



# RADIUS

Issue 3.0 // 015

Jun // Jul // Aug '22

FREE

## Taking the bull by the horns

TELING- EN TEGNOLOGIEHEFFING OP SOJABONE

## Winter has come a knockin' for farmers and livestock

ISUZU MU-X  
Sets Benchmark for SUV D-Segment

Basjan se Boomhuis  
*Boomhuiswerk*

Tuin idees vir die winter

Testament noodsaaklik indien kinders wees gelaat word

TWK AGRI

*Welverdiend*

AGRICULTURE WITH A PULSE





## OESVERSEKERING LOOP IN ONS ARE.

## Winter Hael

### Is jou wintergrane verseker?

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

**Wintergewasse**  
Koring, Gars en Hawer.

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

Vir meer inligting kontak u agent of IMPAC Cropsure  
Tel: 012 010 0697 Epos: [info@impaccropsure.co.za](mailto:info@impaccropsure.co.za)

# INKOMSTEWAAARBORG

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

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

#### Watter soort skade word gedek?

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

#### Hoe word die versekerde inkomstewaarde bereken?

LGO x SAFEX-prys x Hektare x Waarborgpersentasie.

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

#### Hoe word die berekening van skade gedoen?

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

EIS - Indien die inkomstewaarde minder is as die waarborgwaarde.

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

#### Hoe werk haeldekking op die inkomstewaarborg polis?

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

#### Is alleenstaande haeldekking beskikbaar?

Ja, IMPAC Cropsure bied ook alleenstaande haelversekering.

#### Wanneer is premies betaalbaar?

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

Winter gewasse: Koring, Gars en Hawer. Versekerde gevare sluit in: Hael, Brand en Transito.  
Ryp (indien beskikbaar, teen 'n addisionele premie - Hawer uitgesluit).





Achieving

# *sustainable*

growth, together.

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



# *this is our story...*





# Gold tested in fire

Winter time often brings the feeling of inward reflection and quietness. Often these thoughts can take us back to the past year when we perhaps had to face some hardships. In this life, we sometimes go through trials. These are difficult circumstances beyond our control, things we cannot sort out by yourself.

In 1 Peter 1:7, we read: Your faith will be like gold that has been tested in a fire. These trials will prove that your faith is worth much more than gold that can be destroyed.

We do not like the idea of purification. None of us choose times of hardship, and we wish we could always sidestep them. Have courage!

When we go through difficult times, we are being shaped, moulded and pressed into more decisive, wiser and more resilient human beings than we ever thought we could be.

It remains a challenge to trust that our circumstances will be "okay" and that all will be fine in the end, and it isn't always the case, but still, through these lessons of hardships, I believe we come out stronger on the other side.

One of my favourite historical figures said: "Character cannot be developed in ease and quiet. Only through experience of trial and suffering can the soul be strengthened, vision cleared, ambition inspired, and success achieved." ~ Hellen Keller

Let success be achieved despite hardships. Let character be built and ambition inspired with a new heartbeat! Have courage, and let's grow agriculture together, with a pulse!

**Louise Johnson // Editor: Radius**

*"Your faith will be like gold that has been tested in a fire. And these trials will prove that your faith is worth much more than gold that can be destroyed."  
- 1 Peter 1:7*

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

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

Invest in TWK  
[www.twkagri.com/invest](http://www.twkagri.com/invest)  
[invest@twkagri.com](mailto:invest@twkagri.com)  
Facebook: @TWKAgri // Instagram: twkagri  
Twitter: @TWK\_Agri // LinkedIn: TWK Agri  
TWK YouTube-channel: <http://bit.ly/twkvideos>

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

**Contributors:**  
Clara Rautenbach, Cornelia Vermaak, Gert Heyns, Chantell du Plessis, Eugenè Joubert, Erich Jacobs, Desiré du Plessis, Annie Antonites, Jaco Jacobs, Johann Strauss, Letitia Coetzer, Gideon Schutte, Marisa Janse van Vuuren, Leandra Gevers, Angus Buchan.

**Distribution:** Prosource Technologies

**Printing:** Novus Print

**Editorial Enquiries:** Tel: 082 322 1844  
Email: [radius@twkagri.com](mailto:radius@twkagri.com)

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

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





# CONTENT



TWK Welverdiend Gastehuis en Onthaal

06

Insurance 101 - Explaining terms commonly used in insurance

60

Taking the bull by the horns

10

Tuin idees vir die winter

62

Teling- en tegnologieheffing op Sojabone - watter vordering is reeds gemaak?

14

The new black gold

64

Rotte en muis

16

DIY with (our own) Riaan

66

Winter has come a knockin' for farmers and livestock

18

Company News

69

Testament noodsaaklik indien kinders wees gelaat word

24

Welverdiend Recipes

75

The hidden door to unwarranted Personal Data usage

26

Waiting

78

The desert expedition that made museum history

35

Thank you for your support this past season - Sunshine Seedling Services

32

My companion - The Boston Terrier

39

Basjan se Boomhuis: Boomhuiswerk

40

TWK Seedlings

47

Groot Blokraai

49

Change your environment to suit your purpose

40

Isuzu MU-X sets benchmark for SUV D-Segment

54

Finding that helping hand for the sunset years

58







## TWK Welverdiend

### Gastehuis en Onthaal

Deur Clara Rautenbach

**Daar heers 'n ongekennde vreedzaamheid in die skakerings van groen wat jou begroet wanneer jy Welverdiend, ofte wel die Juweel van TWK Agri, se gronde betree.**

**R**uim grasperke lê soos skoongepoleerde matte en nooi besoekers om hul kronkelpaie te volg om die prag wat in die vólgende bedding om die vólgende draai lê te gaan verken. Sonstrale dans speels deur reuse blombeddings rondom honderjaar-oue bome met blaredakke wat kleurvolle voëls huisves.

Tussen die natuurskoon staan die hoofhuis; edel, beeldskoon, en ryk aan geskiedenis. Loodglasvensters – oorspronklik aan die huis – leen kleur en 'n spreekwoordelike venster tot die vakmanskap van 'n honderd jaar gelede. Die hoofhuis bied drie en-suite dubbel slaapkamers; elkeen gerieflik en stylvol ingerig om beide vakansiegangers en/of besigheidsbesoekers van 'n vreedsame nagrus te voorsien. 'n Breë onderdakstoep waar kleiner funksies aangebied kan word, kyk uit oor die pragtige tuin.

Buite langs die hoofhuis is vier pragtige en-suite twin slaapkamers – gepas vernoem na afdelings in TWK Agri; Hout, Graan, Handel en Versekering. Versekering dien ook as 'n Wittebrood-eenheid, en word gereeld deur bruide gebruik om reg te maak vir die Groot Dag in hul lewens.

Binne-in die hoofhuis skuil daar egter 'n skat wat bittermin ander gastehuse en/of konferensiefasileite by kan kers vashou – die outentieke raadsaal. Tot dertig afgevaardigdes kan in hierdie stylvolle spasie geakkommodeer word, en moderne geriewe soos lugverkoeling, 'n projekteerder met mikrofoonstelsel, asook heerlike koffie, word by die verhuring van die raadsaal ingesluit.

Bo aan die punt van Welverdiend se gronde, teen die grens van TWK Agri se eie toetsplantasies, troon die moderne glasstruktuur van die saal in juxtaposisie teen die antieke hoofhuis uit. Hier word tot 250





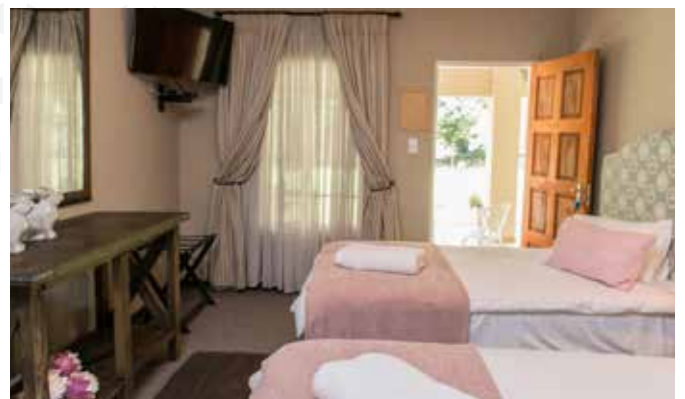


gaste gemaklik geakkommodeer vir 'n verskeidenheid byeenkomste, insluitende Boereverenigingsvergaderings, Konferensies, Prysuitdelings, Troues, Matriekafskeide, asook kleiner funksies soos Ooievaarstees of Verjaarsdae. Die saal is ten volle toegerus en beskik ook oor 'n ten volle gelisensieerde kroeg.

Dit is maklik om te kan sien waarom Welverdiend so 'n bekende troulokaal in die groter Mpumalangaprovincie is. Ingesluit in standaardtrouepakkette is tafels, stoele, eetservies en -gerei – om nie eens

te praat van die ongeëwenaarde fotogeleenthede wat die gronde bied nie. En vir 'n baie gematigde bedrag, kan Welverdiend as 'n geheel vir troues gebruik word, insluitende al sewe kamers, asook basiese dekor soos nodig.

Kom jy enige van die personeel teë, is dit duidelik dat daar iets baie groter agter die sukses van TWK Agri se Juweel skuil. Diane de Lange, tesame met haar span getroue huishoudsters en tuiniers, se hande staan vir geen taak verkeerd nie. 'n Tuiste weg an die huis gevoel val jou met





die intrapslag by Welverdiend by, en dit is maklik om die volgende eenhonderd jaar se suksesvolle byeenkomste op hierdie gronde te verbeel.

Verder beskik die perseel oor hul eie kwekery, PotnPlant waar gaste en besoekers in die rustigheid van die omgewing kan wandel en bekoor word deur die verskeidenheid plante en geskenke. Hier sal jy verseker rus vir jou siel kry.

Die perseel bied ook permanente verblyf in ons studentebewoing vir nuwelinge wat hul loopbaan by TWK begin. Hier kan hulle veilig fokus op hul toekoms in toegeruste eenhede met toegang tot alle hulpmiddels

om hulle die grondslag te bied om selfstandig en onafhanklik te kan bou aan hul loopbaan.

Die afgelope eeu van Welverdiend Gastehuis en Konferensielokaal se bestaan pas Henry Ford se bekende woorde soos 'n handskoen: "Om saam te kom is die begin; Om saam te bly is vordering; En om saam te werk, is sukses." ■



# Versekering wat koning kraai

Santam is al langer as 104 jaar die leier in korttermynversekering – ons verstaan die boerderybedryf. Daarom verseker ons alles van jou vee en oeste tot jou persoonlike en boerderybates onder een sambreel. **Santam. Regte, egte versekering.**

**Bel jou tussenganger of gaan na [www.santam.co.za/products/agriculture](http://www.santam.co.za/products/agriculture) vir meer inligting.**

Santam is 'n gemagtigde finansiële-diensverskaffer (lisensienommer 3416).



# 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.

**Roundup®**  
**WeatherMAX**  
HERBICIDE

- Is spesifiek vir gebruik in bosbou.
- Kan voor- en naopkoms gebruik word wanneer dit as gerigte bespuiting tussen bome aangewend word.
- Is geskik vir die:
  - vestiging van brandpaaie, in geheel of as brandstroke wat gedeeltelik chemies beheer word;
  - vestiging van 'n voorplant-brandstrook in onbewerkte veld;
  - skoonmaak van grond nadat geoes is en voordat weer geplant word;
  - hervestiging van wattelbome en
  - beheer van indringer-, giftige en meerjarige of probleemonkruid.



Bevat Transorb™-tegnologie vir vinniger opname en translokasie (reënvas binne een uur)



Toedieningsbuigsaamheid soos deur die etiket aanbeveel word



Breëspektrum-onkruidbeheer



Uitroeï van stompe



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

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



# TAKING THE BULL BY THE HORNS

By Cornelia Vermaak

**Selecting and investing in a bull or ram is an important investment in any livestock farmer. We look at why it costs so much and offer a few guidelines.**

**M**uscles bulging, head held high and giving a snort at his displeasure at being disturbed, a new bull is a familiar sight strutting along proudly in his temporary pen before being let out to pasture with his new herd or flock.

The excitement and pride when you buy a new bull or ram can be a lasting moment of euphoria and bliss if you made the right decision. But it can also cause setbacks, financial strain, and cause you to question your choices.

Many a livestock farmer has asked themselves the question of whether or not they made the right decision when buying a new bull. The most common question is if the animal's price is justified.

## **What it takes to raise your prize bull or ram**

Here's a run down on your new bull's life before he reached you. It all started with careful selection of both the sire (bull or ram) and dam (cow or ewe) as the parent stock. Once he's born, he's weighed at birth for the first time.

But this isn't his last visit to the scale. Just like it is for all those visiting the gym and checking the scale daily, so too with a young bull; a breeder (farmer) often takes on a role similar to a personal trainer. Constant weigh-ins and numerous tests await the young bull throughout his life.

Once weaned, he must pass the first inspection. This is when the individual

animal is examined based on performance results, health, breed regulations and even

according to the preferences of the breeder and the breed inspector.

Stock workers who spend the most time amongst herds will also pick up on abnormalities or concerns related to a specific animal at this stage. This includes when a calf drinks on other cows due to his or her own mother not having sufficient milk.

These observations along with others such as which calves or lambs that are weaker, will be noticed by workers and should be considered. This will also help cull the weaker animals instead of keeping them as breeding animals.

Breed inspections take place on more than one occasion in an animal's life. If the particular animal fails a test, he does not pass to the next round. If an animal does not pass a health check, it fails. Only once they pass their final inspection are they deemed ready to be sold.

This might seem exceedingly harsh, but all these tests (performance whilst on feed, performance whilst being bred or

***All the tests a young bull or ram must undergo to ensure that only the best and healthiest animals are used to breed with explain why breeding animals are so costly.***





out in the field, etc.) are to ensure that only the best and healthiest animals are used for breeding. That forms part of why breeding animals are so costly. For rams it will be much of the same thing. They are weighed at birth, weighed when weaned and so forth.

For rams as well as bulls, many things are taken into account, such as whether the jaws align, their pigmentation, wool quality, structure, masculinity and fertility are just some of the most common factors looked at during inspections, and when selecting the right breeding animals.

The breeder's veterinarian and ultimately your own veterinarian, will be spending a lot of time getting to know your bull or ram up close and personal as they have to perform health tests on these animals for fertility and other health conditions.

#### **Why so many tests? Is it really that important?**

For responsible farmers tests are important. Ultimately every farmer wants to breed with good quality animals in order to produce good quality offspring. Better quality offspring will in most instances lead to a higher income. This isn't just applicable to stud breeding but also to commercial farming as well.

Most of the farmers who generally buy breeding animals are commercial farmers. Commercial farmers turn grass into meat. A simple way of looking at it is that productive animals who reach their full potential whilst having less needs are more profitable, although they will have needs.

For farmers who produce animals as weaners, you want a good quality animal that will weigh well and bring in a good income when sold. This means that you have to make sure you are using the right animals for breeding.

There is a lot of emphasis on "good quality", mainly for the reason that buyers (this includes feedlots) want better quality because they get more "bang for their buck". So why wouldn't you also want more for what you produce? Whether cattle, sheep, goats or even horses,

there are specific breed requirements animals have to pass and tests are the way to go. This includes female animals as well.

#### **Guidelines before buying a breeding animal**

Here are a few things to look out for when buying breeding animals:

- Is the animal breed correct?
- Is the animal healthy? (Vet certificate)
- Is the animal from proven stock?
- Will the animal improve your own stock?
- Is the animal within your budget?
- Does the bull or ram look masculine?
- How are the animal's movement abilities?

A general rule of thumb when it comes to a budget for a commercial farmer when buying a bull, is that you will pay the price of six weaners for a bull.

This should however not be followed too rigorously as prices for different breeds can change as the market changes – so it's wise to keep up with market prices and trends.

When buying a new bull or ram, take note whether they look masculine. Buying a bull or ram that has a feminine appearance will influence growth rates and ultimately influence weaning weights.

Once you have decided to buy a breeding animal, don't choose the cheapest option. Whether as an upcoming farmer or as an existing farmer, doing so will cause setbacks in the long run to your herd or flock.

***A general rule of thumb when it comes to a budget for a commercial farmer when buying a bull, is that you will pay the price of six weaners for a bull.***

Rather, buy the best you can afford; select an animal that will make a positive impact on your herd and help you achieve the best results.

When you are standing amongst your animals, you should not have to look to find your bull or ram. They should be noticeable and standing out above the cows or ewes; then you know you are on the right path. If your bull or ram is smaller than your female animals, the offspring will be smaller than the female animals.

#### **Stick to your breed of choice**

Decide on your breed of choice and stick to it. Do copious amounts of research and make sure that you know what it is you are looking



**Available at selected** 

**Now with 24-Months Warranty\***

**DIXON**  
PREMIUM BATTERIES  
086 003 4966

MANUFACTURED IN SOUTH AFRICA  
SINCE 1955  
SEDERT  
VERVAARDIG IN SUID-AFRIKA

ISO 9001:2015  
Quality Management  
Cert: 2016072001

ISO 14001:2015  
Environmental Management  
Cert: 2016062601



for. Being indecisive or unprepared can cause you to make the wrong decision which will be costly.

If you intend on breeding with a specific breed, learn the breed requirements as well as standards and implement them in your own herd. Specific breeds have breed standards that are set out as guidelines for breeders so they can breed animals correctly.

Getting in contact with breeders will also give you more information on the breed you are looking at. Breeders are in many instances willing to help others with information about the specific breed.

As a farmer and ultimately a breeder, you need to know your animals and understand the road they travelled before they ended up with you.

Purchasing a breeding animal

isn't merely a case of picking out a calf and deciding that he will be your next bull or liking a lamb enough to keep him as a ram. At the end of the day, you have to be very selective in picking breeding animals in order to improve your herd or flock.

In the economic environment in which we find ourselves, farmers must look at every possible venture to increase profitability. Making smarter choices with your animals and your available budget will ultimately help you stay ahead of the pack. ■

*If you intend to breed with a specific breed, learn the breed requirements as well as standards and implement them in your own herd.*



## 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.

Wanneer dit kom by die groei, gesondheid en kondisie van jou diere, lei **samewerking tot prestasie**.



uppe marketing A28562





# WORX

it's your nature



**20V MAX POWER SHAR**



Holds up to 136kg



Foldable flap converts cart to dolly



Durable, flat-free tires



Cylinder holder



Bag holder



Plant mower strap



Mesh rock mover



Conversion kit *Sold separately*



[worxtools.co.za](http://worxtools.co.za)



# TELING- EN TEGNOLOGIEHEFFING OP SOJABONE

## WATTER VORDERING IS REEDS GEMAAK?

Deur: Gerl Heyns. Uitvoerende Hoofbestuurder: SACTA

**Sedert 1 Maart 2019 is daar 'n statutêre heffing op sojabone ingestel. Die doel van hierdie heffing is om saadmaatskappye aanvullend vir die ontwikkeling van nuwe kultivars en die deregulering van nuwe toepaslike biotegnologie te vergoed.**

**D**ie sojaboonbedryf beskou hierdie goedkeuring en implementering van die heffing as 'n deurbraak en 'n positiewe stap in die rigting om te verseker dat Suid-Afrikaanse produsente toegang verkry tot die nuutste kultivars en biotegnologie wat beskikbaar is. Dit sal meebring dat plaaslike produsente toegang het tot die nuutste kultivars en tegnologie om sodoende met ander lande te kan meeding.

Volgens 'n onlangse studie deur die Buro vir Voedsel- en Landboubeleid (BFAP) het opbrengste van sojabone oor 'n 20-jaarperiode in die VSA met 1,63% per jaar, in Brasilië met 1,56% per jaar en in Argentinië met 0,62% toegeneem. Oor dieselfde tydperk het Suid-Afrika se opbrengste met slegs 0,71% per jaar toegeneem. In hierdie periode was Suid-Afrika se sojaboonopbrengste gemiddeld 40% laer as die gemiddelde opbrengste in hierdie drie sojaboonproduserende lande, wat dit moeilik maak vir plaaslike produsente om in die wêreldmark te kan meeding.



### Waarom 'n heffing op sojaboongraan?

Een van die eienskappe van selfbestuivende gewasse is dat graan gebruik kan word om weer te plant sonder dat opbrengs noodwendig daal. Die Suid-Afrikaanse Wet op Planttelersregte (Wet 15 van 1976) laat produsente toe om graan vir plantdoeleindes op hulle eie plase terug te hou.

