who and what you follow, eliminating people, groups, and publications that post content that interferes with your mental well-being.

Connect with other people

Good relationships are important to your mental well-being. They can:

- Help you to build a sense of belonging and self-worth
- Give you an opportunity to share positive experience
- Provide emotional support and allow you to support others

There are lots of things you can do to build stronger and closer relationships:

- Take time each day to be with your family, for example, try arranging a fixed time to eat dinner together
- Arrange a day out with friends you have not seen for a while
- Try switching off the TV to talk or play a game with your children, friends, or family
- Have lunch with a colleague
- Visit a friend or family member who needs support or company
- Volunteer at a local school, hospital or community group
- Make the most of technology to stay in touch with friends and family (video-chat apps like Skype and FaceTime are useful, especially if you live far apart)
-

Learn some new skills

Research shows that learning new skills can also improve your mental wellbeing by:

- Boosting self-confidence and raising self-esteem
- Helping you to build a sense of purpose
- Helping you to connect with others

Even if you feel like you do not have enough time, or you may not need to learn new things, there are lots of different ways to bring learning into your life. You could try:

- Learning to cook something new. Find out about healthy eating and cooking tips
- Taking on a new responsibility at work, such as mentoring a junior staff member or improving your presentation skills
- Working on a DIY project, such as fixing a broken bike, garden gate or something bigger. There are lots of free video tutorials online

- Signing up for a course at a local college.
- Learning a new language or a practical skill such as plumbing
- Trying out a new hobby that could challenge you, such as writing a blog, taking up a new sport or learning to paint

Give to others

Research suggests that acts of giving, and kindness can help improve your mental well-being by:

- Creating positive feelings and a sense of reward
- Giving you a feeling of purpose and self-worth
- Helping you connect with other people

It could be small acts of kindness towards other people, or larger ones like volunteering in your local community. Some examples of the things you could try include:

- Something as simple as saying thank you to someone for something they have done for you
- Asking friends, family or colleagues how they are and really listening to their answer
- Spending time with friends or relatives who need support or company
- Offering to help someone you know with DIY or a work project
- Volunteering in your community, such as helping at a school, hospital, or care home. ■



**Constantia
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Toyota Corolla Cross

Gets the GR-S Treatment

The latest model to receive the GR treatment in Toyota's line-up is the ever-popular Corolla Cross. This locally-built crossover was brought to market in the final quarter of 2021 and became an instant success story, frequently topping the passenger-vehicle sales charts, while also being crowned as South African Car of the Year (SA COTY).

As part of the continued expansion of the Gazoo Racing (aka GR) brand, the Corolla Cross is the latest model to be adorned with the GR badge.

GR Brand Hierarchy

The GR product hierarchy comprises four levels; represented as a pyramid, the first layer is GR Parts which allows customers to inject their normal model variant with GR flavour, followed by the GR-Sport moniker which offers cosmetic

and dynamic handling enhancements (Hilux and Land Cruiser 300). The third tier is occupied by fully-fledged GR performance models (GR86, GR Yaris, GR Supra), while the fourth and final layer is GRMN - which represents the highest level of performance tuning.

Corolla Cross GR-Sport (GR-S)

The Corolla Cross GR-S features a bespoke exterior package, three bi-tone colour options with black-roof treatment, black 18" alloy

wheels, GR badging and unique GR-themed interior accents.

Under the skin, revised suspension componentry and tuning are complemented by a recalibrated power steering module (EPS) to deliver more responsive handling, steering wheel feedback and cornering prowess.

Source: www.motorpress.co.za ■



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- Canvas seat covers, dashboard- and console covers



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An older vehicle doesn't mean lower premiums

There is a lot that goes into the car insurance renewal process that you should know.

You probably think that your car insurance premiums should go down every year if you don't claim from insurance, but that is not necessarily the case.

You may think that there are good reasons for the premium being reduced, such as the car's value decreasing each year, and the fact that not claiming for a year means you are a safe driver.

An insurance policy is an essential item if you are a car owner and it comes with the peace of mind of knowing that, should your car get damaged or stolen, you would be covered from heavy financial loss. It runs on a month-to-month basis; however, you can exit it at any time by giving sufficient notice.

At some point, usually after a year, your insurance policy will come up for renewal, which means that the insurer will review the policy and may adjust the premium you have to pay.

It's important to remember that it's possible for your premium to increase when renewing your policy even though the value of the car hasn't increased. This year might be one of those years when this happens because of the knock-on effects of the Covid-19 pandemic, which affect the cost of insuring your car.

Car repair costs are typically split into three components – parts, paint and labour - and the ongoing global supply chain crisis due to

the pandemic makes it more difficult to access car parts for repairs, owing to constraints on the shipping industry and supply and demand pressures. One impact of this is seen in the price of paint, which is said to have increased by at least six percent.

A factor like this impacts the total cost to insure your vehicle, which affects the premium when you renew your policy.

Your insurance premium takes into account the cost of repairing your vehicle if you are in an accident, or the replacement cost in the event of a total loss. The majority of your premium is related to the repair cost for your vehicle since most claims are not total losses.

