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GRYSKRAG / GREYPOWER

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Any enquiries regarding advertisements or article contributions can be sent to: skakel@gryskrag.co.za

Gryskrag Tydskrifredaksie/ GreyPower Editorial team

Ina Wilken

Richard Harding

Willie van der Schyf

Uitleg en taalversorging/ Layout and language editing

SARP Publishers/SARP Uitgewers

Annalise Kempen

Pelican Baloyi

www.servamus.co.za / editor@servamus.co.za / 078 712 1745

UIT DIE PEN VAN DIE VOORSITTER

Menslief ek hou van jou

"Ek hou van die mense wat rondom my lewe!
Ek hou van die vreugde en so kom die vreugde tot my!
Ek hou van vriendskap en so pluk ek die sterre
En is my dag vol saligheid.
Ek weet dit is nie maklik om in die hemel te kom nie,
Maar ek weet beslis dat dit onmoontlik is -
As die hemel nie in my kom nie.
Die Hemel moet op aarde begin,
Oral waar mense vriende is
En waar die goedheid van hand tot hand
Met vreugde aangegee word."

- Phil Bosman.

What an exciting year that is now something of the past.

Despite the challenges, we managed through the Grace of God.
Through that Grace and **GreyPower's** determination, we are stronger than ever, focussed on bridge-building and expanding across the country to reach our people and be there for them. We have also obtained a section 18A certificate which should open doors for us to be there for you, our senior citizens and alas our children.

2025 has arrived.
Wow! What an opportunity to be there to negotiate to talk on your behalf to be there for each other.
Remember that each member's vote counts. Join this exciting, expanding organisation which aims to always be there for you.

Visit our website **www.gryskrag.co.za** and complete the membership form.
In addition to the many things with which we can assist you, your membership also enables you to get better benefits.
I look forward hearing from you.

May 2025 be one of your best years ever.

Ina Wilken

Chairperson: GreyPower

Wys my die pad
NA DIE GRYS

"Ek hou van ouer word.

Daar's natuurlik 'n paar nadele ... My oë is nie meer wat dit was voor die oorlog nie; die grysstof tussen my ore word té vinnig aangevul deur die grys hare op my kop; die plooitjies om my oë is beslis nie net van lag nie. En van my heup tot my hart is ek helaas 'n bietjie meer broos. Ek het mense verloor, ek het geld verloor, ek het my geduld en soms amper my hoop verloor.
En tog het ek uiteindelik oneindig meer gewen.

Ter aanvulling van my wysheid so saam met my grysheid, wend ek my gereeld tot die wêreld van aanhalings; en toe ek begin peins oor die ouderdom, was dit natuurlik sulke tyd.

Die twee wenners kom, interessant genoeg, beide uit presidensiële geledere:
Aanhaling nommer 1:
"Beautiful young people are accidents of nature, but beautiful old people are works of art." - Eleanor Roosevelt (Wederhelf van Franklin D Roosevelt, die 32ste President van die VSA).
Op 'n punt van orde het ek 'n vuil spesmaas dat Moeder Natuur deesdae minder te doen het met jeugdige skoonheid as wat sosiale media-invloed en glansmense se grimeerwenke het. Intussen is ek heel tevrede om 'n kunswerk in wording te wees.

Aanhaling nommer 2:
"In the end, it's not the years in your life that count. It's the life in your years." - Abraham Lincoln (16de President van die VSA).
DIS mos nou 'n president vir wie ek sou wou stem ...

Wat my betref, het die lewe in my jare pas begin!"- Linette Retief.

Hoe ouer, hou gouer word die pad nouer,
die sig is dalk flouer, en die nag dalk kouer,
glo my die energie en denke, verdien deurdagte rente.

Ons vind onsself, sodat ons goud uit elke dag kan delf.
Sodat die wat agterbly die wysheid erf.

Ons waardeer ons bestaan, so sluit ons graag by **GrysKrag** aan:
en 'n nuwe vlak bestaan, om mekaar beter te verstaan.
Al pik ons soms 'n traan, 'n nuwe geleentheid het oopgegaan:
so stap ons saam in 'n nuwe baan, en laat alle bekommernisse gaan,
sluit aan en julle sal verstaan.

Richard Harding, Gryskrag Direkteur

BRIEWE

Ons Gryskraglede sê hul sê ...

Stuur jou brief via:

e-pos: skakel@gryskrag.co.za
of WhatsApp: 069 341 7355

Ek toi-toi

Die frustrasie hier in Parys (in die Vrystaat) het kookpunt bereik. Vir jare sukkel ons met 'n munisipaliteit wat totaal onbevoeg en oënskynlik onwillig is om toe te sien dat die nodige water en elektrisiteit gelewer word. Dit, ten spyte daarvan dat ons pligsgetrou maandeliks ons munisipale belastings betaal.

Hoe meer ons kla en hoe minder gebeur, hoe hoër styg die frustrasievlakke.

Soveel so dat ons uit ons gemaksones geklim en selfs aangebied het om aan optogte van protes deel te neem. Saam met die inwoners van Parys, Tumahole en Schonkenville. So word ons veteraanbetogers wat nou reeds aan meer as vyf optogte deelgeneem het.

Die eerste keer was nogal moeilik, moet ek erken. Ons is dit nie gewoond nie. Vir diegene van ons wat grootgeword het in die apartheidsjare was dit die "vyand" wat betogings gehou het en ons wou niks daarmee te doen hê nie.

Dit was dus aanvanklik vreemd om saam met al die mense in dieselfde bataljonne op te ruk na die munisipale geboue en om aan die ander kant van die polisie te staan te kom. En om van die polisiebevelvoerder te hoor: "Julle is verantwoordelik vir wat vandag hier kan gebeur." Elke keer is daar ook 'n kolon van die polisie se onlustebeheer voor ons ontplooi. Hulle word spesiaal vanaf Potchefstroom aangery.

Desnieteenstaande beleef jy 'n vreemde soort solidariteit met jou medeburgers van Tumahole en skree jy gou-gou slagspreuke saam. **En gou-gou toi-toi jy saam.** En jy is verbaas dat jy dit so maklik regkry.

Jy kry êrens die moed vandaan om selfs in die aangrensende Swart woonbuurt voor 'n polisie Kasper te gaan staan en saam met die *locals* te toi-toi. En snaaks genoeg voel jy nie sleg daaroor nie, want jy besef dat hierdie township-mense dit nog baie swaarder het as jy. Hul water word afgesny en dan moet hulle water koop by die watertrokke wat deur die burgemeester of raadslede van die munisipaliteit besit word. Dit lyk soos 'n groot, onwettige geldmaakstorie.
En meestal is die water wat verkoop word net so ongesuiwerd uit die rivier in die tenkwaens gepomp. Die mense koop dus vuil en ondrinkbare water. Nie lank gelede nie is spore van cholera in die rivierwater hier gevind ...
Na omtrent elke optog word 'n beswaarskrif by die munisipale geboue aan 'n amptenaar van die munisipaliteit oorhandig. Nooit is die groot sondaars wat vir die situasie verantwoordelik is, soos die burgemeester, daar om dit persoonlik te ontvang nie. Nooit kry jy die idee dat daar iets van gaan kom nie ...
Dan toi-toi jy maar voort.

Een dag het die Premier van die Vrystaat, glo dit as jy wil, onverwags sy opwagting gemaak by een van ons optogte. Dié keer het hy self die beswaarskrif in ontvangs geneem en 'n roerende toespraak van beloftes gelewer.
Die volgende dag was hy weer weg ... en niks het intussen gebeur nie!
Dan toi-toi ons maar weer.

Al help dit weinig om te toi-toi, kan toi-toi jou beroemd maak. Soos die dag toe die TV kameras my afgeneem het. En ek op nasionale TV getoi-toi het. Familie en vriende het my van heinde en verre gebel: "Ons het jou op TV gesien toi-toi!"
Dit het ook selfs by 'n vergadering van **Gryskrag** in Roodepoort gedraai, toe die seremoniemeester, Raadslid Willie van der Schyf, my voor almal laat opstaan en my bekendgestel het as die predikant wat op nasionale TV getoi-toi het.
Dit was hy wat my gevra het om hierdie stukkie te skryf.

Sien jy wat kan gebeur as 'n mens begin toi-toi!
Dis net jammer die waterprobleme is nog nie opgelos nie.

Ds Fanie le Roux
Parys

Event feedback: Nedbank Proud of My Town programme

I was a guest at a **GreyPower** meeting held on Friday 1 November 2024 - what an invaluable experience it was.

As the national regenerative agriculture project coordinator for the Nedbank Proud of My Town programme, implemented by **Ranyaka community transformation**, I spend most of my time with boots on the ground impact projects or attending community or boardroom meetings. As we are serving 31 communities, there is a very high request rate for me to attend meetings, training and community collaborations. I base my decision on which meetings about agricultural projects to attend on my funder's corporate imperatives as well as the simple question: Do I feel a high power is sending me to an event?

After doing my research about the **GreyPower** organisation's profile and the fact that I was invited although I am younger than 50, I felt that a higher power was sending me to this event! That was the reason I provided to my principals as to why I needed to attend the **GreyPower** meeting.
The **GreyPower** meeting was held at the lovely Roodepoort Sentrum Vir Bejaardes venue. The staff and **GreyPower** immediately made me feel welcome and part of the family and they catered a delicious lunch. The highlight of the event was to listen to Mr Brand Pretorious as he delivered a fantastic message to all in attendance. I am sure that his message triggered a different meaning and thought process in each listener. I would love to share with you the message I received and interpreted from his message and how it contributes towards my 2025 plans.

I am currently working on the 2025 fire prevention and regenerative farming planning for the West Rand local Fire Prevention Associations (FPAs) as part of the Proud of My Town programme. For the last few years, we have been training more than 400 people a year in rural firefighting - absolutely free of charge with no strings attached. With climate change causing heatwaves, minimal rain and runaway veld fires, the chairpersons of our FPAs and government stakeholders have concluded that the current training programme was no longer sustainable. That is because we are consistently classifying areas as firebreaks and burning large areas of animal food and ecosystems; instead, we will need to look at regenerative agricultural practices to create animal food in areas that we are currently burning. As Gauteng generally gets good rain, while other provinces are often drought-prone, we will need such animal food to help farmers in provinces affected by drought in the future. How will we be able to create this concept and implement it on a scale large enough to be of any use? This can only be achieved by listening to the wisdom from members of organisations such as **GreyPower**. We need thought leadership as promoted in Mr Brand Pretorius's book, but in the context of how to create and strategically use community collaboration within fire prevention and regenerative farming.