Sojabone is 'n selfbestuivende gewas en dus word groot volumes graan as saad vir plantdoeleindes gebruik. Volgens SANSOR word ongeveer 80% van soja-aanplantings met terughousaad geplant. Hierdie praktyk het die gevolg dat saadmaatskappye nie voldoende rendement op hulle belegging in navorsing en kultivarontwikkeling verdien nie. Dit het daartoe gelei dat sojaboon-graanoopbrengste oor tyd gestagneer het en dat nuwe biotegnologie wat reeds in lande soos die VSA, Brasilië en Argentinië gebruik word, nie plaaslik vrygestel kon word nie.

### Watter voordele het die heffingstelsel reeds vir produsente gebring?

Die heffingstelsel is baie positief deur saadmaatskappye gesien en het die afgelope tyd reeds verskeie voordele vir produsente na die mark gebring:

- Met die instel van die heffing in 2019 het die sojaboon-saadmark meer mededingend geraak en het saadmaatskappye oor die algemeen hulle saadpryse verlaag.
- Tydens die ontwikkeling van die heffingstelsel het van die groter maatskappye nie op hul louere gerus nie, maar dadelik begin met die nodige proewe om die nuutste biotegnologie in Suid-Afrika gedereguleer te kry.

In Augustus 2021 is die eerste nuwe biotegnologie, INTACTA Roundup Ready2 Pro®, vir algemene plaaslike produksie vrygestel. Dit beteken



dat plaaslike produsente nou toegang het tot biotegnologie wat reeds die afgelope ses jaar in die VSA en Suid-Amerika beskikbaar was.

- Nuwe kultivars wat hierdie biotegnologie bevat en 'n hoër opbrengspotensiaal het, is ingevoer en is tans in die nodige proewe om die kultivars plaaslik vir produksie te registreer. Klein volumes saad mag dalk reeds tydens die 2022-plantseisoen beskikbaar wees.
- Twee saadmaatskappye het reeds ver gevorder met plaaslike proewe om die nodige data vir die vrystelling van hulle nuwe biotegnologie te verkry en produsente kan verwag dat van hierdie produkte in 2025/2026 in die mark sal wees.
- Buitelandse saadmaatskappye het sedert die instelling van die heffing heelwat in hulle plaaslike infrastruktuur belê om sodoende hulle nuwe genetika deeglik onder plaaslike toestande te kan evalueer. Baie belowende resultate

is verkry en produsente kan na die nuutste kultivars met 'n aansienlik hoër opbrengspotensiaal uitsien.

- Plaaslike teelprogramme het ook nou tot meer materiaal uit internasionale teelprogramme toegang.
- Sedert 2018 is daar meer as 50 nuwe sojaboonkultivars geregistreer.

#### Deur wie word die heffing geadministreer?

Die sojaboonheffing word deur die SA Cultivar and Technology Agency (SACTA) geadministreer. Die heffing word volgens hulle marktaandeel aan saadmaatskappye uitbetaal. Produsente kan hiermee 'n baie waardevolle bydrae lewer deur, wanneer hulle hulle graan lewer, te verklaar watter kultivar gebruik is of watter saadmaatskappy se kultivar gebruik is om die graan te produseer.

SACTA is 'n nuwingsgewende maatskappy wat gestig is om saadheffings vir alle oopbestuifde gewasse te administreer.

#### Hoe word die uitbetaling van die heffing gedoen?

Die teling- en tegnologieheffing wat ingevorder word, word ná aftrekkings volgens hulle marktaandeel in die sojasaadmark aan saadmaatskappye uitbetaal.

Die biotegnologiegedeelte van die heffing sal aan die eienaar van die betrokke tegnologie betaal word. Die marktaandeelberekening kan gedoen word deur verskillende gewigte aan die volgende inligtingsbronne toe te ken:

- Nuwe saadverkope
- Lewerings per kultivar of saadmaatskappy by verskillende silo's en verwerkers
- Marknavorsing in die belangrikste produksie-omgewings ■



The **RIGHT** tank for **YOUR** needs

**MORE THAN  
TWENTY  
YEARS  
EXPERIENCE**

IN SUPERIOR &  
EFFECTIVE MOULDING

AVAILABLE AT  
SELECTED



RETAIL STORES





# Rotte en Muis

**A**lhoewel die die tandemuis 'n welkome besoeker is wanneer kindertjies hulle melktande wissel en 'n geldjie in ruil vir die tand ontvang, is die ware Jakob 'n groot uitdaging en beslommernis wat gevaarlike siektes aandra en skade veroorsaak.

Rotte en muis is aktief gedurende die winter aangesien hulle op soek is na kos en 'n geskikte skuiling. Omdat daar in die winter 'n groot afname in die beskikbaarheid van kos is, bied ons huise en asblikke 'n alternatiewe bron van kos. Benewens die gesondheidsgevaar wat hulle inhou, kan rotte en muis groot skade aan ons eiendom rig. Onder ideale toestande kan 2 muis vinnig tot 300 vermeerder!

Rotte verteer daaglik die ekwivalent van 10% van hul liggaamsmassa. Hulle besoedel ons kos en die omgewing met hul hare, urine en stoelgang. Hulle is ook draers van 'n aantal siektes soos salmonella, swartkoors en buboniese plaag, om maar 'n paar te noem.

'n Rotlokaas is die mees doeltreffende manier om van selfs die moeilikste knaagdierbesmettings ontslae te raak. Meeste van die knaagdierdoders is aangepas om die moontlikheid van toevallige inname deur mense of troeteldiere, voëls en ander nie-teiken diere drasties te verminder. Die blou kleur van knaagdierlokaas is spesiaal gekies om te verhoed dat voëls dit eet aangesien dit 'n teken van gevaar aandui. Verder word Denatoniumbenzoaat in rotmiddels gebruik wat 'n intens bitter maar nie-giftige stof is. Die uiters bitter smaak sal potensiële risiko's verbonde aan toevallige blootstelling verminder aangesien die bitter smaak sal veroorsaak dat jy dit onmiddellik uitspoeg as dit per ongeluk ingeneem word.



Om risiko van vergiftiging van kinders, troeteldiere en nie-teikendiere of voëls te verhoed, moet 'n geskikte, peuterbestande lokaasstasie gebruik word. 'n Lokaasstasie is nie 'n lokval

nie, maar 'n toestel wat rotmiddels veilig binne die stasie hou om te verhoed dat kinders en troeteldiere daarmee in aanraking kom. Behoorlike en veilige plasing van lokaasstasies is net so belangrik soos die gebruik van die knaagdierdoder. Rotte en muis sal nie lokaasstasies besoek as dit nie gerieflik in gebiede waar hulle aktief is geplaas is nie.

Waar moontlik, plaas die rotlokaas tussen die knaagdiere se skuiling en hul voedselbron, teen mure of op hulle roetes, aangesien hulle nie uit die pad sal gaan om die lokaas te vind nie. Rotte is dikwels agterdogtig oor nuwe of onbekende voorwerpe en dit kan 'n paar dae vir rotte neem om in aasstasies in te gaan en te voed.

## Voordede van Protek se Kill All- en Rodex-rotmiddels:

- **Beheer noorweegse rotte, dakrotte en huismuis**
- **Gerieflike en maklike toediening**
- **Enkelvoeding**
- **Gereed vir gebruik pille, wasblokkies, pasta, graan en vloeibare lokaas**

## Handige wenke:

- **Moet nooit knaagdoders met kaal hande hanteer nie.**
- **Verwyder hondekos aangesien dit Vit K bevat, 'n teenmiddel vir teenbloedstolmiddels.**
- **Gebruik vloeibare lokaas waar kos volop is en pille of wasblokkies waar daar 'n voedseltekort is.**
- **Vir veilige toediening, maak altyd van 'n lokaasstasie gebruik.**

Om op te som, dit is baie belangrik om te onthou dat alhoewel knaagdierdoders bedoel is om knaagdiere dood te maak, dit ook baie giftig vir mense, diere en voëls is. 'n Mens moet altyd etiketinstruksies volg en die nodige stappe neem om blootstelling te vermy. Alle knaagdierdoders moet buite bereik van kinders en troeteldiere gehou word, of dit nou gebruik of gestoor word. Om hierdie rede moet peuterbestande lokaasstasies gebruik word om toevallige inname te voorkom. Wanneer daar van dooie knaagdiere weggedoen word, gebruik altyd handskoene om kontak met karkasse te vermy en maak seker dat dit veilig weggedoen word.

Geregistreer in terme van Wet 36 van 1947

Kill All Pellets: brodifacoum (teenbloedstolmiddel) 0.02 g/kg SKADELIK, L7162, Kill

All Wax Blocks: brodifacoum (teenbloedstolmiddel) 0.05 g/kg SKADELIK, L7265,

Kill All Liquid: brodifacoum (teenbloedstolmiddel) 0.5 g/l BAIE GIFTIG, L7163,

Registrasiehouer: Almond Agro Chemicals (Edms) Bpk,

reg no 1997/006442/07, Posbus 188, Van

Riebeeckpark, 1629, Rodex Rat & Mouse Grain

Bait: brodifacoum (teenbloedstolmiddel) 0.05g/kg SKADELIK L9293, Rodex Rat &

Mouse Paste Bait: brodifacoum (teenbloedstolmiddel) 0.05g/kg SKADELIK, L9566,

Registrasiehouer: Innovative Pest Management, reg no 2001/00587/07, Posbus 3131,

Kenmare, 1745

Versprei deur: Protek, 'n divisie van PE BEE Agri (Edms) Bpk, Posbus 72, Heidelberg,

1438.Tel (011) 812 9800 of 0861 PROTEK (0861) 77 68 35, [www.protek.co.za](http://www.protek.co.za). ■



# PROTEK SE KNAAGDIERDODERS raak met een voeding ontslae van **ROTTE EN MUISE**



- Beheer noorweegse rotte, dakrotte en huismuis
- Gerieflike en maklike enkeltodiening
- Gereed vir gebruik pasta, pille, wasblokkies, graan en vloeibare lokaas

#### Handige wenke:

- **Moet nooit** knaagdoders met kaal hande hanteer nie
- Verwyder hondekos aangesien dit Vit K1 bevat, 'n teenmiddel vir teenbloedstolmiddels
- Gebruik vloeibare lokaas waar kos volop is en pasta, pille, graan of wasblokkies waar daar 'n voedseltekort is
- Vir veilige toediening, maak gebruik van 'n lokaasstasie

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

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

Insekdoders	Onkruidodders	Swamdoders
Spesialiteite	Knaagdierdoders	Kunsmis

Geregistreer kragtens Wet 36 van 1947  
**Kill All Pellets:** brodifacoum (teenbloedstolmiddel) 0.02 g/kg SKADELIK, L7162 **Kill All Wax Blocks:** brodifacoum (teenbloedstolmiddel) 0.05 g/kg SKADELIK, L7265 **Rodex Rat & Mouse Grain Bait:** brodifacoum (teenbloedstolmiddel) 0.05g/kg SKADELIK L9566 Registrasiehouer: Innovative Pest Management, reg no 2001/00587/07, Postbus 3131, Kenmare, 1745 **Versprei deur:** Protek, 'n divisie van PE BEE Agri (Edms) Bpk, Postbus 72, Heidelberg, 1438.Tel (011) 812 9800 of 0861 PROTEK (0861) 77 68 35, [www.protek.co.za](http://www.protek.co.za)



**Vir jou Huis en Tuin!**



# Winter has come a knockin' for farmers and livestock

By Cornelia Vermaak

**When it comes to winter, you should plan for the worst and hope for the best in the process. Here's how you can be prepared.**

It's that time of year: nippy winds, cold nights, chimney fires and a rush to make sure livestock have sufficient feed, struggling to start a tractor and rushing to town to buy more antifreeze.

Winter coats (those for humans as well as for livestock) have made their appearance once more as well. Gone are the lush green fields and pastures we know and love in the eastern half of South Africa; they've been replaced with a different colour pallet that has its own beauty.

Winter can be a very unforgiving season, even if you have made sure to be prepared, as well as prepared

for the worst. Temperatures drop well below freezing point, water freezes, feed quality is at an all-time low.

Livestock farming and farming in general in 2022 already had a few bumps during the start of the year. From foot-and-mouth disease breaking out in North West, to higher fuel prices due to conflict in certain parts of the world.

## **But what does all of this mean for livestock farmers?**

Livestock's needs won't go away. Your animals will still need to be kept healthy, and they will still need supplements to help them through winter. They will still have to be managed in order to remain profitable.



The same winter concerns as all years before 2022, are still there. From animals not being in peak condition during winter, to fires ravaging farms and even the impact of fuel prices on the supply chain.

## **It's time for bumping up your feed supplements**

Whether you plant feed for the winter, depend on silage, make bales or have no need for extra feed (having sufficient extra grazing), the nutrient levels in natural grazing will be much lower during winter months than during summer months.

During the winter months in the summer rain regions, giving the right supplement for livestock is crucial.

If you are unsure about what is available when it comes to all the different types and combinations of mineral supplements (lick), discuss it with the assistants at your local co-operation and even consider picking up a booklet or two at the co-operation on the different available options (unless you are tech savvy, then products can be found on several websites).

***During the winter months in the summer rain regions, giving the right supplement for livestock is crucial.***





Understanding what your livestock needs will help you make informed decisions.

It would be a good idea to look at vitamins, Vit A as well as other multivitamins, for your livestock during the winter. Remember that your area and another area will not have the same issues amongst livestock, each area is different yet the same.



#### **Be prepared for foot-and-mouth, pests and other diseases**

In March of this year the shocker of foot-and-mouth disease had quite a few farmers as well as feedlots and almost everyone in the livestock industry concerned. How can you as a livestock farmer help to prevent the spread of this reportable disease?

An important starting point is to not move sick animals away from a farm, whether for foot-and-mouth disease or for any other disease. If you are not 100% sure about what is wrong with your animals, get in contact with your local veterinarian and start treating them as soon as possible.

Breeding season during winter will be going strong at this point. Make sure to discuss requirements for vaccines with your veterinarian as well as with helpful assistants at your local TWK branch. If you don't have a management plan for vaccinations yet, get in contact with your local veterinarian or state veterinarian for a plan for your area.

Livestock farmers would have treated their livestock during the autumn months for both internal and external parasites, making sure there are no unwanted guests lurking about in their livestock. This does not however mean that animals will remain clean of parasites. Keep an eye on your livestock and if there are signs of animals being sick, treat them as soon as possible.

A product like Virbac's Flucazole C is a great product for the control of liver fluke, roundworms, lungworms and tapeworms in both cattle and sheep. If you notice animals with symptoms such as bag-like appearances under their jaws, pale eyes and jaws, weight loss and even just listless behaviour, treat them early (these animals will generally stand out away from their herd or flock mates).

If you are unsure about the exact infestation, take a fresh manure sample from an infected animal to your local veterinarian to have it tested.

## Are you struggling to collect your debt?

Agri Collections can assist.



## AGRI COLLECTIONS

**For more information, call us:  
Liesel Ehlers or Marike Bester**

**T:** (017) 824 1173 / 1176  
**E:** [collections@twkagri.com](mailto:collections@twkagri.com)

[www.twkagri.com](http://www.twkagri.com)





However, remember to never keep using the same animal health product. Parasites build up immunity against ingredients. This still means if you do alternate between products, that you should check what the main ingredient is in the products. This is so that the product's effectivity against the parasites is better assured.

If parasites do build up immunity because of the same products being used, getting rid of the infestation will be quite troublesome and should then be discussed with a veterinarian.

Another common culprit that both cattle and small stock suffer from is Pasteurella. Numerous animals die every year due to Pasteurella. Vaccines are generally available at co-operations and if animals do fall ill due to Pasteurella, it would be best to consult a veterinarian if you are unsure on how to treat the animals and with which medication.

Bulls will be taken out from the breeding herds nearing the end of winter and should be tested (by your veterinarian) for sexually transmissible diseases (STDs). They will also have to be vaccinated with products like Vibrin (to be discussed with veterinarian).

#### Don't overlook rare conditions and breeding flock

Pulpy kidney, interestingly enough, remains a common mortality culprit that is often overlooked. There are vaccines readily available at co-operations and should be given to animals to avoid the loss of life. A product like Pulpyvax (MSD) is a great go-to and will help lessen losses tremendously.

Farmers with wool sheep should keep an eye on the health of their animals. Lice and other culprits can still be a problem during the winter. If you do

notice a problem, either isolate and treat the problem or treat the whole flock before it spreads. Problems like these will break down the quality of the wool and will influence the price of the wool at auction.

Nearing the end of winter, sheep will start to lamb, and cows will start to calf. It will be quite a busy time.


Healthy female animals that are in a good condition, should be producing sufficient milk for the younglings. Remember to keep an eye on these animals after birth to ensure that infection does not occur.

Lactating females will have different nutritional needs than other animals. Make sure that their mineral lick is formulated for them so that they get the needed nutrients to stay in optimum productivity.


At the end of the day livestock farmers must know their animals, build a working relationship with their veterinarian as well as with assistants at the local co-operation, and do some reading (research) in order to farm productively and show a profit.

Resources: Virbac,  
MSD Animal Health

***Lactating females will have different nutritional needs. Make sure that their mineral lick is formulated for them so that they get what they need for optimum productivity.***




**Manufactured  
Timber Products**



The timber for our treatment plants are sourced from TWK's own sustainable plantations.

Our treatment facilities meet the South African National Standards SANS 457, SANS 754, SANS 1288.

We pride ourselves on producing Quality H4 and H5 products. On Time. In Full.



#### Our CCA and Creosote product range include:

Building and fencing	Agricultural netting	Transmission	Vineyard	Orchard
----------------------	----------------------	--------------	----------	---------

Contact us now for these treated timber products.

Chantanell Bezuidenhout  
T: +27 (0)12 991 9260  
E: mtp@twkagri.com



www.twkagri.com



# Oes die #DEKALBvoordeel

*Verken tegnologie wat die  
behoeftes van jóú boerdery  
aanspreek ...*



*Ervaar die voordele van ons nuwe  
geelmieliebasters vir jouself:*

/// DKC72-76BR /// DKC74-74BR  
/// DKC64-54BR /// DKC66-66BR  
/// DKC78-78BR

Ontdek die  
**#DEKALBvoordeel**



## DEKALB Gevorderde Genetika

By **DEKALB**® verstaan ons die belangrikheid daarvan om jou opbrengspotensiaal en winste te verhoog en om jou boerdery op 'n volhoubare wyse te groei. Met ons omvattende reeks kwaliteit geelmieliebasters wat gerugsteun word deur gevorderde genetika sowel as die bykomende voordele van **Acceleron**®-saadbehandeling, help ons jou om juis dit te doen. Ontdek die verskil wat gevorderde genetika, voordurende agronomiese ondersteuning en 'n eksklusiewe portefeulje van gewasbeskermingsoplossings in jou boerdery kan maak.

[www.cropscience.bayer.co.za](http://www.cropscience.bayer.co.za) /// [www.bayer.co.za](http://www.bayer.co.za) /// Tel: +27 11 921 5002 ///     @DEKALBSA | @Bayer4Crops

Bayer (Edms) Bpk. Reg. No. 1968/011192/07. Wrenchweg 27, Isando, 1601. Posbus 143, Isando, 1600. Die registrasie-eienaar van **Acceleron**® en **DEKALB**®, is Bayer AG, Duitsland.



## TWK GRAIN

*Our grain division is vastly experienced in the grain market and specifically focuses on the areas in which we operate. Our clients can, therefore, depend on expert market advice and information.*

*We provide a range of comprehensive services to the producers and end-users of grain, focusing on grain marketing, silo services and Safex trading.*

*Furthermore, we produce our own branded maize meal and animal feeds and supply these products at retail, wholesale and farm level.*





# THEY GROW *so well* BECAUSE THEY EAT *so well*

Our Yellow Maize products  
Growell-Yellow Maize; Yellow Crush;  
and Yellow Maize Meal offer high nutritional  
value, durability, and purity.

Yellow maize has a higher nutritional  
value than the ordinary white maize,  
because of its higher levels of Lutein,  
Carotenoids, and Vitamin A.

We also make feed mixtures such as  
Growell Mixed Fowl Feed and Chick Chick  
which will have your birds healthy and clucking.

Our products are ideal for small-scale and domestic  
producers that depend on livestock for their  
livelihoods. But beyond food production, farm  
animals play other important economic, cultural,  
and social roles – all the more  
reason to keep them well  
fed and healthy.



