

FREE

When The Fire Of **Passion Turns To Burnout**

TWK Reports Pleasing Set Of Interim Results

An illustrated glimpse into the Eucalyptus tree's path from seedling to stope

eldbrande Hoe Gemaak As Dit Op Jou **Grond Ontstaan?**

What Is Your Credit Score, And Should You Care?

Scientists And Farmers Piece Together Africa's Cattle History

> **Basjan Se Boomhuis** Stokbrood En Spookstories

Love It Or Hate It. It's Wise To Get Your Form Prepared For Fire

> **Which Vaccinations And** Feeding Schedules
> Do I Follow This Winter?

TWK INSURANCE

Sethan

DRIVING A BETTER TOMORROW



OESVERSEKERING. LOOP IN ONS ARE.

Winter Hael

Is jou winter grane verseker?

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

> Winter gewasse: Koring, Gars en Hawer.

Versekerde gevare sluit in: Hael, Brand en Transito. Ryp (indien beskikbaar, teen 'n addisionele premie – Hawer uitgesluit).



Vir meer inligting, skakel u makelaar of iMPAC Cropsure by 012 010 0697 of epos: info@impaccropsure.co.za



Bryte

INKOMSTEWARBORG PRODUK

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 nl; Prys (SAFEX) en Opbrengs (Ton). Dekking is vir Mielies, Graansorghum en Sonneblom

Watter skades word gedek? Droogte, Brand, Hael, Transito, Ryp, Oormaatreen, Vloed, Onbeheerbare plantsiektes en insekteplae, Oormatige hittegolwe.

Deur 'n geakkrediteerde agent/makelaar of deur 'n IMPAC Cropsure Areabestuurder Impac Cropsure benodig 'n Aansoekvorm met land- en gewasbeplanning, tesame met;

Hektare geplant met opbrengste van die afgelope 10 jaar
Plaaskaarte met GPS koördinate per land
Grondontledings (nie ouer as 3 jaar nie)

Hoe word die versekerde waarde bereken?

LGO soos goedgekeur deur IMPAC Cropsure.
SAFEX-prys, gemiddeld van die laaste 20 verhandelingsdae
vir einde Julie volgende jaar (Mieles, Graansorghum) of einde
Mei volgende jaar (Sonneblom) se verhandeling.
Hektare volgens oesbepfanning.
Maksimum waarborggersentasie soos deur IMPAC Cropsure
goedgekeur (kliënt kan dit verlaag).

Hoe word die berekening van skade gedoen?

Die kliënt moet IMPAC Gropsure 2 weke voor stroopproses begin, in kennis stel. Bane sal gestroop word op alle lande om opbrengs te bepaal.

Die inkomste van die lotale beerdery-eenheid sal bereken word volgens die opbrengs (tonne) van die gestroopte bane en die SAFEX prys (soos op laaste dag van strooptaksasie, gemiddeld van 20 verhandelingsdae terug)

EIS Indien die bedrag minder is as die waarborg waarde.

GEEN EIS – Indien die bedrag meer is as die waarborg waarde.

Wanner begin dekking? Sodra Opkomsverslag gedoen is:

- Hoe word oeste en skades gemonitor deur die seisoen?

 Opkomsverslag om te bepaal of plante aanvaarbaar is vir
- dekking. Vorderingsverslag om enige tekorte te bepaal en te bepaal of goeie boerdery praktyk toegepas word. Desskattingsverslag Waar skades aangemeld is, die potensiële opbrengs van die gewas te bepaal.

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. Skadebenaling word gedoen deur 'n stropertaksasie tydens strooptyd. Indien die versekerde inkomste bereik is tydeus oestyd sal 'n eis op hael nie realiseer nie.

Wat beteken Hael "Top-Up"?

Die klient kan 'n Hael "Top-Up" uitneem, teen 'n addisionele premie, om verdere dekking te verleen tot die volle LGO.

Indien skade voorkom op 'n versekerde land, word 'n taksasie uitgevoer.

Die vergoeding van hierdie skade word slegs tot en met die opgekoopte waarde uitbetaal indien 'n els sou realiseer.

Is alleenstaande haeldekking beskikbaar? Ja, IMPAC Cropsure bied ook alleenstaande haelversekering.

Wanneer Is premies betaalbaar?

• Mielies, Graansorghum, 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.



SUSTAINADO

growth, together.

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

















this is our story...



Today is the youngest you will ever be

Today is the youngest you will ever be. Just let that sink in for a minute...

I'll say it again. Today is the youngest you will ever be.

How often do we postpone events or plans in our lives, just waiting for what we think will be the most opportune moment? Are we perhaps too afraid to take that leap of faith or

to enter the next chapter in our lives? Could it be because we are getting too comfortable? Are maybe we are getting too complacent in our everyday doings?

We have so much potential stored away inside us, wouldn't it be great to reveal all your dreams and abilities?

"Ability is what you're capable of doing. Motivation determines what you do. Attitude determines how well you do it." - Lou Holtz "We were all born with a very special gift from God, something that each of us are great at - the trick is to uncover those gifts and use them the best we can."

Our natural talents are the things we do best, with the least amount of effort. We were all born with a very special gift from God, something that each and every one of us are great at.

The trick is to uncover those gifts and use them the best we can, adding to the beauty of this endeavour with great motivation and ample positive attitude.

Make every day count. Make every effort count. We will have our ups and downs, but we must at least try our best to be the best version of ourselves.

Do not let a day pass you by any longer, because today is the first day of the rest of your life. How will you be spending it?

In our theme for 2021, Driving a Better Tomorrow, I encourage you to be your best, try your best, and give your best every day.

Most importantly, today is the youngest you will ever be. So, stop postponing, start making a positive difference, and start the rest of your life, today.

Louise Johnson // Editor: Radius

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

RADIUS

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

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

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

Contributors:

Clara Rautenbach, Eddie Fivaz, Cornelia Vermaak, Jana Burger, Rohan Bierman, Chantell du Plessis, Johann Roodt, Chantell Grobler, Claudine Klingenberg, Desiré du Plessis, Kayleigh Sole, Annie Antonites, Jaco Jacobs, Johann Stauss, Letitia Coetzer, Dirk Conradie, Jannie van Niekerk, Amanda du Toit, Angus Buchan.

Distribution: Prosource Technologies

Printing: Novus Print

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

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

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

CONTENT



TWK Versekering, Bethal	06	My Companion: Chihuahua	46
TWK Reports Pleasing Set Of Interim Results	09	How To Stop Dogs From Destructive Chewing	47
Love It Or Hate It, It's Wise To Get Your Farm Prepared For Fire	12	Basjan Se Boomhuis: Stokbrood En Spookstories	49
An Illustrated Glimpse Into The Eucalyptus Tree's Path From Seedling To Stope	15	TWK Seedlings	55
Getting The Right Mix Of Remote And Hybrid Teams Work For Your Business	18	When The Fire Of Passion Turns To Burnout	58
Discover More Than Fuel With This Petroleum Distributor	20	Peanut Butter And Banana Smoothie	61
Which Vaccinations And Feeding Schedules Do I Follow This Winter?	22	Toyota Urban Cruiser. Find Your Fun	62
Veldbrande. Hoe Gemaak As Dit Op Jou Grond Ontstaan?	26	Hino's Latest 300-Series Line-Up Offers Complete Transport Solution For South Africa	66
Struggling With Debt? TWK's New Addition Can Make Your Life Easier	28	Your Medical Scheme And The Covid-19 Vaccine – The Facts You Need To Know	68
A Lifelong Dream To Heal Sick Children And You Can Do Your Bit, With A Tractor Nogal!	30	Nurture A Winter Garden Wonderland Without The Worry	70
Swot Up Your Top Income Tax Advantages This Year	32	DIY With (Our Own) Riaan	72
What Is Your Credit Score, And Should You Care?	34	TWK Company News	74
Lewerslak, Impak Op Die Dier En Die Beheer Daarvan	36	Fire'em Up With These Toasty Winter Braai Treats	80
The Fuss About Bitcoin, Crypto, Blockchain - And Why They Could Work For You	38	Early Morning	82
Global Demand For Timber Fuels A Booming Trade For You And TWK	42		•
Scientists And Farmers Piece Together Africa's	44		





Deur Clara Rautenbach

Daar is min plekke wat hulleself daarop kan roem dat hulle werklik vir die boer 'n eenstopoplossing bied.

Dit is juis wat TWK Versekering se Bethal-tak van sy mededingers onderskei. Hier kan die boer die handelstak binnestap om toebehore vir die boerdery te bekom, en in dieselfde besoek kan hy enige behoefte ten opsigte van sy versekering ook afhandel. "Kruisbestuiwing," soos makelaar Jaco Dorfling dit tong in die kies beskryf.

et meer as 50 jaar se gesamentlike ervaring, is versekeringsbemarkers Koos Ferreira, Henri Janse van Vuuren en Jaco Dorfling al huishoudelike name in die gebied. Koos, of Oom Koos soos wat hy aan die meeste mense bekend staan, vertel dat verhoudings met kliënte hulle grootste fokuspunt is.

Hierdie waardegedrewe besigheidstrategie kom al 'n lang pad saam met die Bethalversekeringstak. HP Kuun Versekeringsmakelaars Pty Ltd is oorspronklik in 1963 as 'n private makelary gestig. Reeds hier is 'n verhouding tussen makelaars en kliënte as grondslag vir 'n gesonde besigheidspraktyk ingestel. Die private makelary het sedertdien onder ander eienaarskap steeds sy omgewing doelgerig bedien, voordat TWK Agri Versekering op 1 Junie 2014 amptelik die makelary oorgekoop het.

Henri en Jaco beaam Oom Koos se besigheidsbenadering, en verduidelik dat gemeenskappe op interpersoonlike verhoudings floreer. "Wanneer 'n kliënt ons oor 'n byeenkoms moet nader, wil ons so bekend met die gebied en sy mense wees dat ons alreeds weet wie betrokke sal wees en hoe ons die gemeenskap sal kan dien."

Goeie verhoudings kan slegs deur goeie kommunikasie bewerkstellig word, en dit is waarom kommunikasie vir die drie van sulke groot belang is. Henri verduidelik dat 'n kliënt die vrymoedigheid moet hê om sy makelaar oor enige kwessie – hoe klein ook al – te kan bel. "Ons bou verhoudings met ons kliënte deur in ons omgewing sigbaar betrokke te wees, maar ook deur die diens wat ons lewer." Dienslewering verg dat 'n span as geheel by die gesamentlike doel inkoop om uiteindelik die kliënt van die beste moontlike diens te voorsien. Stap jy hierdie kantoor binne, is dit nie net keurige dekor wat jou opval nie, maar grotendeels ook die warm atmosfeer waarin jy jouself bevind. Hier vloei die geselskap en





skerts eiseklerke, onderskrywers en makelaars oor en weer – en word die handelstak se personeel selfs ingetrek om aan besprekings – so nou en dan spekskietery ook - deel te neem. Bethal en sy omliggende gebied is nie net vir sy boerdery bekend nie, maar ook vir sy verskeidenheid suksesvolle versekeringsbemarkers. Hoe gemaak wanneer jy soveel mededinging in die gesig staar? "Mededinging is gesond," verduidelik Oom Koos, "en ons bestaande kliënte weet dat ons ope kommunikasie nastreef. Hulle weet daarom wat hulle aan ons het. Uiteindelik word ons kliënte deel van ons oorhoofse familie."

Oor die toekoms van die Bethal-tak is die manne optimisties, maar tog versigtig. Die drie wat so openlik oor hulle passie vir dienslewering in die gemeenskap gesels, wil nog nie te veel uitwei oor wat hulle in die mou voer nie. "Al wat ons kan sê, is dat dit 'n game changer vir bestaande en moontlike nuwe kliënte sal wees." Intussen bly die fokus op dienslewering en verhouding-bou, met beide kliënte en die gemeenskap as 'n geheel.



Ontvangs, TWK Versekering, Bethal





TWK Versekering, Bethal



PREMIUM BATTERIES

Noem jy menseverhoudings, verwys die dames op kantoor sonder skroom na Siena Mndebele, wat saam met haar suster, Elsie Kunene, in 1991 reeds by HP Kuun Versekeringsmakelaars aangesluit het. Siena is vandag nog 'n reusepersoonlikheid en die spilpunt van die familie-atmosfeer in die kantoor. "Ons is almal belangrik hier. Dit wat ons doen, is belangrik en ons voel deel van die familie," vertel sy.

Met die afgelope 58 jaar se besigheidstrategie as rigtingaanwyser, is TWK Agri Versekering se Bethal-tak toegespits daarop om sy familieverhoudings met sy gemeenskap nog verder te versterk, "Ons weet waarheen ons op pad is, juis omdat ons waardering het vir waar ons vandaan kom."



Van links: Henri Janse van Vuuren: Makelaar, Koos Ferreira: Makelaar, Jaco Dorfling: Makelaar



Agter: Charlene Botha: Onderskrywer, Merene Janse van Rensburg: Eiseklerk, Siena Mndebele: Algemene werker Voor: Annica Venter: Senior onderskrywer, Vivian Shabalala: Eiseklerk

PRESTASIE IS AAN DIE ORDE VAN DIE DAG SAMEWERKING MAAK DIT MOONTLIK

Die keuses wat jy maak het 'n invloed op die prestasie van jou diere en uiteindelik die sukses van jou onderneming. Molatek is soveel meer as wetenskaplik geformuleerde veevoer. Molatek is deel van jou wêreld. Ons kundigheid gee ons die voorsprong sodat jy met selfvertroue op ons nommer kan druk.





Kontak jou tegniese adviseur vir al jou voer- en voedingsvereistes.

Kontak ons: +27 (0)13 791-1036 • molatek@rclfoods.com

www.molatek.co.za • www.rclfoods.co.za



TWK reports pleasing set of interim results

for the six months ended 28 February 2021





The TWK Group reported a pleasing set of results for the six months ended 28 February 2021. André Myburgh, CEO of TWK, commented: "The diversity of our income streams provided resilience amidst the COVID-19 pandemic. Noteworthy contributors to the improved results came from the Sawmills, BedRock Mining Timber, Sunshine Seedlings, General Trade and the Fertilizer divisions, translating into an increase in profit after tax. With the careful management of working capital and cost-saving initiatives, TWK has been able to focus on its vision of achieving sustainable growth together with the aim of creating value for all stakeholders by creating a more resilient business with more sustainable quality of earnings."

ven though revenue only increased marginally by 0.2%, TWK's results were positively impacted by an increase ■ in General Trade sales volumes and margin improvement. The purposeful effort to reduce working capital, the effective financing model as well as the decline in interest rates resulted in a decrease in finance costs. This, together with cost-saving initiatives across the majority of the operations, resulted in an increase in profit after finance costs.

Basic earnings per share for TWK Investments increased to 242.67 cents per share, which is 44.4% higher than the corresponding period. The Basic earnings per share for TWK Holdings increased to 469.13 cents per share, which is 50.1% higher than the corresponding period. Eddie Fivaz, TWK's Chief Financial Officer said: "The Group's financial position is solid with an increase in total assets. Net cash is

lower due to an increase in Trade and other receivables (especially production accounts) during February 2021. The Group's gearing is lower than the corresponding period and comfortably within the Group's norm. The net asset value per share of TWK Investments increased by 2.8% to R42.42 per share and TWK Holdings recorded an increase of 9.7% to R91.67 per share"

Total assets increased slightly due to capital expenditure and increase in trade and other receivables. The debtors' book was higher in February 2021 than in August 2020 which is in line with the cyclical nature of the agricultural industry.

The Timber seament reported a decrease of 33.8% in revenue to R636.81 million from R961.73 million (Feb 2020) and 19.8% in EBITDA to R58.78 million from R73.26 million (Feb 2020), respectively, primarily due to the decline in volume woodchip exports. Revenue was however supported by the best performance delivered by the sawmill in six years, higher mining timber volumes sales compared to the prior period and the inclusion of Sunshine Seedlings Services (Pty) Ltd (SSS) with effect from 1 September 2020.

BedRock Mining Support (Pty) Ltd acquired 10% of its own shares resulting BedRock being a wholly-owned subsidiary of TWK Agri (Pty) Ltd. TWK Timber acquired a 51% interest in Sunshine Seedlings Service (Pty) Ltd (SSS) effective 1 September 2020. SSS is a large nursery business vielding some of the highest quality timber and vegetable seedlings in South Africa, SSS produces over 50 million vegetable seedlings annually, as well as 10 million forestry clones, 7 million forestry seedlings and 4 million essential oil seedlings. This business delivered a more





than satisfactory performance and strong growth is expected going forward especially due to the inclusion of the Peak Timbers plantations to the Group.

On 10 March 2021, TWK announced that all the suspensive conditions to the acquisition of some of the forestry assets of Peak Timbers Ltd and Peak Forest Products (Pty) Ltd by Shiselweni Forestry Company Ltd, a whollyowned subsidiary of TWK, have been met. The transaction was effective 11 March 2021 and will add 26 752 hectares of land, 20 351 hectares of standing timber, buildings and a sawmill operation to the Group. The consideration for the assets is approximately R574 million. The acquisition is aligned to the Company's strategy to increase its own fibre resources to ensure the sustainable supply of its existing markets. In addition, the increased scale will have cost benefits and provide a basis for potential future value-adding opportunities.

Revenue for the Retail and Mechanisation segment increased by 13.6% from R1.79 billion (Feb 2020) to R2.04 billion as this segment reported its best results on record and far exceeded its expectations. The benefits of the cost-reduction initiatives, amounting to R17.7

million in total for this segment, undertaken during last year, together with excellent trading conditions experienced throughout all the major operating divisions and increased fertilizer volumes sold have contributed to the increase of 188.9% in EBITDA to R83.87 million from R29.28 million (Feb 2020), with the EBITDA margin increasing to 4.1% from 1.6% (Feb 2020).

The Grain segment's revenue increased by 41.5% from R402.29 million (Feb 2020) to R569.23 million. The low carry-over maize stock in South Africa at the beginning of the maize season resulted in grain transported direct from farms to end-users, bypassing the silo's in order to meet demand. Given this, the Grain Storage business had much lower tonnage than the previous period, reporting a 7.5% decline in silo through-put. However, the Grain Marketing business increased their market share with additional tonnes marketed Arrow, based in eSwatini, reported an increase of 7.6% in volumes and 83.4% growth in its customers which translated in a 14.0% increase in revenue. The animal feed business' profit margins however came under pressure due to the higher maize prices, especially for the period December 2020 to February 2021. The reimplementation of load shedding in South Africa late last year also hindered the local

grain mill's performance. As a result, EBITDA decreased by 5.2% from

R13.95 million (Feb 2020) to R13.22 million, resulting in the EBITDA margin decreasing to 2.3% (Feb 2020: 3.5%).

