

**EXCITING NEW BEGINNING  
OUR BRAND  
NEW PAPER**



**INSIDE  
AWARD-WINNING  
CONSUMER COLUMNIST  
THULI ZUNGU**

**INSIDE  
FABULOUS  
FASHION  
CLASSICS**  
- Mpumi Brown



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**WEEKLY SA**

# MIRROR

**Insight to connect the dots...**



**Years of neglect leave police apartment buildings in utter state of decay..**

**PHOTOS: Mohau Mofokeng.**

**SQUATTERS  
INVADE  
SOWETO  
POLICE  
LIVING QUARTERS**

**PAGES 2 & 4**



**DEPRESSING:** The deplorable state of the SAPS barracks in Soweto.

# CRIME AND GRIME BEDEVIL POLICE APARTMENT COMPLEX



## POLICE RESPONSE

By Vusi Xaba

Dozens of homeless people have taken over the major SAPS living quarters in Soweto. The 93 cops officially known to be residents of the building now find themselves sharing the facility with more than 400 unknown people.

Meant to accommodate close to 500 members of the force, the once immaculate triple story building in the suburb of Protea, a stone throw from the Soweto SAPS headquarters, is in a dilapidated state and had deteriorated into a den of iniquity and grime.

The rot, according to SAPS members living in the barracks, started "shortly" after the advent of democracy in 1994, when maintenance of the building was surprisingly "halted". Previously entrance to the barracks was controlled; These days it's a free for all with people coming in and out as they please. The building is falling apart, with the roof missing in places and broken windows all round, a result of the building being engulfed by fire on two recent occasions.

A visitor is greeted by heaps of uncollected rubbish, with paper wrappers strewn all over as you enter the premises. Apparently, there has been no proper refuse collection for years. It takes courage to visit the communal toilets. Water leaks and broken taps are the order of the day. Apart from scores of children who were playing around the facility.

WSAM was able to establish that some of the inhabitants are relatives of the members of the police, some are family members of retired SAPS staff who were left there when former employees went on pension, and others brought in by friends with no attachment to the police service whatsoever. 'It would be some of the SAPS members are renting out the apartments and pocketing the money.'

**RUIN:** Problem is, no one has taken responsibility for the mess which has created a loophole for homeless families to illegally occupy the apartments. PHOTOS: Mohau Mofokeng VIDEOS: Dingane Mosaka and Sibusiso Mashiya (website [www.weeklysamirror.news](http://www.weeklysamirror.news))

"We definitely not safe here," said a worried cop speaking on condition of anonymity. Come Fridays until Sunday nights, she added, the quarters are turned into a cacophony of sounds with music blaring non-stop from different stereos.

"How are we supposed to have proper rest in such circumstances and still be fit the following day for our highly demanding job," she asked.

Theft of clothing from the washing line as well as break-ins into private SAPS members' vehicles parked in the barracks have also become a common feature. Fears abound that unless the

situation is attended to urgently, a disaster may be in the offing.

What is of concern is that people on SAPS premises illegally pose a risk to the police officers. The situation at the Protea barracks is symptomatic of a disturbing trend in South Africa which has seen the illegal occupation or hijacking of buildings, many of which lack basic necessities such as water, lights or proper sanitation. Shockingly is that most of these hijacked buildings have become a hub of criminal activity, and police buildings have not been spared either.

The problem is widespread and not only confined to Soweto, with the SAPS head honchos in KwaZulu-Natal for example warning of this malfeasance as far back as 2018.

Then acting provincial commissioner Lieutenant General Nhlanhla Mkhwanazi is on record that before the SAPS can clean up illegally occupied buildings in our communities "we must first start with our very own buildings".

A total of 115 people were arrested for trespassing when a clean-up operation was conducted at the living quarters at Durban Central Police station, among those arrested being police officers who should not be living there.

### AT A GLANCE

- Close to 400 illegal occupants live there;
- Some of the SAPS members stay in the quarters illegally
- The quarters have no proper sanitation, lights;
- Maintenance of building not done for years;
- Various state departments blame each other for the mess.

The SAPS in Gauteng is aware of the prevalence of illegal occupation of police barracks and hence the roll out of a project plan led by the SAPS Legal Services department in the province working closely with State Attorneys where illegal occupants are evicted through legal processes.

Only active members employed by the SAPS qualify, and can therefore apply to live in police barracks.

The SAPS has a mandatory record keeping system, while routine inspections are the responsibility of the local police station, in this case Moroka SAPS.

The barracks in reference can house 435 people but at this stage the occupancy is at 93 owing to the conditions of some of the accommodation.

The planned maintenance of state buildings is a responsibility vested with the national Department of Public Works and Infrastructure, which is the relevant department to respond on issues of cost and budget in relation to maintenance of state buildings.