Fire prevention thought leadership is not even a concept currently being considered during our 2025 fire planning. Possibly the main reason is that FPA chairpersons are not paid and often run FPAs as their personal social responsibility or their personal fire risk management organisations. Irrespective of whether it is a hobby or due to a personal motive, they all still need to have a day job to cover their own expenses which often leaves them with the diminished capacity to think and act strategically in terms of the following:

- Governance and administrative tasks
- Fire prevention and rural fire training
- Firefighting in case of disasters
- Strategic large or personal firebreaks
- General firefighting

In many cases we fall noticeably short of implementing the Batho Pele principles. These principles require us to focus on the whole community collaborating in sustainable regenerative farming practices to secure food security, while preventing property damage, injuries or death. We understand that although we have to deal with global warming, heatwaves and run-away fires, our communities are not mentally equipped to survive a fire storm and after the fires, the cycle restarts and the compounding problems of global warming and food security increase. We need to empower everyone who wants to lead in making a difference within our community so that they have the skills to lead wherever they are on a day-to-day basis. In the FPA context, this empowerment should be around the focus area of fire prevention methods based on regenerative farming.

I believe that a revised focus can only be achieved by training FPA members in leadership skills and techniques, which is a topic Mr Pretorius spoke about while his book also covers this well. As I re-read his book and think back on his talk, my path for 2025 becomes clear. Lessons in leadership should become a main focus area in the drive towards our fire prevention goals.

We need to listen to the wisdom from **Grey Power** to understand the art of leading our fellow community members.

Thank you once again for inviting me to come listen to such proven wisdom.

Ryan Marsden
Ryan@ranyaka.co.za

PROJEKTE

GRYSKRAG

INSPIRASIE | INTERAKSIE

8 OKTOBER 2024

Annalise Kempen, die gasspreker by die Gryskrag - Interaksie - Inspirasie geleentheid aan die woord.

Vlnr: Willie van der Schyf (Gryskrag Direkteur);
Annalise Kempen (redakteur van Servamus);
Ina Wilken (Gryskrag Voorsitter) en Richard Harding (Gryskrag Direkteur)

Op 8 Oktober 2024, die tweede Dinsdag van die mooiste maand, het 'n see van gesigte die saal van die Oostvallei Afree-oord in Pretoria-Oos gevul, slaggereed vir die maandelikse aflewering van die GrysKrag - Interaksie - Inspirasie.

Na 'n inspirerende boodskap deur Ds Neels Muller (afgetrede polisie-kolonel en kapelaan) het Willie van der Schyf, **Gryskrag** Direkteur, die mikrofoon aan die gasspreker, Annalise Kempen, oorhandig. Annalise is die redakteur van Servamus Veiligheid- en Sekuriteitstydskrif. Sy het 'n insiggewende en relevante praatjie oor slenters gelewer en die seniors herinner dat ons identiteit ons waardevolste bate is.

Haar boodskap was eenvoudig: Wees baie versigtig om nie jou persoonlike inligting met enige iemand te deel nie en as jy wil vasstel of iets 'n slenter is, vra die volgende vrae as deel van die "SCAM"-toets:

S - (Is) Something too good to be true?
C - (Are you) Contacted out of the blue?
A - (Do they) Ask for your personal information?
M - (Is) Money requested?

(Verwys ook na die artikel vanaf bladsy 24 in hierdie uitgawe vir meer gedetailleerde inligting oor slenters.)

Annalise het 'n passie om inligting te deel tov hoe mense hulself kan beskerm. Bo-en-behalwe die inligting wat sy oor slenters met die seniors gedeel het, het die seniors ook die geleentheid gehad om hul eie ondervinding tov slenters met mekaar te deel en selfs bietjie advies uit te deel.

Annalise het die seniors ingelig dat dit belangrik is om hierdie tipe inligting wyd en syd met vriende en familie te deel - dis ook die tipe inligting wat maandeliks in die Servamus Veiligheid- en Sekuriteitstydskrif gepubliseer word sodat lesers hul risiko om slagoffers van misdaad te word, kan verminder.

PROJEKTE

SENIOR EKSPO

25 Oktober 2024

'n Ekspo met 'n VERSKIL

SENIOR EKSPO 24 - 'n Ekspo met 'n Verskil wat op Vrydag 25 Oktober 2024 by die Lux Mundi gemeente in Garsfontein, Pretoria gehou is, was 'n groot sukses. Dit was 'n heerlike kuierdag, waar ons **Gryskrag** Voorsitter, Ina Wilken, 'n heildronk op die dag se sukses en almal se gesondheid ingestel het. Soos 'n **Gryskrag**-lid tereg op Facebook opgemerk het: "'n Heerlike dag en gesellige oggend: Gatsby-tee met Jannie du Toit en heerlik gelag vir Blou Willem se humor!"

Dankie Jannie en Blou Willem dat julle die dag met jul stemme opgehelder het - dit was musiek in ons ore en oefening vir ons lagspiere. En natuurlik, 'n groot DANKIE aan elke senior wat die dag bygewoon het om dit vir die verskillende gemeenskaps-organisasies soos **Gryskrag**, die moeite werd te maak om die Ekspo vir julle te reël.

Ina Wilken (Gryskrag Voorsitter) stel 'n heildronk in op Senior Ekspo 2024

Richard Harding (Gryskrag Direkteur) saam met Jannie du Toit

LESSONS FROM THE **STORMS IN YOUR LIFE**

Article by **Dr Hardus Pretorius**

Storms - those difficult, painful moments - play a key role in shaping us, as sons and daughters of God, into the people He has called us to be. Through these challenges, we are prepared and refined for our destiny. The journey to become authentic children of God requires us to navigate and overcome storms, which, while often painful, propel us towards spiritual maturity. A powerful example of this is found in the life of the Apostle Paul, as revealed in Acts 27:1-44 and Acts 28:1-10. Paul's voyage, culminating in shipwreck and survival, offers valuable lessons for enduring and thriving through life's storms.

God has given us many promises, and yet many seem unfulfilled. Each promise often feels like it comes with trials, tribulations and storms. These obstacles can be overwhelming and it may seem like the enemy is constantly attacking us. Yet, it is important to understand that these storms are not just distractions but opportunities. They strengthen us, equip us with the tools we need and ultimately prepare us for the destiny God has ordained for us.

Many times, we are taught to view storms as a sign that something is wrong in our lives or that we are under some form of spiritual bondage. However, I want to offer a new perspective: **Storms are not always about punishment or bondage - they are often a training ground for growth.** God is not merely sending angels to do the work He has called us to do; we must be equipped, prepared and trained through the storms we endure.

Romans 12:2 instructs us to renew our minds: "And do not be conformed to this world, but be transformed by the renewing of your mind, so that you may prove what is the good, acceptable and perfect will of God." **Renewing our minds means we must stop seeing storms as setbacks or punishments, but instead ask God what He wants us to learn through each challenge.**

From personal experience in ministry, I have learned that every storm has a purpose. When we seek God and ask Him to reveal the lesson in the storm, we begin to see the trials differently. They take on new meaning and give us a clearer vision of God's plan for our lives.

The Apostle Paul experienced numerous storms, both literal and figurative, in his life. He was imprisoned, beaten and persecuted, yet he pressed on to fulfil his calling. In Ephesians 3:1, Paul refers to himself as a "prisoner of Christ Jesus" for the sake of the Gentiles. Although he was bound by chains, he used his trials as a platform to fulfil his mission, writing much of the New Testament while enduring hardship. **Paul's life reminds us that the storms we face may serve as stepping stones to our destiny.**

It is easy for us to look back and see how God has worked through past storms in our lives. But during the storm, understanding can be difficult. This is why it is crucial to seek God's wisdom during these moments. When the purpose is revealed, the storm no longer feels like an enemy - it becomes a teacher.

The quicker we grasp the lessons embedded in these storms, the faster we can ascend to higher levels of spiritual understanding. Storms are essential to our spiritual growth, deepening our understanding of God's purpose for us in His Kingdom.

Have you ever watched a duck swim on a pond? On the surface, it looks graceful and effortless. But beneath the water, its feet are paddling vigorously to keep moving. In the same way, we often only see the outward appearance of other people's lives without knowing the storms they are navigating. Every person has their struggles, even if they seem calm on the surface.

Lessons to embrace during the storm

From Paul's journey and the storms of life, we can extract several lessons that will guide us through our own trials:

- Stay in the storm: Don't run away or give up when things get hard.
- Throw away the things holding you back: Discard distractions and hindrances that are not part of God's plan for your life.
- Cheer up: Have faith that God is with you, even in the storm.
- Stay in the boat: Trust in God's guidance, don't abandon ship prematurely.
- Eat the scroll: Keep reading and meditating on the Word of God.
- Give thanks: Praise God, even during trials.
- Take courage: Even if the situation hasn't changed, hold onto your faith.
- Leave the anchors behind: Let go of your past and the things that are holding you back.
- Expect your reward after the storm: God is faithful to reward those who persevere.
- Take authority over your life: Stop blaming others or complaining; take control through God's strength.
- Receive new revelation: After the storm, you will have a deeper understanding of who God is.
- Your struggles will serve you: What once was an obstacle will become a testimony of God's power.
- Never forget your purpose: Stay focussed on your calling, no matter how fierce the storm.
- Your struggles will produce glory: The hardships you endure will bring forth spiritual glory and strength.

Storms are not just obstacles - they are shaping your destiny. God uses every challenge, every trial and every storm to bring you closer to Him and closer to the fulfilment of His promises. When you understand the purpose behind the storm, it transforms how you endure it. Stay faithful, keep learning and remember that every storm has the potential to produce glory in your life.

If you would like to explore this topic further, I invite you to read my book entitled **Storms: The Shapers of Destiny**. Contact me at cell: 078 831 0791 if you are interested in obtaining a copy.

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ORGANISATIONAL STRUCTURE: **ACHIEVING ORGANISATIONAL OBJECTIVES**

Article by **Dr Richard Harding**

The concept of "structure follows strategy", is widely used in strategic management literature. It confirms or emphasises that a change in the chosen strategy necessitates a change in structure. When a tight fit between strategy and structure is absent, the organisation's performance will decline, as it may experience administrative problems, resource allocation problems and conflicting priorities regarding strategy implementation tasks. An organisational structure is the framework within which the strategic process must operate to achieve the organisation's objectives.

Furthermore, an organisational structure specifies who is responsible for specific tasks. An organisational structure can be a source of competitive advantage if designed in such a way that it is aligned with the strategic objectives of the organisation. Resource allocation in organisations that do not follow a strategic management approach will fail: resources are often allocated on a political or personal basis and not according to the priorities established by the strategic objectives.