The Financial Services segment's revenue decreased by 14.2% from R99.24 million (Feb 2020) to R85.19 million, with EBITDA decreasing by 33.7% from R30.42 million (Feb 2020) to R20.18 million. The Insurance Division reported a 28% growth in its short-term insurance book as well as in short-term insurance premiums, mainly on the back of the new brokerage acquired during the previous year. On 28 February 2021, the Credit Division reported a decline of 39% in bridging facilities compared to 28 February 2020 on the back of good yields and crop prices being achieved which resulted in the farmers being able to repay their bridging facilities. During the period under review, the Production Credit Book increased from R438 million (29 February 2020) to R543 million at 28 February 2021, mainly as a result of better trading conditions, inflation and gaining new clients on the back of the effective syndicate lending agreement with Standard Bank, FNB and the Landbank,



The Motors and Tyres segment reported a decrease in revenue of 10.2% to R504,91 million (Feb 2020: R562.13 million) mainly as a result of the closure of a loss-making filling station which was exacerbated in part by selling less fuel, due to the temporary closure of borders, marginally offset by increased tyre sales and increased vehicle sales due to the inclusion of a new dealership branch. Both the motor dealerships and Protea Tyres made a concerted effort to manage costs by streamlining their operations, increasing marketing and closing loss-making businesses during the period under review and the benefits amounting to R5.82 million, translated to an increase in EBITDA of 37.3% from R15.69 million (Feb 2020) to R21.55 million, with the EBITDA margin improving from 2.8% (Feb 2020) to 4.3%.

There is an increased demand for our woodchip exports, treated timber as well as for timber to the mining industry. The addition of Peak Timbers will also benefit the operations of SSS. The sale of the loss-making fuel sites in the coming months will support profitability. We expect General Trade sales to be on the same levels than before COVID-19 due to record high grain yields. The Grain segment will also perform well on the back of the good grain yield. The profitability of the Grain segment will however remain under pressure due to high grain prices and consumer constraints.

It is expected that the Financial Services segment will perform better during the second half of the financial year mainly because of better trading conditions, inflation and gaining new clients on the back of the effective syndicate lending agreement.

Management holds the view that the second half of the year will be better than the period ended on 28 February 2021 and therefore will substantially outperform the previous year's results. •

Love it or hate it, it's wise to get your farm prepared for fire

here is a start

By Cornelia Vermaak

Fire can be a boon to farmers or it can bring a trail of destruction. We outline some pointers to kickstart your preparations as fire season approaches.

lazing fires, soaring heat, seared landscape.
Light in the dark, a warm hearth and a sizzling braai.
For eons humans have used fire, but also feared it.
There is a mixed blessing in fire. On the one hand, we enjoy putting more wood on a cosy home fire to stoke it and keep it burning on a chilly night. But on the other, we can't not forget that fire is a devastating force to be reckoned with.

For many of us, using fire to braai is an almost daily occurrence and for some it forms part of a past time and is core to many cultural traditions. South Africans love our braais so much we even have a National Braai Day.

But as useful and comforting as fire can be, it can also be even more destructive.

Farmers have to take special note of fire

Every year thousands of hectares of agricultural land and property in South Africa are destroyed by wildfires - some of them intentionally started, while others are accidents.

These fires occur either by natural means (such as lightning), accidental (power cables that snap) or even by arson. South Africans have witnessed their fair share of fires: from the flames that tore across the western Free State last year, where pastures, livestock and property were lost, to recent fires in the western Cape that roared up to the backdoors of city homes.

Very few, if any farmers have not experienced firsthand how it is to try and stop a runaway fire: the heat in your face, your hands burning through your gloves from the boiling tools, your eyes and throat dry and sore from inhaling the smoke, while the soot and sweat mix with dust to form a thick layer of dirt on your skin.

Fighting a runaway fire entails hours of running and driving, while strong winds can push the fire forward. It's important to save as much as possible from the flames; it's not just farmers' livelihoods at stake, but fires can also threaten human and animal life.

At this time of year, fears that plague farmers include seeing smoke rising during the day or even waking up at night to see orange and red flames dotting the horizon.

Sometimes farmers will check through the night to see if there might be a fire they missed when they checked earlier.

Winter is the time to prepare for fires

When winter sets in, farmers have additional responsibilities to prevent fire damage, through creating fire breaks through and around their properties.

Those who own and inhabit farms, and even small holdings, are legally required to make preparations for fires – this includes having and knowing how to use certain, working, pieces of equipment.

According to the National Veld and Forest Fire Act No. 101 of 1998, there are several requirements that have to be adhered to. Some of these include:

- Making fire breaks between you and your neighbours on both sides, which are both long enough as well as wide enough to reasonably prevent the spread of a fire;
- Fire breaks do not have to be burnt, they
 can also be tilled or be treated chemically
 (chemicals that cause soil erosion are not
 permitted);
- Farm employees need to have access to and wear the relevant safety gear;
- The required tools and equipment to put out the fire are required and should be in working order:
- You must do everything you can possibly do
 to put the fire out (one cannot allow the fire to
 spread whilst making no attempt to stop it);
- You must notify neighbors about the fire as soon as possible.

"Those who own and inhabit farms, and even small holdings, are legally required to make preparations for fires."



Plant jou DEKALB®-sukses



Ons kombinasie van die nuutste kiemplasma met die jongste biotegnologiese eienskappe verseker uitstekende kultivarprestasie en verbeterde opbrengspotensiaal.

Gee jou boerdery die voordeel van **DEKALB**-tegnologie en plant jou sukses met die volgende geelkultivars wat gerugsteun word deur bobaas-innovasie:

/// DKC72-76BR

/// DKC74-74BR

/// DKC72-72B

/// DKC72-74R

/// DKC72-70

Bou 'n vennootskap met ons en verhoog jou opbrengspotensiaal.







@Bayer4Crops @DEKALBSA

Bayer (Edms) Bpk. Reg. No. 1968/011192/07

Wrenchweg 27, Isando, 1601.

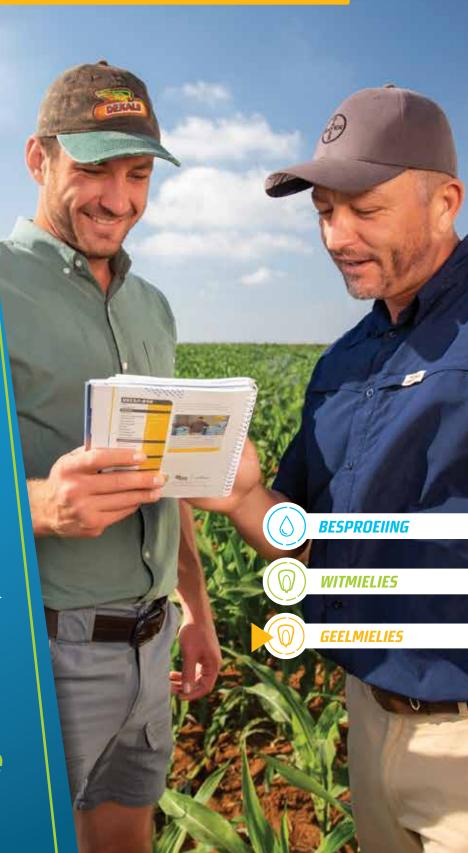
Posbus 143, Isando, 1600. **Tel:** +27 11 921 <u>5002</u>

DEKALB® is 'n geregistreerde handelsmerk

van Monsanto Technology LLC.

www.cropscience.bayer.co.za /// www.bayer.co.za

Jou trots ons passie





"Being part of a firefighting association means you are entitled to assistance during runaway fires, which includes extra equipment, legal backing and insurance perks."



Think about joining a fire-fighting group or association

The Act goes further to describe the benefits of being a member of a firefighting association. Though not a requirement, there are a number benefits in being part of these associations.

Firefighting associations are found in every area and local farmers form part of these associations. Most farmers' associations are able to assist their members in joining the local firefighting associations (by putting members in contact with the right people).

Once you've joined, there is usually a yearly membership fee that needs to be paid.

Being part of a firefighting association means you are entitled to assistance from the association during runaway fires.

This includes extra equipment, legal backing in the case of a fire that spreads from your property, and membership offers perks for your insurance premiums as well.

In fact, if you have yet to look into insurance for the spread of fire, it would be wise to do so. These types of cases can become quite costly as they run across years (cases involving fires are not quick solution cases when a dispute is lodged).

Pre-winter fire season checklist

Here are a few things to keep in mind this time of year:

- Ensure firefighting equipment is serviced and in working condition;
- Look into insurance for the spread of fire;
- Do not throw out hot or burning coals into an area where a fire can start:
- Check on your current status with your local firefighting association;
- Make your fire breaks in time (31 July unless further permits issued);
- Make sure your firefighter is loaded and that you have fuel on hand.

Fire as a useful tool for the farmer

Fire is not all bad.

It can be used to control and manage certain types of pastures. Depending on the type of natural grass, some grasses might flourish if fire management is practiced responsibly.

If you are considering following this route, be sure to get in contact with someone who knows what will work for the natural flora in your area, since you want to avoid damaging the veld.

Depending on your area, type of grass and animals you farm, burning old pastures when the first rain for the new season has fallen, will) mean your land will be green far sooner than other pastures.

This means animals like sheep and goats will have green grass much sooner.

However, this depends greatly on region and rainfall. On the highveld of Mpumalanga and even in KwaZulu Natal, this practice is rarely be used. Whereas in Limpopo, many farmers will say they barely see any fires.

Fire is also used to clear out crops or in some cases to clear space where new crops are to be planted. This helps clear out the undesirable material in the specific area.

When you are thinking about burning a camp or even when you are struggling with a runaway fire, try to remember to help the birds and animals who live there

Fire is traumatic for the species exposed to it, and many are on the brink of extinction. This is an important aspect of your environment that is worth remembering.

The key is knowing what you have to work with and how you can use it (fire) to your advantage. What works for one, will not always work for the other.

For more information, see www.grainsa.co.za and www.environment.gov.za.

Compiled by Jana Burger and Rohan Bierman

BedRock takes us on a journey through the remarkable process of nurturing eucalyptus seedlings to full grown trees, and their eventual usage in the mining and other key sectors.



This is where the end-product begins. Cold Tolerant Eucalyptus hard gum species, Eucalyptus Grandis and Grandis clone seedlings are bought at TWK Nursery, now TWK Sunshine Seedling Services. They are then planted and carefully nurtured into beautiful Eucalyptus trees.

STEP 1



The different timber species are grown in the timber belt stretching across eastern South Africa and

Eswatini.

IEP 2



Small Eucalyptus Trees are being trimmed at the age of four years old. This helps with the growing process and allows more water to reach the other trees.

STEP 3



Eucalyptus trees are cut down at the age of eight to nine years old. This is the perfect age for the use of BedRock products.

7



Once the Eucalyptus trees are cut down, they are transported to sawmills in Piet Retief, Glenthorpe

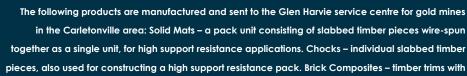
(Barberton) and Rutland (White River).

STEP 5



Once at the sawmills, the poles are sorted and then manufactured into the full range of BedRock mine support products. From here the products are bundled and transported to the service centres in Rustenburg, Glen Harvie (Carletonville) and Welkom.

TEP 6



concrete blocks attached for constructing an interlocking pack with high support resistance. Saturn Props – an elongate with high yielding capabilities. Headboards – typically used with a Saturn Prop for greater aerial coverage in poor hangingwall conditions.











Because BedRock is a responsible supplier, we have a schedule of annual quality assurance (QA) which entails conducting regular static compression testing on every type of product that we deliver to



These test intervals are determined by the volume of a product being utilised across all sectors of our business. Therefore, the volumes of the gold and platinum business are considered.

Our unique Support Product Unit Database (SPUD™) contains thousands of tests performed over many years which can be used to accurately predict the performance of any underground support unit and optimise the design thereof.

A pencil prop (Picture 1 & 2) is being tested in compression in the press.





Following from the previous step regarding BedRock's quality assurance testing programme, these pictures illustrate that we do indeed test every type of timber product we supply.

A static compression test is done (Picture 1) on a timber pack for a gold mining customer.

The second photo is taken after 400mm of compression. Because of the

incredibly high compressive loads generated by these packs – in excess of 300 tonnes – we need to test them on a special press at the CSIR Mechanical Testing Laboratory, a Mohr Federhaff with a capacity of 900 tonnes – a design from the 1930's!

STEP



It is mandated by the industry for the safety of underground workers that all products undergo fire-retardant treatment. All timber sent



down a gold mine must be treated with fire-retardant to minimise the propensity for it to burn. This offers valuable time for underground workers to escape the working place and rescue crews to enter should a fire break out.

Fire retarding timber is a scientific process involving vacuum impregnation of a solution of monoammonium phosphate diluted in water into the timber, which has delivered excellent fire

> suppression as confirmed by routine burn tests on treated timber samples conducted independently at Firelab.

(Photo 1) The state-of-the-art treatment plant we operate for our gold mining customer.

(Photo 2) The treatment plant at Glenharvie Service Centre. (Photo 3) The fire-retardant timber treatment plant lay-out, illustrating

the flow and pressure pumps required to operate the treatment process successfully. Treatment is done every 45 minutes.





Once treated, bundled and strapped, all timber products are transported to the different mines.

Here are some of the final products used underground. A solid mat (Picture 1) is a configuration made from chocks (pole slabbed, two opposite sides) spun together with wire. It is used mostly in the gold mining-sector, where very strong support is required. Saturn props (Picture 2) are used underground where there is a





South African Timber (Plantations)

requirement for a high-yield elongate.

For more information on BedRock Manufactured Products, contact:

Rohan Bierman

C: 082 820 6312 | T: (012) 991 9260

E: rohan.bierman@bedrockms.co.za

W: www.bedrockms.co.za



Getting the right mix of remote and hybrid teams work for your business

Key decisions leaders will face in the 'new normal' of post-pandemic work will impact company policies and management practices. Here are some things to consider for optimum benefit.

ompanies had to quickly shift to remote work in early 2020 and continuing into 2021, leaders have had the opportunity to take an intentional and strategic approach to remote work.

Key decisions leaders will face in the 'new normal' of post-pandemic work fall into two main categories - company policies and management practices.

We look at some of the key emerging trends in each of these categories.

COMPANY POLICIES

Company policies may need to be updated to fit the needs for remote working within the company.

How do you determine the right composition of remote and hybrid work environments?

The following factors should be considered when reviewing and determining optimal policies for the organisation:

- Type of work: Independent tasks are ideal for remote work. Highly collaborative work
 can also be successful remotely, but this communication requires more effort to
 manage
- Experience and competence of employees: New employees and promotions typically benefit from initial integration into the organisational culture. Building relationships enable these employees to be more easily absorbed into the office environment.
- Employee preferences: Individual preferences may have an impact given the different personalities and preferences within the workforce. These arrangements need to be continuously revisited as work patterns normalise.

- Time keeping policies need to be adjusted and possibly new systems implemented to measure actual time spent on tasks.
- Recruitment strategies need to focus on new or different skills and competencies for potential candidates to ensure alignment with the new remote work environment.

"Companies are realising that training in social and relational aspects of remote work is as important as training in technological and company policies."

Skills training to enhance remote working

Companies are realising that training in social and relational aspects of remote work is as important as training in technological and company policies.

It is highly recommended that companies invest in relational skills known to enhance remote working. These skills include building trust, effective virtual communication skills and so on.

In addition, training on managing hybrid teams will be valuable in maintaining equity between remote and on-site employees.

MANAGEMENT PRACTICES

In addition to company policies, your organisation should consider adapting management practices and behaviours to enhance a remote or hybrid work environment.

Here are a few questions to consider as part of the transition to a longer-term remote workforce:

How can we foster a healthy remote-work climate?

Maintaining a strong company culture

Intentional company culture reinforcement and knowledge sharing may be required as the work in your organisation transitions to more remote or hybrid models.

Which HR Policies need to be updated

If your company is considering fully remote or hybrid work, your management team may need to review the entire HR Policy and Procedure system. These policies will include:

- Review of employment contracts to cater for new work arrangements
 - Update Performance Management and Work

 Management Systems to ensure that employees are held
 accountable for work output.



One of the most important aspects of managing a remote or hybrid work structure, is to establish an organisational climate that remains encouraging and positive for remote workers.

All practices in support of this should have the buy-in and support of the entire management team.

How can we assist employees to creating a work-life balance?

The goal here may not be to find a perfect balance between work and home as it was previously, but rather to look at how to come to a work-life rhythm that works best for employees. Remember that employees tend to mirror the behaviour of management so their direct leaders and therefore management both have the responsibility of establishing this rhythm.

This all comes down to boundary management. Research identifies several types of boundaries that can be established and maintained:

- Physical and spatial boundaries having a dedicated area for work
- Temporal boundaries, finding the optimal time of day to work
- Relational boundaries, when and how colleagues can reach out to others
- Cognitive boundaries, how work is segmented for optimal output

Creating a sense of psychological safety

High-performing teams should have a sense of psychological safety where employees feel they can easily reach out, ask for help, and offer ideas in their new environments. They need to feel they can do this without being punished or criticised. Psychological safety is valuable in a remote work environment and can be increased by:

- Checking in on employees to see how they're doing
- Showing your own vulnerability and to admit that this new environment is still a learning
- Inviting participation from all team members, since more introverted, less confident employees may very easily feel excluded and try to hide away from active participation when not part of a physical team
- Encourage new ideas

"Making sure your communication methods and times are known and predictable fosters productive and trusting relationships."

Conscious engagement of employees

Making sure your communication methods and times are known and predictable fosters productive and trusting relationships. Managers should thus consistently and consciously promote and invite high-quality social interactions, as this can lower stress and create a sense of belonging. In addition, leaders can establish practices for team collaboration. This can include building a shared mindset and promoting and understanding a common identity by setting team goals. This can be done in similar ways to that of team development in traditional office environments.

Nurturing trust and accountability

The re-establishing and nurturing of trust among employees are now even more crucial since it is more difficult to know and understand employee motivations and actions in remote settings.

Establishing interpersonal trust and competence can be challenging. However, with intentional planning, companies can proactively consider new policies and practices that can ease the transformation of their remote teams.

Chantell Gericke | Chartered HR Professional C: 082 688 8448 | E: chantell@nihr.co.za =

Our Services

- Basic employment contracts
- WCA assistance and reporting
- Employment equity reports
- Statutory posters BCEA, EE and LRA
- Obtaining income tax numbers for employees
- Assistance with personal tax returns
- Separate executive management

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

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

TWK PAYROLI Services

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

Our friendly and qualified personnel are available to assist in any aspect of your payroll needs.