GROWELL POULTRY  
FEED, YELLOW MAIZE



GROWELL POULTRY  
FEED, YELLOW MAIZE  
MEAL



GROWELL POULTRY  
FEED, MIXED FOWL  
FOOD



GROWELL POULTRY  
FEED, YELLOW  
CRUSH



GROWELL POULTRY  
FEED, CHICK CHICK



FULL FAT SOYA

## CONTACT US

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

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





# Testament noodsaaklik indien kinders wees gelaat word



**Navorsers bestempel Covid-19 as 'n "hartverskeurende versteekte epidemie" en na raming is duisende kinders in Suid-Afrika en moontlik miljoene kinders wêreldwyd wees gelaat omdat hulle ouers en versorgers aan die dood afgestaan het.**

“ Kinders van alle ouderdomme treur en ervaar dalk ook onvoldoende sorg, die veranderde bui van die oorlewende ouer of versorger, te min kos, marginale behuising en gesinne, selfs families wat uitmekaarspat,” lui 'n studie deur Lancet Child and Adolescent Health. “Jonger weeskinders het onmiddellike, voltydse koestering en voortgesette steun nodig vir kinderontwikkeling. Die gehalte van sorg het 'n invloed op voortspruitende ontwikkeling, gesondheid en geestelike gesondheid.”

Volgens die studie word tieners, wat weeskinders word (oor verskeie kontekste heen), ook deur risiko's in die gesig gestaar soos seksuele geweld, uitbuiting, M.I.V./Vigs-besmetting, selfdood en kinderarbeid. Jeug swangerskappe, vervreemding van familie, armoede in huishoudings en skoolverlating om vir die jonger sibbe te sorg word ook hierby ingesluit.

Die navorsing definieer weeskenskap as die dood van een of albei ouers; die verlies van 'n primêre versorger weens die dood van een of albei ouers, of een of albei mede-inwonende versorgende grootouers tussen die ouderdomme van 60 en 84 jaar.

## **Wat gebeur met kinders as daar geen testament opgestel is nie?**

Jou kinders mag in 'n plek van veiligheid onder die volgende omstandighede geplaas word: Jy sterf sonder 'n testament en jy het geen wettige voogde aangewys en/of hulle kan nie maklik gekontak word nie.

Asof dit nie erg genoeg is dat jou kinders die uiterste trauma van jou dood moet beleef nie, is die gedagte dat hulle nog uit hulle huis weggeruk kan word, byna te erg vir enige overhart om te hanteer. Maar dit gebeur en selfs op 'n groter skaal sedert die aanslag van Covid-19, soos die genoemde studie aandui.

## **Hoe word die kind in 'n plek van veiligheid geplaas?**

'n Maatskaplike werker of polisielid ma meen dat 'n kind versorging en beskerming dringend benodig en dat enige uitstel die kind in gevaar sal stel. Die kind mag dan verwyder word sonder 'n hofbevel en in 'n plek van tydelike veilige versorging geplaas word (hoofstuk 9, artikel 152 van die Kinderwet).

Kinders word dikwels tydelik onder die sorg van vriendelike bure, vriende of familielede gelaat tot die ho besluit waar hulle permanent geplaas moet word. Bygesê, dit is slegs as die bure of familie bereid is om te help.

'n Testament kon bogenoemde scenario verhoed en is een van die grootste gunste wat jy vir jou minderjarige kinders kan doen.

## **Mites oor die opstel van 'n testament**

Ouers en veral enkelouers, werk partykeer so hard om in hulle kinders se behoeftes te voorsien dat hulle eenvoudig nie die tyd het om 'n testament te laat opstel nie. Verskeie mites kan ook bydra tot die uitstel om 'n testament te laat opstel:

- Tydrowend: Die meeste mense dink dit sal baie tyd en moeite verg



om 'n testament op te stel en hulle bly uitstel tot "eendag" toe.

- Koste: Baie mense dink dit is duur om jou testament deur 'n kundige te laat opstel.
- Slegs vir die welgesteldes: Baie mense dink ook dat testamente net vir die welgesteldes en diegene met baie bates soos veelvoudige eiendom en maatskappye van nut is.

Dié drie mites is nonsens en Capital Legacy het die afgelope tien jaar meer as 380 000 Suid-Afrikaners gehelp om hulle testamente op te stel. Daar is egter nog baie harde werk wat voorlê om die afgryse statistiek in dié verband in Suid-Afrika reg te stel.

Covid-19 het getoon dat hele huishoudings kan sterf, wat die dringende behoefte beklemtoon vir ouers om 'n testament op te stel.

### Enkelouers in Suid-Afrika

Die aantal enkelouers in Suid-Afrika is amper net so skokkend as die aantal Covid-19-weeskinders. Navorsing wat oor vyf jaar gestrek het, toon dat 60% van Suid-Afrikaanse kinders afwesige vaders het. Meer as 50% van Suid-Afrikaanse mamas is enkelouers. Dié navorsing is gedoen deur die Raad vir Geesteswetenskaplike Navorsing (RGN) en die Suid-Afrikaanse Instituut vir Rasseverhoudinge (SAIRV) en in 2019 gepubliseer (voor die impak van Covid-19).

Die meeste minderjarige kinders in Suid-Afrika (43%) bly by hul biologiese ma; 2% by hul biologiese pa; en 19% bly nie by enige van hul biologiese ouers nie. Die is hartverskeurend dat slegs 36% van Suid-Afrikaanse kinders by albei hul ouers bly.

Die definisie van 'n enkelouer is "iemand wat 'n kind of kinders het, maar geen man, vrou of saam (lewens)maat het wat met hulle bly nie.

Nog 'n statistiek wat 'n mens koue rillings gee is dat slegs 25 van ongeveer 60 miljoen Suid-Afrikaners 'n

geldige testament gereed het. Dit beteken dat 75% van ons kinders se toekoms in die hande van die staat gelaat word na ons te sterwe kom. Dieselfde geld vir die administrasie van Suid-Afrikaanse boedels, wat daartoe kan lei dat jou erfenis onregverdig verdeel word.

### Wat gebeur met my bates as ek sonder 'n testament tot sterwe sou kom?

Indien dit gebeur, sterf jy intestaat. Omdat minderjarige kinders nie toegelaat word om hulle eie bates te besit nie, sal die meester van die hooggeregshof in so 'n geval 'n eksekuteur aanstel om na die administrasie van jou boedel om te sien. Buiten krediteure word voorkeur wat jou boedel betrek, aan gades en kinders verleen.

Die bates wat na jou minderjarige kinders moet gaan, kan dan in die staat se voogdyfonds geplaas word. Die staat het die voogdyfonds doelbewus geskep om geld te ontvang en te bestuur namens mense wat regs ongeskik is wat nie na hulle eie sake kan omsien nie. Die sluit minderjariges en verstandelik gestremde mense in. Die hof sal ook 'n voogd vir jou minderjarige kinders aanstel. Die voogd mag dan eise instel teen die voogdyfonds om voorsiening te maak vir die kinders se uitgawes.

Dit is egter 'n moeisame proses en alle eise word noukeurig nagegaan om vals eise uit te skakel, wat lank kan duur. As daar enige bates oor is teen die tyd wat die minderjarige kinders 18 word, mag hulle by die voogdyskap fonds aansoek doen om hulle aan hulle oor te dra.

### Die voordele van 'n testament

- Die ouer nomineer voogde vir die kinders. Dit beteken dit is mense wat die ouer en die kind ken en vertrou. Dit is uiters belangrik dat meer as een voogd benoem word. Indien die ouer tot sterwe kom, sal die nominasie aandui met wie kontak gemaak kan word, as die voogde wat eerste genomineer is nie in die hande gekry kon word nie.
- 'n Testament sorg ook dat verwarring vermy word tussen familieledes wat erfstukke of ander bates en wys ook 'n eksekuteur aan om die boedel tot uitvoering te bring.
- Bates wat aan kinders toegewys word, kan in 'n testamentêre trust gelaat word wat professioneel deur 'n betroubare maatskappy bestuur word. Dit sal die kinders se toekoms beveilig en sake hanteer soos eiendom wat as deel van die erfenis agtergelaat word; die geldsake hanteer; en bepaal wat die geskikte ouderdom sal wees om al die gelde aan die kinders uit te keer.
- Om 'n testament te hê tesame met 'n testamentêre trust vir minderjariges, maak dit ook aansienlik makliker en vinniger om toegang tot geld vir die kinders te kry.

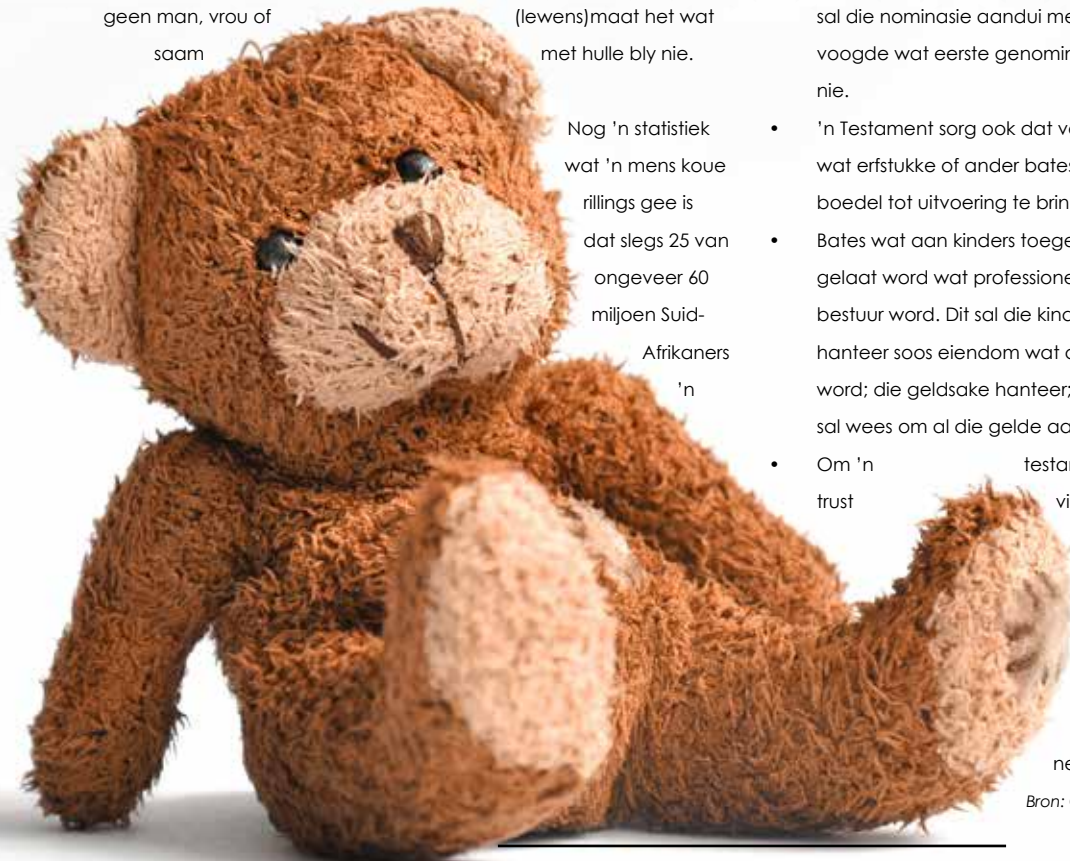
### Kontak u TWK-makelaar

T: (017) 824 1045 / (013) 590 7266

E: lifeadmin@twkagri.com / insure.

nelspruit@twkagri.com

Bron: Capital Legacy ■





# The hidden door to unwarranted Personal Data usage

By Eugène Joubert

**The abuse of personal data can happen for many different reasons, but the provision of references on a debt or contract application can provide loopholes for abuse.**

One of the great advantages of the computer is that it provides such easy access to data through powerful search facilities, ease of communication, and sophisticated analysis capabilities.

When the data is sensitive and personal, however, this can lead to serious abuse, because it opens the door for our personal data to be used for purposes quite different from what was originally intended.

Data may be misused because the rules governing who can use our personal data and for what purpose may not be clear or restrictive enough to protect the intentions and interests of the Data Subjects (you and me), those who control the data (the Responsible Party) may not abide by the rules, or the Responsible Party may not have sufficient control over who accesses the data.

Whatever the reason, data breaches can lead to a serious attack on the autonomy and dignity of the individual Data Subject. This entails a breach of trust. If someone reveals Personal Information of him/herself, or a reference to a close relation, as part of an application for a credit card, it is because the person decides it is worth the benefit, and because the person is establishing a relationship of mutual trust with the credit provider.



This should be the same approach as an online retailer, email provider, search service, or social network. However, if the holders of the data provide personal information about the Data Subject to an employer, or sell it to a marketer, without authorisation, they are violating the intent of the Data Subject, and committing a breach of trust.

## **What the current legislation says about Debt Collector data access**

Doing so is a contravention of the Protection of Personal Information Act (PoPIA) and maybe also of the General Data Protection Rules of the EU (GDPR).

The USA Fair Debt Collection Practices Act (FDCPA) curbs abuses by Debt Collection agencies, including harassing the debtor, calling third parties such as family members or employers who are not co-signers of the loan, making false statements about the debtor, or disclosing the debt of the actual debtor. This same prohibition exists in the SA Debt Collectors Act (DCA).

***Under South African data protection law, a Debt Collector may communicate with a person other than the debtor, only to obtain new location information of the debtor.***





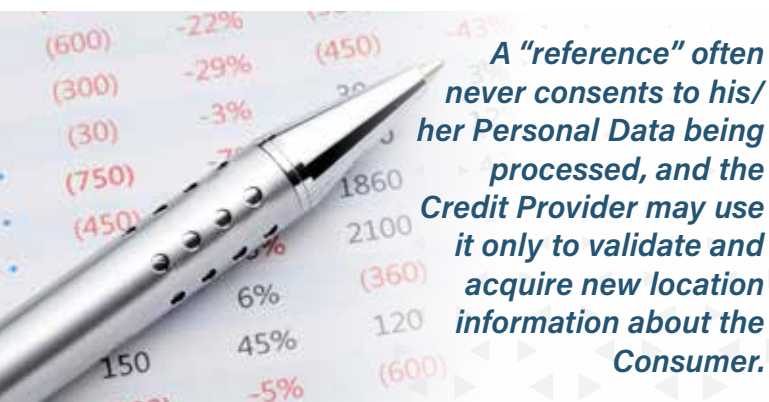
In the FDCPA, Section 804 provides that any Debt Collector communicating with any person other than the consumer (the Data Subject) for the purpose of acquiring location information about the consumer is required to identify himself, and state that he is confirming or correcting location information concerning the consumer.

Locally, in our DCA Code of Conduct, Paragraph 3(n) stipulates that the Debt Collector may not communicate with an employer, acquaintance, friend, relative or neighbour of the debtor, unless such a person stands surety for the debtor, or unless it is to obtain the debtor's address or telephone number.

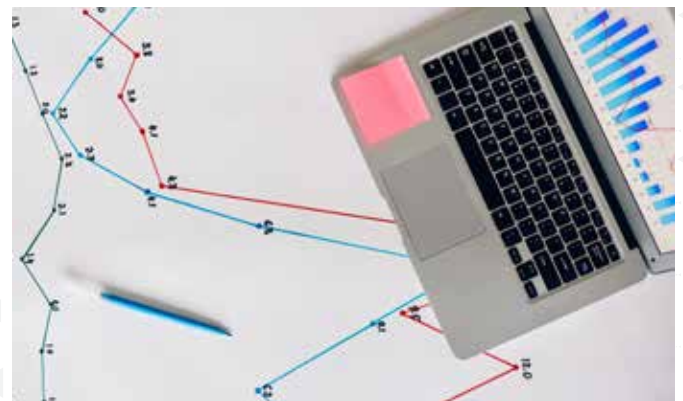
On the surface, it looks like under South African data protection law, a Debt Collector may communicate under the above mentioned circumstances with a person other than the debtor, only to obtain new location information of the debtor.

The crucial factor that both the FDCPA and the DCA were formulated before PoPIA and the GDPR.

However, in neither of the two Acts has provision been made that the Responsible Party may "change" the permissible use of the Data Subjects' Personal Data.



***A "reference" often never consents to his/her Personal Data being processed, and the Credit Provider may use it only to validate and acquire new location information about the Consumer.***



A grey area arises, however, when a Data Subject is required to provide a "reference" when applying for a service, loan or contract. This results in the reference becoming an unwitting Data Subject.

#### **A grey area when a "reference" is not subject to Data Protection Law**

To put this into a practical example: a Consumer applies for Credit and the Credit Provider, in the application for credit, asks for "references". The Consumer gives the names and telephone numbers of his/her "references" - why? Well it is clear that the Consumer is trying to build trust with the Credit Provider to approve his/her credit application.

However, we must remember that the "references" never consented to their Personal Information being disclosed to the Credit Provider. The Credit Provider would then be able to use the "reference" Personal Data to validate and acquire new location information about the Consumer should he/she abscond in the future.





It is clear that the permissible purpose, to process the "reference" Personal Information by the Credit Provider, is only to validate and acquire from the "reference" the Consumer's new location information.

In terms of the National Credit Act (NCA) the Credit Agreement and the Personal Data of the Consumer must be submitted to the Credit Bureau. The Credit Bureau's permissible purpose to process the "reference" Personal Information stems from the NCA. The Credit Bureau is not authorised to "change" the permissible purpose and on-sell the "reference" Personal Data without the explicit and tacit consent of the "reference" (who is also a Data Subject) to any third party.

It is again important to remember that the "reference" up to this point never consented to his/her Personal Data being processed; the processing that took place up to this point rests on the fact that the Consumer who applied for Credit volunteered the "reference's" data to the Credit Provider, and the Credit Provider may use it only to validate and acquire new location information on the Consumer, if required.

#### **What happens to the Reference's Data when a Consumer defaults**

It is common practice that the Credit Provider would hand the Consumers account over for collection, when in default, to an external third party, for instance an Attorney or Registered Debt Collector (EDC).

This EDC now needs to trace the Consumer and needs new location information. Up to now some Credit Bureaus would sign a contract with the EDC and supply the EDC with all Personal Data they matched to the Consumer including the original "reference" Personal Information lodge with the Credit Agreement in terms of the NCA.

Any other data that is "connected" to the Consumer is also supplied in a "tracing report" to the EDC. The "concern bar" is now raised due to the fact that all this "extra" Personal Data of people, totally unrelated to the original Credit Agreement, is processed by the EDC without their consent and for what appears to be no permissible purpose.

However, the POPIA specifically says this does not apply to processing based on consent. Consent must always be specific and informed.

Either fresh consent must be gained, which specifically covers the new purpose, or a different basis for the new purpose must be proven. If specific consent for the new purpose is not obtained, however, it is not necessary to show it is compatible.

It is common ground that the "reference" Personal Data disclose by the Consumer never gave consent for their Personal Data to be processed, so the only thing left is permissible purpose.

#### **What constitutes "permissible purpose"?**

One can argue that the permissible purpose for processing by the Credit Provider and the Credit Bureau stems from the NCA, but that did not include any other permissible purpose.

However, if it is then argued that the permissible purpose changed over time and there is no need for a new lawful basis for processing because the new purpose is compatible with the original purpose, so new considerations arise.

One should take into account any link between the initial purpose and the new purpose, the context in which the information was collected – in particular the relationship between the Credit Provider and the "reference" and what the "reference" would reasonably expect, the nature of the personal information, the possible consequences for "references" (also data subjects) of the new processing, and whether there are appropriate safeguards in place.



As a general rule, if the new purpose is very different from the original purpose, or it is unexpected, or it would have an unjustified impact on the data subject, it is unlikely to be compatible with the Credit Provider's original purpose for collecting the information.

The EDC would then need to identify and document a new lawful basis to process the information of the "reference" for that new purpose.

The fact that it might be "how business was done up until now" does not mean that it was/is permissible. Debt Recovery Agents do their utmost to get new location and "reference" data in order to "trace" the debtor and it is admittedly a difficult and expensive process; but circumventing the Protection of Personal Information Act is not the way to go. The real answer lies in "fixing" the challenge not "circumventing" it.

Eugène Joubert is the Chairman of the Corporate Rebels Group of Companies ■



*Debt Recovery Agents do their utmost to get new location and "reference" data to "trace" the debtor but circumventing the Protection of Personal Information Act is not the way to go.*

**Every seed planted in faith, produces a crop exceeding expectation.**

**How can we help you finance your growth?**



**Asset financing**



**Production facility**



**Monthly account**

**TWK FINANCING**

### GET IN TOUCH

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

**[www.twkagri.com](http://www.twkagri.com)**

TWK Agri (Pty) Ltd. is an authorised Financial Services and registered Credit Provider (NCRCP: 6849)  
Terms and Conditions apply





# Thank you for your support this past season!

By Erich Jacobs

**As the planting season draws to a close, we would like to thank you for the support this past season and look forward to supplying you with your seedlings again this coming season.**

Yes, it has been a season of challenges and celebration, but we have reached the end, and this is always a suitable time to reflect. The above-average rainfall in all areas was most welcome, and many growers have seen springs flow again (something not seen in many years), dams are full, and our precious underground reserves have been topped up again.