The value of a resource allocation plan lies in its alignment with the organisation's specific strategic objectives. If too few resources are allocated, this slows down and hinders strategy implementation efforts. The allocation of too many resources wastes costly resources and reduces financial performance. A change in strategy requires resources to be reallocated to support the new objectives and priorities. The new strategy must drive the resource allocation process.
Another key success factor is motivating staff (managers/employees) to give their commitment to the implementation of the new chosen strategy. New strategies involve risks and imply changes in leadership, culture and structure, and may cause uncertainty about the future

Strategy planning and formulating objectives do not happen spontaneously, nor does a strategy implement itself. Leadership drives strategic change. It is only through effective strategic leadership that organisations can use the strategic management process successfully.

Decision-making is one of the most fundamental and important management tasks, and refers in essence to the identification and choice of alternatives (usually regarding objectives, priorities and courses of action) to solve problems and achieve organisational objectives. A lack of on-time decisions could derail original planning for the implementation of specific operational plans.

Process improvement means making things better, not only fighting fires or managing crises. It means setting aside the customary practice of blaming people for problems or failures.

GREYPOWER ORGANOGRAM

Ina Wilken
Chairperson

- B.Com (Hons) (Unisa); and MConSci (UP)
- Serves on various boards as consumer specialist
- Recognition as Individual Consumer Champion of SA from Dept of Trade and Industry: 2005
- Certificate from SAVLU and Council on Debt collectors: 2011
- Most recent publications: Budget and Save Wisely (Afr, Eng, Sesotho and Zulu) and Your Guide to budgeting in times of crisis.

Len Dekker
Vice Chairperson

- Practicing lawyer specialising in labour and municipal matters
- Part-time Senior Commissioner at the CCMA
- Legal adviser to the SA Armed Forces Association
- Former Director-General of the Transvaal Provincial Administration
- BA (Law); LLB (Stell); M. City Administration (UP); and LLM (Labour Law) (RAU).

Dr Karel Prinsloo
Director

- Head of Plus50 Media
- Executive TV producer of the weekly magazine series for seniors: Met 'n huppel in die stap
- BA Hons (Sociology and Bus Admin); MA (Languages and Theology); DLitt and Phil
- Member of various associations, managements and boards.

Prof Piet Meiring
Director

- Served as a reverend in the NG Church, as a moderator, director of ecumenism in the church, as well as a professor at the theological faculty (Univ of Pretoria)
- Drs Theol (Free University, Amsterdam)
- Doctor of Divinity (UP).

Dr Richard Harding
Director

- Senior Innovator of the year in the Administration Portfolio of the Registrar: 1991
- Chairman of the Board Award for Outstanding Service Delivery: 2003
- MA (PBL)(Unisa); and PhD(Public Admin) (Unisa)
- Individual performance management & agreements, job descriptions and quality analysis.

Willie van der Schyf
Director

- Community activist and entrepreneur

Christa Smit
Director

- Ageism and the world of work

Gert Potgieter
Director

- Sports administrator

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GRYSKRAG GREYPOWER Sapientia

NATUUR

DIE GROOT VYF BOME IN SUID-AFRIKA

Artikel deur **Naas Grové, President: Dendrologiese Vereniging van Suid-Afrika**

Die term "Groot Vyf", met verwysing na die jag van soogdiere in Afrika, is 'n term wat oorspronklik deur grootwildjagters gebruik is. Die term is geskep om aan te dui hoe moeilik en gevaarlik dit was om sekere soogdiere te voet te jag. Dit het dus glad nie verwys na die grootte van die dier of hoe skaars die betrokke spesie is nie. Dié term het trofeejagters regoor die wêreld aangegryp en word steeds in die jag- en toerisme-bedryf gebruik om toeriste, teen groot tariewe, via aantreklike bemarkingsfoefies, na Afrika te lok. Hierdie verwysing na die "Groot Vyf" het aanleiding gegee tot die "Groot Sewe" (wat walvisse en witdoodhaaie insluit); die "Klein Vyf" (wat die mierleeu en bergskilpad insluit); die "Skugter Vyf" (wat die meerkat, aardvark en ystervark insluit); die "Lelike Vyf" (wat aasvoëls, die gevlekte hiëna en vlakvark insluit); en die "Super Twee" met verwysing na die skaars wildehond en jagluiperd.

In die boomryk is daar nie so 'n erkende eenvormige verwysing na die Groot Vyf boomspesies om kers vas te hou by enige van die bogenoemde "Groot Vyf" in die diereryk nie. Indien so 'n verwysing wel bestaan het sou dit in elk geval 'n baie moeilike keuse wees om te besluit wie die lys van hierdie "Groot Vyf" haal en op grond van watter kriteria so besluit geneem word.

Sou 'n mens byvoorbeeld op boomhoogte besluit is die maatstaf nie so eenvoudig om te bepaal hoe "groot" 'n individuele boom is nie. Sommige bome het 'n natuurlike lang en skraal groeivorm, in teenstelling met ander wat 'n bonkige of bottelvormige natuurlike groeivorm het. Daarbenewens het talle bome 'n geweldige groot spreiende kroon en ander bome het weer 'n ondergrondse bio-massa wat waarskynlik gelyk is aan die massa van die boom met die groot spreiende kroon. Watter boom is in hierdie geval dus die grootste?
Dit is ook so dat die inheemse bome in Suid-Afrika relatief klein is in vergelyking met byvoorbeeld die uitheemse bloekombome van Australië, die eikebome van Europa of die sipresse (veral die *Sequoia sempervirens*) van Kalifornië. Ons weet ook dat verskeie omgewingsfaktore 'n rol speel in die uiteindelike grootte van 'n boom. Talle boomspesies het 'n groot verspreidingsgebied binne Suid-Afrika en 'n groot eksemplaar van 'n bepaalde spesie in een streek kan 'n verspotte voorkoms in 'n ander streek aanneem.

Die gesprek rondom die grootste bome in Suid-Afrika is 'n baie ou een deurspek met subjektiwitiet en oordrewe skattings van hoogte, ouderdom en uiteindelik grootte. Die Dendrologiese Vereniging van Suid-Afrika het reeds in die vroeë 1980s 'n lys van kriteria opgestel en 'n formule ontwikkel om verskillende boomspesies te meet om sodoende op gelyke voet met mekaar te kan meeding met betrekking tot waarna verwys word as die groot boom indekswaarde. Vanselfsprekend, sou dit onregverdig wees om alle bome in net een kategorie met mekaar te laat meeding, want dan sou broodbome, wat oerplante is, van meetaf gediskwalifiseer word. Die kriteria wat die Dendrologiese Vereniging saamgestel het, is die *de facto* standaard vir gesprekke ten opsigte van grootbome in Suid-Afrika. In die volgende paar artikels wat volg sal ek meer gesels oor die grootste bome in Suid-Afrika wat aan hierdie kriteria onderwerp is.

Oerplante soos die genus *Encephalartos* (broodbome) kan ook as "groot bome" in sommige gevalle geag word

HOE BEGIN JY DIE **VOëLKYKDING** DOEN?

Artikel deur **Koos Janse van Vuuren**

Kan jy glo? Jy kan by jou huis begin deur net te luister, rond te kyk en dan die spesie te probeer identifiseer. Hierdie avontuur kan jy begin met net 'n verkyker en voëlgids of selfoontoepassing.
Indien jy eers begin "voëlkyk" (*birding*) sal jy verbaas wees watter groot verskeidenheid voëls in jou tuin en direkte omgewing is.

Voëlkyk is pret

Voëlkyk het 'n gewilde tydverdryf geword wat miljoene mense wêreldwyd geniet. Dit is nie net vir *nerds* nie en dit gaan nie net daaroor om geveerde vriende raak te sien nie.
Voëlkyk gaan daaroor om met die natuur te kommunikeer en rustigheid te vind om hierdie fassinerende wesens waar te neem.
Dit gaan ook daaroor om jouself uit te daag, jou kinders, familie en vriende te betrek, met ander te skakel en bedreigde spesies te help beskerm. Dit is selfs goed vir jou gesondheid!

Voëlkyk is ook vir kinders gemaak

Kinders is van nature nuuskierig. Om hulle te leer oor die voëls wat hulle daagliks sien, is 'n uitstekende manier om daardie nuuskierigheid te voed en terselfdertyd vaardighede soos aandag, geheue en waarneming op te bou.
Begin deur kinders te herinner dat voëls moeilik is om raak te sien, maar maklik om te hoor. Laat hulle hul oë toemaak en luister. Kan hulle 'n aanduiding gee uit watter rigting die geluide kom? Daarby is voëlkyk 'n goeie manier om kinders buite en weg van hul skerms te kry, terwyl jy 'n liefde vir die natuur inboesem.
Jy kan omtrent oral voëls saam met jou kinders kyk, en jy sal dit geniet om weg te kom van alledaagse sorge en bekommernisse. Daar is baie prettige voëlverwante aktiwiteite vir kinders, soos om voëls te teken en in te kleur, speletjies te speel van tel en pas, selfs voëlvoerders en huise te bou. Om jou kinders bekend te stel aan die wêreld van voëls, sal almal bevoordeel!

Voëlkyk kan 'n goeie manier wees om mense te ontmoet

Dis deesdae moeiliker as ooit om vriende te vind en sosiale verbindings te maak - eensaamheid is epidemies. Sluit aan by 'n plaaslike voëlklub wat 'n goeie manier is om mense te ontmoet wat jou liefde vir voëls deel. Benewens om nuwe vriende te maak, sal jy dit geniet om hul stories te hoor en kan jy baie leer uit hul ervaring en kennis.

Bekende voëls in jou tuin of omgewing:
Hadeda / Hadada Ibis (*Bostrychia hagedash*)

Beskrywing:	Geslagte dieselfde. Bonkige grysbruin ibis met glansende vlerkdekvere. Langerige en stewige donkergrys geboë snawel.
Grootte:	Mannetjie - 76 cm; 1.4 kg; Wyfie - 1.3 kg.
Roep:	'n Skel "ha-ha-haa" of "ha-ha-da-da".
Status:	Algemene standvoël maar ook nomadies (seisoenale beweging).
Gedrag:	Baie raserig in die oggend of wanneer hulle gesteur word. Alleen of in pare. In groepe/swerms as hulle nie broei nie. In die winter voer ons "Stompie" (ons eie plaaslike Hadeda) elke oggend nat honde- of katkos. Hy wag daagliks op die gras vir sy kos.
Kos:	Hulle soek kos (erdwurms, insekte, ander ongewerweldes en klein reptiele) op die klam grond deur hul snawel in die grond te druk.
Habitat:	Tuine, parke, sportgronde, grasperke, klam grasvelde en woude.
Broeisukses:	Broei nie elke jaar nie maar kan wel somtyds twee keer per jaar broei.
Bewaring:	Nie-bedreig.