We provide affordable packages, tailor-made products and excellent service.

 twkpayroll@twkagri.com (017) 824 1000



PAYROLL SERVICES





With roots firmly planted in South Africa, Shiptech's love for all things home-grown is sincere, it stems from an organisation-wide desire to see our people and communities prosper.

hiptech's innovative and honest approach to the fuel industry as an independent fuel company has enabled them to give back to the communities in which they operate. Their all-inclusive business approach harnesses the power of the local community to deliver value through the importation and bulk distribution of petroleum products.

Having recently unveiled a fresh corporate design, Shiptech's commitment to meaningfully impact the lives of their staff, clients and communities, remains the same. Looking to the future, they believe their approach of "fueling for change" will not only develop and grow your business, but South Africa's people and economy too.

By focusing on the security of supply to maximise efficiency, Shiptech is set to make their mark on the Agricultural sector. They offer an industry-specific range of diesel, petroleum and now oil-based products through their partnership with Engol oils and lubricants.

At a time when our economy needs momentum and support from the private sector, its encouraging to see this from Shiptech.



A proudly South African supplier. Fueling for change.

Shiptech empowers people and communities through an innovative and honest approach to business. With an unmatched supply system, our agile logistics team meets you when and where you need them. When you purchase Shiptech fuel you are supporting a business that empowers everyday South Africans.





Which vaccinations and feeding schedules do I follow this winter?

By Cornelia Vermaak

Just because the most obvious problem isn't to blame for problems in your livestock, doesn't mean that there isn't something else wrong. Here are some common winter challenges and solutions.

ith icy cold winds nipping around corners, pastures have lost their lush green sheen in exchange for shades of brown and white, a show of winter's colours at their finest.

Winter months for farmers are never an easy time. The constant stress of worrying over livestock, feed and other concerns such as runaway fires, can be taxing.

Every farmer's ideal is healthy livestock with enough high-quality feed. But to get to this point is not easy.

Whether large or small livestock, if they have enough reserves built up and carried over from

the summer months, they are likely to stay in good condition for most of the winter, provided no health issues exist, and they have been fed well during these earlier months.

"TWK staff can provide you with helpful information on new and proven products that will help prevent parasitic infestations in livestock."





Don't get lax about parasites in your livestock

At the end of autumn, and even the start of winter, it is always a good idea to treat livestock for both external and internal parasites.

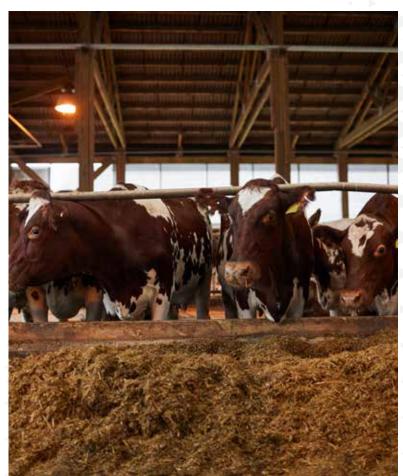
External parasites are usually not too much of a problem during the cold winter months under most circumstances, since after the first rounds of frost, most external parasites are only seen again when the temperatures start warming for summer.

However, this does not mean that parasites are not a concern. Smaller ticks and lice can still be found on livestock during winter, hidden amongst their longer winter coats.

Keep an eye out for disruptions in the hair, such as hair being licked and sticking up in different areas, or bare patches. This may not indicate that parasites are present, but they might be signed that some of them have slipped through and hidden from the first cold.

Internal parasites such as liver fluke, hair worm, roundworms and tapeworms can cause anemia in animals, abdominal obstructions and even death if left untreated.





For every animal that dies, there is a cut taken out of the farmer's income. But this also has long term repercussions; when a young heifer that dies, this means one less breeding cow and less potential future income.

Take care to get the correct products to treat parasites

TWK staff can provide you with helpful information on new and proven products that will help prevent parasitic infestations in livestock.

And if you are unsure what type of infestation you might be dealing with (some parasites' symptoms actually do overlap), you can take a fresh manure sample in a sealed clean bag to the local veterinarian (or state veterinarian) for testing.

When looking at a treatment plan (whether for sheep, goats or cattle), it can seem a bit daunting at first and whilst some of it might seem like overkill, speak to your local veterinarian to find out what is needed for your livestock.

Parasites differ from area to area and even from year to year. It should also be kept in mind that parasites can build up immunity against products if the wrong product is given at the wrong time, or even if a product has been used



"Vaccinating against
Brucella Abortus is
often overlooked, but it
should be done before
your heifers are to
be bread - ask your
veterinarian."





constantly, instead of being switched for another product.

Over the last several years, veterinarians have warned about outbreaks of Rift Valley fever, lumpy skin disease and even an increase in tick-borne diseases.

At the end of summer and even well into autumn, diseases like three-day stiffness, lumpy skin disease and blue tongue disease have hit certain areas quite severely.

This past summer has been extremely warm, even in colder areas, with good rainfall and whilst this is not a bad thing, it has also created the ideal breeding ground for certain parasites.



Keep tuned in for news of Rift Valley fever and vaccinate wisely

Rift Valley fever can be prevented, but before jumping the gun so to speak, it's wise to discuss the matter with your veterinarian. Some areas are likely to be less of a risk than others. With the good rains that went on well into autumn, the breeding ground for carrier mosquitos remains a problem.

If Rift Valley fever were to break out in South Africa, there would be ramifications for wool farmers. A serious outbreak of Rift Valley fever would cause a 92-day ban of wool to China (the biggest importer of wool from South Africa).

This in turn might see a similar effect more broadly, such as when wool could not be exported at all, during the last ban due to foot-and-mouth disease.

Thankfully, whilst the last severe outbreak was in 1974, and isolated cases were recorded more recently in 2008 and 2009, the virus (which is carried by mosquitos) has not yet caused auite the damage which it could have.

Still, it is always a good idea to keep in contact with the local veterinarians in the area as well as with other farmers who might encounter it. Those farmers with young breeding stock (such as open heifers, aged four to eight months), should get in contact with their veterinarians about vaccinating against Brucella Abortus to prevent infection and abortion.

This is a vaccine which is very important and is often overlooked. It should be administered before your heifers are to be bred (discuss this with your veterinarian) during the coming spring and summer.

Keep an eye on sheep and vaccinate for Pasteurella

Sheep that are in a winter lambing season will require extra feed and care. Lambs will need more attention as the environment surrounding them will be much colder than for those born in the warmer months.

Ensure that ewes and lambs are taken care of with sufficient feed. A bit of attention and extra feed will ensure that more lambs survive past weaning.

Pasteurella can cause significant losses amongst sheep. Make sure to vaccinate sheep at the end of autumn or by early winter.

Coughing amongst sheep can be a cause of great concern and in some cases, by that point it may be too late. Rather act early than suffer losses.

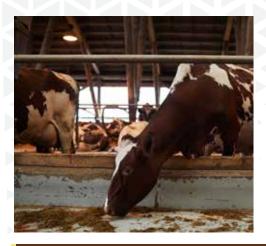
Adjust your feed requirements properly for all livestock

Feed requirements in the winter differ greatly from summer. Nutrient levels are much lower in feed that's naturally available (such as veld).

Lick supplements in the winter can bolster livestock's nutritional needs and boost their energy levels. There are several options for farmers, which will not just suit your area and the needs of your livestock, but also your budget.

If you are dependent on bales during winter months due to insufficient grazing, whether the bales are self-made or bought, ensure that you have enough to last you through the winter. If you stockpile your bales, remember to make fire breaks around them.

"If you stockpile your bales, remember to make fire breaks around them."



Here are a few things to keep in mind for winter feeding:

- If animals are losing weight rapidly, check for underlying health issues as well as the quality of the feed they are being fed;
- If you do pick up on a health-related problem, treat the problem as soon as possible;
- Animals who are dependent on natural grazing during winter, will lose weight – the key is knowing when the weight loss is normal and when it is problematic;
- Discuss products with the helpful assistants at TWK, since there could be a new product that will help your herd;
- At the end of autumn to the start of winter, consider vaccinating your herd for Pasteurella (late autumn to early winter) as well as anthrax, botulism and blackleg (May);
- Do not be afraid to ask your veterinarian questions – they will help you.

Remember, just because the most obvious problem isn't to blame, doesn't mean that there isn't something else wrong.

Most of all, take care to know your animals and treat their health as a priority. Healthy livestock means healthy income.

For more information, go to www.msd-animal-health.co.za.



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

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

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

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

Our Farmers Assets (Agri Assets)

The Core product includes the following key lines of business:

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

Our Commercial Product

Under this Bouquet, the following products are available:

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

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

Standard Bank IT CAN BE...

Veldbrande

Hoe gemaak as dit op jou grond ontstaan?

Deur Clara Rautenbach

Geen boer betwyfel die rampspoedige gevolge van veldbrande nie. Dit is uiteraard belangrik dat boere ingeligte besluite kan neem oor hoe om hom- of haarself te beskerm teen potensiële regsaanspreeklikheid weens 'n veldbrand wat op sy/haar grond ontstaan het.

eeste versekeraars wat boere verseker, verskaf dekking vir regsaanspreeklikheid wat vanuit veldbrande voortvloei. Hierdie dekking is egter aan die voorwaarde onderworpe dat die boer aan alle vereistes van die Nasionale Wet op Veld- en Bosbrande, 1998 (Wet 101 van 1998), moet voldoen.

Sou 'n veldbrand op 'n boer se plaas ontstaan en van daar af versprei, is dit van kardinale belang dat die boer sy/haar makelaar onmiddelik daarvan in kennis stel. Die makelaar kan dan die nodige stappe neem om die Versekeraar geleentheid te bied om die brand te ondersoek. Die Versekeraar maak van branddeskundiges gebruik om die oorsprong van die brand te bepaal. Die

oorsprong van die brand gee ook gewoonlik aanduiding van hoe die brand begin is. Dit is uiters belangrik dat die brand so gou moontlik ondersoek moet word om 'n effektiewe ondersoek te verseker. Indien die boer nie oor versekeringsdekking vir regsaanspreeklikheid beskik nie, sal dit raadsaam wees om so gou moontlik regsadvies in te win.

Boere word aangeraai om noukeurig deur die volgende inligting te werk. Minimumvereistes voorgeskryf deur die Nasionale Wet op Veld- en Bosbrande:									
Eiendomgrootte (ha)	< 10	11-25	26-100	101-500	501-1 000	1 001-4 000	4 001- 10 000	10 000 >	
Brandbestryders	1	2	4	9	10/20*	15/30*	24/40*	30/50*	
Spanleier/eienaar		1	1	1	1	3	3	4	
100% katoen-oorklere en -hemp	1	3	5	10	11	18	28	34	
Brandbestryder-handskoene	1	3	5	10	11	18	28	34	
Brandbrille	1	3	5	10	11	18	28	34	
Balaklava/Wildland-brand- masker	1	3	5	10	11	18	28	34	
Leerstewels (geen staalpunte)	1	3	5	10	11	18	28	34	
Bakkie Sakkie (min 2000)		1	1	1	1	2	2	3	
Watertenk (min 1 000€)				1	1	2	2	3	
Harkskoffels		1	2	5	10	15	20	20	
Brandslaners	1	4	5	10	15	20	40	40	
Rugsakke (min 15ℓ)	1	2	3	4	10	10	20	20	
Drupfakkel (drip torch)		-		1	1	2	3	3	
Selfoon		1	1	1	1	1	1	1	
Handradio				1	2	4	4	5	
Mobiele radio			1	1	1	2	2	2	
Noodhulpkassie		1	1	1	2	2	5	5	

Brandbane

Elke grondeienaar in 'n gebied waar veldbrande kan uitbreek, word deur die Nasionale Wet op Veld- en Bosbrande vereis om brandbane te maak. Hierdie bane moet breed genoeg wees om te verseker dat vlamme nie oor die baan kan spring nie. Enige brandbare materiaal moet ook van die baan verwyder wees.

Aangesien 'n brandbaan nie noodwendig gebrand hoef te wees nie, sal bestaande paaie wat gereeld en breed genoeg geskraap word, ook voldoende wees.
Boere maak gereeld van ploeë, skotteleë
of tandimplemente gebruik om brandbare
materiaal in die grond te werk. Alternatiewelik
kan die plantegroei tydens somermaande
met 'n chemiese onkruiddoder gespuit, en
verwyder, word.

Indien bane gebrand gaan word,
moet die aangrensende bure minstens
14 dae vooraf skriftelik in kennis gestel
word. Boere moet verkieslik die plaaslike
brandbeskermingsvereniging en/of

Dit is belangrik om die weer, klimaat, terrein en toestand van die plantegroei (brandbare materiaal) in ag te neem om sodoende te bepaal wanneer dit geskik is om brandbane te maak.

boerevereniging in kennis stel en aansoek om 'n brandpermit doen. Waar plase aan mekaar grens, moet alle grondeienaars, of hul verteenwoordigers, teenwoordig wees en diegene wat nie self brand nie, moet genoeg mense aan hul kant van die grens hê om te kan verseker dat die brand nie daarheen versprei nie.

CUSTOMISATION:

Our team together with Lacto Lamb will develop custom feed programs that contribute to unlocking the maximum potential of your lambs every time.

INNOVATION:

Rooted in sound innovation, hands-on experience and practical skills, together with leading Nutritionists and Veterinarians, we have developed a high performing product.

LAMB WEANING SURVIVAL RISK



Liveweight at weaning (kg)

Our innovation helps strengthen your

future

Invest in our starter product

LACTO LAMB

Lacto Lamb: V Reg.No. V31164 Act 36/1947

and you will reap the reward of improved animal performance.

Innovation born out of passion Head Office: 012 803 1472 www.4mixinternational.com

TRACK RECORD

This unique investment approach has served our customers successfully over the past 17 years.

SOUTH AFRICAN

Proudly developed in South Africa to give all species of lambs the ideal start to life







Struggling with debt?

TWK's new addition can make your life easier

The latest addition to the TWK Agri family, Agri Collections (Pty) Ltd is here to empower clients to effectively maximise the net present value of debt recoveries by keeping recoveries up and the costs down.



Working strictly in accordance with the regulations of the National Credit Act as well as the Debt Collectors Act,
Agri Collections offers you the following specialised services in credit account management:

- Registered with the Council for Debt Collectors of South Africa
- · Qualified attorneys on-board to vet all collection programs
- Protecting your brand reputation and client relationships
- Enhancing your cashflows by working with clients to maintain a positive credit profile
- Professional service adapted to your specific needs with many years of practical experience
- Access to advanced collection software, information databases and credit bureaus in South Africa
- Individual and/or business collections
- No minimum or maximum amount of debt recoveries
- Initial soft collection (pre-legal) process followed by litigation, if required
- And so much more...

Get in touch with us today. We're happy to answer any questions you may have.

T: +27 (0)17 824 1582
PO Box 128
Piet Retief, 2380
E: collections@twkagri.com
De Wetstraat 11 De Wet Street
Piet Retief
Mpumalanga

WAT JY VOER OP JOU PLAAS VOED JOU BESIGHEID

NUTRI

Die Formule vir Sukses

Somerlekke

Voer Nutri Feeds se Fosfaatlekreeks op groen weiding. Nutri Tub Fosfaat, Nutri Lek Fos 6

FASE 1

FASE 2

Winterlekke

Voer Nutri Feeds se Winterlekreeks sodra kwaliteit van weiding afneem. Nutri Tub Proteïen, Nutri Lek Winterbreker 32, Nutri Lek Winter 40

www.nutrifeeds.co.za

KONTAK ONS

HOOFKANTOOR

Potchefstroom: 018 011 8888 E-pos: office.nutri@countrybird.co.za

VOERMEULENS

Viljoenskroon: 056 344 2200 Bloemfontein: 051 432 1313 Marble Hall: 013 264 1196 Lichtenburg: 018 011 3350

Produksielekke

Voer Nutri Feeds se Produksielekreeks wanneer weiding beperk of afwesig is. Nutri Tub Energie, Nutri Lek Produksie, Nutri Lek Koei en Kalf FASE 3

NUTRI



A lifelong dream to heal sick children

and you can do your bit, with a tractor nogal!

Paediatric Care Africa's On Track-tor for Charity tractor ride will appeal to farmers to help donate toward their #helpmyop campaign. Here's a little about the name and the campaign.



Dr. Hattingh



Olaf, the nursing bear

orn in the 60's to a Scottish mother and South African father, Dr. André Hattingh grew up in the Western Transvaal of South Africa.

After school, a young Hattingh embarked on his first adventure, by securing a scholarship to study at the prestigious UCLA in America. It is here where he qualified as a medical doctor and surgeon - but his ambitions didn't stop there.

In his life as a student doctor, he spent 14 days volunteering in Rwanda during the genocide – and it was here where Dr Hattingh witnessed is the atrocities that made him promise himself to help the vulnerable children of Africa one day.

But studies took him away from African again. In 1999, André spend a year in Taiwan where he was trained in the fine art and exact science of MRI/CT scan interpretation.

"To date, Dr. Hattingh has designed 12 hospitals and clinics around Africa and was fortunate enough to be able to help build seven of those hospitals."

But something felt amiss. Dr. Hattingh's adventurous heart kept pulling him to Africa and so he began another African adventure, this time in Mkushi in Zambia, where he was the only doctor and surgeon at the Tusekelemu Clinic for many years.

Meeting his match, and building hospitals around Africa

After this he moved to Livingstone, where he met his lovely wife, Joyce Crompvoets, a Dutch lawyer who had come to Zambia to teach for a few months. This was a love story that started with an unfortunate spider bite. Joyce met Dr Andrew to get treatment, and he would soon be her beau.

From Livingstone and meeting his lovely wife, Dr. André still wanted more. He moved to the Republic of Congo where he spent nine years building, designing, and running different hospitals. To date, Dr. Hattingh has designed 12 hospitals and clinics and was fortunate enough to be able to help build seven of those hospitals. These hospitals have ranged from the ultra-modern 180 bed hospital in Pweto, to a 102-bed paediatric hospital in Kisangani in the DRC.



Paediatric Care Africa is born in a Mozambican cyclone

After completing his 5000th surgery, Dr. Hattingh's dream that hatched in the Rwandan war was still at the back of his mind.

He phoned his wife and said, "It is time – time to start Pediatric Care Africa." Pediatric Care Africa was founded in 2017 and the organization jumped straight into the heart of a cyclone, literally. Cyclone Idai hit Mozambique in early 2017 and left thousands of people without food or a roof over their heads.

Dr. Hattingh and his team decided to do as much as they can to help the families in need. After the cyclone, Pediatric Care Africa kept growing. Today, it has established a presence in the Mpumalanga area. A great need was identified for getting medical care to vulnerable children not only in the local community there, but also nationally and internationally – especially our surrounding African countries.

A dream of 1000 surgeries for 1000 children

With this in mind, the #helpmyop campaign was established. With this campaign, Pediatric Care Africa aims to offer 1000 surgeries to 1000 children in need.