Factors like labour and prices of car parts going up over the year your car was insured influence the renewal process. This is why customers may occasionally pay more when they renew.

Head of MiWay Blink, Keletso Mpisane says, "There has to be a careful balancing act. On the one hand, the car has decreased in value over the last year. On the other hand, if inflation, the cost of labour and the costs of repairs have gone up, they influence the renewal process by impacting the cost to insure the vehicle. With this in mind, insurers must carefully weigh up all these factors and strike a fair balance between

reasonable increases in premiums, meaning fair practice towards the customer, and their business objectives."

"Depending on the insurer, factors that influence how an insurance premium is initially calculated typically include other aspects like your credit history and where you live, for example," she says. "The renewal of a policy, however, also takes into consideration other factors like whether you paid your premiums on time over the last year and whether you claimed within that period."

If you're wondering why you're paying more, when your car is worth less, then it's wise to go over your existing car insurance policy and research the process involved before you renew it so that you can understand more about how your premium is calculated. ■

"The ongoing global supply chain crisis due to the pandemic makes it more difficult to access car parts for repairs – this may mean you are paying higher premiums."

"Factors that influence how an insurance premium is initially calculated typically include your credit history and where you live, whether you paid your premiums on time, and if you claimed."



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Ten Surprising Health Benefits of Gardening

By Clara Rautenbach

With Garden Day on October 9, it's time to roll up your sleeves and get digging and planting this spring.

Over the past few months, South Africans have turned to their green spaces to find solace and balance. Gardening has been proven to boost mental and physical well-being and create a sense of belonging and connection.

With spring in the air, it offers a chance to pause, reflect, and celebrate a season of new beginnings – from enjoying an outdoor picnic with your family to sharing your green haven with friends online.

Caring for plants can also do wonders for your own well-being, an abundance of scientific research suggests. Simply interacting with plants can improve your mood and mental health.

"Nature has a huge impact on health and wellness," says Gwenn Fried, manager of Horticulture Therapy at NYU Langone's Rusk Rehabilitation. "We know that people's cortisol levels go down in a calm, green environment."

According to a recent survey by the gardening app Candida, 96% of people said they felt happier when spending downtime in their gardens.

The findings revealed that the most popular garden activities were spending time in a favourite spot admiring plants, listening to birdsong, and watching the wildlife, breathing in the fresh air and garden scents, enjoying a cuppa and a chat, taking me-time with a quiet bite to eat, playing with the children, reading a book, or just lazing on the grass.

Anyone from a newbie gardener to a gardening guru can benefit from the calming effects of mulching, potting, pruning, or weeding. But that's not all that's good about gardening.

Here are 10 good reasons to get gardening:

1. Improves immune system

Spending time in the sun increases the absorption

of vitamin D, which in turn helps the body absorb calcium to keep your bones and immune system healthy.

2. Burns Calories

Gardening is hard work and can burn as many as 330 calories in one hour. Swapping your gym membership for gardening five times a week might be a feasible idea. Scientists also believe that gardening maintains muscle tone.

3. Relieves Stress

One of the main mental health benefits of gardening is its ability to relieve stress.

Gardening requires a lot of physical activity and helps to release a group of feel-good hormones known as endorphins, which makes you feel relaxed and satisfied.

Also, being outside in sunlight is an instant mood booster.

"It's been proven that if you surround yourself with plants and flowers, you're likely to be happier. I can attest to that," says Wolseley-based flower farmer and Garden Day flower crown ambassador Adene Nieuwoudt. "My flowers keep me energised and enthusiastic."

4. Reduces the risk of stroke

Numerous studies have shown that gardening lowers the risk of stroke and heart disease and can prolong your life by up to 30%.

A study published in the British Journal of Sports

"There's an unhurried creativity that comes with gardening. You can let the process evolve slowly. This balances and invigorates you."



Medicine found that gardening for as little as 10 minutes a week had a positive impact on health and reduced the risk of developing heart disease.

5. Improves diet and gut health

Several studies show that gardeners eat more fruit and vegetables than their peers and people who grow their food tend to eat (and be) healthier. Also, home-grown food tastes better and is more appealing because of the time and effort it requires to grow and harvest.

6. Anger therapy

Ever wanted to get rid of that built-up tension after a rough day? Simply doing some heavy digging or serious pruning can help you to blow off some steam. Did we mention it's free?

7. Creates a sense of responsibility

"A study published in the British Journal of Sports Medicine found that gardening for as little as 10 minutes a week had a positive impact on health."

Growing and maintaining a garden creates a sense of responsibility, purpose and ownership.

8. Enhances the sensory system

Gardening engages all senses: smelling fresh herbs, feeling the soil between your fingers and listening to the bees buzzing around the flowers. This is especially valuable for the development and education of young children as it stimulates their sensory awareness.

9. Channels your inner creative

Gardening helps inspire creativity and allows people to express themselves.

It offers an outlet to connect with yourself, your dreams and passions by creating a space to reflect, nurture and grow.

Being creative makes for happy humans.

Garden Day flower crown ambassador and award-winning interior designer Donald Nxumalo concurs.

"There's an unhurried creativity

that comes with gardening," says Nxumalo.