TOXIC POLITICAL CONTROL PUTS THE SUSTAINABILITY OF THE GEPF AT RISK

Article by **Zirk Gous**

The Government Employees Pension Fund (GEPF), or the State pension fund, is regarded as the best pension fund in South Africa, with a direct funding level of 110% and a funding level with provision for contingencies (eg the COVID-19 pandemic leading to large-scale death of members) at 74%. It is a fixed benefit fund where annual pension increases are guaranteed at 75% of the inflation rate; regardless of how their investments fair on the market. The State, as employer, is required to increase the employer contribution if the pension fund suffers financially. The GEPF has R2.3 trillion[1] in investments, which are managed by the Public Investment Corporation (PIC).

The R34 billion loss

However, in 2020, the Mpati Judicial Commission of Inquiry found that the GEPF had suffered a loss of R34 billion[2] through questionable investments by the PIC. The detail of these individual investments aside: an analysis indicated that the root cause of these losses was found in the fact that both the GEPF and the PIC are under direct political control and that investments were made against risky political priorities.

Statutory political management

The GEPF is an organ of State created by the Government Employees Pension Law 1996 (GEPL) which provides that any amendments to the investment policy of the GEPF (after 1996) "shall be subject to the approval of the Minister (of Finance)". The PIC is also an organ of State created by the Public Investment Corporation Act 23 of 2004 (PICA) and subject to the Public Finance Management Act 1 of 1999. Ministerial control over the PIC is regulated by PICA and manifests itself not only in the fact that the Minister of Finance identifies and appoints all the members of the PIC board of directors, in consultation with the Cabinet[3], but also because the Deputy Minister of Finance is the chairperson of the PIC board[4].

The Mpati Commission made two specific recommendations in 2020 on this issue[5] namely that the members of the PIC board of directors should be appointed independently through a process of advertising[6] and based on expertise and merit[7]. It was also specifically recommended that the Deputy Minister of Finance should not be the chairperson as a politician does not have the necessary expertise for this purpose[8].

PICA is further prescriptive regarding eight identified investment fields where the PIC should invest its clients' funds[9]. These investment fields read like the political manifesto of a political party, for example: to create and protect local jobs; support sustainable development; support the Republic's development goals; and transform the economy and community. While these objectives are laudable, they are clearly the objectives that the State must pursue within its own responsibility of good governance. They are not the objectives of pension funds. Pension fund investments should be made against one primary criterion namely that investments must at all times be made in the best interests of the fund. Practically: it can never be the function of the GEPF to invest with the purpose of transforming the South African community.

The Isibaya investment programme

As much as 95% of the GEPF funds successfully managed by the PIC are invested at normal market investment opportunities and risk. The losses of R34 billion mentioned above were all suffered within the Isibaya investment programme. This previously secret investment programme was only uncovered and fully reported upon in 2016, after massive political pressure by the Parliamentary Standing Committee on Finance. Isibaya is an investment programme where funds are invested in emerging companies that have not yet been listed on the Johannesburg Stock Exchange - an internationally recognised field of investment known as "unlisted entities". In South Africa however, the PIC sees it fit that their investments in emerging companies are almost exclusively directed towards black economic empowerment - a clear political objective of the current government. The overwhelming majority of the R34 billion loss, as identified by the Mpati Commission, occurred within the context of the Isibaya programme.

Discrimination against civil servants/pensioners

The private pension sector is statutorily controlled by the Pension Funds Act 24 of 1956 (PFA). The outstanding feature of the PFA is that it contains statutory safeguards that protect private pension funds from exploitation. This includes the core principle that all investments must be made in the best interests of the fund[10]. Key officials must be appointed against the internationally recognised financial competence test ("fit and proper test") for financial officials[11] while no investments may be made "in the business of the employer"[12] (except in extremely limited circumstances). The functioning of the private sector pension funds is further subject to external supervision by independent financial institutions[13].

Furthermore, in the case of private pension funds, trustees are appointed on a 50-50 basis by the members of the pension fund and the employer. For the GEPF, the "employer" is identified in the legislation as the government departments. However, in respect of the GEPF, the employer trustees are not appointed by the employer namely the government departments - all the employer-trustees at the GEPF are appointed by the Minister of Finance which is a political functionary.

None of these statutory safeguards for the private sector pension fund and for the private sector pensioners are duplicated in the civil service pension legislation - the GEPL. This omission of statutory protection to government employees and pensioners, equals direct discrimination against members of the GEPF and stands in violation of the constitutional principle of equality. The legal principle is simple: in law, government employees and pensioners do not enjoy the equal statutory protection against the abuse of their pension fund as their private sector counterparts.

Ridding the GEPF of toxic political control

For South African government employees and pensioners, the sustainability of their pension fund is of paramount importance. The well-known stripping of the **Transnet Second Defined Pension Fund** by its own management, is a tragic example of where the sustainability of a pension fund was destroyed through internal managerial manipulation.

The tragic South African experience is that political control over a financial institution is toxic and risky. This was amply demonstrated not only in the Mpati Commission's report but also in that of the Zondo Commission. The toxic political control over the government's pension fund is vested in legislation. Only amendments to the relevant sections in the statutory legislation cited, would rid the government pension fund from this toxic control by politicians.

Litigation is therefore the only way out for government employees and pensioners.

Therefore, the Association for the Monitoring and Advocacy of Government Pensions (AMAGP) was established to advocate this litigation. AMAGP, as an organisation, consists of concerned government pensioners who pursue the sustainability of the GEPF through a variety of projects. One such a project, namely **My Secure Pension**, was initiated to give impetus to this planned litigation.

Litigation is an expensive process. This is going to be a David-Goliath conflict: the financially powerful State controlled by the politicians against a small organisation relying on the principle of crowdfunding by its members for this project. Many of our members make a modest monthly contribution specifically for Project **My Secure Pension** - an investment in the sustainability of their own pension. We are greatly indebted to these members who are supporting this pending litigation financially.

Every government employees and pensioner is entitled to have their pension managed with integrity, free from toxic political control, to ensure its sustainability for decades to come. This is the goal of Project **My Secure Pension**.

Author's note

Any government pensioner or serving government official who shares the above concerns can contact the author by sending an e-mail to: **zirk.gous@gmail.com**

Footnotes

1. The amount of one trillion has 12 zeros - this means that one trillion amounts to a one million million.
2. The amount one billion has nine zeros - this means that one billion amounts to one thousand million.
3. Section 6(1) of PICA.
4. Section 6(1)(A) of PICA.
5. Mpati Commission report pages 641-650: "Terms of Reference" 1.15, paragraph 77: "Board Composition".
6. Mpati Commission report para 77.3.
7. Mpati Commission para 77.2.4.
8. Mpati Commission para 77.2.2.
9. Section 10(4) of PICA.
10. Sections 7(c)(2)(b) and 13(B)(6) of the PFA.
11. Section 8(5)(a) of the PFA.
12. Section 19(4) of the PFA.
13. Sections 3, 11(1) and 12 of the PFA.

Article by **J P Landman, political and trend analyst**

Turning South Africa into one big construction site is the expressed ideal of ministers from the ANC and the DA. What is the state of play, and what are the prospects?

Two sectors: public and private

2023 GDP IN CURRENT PRICES: ABOUT **R7 TRILLION**	TOTAL INVESTMENT IN 2023: **R1 TRILLION, ie 15% of the GDP.**

In 2023, total investment in the country amounted to just over R1 trillion. Total GDP was just over R7 trillion, which means investment came to 15% of GDP. This is below the 25% National Development Plan's ambition but still an enormous number. It comes to R114 million per hour, every hour of each of the 365 days of the year!

(Just for fun, some context on numbers we use so glibly: If one counts at a speed of 1 digit per second, it will take 10 seconds to get to 10, and so on. To get to 1 million will take 11.5 days; 1 billion, 31.7 years; and 1 trillion, 31 709 years! To get to R114 million will take 3.6 years.)

Traditionally, fixed investment in South Africa comprised about two-thirds from the private sector and one-third from the public sector. In recent years, the public sector share has declined, while the private sector share has increased. By 2023, the numbers came to 71% and 29%, respectively. The private sector is becoming ever more important.

A new UNU-WIDER working paper by Prof Philippe Burger from the University of the Free State, has found that a 1 percentage point increase in the private-investment-to-GDP ratio can increase economic growth by 0.675% per annum. That is a spectacular dividend. He also found that an increase in both government and public corporation investment to GDP did not translate into higher growth. It does not mean that public sector investment is unimportant or can be dispensed with; it simply means that the efficiency of public spending must improve. It resonates with common sense: Medupi and Kusile are prime examples of inefficient spending, as are the numerous reports of exorbitant prices often paid by the public sector, like R1 million for a borehole or millions of rand to tar a stretch of road. The efficiency of spending matters.

All the more so, because public-sector investment fulfils an important social role and often acts as a catalyst for private-sector investment. Both public and private sector investment are indispensable to the economy.

Public sector

A total of R943.8 billion is budgeted for public-sector infrastructure spending over the three years from 2024 to 2027. It increased above the inflation rate and defied the often-stated truism that capital expenditure is the first to be cut when budget austerity occurs. The increase reflects political priorities.

Who spends the money?

State-owned enterprises (SOEs) are the biggest players (40%); followed by municipalities (23%); provinces (20%); national departments and their agencies (16%); and public-private partnerships (PPPs) (2%). One can expect the SOE share to decline over the coming years and PPPs to increase. Medupi and Kusile are nearing completion, while both Eskom and Transnet will rely more on private capital for further projects.

Although public investment is increasing, the R943.8 billion is still only equal to about 4% of the expected GDP for the three years. Using more private-sector money is indispensable if we want to increase public investment.

Quality

Of course, these numbers tell us nothing about the quality of spending. There is corruption, poor planning and budgeting and faulty execution. Much of the corruption in the public sector is committed by private companies, as revealed in the Zondo Commission reports and monies subsequently reclaimed from private companies.

Construction mafias also influence the quality of spending and sometimes block this completely. Government officials are talking about R63 billion in projects that have been blocked. (Using our earlier calculations, it will take nearly 2000 years to count to that number!) Let's watch this space over the next few months and see how it develops.

Public-private partnerships

Although PPPs form only about 2% of the R943 billion budgeted for infrastructure, they punch above their weight when it comes to delivering good quality outcomes. Toll roads are a good example - we all know the difference between driving on a toll road and driving on a provincial road.

The range of PPPs is now being expanded to include projects such as the redevelopment of 1 Military Hospital in Tshwane and Tygerberg Hospital in the Western Cape, as well as the upgrading of six border posts between South Africa and its neighbours.