This is a 15-year project that is hoped will change the lives of 1000 children and their families.

Besides this campaign, the daily activities of Paediatric Care Africa include daily medical care and therapy to children affected by medical ailments, weekly food assistance and deliveries to communities in need, monthly food and medical outreach programs, monthly child care programmes and disaster relief.



There is never a dull day. In order to raise much-needed funding to sustain these activities, Pediatric Care Africa has established multiple fundraising

campaigns and events: this includes golf days with the Puma Rugby Union, the Easter Market, Stands at local festivals and events, Enduro Events, and the Ride for a Child motorcycle ride around the borders of South Africa.

But their most recent fundraising event, which appeals directly to the agri communities of South Africa, is the On Track-tor for Charity, a tractor driven by Dr Hattingh himself to different farming communities to raise funds for their #helpmyop campaign.

The tractor drive by Dr Hattingh will take place in May 2021 and will visit towns around South Africa. This will be their first endeavour of this kind.

"The #helpmyop campaign is a 15year campaign that aims to offer 1000 surgeries to 1000 children in need."

Be a part of the community to come on board, either by sponsoring R1.00 per km travelled by Dr. Hattingh on the tractor or donating directly to the organisation.

Your donation will go towards the funding of medical care and surgery to vulnerable children all around South Africa.

For more information on how to get involved or the route details, please visit Pediatric care Africa's website on www. pediatriccareafrica.org or email them at info@pediatriccareafrica.



ONE MAN - ONE TRACTOR

medical treatment & surgery for children in need

Thousands of children in our communities don't have access to the proper medical care - help us to make a difference where it counts.

Travelling to agri communities to raise funds for





www.pediatriccareafrica.org

Swot up your top income tax advantages this year

By Chantell Grobler

Of course, there's good news and there's bad news at tax season – but we think the good things need highlighting.

- Medical scheme tax credits have been increased. These credits apply to premiums that you pay towards a registered
 medical scheme on behalf of yourself and/or a dependant(s). The main member, as well as the first dependant on
 the medical scheme, will receive a monthly tax credit of R332 (2020 financial year allowed for R319). All additional
 dependants will receive a monthly tax credit of R224 (2020 financial year allowed for R215).
- 2. Premiums towards pension funds, preservation funds and retirement annuities are now limited to 27,5% of your taxable income; and are limited to R350 000 per annum. If you contribute the maximum amount of R350 000 and you fall in the highest tax bracket of 45%, you will be eligible to claim a tax benefit of R170 500.
- 3. Donations to registered NGO's can lower your taxable income by as much as 10%. If you opt to donate, make sure that your chosen NGO provides you with an Article 18A tax certificate once your donation has been made. You can donate up to R100 000 annually, completely tax free something that comes in very handy when you have a loan account on your trust. But be careful not to donate more than R100 000, because 20% donation tax is payable on amounts larger than R100 000.
- 4. You can contribute a maximum of R36 000 annually to a tax-free investment structure to the maximum value of R500 000. A great advantage of this, is that all growth, income, and dividends from the investment are exempt from tax. The capital can also be withdrawn without any tax on capital profit.

E: insure@twkagri.com

A: 11 De Wet Street, Piet Retief, 2380





Doeltreffende onkruidbeheer ... keer op keer.

Roundup[®] WeatherMAX steeds die mees doeltreffende oplossing.

Vir die breëspektrum-onkruidbeheer in bosbou- en bewaringsgebiede, is die volgehoue gehalte van Roundup® WeatherMAX steeds onverbeterlik. Roundup® WeatherMAX is verenigbaar met 'n groot verskeidenheid ander gewasbeskermingsprodukte. Dit is die ideale produk om jou plantasies, grense en bewaringsgebiede onkruidvry te hou sodat jou plantasies hulle volle potensiaal kan bereik.



Vir doeltreffendheid en gewasveiligheid, asook die korrekte gebruik van die produk, verwys na die produketiket vir volledige gebruiksaanwysings. Slegs die korrekte en verantwoordelike gebruik van onkruiddoders sal uitstekende onkruidbeheer verseker sodat nie net jou gewasse nie, maar ook jou wins sal aanhou groei.

Roundup* WeatherMAX bevat 540 g glifosaat//. Versigtig. Reg. Nr. L8065 (Wet Nr. 36 van 1947), is 'n groep G-onkruiddoder en 'n geregistreerde handelsmerk handelsmerke van Monsanto Technology LLC. Gebruik die onkruiddoder op 'n veilige manier.
Bayer (Edms) Bpk. Posbus 143, Isando, 1600.



What is your credit score, and should you care?

By Claudine Klingenberg

Keeping on top of the information in your credit report and maintaining a good credit score will make credit applications of any kind swift and easy – here's why and how you can do it.

credit score is a report which reflects
your history of financial responsibility and
stability, in terms of how you manage credit
over time.

It is a very useful tool for lenders to determine or predict whether the consumer qualifies for a loan and if they will be able to service the loan.

Once credit check is done, it yields report that produces a credit score. This is a number calculated based on the information in your credit report. There are different types of scoring systems that may vary from bureau to bureau.

Why should I maintain a good credit score?

Usually, a credit decision needs to be made for opening any store account, opening up a credit card account, asset financing purchases, and home loan applications. To ensure a sound decision, solid facts on an individual's credit history are obtained to motivate and approve an application.

A credit score goes a long way to help the credit provider establish whether they will be able to get the money back from the consumer. Factors like terms, limits, financial position, credit score, and risk are weighed up to make an informed decision to extend or assign credit.

Who has access to my credit score?

Any commercial bank, financial and credit lending institutions, landlords, insurance companies, car dealerships can access your credit score by doing a credit check through a registered bureau – however you do need to provide written consent.

Your credit score may be the determining factor that influences whether you will be able to purchase a car or even rent a home or apartment for your family.

It is easier to obtain your score if you have bank and store accounts or credit cards. Without these, it is even more difficult to obtain more credit.

Who collects my information and provides credit scores?

A summary of your credit history is kept by major credit bureaus such as:

- TransUnion
- Experian
- Inoxico
- Debtsource

Credit bureaus have to ensure that the information collected about consumers is accurate in terms of the fair credit reporting Act (FCRA).

The Fair Credit Reporting Act is a law that explains your rights relating to credit reports and credit scores. However, it is still important to check your credit report regularly due to the impact inaccurate information on you might have on your future.

How is my credit score determined?

Your comprehensive payment history including information like debt-to-credit ratio, any new credit, history and the sum of credit, and the overall score of servicing current debt and taking on new debt go towards determining your credit score.

Credit score may also include details such as where and how long you have been residing at a specific residence.

The question is whether you as a consumer can be trusted to repay your loans and bills. You should ask yourself questions such as:

Are you paying on time and regularly within given terms?

If not, your account may have been flagged for collections, and you may become rated as a slow payer.

Are there any defaults, listings, liquidations, debt counseling, sequestrations, or other orders listed against you in your personal and legal capacity?

The scoring process also considers the relation between your available credit and your total debts,



as well as how much percentage you use in terms of your available credit.

How many different types of credit do you have in your name?

The number of enquiries done at other companies for loans and the dates thereof may indicate cash flow problems.

How do I get my credit report?

Each consumer has the right to an annual free copy of their credit report from the major credit bureaus

What can I do when if information is inaccurate?

You can send a written letter to the bureau informing them of the inaccuracies and be sure to attach the supporting documents.

An investigation will then be conducted. Should the findings be that the information is not





correct, the bureau must inform the other bureaus.

A letter must also be sent to the company that supplied the inaccurate information to the bureau.

It's a good idea to get your credit report done.

Since the information held on your credit score may make a huge impact your ability to obtain a loan, a home, and a car, it's really important that you ensure the information held on you is correct, and that you maintain a good credit score.



E: kredietafdeling@twkagri.com



Lewerslak, impak op die dier en die beheer daarvan

Lewerslak (Fasciolosis) is een van die belangrikste parasitiese veesiektes omdat dit regdeur die jaar teenwoordig is en groot verliese vir die produsent kan meebring. Voorbeelde is lewers wat afgekeur word by die abattoir, afname in melk- en vleisproduksie, swak reproduksie, sekondêre bakteriële infeksies en selfs vrektes.



ie effek van lewerslakbesmetting

Lewerslak veroorsaak ernstige skade by die diere vanaf die tyd wanneer beeste die metaserkarie inneem (in die besmetlike stadium) totdat dit beheer word of totdat die volwasse lewerslak vrek, en dit kan tot twee jaar neem. In die geval van beeste bereik sowat 25% van die metaserkarie wat ingeneem word die lewer binne twee weke tot 85 dae na inname. In die geval van skape bereik tot soveel as 80% van die metaserkarie die lewer in dié tyd. Die res migreer deur die liggaam en veroorsaak skade aan ander organe totdat die dier uiteindelik vrek.

Die lewer is een van die belangrikste organe en is by meer as 500 funksies in die dier se liggaam betrokke. Dit word as die "spens en die oond" van die dier beskou. Indien die lewer as gevolg van lewerslakskade nie ten volle funksioneer nie, word onder meer die volgende funksies nadelig beïnvloed:

- Proteïen- en energiemetabolisme. Dit beïnvloed die dier se groei en produksie negatief.
- Die vermoë van die lewer om galsoute te produseer. Dit het 'n negatiewe invloed op
 groei en reproduksie, en is die voorloper van cholesterol. Galsoute speel 'n rol in die
 produksie van geslagshormone en is ook nodig vir doeltreffende vertering in die laer
 spysverteringskanaal.
- Die vermoë om spoorminerale te stoor. Dit beïnvloed ook reproduksie en immuniteit negatief.

Beheerstrategie

Daar is geen kitsoplossing vir lewerslak nie.

Effektiewe lewerslakbeheer is 'n uitdaging wat noukeurig en nougeset deur die jaar hanteer moet word.

Die beheerstrategie moet daarop gerig wees om die aantal parasiete in die gasheer te verminder en om die lewerslakpopulasie in die omgewing te beperk.

Navorsing en ervaring het bewys dat effektiewe en volhoubare beheer gebaseer is op 'n geïntegreerde parasietprogram wat onder andere chemiese beheer (met ander woorde dosering van diere), weidingbestuur, afkamping van besmette areas waar moontlik en die herstel van lekkende krippe insluit. Laasgenoemde is dikwels die ideale habitat vir die tussengasheer en dit moet verminder word.



Die tweede sleutelfaktor in effektiewe lewerslakbeheer is die produkkeuse.

Dit is belangrik om produkte met triklabendasool en oksfendasool as aktiewe bestanddele te gebruik. Hierdie sinergistiese kombinasie bied 'n breëspektrumbeheer wat insluit:

- Lewerslakbeheer. Dit is vir die effektiewe beheer van die eerste beheerbare twee week oue onvolwasse stadium wanneer dit die lewer binnedring tot en met die volwasse stadium.
- Rondewurmbeheer
- Melklintwurmbeheer.

Vir meer inligting, kontak Virbac by 012 657 6000, of kontak u naaste tegniese verkoopsadviseur.









Virbac (Pty) Ltd (Reg. No. 1990/003743/07)

Private Bag X115, Halfway House 1685, Republic of South Africa

Tel: (012) 657-6000 Fax: (012) 657-6067



The fuss about Bitcoin, crypto, blockchain - and why perhaps they could work for you



By Desiré du Plessis

More financial advisers are saying that Bitcoin (or crypto) should be part of your investment portfolio.

But first, here's what you need to know.

hen Elon Musk announced that the electric-car manufacturer, Tesla, bought USD 1.5 billion in Bitcoin and that you can use Bitcoin to pay for one of their cars, the currency soared to record heights. But when Musk tweeted his decision to suspend its use and no longer accept Bitcoin for car purchases, the currency immediately lost some value.

But this is nothing new. Currency slumps have resulted in many an over-eager Bitcoin investor losing heavily. To add to the woes, Cybercriminals often have a field day with Bitcoin investment scams.

So, why then do some financial advisers advice their clients to add Bitcoin to their portfolios? What is all the fuss about - and should you take the plunge and invest?

Who created Bitcoin and what is it?

A person - or group - with the pseudonym Satoshi Nakamoto created Bitcoin in 2009. Very mysteriously nobody seems to know who he, she, or they are!

Bitcoin is a cryptocurrency. Cryptocurrency (or crypto) is digital money, i.e., it all happens online and there is no physical money (flat money). You can use your bitcoin or crypto to buy and trade goods and services online or you can buy cryptocurrency as an investment, hoping the value goes up to make you a profit.

Allthough Bitcoin is the original, most valued, and certainly the best-known crypto, but it is not the only crypto. New cryptocurrencies continue to be created all the time (as of January 2021, there were many as 7 812 cryptos counted). Many companies, for example, issue their own cryptocurrencies, called tokens, that can be traded specifically for the goods and services that the company provides. It is a bit like buying casino chips. You buy the crypto (token) with cash, and then you can play.



Popular Crypto Currencies

- Bitcoin (BTC)
- Ethereum (ETH)
- Monero (XMR)
- Ripple (XRP)
- Litecoin (LTC)
- Tether (USDT)
- Bitcoin Cash (BHC)
- , NEO
- IOTA
- Cardano (ADA)
- Polkadot (DOT)
- Stellar Lumen (XLM)
- Chainlink (LINK)
- Binance Coin (BNB)
- Dogecoin (DOGE)

"New cryptocurrencies are being created all the time. Many companies issue their own cryptocurrencies, called tokens, that can be traded for their goods and services."



The Blockchain: what it is and how crypto figures into it

Blockchain is the name of very secure technology that Bitcoin and other cryptocurrencies are built on. It was originally created for Bitcoin and is extensively used by the cryptocurrency industry. It has since found many other applications, for example, blockchain technology is excellent for international payments and money transfers, is tamper-resistant, and allows people and companies to store and securely transfer information and currency instantly.

Why is it called blockchain?

Because of how it works and how it stores data. Data is packaged into blocks that link to form a permanent chain with other blocks of similar information. When a new block is added to the chain, it makes the previous blocks almost impossible to modify, which helps each block become more and more secure over time. The blockchain is spread across many computers (and independent users) connected to a public network and usually with low of zero-fee





This is different from traditional banks used in centralised systems where the banks have control over every transaction (and they charge you for every transaction).

Can I buy Bitcoin in South Africa?

Yes, it is legal to buy Bitcoin in South Africa. You can buy and sell Bitcoin through a reputable Bitcoin exchange or open a brokerage account at a firm that allows crypto investments. You can also use a BTM (Bitcoin Teller Machine)/VTM (Virtual Teller

Machine) which are available in some major cities and shopping centres, or you can join a Bitcoin trading community site or get paid in Bitcoin for your services. You can also get into the complex process of Bitcoin mining.

Calling all Maths stars – Bitcoin mining explained

Satoshi Nakamoto built Bitcoin with a fixed supply limit of 21 million Bitcoins. For Bitcoins to enter circulation they need to be mined. Bitcoin "miners" can earn Bitcoin in exchange for running the verification process and completing blocks of transactions to add to the blockchain. One of the criticisms of Bitcoin mining is that it consumes vast amounts of computing power and energy to crack the complex mathematical equations. More than 18 million Bitcoins have been mined, which leaves about two million yet to be introduced into circulation.

Your step-by-step Bitcoin buying guide

Step 1	nesearch the pros and cons of reputable bitcom exchanges such as Luno,
	Coinbase, ice3X (IceCubed), eTorro, Coinmama, Bitpanda, etc.
Step 2	Access the exchange via your personal computer or smartphone using the relevant online site or mobile app
Step 3	Sign up for an account
Step 4	Get a wallet that you use for your Bitcoin/crypto transactions (A Bitcoin
	walet is a place/digital wallet that allows you to store and manage your
	Bitcoin and validates your transactions when you are using your Bitcoin)
Step 5	Transfer funds to the exchange (bank transfer or credit card)
Step 6	Top up your wallet
Step 7	Buy Bitcoin!



Can I cash in my Bitcoin?

Yes, you can.



So, do not invest money you cannot afford to lose, know the risks, and know how to spot a scam. Here are a few things to be aware of:



The easiest way to cash out Bitcoin is through an online cryptocurrency exchange that supports South Africa, such as Luno or Coinbase.

If you want to get quick cash in emergencies, withdraw cash from a Bitcoin ATM (BTM/VTM). Not all Bitcoin ATMs sell crypto and to withdraw cash from a Bitcoin ATM, you must already have a wallet with Bitcoin in it, ready to be used.

You should consider getting a VISA/MasterCard linked-bitcoin debit card. Locally the iCE3 crypto debit card allows you to easily spend or withdraw Bitcoin for cash when you need it, but only in South Africa, and it can only be used to spend cryptocurrency-derived Rand in South Africa. Use it at any merchant which accepts MasterCard or Visa, but make sure you understand the terms, conditions, and fee structure.

You can also sell your Bitcoin using LocalBitcoins, a P2P (peer-to-peer) Bitcoin exchange that facilitates direct trading between potential buyers and sellers.

"Blockchain technology allows people and companies to store and securely transfer information and currency instantly."

Should I convert Bitcoin to flat currency?

Before you rush into cashing out your bitcoins into flat money and realise your profits, do not forget that you will need to pay tax for the profit you made from selling Bitcoin into flat money.

Also consider that there will only be 21 million bitcoins in the world, so there is bound to be a digital scarcity at some point. This means it might be a good idea to allocate a portion of Bitcoin for long-term holding.

Why you need to beware when it comes to Bitcoin

As with any investment, before you invest in Bitcoin or crypto, you need to do your homework, understand the market, be cautious – no one can guarantee you will make money.

Bitcoin is not centrally governed: It is important
to understand that although cryptocurrencies
act like real money, just in digital form, that
they are not managed or governed by any
central authority.

They operate without the involvement of banks, governments, or any middleman and there



are no specific laws or regulations that address the use of crypto in South Africa. This means you have no legal protection or recourse when things go wrong.



You will be taxed on a profit when you cash in: If you buy and hold crypto for an extended period and then sell at a profit, capital gains tax (CGT) will apply (your capital gains get added to your annual pre-tax income).



Not all cryptocurrencies- or companies promoting them - are the same or legitimate: Look into the claims that companies promoting cryptocurrency are making. Alarm bells should go off when it seems too good to be true.

Search online for the name of the company, the cryptocurrency name, plus words like "review," "scam," or "complaint" before you invest.

Know the difference between paying with cryptocurrency and paying traditionally: You

do not have the same legal protections when you pay with cryptocurrency and cryptocurrency payments typically are not reversible.

Once you pay with cryptocurrency, you only can get your money back if the seller sends it back. And even then, with a fluctuating currency, what you get back might be different from what you paid.