"Typically, I'm racing against the clock, but on my balcony, I can let the process evolve slowly. This balances and invigorates me. It inspires my design work."

10. Stay connected

Community gardens bring people together and create a common purpose. Everyone has a need to belong. Being a part of a community fulfils this and with that comes a range of health benefits for those involved.

These include: increased feelings of happiness and contentment by making new friends; feeling fulfilled and having fun; counteracting stress and anxiety; protecting against isolation and feelings of depression; and providing a sense of purpose and mental stimulation.

Source: Independent

Online ■



Becoming greener and greater

By Clara Rautenbach

As South Africa celebrates Arbor Week between 1 and 7 September, it's important for the public to join hands with partners in local government and community-based organisations to bring the goal of greening our communities to life.

September is also Heritage Month and as we celebrate Arbor Week, the Department of Forestry, Fisheries and the Environment, as the custodian of forestry in South Africa, will focus on the country's champion trees which include some of the oldest, largest and culturally significant trees. These include the Sophia Town Oak Tree and the Sagole Baobab Tree in Limpopo, which are part of our heritage.

National Arbor Week is an opportune time to call on all South Africans to plant indigenous trees as a practical and symbolic gesture of sustainable environmental management.

It affords the government, the private sector,

non-governmental, community-based organisations and the public to be involved in "greening" our communities. Planting trees and greening human settlements takes place in communities.

Greening refers to an integrated approach to the planting, care and management of all vegetation in urban and rural areas, to secure multiple benefits for communities.

Greening in the South African context takes place in towns, townships and informal settlements specifically, because in the past the latter areas were disadvantaged in terms of planning for parks, as well as in relation to tree planting in streets and open spaces.

The pompon tree is one of the best known and well-loved indigenous trees, tough enough to be used as a street tree and small enough to fit into most gardens.

When in flower in late December, it looks like a giant candy floss, as the tree transforms into a cloud of soft pink balls. Its natural home is the eastern part of South Africa where it grows on the margins of forests, wooded hill slopes and in stony kloofs.

Dais Cotinifolia is a small tree that grows 6 metres, with a lovely rounded, leafy crown. It can be single - or multi-stemmed, with the brown stems covered in small speckles of whitish cork.



Dais Cotinifolia Pompon Tree

Family: Thymelaeaceae

Common names:

Pompon tree, pincushion tree (Eng.), kannabas, speldekussing, basboom (Afr.), intozani (Xhosa); intozwane-emnyama (Zulu)

Conservation Status:

The Dais Cotinifolia is not threatened.

he smooth, simple leaves are bright green, sometimes with a slight bluish tinge on the upper side. The veins of the leaves are a translucent yellow colour, forming very clear patterns as they run through the leaves. The leaves are usually scattered up the branches or crowded at the ends of the branches.

In very cold areas the trees are deciduous, but in warmer climates like Cape Town they only lose their leaves for a short time at the end of winter.

The trees flower in early summer, any time from November to December. In the city of Cape Town, the street trees flower in November



and in the more protected environment of Kirstenbosch, the trees only flower in December. The new flower buds look like lollypops, with big round heads on long thin stems at the end of the branches. The green heads pop open with the many small flowers in tight bunches inside, looking like pink fluff balls. For about three weeks, the tree flowers in profusion.

The tiny black seeds are formed in the bottom of the little flowers and are ready to collect about a month or two after flowering. After flowering, the green cup shaped bracts that held the flowers, become hard and brown, remaining on the tree for many months. These dried "flowers" can be used for decorations, model building and children's games.

Derivation of name and historical uses

Eve Palmer shares the interesting fact that Linnaeus founded the genus Dais in 1764. In

this genus there are only two species, the Dais Cotinifolia from South Africa and one other species from Madagascar.

Dais means a torch in Greek, and the genus got its name from the resemblance of the stalk and bracts holding the flowers with a torch about to be lit. The leaves resemble those of another genus Cotinus, hence the species name Cotinifolia.

Breaking a branch off this tree is quite difficult because the bark tears off in long strips, from which accounts for its common name, *Kannabas. This is a typical characteristic of the family Thymelaeaceae to which Dais belongs.



Eve Palmer notes in her description of Dais Cotinifolia that "the Africans, who use the bark as thread or cord", say that it has the strongest fibre of any tree in KwaZulu-Natal.

* Kannabas, according to C A Smith in Common Names of S A Plants (1950), is in fact an incorrect name, that was the result of a confusion between Gonna and Kanna. "Kanna" is a Khoisan name for Sceletium (Kougoed), a succulent plant highly valued for its narcotic effect when chewed. "Gonna" is a collective name used by the Khoisan for several species of Thymelaeaceae.

Growing the Dais Cotinifolia in your garden

This is a wonderful tree for the garden, fast growing, fairly drought-resistant once established and frost hardy.

When planting, choose a sunny position and

prepare it well by digging a large hole of about 1m x 1m, adding lots of compost and bone meal. Water the young tree regularly during the summer months until it is well established, which usually takes about two years.

Placing a thick mulch of compost around the base of the tree helps to prevent water from running away, keeps the soil moist and cool, suppresses weed growth and slowly releases nutrients into the soil.