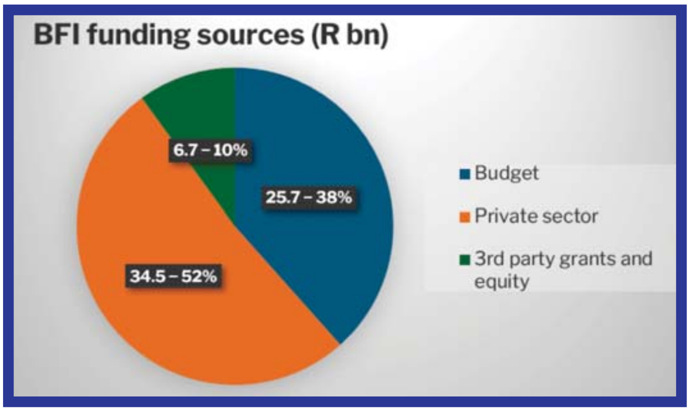
A small but unique PPP was concluded during 2024 between the Mpumalanga Tourism and Parks Agency and the British Aspinall Foundation to redevelop the Loskop Dam Nature Reserve. The partnership will upgrade infrastructure such as roads, fences, staff accommodation and field ranger facilities. The agreement will run for 25 years and unlock R120 million in investment. The ambition is to expand the 23 500 ha reserve to 100 000 ha by incorporating community- and privately-owned land. That will make it bigger than Pilanesberg.

Budget Facility for Infrastructure (BFI)

A step to ensure better quality spending was taken in 2016 when Treasury created the Budget Facility for Infrastructure (BFI). It requires public sector projects to do rigorous planning and technical preparatory work before they will be considered for budget finance.

Up to now, the BFI has operated by way of an annual bid window when public institutions could bid to have their projects included in the budget. The seventh bid window was opened in 2024. In October 2024, the Minister of Finance announced that the bid windows will now be run on a continuous basis to evaluate projects rather than just once a year. That should open up the quality net a bit more widely.
Apart from quality control, the BFI also increases access to funding by hooking up public projects with private funding where appropriate.

Some 14 projects totalling R66.9 billion are financed through the BFI, an increase of 7% from 2023. (Again, these increases are telling in the context of budget austerity.) About 38% or R25.7 billion comes from the budget, 52% or R34.5 billion from the private sector and 10% or R6.7 billion from third-party grants and equity. Examples of projects include social housing (some 14 000 units); five water and sanitation schemes; the revamping/upgrading of six border posts; and student housing projects on four different campuses involving some 10 000 units.



Infrastructure Fund and Infrastructure SA

An important step change occurred in 2018 when President Ramaphosa took office. He launched the Infrastructure Fund with the intention of blending public and private funds and increasing the pot of money available for infrastructure. The fund became operational in 2020. (Things take time in the public sector.)

To strengthen planning, budgeting and execution abilities, Infrastructure SA was created to work alongside the Infrastructure Fund on all projects of more than R1 billion. It is a one-stop shop for large infrastructure projects with a team of professionals to help unlock projects.

In the 2024/2025 budget, R600 million was allocated to Infrastructure SA for technical and professional skills to prepare, manage and execute projects. Grand plans require grand skills. Infrastructure SA is now the coordinating point for infrastructure projects.

At the time of writing, there were 31 projects under preparation by Infrastructure SA, among them schools in the Northern Cape and Eastern Cape and four hospitals in Mpumalanga and the Free State.

Water and sanitation

Water is an ever-present concern for many South Africans. Regarding bulk supply, the government has prioritised 11 projects across seven provinces totalling about R139 billion (included in the above numbers for the public sector). Some examples include the following:

- The biggest single project at R42 billion is the Lesotho Highlands phase 2 project, for delivering water to Gauteng (completion date: 2028).
- KZN will benefit from three different projects totalling about R46 billion, which will bring much-needed relief to the province, particularly the South Coast (completion dates: 2027 to 2032).
- An interesting one is the Olifants River project in Limpopo, a joint effort between Glencore, Amplats and the government. It will involve 400 km of pipelines and provide 250 million litres per day - equal to about one-third of Cape Town's usage. Ten local and international banks are involved in the financing (completion date: 2030).

However, water is not only about bulk supply. Municipalities distribute it, and that is where there is many a slip between the reservoir and the tap.

Leaks and non-revenue water

Following the template developed for renewable energy, the government has set up the Water Partnership Office (WPO) in the Development Bank to help municipalities raise private sector finance to fix their creaking water systems.

"The WPO has begun to mobilise private sector financing for water projects in eThekwini, Mangaung, Buffalo City, Nelson Mandela Bay and Tshwane for the replacement of leaking municipal water distribution pipes, which are resulting in high levels of non-revenue water," said Johann Lubbe, Head of the Water Office. However, he warned that, “it takes time. It's not something that happens overnight. For the larger projects it takes 12 to 18 months to structure the project properly. You also don't want to rush through something and put it out to the market, and then the private sector shoots it full of holes”.
Bringing private and public sectors together should instil some discipline and proper management in local water administration and ensure better quality. During November 2024, Treasury agreed to withhold municipalities' equitable share (their transfers from the budget) where they owe money to water boards. This will ruffle a few feathers. It is also a feather in the cap of the Department of Water, which lobbied Treasury for this decision.
(Now imagine if the same arrangement can be made for municipalities not paying their electricity bills.)

Private sector

Private sector investment in the economy runs at about 10% of GDP, below the NDP target of 15%. Thus, both the public and private sectors fall short of their NDP targets (public 4% to 10% and private 10% to 15%). In 2023, six of the nine economic sectors measured by South African Reserve Bank (SARB) data invested less than they did in 2019 (measured in constant rands). First, the COVID-19 pandemic (2020) and then loadshedding (2021/2022) knocked the stuffing out of the economy and investment.

The three sectors that invested more are Agriculture, ICT (information, computer and telecommunications equipment) and transport, storage and communication. Agriculture led the pack with 33% more investment. Clearly, the noise around expropriation is not deterring the farmers from investing.

Even the biggest sector in the economy, namely finance, insurance, real estate and business services (they are grouped together), invested 11% less in 2023 than in 2019. Over the years, this sector has replaced mining as the biggest sector in South Africa. Financial institutions now play the societal role that big mining companies once played.

Mining itself invested 2.2% less in 2023 than in 2019. In fact, it invested 9% less than ten years earlier in 2014. The country is really undergoing a big change from mining to other sectors. Perhaps gas discoveries will turn that around, but so far, the mining decline is both persistent and substantial.

The construction sector, critical to turning the country into a big construction site, invested 3.5% less in 2023 than in 2019. A bigger pipeline in both the public and private sectors is needed to propel this sector.

Energy

Like mining was a hundred years ago, energy is now the investment frontier in South Africa. It is not showing up in the official numbers yet, but it is happening. I count it all as part of "private sector", because even the public procurement projects in electricity (bid windows) are all built with private capital, although with a public sector guarantee. (The guarantee arrangement must change but is not a topic for this article.)

Generation

Six bid windows have been run to date, resulting in agreements for 8000 MW of new generation capacity (all renewable) for a total investment of R270 billion. Bid Window 7 for 5000 MW is currently in the market. Investors are clearly keen: Bids for 8526 MW have been received; a final decision on the winning bids should have been made by the end of November 2024. Also in the market is a bid window for another 615 MW of battery storage and 2000 MW of gas-to-power. These projects are estimated to involve R180 billion investment between 2026 and 2029.

6 Bid windows completed	Now in market	Private Companies
■ 8000 MW ■ R270 billion	■ BW7: 5000 MW ■ 615 MW Batt 2000 MW gas ■ Est R180 billion	■ 22 500 MW of own power in pipeline ■ Est R390 billion

However, the bigger action is outside the bid windows. An important shift away from public procurement has occurred since President Ramaphosa opened the market in 2022. A whole new energy system is now being developed, all of it with private capital (without government guarantees).

More and more companies are making their own arrangements on electricity supply: some are building their own facilities, some are concluding power purchase agreements with renewable facilities, some deal with energy traders who buy and sell power, some contract with energy aggregators who buy power from different generators and sell it to a range of customers, and so on.
Private power is no longer about loadshedding. It is now about the ever-rising cost of Eskom tariffs; having a green footprint to limit carbon taxes; and environmental, social and governance (ESG) considerations. The game has changed profoundly since 2022.
According to Operation Vulindlela data, 22 500 MW of private sector projects are currently in the pipeline, with an estimated investment of R390 billion. Even if we assume that not all of it will come to fruition, it is still a healthy dose of investment.

By 2028	By 2034
31 projects	30 projects
16 000 MW connected	40 000 MW connected

An often-forgotten fact is that even with recent postponements granted to some Eskom power stations, eight of the 14 Eskom coal-fired power stations are going to close down over the next decade. Simply replacing that capacity will require significant investment.

Transmission

As is generally known, the transmission grid is a constraint and needs to be upgraded. The numbers required vary between R200 billion and R390 billion, depending on the time frames used by the forecaster.

The National Transmission Company of SA (NTCSA) has R112 billion earmarked over the next five years to build transmission capacity.

To unlock further funds, the government has authorised the Independent Power Producers Office (IPP Office) to run a pilot programme to procure SA's first independent transmission project. It will be a build-operate-and-transfer project running over 25 years. A new credit guarantee vehicle, developed with the World Bank's help, will support the project so that private investors have some guarantee, but the government is not on the hook for 100% of the project.

NTCSA projects that 56 000 MW of new generation capacity will be integrated into the grid over the ten years between 2025 and 2034. The 31 projects currently under construction will connect 16 000 MW of capacity by 2028. A further 30 projects will enable 40 000 MW by 2034. That 56 000 MW can indeed be reached.

The overall trend on energy is clear: over the next five to six years, R1.5 trillion is needed for the energy transition, and in the ten years after that, a further R3 trillion. That will surely take energy beyond mining and the finance, insurance and real estate sector as the biggest investment sector in the country.

So what?

- The trick in making SA one big construction site requires that investment in both the public and private sectors must increase from 4% to 10% of GDP to 10% and 15%, respectively.
- One of the consequences of State capture is that SOEs, once perceived as the engine of public investment, have suffered a severe decline. This necessitates the use of more private funds for public infrastructure.
- Since 2018, the political climate on public-private partnerships and using private capital in the public space has changed significantly. There is a greater willingness to blend public and private money for infrastructure.
- For this blend, one needs a pipeline of credible projects. The institutional architecture to plan and execute the projects is getting stronger and the pipelines are getting bigger.
- More stringent project requirements and the use of more private capital will simultaneously improve the quality of spend and increase the pot of money.
- Using private money will also maximise the public sector's role. It is really a no-brainer.
- Ironically, loadshedding and water-shedding are driving these changes ever more forcefully.
- As for the private sector, all confidence metrics have improved since the formation of the Government of National Unity; and confidence is the foundation of private sector investment.
- Of course, all this may become unstuck due to global events (eg Ukraine, Middle East, Trump) but that is beyond our control. Let's focus on what we can control.

Note

JP Landman publishes a regular newsletter which can be accessed at http://www.jplandman.co.za/
This article reflects the contents of one of his newsletters, dated 25 November 2024 and is published with the author's permission.