## SCAM ON SIM SWAP

**ONE-TIME-PIN ACCESS:** Criminals get hold of confidential personal ID information

Identity or subscription fraud has become a threat impacting network operators and customers around the world, as criminals constantly work to find new ways to beat fraud prevention systems.

Jacqui O'Sullivan, Executive for Corporate Affairs at MTN SA said at MTN, they aim to protect customers from fraudulent transactions that often originate elsewhere, often through identity theft.

She said ID theft is often just the start of the fraud, with a criminal getting hold of sufficient personal information from an Identity Document to initiate the fraudulent activity.

"We have, however, observed the decline in the frequency of these scams and fraud, noting at times that there has been an uptick in this type of fraud particularly during the festive season," she said.

On occasion, when MTN observe an uptick in these types of scams, they immediately and proactively warn all customers to be aware of the new scam, she said.

O'Sullivan said in some incidents, a criminal, claiming to be an MTN call centre agent, requests the customer's security details under the pretence that they were blocking the processing of a SIM swap request that was being made on the subscriber's number without their knowledge or authorisation.

The scammers then use the customer's responses, which they obtained during the call, to perform an actual fraudulent SIM swap, she said.

MTN has previously communicated to customers that it would not contact customers from its call centre to block the processing of a SIM swap request.

"We have also previously urged all our customers not to respond to unsolicited calls and requests for their security details from an unknown number," O'Sullivan said.

MTN has for the past two years been rolling out in-store biometrics as an additional layer of security to further halt such criminal activity.

She said MTN has also introduced secure (One Time Passwords) OTP access to systems whereby users who are affected then have a clear tracking and audit log.

"Our monitoring systems give us a view of all related Sim Swap activities and MTN only processes SIM swap requests between 07:00 to 20:00. This is due to our focus on further tightening security measures to avoid SIM swap fraud" she said.

# CELLPHONE CROOKS GOING NOWHERE FAST

**MODUS OPERANDI:** Phones collected from various MTN stores without producing green bar-coded identity documents or conducting biometric tests

By Thuli Zungu

An internal investigation has been launched against three MTN employees who are accused of Identity theft and bought four cellular phones worth approximately R100 000 at the expense of its client.

Sharon Gumede, 38, of Midrand, said she got a rude awakening at on January 25 this year when MTN debited R2500 from her bank account without obtaining authorisation from her. She is also accusing MTN fraud department of being complacent as they have not investigated her complaint after providing them with the names of the employees who defrauded her. "It's been four months since I lodged a formal complaint, but no one has bothered to respond to it," she said.

She said what boggles the mind is that these three employees have allegedly defrauded three more consumers in the same mode of operation and all the contracts are initiated at the Mall of Africa. Gumede said the phones are then collected from various MTN stores without producing a green bar-coded identity document or conducting a biomatrix test.

The thieves bought an Apple's flagship iPhone 12 costing a whopping R45 000 just two days after it hit the shelves on the 18th December last year, Gumede said.

She said the fraudsters started to steal from their MTN on December 9 and got comfortable with it as they proceeded to damage her credit record without impunity as MTN failed to smell this rot as it continued happening below their nose.

The cell phones were collected from the Mall of Africa, Tembisa Mall and at Phoenix Mall in Durban by merely producing an uncertified copy of an ID bearing her particulars and a fraudulent photo of the person receiving them.

Gumede said though MTN has rolled out in-store biometrics as an additional layer of security to stop criminal activity, these employees were a step ahead.

"If a biometric test was done, the official dispensing the phones would have noticed that their fingerprints do not match with the ID copy they produced and information kept at Home Affairs," she said.

More annoying is that when she reported the fraudulent activity to the Boulders MTN branch they refused to log the fraud, but referred to the Mall of Africa store branch near her. At the branch I was made to do a biometric test and her profile came up with no contract on their side, but after pinning in her ID three contracts popped up with the particulars of all three consultants who initiated these contracts, she said.

They too, refused to log a fraud report on her file, but referred her to the Mall of Africa where the fraudulent activity occurred. "Clearly no one wants these fraudulent activities to end, sadly I was left powerless and hopeless as MTN carelessly about the interest of their consumers", she said. Interestingly, the consultant who assisted her at their contract department was happy to volunteer the names of the three miscreants and went further to disclose that she was the third victim of this fraud, she said.

Describing their modus operandi, Gumede was told that the employees initiated an online account using fake documents, then sent their cahoots to the store to collect the device at a chosen branch.

"Clearly this is an inside job," she said Gumede gave the names of these employees, but Weekly SA Mirror is not at liberty to name and

shame them as they are still investigated for the alleged fraud

"When an employee commits fraud or a crime you report it instead of being an accomplice," Gumede said. Sending a complaint to MTN's fraud department has not helped as they kept requesting one and the same documents they requested when she lodged an online complaint.