The tree grows easily from seed and usually seeds itself all over the garden. Sow seeds in spring or early summer in seed trays filled with a well-drained medium. Cover the seed lightly



with fine milled bark or sand, place in a shady position and keep moist.

To improve the germination, treat the seed with a fungicide that prevents damping off. The young seedling can be potted up as soon as they are big enough to handle.

The trees grow fast and reach their full height within 4 to 5 years, flowering from about their second year. The trees can be lightly pruned, if necessary, and young trees become very bushy if the leader is trimmed. Flowers are produced on the previous year's growth, so any pruning should be done after flowering.

Upcoming Tree of the Year 2023: Buddleja Saligna, Olive Sagewood

For more, see www.pza.sanbi.org/dais-cotinifolia and www.forestry.co.za. ■



Making your garden

your sanctuary

By Gideon Schutte

The global turmoil of the last two years or more has seen many of people discovering the solace that comes from gardening and adding greenery to their lives.

For many of us, one creative way to deal with the bumpy start to our post-pandemic era has been able to tend to something and watch it thrive. Feeling awkward and uncertain in a new situation is normal at first, but human beings are resilient and adaptable.

But there are certain activities that can help us to adapt, bounce back and overcome the obstacles, to be positive and keep busy.

Whether your garden is a windowsill or an acre of land, gardening has become very popular. Expert gardeners are digging deeper into their gardening activities, while newbies are looking for ways to start growing their own food.

Some gardeners have taken this extra time-on-hand opportunity to action weeks of "spring-cleaning" as overgrown shrubs and mulching has been left to accumulate; the garden refuse trips are done in the truckloads instead of a wheelbarrow or two.

Before you get swept up, know your stuff

Tackling new garden challenges such as turning a shady corner into a lush area with the right plants, redecorating the cactus corner, planting trees or fixing patches on the lawn all leads us back to the need to understand gardening basics such as soil requirements, compost, pests and diseases.

That is without mentioning the various specific plant requirements which

can change with the season or the size of a plant.

Taking the guesswork out of technical issues, one can Google or ask someone with greener fingers to share a bit of knowledge to get you on the way.

Just a little knowledge and creativity can get you and yours to enjoy and embrace the green miracles all around us.

Go for sustainable practice all the way

The sustainable gardening movement continues to grow with more and more gardeners looking for information about how they can make their outdoor areas more environmentally friendly as well as create some eye-candy in their green spots.

Practicing water conservation does not only mean you should consider water-wise plants in your landscape, but you can also relocate plants that need more water to spots where the soil naturally stays moist. If you're really intrepid, you can make a plan to collect and reuse rainwater.

Making your own compost has never been more user-friendly. Expert advice exists on how to start a worm-farm with a few boxes and some DIY tips.

It's also easy to try a vertical herb garden, and identify those more low-

maintenance plants that bring beauty and greenery but don't require unmanageable work.

Since children are spending more time at home with home schooling and distance learning, parents are looking for ways to get them outside and keep them busy. In addition to the many health benefits of being outside, being involved in gardening offers endless learning opportunities. You can get your children started with their own tools and their own raised beds for which they can learn creativity and responsibility. Plus, they're much more likely to eat vegetables if they grow it themselves!

A special place to relax and unwind

If you haven't got lots of space, container gardening is something that continues to rise in popularity; it's a great way to be creative, to move plants to better spots or hang them to free up floor space.

But while some plants will do better in pots, others just won't make it in a container that is too small or placed in the wrong spot. Ask advice from someone with experience in pot gardening for some guidance to increase the survival rate of precious plants.

Consider a space for quiet contemplation like a meditation garden and add the sound of water with a small tabletop built-in fountain or a small pond.

We can all take only so much of four walls and then it's time to spend some time among greenery in the garden or balcony, or by taking lunch outdoors or relaxing with a cup of coffee.

Balconies and backyards alike are being transformed into places to retreat, escape and unwind... which are synonyms of sanctuary.

There's always help at hand

This is exactly what we need most to cope with the ever-changing conditions of a new world where we stay more at home than we go out, and where spend more time with technology, and family and friends online than before.

The new online environment means that online garden services give gardeners the opportunity to get advice from people with years of experience when meeting in-person isn't possible.

It is no wonder that we are putting a lot more effort into making our immediate environment cosy and comfy. Part of that is your garden – no matter how large or small, it can be an awesome place to find peace and feel safe. ■

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Peak Timber shares E120 000 towards infrastructure in primary schools

By Bongumusa Simelane

As part of their social responsibility programme, Peak Timbers has donated E120 000 for 12 primary schools in the northern Hhohho region for building and maintaining infrastructure.

Peak Timber's latest gesture is part of giving back to the community that has been supporting the business for years.

The E120 000 package is part of a partnership that will fund building material, which Peak Timbers' Managing Director (MD) Pieter Keeve said was part of a programme between the company and several schools in the region.

Some of the primary schools expected to benefit from the

always available for such programmes," the managing director said.

He said this programme would benefit both primary and high schools in the long-term.

Forestry Manager Bob Tumber said Peak Timbers wanted to create a partnership that would be beneficial for both the company and the schools around the company's forests.