Some information will likely be public, so check it out: Although cryptocurrency transactions are anonymous, the transactions may be posted to a public ledger, like There are a wide variety of Crypto scams: Scammers abound and their scams run the gamut from cryptojacking (when scammers use your computer or smartphone's processing power to "mine" cryptocurrency for their own benefit, and without your permission) to Ponzi schemes and fraudulent exchanges.

Our world has changed. Covid-19 has pushed us quickly into a world of contactless digital payments, and a cashless society

The nervousness around Bitcoin and crypto is easing, but if you think it's time to try your hand at Bitcoin and crypto investing, it's wise to swot up first and keep your feelers out. •



Bitcoin's blockchain. The information added to the blockchain can include information like the transaction amount and wallet addresses.



"Before you rush into cashing out your bitcoins into flat money to realise your profits, don't forget that you will need to pay tax for the profit you make."

Global demand for timber fuels a booming trade for you and TWK



The Sunshine Team's April 2021 Timber Report is proof we're excited about the changes to our business and the benefits we can offer those in the forestry sector. The future looks bright, even in the shade.

remains one of the more consistent and better performing in the Agri sector.

Timber is therefore one of the more strategic commodities in the South African agriculture sector with a significant contribution towards GDP, economic growth, and job creation.

It is predicted that timber consumption and demand will increase with the growth in the developing world.

On top of this, an expected increase in energy generation from biomass, will increase global timber consumption to levels not experienced before. The planted area under timber is decreasing with the demand increasing, which is good news for those in the forestry sector.

New faces, new places

Since 1 September last year, TWK Agri purchased a majority share in Sunshine Seedling Services. The purchase has seen us expand our footprint in the Mpumalanga area by taking over the running of the TWK Piet Retief nursery.

We have focused on improving the quality and service from this nursery.

We'd like to thank Rachel Vosloo for her service to the nursery and wish her well with the opening of the retailer nursery at Welverdiend Guesthouse. JC Keyser will take over the running of the TWK Piet Retief nursery.

UCL Harden Heights nursery is now also under our management. On top of this, customers in the Dalton area will be able to draw their orders directly from Harden Heights. We will continue growing Pinus elliottii and Acacia mearnsii at this nursery.

Customers placing orders can also draw other species from the nursery, provided we are given advanced notice. The rust and frost clones will be available for collection here. And, in addition to forestry seedlings and clones, we will also have Stevia available on order.

New clones to meet accelerated demand for timber

Global consumption of timber products will grow substantially from current levels, with both developed and developing countries increasing consumption at the same time.

This expected increase in demand for timber will coincide with long term forecasts of decreasing supply levels, which will influence global timber prices, and in turn, benefit timber farmers.

With the increase in demand for hardwoods we are pleased to announce that we are making significant progress in the multiplying of a new range of Eucalyptus clones that will be available as semi commercial trial material next season.

In the pipeline are GxL222 -Grandis x Longistrata, Grandis x Smithii, Grandis x Nitens 350. Before investing, however, it is important that you do trials to assess the suitability of the clones on your farm. There are significant gains to be made by selecting the right species or clone for a site.

New pricing structure for seedlings – so place your orders early

With extra demand for timber, it is anticipated farmers will be felling more than previous years, and this leads to extra demand for seedlings.

It is therefore becoming even more important that orders are placed for seedlings. The availability of seedlings without orders is reducing, and we will not be able to supply customers without orders.

This season we have introduced a three-tier pricing structure.

Order price- this is our list price; an order has been placed but no deposit paid.

Order price + deposit paid -this is the list price less 10% if a 1/3 deposit is paid for the seedlings before the 30th of June 2021.

Spec price – order price +10% if seedlings are taken from the nursery without an order.

So effectively, someone not placing an order and paying a deposit, or taking more than what they have ordered, will pay an extra 20% for seedlings.



What to take note of prior to purchasing and

We would like to share a few things we have noticed during the planting season when meeting with farmers and researchers.

- Customers need to place orders to ensure that plants are in prime condition for planting.
- Good plant quality is the basis for tree planting success. It is not worth a farmer's effort to prepare an area, transport plants to the field, transplant and maintain trees unless they are of good quality.
- A poor-quality tree will always be a poor-quality tree even if planted on a well-prepared good site. In the field, each poor-quality tree wastes space and resources leading to low site productivity. High quality trees have a higher survival rate and faster growth in the field than poor quality trees.
- Orders placed need to be taken within a month of the order date otherwise

- quality may be compromised.
- Ensure that the nursery knows the size of the seedling you are needing before the planting season starts. Each customer has a different need depending on whether they are planting manually or by machine.
- DO NOT put the plants you receive under the biggest, and most shady tree in the garden. The nursery grows these plants under ± 20% shade (hail net / plastic / both), and the plants are hardened off to survive under full light conditions. By holding them under a big tree, you are reversing this phenomenon, softening them off and your plants will turn yellow.
- Ensure that seedlings are watered before planting and then again, a few times during the day. The seedlings need to go into the ground wet regardless of how you are planting or the weather conditions.
- Avoid planting wattle in December and

January we have generally seen higher mortality infield for the last few years during this period.

Ask about our delivery options and charges As with all business we are affected by the increasing labour, electricity, and diesel prices. We have had to increase our prices more than we have in previous seasons.

However, we do believe that our plants are still competitively positioned in the marketplace. We will also have a delivery fee per 1000 plants depending on the distance your farm is from one of the nurseries, and the size of the loads need.

We believe that there is an upturn in the forestry industry, and the future looks very

We look forward to growing with you into the future.

tt They say it never rains, but pours. We say with good insurance, it can!

My broker told me that.

Whether its farm equipment or farm vehicles, or animals, it's worth insuring. For the ideal solution, speak to a broker about insurance from Hollard, so you can worry less, and do more. And that's the reason we say: Long live



Scientists and farmers piece together Africa's cattle history

By Annie Antonites

In Africa, cattle and people share an interwoven history that stretches back for thousands of years, and archaeologists are teaming up with cattle farmers to piece together the story.

cross our continent, cattle have played – and continue to play – an important role in almost all aspects of people's social, political, and economic lives.

Since the 1970s, the Ditsong National Museum of Natural History in Pretoria (formerly known as the Transvaal Museum) has been at the forefront of research on the history of indigenous cattle.

Much of the work has been done in collaboration with commercial cattle farmers and others involved in the cattle farming industry.

From depictions on the walls of Egyptian pharaohs' tombs and ancient Nubian cattle veneration, to Botswana's historic cattle economy and modern-day Tanzania and Kenya's colourful Maasai pastoralists – cattle are a prominent feature of Africa's diverse history.



Nguni and Afrikaner varieties of cattle are among the oldest

Over the years, archaeologists have studied cattle bones excavated from Khoekhoen herder and African farmer sites that span an almost 2000-year period.

The earliest evidence for cattle in South Africa comes from Namaqualand and dates to the end of the 5th century AD, with a slightly older date for cattle remains discovered further north in Botswana. Nguni and Afrikaner type cattle have been identified in Botswana and South Africa from African farmer sites based on the shape and curvature of a few well-preserved skulls and horncores. Certain features typical of humped cattle's vertebrae can also be seen on archaeological material from sites in KwaZulu-Natal and the Limpopo Province.

Bones can provide more clues than books

The ways in which local African people have interacted with cattle over roughly the past two hundred years is well documented in southern Africa, usually by European travelers, missionaries and settlers, and later by ethnographers and historians.

Although written accounts paint a vivid picture of the past, they are limited in their time-depth, and they tend to reflect the perceptions and experiences of the writer, rather than the people about whom they wrote.

Archaeology enables us to travel back in time by studying the things people left behind in the ground hundreds, and even thousands of years ago. Scientific analysis of fragments of ancient skeletons can reveal how people managed and used their livestock.

Ancient artistic depictions can shed light on these animals' physical characteristics, while preserved dung deposits often show the location and size of cattle enclosures.

"Although written accounts paint a vivid picture of the past, they are limited. Archaeological analysis of bones can reveal how ancient people managed and used their livestock."

Mapungubwe provides evidence of early cattle herders

At the 13th century AD site of Mapungubwe – one of Southern Africa's World Heritage Sites – carbon and strontium analysis of cattle bones showed that these animals grazed in the vicinity of settled areas year-round. However, these great animals were pushed to pastures further afield as population growth led to expanding agricultural fields along the Limpopo River floodplain. With growing herds, people incorporated additional grazing options, such as the large wetland (or vlei) west of Mapungubwe.

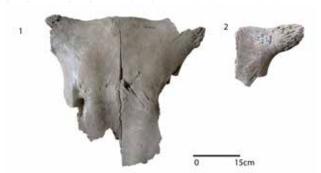
This calcium-rich wetland supports lush grassland, which can be managed through seasonal burning, allowing it to provide palatable fresh grass shoots during periods of low rainfall.

Analysis of spherulites – microscopic crystalline calcium carbonate features found in cattle dung – showed that the people of Mapungubwe regularly grazed their animals on grass from this wetland during drier periods.

Bones give clues about ancient butchery processes

Archaeologists are also interested in how people handled cattle carcasses during butchery in the past. Knives and cleavers sometimes leave visible marks on the bones when they are processed. The patterning of these marks can then be used to reconstruct the butchery process.

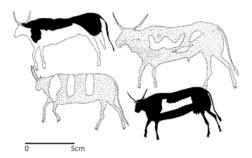
At Mapungubwe, cattle skulls were chopped into smaller portions in preparation for boiling. This was done by removing the horns and the tip of the upper jaw and chopping the back of the skull away to access the brain.



Fragments of c. 800 year old cattle skulls from Mapungubwe, showing deep cut marks that were inflicted during the butchery process.

Tongues were removed by separating the lower jaw from the skull or by skinning the lower jaw to access the tongue from below the jaw. Lower limb and foot bones were vertically split open to extract nutritious marrow. In some cases, these bones show signs of having been heated over an open fire, perhaps to soften the marrow.

Artistic depictions of cattle tell us more about their roles



A hunter-gatherer depiction of cattle in red, white, and mottled blue-white, painted on a rock panel at Mpongweni, southern KwaZulu-Natal Drakensberg (© Tony Manhire, used with permission).

Cattle were also artistically depicted in rock paintings and in clay, offering opportunities for different interpretations of how they were used and viewed in ancient societies.

Detailed clay figurines from archaeological sites in the Limpopo Province and Zimbabwe show familiar cattle characteristics such as their horns and body shape (including humps and dewlaps) as well as prominent udders.

Cow figurines from Mapungubwe pay special attention to the representation of multiple teats - - this may well be a sign that there were good milk cows amongst the herds. It may even reflect the importance of milk in people's daily diet.

Figurines with a perforated muzzle might indicate the use of cattle as draught or riding animals, or they may simply be a creative representation of the animals' nostrils.

It is also possible that such figurines were suspended on a string and worn as an amulet or hung from a roof beam or tree branch, for example.

From being objects of trade and commerce, to being sources of meat and milk, and even honoured in art and sculpture, cattle have been a central part of Africa's human story.

The continued collaboration between
Ditsong National Museum of Natural
History and cattle farmers, is crucial for
building a more complete understanding
of cattle herding in southern Africa's past.

Dr Annie Antonites is the Curator of Archaeozoology at the Ditsong National Museum of Natural History in Pretoria, South Africa.

Chihuahua

The Chihuahua is renowned for being the world's smallest dog, but he may well have the world's biggest personality stashed inside that tiny body. That larger-than-life persona makes him appealing to men and women alike.

Fun loving and busy, Chihuahuas like nothing better than to be close to their people. They follow them everywhere in the house and ride along in tote bags when their people run errands or go shopping. It's not unusual for Chihuahuas to form a close bond with a single person, and they can become very demanding if they're overindulged.

Besides being affectionate housemates, Chihuahuas are intelligent and fast learners. They can compete in agility and obedience trials with just as much enthusiasm and success as larger dogs. That said, they're willful little dogs. You'll be most successful if you can persuade them that competing — or simply doing — as you ask — is fun. Use positive reinforcement in the form of praise and food rewards when training your

harsh treatment.

It's important when considering the Chihuahua to take into account his small size. Chihuahuas are curious and bold explorers. They've escaped from yards through small gaps in the fence and can squeeze into places that other puppies and dogs wouldn't be able to fit. And even though they tend to rule the roost, they can be accidentally injured by rambunctious larger dogs.

Chihuahuas are not recommended for homes with children under the age of eight, simply because of the chance of injury by a young child. Regardless of your family situation, it's important to remember to socialise your Chihuahua to children, adults, and other animals. Chihuahuas are mistrustful of strangers, which makes them good watchdogs, but they need to learn to meet people in a friendly manner. It's also important to remember that Chihuahuas tend to forget they are small and will stand up to a larger aggressive dog; as a

result the Chihuahua needs vigilant supervision in new situations, while they're on walks, and when they're in the yard.

The Chihuahua's personality and unique size make him a wonderful go-everywhere companion. People who live with Chihuahuas become devoted to them, and many say that once you share your life with one, there will be no other dog breed for

Height

15 - 22 cm tall at the shoulder

(4) (4) (4) (4)

Source: www.dogtime.com

Physical Needs **(4) (4) (4)** Energy level

(43) (43) Intensity

Exercise needs

Playfullness

Affectionate with family

Friendliness

Kid-friendly

Dog-friendly

Friendly towards strangers

(2) (2) (2) (3)

5.5

(2) (2) (2) (3)

(43) (43)

Easy to train

(\$) (\$) (\$) Intelligence

Weight

1.3 - 2.7 Kg

pog Breed Group

Companion Dogs

Life Span

10 - 18 Years

(\$) (\$) (\$)

(%) (%)

(43) (43) (43)

Potential for mouthiness

Prey drive **(%) (%)**

Tendency to bark/howl





How to stop dogs from destructive chewing

Puppy- And Dog-Proof Your House

Look around for any unsafe items that might be in your dog's reach. If you plan to leave your pup alone in your home, make sure they have a safe space to stay where they can't find inappropriate objects to chew.

Give Your Dog A Chew Toy Instead

Many pups have certain times of day when they are more likely to chew, so you can head this behavior off at the pass if you choose this time of day to give the dog an approved chewie.

Use Bad-Tasting Repellents And Sprays

If something is particularly unpleasant, the dog will most likely make the decision not to repeat that behavior.

Give Your Dog Plenty Of Exercise

Making sure your pooch gets enough exercise will go a long way in reducing boredom, anxiety, and attention-seeking behavior.

Be Gentle!

www.dogtime.com







Limagrain Zaad South Africa • Mieliekultivars

Geelmielies				
VP 8208	SC 404	LG 31.746		
VP 8208 R	SC 506	LS 8518		
VP 8208 BR	KKS 4410	LG 31.750		
LG 31.648 BR	KKS 4474 R	LG 501		
LG 31.642 R	KKS 8410	KKS 4520		
LG 31.644 R	KKS 8408 R	KKS 4572 R		
LG 3607Y	KKS 8410 B2R	SC 608		
LS 8542	LS 8538 R	Afric Red		

Witmielies			
SC 303	LG 31.745 BR		
KKS 8301	LS 8541 BR		
VP 8301 R	SC 633		
VP 8301 BR	SC 621		
LG 31.743	SC 709		
LG 31.743 B	SC 727		
LG 31.745	SC 719		
LG 31.745 R	Afric 1		

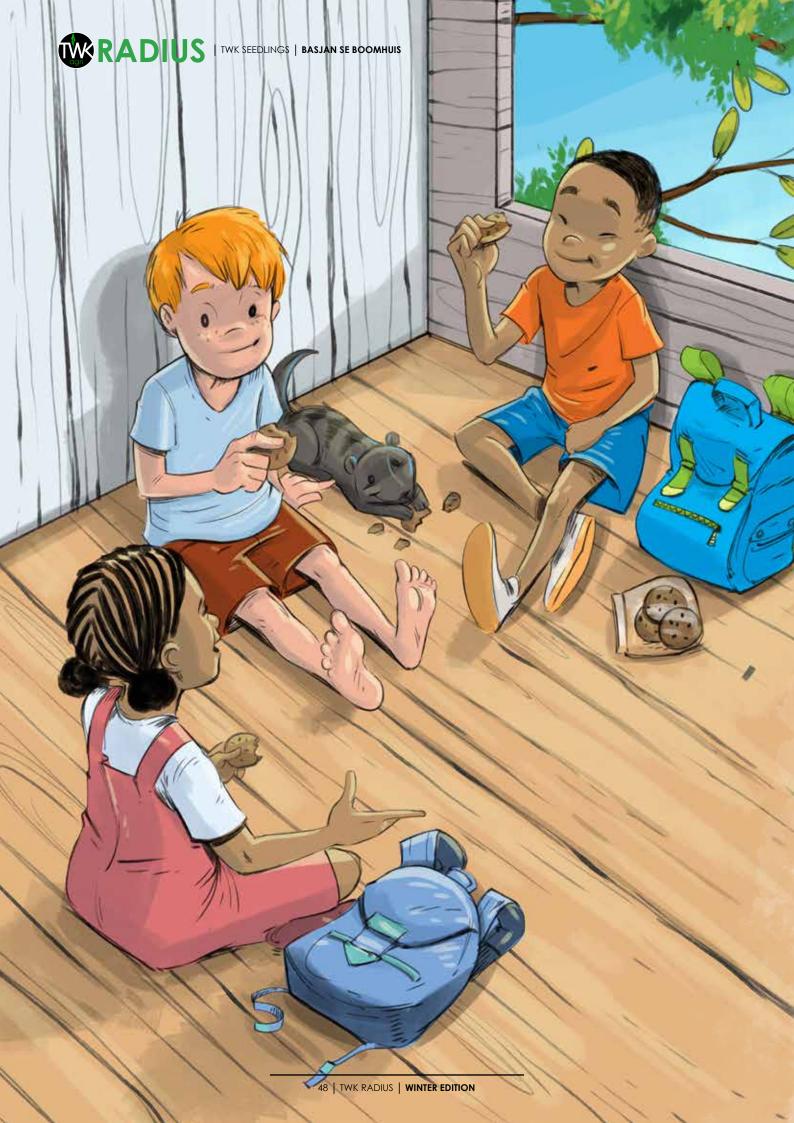
www.lgseeds.co.za











BASJAN SE BOOMHUIS

Stokbrood en spookstories

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!

Dit is 'n Vrydagmiddag. Basjan se huiswerk is lankal kant en klaar. Dis 'n goeie ding, want vandag is nie sommer enige Vrydag nie. Nandi en Neville slaap vanaand by Basjan oor. Hulle pa en ma moet na 'n funksie toe gaan.

Nandi en Neville se pa-hulle boer op die buurplaas. Dit is glad nie ver nie – die tweeling kom kuier amper elke dag by Basjan in sy boomhuis.

"Wat gaan ons alles doen?" vra Neville.

Die drie van hulle sit bo in die boomhuis. Basjan se ma het vir hulle koekies en koeldrank gegee. Strepies, die muishond, snuffel rond en raap die koekiekrummels op wat op die boomhuis se vloer beland.