Sadly, the high rainfall also has some negative aspects, and we would like to touch on the effect on seedlings we have observed this past season.

## Seedling sizes affect plant growth:

### • Seedlings over their prime (too tall)

At certain times in the season, the higher-than-average rainfall affected growers who could not take their seedlings on time, and seedlings became too tall. When planting resumed, these tall seedlings were then planted deeper than usual, planted in poorly drained soils, and/or seedling plugs were not wet at planting. All this has led to higher-than-average mortalities. Mistakes made at planting, combined with poor seedling quality, can affect the tree's growth and yield as the final stocking is not optimal.

## Facts:

- An over-prime seedling has more stem growth relative to root growth. The seedlings are difficult to remove from the trays as they become "root-bound" and the fine hair roots are damaged. This damage opens access points for disease to enter. The root growth is compromised, and the seedling can no longer meet its above-groundwater and nutrient demands. The seedling transpires too quickly, leading to mortality.
- With over-prime seedlings, extra care needs to be taken to ensure seedlings are not planted too deep, as the softer part of the stem is below the surface, and the seedling is ring-barked at ground level, mainly when hot temperatures occur. The stem is also more susceptible to insect damage above and below the surface.
- J-rooting is increased with over-prime seedlings, as the planting pit is often not deep enough, and the planting teams bend the root plug at planting. The effects of J-rooting are usually only seen months after planting. Poorly planted seedlings are then placed under stress and are vulnerable to abiotic and biotic factors.
- Often, over-prime seedlings are bent during transport and damage is caused to the internal tissue, as with broken stems, which means the plant uses its available resources to repair the damaged area and not on growing.





**Seedlings under-prime (too small)**

So often, we at the nursery are put under pressure to supply seedlings as the planting conditions are ideal for the Grower, and they are prepared to take seedlings that are not ready (i.e., not hardened off or still too short). This causes the following when planting:

- The root plug cannot be planted deep enough, so the plug dries out quickly as it is situated at a soil level.
- The stem is soft, and the damage from insects increases.
- The root plug is not consolidated, and it disintegrates at or before planting.
- The under-prime seedlings will need more attention at planting and often require more watering after planting, especially in the first ten days.

Based on the above, our suggestions for the coming season are as follows:

- Place your seedling order early. This allows us adequate time to grow the seedling to your specifications.
  - Please give us your plant quality specifications, which are different for manual and mechanical planting operations.
  - If you cannot take your seedlings for the time slot initially ordered, you have been delayed with your felling, etc, please let us know so that we can sell the seedlings to other growers whilst they are still in their prime condition. With improved communication between the Grower and the nursery, we can mitigate the chances of seedlings being delivered that are too large (over-prime) or too small (under-prime), thereby decreasing the risk of plants dying or underperforming in the field.

- In instances that you have poorly drained soils, it is always advisable to drench the seedlings in a fungicide before planting - this assists in controlling any fungi that may be present in the soil.

**Watering:**

Another observation this past season was the watering of seedlings in holding nurseries on the farms. Below are just a few comments and tips:

- Watering is critical to the survival of the plants.
- Water the plants well when they come off the truck. They will have been watered well in the nursery before dispatch but have had to endure travelling in the heat, being wind-blown (plants on the edges), being jolted on dirt roads and being mishandled when loaded or off-loaded. Watering will help the plants to settle and re-coup.
- A strict watering regime needs to be adhered to from the day the plants arrive. Holding back water is another technique the nursery uses to harden off plants. If you supply too much water, the plants will become dependent on this, and in the field, they will die when they do not get it.
- If it is raining, you do not need to water. The same applies too if it is overcast. The plants are not transpiring as quickly, so they do not need water. Only if their heads are drooping must you water.
- Water first thing in the morning (the earlier the better) if it is going to be hot.
- Make sure the root plugs are saturated with water. The only way to check this is to pull a plant out and see how wet the medium if plugs are dry. If not (if there is some water in the plug), do not water unless it is going to be hot.
- Make sure you check that the edge plants are wet enough. They will be the first ones to dry out as they are exposed to more light and air movement. It is not good to base your watering on one or two pulled out samples. Make sure you take samples from the inside of a tray and the edges (due to drying out).
- If the root plugs of the edge plants are still wet, there is a good chance you will not need to water, as the inner ones will be even wetter. However, it is preferable to still test a couple of samples.
- If the edge plants are dry and the middle ones are wet on an overcast day, it is fine to only water the edges. This also applies when you check the plants at midday. If the edge plants are drooping, but







the middle ones still have moisture in their plugs, just water the edge ones.

- The plants must be thoroughly wet before they get planted (even in the late afternoon). Water the plants well before.
- DO NOT just wait until the water runs out of the bottom of the tray; it can form channels through the medium and not be wetting the entire plug. This is a big issue in the Unigro / plastic trays. Water all the trays and come back repeatedly. The water will slowly filter throughout the whole plug. DO NOT re-water unless the plant tips are drooping and the plants are in danger of drying out and dying, or you are about to plant them out. If you have to re-water (if it is sweltering), ensure it happens before midday to give the leaves enough time to dry off before nightfall.
- Before you water again, check that the root they are planted. Basic Rule: Keep the leaves as dry as possible and the medium wet. Clones will also dry out quicker than your normal seedling, so they require a different watering regime.
- Ensure all seedlings are watered before being sent to the field for planting.

From all the info above, several factors can contribute to mortalities in the field, but we hope that mortalities can be reduced by applying some of these principles.

### New Hybrid Crosses:

#### Eucalyptus Grandis x Eucalyptus

##### Longirostrata (GxL)

- Suited for drier sites without frost
- Good density an alternative for Dunnii on some sites
- Has a less heavy canopy than a GXU, bit can handle more heat and marginal soils

#### Eucalyptus Grandis x Eucalyptus Smithii

##### (GxS)

- Possible to plant at lower altitudes without having to worry about root borne diseases
- Not as dense as Smithii but denser than Grandis
- Altitude 800 -1000 MT

Availability of these two clones is limited but enough material will be available for trial blocks on your farm.

### Update on Rust wattle SP 644

- Demand for this clone has increased and growers have seen the uniformity and exceptional growth that the clone offers.
- We have increased our production and can offer a maximum of 40 000 per order. So, place your order early.
- The quicker canopy closure has reduced the number of weeding operations
- The SP644 was also affected by Mirid this season but in direct comparison to the normal wattle, which was also affected by mirid, the SP644 showed no sign of Rust whereas the normal wattle did.
- It's important that SP644 must only planted on good soils, so choose your sites carefully.
- Do not plant SP 644 in frost areas.

### Our three tier pricing structure

- Our 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 before the 30th of June 2022.
  - 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.

**Delivery Charge:** 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 believe at 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. ■



Timber SEEDLING Pricelist - 2022/2023 Season			
	Spec Price 2022/2023	Order Price 2022/2023	Price if 1/3 deposit paid by 30 June 2022
<b>SEEDLINGS</b>	Price per 1000	Price per 1000	Price per 1000
<b>Badjensis</b>	R 1529	R1 390	R 1 251
<b>Benthamii</b>	R1 463	R 1 330	R 1 197
<b>Black Wattle</b>	R 1 089	R 990	R 891
<b>Dunnii</b>	R1 430	R 1 300	R 1 170
<b>Elliotii</b>	R 1 601	R 1 455	R 1 310
<b>Grandis</b>	R 1 502	R 1 365	R 1 229
<b>Green Wattle</b>	R 1 353	R 1 230	R 1 107
<b>Macarthurii</b>	R 1 463	R 1 330	R 1 197
<b>Nitens</b>	R 1 529	R 1 390	R 1 251
<b>Patula</b>	R 1 738	R 1 580	R 1 422
<b>Smithii</b>	R 1 573	R 1 430	R 1 287
<b>Paperpot an additional charge per 1000 seedlings</b>	R 185	R185	R185
<b>TRAY PRICING</b>	Out / In		
<b>Unigro, Paper Pot trays</b>	R 90		
<b>Unigro, returned in bags</b>	R 45		
<b>M128 DEEP</b>	R 45		

Timber CLONAL Pricelist - 2022/2023 Season			
	Spec Price 2022/2023	Order Price 2022/2023	Price if 1/3 deposit paid by 30 June 2022
<b>CLONES</b>	Price per 1000	Price per 1000	Price per 1000
<b>G x N PP2107</b>	R 3 443	R 3 130	R 2 817
<b>G x N 010</b>	R 3 443	R 3 130	R 2 817
<b>G x U 400</b>	R 3 025	R 2 750	R 2 475
<b>G x U 412</b>	R 3 025	R 2 750	R 2 475
<b>G x U 488</b>	R 3 025	R 2 750	R 2 475
<b>G x U 111</b>	R 3 025	R 2 750	R 2 475
<b>G x Mac</b>	R 3 443	R 3 130	R 2 817
<b>G x L 222 (Limited Stock)</b>	R 3 025	R 2 750	R 2 475
<b>S x U 107 (Limited Stock)</b>	R 3 025	R 2 750	R 2 475
<b>Wattle Rust - AF 1 (Limited to 50k per order)</b>	R 3 383	R 3 075	R 2 768
<b>Wattle Rust - SP 644 (Limited to 50k per order)</b>	R 3 383	R 3 075	R 2 768
<b>Wattle Frost FW (Limited to 20k per order)</b>	R 3 383	R 3 075	R 2 768

**Notes:**

1. All prices Exclude VAT
2. Seedling Prices Exclude delivery charge
3. Limited stock species will be allocated on a first come basis
4. Prices are valid for PMB, Dalton and Piet Retief nurseries
5. Seedlings that are not on Order will be charged at Spec Prices

# GROWING A LEGACY FOR FUTURE FARMERS



## PIET RETIEF

- Forestry Seedlings

## DALTON HARDEN HEIGHTS

- Forestry Seedlings

## PIETERMARITZBURG

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

## PARK RYNIE

- Essential Oils
- Macadamia



## CONTACT US

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

T: (033) 390 3047  
C: (076) 260 1306

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





# Spoil Dad this

"Dad: A son's first hero, a daughter's first love."  
- Unknown



**Variety of Caps**  
**R180**



**Toiletry Bag**  
**R328.90**



**Leather Belts**  
**R350**



**Socks**  
**R90**



**Wallets**  
**R273.89**



**Mouse Pad**  
**R218.89**

**Available at TWK Marketing**

**T: (017) 824 1675 | E: rkinghorn@twkagri.com**



# The desert expedition that made museum history

By Dr Annie Antonites, Ditsong: National Museum of Natural History

**Specimens gathered during the historic 1930 Vernay-Lang Kalahari Expedition continue to be used for research and display purposes at the Ditsong Museum in Pretoria.**

Natural History Museums preserve specimens that were collected over decades and under varying circumstances: members of the public bequest personal objects (such as hunting trophies), zoos donate animals that died of natural causes or researchers collect specimens during their fieldwork.

In many cases, the collecting of history is just as interesting as the specimens themselves. The 1930 Vernay-Lang Kalahari Expedition provides just one such fascinating story.

During the early twentieth century, natural history museums across the world were actively expanding their collections. Acquiring specimens from places that were difficult to reach had a certain charm – especially fauna and flora from the African continent.

The Vernay-Lang Kalahari Expedition was one of the most successful zoological expeditions to Africa.

## An international team heads into the Kalahari

The expedition party was directed and funded by Arthur Vernay, an English antiques dealer, hunting enthusiast, naturalist, and philanthropist, who immigrated to the US in the early twentieth century.

He had previously undertaken similar expeditions to secure big game animals for several international museums.

Herbert Lang was the expedition's co-director. Lang immigrated from Germany to the United

*The expedition was charged to collect zoological specimens for museums in Chicago, New York, London, and Pretoria.*

States in the early 1900s and was a respected taxidermist, mammologist, and photographer.

Through a series of complicated agreements, the expedition was charged to collect zoological specimens for four museums: the Field Museum in Chicago, the American Museum of Natural History in New York, the British Museum of Natural History in London, and the then Transvaal Museum in Pretoria (now

DITSONG: National Museum of Natural History).

Finding enough specimens to fulfill the requests of each museum was challenging though and Austin Roberts commented in his published report on the expedition: "When it is considered how difficult it is to collect selectively in an area

## The specimens collected during the Vernay-Lang Kalahari Expedition:

**Mammals: 1500+ specimens**  
**Birds: 3260 specimens**  
**Reptiles: 954 specimens**  
**Fish: 946 specimens**  
**Mollusks: 8594 specimens**  
**Crustaceans: ± 1000 specimens**  
**Invertebrates: ± 780 specimens**  
**Insects: 25 000 specimens**  
**Plants: ± 1500 specimens**





Travelling through the Kalahari Desert



Travelling through the Kalahari Desert



Travelling through the Kalahari Desert

***From March to September 1930, the expedition crossed the central Kalahari, and returned with an astounding number of specimens – more than 43 000.***

like the Kalahari Desert, where animals are scarce and shy, it will be readily understood that it was no easy matter to secure sufficient material to supply the four institutions".

The Transvaal Museum served as the official headquarters of the expedition and four staff members joined the group. They were Vivian Fitzsimons, who collected lower vertebrates and some invertebrates; G von Son, entomologist and botanist; FO Noomé, senior taxidermist and Austin Roberts, who was in charge of mammals and birds.

In addition, the museum also sent five African staff members, who were specifically trained to prepare mammal and bird skins. Saul Sithole was trained by Herbert Lang in the art of taxidermy, and he led the group of skinners.

He became a well-respected bird taxidermist and joined several collecting expeditions across southern Africa over the years.

Other Kalahari Expedition members included Joseph Aebischer, Vernay's assistant; Captain Beeching of the Bechuanaland Police and three Batswana police officers; and Dr AW Roger, Director of the Union Geological Survey.

### **Complicated logistics, skilled drivers and special vehicles**

Special provisions were made to meet the logistical needs of the 31-member expedition team. Skilled drivers, adept at driving large vehicles in sandy conditions, were employed and special vans were commissioned.

In his published expedition report, Austin Roberts notes that three custom-built, closed 1.5-tonne Dodge motor vans were commissioned, "with the sides adapted to drop outwards as beds, two large tanks on the running boards – one of which took the steaming overflow from the radiators and condensed it so that the water could be conserved for use again, and the other to carry fresh water for domestic purposes – and gauze screens over the radiators to keep them clear of grass tops and seeds".

Two similar trucks carried the bulkier supplies, such as fuel and water tanks, as well as the collected remains of larger animals. The men used a "Victory Six" Dodge touring car for shorter trips from the base camps to their hunting grounds.

In areas where supplies were not readily available, these had to be arranged in advance. Austin Roberts' account



provides a glimpse into the feat of the logistics: "supplies of petrol, oil and foodstuffs in just sufficient quantity to carry the party through to Ghansi district, were carried in the vans; in fact, the vans could not carry all of it, and it was necessary at the outset to send supplies forward in advance and dump them, and then send them forward again while the camps were stationary at these dumping sites.

Other supplies were sent by rail to Gobabis in South-West Africa [Namibia] for delivery by ox wagon at Gemsbok Pan, 200 miles away, and to Maun, by ox wagon across the northern Kalahari, 300 miles from Palapye Road railway station".

#### Over 40 000 specimens collected

From March to September 1930, the expedition crossed the central Kalahari en route to their end destination along the Chobe River in northern Botswana.



*Skinning bird specimens in the field*



*Travelling through the Kalahari Desert*

They returned with an astounding number of specimens – more than 43 000.



*Herbert Lang (left) and Arthur Vernay (right)*

For almost all classes, this was the first systematic effort in gathering a representative series for the Kalahari. It was also the first systematic collection in entomology ever gathered in most of the Kalahari, thanks to the efforts of G von Son.

Discover new, efficient  
business solutions

## TWK PAYROLL SERVICES

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

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

#### Our services

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

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

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



hr@twkagri.com



(017) 824 1021





Arthur Vernay succeeded in his effort to gather sufficiently large and interesting collections in various branches of Natural History to justify his enormously expensive undertaking.

Mammal, bird, reptile and entomological specimens from this historic expedition are housed at the DITSONG: National Museum of Natural History, and they continue to be used for research purposes today. ■

*Three custom-built, 1.5-tonne Dodge motor vans accommodated the 31-member team, while two similar trucks carried the bulkier supplies, and a "Victory Six" Dodge touring car used for short trips.*

# ideal

## ADULT DOG



GLOSSY SKIN & COAT



BONE & JOINT HEALTH



HIGH DIGESTIBILITY



HEALTHY TEETH & GUMS



**IdealPetFood**   
**idealpetfood**   
**idealpetfood.co.za** 



Manufactured by:  
 AVI-products (Pty) Ltd.  
 P.O. Box 1758  
 Link Hills 3652  
 Tel: 031 766 0016  
 info@aviproducts.co.za



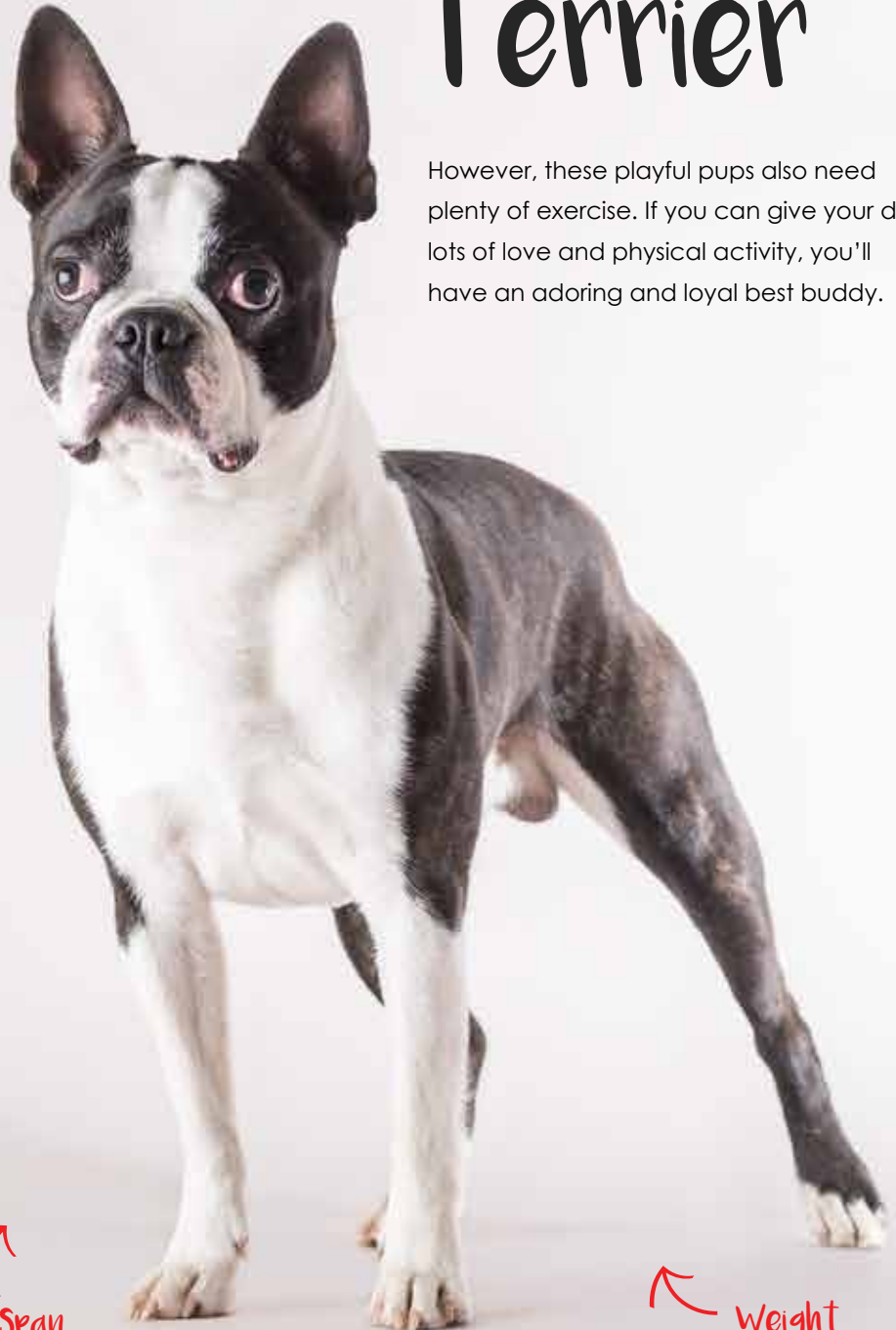
# Boston

# Terrier

The Boston Terrier has been popular since their breed a little more than a century ago. They were originally bred to be fighting dogs, but today, they're gentle, affectionate companions with tuxedo-like markings that earned them the nickname "American Gentleman."