Keeve thanked teachers for their dedication to their work and for working with the company in some of the programmes that seek to preserve the company's mandate on fire awareness.

"As a company we urge parents, teachers and pupils to work hand-in-hand for the development of infrastructure in schools," Tumber said.

He said the company believed in strong partnerships with schools because they shaped the destiny of the pupils academically. He also stated that the development of the schools' infrastructure was key to the success of the pupils.

"As a company we urge parents, teachers and pupils to work hand-in-hand for the development of infrastructure in schools," Tumber said.

E120 000 that has been set aside include Mvuma, Lufafa, Ndzigeni Nazarene, Mshingishingini Nazarene, Ekuthuleni, Mzimnene Lutheran, Nginamadvollo, Dvudvusini, Hhelehele, Evusweni, Phophonyane and Mbodla.

The company has begun with these twelve primary schools and next year, they are hoping to renew the partnership programmes where the focus will be on high schools.

Keeve said each of the 12 schools would get E10 000, most of which would be used to buy building material. He emphasised that the donation was specifically for building material as the company valued proper infrastructure in schools because it assisted in the education of pupils.

Keeve then thanked teachers for their dedication to their work and for working hand-in-hand with the company in some of the programmes that seek to preserve the company's mandate.

"These schools have been working tremendously well with the company in the fire awareness programme and both pupils and teachers are

Ekuthuleni Primary school's headteacher Michael Zwane, who spoke on behalf of the beneficiaries said the company had been there for the schools for a long time.

He thanked Peak Timbers for sharing their profits with the surrounding schools and assured the company that, as schools, they were going keen to ensure that the partnership lasted. ■



Peak Timbers donates E45 000 towards local soccer

By Bongumusa Simelane

Forestry Company trading as Peak Timbers has pumped in E45000 for the Pigg's Peak Regional Football League to create fire awareness within communities around Peak Timbers.



Tumber said the sponsorship was aimed at creating fire awareness within communities around Peak Timbers. "We are aiming to reach communities,"

out to all the Tumber said. "We know that soccer is one of the most followed sports locally and internationally."

He said they saw it fit as an organisation to work with the Hhohho Regional Football Association in this endeavour. He said HRFA had been earmarked as one of the stakeholders that will help them in bridging the gap between them and communities in terms of social activity.

"We have seen that the youth is not busy with anything and so this sponsorship is going to keep them busy. Soccer is commercialised everywhere in the world and Eswatini needs to do the same," he added.

Tumber reminded the teams that violence was strictly prohibited during the games and urged teams to refrain from it.

HRFA Chairman Nigel Shongwe thanked Peak Timbers for the sponsorship, and He assured Tumber that they were going to ensure that there would be no violence during the games.

He stated that they had proper disciplinary structures in place which are being guided by the Eswatini Football Association.

"We are grateful for the sponsorship which came at a time where sponsors are scarce," he said. "We are going to do all we can to keep this sponsorship."

"We have a lot of programmes in place and with such support from companies like Peak Timbers we hope those programmes are going to be fruitful."

The champions of the tournament will walk away with E8 000 while the runners-up will pocket E6 000. The third prize finisher also had something to play for as they will take home E4000 while fourth position will get E2 000.

There will be a participation fee of E16 000 for the 27 teams which they will share. ■



Peak Timber Forestry Director Bob Tumber, Risk Manager Nhlanhla Nxumalo, HRFA executive members led by Chairman Nigel Shongwe and representatives from the teams at the launch of the soccer tournament on Friday.



YES 4 YOUTH

TWK Agri is proud to be associated with the YES 4 YOUTH upliftment programme. YES is business-led collaboration that seeks out ground breaking ways, through innovation and technological best practice, to reignite the economy and give youth a dignified first chance.

Tell me more about yourself and your background.

My name is Sbusiso Shongwe. I am originally from Amsterdam, but I grew up in Piet Retief. I went to Piet Retief High School, and then furthered my studies at the University of Zululand. I then became a temporary clerk at a school helping with administrative work to keep busy and to help build up my resume while I searched for a job. After months of applying for different jobs, I saw the YES program vacancy advertised on the TWK career website and I decided to apply for it.

Please describe your YES journey at TWK.

After applying for the YES programme, I was fortunate enough to be picked amongst the thousands of applications to be interviewed for the job, and I passed my interview. The journey since then has been nothing but amazing. I was placed in the Corporate Services department at TWK which is one of the core departments of a company as it helps enhance service delivery and welfare of all employees. I started at the HR department of Corporate Services where I got to learn all the different systems used in the human resource department and how their payroll systems work and the reasoning behind every system.

Being in the HR department I got great exposure, which helped me gain a better understanding of the company's procedures and its code of conduct. I was later moved to the SHEQ department of Corporate Services which is basically Safety, Health, Environmental and Quality management, which helps ensure that the company meets the highest quality standards and that the working conditions are favourable and safe for its employees. This is currently where I still work.

How did the YES programme prepare you for fulltime employment at TWK?

Thanks to the YES programme, I now know the day-to-day procedures of the corporate world, which I knew very little about in the beginning. I can confidently execute tasks with the knowledge I acquired. I know what is expected of me in the working environment and how to conduct myself in a professional setting. I have also learnt teamwork, telephone etiquette, dress code and my communication skills have improved. This will help me in any setting and in any fulltime employment.