DIGKUNS

SLEGS DIE WAT DAAR WAS SAL WEET

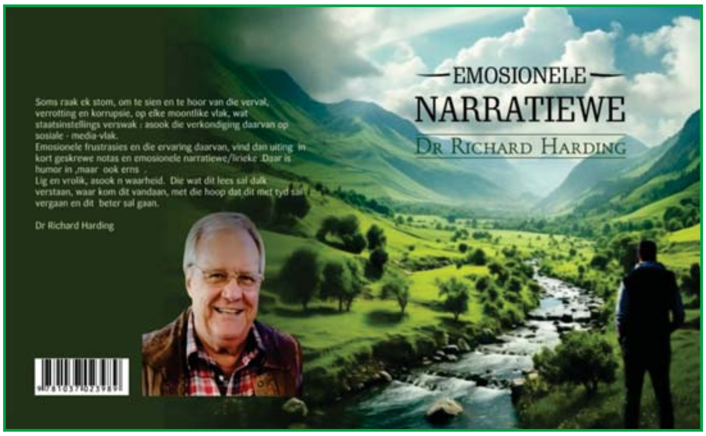
Na aanleiding van vele debatte in die media tov diensplig en weermag-ervaringe, wat lank nog nie begrawe is nie, lewer ek graag die volgende kommentaar. Na 'n jaar diensplig en daarna verder toegedeel vir 19 jaar na die Burgermag/kommandos, is die rasionaal tov die grens-/bosoorlog nog onbeantwoord gelaat. So probeer ek 'n paar jaar gelede my onsekerheid deur 'n emosionele narratief as volg neer te pen:

Die Rooi-beer brul, wil die land verkul - ons moet keer voor dit als verteer.
Ons is opgeroep - van nou af is jy troep, ons groet, hulle sê,
hou maar moed, tog die res sit maar op die stoep.
Wees paraat, hou weg die rooi-gevaar, die vrees maak ons naar,
maak gou, speel tog nou met die vyand klaar - voordat hulle ons gewaar en oorlog verklaar.
Almal bly stil en die vyand is kil, met ‘n bose wil: ons opinies maak geen verskil.
Tog dink die ander ons is mos daar op eie wil, hoe kan ander die mens so kul.
Die opdrag is luid en duidelik, hardloop, staan, val en kruip,
maak geen geluid, soek en skiet: dis tog nie als verniet wat is 'n bietjie verdriet?
Die Staat beheer en ons beskerm hom met geweer:
die Rooi-beer gaan weer probeer en ons moet aanhou keer.
Vir 'n verdere 20 jaar maak hul ons bymekaar, om ons by hul te skaar,
so word ons lewens regeer, soms kon ons nie meer: maar niemand reageer.
Wat is dit wat hulle ons wou leer?
Kyk tog nou wat om ons gebeur.

Dr Richard Harding
Pretoria

- Emosionele -
NARRATIEWE

Deur **Dr Richard Harding**



Dr Richard Harding, een van **Gryskrag** se direkteure, het in 2024 'n boek met emosionele narratiewe bekendgestel. Hy beskryf dit as volg:
"Verskillende fases gedurende my lewensreis, het spesifieke emosies in my ontvlam. So vind ek siele-gemoedsrus deur dit vas te pen, te analiseer en te bestuur.
Meerso, spesifieke omstandighede waarvoor daar nie veel oplossings is nie.
Deur hulle te parkeer in my gedagtes, neem ek beheer daaroor, en fokus slegs op die positiewe van die lewe."

Diegene wat belangstel om 'n kopie van die boek te bekom, kan 'n e-pos stuur aan: hardirc18@outlook.com

FAMILY ...

Family is the foundation upon which we build our identities. Family can be a source of support and unconditional love. Whether it is the laughter shared around the dinner table, a comforting embrace during tough times, or the joy of celebrating milestones together, family shapes who we are and what we cherish most in life. Cherish your family in this new year.

"What greater blessing to give thanks for at a family gathering than the family and the gathering." - Robert Brault.

DIE GESKIEDENIS VAN VERVOER
STOOMKRAG

Artikel deur **Rowlen von Gericke**

Met meer as 'n halfeeu se betrokkenheid in die Spoorweg-omgewing, het ek ingestem om deur middel van 'n paar artikels, interessanthede oor die spoorbedryf te deel. Kom ons begin met STOOM.
Die eerste aangetekende demonstrasie (eerder as die gebruik daarvan) van die "transformasie van hitte na beweging" was ongeveer 400 VC met die sogenaamde Aeolipile.

Hoe hierdie "toestel" gewerk het was om stoom, wat "verwek" is deur water in 'n houer te kook wat met 'n deksel bedek was, na 'n ronde staalbal te stuur wat om 'n assie, wat deur die staalbal geloop het, te kon draai. Twee pypies is aangebring waardeur die stoom in die rigting ("tangentially") deur die pypies uitgelaat is om "stukrag" aan die staalbal te gee wat die bal dan in die rondte laat draai het.
Die eerste bruikbare enjin (nie 'n stoomlokomotief nie, maar stoomenjin, om die onderskeid te maak tussen stoomlokomotief, wat kon beweeg, en 'n stoom-enjin, wat op een plek gestaan en werk het) wat stoom gebruik het in die werking daarvan, is in 1712 deur Thomas Newcomen ontwikkel. Dit is in myne gebruik om water uit te pomp.

Daar was in daardie stadium geen roterende beweging nie. Eerder net 'n suier wat op- en afbeweeg het en so die pompaksie kon uitvoer.
Die interessantheid van hierdie enjin was dat dit nie stoom as sulks gebruik het as kragbron nie, maar eerder vakuum wat met die afkoeling van stoom ontstaan het. Dit was 'n baie oneffektiewe tipe enjin.

James Watt (die vader van die eenheid van "perdekrag" wat ook na Watt omgeskakel word en waarin enjins tot vandag toe nog geklassifiseer word) was die eerste persoon wat in 1776 stoom, onder druk, as sulks gebruik het om 'n suier (*piston*) heen en weer te laat beweeg en aan 'n krukas verbind was om 'n draaibeweging uit te voer.

Richard Trevithick, en nie George Stephenson soos algemeen altyd aanvaar word nie, het die eerste bewegende stoom-aangedrewe masjien (stoomlokomotief in ons terme) gebou en het op 21 Februarie 1804 'n paar voertuie op 'n "spoor"-stelsel getrek.
Ongelukkig was Richard Trevithick se stoomlokomotief nie betroubaar nie en het George Stephenson baie daarop verbeter en sy eerste lokomotief genaamd Blucher in 1814 gebou. Op 27 September 1825, met sy lokomotief genaamd Locomotion, kon hy die eerste mense vervoer. Daarna het hy die een genaamd Rocket gebou.

Waar kom treinspore vandaan?

Die eerste aanduiding dat "treinspore", gemaak van hout, gebruik is, was in die 12de eeu. In daardie stadium het mense besef dat as 'n vervoermiddel, soos 'n wa, met sy houtwiele eerder op 'n houtspoor kon loop, dit baie makliker deur perde getrek kan word, as wat dit is om dit op die grond te trek.

Later jare is houtspore met ysterspore en houtwiele met ysterwiele vervang. Nog later is dit met staal vervang en word staalspore en staalwiele vandag steeds gebruik.

'n Interessante waarneming: Die rolweerstand van 'n spoorwegtrok op 'n staalspoor met geen helling is ongeveer 20 keer minder as die van 'n vragmotor met rubberbande op 'n teerpad. Met ander woorde, die krag wat nodig is om die gelaaide spoorwegtrok te beweeg is 20 keer minder as om 'n pad trok te beweeg.

Natuurlik is daar ook 'n beduidende verskil in brandstofverbruik - en in 'n latere artikel beplan ons om 'n vergelyking hieroor te publiseer.

Volgende keer praat ons oor die stoomlokomotiewe wat in Suid-Afrika gebruik is.

GENEALOGIEHOEKIE

Artikel deur **Isabel Groesbeek**

Het u moontlik voorouers met dieselfde familie-naam (van) en het u al ontdek watter voorouer(s) moontlik gedeelde of herhalende voorouer(s) is?

In die navorsing en die aanteken van verskillende stamlyne van alle voorouers, noem ons die opgawe van die biologiese voorouers 'n **KWARTIERSTAAT** = die somtotaal van 'n bepaalde persoon se biologiese voorouers. Dit vorm die basiese raamwerk of "geraamte" van 'n individu se familiegeskiedenis en is 'n opsomming van volle name, plekke en datums van geboorte, huwelik en sterfte. Hoewel dit 'n raamwerk is, spreek dit reeds boekdele oor wie die onderskeie voorouers en moontlik herhalende voorouers is.

Die verslagnaam **KWARTIERSTAAT** verwys na die **VIER** grootouers van 'n individu en die benaming is ontleen uit die heraldiek (wapenkunde) met die gebruik om die wapenskild in **VIER** te verdeel met 'n heraldiese simbool wat die vier grootouers in elke kwart verteenwoordig. Die uitleg van die voorouers se inligting is nie vas nie, want dit kan deur 'n navorser of familielid horisontaal, vertikaal of in sirkelformaat, asook in teksformaat, uitgebeeld word.

Die internasionale nommering is vas en geskool op die Sosa-Stradonitz-nommeringstelsel. Sedert die Spaanse genealoog, Jérome de SOSA die stelsel in 1676 begin gebruik het en Dr Stephane Kekule von STRADONITZ, 'n Duitse genealoog dit in sy Ahentafel-Atlas gedurende 1898 weer laat herleef het, word dit algemeen deur genealoë dwarsoor die wêreld, ook in doelgerigte genealogie-rekenaarprogramme, gebruik.

Elke individu het 'n unieke nommer:
1. Vir die Kwartierdraer,
2. Vir sy/haar vader,
3. Vir sy/haar moeder.

Die vader van alle individue is ‘n persoon se nommer x2, die moeder van alle individue is ‘n persoon se nommer x2 +1. Sodoende het alle manlike voorouers 'n ewegetal as verwysingsnommer en al die vroulike voorsate 'n onewegetal. Die voordeel van dié stelsel is dat die posisie van 'n persoon reeds vasgelê is, voordat sy inligting nagevors is.

Die voltooiing van die **KWARTIERSTAAT** kan baie geduld van die navorser verg, maar die insameling van gegewens kan ook ure se plesier verskaf. Die opwindende taak om betroubare feite tov sy/haar voorsate te versamel, kan help om die behoefte aan kennis van 'n persoon se voorouers te bevredig. Met behulp van die **KWARTIERSTAAT** kan vasgestel word **hoeveel herhalende voorouers** jou eie voorouerstaat bevat, asook van hoeveel persone die kwartierdraer afstam. As vriende hul **KWARTIERSTATE** vergelyk, kan dit ook antwoorde bied oor watter **gemeenskaplike voorouers** verskillende kwartierdraers het.