Boston Terriers are highly affectionate dogs who get along with all members of the family.

However, these playful pups also need plenty of exercise. If you can give your dog lots of love and physical activity, you'll have an adoring and loyal best buddy.



Height →

30 - 38 cm tall  
at the shoulder



















↗  
Dog Breed Group  
Companion Dogs

↗  
Life Span  
13 - 15 Years
















↖ Weight  
4.5 - 11 Kg

Source: [www.dogtime.com](http://www.dogtime.com)



## Friendliness

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

## Trainability

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

## Physical Needs

Energy level	   
Intensity	    
Exercise needs	   
Playfulness	    







# BASJAN SE BOOMHUIS

## Boomhuiswerk

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!

En dit is presies wat vanmiddag gebeur ...

"Basjan!" roep Mamma. "Waar is jy? Wanneer gaan jy jou huiswerk kom doen?"

Waar hy bo in die boomhuis sit, bly Basjan tjoepstil. Hy beduie met sy vinger voor sy mond vir Strepies, sy mak muishond, om ook stil te bly. Strepies krap-krap met sy poot agter sy oor, asof hy nie mooi verstaan nie. Muishonde weet nie veel van dinge soos huiswerk nie.

"Basjan, ek weet jy's daar bo in die boomhuis," roep Mamma.

"Maar Mamma!" antwoord Basjan met 'n kla-stem. "Ek lees 'n baie lekker boek. Kan ek dit nie maar eers klaar lees nie?"

Dit is darem so ampertjies die waarheid. In Basjan se boomhuis is 'n rakkie met van sy gunstelingboeke, en daar is regtig een van die boeke wat hy nog nie klaar gelees het nie. Dit is 'n lekker boek. Hy sal eerder die boek klaar lees as om nou huiswerk te gaan doen.

Mamma sug. "Nou goed, Basjan," sê sy. "Maar sodra jy klaar is met jou boek, kom doen jy jou huiswerk, gehoor?"

"Ja-a-a-, Mamma," sê Basjan.

Basjan voel 'n bietjie skuldig omdat hy so effens gejoj het, daarom haal hy maar die boek uit sy boekrak. Hy is nie regtig lus om dit nou klaar te lees nie, maar enige iets is beter as om huiswerk te gaan doen.

Basjan maak die boek oop. Hy het skaars begin lees, toe hy voetstappe onder die boom hoor.

"Basjan, is jy daar bo?" roep 'n stem.

"Hallo-o-o-o, en wie se vuil voete dink jy is daai wat by die boomhuis uithang?" raas 'n ander stem. "Natuurlik is hy daar bo, Slimjan!"



Basjan sit met 'n glimlag regop en loer oor die rand van die boomhuis.

"Hallo, julle!" groet hy vir Nandi en Neville. "Waarvoor wag julle? Klim op!"

Nandi en Neville is nou wel 'n tweeling, maar hulle is gedurig besig om oor iets te stry. Dit is vir Basjan partykeer baie snaaks om na hulle gestry te luister. Die tweeling se pa boer op die buurplaas. Dit is so naby dat hulle sommer hierheen stap wanneer hulle kom kuier.

Die tweeling klouter boontoe.

"Basjan, ons het jou hulp nodig," sê Neville toe hy hom op een van die boomhuis se kussings tuismaak.

"Nie ons nie, Neville," sê Nandi en rol haar oë. "Jy het Basjan se hulp nodig."

"Ja, oukei," sê Neville. "Basjan, ek het jou hulp nodig."

"Waarmee?" vra Basjan verbaas.

"My huiswerk," sê Neville.

Basjan kreun. "Agge nee! Huiswerk? Ek probeer juis hier in die boomhuis wegkruip vir my huiswerk!"

Neville lag. "Toemaar, dis nie so erg nie," sê hy. "Ons moet môre by die skool vertel van ons gunstelingdier."

Basjan wens partykeer hy en die tweeling was in dieselfde skool – hulle is tog in dieselfde graad! Dink net, dan kon hulle saam hulle huiswerk gedoen het. Maar ongelukkig is die tweeling in 'n ander skool.

"Ek gaan oor 'n luiperd praat," sê Nandi.





"Ek praat oor 'n gebande muishond," sê Neville.

"Soos Strepies!" sê Basjan.

Neville knik en vryf Strepies se kop. Dit Strepies sommer baie is met die idee dat oor hom gaan praat.

"My mondeling klaar," sê ma het my Maar ek klas 'n foto wys," sê daarvan nie."

"Natuurlik gee ek nie slim plan."

"Ek het my ma se kamera gebring," sê Nandi. doen, is om Strepies vir 'n foto te laat poseer. Ek sal die foto

Basjan lag. "Ons moet 'n lekker snaakse foto neem," sê hy. "Neville, dalk kan ons Strepies op jou kop laat sit. Of dalk kan ons 'n foto neem waar jy vir Strepies 'n sprinkaan of 'n kriel gee om te eet. Ons sal net eers 'n sprinkaan of 'n kriel moet vang."

"Ag nee, jiggie, Basjan," sê Nandi. "Ek is nie nou lus vir goggas vang nie."

"Basjan!" roep 'n stem.

Basjan sug. "Ja, Mamma?" antwoord hy.

"Het jy van jou huiswerk vergeet?" vra Mamma.

"Nee, Mamma," sê Basjan. "Ek sal dit netnou kom doen. Nandi en Neville het gou kom kuier. Ek moet vir Neville met sy huiswerk help."

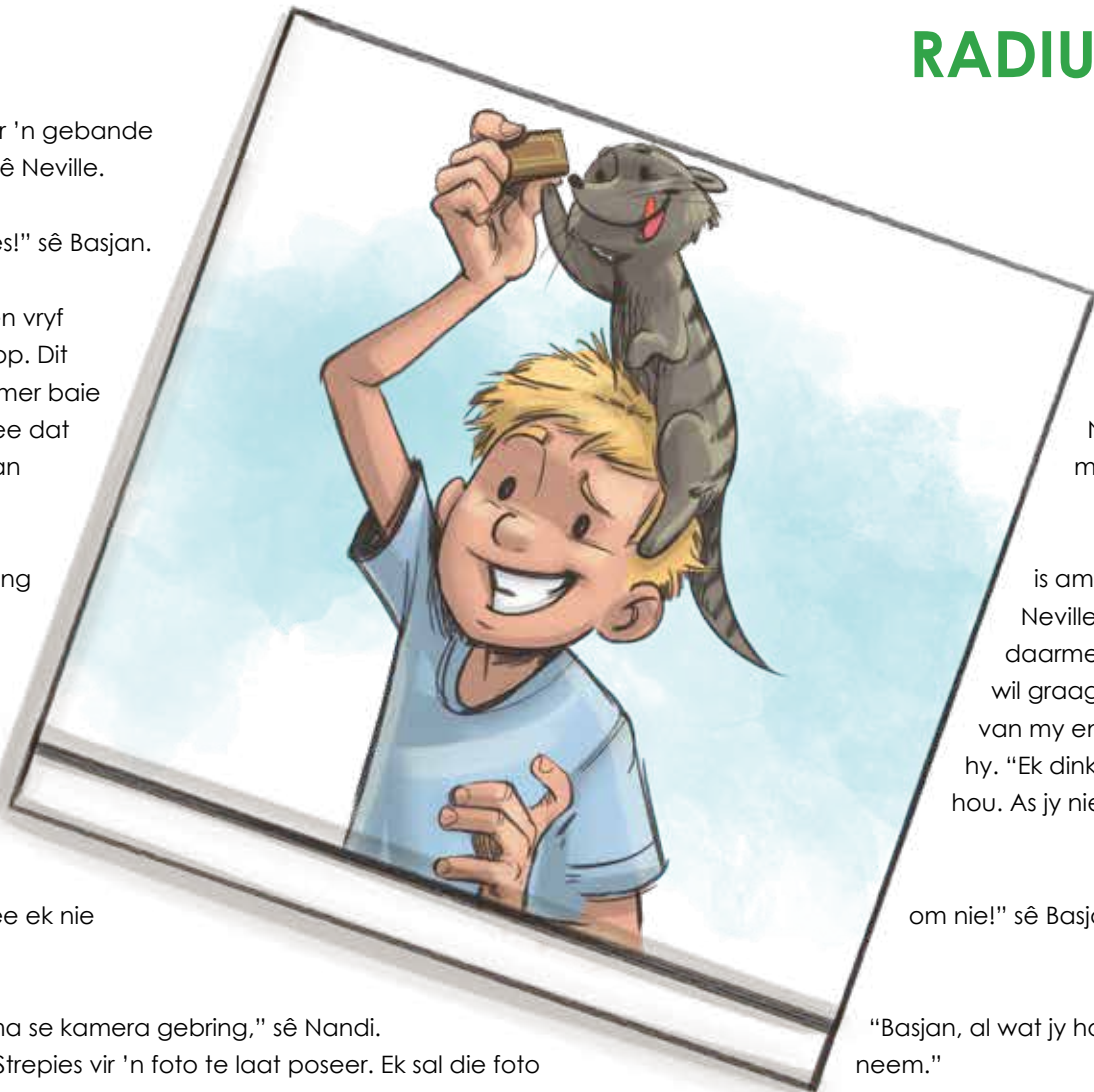
"O?" sê Mamma. Sy klink verbaas. "Nou maar goed. Maar moenie te lank kuier nie, hoor. Jou huiswerk wag!"

Mamma stap weer in huis toe.

"Dit klink of jy in elk geval nie tyd het om goggas te vang nie," sê Nandi.

Basjan grawe 'n pakkie beskuitjies uit die ou kis in die hoek van die boomhuis. Strepies se ore spits en sy snorbaarde spring orent toe hy die geritsel van die pakkie hoor. Hy is mal oor beskuitjies!

"Sit tjoepstil," sê Basjan vir Neville. "Is jy reg met die kamera, Nandi?"



oor lyk of in sy skik Neville mondeling

is amper Neville. "My daarmee gehelp. wil graag vir die van my en Strepies hy. "Ek dink hulle sal hou. As jy nie omgee

om nie!" sê Basjan. "Dis 'n

"Basjan, al wat jy hoef te neem."



"Jip," sê Nandi.

Basjan tel vir Strepies versigtig op Neville se kop.

"leeee, sy naels is skerp!" kla Neville en knyp sy oë toe. "Eina, Strepies, jy grou gate in my kopvell!"

"Hou net stil," sê Basjan. Hy hou 'n beskuitjie bo Strepies se kop. Strepies staan op sy agterpote en snuif daaraan. Hy balanseer mooi netjies bo-op Neville se kop.

Klik! Klik! Klik! maak die kamera.

"Perfek!" sê Nandi.

Basjan tel vir Strepies af en gee vir hom die beskuitjie. Hy verslind dit dat die krummels spat!

"Wys die foto's, Nandi!" sê Neville.

Nandi wys vir Neville en Basjan die foto's op haar ma se kamera. Hulle bars uit van die lag toe hulle die foto's op die skerm sien. Neville lyk verskriklik snaaks met die muishond op sy kop. Op elke foto trek hy 'n ander gesig.

"Dit gaan perfek werk vir my mondeling," sê Neville. "Ek gaan sommer al die foto's in die klas wys. Die ander kinders gaan lekker lag. Dankie, Basjan!"

"Nou moet ons terug huis toe gaan," sê Nandi. "Basjan, jy moet nog jou huiswerk gaan doen."

"Urgggh!" brom Basjan.

Toe die tweeling weg is, tel Basjan weer sy boek op. Maar ...

"Basjan!" Aan Mamma se stem kan hy hoor dit help nie om nog verskonings uit te dink nie.

"Ek kom, Mamma!" roep Basjan met 'n sug. Hy klouter ondertoe.





Langs die eetkamertafel staan Basjan se skooltas en wag.

"Kry jou huiswerkblaai uit," sê Mamma. "Dat ons sien watse huiswerk jy vanmiddag moet doen."

Basjan maak sy tas oop en grawe daarin rond tot hy sy huiswerkblaai kry. Hy gee dit vir Mamma. Sy lees dit.

"Dis jou gelukkige dag, Basjan," sê Mamma. "Vandag het jy nie baie huiswerk nie. Al wat jy hoef te doen, is om 'n rympie te skryf."

"'n Rympie?" vra Basjan.

Mamma knik. "Ja, 'n rympie oor jou gunstelingplek."

Basjan byt op sy lip. Sy gunstelingplek? Mmm ... dit behoort nie te moeilik te wees nie.

"Mamma, mag ek my huiswerk in die boomhuis gaan doen?" vra Basjan.

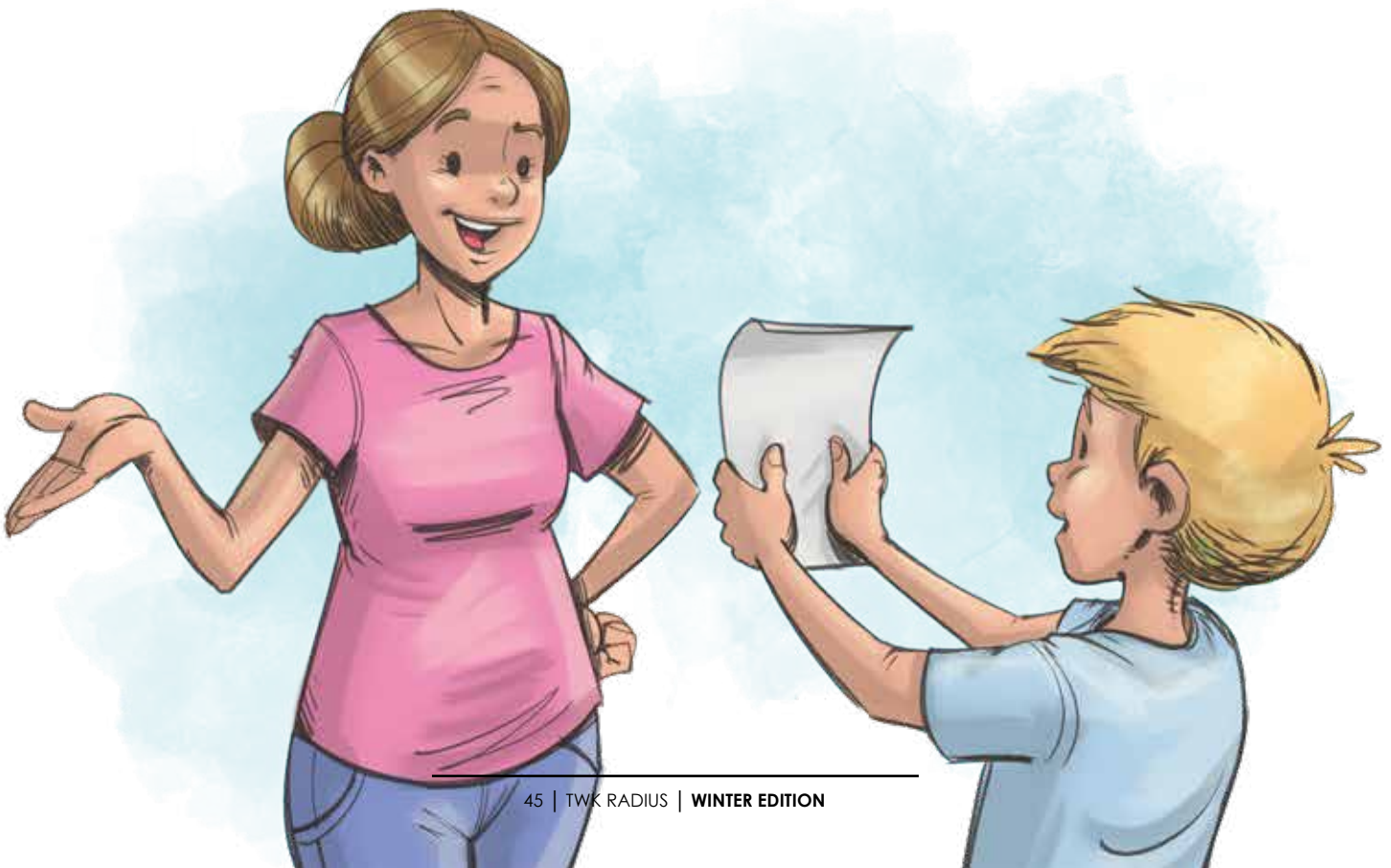
Mamma frons. "Nee, Basjan, jy weet mos jy doen jou huiswerk hier by die tafel."

"Maar Mamma," pleit Basjan. "Vandag se huiswerk is anders – ek móét dit daar gaan doen."

Mamma sug en skud haar kop. "Nou toe dan."

Basjan gryp sy boek en sy potlood en draf weg. Toe hy buite kom, klouter hy op tot in die boomhuis, gaan lê met sy maag op een van die boomhuis se kussings ... en begin skryf.

Basjan glimlag terwyl sy potlood oor die papier blits. Dis glad nie so moeilik as wat hy gedink het nie. Dit is eintlik nogal pret om woorde soos "boom" en "droom" met mekaar te laat rym. Hy kyk rond. Dit voel asof die boomhuis hom sommer idees gee om die rympie te maak ...





'n Paar minute later sit hy sy potlood neer, lees nog 'n keer wat hy geskryf het, en klouter af om dit vir Mamma te gaan wys.

"Is jy sowaar al klaar?" vra Mamma verbaas toe hy by die kombuis instap.

"Mamma maak ook rympies," sê Basjan. "Sowaar en klaar rym met mekaar. Haai, en daar rym ek nog verder!"

Mamma frons. "Het jy so vinnig jou rympie geskryf?"

Basjan knik.

"Ek hoop nie jy het dit afgejaag nie," sê Mamma kwaai terwyl sy die boek vat om Basjan se rympie te lees.

Terwyl Mamma lees, kruip 'n glimlag oor haar gesig.

"Basjan, dit is fantasties!" sê sy. "Het jy dit regtig self geskryf?"

Basjan trek sy skouers op. "Ek dink die boomhuis het gehelp," sê hy. "Ek het vir Neville met sy huiswerk gehelp, en die boomhuis het my met my huiswerk gehelp!"

Mamma vryf sy hare deurmekaar. "Nou ja toe," sê sy. "Dan is jou huiswerk gedoen. Mooi so. Jy en Strepies kan maar weer gaan speel."

Terwyl Basjan terug boomhuis toe stap, glimlag hy van oor tot oor. Hy kan sy rympie uit sy kop onthou ...

### **My boomhuis deur Basjan**

My gunstelingplek  
is my huis in 'n boom.  
Daar kan ek speel,  
skatte wegsteek en droom ...  
Somer of winter,  
dwarsdeur die jaar,  
speel ek en Strepies (my muishond)  
graag daar.  
As my maats kom kuier,  
speel ons ook vir ure  
in my boomhuis,  
en daar wag groot avonture!  
In my boomhuis  
tussen die blare so groen  
kruip ek weg as Ma my roep  
om huiswerk te doen!

As Neville en Nandi weer kom kuier,  
gaan hy sy rympie vir hulle opsê.  
Dalk sal Mamma hom toelaat om van nou  
af elke middag sy huiswerk hier in die  
boomhuis te doen.  
'n Boomhuis maak selfs huiswerk pret!





# Pencil Case

*Shuffle the letters to discover five things that you might find in a pencil case.*

1. ARRESE
2. ELRUR
3. SOSCRIS
4. GUEL
5. CINLEP

## Skryf 'n rympie

Om 'n rympie te skryf hoef nie soos huiswerk te voel nie – dit kan vet pret wees! Skryf jou eie rympie oor jou gunstelingplek. Dink mooi voor jy begin skryf:

**Waar is jou gunstelingplek? Wat doen jy graag daar? Hoe lyk dit? Hoe ruik dit?**

Begin jou rympie só:

**My gunstelingplek is ....**

## In Die Sop!

Winter is die perfekte tyd om sop te kook! In die woordblok kruip tien bestanddele weg waarmee jy heerlike sop kan maak. Kan jy al tien bestanddele kry?

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

Pencil Case: 1. Eraser 2. Ruler 3. Scissors 4. Glue 5. Pencil  
In Die Sop: Boonjies, Noedels, Erfties, Tamatie, Wortels, Aartappels, Seider,  
Spinasie, Somploene, Lensies  
Ysblok: 1. Swaellijie 2. Celsius 3. Junie 4. Antarktika 5. Frozen  
Warm Woordes: 1. Handskoen 2. Verwarmer 3. Pantoffel





# Grapjas

Klop-klop.

Wie's daar?

Helle.

Helle wie?