Sibusiso Shongwe
Trainee, Corporate Services

Would you suggest the YES programme to other youth in our community?

I would definitely recommend the YES programme for other youth; it's one of the opportunities any unemployed graduate would appreciate, because it helps enhance one's skills and grow a person as an individual in the workplace. It is also one of the few programmes similar to in-service training and internship programmes offered in other career paths, and it offers a valuable opportunity to gain experience from different work departments.

What are your dreams and hopes for the future?

Since having learnt from the Health and Safety department my interest has grown towards that direction. As a short-term goal, I would love to master my skills in that department and area of expertise.



Andile Ndlovu
Trainee, TWK Trade, Empangeni



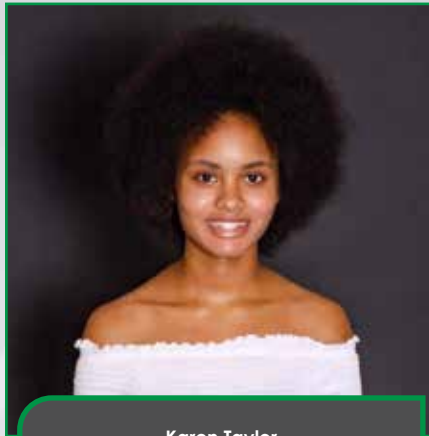
Charity Simelane
Debtors Clerk, TWK Financing



Enock Xaba
Floor Advisor, TWK Trade, Greytown



Gift Cebo Khumalo
Trainee Broker, TWK Insurance



Karen Taylor
Admin Assistant, TWK Trade, Ixopo



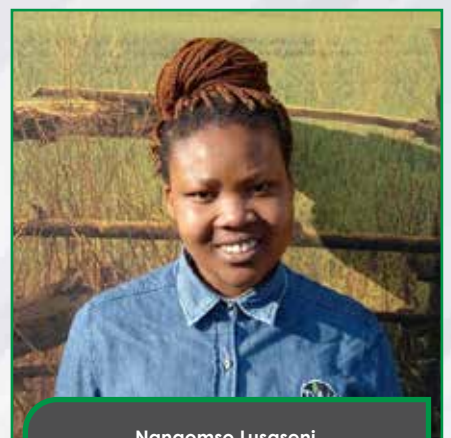
Khanyisile Malinga
Cashier, TWK Trade, Howick



Lindokhule Ndhlandhla
General Worker, TWK Trade, Ermelo



Mlungisi Mbatha
Merchandiser, TWK Trade, Vryheid



Nangomso Lusaseni
Cashier, TWK Trade, Kokstad



Nosipho Sithole
Cashier, TWK Trade, Piet Retief



Nihabeleng Ramotholo
Service Administrator, Toyota Standerton



Sibongiseni Keswa
Merchandiser, TWK Trade, Kokstad



Sibongumusa Hlongwane
Trainee, Agri Collections



Sibusiso L. Thela
General Worker, TWK Sylyn



Siyabonga Mkhize
Floor Advisor, TWK Trade, Piet Retief



Thandeka Dube
Admin Clerk, TWK Insurance



TNosipho Mfethwa
Receiving Clerk, TWK Trade, Bethal

Congratulations to all the YES 4 YOUTH candidates on completing their practical term and obtaining permanent employment with the TWK Group.

The YES 12-month quality work experience equips unemployed youth with a toolkit to be a beacon of hope for their families, households and communities. The CV & reference letter they get at the end of their 12 months gives them a 3 x greater chance of an interview call-back.

You have a bright future ahead!

TWK AGRI

2022

Musiekfees

TWK Musiekfees was 'n dag van pret en plesier. Van kindervermaak, tot kosstalletjies en kunstenaars wat van vroeg af opgetree het. Hierdie was verseker 'n dag wat almal geniet het.



DOWNLOAD



TWK Exco League

Download your TWK Exco League images from our TWK Agri website:
www.twkagri.com



TWK Mkondo Mill sponsors soccer kits and fun day

TWK Mkondo Mill hosted a fun event on Friday, 22 July 2022, sponsoring soccer shirts, cones and water bottles for two soccer teams. In addition, the mill was toured, and soccer skills games were played. The day was ended with a delicious braai featuring Shonalanga and Super Strong Braai Pap from Mkondo Mills. A big thank you goes out to all the TWK Mkondo Mill employees who helped make this day a success.



TWK Handel, Middelburg, ondersteun DBV en Feral Care

TWK Handel, Middelburg, se personeel Natasha Wigg en Franz Greyling het besluit om met 'n projek te begin vir die Middelburg DBV en Feral Care Friends te Middelburg. Dankie aan die volgende wat donasies gegee het:

TWK-personeel, JL Lining & Construction, Montego, Pet Supreme, OK Meyerstraat, Jiffers, J & W Pretorius, S Jordaan en Hartebeesplaas Boerdery.