Ek nooi u uit om enige navraag tov u familienavorsing via epos aan my te stuur: **isabelg@mweb.co.za**

Nota:
Isabel Groesbeek is 'n genealoog sedert 1988.
Volg gerus **FAMILIES INFO SA** op Facebook.

2025 DIE JAAR VAN SENTE OMDRAAI

Artikel deur **Ina Wilken**

Met 'n stormloop van prysverhogings die afgelope jaar en 'n donkerwolk wat oor ons hang tov elektrisiteitsverhogings, wat op alles 'n effek gaan hê - onder andere skoolfooie; universiteitsgelde; en basiese dienste, het ons as verbruikers geen ander keuse as om die bul by die horings te pak en na ons eie geldsake te begin kyk nie.

Sal ek begin by die voorbeeld wat ons as ouers of grootouers stel.

Wat is eintlik die kern van die probleem?

Vandag se tieners spandeer duisende rande per jaar, hoofsaaklik op klere, eetgoed en vermaak, 'n totaal van biljoene per jaar - iets waarvan u sekerlik deeglik bewus is. Maar die meeste tieners is nie goed ingelig hoe om goeie kopers te wees nie. En, jammer om te sê, maar meeste van hierdie aankope word gefinansier deur die swaarverdiende salaris van hul ouers! Wanneer hulle die huis as jong volwassenes verlaat, doen hulle dit met swak verbruikersvaardighede en hou hulle aan om geld te mors!

Ons as grootouers (en ouers indien u kind die artikel onder oë sou kry) het 'n enorme rol om te vervul in die opvoeding tot kinders se huidige en toekomstige finansiële posisie. Nog 'n waardevolle uitvloeisel hiervan is dat dit die totale familie nader aan mekaar sal bring, want sodoende skep ons geleentheid om dinge saam met ons tieners te doen wat hulle interesseer en waarvan hulle hou. Hoeveel te meer sal u kind en kleinkind waardeer welke finansiële pligte op ons skouers as grootouers rus en gerus het.

Wat ons kleinkinders moet besef

Die verbruikerswese is uiters kompleks en ons "leergang" met hulle moet deurgaans verwys na die belangrikheid van spaar en sinvolle spandering. Indien iemand 'n motor moet koop, 'n reis wil onderneem, noodgedwonge ander uitgawes opduik, moes hy of sy reeds daarvoor gespaar het. Indien 'n persoon nagelaat het om so te doen, trap hulle in die gevaarlike slaggat van oorspandering en word hulle toegegooi met die pynlike nagevolge daarvan.

Dis dringend noodsaaklik dat ons die jongmense sal leer hoe om 'n begroting op te stel en dit slaafs na te volg want dis immers die enigste wyse hoe ons kan ontvlug voor lastige skuld wat ophoop!

Algemene inkopie-strategieë

Daar is drie eenvoudige basiese beginsels wat jongmense baie kan help, naamlik:

- **Koop net wat jy benodig.**
  Moet nooit iets van meer as R50 koop tensy jy nie ten minste 24 uur daaroor nagedink het nie.
- **Vergelyk pryse van verskillende winkels.**
  Prys en kwaliteit verskil dikwels drasties van winkel tot winkel. Net deur dit self te vergelyk kan ons die beste waarde vir ons geld kry.
- **Onderhandeling** is nog 'n handige strategie.
  Winkeliers is tans toenemend gewillig om oor 'n wye reeks van hul produkte te onderhandel insluitend motors, krediet, behuising en huishoudelike apparaat. Ons kleinkinders moet veral tydens 'n groot aankoop probeer om 'n beter prys te beding. Dit mag dalk nie die eerste keer realiseer nie maar moontlik die volgende keer. Ten minste het jy probeer.
- **Begroting**
  Gee aan die jongeling 'n paar rand vir die maand. Sê wat dit moet

Wenke met die finansiële skoling van ons kleinkinders

dek en moenie uithelp as hy of sy vasbrand nie. Die bedrag kan op enkele van sy of haar portefeuljes op die begroting spandeer word (byvoorbeeld vermaak) of wyer (klere, vervoer, vermaak en ander items). As ons hulle egter uithelp om deur die maand te kom deur 'n paar ekstra randjies by te dra, sal so 'n tiener nooit die kern van finansiële verantwoordelikheid baasraak nie!

- **Spaar**

  Leer die jongklomp om 'n gedeelte van die maand se bedrag te spaar, maar onderstreep dat hierdie geld beskikbaar sal wees vir 'n belangrike toekomstige aankoop, soos om 'n motor vir universiteit te help finansier of vir boekgelde en ander items wat sy of haar ouers nie alleen kan dra nie. 'n Insentief wat hulle sal motiveer om te spaar, is 'n rand-vir-'n-rand uitdaging! (Laat die kleinkind se ouers maar help met hierdie duur een! Dis egter baie belangrik dat hulle ook sal besef hoe belangrik dit vir die tiener is en sodoende 'n groot toekomstige struikelblok uit almal se pad hou!)

- **Motor(s)**

  Indien u tiener kleinkind reeds sy ouers se motor bestuur, mag hy of sy geïnteresseerd wees om u te help as u dalk 'n voertuig wil aankoop. Betrek hom of haar by die hele besluitnemingsproses: die soort en grootte voertuig, spesifieke voordele van daardie tipe voertuig, koste, veiligheid ensomeer. Laat u kleinkind u dan help om enige motortydskrifte, verbruikersverslae of wat ookal beskikbaar is, na te vors. Neem hulle saam om die kleurkeuse te help finaliseer, die motor te gaan toetsbestuur en die finale prys te "help" finaliseer.

- **Kort-termyn versekering**

  Maak u kleinkind goed vertroud met elke letter van die inhoud van die versekering. Beklemtoon veral die feit dat die ouderdom van die lisensiehouer die premie beïnvloed en hoe die premie elke keer verhoog word ná 'n botsing of ander tipe eis, maar dat daar ook ander voordele soos 'n geen eis-bonus tersprake kan wees indien die versekerde nie vir 'n bepaalde periode eis nie!

- **Voedselaankope**

  Neem die jongklomp saam as u kruideniersware gaan koop. Laat hulle u lys opstel en beklemtoon dat u sorg dat dit binne die breër maandelikse begroting val. Laat hulle u help om die winkel van aankope te bepaal en of u net vir een dag gaan koop (as 'n oefenlopie), vir 'n week of vir die hele maand. U kan hulle selfs beperk tot 'n maksimum-bedrag per aankoop en beklemtoon dat hulle moet sorg dat elke dag se dieët sekere soorte kos moet insluit vir ontbyt, vrugte, groente en proteïne. Hulle moet ook bewus wees van wat terme soos vervaldatum en eenheidsprys impliseer en uitkyk vir spesiale aanbiedings in die winkel.

Slotgedagte

Hierdie wenke is maar 'n druppel in die emmer van kennis waarmee ons ons kleinkinders (en onsself) kan toerus. Ek kan u waarborg dat hierdie basiese finansiele grondbeginsels goud werd is vir 'n kleinkind en dat hy of sy u altyd dankbaar wees as hy of sy by hierdie prosesse betrek is wat tot hul basiese finansiele kennis bygedra het. Blaai gerus 'n bietjie rond in die onuitputlike boek van Internet-kennis - onder welke woord, konsep of land u ookal wil - en u kan u eie "leergang" vir u tiener-kleinkind saamstel . . .

En is dit nie wat ons die graagste vir hulle wil nalaat nie?

Groete en sterkte met u groot taak,

Ina

SAFETY TIPS

DON'T FALL VICTIM TO SCAMMERS

Article by **Annalise Kempen**

There are very few areas in which scammers have not yet used their criminal intentions to create an enticing scenario that draws people's attention into how they have won something, can buy something at a special price or make a lot of money through a special investment. Ironically, there is only one guarantee when it comes to a scam and that is that you stand to lose money if you do not do your homework before sharing personal information or banking details with those who randomly promise you the sun, the moon and the stars. Spotting a scam is vital to mitigate your risk of losing your hard-earned money or worse yet, your reputation.

You may be the next scam victim, unless ...

Scammers do not discriminate - and you may be the next target if you do not think before you act. They do not care about your age, background or income level which means that we are all vulnerable to a scam at some time. The reason why scammers succeed with their scams is because they make them look like the real thing and catch people off guard - often when you are least expecting it. Scammers also get smarter, using new technology, products and services and specific events, such as tax season or a sports event such as the Olympics to create believable stories to convince someone to give them money or share their personal details (Scamwatch, nd).

How to spot a scam

Since criminals are using lies and deceit to fool individuals into parting with their hard-earned money or personal information, they are increasingly getting more sophisticated, making it more difficult to spot scams. That is why it is important that we know what to look out for and how to spot a scam. Nidirect (nd), the official website for Northern Ireland citizens, provides easy to follow tips on how to spot a scam.

Start off by applying the S-C-A-M test:
S: (It) Seems too good to be true
C: (You are) Contacted out of the blue
A: (They) Ask for personal details
M: Money is requested.

It is important that we are aware of the following types of situations - irrespective of whether they happen telephonically or via e-mail - to mitigate the risk of falling victim to a scam.

- You are contacted unexpectedly by a company or individual. The Federal Trade Commission (FTC) (2020) adds that scammers can even pretend to be from a company or organisation that is familiar to you. This can range from someone who contacts you "on behalf of" the government (ie SARS), even using your real name and some personal details, or they can make up a name of a company that sounds official. Or they can pretend to be from a company that you know such as a technology or utility company or even a charity asking for donations.
- The offer sounds too good to be true.
  Scammers claim that there is a problem with something, such as that your computer has a virus, or that you have won a prize. Or they claim that you owe someone, such as the government, money or that someone in your family has an emergency. Some scammers may also claim that there is a problem with one of your accounts and that they need to verify information in this regard. Others will create the impression that you have won the lottery or some type of competition, but that you first need to pay a "fee" before you can collect your prize or money (FTC, 2020).
- You are asked for personal or banking information such as your credit card details.
- You are pressured into making a decision immediately or not given a very long time to make a decision. The FTC (2020) reminds us that the reason why scammers want us to act immediately, is so that we do not have time to think or check out their story. If they have phoned you, they might tell you not to hang up and might even threaten to sue you, suspend your driving or business licence or deport you. When they claim to be from a technological

The reason why scammers succeed with their scams is because they make them look like the real thing and catch people off guard - often when you are least expecting it.

Scammers claim that there is a problem with something, such as that your computer has a virus, or that you have won a prize.

company, they might try to convince you that your computer is about to be corrupted which is why they need access to your computer.