Helle-lus om my huiswerk te doen nie!

Klop-klop.

Wie's daar?

Hoog.

Hoog wie?

Hoog-stede nie lus om my huiswerk te doen nie!

Klop-klop.

Wie's daar?

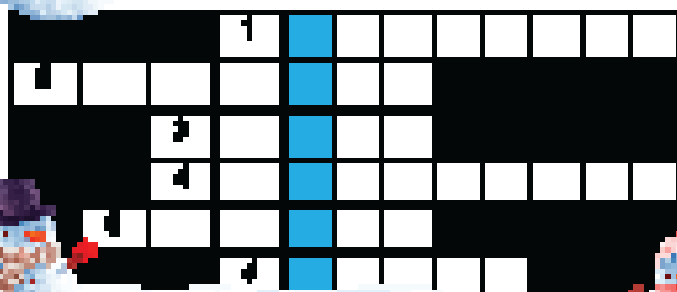
Deon.

Deon wie?

Deon-dereyter. Hoekom is jou huiswerk nie gedoen nie?

## Usoblok

Wat dít blokkiespel? 'n  
speelsigle toetsend  
in silly-blokkies letters.



**Antwoorde:**

1. Willems se daer was - studeer-dit af in die vroeë-middag.
2. Studeer-werk om huiswerk te doen (studeer).
3. Studeer-werk te doen in die vroeë-middag.
4. Studeer-werk te doen in die vroeë-middag.
5. Studeer-werk te doen in die vroeë-middag.
6. Studeer-werk te doen in die vroeë-middag.

## Warm Woorde

Wanneer die letters in elke  
letterblok om te te te te te  
jou letter warm word.

1.

A	N	O
S	K	H
D	N	E

2.

A	W	E
V	R	E
R	R	M

3.

A	L	P
F	T	E
N	F	O

Mom: "How was your day, Silly?"  
Silly Silly: "Terrible. I got detention  
for something I didn't do."  
Mom: "What didn't you do?"  
Silly Silly: "My homework."

Teacher: "Silly, did your father  
help you with your homework?"  
Silly Silly: "No, Ma'am, he did it all  
by himself."

Why did Silly Silly eat his  
homework?  
Because the teacher said it was a  
piece of cake.



# Groot Blokraai

Hiskia se ma	Dronk	Prikkel	Koring-poeier	↓	Wyfie-hoender	↓	Oranje sitrus-vrug	↓	Oor-konde	↓	Me Thurman	↓	Kos van gebakte deeg	↓	Nader trek
↖	↓	↓	Langoor	→			↓	Lewendi-ge dans	→				↓		Carstens of Jordaan
			Maai					Moeder	↓						
Groot loopvoël	→		↓		Disney se vissie	→					Teenoor NNO				↖
Soos 'n groot ___ verdwyn	→				Onnosel	↓					↓		Vark	→	Opening vir arm
				Voet se kleding-stuk			Ont-werpe		Hoë manstem		Damp van water	→			↓
Peloton	→		Wisse-ling	→			↓		↓		Wat afgekoop kan word		Lied vir twee	→	
Populier	→			Oor se bel	Vasklem	→					↓	Algemeen	↖	Ulmus-boom	Bedaard-heid
Brief-omslag	Askies!	Swelsel	Rye	→				Skaars	→					↓	↓
	↓	↓	Kêrel	↓										↓	
↖								Trek-dier	→		Geskat	→			
											Jongs-lede	↓			
Die adel	→							Objek	→				Steur	→	
Magtiger as swaard	→			Sint	Bloed-vate	↑		In die hoogste plek				←	Reier	Millitesla	→
				↓										Feë	
↖						Seemyl		Derge-like			Versigtig natmaak	→			Boepe
Steek-vlieg	Jurk		Uiterste		Warmbad	↓		↓					Mes se snyblad	→	↓
	↓		↓									↖			
Voordeel		Skouburg		Begeer	→					Besorg	So gou as	Stapels		Prul	
↖		↓								↓		↓		↓	
				Japan se hoofstad		Volle-dige	→								
Lewe	→			↓						Parvenu		Twee-spalt		Maaltye	Vorm gee
										↓		↓		↓	↓
Ghries		←	Barium		Briek trap		Waar die putjie is	→							
↖					↓										
			Aldus				←	Ontvang		Onder andere				←	Regs-voorskrif
			↓							↓					Predikant
Wedren	→							Teenoor ram	→				Lê hulle in hof af	→	
Nag-merrie	→					Geurige beskuit-spesery		Voet-stukke	→						

Blokraai 04. Blokraai verskaf deur XWord.co.za.





# Change your environment to suit your purpose

By Letitia Coetzer

**You can be fully invested in the task at hand and start with the best intention to achieve your goals, but you need a conducive environment for success. Here's how to make one.**

**H**aving a goal or an outcome in mind is a state of mind that exists at almost every point in time for everyone.

But what does it take to achieve your goal? Is it about having a plan that outlines what tasks we should follow per day; or is it about being motivated and driven to achieve the expected outcome? Or is it a bit of both?

But there is another factor which influences us. By default, we have been taught that change comes from within, that having enough willpower will lead you to achieving your goal.

Although willpower and determination to achieve something are important factors in our success, by optimising our environment, it becomes much easier to do what is right.

## **When mind sometimes can't triumph over matter**

We believe that we have control over what we do, that we must only set our minds to accomplishing a task or achieve a goal and with enough effort it should materialise.

However, the truth is that your mind can be easily swayed by external forces.

Each day has its own array of choices. We are bombarded by countless options at every turn.

We often set a goal or decide on a desired outcome and even plan on how to achieve the outcome, that is until we find ourselves at the end of the day with a to-do list that only has more items added to it, and none of the planned tasks crossed off, and we are left with no idea what happened to the day.



Whether we want to admit it or not, we are the product of our environment. The objects in our surroundings determine what we think, how we feel, what we desire, and events, people and places influence the way we think and behave.

If you find yourself in a work environment where most people are conscious about their health and eat mostly healthy food, it's likely that you will be influenced to also take up a healthier lifestyle.

You may be busy doing online research and be distracted by the suggested articles or videos in your feed.

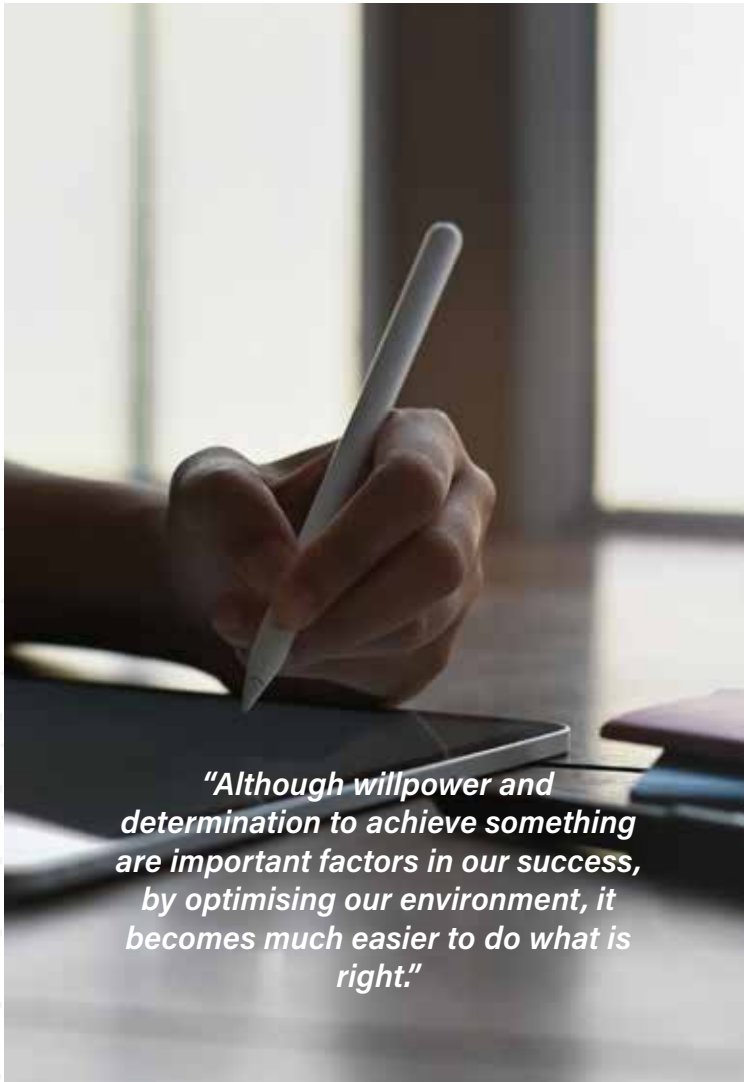
If your work area is disorganised, you will most likely procrastinate in starting your work because of the effort it requires simply to organise your space.

## **How the environment influences our lives**

Human beings are social beings. We look around ourselves at other people, objects, and the way our environment is set up to determine how we should act.

These environmental cues serve as a reference guide for how we should respond. As humans we are all cognitive misers; that is, we seek to think and solve problems in the simplest way which requires the least effort.





***"Although willpower and determination to achieve something are important factors in our success, by optimising our environment, it becomes much easier to do what is right."***

We only have a limited amount of willpower to make decisions before our brains get tired and overwhelmed. The result is that most of our lives are made out of habits that we repeat.

These habits do not involve a lot of thinking or planning. It is therefore easy to continue doing just as we have done before. This is fine, until we are faced with a task or project which requires us to exert additional energy without immediate results.

Such tasks then take up a lot of willpower. Unfortunately, willpower only lasts for a short while before our mental energy runs out. We end up opting for something that requires less effort and is more convenient for the time being.

You may have started an exercise routine and hope to achieve certain results within a certain time frame but after a few weeks your motivation seems to wane because you didn't achieve the desired outcome. Instead of pushing through and trying harder, you choose to accept where you're at.

However, we make a mistake when we believe that willpower is the key to achieve our goals. Our environment is the biggest dictator in our success story.

When you place yourself in a disrupting environment which leads to undesirable outcomes, then it becomes hard to make the right choices.

#### **How to change your environment to one that suits your goals**



The opposite is having an environment that presents you with more choices that are in line with what's important to you.

Making positive changes to your environment makes it easier to do what's right without having to think about staying motivated all the time.

If you set up your surroundings so that making the best decisions comes easily, then you can set yourself up to practice better habits.

Often, we think that change comes from within. We believe that achieving a goal is about changing ourselves and what we think. But we neglect the fact that optimising our environment can make a large impact on the choices available to us, and our resulting actions.

**Some simple environmental changes could include:**



***"We look around ourselves at other people, objects, and the way our environment is set up to determine how we should act."***





- If you want to eat better, ensure you have healthier foods and water readily available
- If you want to convince someone to perform a task, set it up in such a way that encourages the person to want to do the task
- If you want to be successful, surround yourself with people who you admire. Being around these people will inspire you to be more like them.

Our environment not only affects our performance but also our mental health.

#### Your environment can be impacted by:

- **Aesthetics:** Cluttered spaces can create feelings of being overwhelmed, and they can induce anxiety, while tidy spaces can invoke a sense of calm. Objects in your environment should boost your motivation and peace.
- **Sensory:** The lighting, temperature, sounds, smells and colour palette of an environment are very important to how comfortable, relaxed, and safe you feel. For example, harsh lighting and loud noises can lead to anxiety or agitation, while dark and cold spaces can lead to feeling unmotivated.
- **People:** Indirect or inconsistent communication, conflicts, or unreliable people in the environment can be very stressful to manage. However, sharing a space with someone you trust, such as a partner or spouse, can create a sense of calm.
- **Culture and values:** It's important for people to connect with others that share their culture and values to be understood at a deeper level.
- **Familiarity:** If something in the environment, such as a difficult relationship or disorganisation, reminds you of a difficult time you may feel triggered by it, resulting in old feelings like anxiety arising again. However, positive associations in the environment such as a family keepsake, photos or familiar objects remind you of your purpose.

#### Your perception of your environment also impacts your wellbeing

It is easy to blame a toxic work environment, cluttered house, or rainy weather for your deteriorating mental health. But sometimes, your perception of the environment contributes just as much to how you feel.

If you are not in a position to change something about your environment, it is critical that you work on reframing your beliefs about it.

Trying to appreciate your environment, even if it's one positive thing about it, can help reframe your thoughts about where you are. Gratitude is an excellent place to start.

Forming a routine or some habits to help keep your space

organised, peaceful and purposeful can help you gain a sense of control in a situation and motivate you.

Focus on the elements that work and are supporting in your current environment. Small changes like organising clutter, adding photos or a painting can make the environment more soothing.

Journaling, movement (exercise), or talking to a confidant or professional may help you deal with any unpleasant emotions and frustration that you may associate with your current environment.

#### Remember:

- Your environment is the most influential contributor to your success.
- Change what can be changed and learn to accept the unchangeable.
- A grateful heart is a happy one. ■

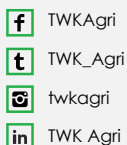




# TWK Insurance, Nelspruit is moving!

## Our new business premises opening 1 July in Nelspruit

TWK Insurance, Nelspruit, is relocating and open for business at our new premises from 1 July 2022.



[www.twkagri.com](http://www.twkagri.com) 



TWK's Insurance Division was established in 1978 to provide support services to clients. Over the years, these products and services have expanded to complement the growth and development of the Company's diverse client base. Today, TWK Insurance has service points in Mpumalanga, KwaZulu-Natal, Western and Eastern Cape, Free State and Gauteng.

Short-term Insurance  
Crop Insurance  
Plantation Insurance  
Long-term Insurance  
Medical Aid  
Alternative Risk Transfer

***If it is  
insurable,  
we can do it!***



**Get in touch**



**+27 (0)13 590 7266**

12 Streak Street, Nelspruit, 1200

[insure.nelspruit@twkagri.com](mailto:insure.nelspruit@twkagri.com)

FSP: 45055





# ISUZU MU-X

## Sets the Benchmark for SUV D-Segment

**Based on the Isuzu D-MAX bakkie, the introduction of the new mu-X follows the success of the outgoing model which led the segment leader in Australia for seven years.**

**T**he second-generation mu-X boasts bold new styling, a larger and quieter cabin, luxurious materials, and next generation driver assistance and safety features.

"The new mu-X is a massive step-up for Isuzu. It represents a shift in how customers will view vehicles in this segment in terms of ride quality, luxury, and technology. The new mu-X will not only attract more buyers in this segment but is likely to attract buyers from other segments as well," says Craig Uren, Senior Vice President Isuzu Sales and Marketing.

Aimed at growing families who want a 7-seater that still fits their lifestyle needs, the new mu-X offers comfort and convenience features for up to seven adults with a cabin that is the largest in the segment. New safety and driver assistance features further make driving long distances a breeze.

The new mu-X is one of the safest vehicles on the road with a 5-star ANCAP rating. The safety rating is driven by Isuzu's innovative safety

systems such as the addition of a centre airbag between the driver and the front passenger, a world first for the segment. The mu-X also benefits from the use of high tensile steel in key parts of the body structure, making it stronger for better occupant protection and driving performance while being lighter than the outgoing model.

The mu-X will arrive South Africa with a new version of Isuzu's formidable 3-litre engine matched to a fast shifting 6-speed automatic gearbox. Isuzu engineers have paid particular attention to the engine's performance in three key areas, namely fuel consumption, power, and engine noise. Power is now 140 kW

### **Bold New Look**

The new mu-X debuts Isuzu's new look for its passenger vehicles, an expression of the brand's bold identity and pursuit of luxury and exclusivity. Viewed from the front, the mu-X communicates precision and solid build quality evidenced by the execution of new "World Crossflow" front grille and intricate detail of the arrow shaped Bi-LED headlamps.

The headlamps follow an arrow signature design motif with long sharp outlines which further add to the overall high-quality upmarket appearance.

The side profile of the mu-X is dominated by a signature line running from front to rear, linking the arrow motif headlamps with the rear light 3D winglets. This powerful character line emphasises the powerful, elegant lines of the body.

The rear end combines an advanced look with an elegant yet solid stance. New tailgate badging harmonises with the new mu-X's design language and presents a keen and elegant look.

The rear lights and indicators are combined in a winglet design with precise LED details which give a sense of depth when seen from behind.

All three models have new alloy wheels, with 20-inch wheels fitted to the top of the range ONYX model, LSE models are fitted with 18-inch alloy wheels, and 17-inch wheels on the LS.



# THE ALL-NEW TOYOTA STARLET



**MAKE SPACE  
FOR FUN**

# THE LAND CRUISER 70 SERIES AS RUGGED AS AFRICA



**TOYOTA**  
NEEM LEIDING



**Motors & Bande**  
Vehicles & Tyres

Contact us for information on your next purchase.

We strive towards excellent service, fair pricing options and great after sales support.

TWK Toyota, Standerton

T: 017 712 1341 | E: [standertondp@twkagri.com](mailto:standertondp@twkagri.com)

25 Krogh Street, Standerton, 2430





Eight paint colours, including five new colours are available; Splash White, Dolomite White, ONYX Black, Mercury Silver, Obsidian Gray, Red Spinel, Santos Brown, and Sapphire blue.

#### **Larger more refined cabin**

Designed and engineered for long cross-country drives, the new Isuzu mu-X has an opulent and elegant cabin atmosphere with room for seven adults. The three-dimensional layout has a solid and elegant design with rich, fine, impressive materials. Gentle elegant lines are finished with layered soft touch materials, fine and impressive level of craftsmanship which is designed to appeal to all senses.

Layering of textures plus prominent stitching emphasises the thickness of materials. A visual

and tactile sense of luxury is achieved by mixing multiple materials such as piano black surfaces, chrome highlights, aluminium, and soft leather.

The luxury atmosphere of the cabin is enhanced at night by the addition of ambient lighting in the door trim and a roof down light.

A new Multi Information Display (MID) provides detailed easy to use menus which control most of the vehicle's systems. The speedometer and rev counter faces feature a three-dimensional design, while the circumference chrome ring has crystal-like scale divisions reminiscent of high-end watches.

A smaller, sporty leather wrapped steering

wheel and the gear selector are shaped to fit comfortably in the driver's hands. Chrome highlights on centre console controls and door function switches add a solid look and feel to the interior.

ONYX and LSE models have a new seat design with 8-way power adjustable driver's seat, including power lumbar support adjustment in ONYX models. Top of the range models feature heated front seats and 4-way power adjustment for the passenger seat.

The new seats are wrapped in supple leather, cloth in the LS, and now have larger side bolsters for added comfort on twisty roads. The mu-X has best in class hip, shoulder, head, and legroom at a generous 915 mm for second



row occupants. The second-row seats are 30 mm wider than the seats in the outgoing model.

ONYX and LSE models have dual zone climate control with two separate HVAC units to provide individual temperature for each of the front seat occupants. Buttons for the aircon are designed and positioned for simplified use. All models have roof mounted aircon vents for second and third row occupants with separate fan speed control and air conditioning evaporator.

Interior noise levels have been reduced through door sealing structure improvement on the A-Pillar surrounding to improve wind noise. In addition, increased body stiffness and additional noise insulation have contributed to considerably lower cabin noise levels.



#### Next level infotainment and convenience

The new mu-X has a new infotainment system has 9 or 7-inch touch screen display units depending on the model. The system has intuitive screen functions along with steering wheel mounted controls for audio and telephone functions, including voice input.

ONYX and LSE models have 8 speakers, while the LS has 6 speakers.

Apple CarPlay (wireless) and Android Auto are standard applications along with Bluetooth voice and audio streaming, Wi-Fi, integrated mobile handsfree and rear-view camera.



Isuzu's Intelligent Driver Assistance System (IDAS) makes a debut in the technologically packed range topping ONYX model. IDAS is a suite of passive and active safety systems which continuously monitor driving conditions and act autonomously to avoid a crash or minimise accident damage.

IDAS functions through a windshield mounted stereo camera which monitors the road ahead of the vehicle and can detect and recognise vehicles, pedestrian, bicycles, obstacles, lane markings, illustrations, etc.

Source: [www.quickpic.co.za/News/](http://www.quickpic.co.za/News/) ■





# Finding that helping hand for the sunset years

By Gideon Schutte

**Caregiving is rarely discussed until the responsibility becomes a reality. It's best to consider your options now and set the wheels in motion before making decisions in a hurry.**

**M**ost elderly people would choose the comfort of their own homes when given a choice where to spend their last years. This is totally understandable due to the independent lifestyle possible in a familiar community environment.

However, the other side of this coin is that at least 30% of senior citizens require assistance with some part of their daily living activities. If they are not living with a partner who is able to fulfill this task, there are a few options to consider how to deal with such a situation, in advance.