TWK Agri ondersteun Laerskool Piet Retief met spanne se kleredrag



Congratulations to Nwabisa Langa *TWK's nomination for Women in Forestry*

Nwabisa Langa grew up in the rural areas of Eastern Cape where Agriculture and Timber are the sources of employment. She became passionate about environmental sustainability in relation to the Forestry and Agricultural sector. Her zeal for the environment and the sustainability of its products led me to complete her qualifications in natural resources. In her current role at TWK, she has been instrumental in certification and compliance. "My responsibilities as a Certification Manager at TWK Agri include Managing 3 FSC Forest Management Certificates in RSA and 2 in Eswatini, 2 FSC COC certificates, overseeing ISO 14001 Management Systems in TWK Plantations and Woodchip Mill and ISO 9001 Management Systems at TWK Sunshine Seedlings Nursery," says Nwabisa.



TWK Trade supports Mooi River Country Club Bowls Day



TWK Mechanisation opens in Kokstad

TWK Kokstad Mechanisation opened on 1 July 2022. Our thoroughly trained sales team and technicians are ready to assist with Spares, Tractors and Implements. Mechanisation, a New Holland Agriculture and Construction dealer, can be located at TWK Trade, Kokstad.

Visit our new branch and meet our sales team.



TWK Mechanisation, Kokstad



From left: Shaun Strydom, Brendan Naude, Stuart Ramseyer



TWK Mechanisation, Kokstad

Ligbron e-Learning Project 2022

TWK is proudly supporting the Ligbron e-Learning Project where three schools have been identified to receive the Ligbron e-Learning system.

Scholars from Grade 8 - 12 will be able to join Ligbron's Math and Science classes, this includes:

- Complete lessons on all topics
- Video lessons on all topics
- Questions and answers for each topic

All the best in your studies to all the scholars!

Cana Combined School

Cana Combined School is located 147 km from Ligbron's head office and 46 km from TWK Agri in Mkhondo. Classroom Technology Cana Combined School received: One e-Learning room, fully equipped with hardware, software, security systems and connected to the Ligbron e-Learning System online learning network.



Inqubeko Secondary School

Inqubeko Secondary School is located 109 km from Ligbron's head office and 4 km from TWK Agri in Mkhondo. Classroom Technology Inqubeko Secondary School received: One e-Learning room, fully equipped with hardware, software, security systems and connected to the Ligbron e-Learning System online learning network.



Ubuhlebuzile Secondary School

Ubuhlebuzile Secondary School is located 111 km from Ligbron's head office and 6 km from TWK Agri in Mkhondo. Classroom Technology Ubuhlebuzile Secondary School received: one e-Learning room, fully equipped with hardware, software, security systems and connected to the Ligbron e-Learning System online learning network.

Mandela Day 2022

TWK personnel commemorated Nelson Mandela's legacy of fighting poverty, promoting peace and urging reconciliation, by supporting those in need. TWK personnel in Piet Relief visited CMR, a Christian-based NGO rendering services to families and children in need. TWK supported them with non-perishable food items, cleaning products and fresh vegetables. Mkondo Mill also supplied CMR with bags of maize meal to support families in need.



Uzwelo Children's Home is a faith-based home that takes care of children from disadvantaged backgrounds by bringing hope to their lives. TWK also supported this institution with non-perishable food items, cleaning products, fresh vegetables, and maize meal from Mkondo Mill. In addition, the TWK personnel engaged in fun activities with the children of Uzwelo Home.



In Nelspruit, TWK Insurance went to Uthando House Orphanage and supplied them with much-needed school bags for all the children, along with some sweet treats and non-perishable food items.



Our Ermelo branches supported CYCC Ermelo with giftbags filled with toiletries and a sweet treat. The children in need range from infants to youth, aged 18. Some sausage rolls were also prepared and handed out on the day.



The Christian Welfare Service was supported in Pietermaritzburg with sausage rolls and cold drinks prepared by TWK staff members.



Lastly, in Howick, our Trade branch paid a visit to the Sunfield Home, making their morning special with some tea and cake.



Thank you to everyone who participated in the Nelson Mandela initiative and for every donation. It creates hope and makes a big difference in our communities.

TWK creates awareness through a Fun Run: End Gender Based Violence and donates the proceeds to GRIP House, Piet Retief



Qalani Primary School feeding scheme

Learners, educator assistants and general workers are busy sewing nets to protect the vegetable garden from birds and unfavourable weather conditions. The learners are given vegetables from the gardens and a surplus from the feeding scheme. The seedlings are sponsored on a monthly basis by Pot & Plant Nursery, part of the TWK Group.



TWK Meganisasie stal uit by Waterval Boeredag



Flood Relief for KZN

Helping those in need - TWK Agri Group put together drinking water as part of the Flood Relief initiative in KZN. Thank you to all the divisions contributing to those in need!

TWK Trade and Mechanisation: 200 bottles

TWK Marketing: 200 bottles

TWK Financial Services: 200 bottles

TWK Manufactured Timber Products: 100 bottles

Toyota Standerton: 200 bottles

Toyota Piet Retief: 200 bottles

TOTAL OF 1,100 BOTTLES = 5,500 Lt of drinking water!