"Ek hoop jy beplan iets spesiaals, Basjan," sê Nandi.

Basjan trek sy skouers op. "Nie regtig nie," erken hy.

"Dan moet ons aan iets dink," sê Nandi. "Dit gebeur nie baie dat ons by jou mag oorslaap nie."

"Ons kan legkaart bou of Uno speel," stel Neville voor.

Nandi rol haar oë. "Vervelig!" sê sy.

Basjan glimlag. Nandi en Neville is nou wel 'n tweeling, maar hulle kan partykeer lekker stry! Hulle stem amper nooit oor enige iets saam nie.

"Ons moet iets opwindends doen," sê Nandi.

Basjan frons. Hy kan sien Nandi voer iets in die mou. "Ek kan sommer sien jy het klaar 'n plan, Nandi," sê hy. "Hoekom vertel jy ons nie net wat dit is nie?'

Nandi grinnik. Sy trek haar rugsak nader. Haar oë blink terwyl sy iets daaruit haal.

Neville kreun toe hy sien wat dit is. "'n Boek? Gaan ons nou die hele aand boeke lees?"

Basjan stem saam. Hy hou baie van lees, maar dit klink ook nie vir hom na 'n baie opwindende idee vir 'n oorslaapkuier nie.

"Dis nie sommer enige boek nie," sê Nandi met 'n geheimsinnige klank in haar stem. Sy wys vir hulle die boek se voorblad. "Kyk ... dis 'n boek vol spookstories. Ek het dit by die biblioteek uitgeneem."

Basjan kyk verbaas na die boek. Op die voorblad staan Spookstories vir dapper kinders.

"Gaan ons spookstories lees?" wil Neville grootoog weet.

Nandi knik.

Basjan en Neville glimlag breed. Dit klink na 'n fantastiese idee!

"Kom ons hou 'n spookstorie-aand," sê Nandi. "Met 'n kampvuur en lekker eetgoed. Ek en Neville het malvalekkers gebring. Ons kan dit oor die vuur braai."

Basjan spring op. "Ek gaan nou dadelik my ma vra," sê hy.

Basjan se ma dink ook dit is 'n goeie idee. "Solank Pappa julle help met die vuur," sê sy.

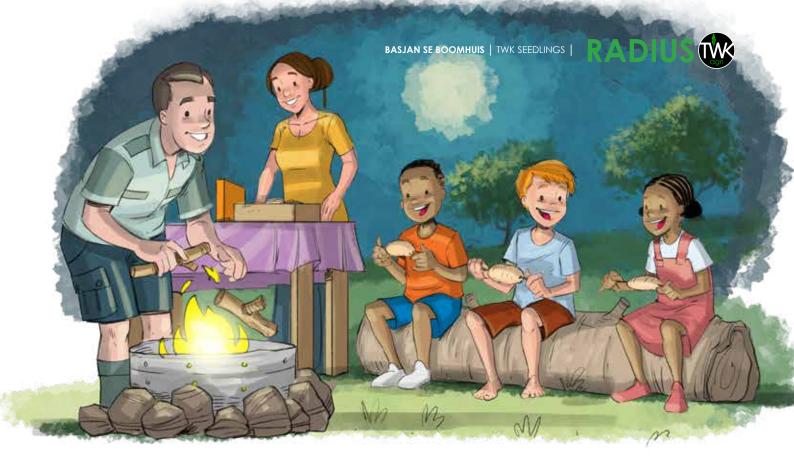
Basjan knik. Op die plaas is hulle ekstra versigtig met vuur. Veral in die winter kan veldbrande groot probleme veroorsaak. Boonop is 'n vuur baie gevaarlik – sy ma-hulle laat hom nooit alleen by 'n vuur toe nie.

Mamma glimlag. "Ek sê julle wat – hoekom maak ons nie stokbrood nie?"

"Stokbrood?" vra Basjan verbaas. "Wat is dit?"

Mamma verduidelik dit is brood wat jy op 'n stok oor die vuur gaarmaak. "Dis groot pret. Ek sal julle wys hoe om self die deeg te maak."





Basjan en die tweeling gaan was eers hulle hande en dan spring hulle aan die werk. Hulle kry meel, bakpoeier, suiker en eiers uit die spens. Mamma haal melk en margarien uit die yskas. Nandi en Neville meng die droë bestanddele met margarien, terwyl Basjan 'n eier klits. Daarna gooi hulle melk by en meng alles tot dit 'n lekker stywe deeg vorm.

Skielik is daar 'n stampgeluid in die spens.

DOEF!

Mamma gaan kyk wat aangaan. "Strepies!" raas sy.

"Piep!"

Strepies vlug stert in die lug by die spens uit. Hy was besig om in die spens rond te snuffel, op soek na iets lekkers om te eet. Gelukkig het hy net 'n klomp blikkieskos omgestamp.

Toe die deeg klaar is, begin dit al skemer raak buite. Pappa maak 'n groot vuur in die braaiplek. Mamma bring vir almal iets om te drink. Basjan se ousus, Karlien, wil nie saamkuier nie. Sy moet aan 'n projek vir skool werk.

Pappa braai vir hulle wors. Strepies kry ook 'n happie. Daarna is dit tyd om die stokbrood gaar te maak. Basjan en die tweeling het lang stokke gekry. Hulle draai stukke deeg om die stokke en laat dit oor die kole hang. Sommer gou hang die reuk van vars brood in die lug.

Neville se maag grom.

"Ek dink myne is gaar," sê hy.

"Jy's te haastig, Neville!" sê Nandi laggend. "Gee kans. Ons wil nie rou brood eet nie."

"As die deeg nie meer aan die stok klou nie, is die brood gewoonlik gaar," gee Pappa raad.

Hulle braai stokbrood tot al die deeg op is. Mamma bring botter. Sy smeer dit op die warm brood. Pappa skep 'n stukkie vars wors op elke broodjie. Basjan se mond water. Dit lyk heerlik!

Toe hulle klaar geëet het, braai hulle malvalekkers oor die laaste kole.

Neville vryf oor sy maag. "Nou kan ek nie meer 'n krieseltjie eet nie!" kreun hy.

Pappa maak seker die kole is dood. "Nou toe, kom ons gaan in," sê hy.

"Mag ons nog 'n bietjie hier buite bly?" smeek Basjan. "Ons wil stories lees."

"Nou goed," sê Pappa. "Julle kan die elektriese lantern gebruik."

Basjan-hulle gaan haal 'n piekniekkombers in die huis. Hy klouter tot bo in die boomhuis en gooi die kombers op die vloer oop. Nandi rangskik kussings op die vloer. Neville bring die lantern op.

"So ja," sê Nandi. "Nou kan ons begin lees."

Nandi haal weer die boek met spookstories uit haar rugsak. Die maan loer tussen die boom se blare deur. Basjan ril. Die winterlug is koud.

"Die eerste storie se naam is 'Die grillerige groottoon'," sê Nandi.

Basjan en Neville bars uit van die lag. Dit klink glad nie na 'n spokerige storie nie.

Nandi begin lees. Neville en Basjan skuif nader aan mekaar. Die storie gaan oor 'n ou vrou wat haar groottoon soek. Gelukkig is dit 'n kort storie.

"Dis sommer 'n simpel storie," sê Neville toe Nandi klaar gelees het. "Daar is dan nie eens 'n spook in die storie nie – net 'n groottoon!"

"Spoke bestaan tog nie regtig nie," sê Basjan. Hy probeer sy bes om dapper te klink.

"Wil julle nog een hoor?" vra Nandi. "Of is julle te bang?"

"Bang?" Neville en Basjan begin lag.

"Die stories in daai boek sal nie eens 'n baba bang maak nie," sê Neville.





Nandi begin weer lees. Haar gesig lyk vreemd in die lig van die lantern.

"Dié storie se naam is 'Die klein spokie'," kondig Nandi aan.

Basjan en Neville kreun.

"Dit klink ook glad nie grillerig nie," sê Basjan. "Ek is seker ek kan 'n grilleriger naam vir 'n spookstorie uitdink."

"Wat van 'Die huilende spook'?" vra Neville.

"Of 'Die spook met die een oog'?," stel Basjan voor.

Nandi sug. "Wil julle nou die storie hoor of nie?"

Basjan en Neville bly stil. Nandi begin die storie van die klein spokie lees. 'n Wolk skuif voor die maan in. 'n Ysige windjie laat die blare rondom hulle ritsel.

"Die klein spokie sweef deur die verlate tuin van die kasteel," lees Nandi.

Skielik sien Basjan iets beweeg. Hy frons en kyk af. Sy lyf word yskoud. Hoendervel kriewel oor sy arms. Hy stamp aan Neville.

"K-k-kyk," beduie hy.

Daar onder kom iets oor die grasperk aan ...

lets wat klein en bleekwit is ...

Neville gil. "Dis die klein spokie! Help!"



Die stoeplig gaan aan. "Is als reg?" roep 'n stem.

Dit is Pappa.

"D-d-daar's iets op die grasperk!" roep Basjan.

Pappa kom nader gestap. Hy skyn met sy flits se lig op die grasperk rond. Daar is dit! Die vreemde wit gedaante.

Die vreemde wit gedaante het twee regop oortjies, 'n spits neus ... en 'n stert!

Basjan blaas sy asem verlig uit. "Dis net Strepies!" sê hy. "Maar wat gaan met hom aan?"

Basjan en die tweeling klouter ondertoe. Pappa buk by Strepies. Hy vryf oor die muishond se rug. 'n Wolkie wit poeier vlieg in die lug van die flits rond.

"Dit lyk soos ... meel!" sê Pappa. "Strepies! Was jy weer in die spens?"

"Ons het gedog jy's 'n ... 'n ..." stotter Neville.

Nandi bars uit van die lag. "Strepies, hulle het gedink jy is 'n klein spokie!"

Neville en Basjan trap verleë rond.

Pappa glimlag. "Basjan, kry gou die ergste meel uit Strepies se pels, en dan kom julle in. Ek dink dit was nou heeltemal genoeg spookstories vir een aand. Hoe lyk dit met 'n beker warm sjokolade?"

Basjan grinnik. Dit lyk of Nandi ook van die idee hou.

"Piep!" sê Strepies opgewonde.

Basjan gluur hom kwaai aan. "Vergeet dit!" sê hy. "Klein spokies wat in die spens rondsnuffel, mag nie warm sjokolade kry nie!"





Maak jou eie stokbrood



- Wat om te doen
- 1. Meng die meel, suiker en bakpoeier met die margarien. Vryf die margarien deeglik in die mengsel.
- 2. Klits die eier. Voeg dit saam met die water en melk by die ander bestanddele.
- 3. Meng alles saam tot dit 'n stywe deeg vorm. Laat staan dit 'n uur lank.
- 4. Verdeel die deeg in ewe groot balle. Rol dit met jou hand in lang deegworsies uit.
- 5. Vra 'n grootmens om die voorste punt van 'n lang stok skoon te skraap. Draai 'n deegworsie om die stok.
- 6. Rooster die stokbrood versigtig oor die kole tot dit gaar is. Dit behoort 'n dowwe klank te maak as jy daarteen tik.
- 7. Vra 'n grootmens om jou te help. Trek die brood van die stok af. Laat dit effens afkoel en druk 'n stukkie braaiwors in die gat waar die stok was. Jy kan dit ook vol konfyt maak. Njammie!







Solutions - On fire! The ten words hidden in the word search are: MATCHES, FLAME, BARBECUE, COAL, SMOKE, EMBER, TINDER, BONFIRE, BLAZE, SPARK



By Letitia Coetzer

Being passionate about what you do is one of the best attributes, and also one of the most sought-after qualities in employees – but how do you spot and stop a burnout?

ire is often used as a metaphor for passion. Passion, like fire, consumes, warms, and illuminates. It possesses force and determination, and yet it can also wreak hellish destruction. Funnily enough, fire is an element that is associated with the mind and its stability – so how we fan and treat the fires of passion for work, are important for us and those around us. Today, under the magic of numbers, we find ourselves consumed by a burning drive to be better – better than we were yesterday, and even better than tomorrow, in the future.

Great men by the likes of Gary Player, Samuel Goldwyn and Thomas Jefferson thought there was no such thing as luck, and that success had much more to do with hard work, since the harder they worked, the more they won. I am a firm believer in hard work and readily

acknowledge the benefits of giving everything and a little extra to achieve the goals you have set. However, I have recently found myself in conversation with people from various walks of life who all expressed that they were overworked and that they spent way too many hours at the office.

"There's a large body of research that suggests that regardless of our reasons for working long hours, overwork does not help us."





What are the reasons for our tendency to overwork?

In most cases, one's own self can be the biggest contributor to this culture of overwork.

We are mostly driven by our own psychological motivators, such as pride, virility, greed, anxiety, a desire to prove we're important, and an overdeveloped sense of duty.

These are mostly desirable attributes – when they're kept in check. One has to be exceptionally weary not to let work be your escape, because it is less stressful than your home life.

Long hours don't always mean larger output

Inevitably, at some point in one's working life, the question the arises: is the hard work really all worthwhile? Do we achieve better results and greater output the more hours we put in? Do we really get more done?





There's a large body of research that suggests that regardless of our reasons for working long hours, overwork does not help us.

For starters, it doesn't seem to result in more output. In a study of consultants by Erin Reid, a professor at Boston University's Questrom School of Business, managers could not tell the difference between employees who worked 80 hours a week and those who just pretended to.

While managers did penalise employees, who were transparent about working less, Reid was not able to find any evidence that those employees actually accomplished less, or any sign that the overworking employees accomplished more.

Overworking and how to identify burnout

Numerous studies by Marianna Virtanen of the Finnish Institute of Occupational Health and her colleagues (as well as other studies) have found that overwork and the resulting stress can lead to all sorts of health problems.

These include impaired sleep, depression, heavy drinking, diabetes, impaired memory, and heart disease.



"Mental and physical exhaustion induced by repeated pressures and stresses in your life may leave you feeling drained and unable to complete tasks. This may be the beginning of a burnout."





While there are times that merit overwork, overworking on a continuous basis will eventually lead to burnout.

Burnout is a real problem and can be identified by the following:

- Feelings of energy depletion or exhaustion.
- Growing mental distance from an employee's job, or negative or cynical feelings towards the job.
- Reduced professional efficiency or productivity.



How to beat the burnout before you reach it

Because burnout is such a common problem, experts have come up with several tips to help you see it coming, and put out those fires before they get destructive:

- Acknowledge that you are feeling overwhelmed.
- Mental and physical exhaustion induced by repeated pressures and stresses in your life may leave you feeling drained and unable to complete tasks. This may be the beginning of a burnout.
- Take some time off.
- During this time, completely detach yourself from your work environment and focus on the things which are important to you.
- If you are able to, try to get a change of scenery. A well-deserved holiday may just be the thing to get you on top of your game again.

"Either way, there are major psychological benefits to saying no when necessary, in a firm but considerate way."

The importance of knowing how to set boundaries

- Once you are back at work again, you need to set clear boundaries for yourself and those around you in a way that is firm, but considerate way to all concerned.
- Today, we are connected all the time, and there can be some serious downsides when the boundaries between your work and personal life are not clear.
- One study found that being unable to detach yourself from work during non-work time increases chance for burnout and stress, so be wise and mindful and make healthy choices.

So, here are some pointers to set clear boundaries:

- Know your limits. Taking on more than what you can handle is a sure-fire way to burnt
 out.
- Don't be afraid to say no.
- Then set clear, reasonable boundaries.
- Don't feel guilty about doing so. You don't have to feel obligated to say "yes" to
 everything. Perhaps you are afraid of appearing as though you can't do the job or

- of appearing rude or unprofessional. Either way, there are major psychological benefits to saying no when necessary, in a firm but considerate way.
- Organise your desk, because this will help you work more productively and with less stress.
- While you are working make sure to take
 frequent breaks throughout the day. Taking
 breaks throughout the day can increase your
 mental well being as well as your productivity.
- Don't work during playtime.

Preferring to stay in bed and read a good book is not an indicator that you need a new job; it is an indicator that you need to slow down, relax and respect your boundaries more, so that you can give your best self to your work, your family, and yourself.

For more, go to https://wheniwork.com/, https://hbr. org/, https://www.upwork.com/, and https://www. forbes.com/.





Peanut Butter and Banana Smoothie

For a long-lasting boost of energy, mix peanut butter, banana, milk of any kind, protein powder and flax seeds in whatever proportions taste best to you. The peanut butter, protein powder and flax seeds provide healthy fats and protein, giving you a sustained boost, while banana provides fiber and a burst of carbohydrate energy.

www.tasteofhome.com



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

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







Conceived as a fun, affordable and compact crossover vehicle, the Urban Cruiser has been designed to play in the city during weekdays, while taking you to your next adventure on the weekend.

n addition, the Urban Cruiser is the second product of the Toyota-Suzuki alliance (following the Starlet), building upon the core model architecture, while bringing Toyota's comprehensive dealer support, customer service and parts' supply network to the party.

Exterior Styling

The Urban Cruiser features rugged urban styling replete with a raised stance, textured sideand wheel-arch mouldings and bumper guards. The front features a large radiator grille with two horizontal slats and centrally-mounted Toyota insignia – these are flanked by chrome accent strips and LED projector headlamps (standard across the range).

An aggressive front bumper design features high-mounted fog lamps with a prominent contour line separating the upper and lower sections. The lower apron is finished in matte black with a silver bumper guard adding the finishing touch.

The side profile continues the 'squared-off' look, with short overhangs that are further accentuated by the black wheel mouldings flowing into the lower bumper sections. Roof rails (where fitted) and a roof spoiler add to the 'urban aesthetics'.

Moving to the rear, large rectangular taillights are complemented by a large tailgate garnish embossed with "Urban Cruiser". Echoing the front, the lower apron is finished in textured black with a silver 'diffuser' section.

Interior Styling

The cabin offers a comfortable space characterised by excellent ergonomics and optimised exterior visibility. The upper fascia houses the large touchscreen infotainment system and ventilation outlets with an elegant piano-black frame. The lower section incorporates the climate control switchgear, a storage compartment and power/USB outlets. A sporty 3-spoke steering wheel (leather-sheathed for the Xr model) with metallic inserts and steering switches provides classic control.

The twin-hooded instrument binnacle features easy-to-read elliptical gauges and a centrally-mounted Multi-Information Display (MID). A unique feature is the silver trim inserts with 3D

cube-shaped motif, which lend an element of brightness to the dashboard and door panels.

The black fabric seats feature a honeycomb pattern, with the rest of the interior finished off in hard-wearing black, featuring a textured pattern. Large door pockets, glove compartment and additional addment binnacles provide convenient storage spaces.