We are all familiar with the fact that getting old means various things to different people, but the simplest of daily tasks could become a huge mental or physical obstacle (or both).

Initially, when the need for assistance arises with a post-hospital patient or in caring for an elderly person, it is normally a family member or friend that steps in to lend a hand and take care of whatever is required.

However, some issues may arise when a family member takes care of their own elderly relation on a permanent basis:

- They may experience a conflict with their own responsibilities;
- They may confront issues with which they may not be familiar since they have not studied caregiving or been trained properly;
- They may become impatient because they are familiar with the person and directly / emotionally involved.

Looking after your own family/friends may work for a limited time and it's fine for minor situations and not-so-serious cases.

However, when caring for a family member becomes too difficult, the aid of a caregiver is considered as an alternative to frail care facilities.

Regardless of whether one chooses to acquire a caregiver at home or move the elderly person to a frail care centre, the most important aspect is to focus on the quality of care is available.

## **What do consider when faced with an elderly family member in need of care**

Firstly, the immediate caregiver responsible should have adequate training and practical experience to be able to deal with a patient's medical and physical condition.

Moreover, they should not just be able to carry their weight, but the caregiver should also tend to their temperament/personality and emotional needs.

Giving a patient the basics and then leaving them in a room or in a wheelchair somewhere out of the way is not taking care of a loved one in anyone's books.

Secondly, family members should really anticipate the complexity of taking care of a loved one and conduct proper research into what is in the best interests of the person in question.

Thirdly, a person that has been independent all their life suddenly ends up in a wheelchair or as an elderly person incapable of doing simple daily tasks, due to a physical impairment.

***"Simply accepting assistance can pose a major psychological challenge in many cases and it could take weeks and months for a family to prepare a member to accept someone else."***





***“Regardless of whether one chooses to acquire a caregiver at home or move the elderly person to a frail care centre, the most important aspect is to focus on the quality of care.”***

This means an individual has not only got to cope with obvious physical limitations that are new, but they must also deal with the psychological repercussions of their new situation.

Simply accepting assistance can pose a major psychological challenge in many cases and it could take weeks and months for a family to prepare a member to accept someone else in their space - even when that person is there for no other reason but to contribute positively to their quality of life.

This takes time. It is recommended to take small steps to introduce a caregiver for a few hours one or two days per week before you progress to a scheduled routine that works for everyone.

#### **What to look for in a caregiver**

There are various training institutes for caregivers in our country and each has their syllabus of basic training which should consist of theory as well as practical examination. Then there are optional courses available such as specialising in Dementia or Alzheimer's or even a Certified Nursing course.

When looking for a caregiver, the best advice is to start with the best you can afford and negotiate an hourly rate that works for everyone. Caregivers with the best quality training, practical experience and stable

references are not costing much more than those who do not have adequate training and references.

Hindsight teaches us that it is worth doing some homework, spending some time interviewing and getting to know the applicants before you appoint one of them. Contact their references and have a thorough list of questions.

Ensure the candidate can communicate clearly and understand the language in which the intended patient is most comfortable. It is your right to ask about their previous experiences.

If one could explain the fragility of an elderly person's skeletal system, you may understand that it only takes one fall or incident to have serious injury / consequences such as permanent back or neck injury.

The best training facilities have very specific instructions in place for caregivers about how to move a patient and assist with their mobility. There are no grey areas, and everything has an international prescribed procedure in quality

caregiving.

Something very important to remember with Dementia / Alzheimer's patients, depending on the stage of the condition, is that they will continue to struggle getting used to a new environment as the part of the brain (hippocampus) that remembers, or stores memories, becomes non-functional. If at all possible, a person suffering from such a condition should ideally remain in the same place where they have been all their life. That said, professional caregivers are able to take care of a wide range of responsibilities and chores at home. It is not uncommon that the person taking care of a person, becomes not only a much-needed companion to the patient, but can become like a member of the family.

***“The best training facilities have very specific instructions in place for caregivers about how to move a patient and assist with their mobility.”***

Caregivers are very special people and worth their weight in gold when you are fortunate enough to discover a good one. ■



# Insurance 101 Explaining terms commonly used in insurance

**Making better decisions about your risk and insurance starts with having a clear understanding of the common terms and definitions used in your insurance policy. In its absence, many individuals may only discover a specific exclusion or condition of cover at claims stage which may adversely affect the outcome of a claim.**

“ Trying to navigate the terms and conditions of your insurance cover can be challenging, especially if you're trying to compare insurance quotes and conditions of cover as these can vary markedly from one policy and insurer to another. One of the best investments you can make in safeguarding your hard-earned assets is to get the advice and guidance of a professional insurance broker who will be

able to compare product benefits, technical specifications, terms of cover and pricing to find an insurance solution that is best suited to your needs and circumstances,” explains Mandy Barrett of Aon South Africa, a leading global professional services firm and insurance broker.

Aon lists a few common insurance terms and conditions to help you understand your cover

better, and thus make better decisions about your risk planning:

- **Insure for the retail value of the vehicle:** Ideally, you want to be in a situation where your insurance can replace 'like for like' and avoid being paid out less than the value of your vehicle. Essentially, retail value is the price at which a vehicle dealer will sell a vehicle to you. Market



value is the average of the difference in price between retail value and its trade-in value, in other words what you could expect to receive from a dealer if you were to trade the vehicle in. Always insure your vehicle at retail value.

- **New replacement value:** If you buy a brand, new vehicle and it is written off within the first year, the vehicle would

normally be covered for the replacement value of a new vehicle.

- **Credit Shortfall Insurance:** A risk that is often overlooked is that of a credit shortfall on a financed vehicle. This typically arises when a vehicle is written off in the first two years of signing a finance agreement to purchase the vehicle. Accrued interest on the loan within the

first few years may very well mean that your insured value of your vehicle could actually be less than your outstanding debt to the bank. If you don't have credit shortfall cover to settle this amount, you will be liable for the shortfall between what's owed to the bank, and your insurance settlement which does not cover you for the interest.



- **Replacement Cost:** refers to the amount it would cost to replace or rebuild an item of similar quality using materials and goods that are currently available. Many make the mistake of insuring their home or valuable items for the value that it was bought for, while the cost of replacing the entire structure of your home for example could be far more than what you paid for the property ten years ago, leaving you financially compromised in a worst-case scenario.
- **The Average Formula:** If you are under-insured in the event of a loss, the insurer will assume that you have elected to carry a portion of the risk yourself. As a result, you may find yourself in a situation where you are paid partially for a loss at claims stage due to the average formula being applied. It means that if your property is under-insured by 40%, for example, then you may only be paid 60% of your claim, regardless of whether it is a partial or total loss.
- **Valuation:** Refers to a financial assessment of the worth of an item, or the monetary value associated with an asset to insure it for. A good place to start by making a comprehensive inventory list of all the items in your home to gain a better understanding of the structure's worth, as well as all the contents and fixtures in it. In the case of appreciating assets such as jewellery and artwork, it is highly recommended to update your valuation certificates every year and to insure it for its current replacement value.
- **All Risks Cover:** Household contents cover is usually applicable to items that stay within your home. As soon as an item is taken outside of your home such as jewellery, smartphones, laptops, sports equipment, designer sunglasses or luggage, these items are no longer covered. It's one of the reasons why it is important to specify the items that may 'travel' with you under the 'All Risks' section of your household contents policy.
- **Excess:** In most insurance policies a claim is subject to the payment

people have that kind of spare cash around to cover their excess payment. Make sure to discuss your excess options with your broker.

- **Escalator Clause:** An escalator clause is a provision within an insurance policy that allows for an automatic annual increase in the sum insured to cover any unexpected costs arising from future fluctuations, that can either be linked to the Consumer Price Index (CPI) or can be stipulated as a set percentage.
- **Wear and tear:** maintenance-related losses are one of the key reasons for a claim being rejected or the settlement being less than expected. Remember that insurance is there to cover sudden, unforeseen circumstances which result in loss and/or damage and does not cover damage as a result of negligence or wear and tear. Examples of wear and tear include rising damp around your house, water leaks left unattended that could lead to major structural issues on your home, smooth tyres on your vehicle which could cause an accident or blow out and so on.
- **Safety measures:** Your insurance cover may be subject to certain security measures that need to be in place, such as burglar bars on all opening doors and windows, a tracking device on your vehicle or arming your alarm system when not at home.

"The guidance of an experienced broker adds tremendous value in guiding you towards a better understanding of the terms and conditions of your cover. Your broker will make sure that you are not compromised or prejudiced by unreasonable or onerous limitations on your cover, and that you are comparing apples with apples when it comes to premiums and excesses - the most important consideration being that if and when you need to claim, that there are no surprises waiting for you that could leave you compromised," Mandy concludes.



of an 'excess' (sometimes also called a 'deductible'), which refers to the first portion of the claim that you are responsible for. In the insurance world, it translates into you taking on a portion of the financial risk that affects your insurance premium whether it is a fixed amount or a percentage of the claim. Be very wary of taking the lowest premium as the bite is often in the high excess structure – in some instances this can be as much as 25% of the insured value or a fixed fee - whichever is the greater. If you consider a claim value of R100 000, the excess at 25% would be R25 000 – very few

Source: Aon Aouth Africa ■

**Contact TWK Insurance for more information**

**T: 017 824 1000 | E: [insure@twkagri.com](mailto:insure@twkagri.com)**

**FSP: 45055**



# Tuin idees vir die winter

Deur Clara Rautenbach

Onthou om jou snoeiskêr gereeld met JIK te steriliseer sodat swamsiektes nie versprei word nie! Probeer voordelige kombinasies in jou groentetuin soos wortels en preie, wat uitstekende plantmaats is. Preie hou wortelvlug weg en wortels hou uievlug en preiemot weg. Knoffel verjaag insekte en is 'n goeie plantmaat vir rose. Insekte hou nie van koljander nie en dit kan in 'n natuurlike spuitmiddel teen roospinmyt gebruik word. Gaan gereeld potplante na om te sien of wortels deur die dreineringsgate groei. Indien wel, is dit tyd om die plant met vars potgrond in 'n groter pot oor te plant.

## Junie:

Dit is belangrik om 'n paar voorkomende stappe te neem voordat die winter se ergste koue toesak.

### In somerreënvalstreke:

- Strooi 'n deklaag rondom plante (indien jy dit nie reeds in die herfs gedoen het nie).
- Maak jou tuin vroegoggend nat.
- Beskerm tenger en halfgeharde plante teen ryp deur dit met rypdoek te bedek.
- Beskerm meerjarige teen ryp deur 'n dik deklaag by wortelnekke oor die grond te strooi.

### In winterreënstreke:

- Verwyder vullis uit geute en afvoerpepe.
- Verwyder dooie hout van bome en struik.
- Bind bome en struik met oppervlakkige wortelstelsels, of wat onlangs geplant is, aan stutte vas om windskaide te voorkom.
- Hou geil klimplante wat in bome oprank, of oor priële groei, in toom aangesien hulle gewigtige takke of houtraamwerke kan laat breek.
- Voed winterbolle met Nitrosol, Seagro of Multifeed 3:1:6 Bulbfeed.
- Voed pronkertjies met misstof met 'n hoë kaliuminhoud soos 3:1:5 of 8:1:5. Maak seker dat rankvariëteite goed gestut is en gereeld water kry.
- Dit is raadsaam om 'n doodgeryp grasperk twee- of drieweeklik nat te maak. Dien gedurende wintermaande Neutroc Blade Runner ses- tot agtweeklik toe teen 100 g per vierkante meter toe. Jy sal nie die resultate bolangs sien nie, maar dit sal sterk wortelvorming aanmoedig, wat gesonde, welige groei in die lente bevorder. Dis nie nodig om nou gras te sny nie.
- Dien Koinor vir konifere en inheemse bome toe om skade deur luse te voorkom.
- Snoei druiwestokke en vrugtebome teen die einde van die maand en spuit met kalkswael.
- Snoei bladwisselende bome en struik nadat die blare af is. Wend seëlmiddel op die wonde aan om siektes te voorkom.
- Gaan jou paadjies en trappe na vir los klippe, gebreekte plaveisel en ongelyke oppervlakke en maak reg.
- Skuif binnenshuise plante weg van vensters omdat dit daar die koudste is. Rustende plante kan minder water kry, maar moenie heeltemal uitdroog nie.
- Junie is die ideale tyd om plaveisel te lê of 'n nuwe dammetjie te bou.

- Somerbolle kan uitgehaal en op 'n droë plek gehou word tot dit weer geplant is.
- Voed alle winterblomplantjies met 3:1:5, Bounceback of Seamungus.
- Lei eerder jou tuin in die oggend nat om te voorkom dat plantjies vries.
- Saai of plant ertjies, rape, radyse, kool, blomkool en spinasie.
- Plant wintersaailinge soos gesiggies, violas, gazanias, primulas, gousblomme, pronkertjies en poppies.
- Geharde struik soos vlassie, cordylines, konifere en rose kan nou geplant word sodat wortels solank kan vestig vir uitstekende groei in seisoen.
- Wees op die uitkyk vir skaal op rose, spuit die stam en benat grond met kalkswael. Wolluis is veral aktief op struik en bome wat bladhoudend is. Behandel dit met 'n sistemiese insekdoder by die stamme van plante – dit geld ook vir die Italiaanse sipresluis op konifere. Op kruie/ eetbare plante soos roosmaryn moet die aanbevole dosis en voorskrif streng toegepas word.

## Julie:

Plant gerus aalwyne of varkoorplakkies om jou wintertuin woema te gee. Aalwyne verleen kleur en lok wintervoëls na jou tuin, terwyl varkoorplakkies (cotyledon orbiculata) 'n waterwyse inheemse vetplant is, met trosse klokvormige blomme van Junie tot Augustus.



- Helleborus, japonikas en asaleas moet een keer per week natgelei word.
- Snoei struik wat in die somer en herfs blom liggies en verwyder alle dooie of swak groei (moet struik wat in die lente blom, soos asaleas, philadelphus, deutzia en wisteria, nie nou snoei nie).
- Maak struik wat in die lente blom een keer per week goed nat om te keer dat hulle botsels afval.
- Bind plante wat deur Augustuswinde beskadig kan word aan stutte vas. Tibouchina en lasiandra het takke wat maklik kan beskadig word.
- Verwyder blare en droë takke uit geute en dreine, en saag takke af wat oor geboue hang, aangesien dit 'n brandgevaar is.
- Werk kompos of 'n algemene kunsmis (2:3:2) met 'n vurk rondom struik en meerjarige plante in. Sprinkel dolomitiese kalk oor baardrissie se risome en maak goed nat.
- Voed bolle wat blom een keer elke twee weke totdat dit in hulle rusfase ingaan.
- Plant nou beet, broccoli, kool, wortels, blaarslaai, uie, radyse en rape.
- In rypvrye areas kan boontjies, eivrug, mielies, skorsies, murgpampoen, soetrissies, pampoen en tamaties geplant word.
- Kyk onder blare van veral meerjariges vir luise, en spuit met 'n geskikte insekdoder.

### Augustus

Augustus is wanneer jy jou somertuin moet beplan. Indien jy in die herfs saad van gousblomme, venidiums, ursinias en Namakwalandse madeliefies in rotstuine gesaai het, sal jy nou 'n helder lappieskombers van kleur in jou tuin hê.

- Clivia miniate blom in die lente en geniet gedeeltelike skadu van immergroen bome met 'n dik deklaag. Wees op die uitkyk vir lelieboorder wat in die blare en bolle grawe – spuit dit met gepaste insekdoders soos Ludwig's Insect Spray of Margaret Roberts Biological Caterpillar Insecticide.
- Berei beddings voor deur kompos en mis in te werk.
- Bemis alle struik, bome, rose en rankplante en dien 'n goeie deklaag toe.
- Trek dooie winterjaarplante en -groente uit, en berei grond vir nuwe aanplantings voor.
- Grasperke kan 'n toediening 2:3:2 kry nadat alle holtes in die gras met fyn grond of dekgrond gevul is. Gee baie goed water.
- Saai groente soos aspersies, radyse, snybeet, uie, wortels en witwortels nadat die grond voorberei is.
- Somerblommende eenjarige plante soos jakobregop, rooisalie, kosmos, stokrose, dianthus, sewejaartjies, sonneblomme, kappertjies en gousblomme kan gesaai word.
- Hou aan om gevoelige plante met rypdoek te bedek. Maak seker dat plante korrek gestut is.
- Voed binnenshuise plante met Nitrosol of Seagro. Plant oor indien plante te groot vir hulle houters is – gebruik slegs potgrond en beenmeel.
- Wanneer die rypgevaar verby is, kan plante gesnoei word wat tot dusver nog nie gesnoei is nie.
- Moenie te gou struik uittrek wat lyk of hulle doodgeryp het nie! Werk eerder 'n bietjie kunsmis liggies in en maak een keer per week nat – jy word waarskynlik met nuwe groei verras!
- Warmer weer moedig nuwe groei aan en daarom verg grasperke meer aandag. Verwyder dekgras (die ontbinde gras wat tussen die wortels gaan lê) met 'n besem met harde vesels of 'n staaltuinark van grasperke. Belug areas met hoë voetverkeer met 'n vurk, en dien 'n grasperkkunsmis toe.
- Werk kompos en 'n algemene kunsmis by jou blom- en kombuistuin in.
- Sodra die weer warmer raak, plant dahlias, gousblomme, kappertjies, portulacas, salies, verbenas en zinnias vir 'n helder vertoning in die somer.
- Plant ook nou boontjies, broccoli, eivrug, blaarslaai, rissies, radyse, suikermielies, spinasie, beet en tamaties.
- Plant somerbolle en -knolle nader aan die einde van die maand. Kyk veral na varkore, caladiums, kannas, eucomisse, galtonias, swaardlelies, figridias, en polianthes tuberosas. ■







# THE NEW BLACK GOLD

By Clara Rautenbach

## All you need to know about the latest home industry: worm farming.

**E**arthworms have come a long way from just being those little guys who are hooked to the end of our fishing rods over weekends.

This humble creature has become an invaluable asset in both the household and the commercial garden. With prices of fertiliser set to keep climbing due to violence in Eastern Europe, worm farms are a must-have for all your fertilising needs.

Worm farming is exactly as the name implies. A worm farm is a contained compost space where live worms feed on household food scraps. The benefit here is that they leave behind waste of their own, which makes for incredibly nutrient-dense fertiliser.

This worm-produced fertiliser is also known as vermicompost. It's the very goal of vermiculture, with countless well-known benefits.

Vermicomposting produces some of the highest quality, all-natural garden fertiliser. It is known to be intensely nourishing for potted plants and gardens alike – to such an extent that it is even referred to as black gold.

### First steps to get you and your worms on the way

When looking at starting a worm farm, your first point of order will be to get your hands on the right kind of worm.

Earthworms that live in your backyard are best used during your fishing trips – for a worm farm the overzealous red wiggler or tiger worm will not disappoint. They eat up to half of their weight in a single day and they thrive in compost environments.

Nowadays a simple search on Google will turn up various worm farm options for purchase, but it is also quite easy to build your own.

Most farms consist of a set of stacked trays with legs, but don't look past an old, discarded bathtub or wheelie bin when planning to build your own.

The size and scale of your worm farm will be determined by the amount of food scraps available to these fervent composters. Stainless steel, galvanised iron, plastic, ceramic, or even untreated wood are all options for building a worm farm – as long as you remember to drill holes for airflow in material such as plastic.

Basically, all you need is a container that can hold food scraps and other organic material, that can open at the top and has a lid to cover it completely to protect your little wrigglers. Add a drainage tray for the bottom where fluids can drain off and collect, and you're good to go!

### Preparing your worm container

Things to keep in mind when preparing your container:

1. Line the bottom third of the container with carbon matter – or, in compost terminology, brown matter. This refers to dried leaves, untreated newspaper, untreated shredded paper, or chips.
2. Add a handful of microbe-active, nutrient rich soil. By placing it below the lining, or sprinkling it around the top, you will be introducing beneficial bacteria and





other microbes to the container, which provides food for your worms while also helping with breakdown. (Important: sterile or chemically treated potting soil will not achieve this effect!)

3. Spritz lightly with water to dampen the soil and lining.
4. Add your wigglers and make sure to store your farm in a cool, dry place that is protected from the elements.

### Keeping your worms happy, healthy and producing

When starting your own worm farm, it is important to treat it like a new pet – without having to go for walks, training, grooming or vet check ups that is! You do however need to worry about feeding your 'pets' enough and correctly, all while allowing them to do their dirty work.

As you generate kitchen scraps, yard waste, and the like, toss it into your container on top of the lining and cover it with a bit of cardboard or brown matter before closing your container.