Ebenezer Seun ontvang ondersteuning van TWK en TWK Outdoor



TWK-personeel maak harte oop

TWK-personeel maak hulle harte oop en ondersteun CMR te Piet Retief met kontant bydraes en komberse deur 'n Pantoffeldag te hou by TWK-hoofkantoor.



TWK se splinternuwe buitlug-klerereeks

TWK se spog met 'n splinternuwe TWK Outdoor-klerereeks. Binnekort beskikbaar!

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



Spring Time Recipes

We share some simple but tasty recipes to put the Spring back into your meals!

Herby Spring Chicken Pot Pie

Ingredients

- 2 tbsp olive oil, plus a little extra for brushing over the pastry
- bunch spring onions, sliced into 3cm pieces
- 250g frozen spinach
- 6 ready-cooked chicken thighs (or see tip, below)
- 350ml hot chicken stock
- ½ tbsp wholegrain mustard
- 200g frozen peas
- 200ml half-fat crème fraîche
- ½ small bunch tarragon, leaves finely chopped
- small bunch parsley, finely chopped
- 270g pack filo pastry

Method

STEP 1

Heat oven to 200C/180C fan/gas 6. Heat the oil in a large, shallow casserole dish on a medium heat. Add the spring onions and fry for 3 mins, then stir through the frozen spinach and cook for 2 mins or until it's starting to wilt. Remove the skin from the chicken and discard. Shred the chicken off the bone and into the pan, and discard the bones. Stir through the stock and mustard. Bring to a simmer and cook, uncovered, for 5-10 mins.

STEP 2

Stir in the peas, crème fraîche and herbs, then remove from the heat. Scrunch the filo pastry sheets over the mixture, brush with a little oil and bake for 15-20 mins or until golden brown.



Spring Time Recipes

We share some simple but tasty recipes to put the Spring back into your meals!

Spring Greens Carbonara

Ingredients

- 2½ tbsp olive oil
- 200g pancetta cubes or slices, or use guanciale or bacon lardons
- small bunch of parsley, roughly chopped
- 2 small bunches of basil, leaves picked
- 4 large mint sprigs, leaves picked and roughly chopped
- 4 egg yolks
- 50g parmesan, grated, plus extra to serve
- 350g spaghetti
- 125g asparagus, woody ends removed, cut into 3-4cm pieces
- 125g long-stemmed broccoli, trimmed and cut into 5cm pieces
- 125g fresh or frozen peas (shelled if fresh)
- extra virgin olive oil, for drizzling (optional)

Method

STEP 1

Boil the kettle. Heat ½ tbsp oil in a large, deep-frying pan or saucepan over a low-medium heat and sizzle the pancetta until crisp, about 5 mins. Once crisp, reduce the heat to as low as it will go to keep warm.

STEP 2

Meanwhile, put the parsley, basil, mint and remaining oil in a small food processor and blitz until finely chopped. Or, finely chop the herbs using a sharp knife and omit the oil. Whisk the egg yolks and parmesan together in a separate bowl.

STEP 3

Fill a large saucepan with boiling water from the kettle, season well with salt and bring to the boil on the hob, then cook the spaghetti for 10 mins until al dente. Add the asparagus and broccoli for the final 3 mins of cooking time, and the peas for the final 30 seconds.

STEP 4

Lift the spaghetti into the pan with the pancetta using tongs, allowing a little water to be added with each addition of pasta. Drain the boiled veg but reserve a mug of the cooking water, then add the veg to the pan with the spaghetti and pancetta. Keep the heat set as low as possible and ensure there is a small puddle of the pasta cooking water in the bottom of the pan. This will prevent anything catching and help loosen the sauce.

STEP 5

Scrape all the herb mixture and the egg and cheese over the warm spaghetti mixture and use tongs to toss everything together, ensuring each strand of spaghetti is well-coated. Continue tossing the pasta through the sauce for a few minutes, turning the heat up slightly if needed until the sauce thickens and clings to the spaghetti. Add splashes of the reserved pasta cooking water if the sauce becomes too thick – the spaghetti should be glossy and shiny when ready.

STEP 6

Divide between bowls and top with extra parmesan, a grinding of black pepper and a drizzle of extra virgin olive oil, if you like





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In God's Hands

When a man falls into the hands of the living God, it can be a terrible thing sometimes. When the Lord deals with us, we are totally at His mercy. This is what Saul of Tarsus found when he was knocked off his horse when on his way to Damascus to persecute the Christians.

Acts 9:9 says: **"And he was three days without sight and neither ate or drank."** That was before the disciple Ananias came to pray for him. Maybe today you are going through a very tough time, and you don't understand what is happening, you need to throw everything you have on the Mercy Seat and ask the Lord to undertake for you.

You know Paul said later on, yes, the very same one, he said: **"I rejoice in my tribulation, tribulation worketh patience, patience character and character hope",**

Romans 5:3-4: **"Its through hardship and tribulation that the Lord speaks to us, not to say that He causes it, because most of it, we bring on ourselves, but through it all He speaks to us loud and clear."**

If you are going through a hard time today, do not fret, do not be afraid, just rest in the Lord and He will take you through and most importantly, He will teach you and me many lessons through these hard times.

Jesus bless you
Angus Buchan

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