Weight, Dimensions & Capacities

The Urban Cruiser was designed around the 'compact on the outside, spacious on the inside' mantra. The vehicle makes use of a relatively short overall length of 3995mm (making parking manoeuvres a breeze), combined with a wider and taller bodyshape to create a compact yet solid stance.

The large rear tailgate has been designed to accommodate a large aperture – to make loading items easier. In addition, the luggage capacity of 328 litres can further be expanded by the folding rear seats.

A class-leading towing capacity of 400 kg unbraked and 1100kg braked, ramps up the utility factor.

Engine and Transmission

The Urban Cruiser is powered by 1.5-litre naturallyaspirated four-cylinder engine delivering 77 kW and 138 Nm – providing fuss-free motoring. Fuel





consumption is registered at a frugal 6.2 litres per 100km, while CO2 emissions fall within the 145 to 147 g/km range. Top speed is 170 km/h.

Buyers have the option of a 5-speed manual transmission or 4-speed automatic (depending on grade chosen) - all driving the

Suspension and Chassis

front wheels.

A traditional McPherson strut front suspension layout has been adopted, with a Torsion Beam design in the rear aiding packaging as well as manufacturing costs. The vehicle is fitted with 16-inch wheels - steel versions on the entry model and alloy for the rest which in turn are shod with either 205-60-R16 or 215-60-R16 tyres.



Grade Strategy and Specification

A three-grade strategy has been adopted, using the now-familiar Toyota grade names Xi, Xs and Xr. The entry-level Xi model features keyless-entry with push start, electric windows all round, air-conditioning, tilt-adjustable steering, power-adjustable mirrors, LED headlamps and LED Daytime Running Lights (DRL). Rear Park Distance Control (PDC) offers drivers additional peace of mind.

The aforementioned touchscreen infotainment system features Apple CarPlay and Android Auto,





Here at TWK Toyota Piet Retief Dealership, we guarantee our friendly staff and their professional service. We have streamlined our process to save all customers time and money.

TWK Toyota Piet Retief offers great variety when choosing your dream car from our extensive range of new and used vehicles.

TOYOTA PIET RETIEF

T: 017 826 2314 A: 37 Church Street, Piet Retief W: www.twktoyota.co.za



allowing users seamless smartphone connectivity. With this functionality, occupants can access and display Google Maps, Waze and Apple Maps for navigational duty while also streaming their favourite music from apps such as Apple Music, Spotify, SoundCloud and JOOX.

Text and messaging-service messages can be read out to the user, with speech-to-text functionality ensuring safe communication while driving. Bluetooth, Aux and USB inputs are also catered for.

The mid-tier Xs model adds alloy wheels, roof rails, body-coloured door handles, power-retractable mirrors and rear window wiper with demister function. On the inside, the Xs offers auto air-conditioning (climate control) and reverse camera, a secondary glove compartment, rear armrest and 60:40 split backrest.

Serving as the flagship of the range, the Xr inherits LED fog lamps, automatic headlights, cruise control, auto-dimming rear-view mirror, rain-sensing wipers, dual 12-volt power outlets, front armrest, leather steering wheel and the inclusion of two tweeter speakers. The convenience factor is also amplified by glove box illumination, a cooled storage compartment, map reading and front foot well lights, as well as luggage compartment illumination.

Safety & Security

The safety and security specs include ABS and EBD, side protection beams, driver and passenger airbags and ISOFIX. An alarm and immobilser system is also included on all models.

Toyota Connect and MyToyota App

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

www.motorpress.co.za







O CHRED RAIL

ISUZU D-MAX 250 HO E/C A/T

NO. OF INSTALMENTS: 72

FIXED INTEREST RATE: 5%

RETAIL PRICE: R440 600*

FINAL/BALLOON PAYMENT: 0%

TOTAL COST OF FINANCE: R517 268*

FROM: R7 115 PM*

DEPOSIT: 0%

HO D/C 4X2 A/T

FROM: R7 756 PM*

NO. OF INSTALMENTS: 72 FIXED INTEREST RATE: 5% RETAIL PRICE: R480 400* DEPOSIT: 0% FINAL/BALLOON PAYMENT: 0% TOTAL COST OF FINANCE: R563 334*



REASONS

TO DO MORE WITH ISUZU!

ISUZU D-MAX 250 D/C HI-RIDE A/T

FROM: R8 186 PM*
NO. OF INSTALMENTS: 72
FIXED INTEREST RATE: 5%
RETAIL PRICE: R507 100*
DEPOSIT: 0%
FINAL/BALLOON PAYMENT: 0%
TOTAL COST OF FINANCE: R594 334*



ISUZU ERMELO
T: 017 811 1827 | A: 120 Church Street, Ermelo
www.twkisuzuermelo.co.za

ISUZU STANDERTON
T: 017 712 1222 | A: 15 Krogh Street, Standerton
www.twkisuzuermelo.co.za

*On-the-Road and Registration fees excluded. Ts & Cs apply. Models shown may differ. E&OE. Offer/s valid while stocks last.





Ermelo

T: (017) 811 1827

E: isuzú@twkagri.com

A: 120 Kerk Street, Ermelo, 2350

Standerton

T: (017) 712 1222

E: isuzu@twkagri.com

A: 15 Krogh Street, Standerton, 2430





Hino South Africa has introduced a new range of 300-series trucks in a revised range which has been carefully selected to provide a transport solution to best meet the requirements of its customers who are involved in a host of varied operations throughout the country.

Ithough the number of models in the range remains at 12 there are some significant changes in the model mix. Most importantly, the number of models with the six-speed fully automatic transmission has now increased from four to seven, covering all major model variants, with three of them fitted to crew cabs. Two of the 614 models have a five-speed manual transmission, albeit a new model gearbox with revised ratios, while the other manual gearbox models now have six speeds.

All Hino 300-Series trucks are powered by a four-cylinder, 4-litre turbocharged diesel engine. Some models use it in a lower output form (105 bhp or 78 KW of power and 263 N.m of torque), while the models with a higher GVM rating use it with a higher output (155 bhp or 116 kW of power and 404 N.m of torque).

Hino 300-Series wheelbase lengths are 2.525 m for the shorter versions and go up to 4.2 m for the longest derivative.

Both the 614 models, with a 5.5-ton GVM, and 714 range, with a 6.5-ton GVM, have short- and long-wheelbase manual transmission derivatives as well as short wheelbase automatics.

The 816 models have a GVM of 7.5 tons, and are short wheelbase models, one with automatic transmission and the other with the six-speed manual.

The 916 models have a GVM of 8.5 tons and are both long wheelbase with one having the automatic transmission and the other the six-speed manual.

The range is rounded off with three crew cab models – 714, 816 and 916 – all long wheelbase derivatives with well-proven and fuel efficient six-speed automatic transmission.





"The availability of automatic transmission on the 916 models has been welcomed by many operators who had requested this specification," commented Hino SA Vice President Ernie Trautmann.

www.motorpress.co.za

Why should you use BANDAG retread tyres for your fleet?

Does this seem like an obvious question with an even more obvious answer?

Perhaps, but we still find so many people requiring <u>RETREADUCATION</u> so that they can make informed decisions around their tyre investment.

Let's start our 2021 journey by re-exploring retreading and its benefits.

Did you know?

- Retreading gives quality used tyres a new life and maximises the initial tyre investment.
- Retreads account for nearly one-half of all replacement TBR tyres in SA.
- Retreads can be used on all Drive and Trailer positions.
- Premium new tyre manufacturers build truck tyres to be retreadable.
- Retreading is both economical and environmentally friendly.
- It costs significantly less to produce a retreaded tyre than it does to produce a new tyre.
- Bandag retreads take you further for less
 - Bandag retreads cost less than new tyres
 - Bandag retreads are comparable to new tyres in performance and generally offer a better cost per kilometre (CPK).

While we started with an obvious question, you now have some additional information to make informed decisions. It really doesn't take a genius to understand **the benefits of Bandag retread tyres.**

With Bandag you don't have to be a tyre expert. You just have to know one!

Bandag specialises in the manufacture of retreads and best-in-class after sales service. That's what we do.

For more information please contact Bandag on 011 439 6000 or visit the website at www.bandag.co.za



Protea Tyres, Ermelo Wholesale Branch

T: (017) 811 5826

E: protea.admin5@twkagri.com

Protea Tyres, Ermelo Warehouse & Logistics

T: (017) 811 5826

 $\textbf{E:} \ protea.log is tics @twkagri.com$

Protea Tyres, Ermelo Retread Factory

T: (017) 811 5826

E: proteafactory@twkagri.com

Protea Tyres, Ermelo

T: (017) 811 5825

E: protearetail@twkagri.com

Protea Tyres, Piet Retief

T: (017) 826 0052

E: proteapietretief@twkaari.com

Protea Tyres, Vryheid

T: (034) 981 5303

E: proteavryheid@twkagri.com

Kimberley Retread Factory

T: (053) 841 0979 / (053) 841 0017

E: proteakim.factory@twkagri.com





Your medical scheme and the Covid-19 vaccine — the facts you need to know

By Dirk Conradie

South Africa is rapidly moving towards Phase 2 in the national COVID-19 vaccination programme. Here's what you need to know about the vaccine and your medical aid scheme.

South Africa through the national COVID-19 vaccination programme.

The National Department of Health (NDoH) will be responsible for the single,

he SA Government has bought sufficient COVID-19 vaccines to vaccinate all adults in

The National Department of Health (NDoH) will be responsible for the single, centralised procurement of COVID-19 vaccines, making the sourcing and distribution a national roll-out project.

However, the NDoH is co-ordinating with the private healthcare sector in the drive to achieve herd immunity for the country (this means vaccinating around 40 million South Africans).

The NDoH will also contract with suppliers to purchase stock and will allocate vaccines to provincial health departments and the private healthcare sector.

Here are some important things you need to know in relation to the vaccine

You will have the choice to be vaccinated or not. Medical schemes cannot force their members to take the COVID-19 vaccine, however they do encourage it.

There is no set date yet for the start of the vaccinations. However, the dates for medical aid members will depend entirely on which of the identified priority group each member belongs to.

Vaccines will be administered in phases. These phases will run according to a national prioritisation framework. This phased approach ensures that those who are most vulnerable and at-risk are vaccinated first.







- Phase I Health care workers: doctors, pharmacists, and allied healthcare workers on the front line. (Currently in progress).
- Phase II Essential workers, persons in congregate 2. settings, persons older than 60 years, and persons older than 18 years with co-morbidities.
- Phase III Other persons older than 18 years. Vaccines will be administered only in accredited vaccination sites across the country. This includes pharmacies, GP practices, hospitals, and dedicated vaccination sites, in a way that resembles the annual flu vaccine process.

The cost of your vaccination at an accredited vaccination site will be covered in full if you are a member of a

> medical scheme. This is because the vaccine has been included in the amended PMB regulations as per approval by the Minister of Health, Dr. Zweli Mkhize.

This includes screening, clinically appropriate diagnostic tests, vaccination, medication, and medical management, including hospitalisation and treatment of complications, and rehabilitation of COVID-19.

If you are not a member of a medical scheme, the cost of your vaccination will be covered by the government.



You need to register for the vaccine on the EVDS (Electronic Vaccination Data **System).** This is a requirement for all South Africans.

Registration on the EVDS provides you with a vaccination code. You need to present this code on the day of your scheduled vaccination. This process is managed by the National Department of Health.

Make sure you prepare the following when you register:

- Name & Surname
- **ID Number**
- **Medical Aid Name**
- **Membership Number**
- Mobile number
- E-mail address
- Province
- Residential address
- **Municipality**
- Vaccine in close by site
- Preferred day for vaccine(weekday/weekend)
- Preferred time for vaccine (morning/afternoon)

Each medical scheme also has their own unique process for registration. It's wise to contact your broker if you need any other information regarding your medical aid and the process to follow to get registered for the vaccination programme.

You can also contact me at: Dirk Conradie C: 082 566 6678 | E: dirk@twkagri.com ■





Nurture a winter garden wonderland without the worry

Drawing your winter woollies closer doesn't necessarily mean that you should pack away your gardening gloves.

Most of South Africa is lucky enough to enjoy sunny and clear days during our cold season, which means that gardening is not only possible, but it's actually advisable when it comes to certain gardening tasks.

Your plants will want some pruning

Winter is the perfect time to tend to some of your garden's basic needs. Once plants become dormant and the leaves have fallen, shape and prune them if necessary.

- Using garden shears or a clean pair of scissors, remove any withered or dead foliage
 from plants and flowers. Shrubs and perennials like salvias, Euphorbia 'Diamond Frost',
 pink and white spiraea, wild ginger, mock orange, hydrangea and buddleia, which have
 become too big and woody, can be reduced by a third to half their size, depending on
 the available space.
- Cut raspberries, blackberries and herbs that die down such as lemon balm, mint, and thyme, right down to the base and prune roses, fruit trees and wisteria.
- Lift the crowns of trees to let in more light. Remove the lower branches one by one and stand back between each cut to check the effect. Remove broken and dead branches.

Besides improving the overall appearance of your garden, pruning will improve the plant's health and yield by allowing for the even distribution of nutrients. Most flowering and fruiting plants actually prefer to be pruned while lying dormant during late winter.

Tend to those weeds, then feed the rest

It goes without saying that weeds should also be removed from the garden. But, while it may be tempting to reach for a chemical solution, we recommend using eco-friendlier remedies.

Here's an easy homemade herbicide recipe to use:

- 1. Mix four cups of white vinegar with one cup of salt and $\frac{1}{2}$ teaspoon of liquid soap.
- 2. Spray this solution over the weeds, preferably on a sunny day, taking care to protect any nearby desirable plants.

As for feeding and mulching, you should do this right after you've pruned:

- Remove the annuals that have finished flowering then work compost and organic pellets into the beds.
- If the soil drains well, work these lightly into the top 3–5cm. If the soil is clay or rocky, dig in compost to at least a fork's depth, but take care not to disturb the roots of plants.
- After feeding, cover the beds with a layer of mulch.

Protect your plants from cold and frost

If you're planting in winter, steer clear of those frost-prone areas, unless your new plants are frost hardy, or you're prepared to provide protection:

- Cover susceptible plants with lightweight horticultural fleece available from Pot & Plant @ Welverdiend. This should be done before 15:00 and removed the next day by 09:00. You can also use cardboard or wigwams made from hessian or grass.
- If seedlings have been frosted, water them early before the sun reaches them so that they thaw out slowly.
- If leaves and branches of shrubs have been damaged by frost, don't cut them off. Leave them until all danger of frost has passed because they protect the plants from further damage.
- Another way to protect your garden from frost and icy winds is to plant or build windbreaks.

Winter watering tips

- Water ornamentals and lawns once or twice a week, preferably early in the day.
- Don't leave sprinklers and irrigation systems on overnight, as the water can freeze and damage both pipes and plants. However, you can water in the late afternoon, as studies have shown that water raises soil temperature and won't cause damage to plants. (However: water on leaves can freeze in extreme cold, causing damage)
- Always put your hosepipes away before dark. If yours has frozen, don't move it until it has thawed, as it may crack and
- Don't forget to be water-wise in the garden!



Promising planting for winter

Given the right amount of nutrients, there are plenty of crops that do best in the cooler months. If you want a good crop of herbs and vegetables in winter, then raised beds are a good idea as their soil temperature is higher. Otherwise, we recommend greenhouses and tunnels in areas with extremely low temperatures.

At this time of year, it's wise to only grow vegetables that do well in cooler conditions. Sow seeds of carrots, radishes, broad beans and beetroot until the end of August at two-week intervals to ensure you have a constant supply until the end of spring.

Fruit to grow in winter	Veggies to grow in winter
Apples	Cauliflower
Pears	Carrots
Peaches	Broad beans
Nectarines	Kale
· · · · · · · ·	Micro greens
· · ·	Onions
· · · · · ·	Radishes
4 b	Snap peas



There's no reason you can't add colour to your garden in winter with some flowering plants.

Winter gardens needn't be elaborate either – even a potful of pansies can bring beauty to the dreariest of surroundings. Plant them in beds, containers, window boxes and hanging baskets.

Otherwise, you can brighten up your winter garden with these winter flowering plants:



Azaleas	Phlox
Camellias	Proteas
Daisies	Roses
Gladiolus	Snapdragons
Pansies	Strelitzias
Primulas (Primula malacoides, P. obconica and P. acaulis)	Tulips

Happy harvesting time

When it's time to reap the benefits of your work, you can harvest some fresh fruit and vegetables straight from your garden.

Look out for fruit from the following crops, which are in season during winter:

Winter Fruit	Winter Veg
Apples	Butternut
Avocados	Beetroot
Grapefruit	Broccoli
Naartjies	Cabbage
Oranges	Cauliflower
Guavas	Spinach



It is crucial to take your local winter weather patterns into account before choosing which plants to grow in your winter garden. Winters in the Great Karoo and the Drakensberg will differ greatly from winters along the coast of Kwa-Zulu Natal, for example.

As in summer, winter gardens need three basic things to survive and thrive - plenty of sun, good soil and water as needed.

Ideally, plants should receive six hours of sun per day, so be sure to place your plants in a suitable spot where they can get as much as sun as possible.

Feel free to pay Pot & Plant @ Welverdiend a visit at Welverdiend Guesthouse and Function Venue, Piet Retief, or visit our website at www.welverdiend.com for more expert advice.







How to get rid of ants ONCE AND FOR ALL

No one wants an ant invasion in their kitchen! Prevent & tackle ants in the house with these 3 simple steps to rid your home of ants.

If you have ants in your house, one of the first things you want to do is identify the entry point, which could be a window sill, a crack in the foundation, kitchen floor, or other seemingly microscopic entry points that ants (and other pests) are able to find.

So, to say cleanliness is important is an understatement. Ants are attracted to moisture and food, so they will try to make their way into a home to find those items.

Food is usually the reason ants are attracted to the kitchen. Whether this is pet food or last nights dinner, ants have a way of getting into our kitchens. If you have ants in the kitchen, a follow our steps to getting rid of them. In order to prevent an ant infestation, be sure to tidy up any food and securely seal any open food packaging. Make sure to have a tightly secured bin lid as well.

To get rid of ants in the home, it's important to stop them from entering and to prevent them from following the scent trail of other ants. Making sure that your surfaces and floors are clean and hygienic.

Get rid of ants through observation

If you do still find that ants have managed to muscle their way into your home, don't fear. Observation is crucial for getting rid of ants. Start with the following:

How to get rid of ants in the home

Don't just get rid of ants, prevent them from entering

Prevention is the best solution. Besides knowing how to get rid of ants in the home, avoiding the problem of an ant invasion before it's even happened is your best bet for an ant-free life.

Ants are attracted to food sources, so the prime location to target for prevention is the kitchen.