Each time you add more fresh scraps, make sure to cover them with brown matter, as this ensures that decomposition happens in tandem with your squirmy little pets – plus it can minimise the odour.

Unlike aerobic composting – where you can break down a wide array of organic materials – you need to make sure that you only feed your worm farm safe, edible, and degradable matter.

### What to feed your worms

Focus on adding the following to your farm:

- Fruit (non-citrus) and vegetable scraps
- Soy products
- Tea bags
- Coffee grounds
- Egg shells
- Nuts and seeds
- Untreated paper scraps
- Dried leaves
- Nutshells
- Human or pet hair
- Laundry lint
- Rice, pasta, or non-dairy baked goods
- Grass clippings
- Seedless weeds



### Here's what not to put in your wormery

Avoid adding the following to your farm, as they will either go uneaten, or they might even poison your worms:

- Citrus or avocado rinds
- Pickled foods or vinegar
- Dairy products
- Eggs, even though the shells are acceptable
- Meat of any kind
- Bones
- Pet faeces
- Cat litter
- Plastic or other manmade items
- Wood or charcoal ash
- Sand
- Seedy garden weeds – they will sprout up wherever you use your compost!
- Diseased plants
- Cooking oils, fats, or grease



This natural and organic approach to gardening is the true reason why earthworm farming is becoming so popular in South Africa.

Apart from  
also  
that

feeding organisms in the soil, earthworm castings improve the soil structure and fertility, while providing plants with all the nutrients they need to grow and stay healthy. A lesser-known fact is earthworm castings are also an effective pest repellent!

In general, adding vermicompost to your garden will lead to thicker foliage, more fruit production, and an overall less labour-intensive garden – with the bonus of a natural pesticide, while you've found an organic way of dealing with kitchen scraps. ■



# DIY

with (our own)  
*Riaan*



## Plattelandse Kombuise

### 14 idees vir 'n stylvolle kook- en kuierruimte

'n Plattelandse kombuis is die hart van die huis, en dit is die een vertrek waar jy ontspan, ontbyt geniet, feesvier en aandetes saam met vriende geniet!! Hier is 'n paar idees om jou ruimte stylvol te hou.

#### 1. Deurdink jou kleurskema

Alhoewel jou kombuis 'n werksarea is, onthaal jy ook gaste hier, en word daar vir elke geleentheid mooi tafel gedek. Oorweeg jou kleurskema om sodoende hierdie byeenkomste vrolik te hou.



#### Kombuiskleure hoog op die lys vir 2022:

- Swart en wit
- Skakerings van groen
- Pienk – hier en daar
- Seegroen (teal)
- Lig grys – veilige opsie
- Terazzo-teëls

#### 2. Verf die plafon 'n merkwaardige kleur

Hierdie verandering aan jou kombuis gee karakter en gee persoonlikheid aan jou kook- en kuierarea.

Enige natuurlike lig sal 'n warm pastelkleurige plafon baie gesellig laat vertoon.

#### 3. Dek natuurlik tafel

Plattelandse kombuise is van nature warm, gesellig en gemaklik – dek jou tafel verkieslik





met sagte beligting, sagte linnemateriale vir die tafeldoek/loper en servette, met houtartikels en terracottabreekware waar moontlik. Maak gebruik van aardse kleure.

#### 4. Moenie van hout vergeet nie

As jy gebruik maak van natuurlike materiale in jou huis en kombuis, help dit jou om opnuut nader aan die natuur te lewe. Hout sal uit die aard van die saak langer as enige sintetiese materiaal duursaam vertoon.



4.



5.

#### 5. Verf 'n aksentmuur

Deur 'n aksentmuur te verf, gee jy definisie aan jou vertrek. Dit bring kunswerke en ornamente/vertoonitems na vore. Dit is baie doeltreffend in oopplan-boustyle. Hoe kleiner die aksentmuur, hoe donkerder en meer waaghalsig kan jy wees! Muurpapier kan ook hier 'n belangrike rol speel.



6.



7.

#### 6. Combineer oud en nuut

Daar is 'n sekere elegansie aan die kombinasie van ouer en meer duursame items met nuwer en moderne meubels. Hierdie tegniek laat 'n aangename indruk as dit suksesvol gedoen word. Moenie bang wees om ouer items te restoureer en weer te gebruik nie.



8.



9.

#### 7. Volg kleurmodes

Jy kan jou kombuis op datum hou deur kleurstyle te volg en hier en daar van tyd tot tyd items en kleure te verander. Dit is 'n vinnige en goedkoper roete om op datum te bly.

#### 8. Combineer verskillende sitareas

Met 'n groot genoeg kombuis kan jy werklik die hele gesin deel van die hart van die huis maak. 'n Speel- of leeshoekie kan baie handig en gesellig wees. Lae sitstoele asook hoër kombuisstoele sal variasie bied om jou vertrek interessantheid te gee. Hierdie tegniek lok die oog om rond te kyk en te soek na waar jy eerder wil sit. Verskillende sitgeriewe stel verskillende ouderdomsgroepe in staat om gesellig saam te verkeer.

#### 9. Combineer formele en informele sitplek

Maak gebruik van hoër kroegstoele vir informele geselsies om die eiland, terwyl jy jou meer formele stoele vir die spesiale geleenthede en funksies om die eetkamertafel gebruik.



#### 10. Gebruik teëls om

##### interessantheid te skep

Jou kombusteëls praat vir hulleself – met teëls kan enige styl en gevoel bereik word. Maak seker van die eindresultaat wat jy wil bereik en watter storie jou vertrek moet vertel!



10.

#### 11. Beklemtoning met kleur

Terwyl jou kombuiskaste en vloer gewoonlik die veiliger roete gaan wees wat kleur aanbetref, kan jy wegkom met 'n kleiner eetarea in die kombuis waar kleur 'n verskil kan maak. Moenie bang wees om hier van jou kreatiwiteit gebruik te maak nie – meng kontrasterende kleure. Kies vrolik!



12.

#### 12. Inkorporeer 'n vertoonkas

Plaas 'n vertoonkas apart van die funksionele kaste om jou breekware, dekoratiewe items ensovoorts te vertoon. Aandag aan detail is hier baie belangrik. Hierdie kas skep interessantheid en karakter.

Maak seker dat jy 'n handgemaakte of geverfde kas gebruik, eerder as een wat te ordinêr is.



#### 13. Herontwerp die kombuiseland

As jy verskillende materiale vir jou eiland gebruik, skep dit die illusie dat hierdie spasie meerdoelig is en enige geselskap verwelkom!

#### 14. Maak jou tafel die hoogtepunt

In hierdie area dien die tafel as werksoppervlak, tuiswerkhoeke, kuierplek – 'n plek om enigiets te doen. Dit is noodsaaklik om die tafel tussen take op te ruim.

Plaas eenvoudig 'n groot bak vrugte of 'n groot bos vars blomme op jou pragtige tafel!

**Maar bowenal – sit aan die tafel van God! U laat my by 'n feesmaal aansit, terwyl my teëstanders moet toekyk. U ontvang my soos 'n eregas, ek word oorlaai met hartlikheid. U goedheid en liefde sal my lewe lank by my bly en ek sal tuis wees in die huis van die Here tot in lengte van dae. Psalm 23:5-6**

Source: Marisa Janse van Vuuren | Sunbird Interiors | C: 079 969 8823 ■



11.



13.



14.



# TWK Mechanisation, PMB at the Royal Show!



## Ons stal uit. TWK Outdoor

Ons TWK Outdoor-reeks sal binnekort beskikbaar wees in TWK se Handelstakke! Wees beslis op die uitkyk daarvoor.



## TWK Agri. Constantia en Meganisasie ondersteun die Prima Nostra Kleureseremonie







## TWK and Piet Retief Combined School

TWK Insurance, together with Pot & Plant Welverdiend, recently donated indigenous trees and plants to Piet Retief Combined School for shaded parking around their soccer field, as well as a new garden bed for the main school building.

TWK Agri is proud to be associated with education!

## *TWKondersteun Mkhondo Academy* met 'n rekenaar en toebehore.



TWK Agri held its annual KZN Agri Classic at Gowrie on Thursday, 17 March 2022, to thank our clients and suppliers for their continued support in the KZN region. The day was enjoyed by all involved and we thank all our loyal KZN customers for their continued support.





# The Annual Brick Challenge



TWK co-sponsored the Brick Challenge on the weekend of 25 – 27 March.

Well done to everyone that participated in this tough, but rewarding challenge!

Overall winner of the Brick Challenge event is Sanele Shange. Well done!



Op 21 April 2022 het TWK Meganisasie, Standerton, by Mnr Gert Du Preez van Langspruit Landgoed, net buitekant Standerton, 'n spesiale aflewering gaan maak. TWK het 'n Husqvarna-grassnyer, wat in New Holland kleure geverf is, aan Mnr Du Preez oorhandig om dankie te sê vir al die besigheid wat hy aan ons toevertrou. Mnr Du Preez, sy bestuurspan en werkers, word hier saam TWK Meganisasie gesien by sy vloot New Holland-trekkers wat hy onlangs by TWK Meganisasie gekoop het. Baie dankie aan Mnr Du Preez en Langspruit Landgoed wat julle besigheid in ons toevertrou, hoop om nog jare die pad saam te stap, en ons hoop jy geniet die nuwe toevoeging tot die reeks!





# Beauty says *thank you*

Beauty Grootboom recently received a very generous donation thank them from the bottom of her heart. They assisted her with of the Beauty Grootboom Foundation premises in Driefontein. She would especially like to thank Riaan Snyder and the other TWK employees who also delivered the goods. She can't wait to start with the project!

from TWK Agri, Piet Retief and she would like to corrugated iron, to enable her to replace the roof

*Excelsior News, Kate-Merie Ferreira*



## *Qalani Primary School feeding scheme*

Learners at Qalani Primary watering their plants sponsored by Pot & Plant at Welverdiend.

Part of the TWK Group.





# THANK YOU TWK!

Thank you to TWK Agri, TWK Insurance and TWK Trade for the sponsorship of:

2 x 10 000 lt water tanks, a water pump and fittings in order to supply the school with necessary water in times when there is no water supply in town. Thank you TWK, we appreciate this kind gesture!



## TWK ondersteun die Sani2C-span





## The winners of the Garden Competition!

Vumbuka Trust is proud to announce its top Winners for the Garden Competition for 2021. The competition aims at teaching positive values about agriculture as a fundamental instrument in sustainable and efficient production of food and its security. It further seeks to impart the effect of agriculture as a resourceful mechanism in rural areas to fight malnutrition and encourage food security to children especially. Congratulations to all winning Schools: Sibahle Primary, Piet Relief Combined, Nqobile Primary, Qhubekani Primary and Nlithane Primary School.

*We invite all Primary and High Schools around Mkhondo and rural areas to get involved/ join the competition for the year 2022  
Vumbuka Trust - making a difference, together.*



## Vumbuka Trust says THANK YOU

The Vumbuka Trust sponsored a small get together to thank each and every one that played a part in the TWK Vumbuka Fund that assisted with the maize meal provided to the most needy families during the initial peak of the Covid-19 pandemic. Contributors were commercial farmers from the area, the Vumbuka Trust, TWK Mkondo Mills (subsidised maize meal), TWK Logistics (transport), Pushi Bricks & Blocks (transport), GrainSA and Timon Filter (facilitation), Farmers Agricare (forklift), Wellspring (storehouse and distribution), the Pastors' fraternity (collection and distribution). This programme was a great example of joining hands and making a difference together. Very proud!



## TKW se splinternuwe buitlug-klerereeks

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

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





# Hearty Cooking At Its Best

We share some simple but tasty recipes to make your Winter extra warm!

## Beef vegetable winter soup - the perfect meal-in-a bowl

Homemade soup doesn't get any better than this recipe for beef vegetable winter soup, handed down to me by my mother-in-law almost 50 years ago. It's crammed with tender beef and lots of root vegetables, celery, leeks and tomatoes. If you want a vegetarian option, leave out the meat - it will taste just as delicious.

### There are two secrets to my beef vegetable winter soup.

- The first secret lies in how you prepare the vegetables. Instead of being chopped into chunks, the vegetables are grated before being added to the cooked beef. As the vegetables cook, they disintegrate into the gravy, the flavours combining to form a thick delicious stock.
- The second secret is to add a handful of dried soup mix with the meat. The split peas, lentils and barley soften and swell, providing extra flavour and texture. This soup is so thick; you could almost eat it with a knife and fork!

I serve the beef vegetable soup with this easy homemade wholewheat loaf or seeded Irish soda bread, but it is equally good just served with slices of toast slathered in butter.

### Ingredients for Beef Vegetable Soup

I like to make a considerable potful of this beef vegetable soup, eat half for one meal and freeze the rest for another day. After that, I just let it cool, pour it into a suitable freezer-friendly container, and pop it in the freezer.

The ingredients below will easily feed four hungry people as a complete meal, with enough left over for a second meal if you want to make a smaller portion and halve the quantities.

### Beef shin

You will need about 400g of good quality shin beef. Look for beef shin with a good marbling of fat and sinew. This melts down into the soup as it cooks, forming the most delicious stock. Years ago, you could buy shin beef with the slices of marrowbone still attached, but that is more difficult to come by these days. If you can get it, by all means, use it. The marrow adds to the flavour of the soup. Just remove the bones before serving if you do use them.

### Dried Soup Mix

You can get this from the soup section in any supermarket. It usually contains dried split peas, lentils and barley, which add a nice texture to the soup when cooked. I usually add about two handfuls, which is about 150g. If you can't get it, you can leave this out.





### Vegetables

These should be finely grated and shredded. I pop them in my food processor, which doesn't take very long. If you don't have a food processor, you can use the largest side of your grater, but it will take much longer.

#### These are the vegetables I prefer:

- Carrots – peeled and grated
- Potatoes – peeled and grated
- Swedes – peeled and grated
- Parsnips – peeled and grated
- Leeks – washed and shredded
- Celery – if you can get celery with the leaves still attached, you can add the leaves too. Wash the celery and shred with the leeks
- Tomatoes – grated. If you are using a food processor, you can also process the skins. If you are using a hand grater, you may want to discard any skin.

### Seasoning and thickening

When my mother-in-law made this recipe, she used to thicken it with a packet of tomato soup mixed with flour. I prefer to use tomato paste (from a tube) combined with the flour and then thinned down with water to make a runny paste.

For the seasoning, I cook the meat with one teaspoon of salt and adjust once the soup has been thickened. Don't put too much salt in at the beginning. Remember – you can put it in but can't take it out.

Finally – this beef vegetable soup loves ground black pepper. I start by adding about 1/2 teaspoon and then adjusting to my taste.



Source: Beef vegetable winter soup – the perfect meal-in-a bowl. <https://www.foodleclub.com/beef-vegetable-soup-the-perfect-meal-in-a-bowl/>





# CONFERENCING & EVENTS

## CONFERENCING

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

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



BOOK YOUR NEXT EVENT WITH WELVERDIEND CONFERENCE VENUE



## WEDDINGS

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

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

## OTHER FUNCTIONS

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

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



## BOOK HERE

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



# Peaceful Sleep

Many people struggle to go to sleep, they battle with insomnia, it is a state where someone cannot go to sleep.

I battled with that a lot just before I gave my life to Jesus Christ. I would work so hard that I could not switch off as it were and would lie awake at night worrying about the work I had to do the next day, then it became a vicious circle, because the more I was concerned about going to sleep so that I would be strong for work the following day, the more I couldn't sleep and I would literally go into a cold sweat trying to go to sleep.

But when I met Jesus, I can honestly say to you that I have had no problem with going to sleep. **Psalm 4:8 (NKJV) "I will both lie down in peace, and sleep; For You alone, O LORD, make me dwell in safety."** You see when the Lord is in full control of your life, you have nothing to fear. Paul said in **Philippians 1:21 (NKJV) "For to me, to live is Christ, and to die is gain."** And so, if the Lord is totally in control of your life, you should not have a problem. What I would encourage you to do, is if you are struggling to fall asleep, is just to lie quietly and I want to draw a picture for you, if I may? I want you to think of the Lord Jesus in a very big armchair and you walk up, like a little child and climb up onto His lap, put your head on His ample bosom and let Him put His loving arms around you and rest in Him. You do not have to count sheep as the adage goes, just rest in Him. Sometimes maybe just remember some of your favorite scriptures like **Hebrews 13:5** the Lord says, **"I will never leave you nor forsake you."** And dwell on these things and the Lord will give you His peace and His sleep.

Have a wonderful week.

Jesus bless you

Angus & Jill Buchan



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



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

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

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

## OUR FARMERS ASSETS (AGRI ASSETS)

The Core product includes the following key lines of business:

### Property

Business and personal buildings and personal contents.

### Livestock

Cover provides for various livestock.

### Motor

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

### Irrigation Systems

Cover for pivots, cabling and computer equipment.

### Engineering

Cover for Machinery Breakdown with deterioration of stock and loss of profits.

### Liability

Personal as well as commercial liability covers available.

### Goods in Transit

Own goods being transported by own vehicles or third party.

## Personal Accident

Group Personal Accident cover as well as Stated Benefits.

## OUR COMMERCIAL PRODUCT

Under this Bouquet, the following products are available:

### Commercial Multi-Peril

Including Fire, Property, Motor, Electronic Equipment, Business All Risks, Liability, Goods in Transit, GPA.

### Motor Standalone

Comprehensive cover for commercially used vehicles, including GIT.

### Heavy Commercial Vehicle

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

### Standalone Equipment

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

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

**Standard Bank** *IT CAN BE™*

Standard Insurance Limited (Reg. No. 1993/007593/06) ("SIL") is a short-term insurance company and an authorised financial services provider (FSP 33348). SIL is part of the Standard Bank Group. It Can Be is a registered trademark of The Standard Bank of South Africa Limited. GMS-19828 02/22



## INNOVATION:

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

## CUSTOMISATION:

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

Our innovation helps strengthen your

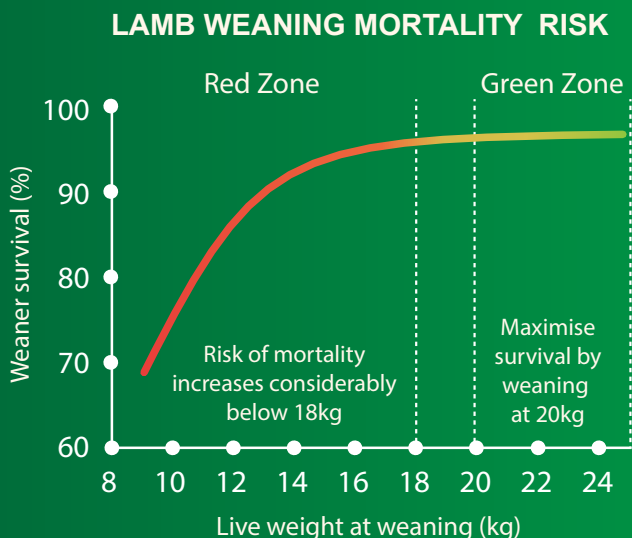
# future

Invest in our starter product

## LACTO LAMB

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

and you can reap the reward of improved animal performance.



Innovation Born Out of Passion  
Head Office: 012 803 1472  
[www.4mixinternational.com](http://www.4mixinternational.com)



Our innovation unlocks

# maximum potential

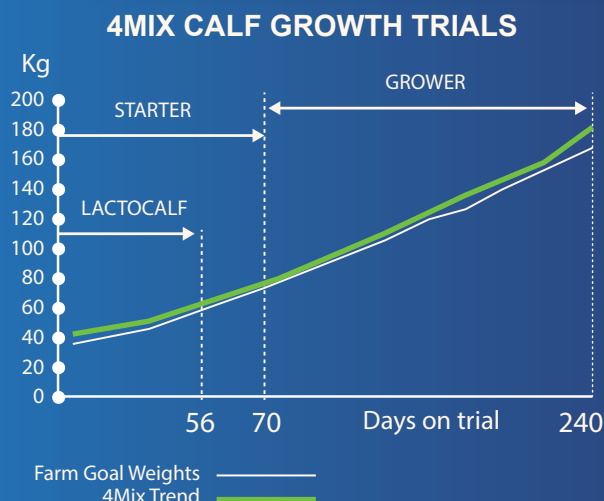
By using our milk replacer

## LACTOCALF

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

you can increase your calf's performance

Innovation Born Out of Passion  
Head Office: 012 803 1472  
[www.4mixinternational.com](http://www.4mixinternational.com)



## 3 SPECIES:

Developed in South Africa for Friesland, Jersey and Ayrshire calves.

## TRACK RECORD:

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



## THE CALF COMPANY

NUTRITION | PROGRAMS | IMMUNITY | GROWTH | TRAINING