- You are asked to pay the money upfront. According to the FTC (2020), there are various ways in which these scammers insist that you pay, including by sending the money through a money transfer company or a gift card, or providing them with your credit card details - including the CVV number at the back of your card.
- The only contact details which are provided to you are a cellphone number, an e-mail and/or a postal address. (The phone is often switched off when you try to contact them after you have lost money.)
- You are phoned repeatedly and kept on the phone for a long time.

Remember that banks, building societies, utility companies, lottery organisers, law enforcement agencies and statutory bodies will and should never ask for the following:

- Any part of your PIN code or password;
- payment in vouchers;
- to transfer money telephonically to a different account to which you normally pay your bill;
- get remote access to your cellphone, computer or notebook;
- ask for money for a "free gift" or an admin fee as part of a promotion;
- threaten you with arrest telephonically, in a letter or via e-mail for not paying a fee; and/or
- ask you to go to the bank to transfer money.

How to spot "fakes"

One of the ways in which to spot scammers or "fakes" is to pay attention to the quality of the communication used by these fraudsters. If we learn how to spot fake/fraudulent documentation, including e-mails or fake profiles on dating websites, or fake advertisements, it will be another way in which to protect ourselves from being scammed. It is therefore important to look for the following which are warning lights:

- Documents (including e-mails) with a generic, rather than personal greeting;
- poor quality presentation;
- names of organisations that don't exist;
- poorer quality grammar and spelling;
- overly official or forced language;
- legitimate documents such as flight itineraries, hotel bookings and bank statements often have simple, uncomplicated layouts to allow their customers to print online statements. The downside to this is that scammers can easily create fake documents by using information that is available online such as company logos and graphics from websites to send to their victims;
- scammers can easily fake an official-looking e-mail by copying a company's logo and the design used by a legitimate company;
- if you had previous dealings with a company, such as after doing online shopping or booking a flight ticket, it is easy to drop your guard when you receive follow-up e-mails from them. But, if you are not expecting any e-mail from them, such as after having placed another order, be alert to receiving fake e-mails and make sure that you do not click on any links or open any attachments if you are not expecting communication. Make sure that the e-mail address from which the e-mail purports to be are not spoofed. One way of doing this is by moving your mouse over the sender's details to determine what the real e-mail address is from which it had been sent; and
- if you are in the market of meeting people online and want to register on an online dating site, make sure that you try to look for anything unusual about a person's choice of profile photo, location, interests and whether their language skills match the rest of their background. Remember that those with fake profiles often use photos which they have found online to attract more people. To mitigate your risk of falling into their trap, do an image search of this person by using an online tool such as Google Lens or TinEye to determine whether they really are whom they claim to be (Scamwatch, nd).

Protect your banking details and documentation

Since online banking and shopping have become common, it is so much easier for scammers to target people, especially those who are either overconfident in transacting online or those who are not too familiar with this method. In addition to the relevant tips that are provided elsewhere in this article, the following should also be taken into consideration to protect your personal and banking details and online banking and shopping habits:

- Never give money or provide your credit card details to anyone whom you do not know or trust and only if it is for a transaction which you have initiated;
- keep the receipts of your transactions;
- regularly and thoroughly check your bank account and credit card statements;
- immediately report any unexplained transactions to your bank;
- keep your bank/credit cards safe;
- make sure that no-one else knows your PIN number;
- always ensure that you are about to transact on a secure website, even before you enter your personal and banking details. These sites should have a small lock sign to the left of the web address or start with https://.....;

Choose your passwords carefully. It is important to choose passwords that would be difficult for others to guess and update or change them regularly. A strong password should include a mix of upper and lower-case letters, numbers and symbols such as %, $ or #. Passwords should be a minimum of eight characters. Remember not to use the same password for every account/profile, and don't share your passwords with anyone.

If you run out of ideas for passwords, use a phrase such as “Myc@tlovessl33pingintheb@th!”.

- also make sure that the website address is 100% correct, including the correct extension such as .com or co.za;
- never click on any links or open any attached files in a spam e-mail;
- always take the time to thoroughly read the terms and conditions before signing anything for major purchases - even if you have to take a day or two to understand what you are reading;
- don’t return phone calls from numbers that you do not recognise;
- when you are doing any online transaction, do not pay any invoice unless you have ordered the goods and services from a reputable organisation which provides you with a secure payment platform. You can also enquire whether you can do an EFT to pay for the goods or services, rather than taking the risk of entering your banking details on a platform that is not secure;
- if you expect a delivery, ask for the person's identification but only open the door or gate as far it is necessary to collect the goods;
- make sure that you know how to stop any subscription service you sign up for; and
- always get independent advice when an offer requires a lot of your time and/or money (Queensland Government, 2020).

Protecting yourself against scams

The Federal Trade Commission (FTC) (2020) and Scamwatch, a service run by the Australian Competition and Consumer Commission (ACCC), provide information to consumers and small businesses about how to recognise, avoid and report scams. This includes the following:

- Be alert to the fact that scams exist. The saying goes: forewarned is forearmed and when it comes to scams, this saying is very true. Whenever you are dealing with uninvited contacts from people or businesses, irrespective of whether it is telephonically, via mail or e-mail, in person or via a social network platform, always consider the possibility that you or your company may be approached with something that has the characteristics of a scam.
- Make sure that you know who you are dealing with. Whenever you have made contact with someone online or are unsure about the legitimacy of a business, do more research. This can include doing a Google image search on photos or searching the Internet for other people who may have had dealings/interaction with them. If you receive a message or e-mail purportedly from a friend, colleague, a family member or even a company with whom you regularly deal and which seems unusual or out of character for them, contact them directly to confirm whether or not they had really sent the message. Remember that their e-mail address may be spoofed to make it look as if they had sent the message, which in fact they had not.

SABRIC (nd) reminds us that the same can happen when you receive a telephone call purporting to be from a legitimate company, in what is called "vishing". This happens when a scammer/fraudster poses as a bank official or service provider and uses social engineering skills to manipulate the victim into disclosing confidential information, which is used to defraud the victim. Remember that criminals can mask their phone number to make it seem that it is a legitimate company or individual making the phone call.

- Never open suspicious messages, pop-up windows or click on links or attachments in e-mails: If you are unsure, verify the identity of the contact through an independent source such as a phone book or online search, but do not use the contact details provided in the message sent to you.
- Block unwanted calls, text and e-mail messages which can help you to filter unwanted messages (FTC, 2020).
- Don't respond to phone calls about your computer asking for remote access - hang up. Even if the caller mentions a well-known company, do not give them access. Scammers will try to convince you to give them access to your computer to enable them to fix a problem or install a free upgrade. The truth is that they will install a virus or malware which will give them access to your data, passwords and personal details.
- Resist the urge/request to act/pay immediately. The FTC (2020) reminds us that any legitimate business will give you reasonable time to take a decision. Anyone who pressures you into paying or acting immediately, should raise the warning flag as being a potential scam. Wang and Blanco (2022) add that these scammers may even threaten to have your account or assets frozen if you do not pay immediately, or to have you arrested. They often target people in the 50+ age group about such an unpaid debt, for example tax that is in arrears, and might even provide you with some relevant numbers to make their call more credible.
- Always keep your personal details secure - this is applicable to both hard and soft copy documentation. If you receive post at home, ensure that your mailbox can be locked and remember to shred all bills and other important documents before you throw them away. We all have a variety of passwords and PINs which need to be kept in a safe place, preferably protected with another password. Never overshare personal information on social media sites as scammers can use that information and photos to create a fake identity or to target you with a scam.
- Keep your cellphone(s) and computers secure. Always use strong password protection to access your computer and any website or documentation that stores your personal information. Never share access with others (including remotely), regularly update your security software and back up your content. Make sure that your WiFi network is protected with a password and avoid using

Where possible, register for two-factor authentication as a secure PIN will be required as a final step to log into an account after a password has been entered. If it happens that the criminal has successfully guessed your password, they will still be required to enter the PIN. If the user then receives a notification to enter the PIN, he or she will be alerted that someone is trying to access their personal profile if it had not been them, whereafter they can contact the relevant authorities and change their password and PIN.

public computers or WiFi hotspots to access online banking or provide personal information.

- Choose your passwords carefully. It is important to choose passwords that would be difficult for others to guess and update them regularly. A strong password should include a mix of upper and lower-case letters, numbers and symbols. Remember not to use the same password for every account/profile, and don't share your passwords with anyone. TerraNova Security (nd) also advises that one can even combine unrelated words or phrases, use words that are not found in the dictionary (by replacing some letters with characters such as @ for a; ! for i or 0 for o). Where possible, register for two-factor authentication where possible, as a secure PIN will be required as a final step to log into an account after a password has been entered. If it happens that the criminal has successfully guessed your password, they will still be required to enter the PIN. If the user then receives a notification to enter the PIN, he or she will be alerted that someone is trying to access their personal profile if it had not been them, whereafter they can contact the relevant authorities and change their password and PIN.
- Review your privacy and security settings on social media. If you use social networking platforms such as Facebook, make sure that those with whom you connect, especially on your personal profile, are "real" people and that you do not chase numbers/friends to impress others. Make sure that you use or learn to use the platform's privacy and security settings to ensure that you stay safe. If you recognise suspicious behaviour on a social media platform, clicked on spam or have been scammed online, take steps to secure your account such as by changing your password and make sure that you report it to the platform.
- Beware of any requests for your details or money. It is shocking to know that people so easily fall into the trap of sending money or sharing their credit card or online account details with random strangers, simply because of an e-mail or a phone call which they received and were promised something. Never share this information or provide copies of personal documents to anyone whom you do not trust or know and only after you have initiated the contact, such as when you apply for credit. Never agree to accept or transfer money or goods on behalf of someone else as you will be "branded" as a money mule and may be found guilty of money laundering which is a criminal offence.
- Be wary of unusual payment requests since scammers may ask you to use an unusual payment method, including preloaded debit cards, gift cards, iTunes cards or cryptocurrency such as Bitcoin.
- Be careful when shopping online. When it comes to online shopping, continue to be vigilant by only using online shopping services that you know and trust. Be careful of using cryptocurrencies such as Bitcoin since cryptocurrency exchanges are unregulated in some countries and do not have the same protection as other transaction methods. This means that you are less likely get your money back once you have sent it (Scamwatch, nd).

Remember the golden rules in life: when it seems too good to be true, it probably is and there are no quick-rich schemes, unless you play and win the legitimate Lotto. Remember to trust your gut/sixth sense - if something does not feel right, you are probably rightly concerned. Do not respond to calls or e-mail messages when you are unsure about the caller or sender. If it is legitimate, they will continue to try and contact you to deal with the issue professionally. If you have to make a payment, use trusted payment methods, such as doing an EFT via your banking app or Internet banking or using a secure payment platform such as PayFast.

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Note

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