- Cover any food you don't put in the fridge.
- Always wash up dishes the same day. You could try recruiting your partner or children for washing-up duty (even if they're not-so-willing volunteers).
- Take the rubbish out daily.
- Wipe away any excess water from work surfaces as ants look to stay near
 water sources.
- Regularly sweep or hoover your floors, especially in the kitchen and under the dining room table.







- Try to pinpoint where they enter your home. It may be through a window, door or crack in the wall. A magnifying glass can be useful here to track the small creatures.
- This can be time-consuming work. Most people don't have time to wait around watching ants, and who really wants to? However, it will be worth it. Speed the process up by leaving a sweet item out as bait.
- Once you have found their trail, follow the worker ants to their nest.
- Now you have located the home of the insects, you can get rid of the ants by eliminating the root of the problem.
- Use a blender to mix several pieces of orange peel with around 120 ml of warm water. Pour this mixture on top of the ant nest.

Take action to get rid of ants

Action is the final solution for how to get rid of ants in the house. Finding their nest isn't always possible; so here are some ant-busting actions you can take, using natural products you're likely to have at home already. Once you know how to get rid of ants in kitchen cupboards and on surfaces, putting this knowledge into practice is simple and fuss-free. Plus, all the suggested substances are child and pet friendly.

- Water and white vinegar. Fill a spray bottle with the mixture and spray the trails the ants use to get into your kitchen. Wipe your worktops regularly with the mixture to prevent future infestations and keep your kitchen ultra clean.
- Soapy water is another safe solution to get rid of ants. Mix a capful of liquid soap with a cup of water and put into a spray bottle. Spray the mixture on the ants whenever you see them. Once they have all been caught, wipe them up after five minutes. This will allow you to remove them instantly.
- Always make sure to clean any surfaces after removing ants by using a cleaning



product, this way you can destroy the scent trail left by ants (which can be followed by other ants), and make it less likely that ants will come back.

Cinnamon, black pepper and cayene pepper is a natural repellent for ants and other bugs. It is not a deadly combination, but it will push them away from your home.

www.housebeautiful.com

www.cleanipedia.com

TWK AGRI Long Service CHwards

Congratulations to the TWK Agri employees for achieving this great milestone in their careers with TWK. Our candidates are as follow:

10 Years: PL Hlatshwayo, NJD Nienaber, MP Nhlengethwa, LM Nkosi, JJ Dhladla, TB Ndakwenda, ZM Mkhwanazi, S Nene, AMRP Lourens, EJ Galt, PJ Welgemoed, EA Hildebrandt, JM Manana, M Mkhwanazi, JJ Du Plessis, KM Radebe, MS Van Der Linde, PDF La Grange, MR Nsthalintshali, SE Mnisi, MS Khumalo, AB Tshabalala, MQ Shandu, PE Malinga, M Beneke, HN Vilakazi, R Gopal, R Campbell, L Coetzen, C Joubert (Chantel), MFE Prinsloo, JB Mavuso, E Van Eck, EN Nkonde, MC Badenhorst, U H Niebuhr, NI Lubisi, TS Mkhabela, LS Dlamini, JP Swarts, JP Rheeder, F Marais, MFL Voster.
15 Years: MN Phugula, E Kanyana, S Mahlobo, MS Jama, PJ Van Der Merwe, J Nel, LA Coetzer, E.A. Springhorn, I De Waal, ME Smit, A Lushaba, NG Sithole, NJ Tshabangu, DJ Thabethe, MA Xaba, MB Ngwenya, T Davids.

20 Years: SJ Maseko, DG Wiggill, M Janse van Vuuren

25 Years: LV Dlamini, H Hiestermann, SM Roelofse, D Khumalo, M Mlangeni.



Jan van Wreden 30 jaar se diens

30 jaar – wat 'n prestasie. Hoe voel dit om hierdie mylpaal te haal?

Ek voel geëerd om al 30 jaar vir TWK te werk. 30 jaar terug was TWK nog baie klein, my personeel nommer is 410, en nou is daar 'n paar duisend mense wat vir TWK werk. Dit is baie lekker om te sien hoe groot TWK geword het.

Wat was jou dryfkrag om 30 jaar by TWK werksaam te wees?

Toe ek by TWK begin werk het het my pa vir my gesê dat die beste ding om te doen, is om by een plek te bly werk tot jy op pensioen gaan. Dit was nooit nodig om te wil weg gaan nie, want TWK het altyd vir ons goed gesorg, dit voel soos 'n familiebesiaheid.

Het jy enige lewenslesse geleer in hierdie tydperk en watter raad kan jy gee aan die opkomende werknemers by TWK?

Bring jou kant by TWK en hulle sal goed vir jou wees. Om 30 jaar by TWK te kon werk het my gehelp om a goeie pensioen op te kon bou, dit is a groot las van my skouers af. By TWK is daar baie geleenthede om jouself op te werk na 'n beter pos, jy moet net hard werk.

Jou afdeling is duidelik jou passie – hoe sien jy die pad vorentoe saam met TWK?

Ek gaan by TWK bly tot ek op pensioen gaan. Ek sal nie graag by enige ander plek wou werk nie. My werksmense is soos my familie, ek sal TWK altyd onthou en dra die TWK-logos met trots op my hemde.



Chris CRoelofse 30 jaar se diens

30 jaar – wat 'n prestasie. Hoe voel dit om hierdie mylpaal te haal?

Dit voel soos gister dat ek by TWK begin het. Dit wat jy wil doen, doen dit vandag. Môre bring sy eie uitdagings. As jy jou oog knip is dit verby.

Wat was jou dryfkrag om 30 jaar by TWK werksaam te wees?

Om te sien hoe TWK deur die jare gegroei het, kon 'n mens nie anders as om deel van so 'n span te wees nie.

Het jy enige lewenslesse geleer in hierdie tydperk en watter raad kan jy gee aan die opkomende werknemers by TWK?

Moenie bang wees om jou insette te lewer nie, jy sal die vrugte plik. Dit wat jy leer kan niemand van jou weg vat nie.

Jou afdeling is duidelik jou passie – hoe sien jy die pad vorentoe saam met TWK?

Ek sien dat ons net verder kan groei. Met n visie en missie soos TWK s'n, kan dit nie anders nie.





Sharty Sigubudu 30 years' service

30 years - what an achievement. How does it feel to reach this milestone?

I am happy.

What was your motivation to work for 30 years at TWK?

TWK was good for me and I enjoy my work.

Did you learn any life lessons during this period and what advice can you give to the emerging employees at TWK?

When I start working at TWK I knew nothing. I have learned a lot through the years.

Your division is clearly your passion - how do you see the way forward with TWK?

TWK grew through the years. When I started at the mill, we were milling 3.5T an hour. Today we mill 12T an hour. We just keep on growing.



Samson Motha 35 jaar se diens

30 jaar – wat 'n prestasie. Hoe voel dit om hierdie mylpaal te haal?

Dit is 'n lekker gevoel om te weet ek het die mylpaal behaal, het hard gewerk om tot hier te kom.

Wat was jou dryfkrag om 30 jaar by TWK werksaam te wees?

Het jonk by Protea begin, saam met die Maatskappy en Mnr Willie, ek het geleer van 'n versoolfabriek en bande, dit is al wat ek ken en sal nie iets anders wil doen nie.

Het jy enige lewenslesse geleer in hierdie tydperk en watter raad kan jy gee aan die opkomende werknemers by TWK?

Ek het geleer om te luister en raad te aanvaar van ander met meer kennis. Vir die "youngsters" wil ek dieselfde sê – luister en moet nie slimmer as jou leermeester probeer wees nie, dan sal julle ook 35 jaar by 'n maatskappy sien

Jou afdeling is duidelik jou passie – hoe sien jy die pad vorentoe saam met TWK?

Ek is hier om te bly en solank ek kan sal ek aanhou by Protea tot my pensioentvd aanbreek.



Dumisani Bengu 35 years' service

30 years - what an achievement. How does it feel to reach this milestone?

I am happy and grateful for the way TWK has treated me.

What was your motivation to work for 30 years at TWK?

I feel part of the family and has always been treated well.

Did you learn any life lessons during this period and what advice can you give to the emerging employees at TWK?

Be respectful of people. Take all opportunities to learn when you are young and start from the bottom to gain experience.

Your division is clearly your passion - how do you see the way forward with TWK?

I want to retire happy.



Phileman Fadane 40 years' service

40 years - what an achievement. How does it feel to reach this milestone?

Since the beginning of my working career I have been in receiving and am proud of the job I have done.

What was your motivation to work for 30 years at TWK?

My motivation was to have a work that I could make a difference by doing it well.

Did you learn any life lessons during this period and what advice can you give to the emerging employees at TWK?

In this time I did not drink or smoke and was always on time; this is the right way. Accept your duties and be honest.

Your division is clearly your passion - how do you see the way forward with TWK?

I have enjoyed my time working with TWK, now I look forward to my retirement.



TWK Supports Uzwelo Home

Uzwelo Home and friends came together to request the community to get involved in demonstrating love for Health Care workers who have been working tirelessly during the COVID-19 crisis; the response has been remarkable. Uzwelo has received generosity from the Mkhondo community for many years and, out of that, we wanted to partake in extending that very same love to others.

Through members of the community, schools, church institutions, and business organisations, such as TWK Agri, we raised over R30 000 worth of gift packs in three weeks. We like to express deep gratitude to the entire community. Through this initiative, we have realised that the general public of Mkhondo is highly involved in community projects and that if we come together, there is a lot that we can do. As Uzwelo, we will also like to be instrumental in all other community activities that demonstrate active love in Mkhondo.

Uzwelo Home visited:

- Provincial Hospital
- Piet Retief Private
- Phola Park
- Town Clinic
- Kempville Clinic
- Empath Laboratories
- The Old Age Home

Farewell ta Ollanny Sewbaran

After 42 years in the Agricultural sector, specifically in the Trade in Ixopo, we say farewell to Manny Sewbaran, who retired at the end of March. Manny has been the TWK Trade, Ixopo, branch success since he became the branch manager appointed by Andre Myburg. When TWK took over the Afgri branch in Ixopo, we moved to the bigger Afgri premises, where Manny continued his success, winning six Branch of the Year awards. The Ixopo team and farming community will miss Manny dearly, but we wish you a prosperous and enjoyable retirement. Enjoy the grandkids and spend time with the family. Themba Madlala has been appointed as the new branch manager in Ixopo, and with big shoes to fill we are confident that Themba will add some branch of the year rewards to the wall in the Ixopo branch.

With Themba moving into the branch manager position, Shahir Makhan from PMB branch has been appointed as the Assistant Branch Manager in Ixopo. The Ixopo farmers and TWK management are looking forward to working with the new management team. Good luck to both of you, and may you drive the Ixopo branch success even further.







Mount OCurrie OGal

TWK Marketing, Insurance and Trade were once again involved in the Mount Currie Farmers Golf Day in Kokstad.

It turned out to be a beautiful day, surpassing the previous day's rain. The course was in excellent condition and the scores on the day showed this. Most of all, the support towards this day by the farmers and local community was inspiring, and even though all COVID-19 regulations were followed, it was still a delightful day. TWK will be involved again next year in Mount Currie Golf Day. A big thank you to all the farmers involved in the arrangements.





TWK Agri Roadshow

ACHIEVING SUSTAINABLE GROWTH, TOGETHER.

Weens die COVID-19-pandemie en die beperking van die getal mense by samekomste kon die TWK-gholfdae en personeelfunksies wat jaarliks in Piet Retief en Pietermaritzburg gehou word, nie hierdie jaar plaasvind nie. Daar is aan 'n idee gedink om nog steeds iets spesiaals vir die TWK-personeel te doen, en dit is waar die TWK Roadshow-inisiatief ontstaan het. Deur die Roadshow kon TWK nog steeds personeel saamtrek, net op 'n ander manier, en sodoende kon ons nog meer personeel bereik.

Die TWK-bemarkingspan, saam met Korporatiewe Dienste en die bestuur, het op 15 Maart 2021 weggespring en tot en met Mei 2021 sowat 64 TWK-takke in Mpumalanga, KwaZulu-Natal en Eswatini besoek.

Die Roadshow het by TWK-hoofkantoor in Piet Retief afgeskop. Al die verskillende afdelings, onder andere Versekering, Debiteure, Besigheidsontwikkeling, Korporatiewe Dienste en ander afdelings wat TWK vorm, is deur ons bestuur, Mnr. Andre Myburgh, Mev. Gerna Grobler, Mnr. Tinus Potgieter en Mnr. Dupie van Rensburg, toegespreek. Ander bestuurslede het ook deelgeneem aan die Roadshow soos wat daar van dorp na dorp getoer is.

Takke wat besoek is, was TWK Handel en Meganisasie-takke, Versekering-takke, TWK Motors en Bande, Mkhondo en Panbult Meule, Rietspruit Bunker, Constantia Kunsmis, Sunshine Seedlings, Pietermaritzburg, Richards Bay Woodchip Mill, BedRock, SAWCO, STTP, SFC en Arrowfeeds.

Daar is ook langdienssertifikate toegeken aan personeel wat reeds vir 10 tot 40 jaar by TWK werk.

Hierdie jaar is daar ook vir elke afdeling 'n geleentheid gegee om vir 'n kollega te stem om as werknemer van die jaar aangewys te word. Elke werknemer van die jaar het 'n geskenkbewys van R1 000 ontvang.

Die kriteria waaraan die werknemer moes voldoen om genomineer te word, was as volg:

- Die werknemer leef TWK-waardes uit, naamlik groei, strewe, vernuwe, handhaaf, bewaar en ontwikkel.
- Die werknemer handhaaf goeie interpersoonlike verhoudings en bevorder spanwerk.
- Die werknemer neem eienaarskap van sy/haar pligte by die werk.
- Die werknemer kom altyd netjies voor by die werk.
- Die werknemer lewer goeie kliëntediens.
- Die werknemer verrig alle pligte betyds en akkuraat.

Daar is by al hierdie geleenthede Prego-rolletjies, 'n koeldrank en 'n geskenkie aan elke werknemer gegee. Dit was ook 'n geleentheid met lekker musiek in die agtergrond vir almal om so in werkstyd 'n bietjie saam te kuier en lekker te eet.

Ongeveer 6 500 km is met die TWK Roadshow afgelê, en ongeveer 1 800 Prego-rolletjiess is gemaak.





Dankie aan elkeen wat deel van hierdie Roadshow was, en elkeen wat saamgewerk het om hierdie 'n groot sukses te maak.











Limagrain Zaad South Africa ● Sojaboon-pakket

Kultivar	Groeiklas
LS 6240 R	Vinnig
LS 6146 R	Vinnig
NS 5258 R	Medium-kort
LG 60155 R	Medium
LS 6248 R	Medium
LS 6851 R	Medium
LS 6860 R	Medium

Kultivar	Groeiklas
LS 6868 R	Medium
NS 5909 R	Medium-lank
NS 6448 R	Medium-lank
LS 6161 R	Medium-lank
LS 6164 R	Medium-lank
LS 678 (Konvensioneel)	Medium-lank

www.lgseeds.co.za







Fire' em up with these toasty winter braai treats

We share some simple but tasty recipes to warm up those winter nights by the fireside.

Pizza-base Braaibroodjie

Our take on this South African braai-staple gives you free rein to put whatever you like on your braaibroodjie. We've kept it simple and provided the basic, after that, it's over to you to go all out!

Ingredients:

- Two pizza bases (store-bought makes it extra easy)
- Tomato slices
- Onion rings (we used red onions)
- Grated cheese
- Salt and pepper (to taste)
- Melted/soft butter (to glaze before braaiing)

Method:

- Layer the tomato slices, onion rings and cheese onto one of the pizza bases. Add salt and pepper to taste.
- Place the second pizza base on top of your broodjie.
- Brush soft/melted butter onto both pizza bases.
- Once your fire is ready, braai your braaibroodjie until both bases are cooked through.



Braailoumi Sosatie

This simple sosatie will wow your guests and compliment your meat as a tasty side.



- Braailoumi chunks (we chose the chilli flavour for some zing)
- Large baby marrows (blanched and cut into thick cubes)
- Lemon chunks
- Fresh rosemary
- Sosatie sticks

Method:

- Thread the baby marrow, braailoumi and lemon chunks onto your sosatie sticks.
- Braai over low coals with fresh rosemary until braailoumi is cooked
- Squeeze the juice from the lemon chunks over your sosaties before serving. If you feel adventurous, you can eat the cooked chunks



Braaied nectarines with vanilla ice cream

This is our winter-take on canned peach halves in ideal milk.



Ingredients:

- Nectarine, cut into slices of your choice we went with thick slices
- A little bit of brown sugar to coat the nectarine slices
- Vanilla ice-cream

Method:

- Toss your nectarine slices in a little bit of brown sugar.
- Place your slices onto your grill.
- Braai until sugar has dissolved and nectarines are cooked.
- Serve with vanilla ice cream.







I enjoy rising very early in the morning before the sun rises even, just when the first doves are starting to call in the darkness - it's an extraordinary time for me. If we look at Proverbs 8:17 (NKJV), the Lord says: "I love them that love me; those that seek me early shall find me." Then we go to Matthew, and Jesus says:

"ASK, AND IT SHALL BE GIVEN YOU; SEEK, AND YE SHALL FIND; KNOCK, AND IT SHALL BE OPENED UNTO YOU"

— MATTHEW 7:7 (KJV)

THE EARLY BIRD CATCHES THE WORM.

That is one of the most accurate sayings I've ever heard. I thank the Lord for one habit that I developed over fifty years ago as a young farmer, that is starting work early in the morning. There is no doubt about it, and I have proved it time and time again - the most productive hours of a farmer's day are the first hours. We would start work very early and then come in for breakfast at 09h00, and every time most of the vital work would be accomplished already, before breakfast and of course, dairy farmers start even earlier than that! It's an extraordinary time of the day, and Jesus knew that Himself, often the disciples, couldn't find Jesus. They would eventually find Him in the mountains and say, 'Lord, don't You know the people had been waiting for You?' Of course, the Lord would say, "Well, I've been getting instructions from My Heavenly Father."

I want to encourage you today to look at your program and give the Lord Jesus Christ the first fruits of the day. In the early morning, there are no distractions; everything is calm. Everything is fresh, even you and I, after having a good night's sleep - we are very sensitive to what the Lord is saying to us.

Please give Him your best, and then He will provide you with direction for the rest of the day.

Jesus bless you,

Angus and Jill Buchan



TWK MARKET NEWS



Visit the TWK AGRI WEBSITE for the latest commodity prices and currency movements.

www.twkagri.com

'N VERSEKERAAR WAAROP JOU BESIGHEID KAN STAATMAAK

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













DÍS HOEKOM JY OUTSURANCE MET JOU BESIGHEIDSVERSEKERING KAN VERTROU

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

'N VERSEKERINGSOPLOSSING WAT BY JOU BEGROTING PAS

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

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