The three employees bought a Samsung Galaxy S20, worth R20 000 plus G4 sim, a Samsung note 20, ultra which costs R27 000 and a Samsung S20 FE at R20 000 between December and January.

"Each one initiated a separate account using the same fraudulent payslip, ID document, but my correct banking detail and my mother's Durban postal address while I have been staying for years in Midrand," she said.

Gumede said she doesn't know how her particulars were compromised because she does not have an account at MTN. She was also compelled to close her bank account from which the unauthorised debit orders were docked.

"This has not only affected my credit record, but has caused me sleepless nights as MTN has not bothered to respond to a number of emails I have sent to their fraud department," said a disillusioned Gumede. They refused to give her documents that were used to open a fraud contract, making it difficult for her to open a fraud case at the police station for investigation.

Her misery ended a week ago after Weekly SA Mirror stepped in.

### MTN COMMENT

Ms Jacqui O'Sullivan, Executive for Corporate Affairs at MTN SA, said Gumede was a victim of identity theft. She said MTN is conducting an internal investigation to establish whether their employees might have been involved, and, if so, criminal charges and internal disciplinary procedure would be started.

"This is our policy and approach taken against any employee found to be involved in such fraud," she said. When asked whether Gumede had no right to see copies of her stolen identity, O'Sullivan said she indeed had the right in this regard. "It is correct that our customer has the right to view the requested documents, and we have asked our Fraud and Customer Relations team to share documents with the customer. We apologise that this was not shared upon initial request."

"It should be noted that when applying for a contract it is not a statutory requirement that the applicant's ID be certified. Our investigation reveals that the fraudster, through identity theft, produced a fake ID document during the application - hence the application was successful," O'Sullivan said. She said MTN's biometric system was introduced as an additional layer of security and it was not necessarily mandatory when performing a new application. Though Gumede's fingerprints could be successfully read, O'Sullivan said there were instances in which fingerprints cannot be captured such as with the elderly or those who have old burn wounds on their hands.

In some instances, diabetic people who required daily prick tests to manage their condition could not have their fingerprints accurately captured, she said. In these instances, our team would record the inability to accurately capture the biometric data as an exception and then proceed with the application.

"As part of our investigation into this matter, we will reach out to the store for details on the recorded exception that occurred in this instance," she said.



Sharon Gumede

### THIS IS HOW GUMEDE WAS SCAMMED:

- Banks, will never ask you for your An MTN consultant initiates an online application using their log in details.
- The consultant loads the alleged applicant's details which include a copy of a fraudulent Identity Document, fraudulent payslip with exaggerated salary.
- They use the clients correct banking details to debit the monthly installment.
- These documents could be shared to other consultants to initiate online contracts, in this case it was shared by three consultants.
- They then tip their cahoots to collect the phone from a chosen branch which could be in any province, one was KZN though Gumede resides in Gauteng.
- The branch does not do a biometric test to check legitimacy of the client collecting the device.
- The device is collected by mere presentation of a photocopy of an ID, contrary to their requirements that customers need to produce a bar-coded green Identity document.
- When the consumer calls MTN's fraud department after noticing an unauthorised debit order going to MTN the consultant will refuse to log a fraud case and refer the client to a branch near them.
- A biometric test of the complainant is done and their profile pops up bearing their correct photo as kept by the Department of Home Affairs with no MTN contract.
- Upon manually pinning the consumer's ID then a fraudulent contract/s will show including the fake documents.
- The branch will also refuse to log a fraud case and refer the consumer back to the branch where the fraud was committed, (the Mall of Africa in this case)
- The consumer is denied to have copies of documents used in opening the account which bears the photo of the fraudster.
- When contacting MTN's contract department, they are able to see who initiated the fraudulent accounts, and could even disclose their names but nothing is done about it.
- The consumer is left helpless in this case, Gumede could not open a fraud case at the Police Station and her complaint has been ignored for four months.
- Biometric flaws
- There are instances in which fingerprints cannot be captured such as with the elderly or those who have old burn wounds on their hands.
- In some instances, people who suffer with diabetes and are required to perform daily finger prick tests to manage their condition as they cannot have their fingerprints accurately captured.
- In these instances, MTN would record the inability to accurately capture the biometric data as an exception and then proceed with the application.

# “OUR LIVING QUARTERS ARE NOT FIT FOR HUMAN BEINGS”

**STENCH:** Occupants of the police barracks say garbage has not been collected for the past 11 years...



WeeklySAMirror senior journalist Thuli Zungu inspects the damage to the roof at a police apartment block.



Beauty Hlongwane says she has been living in the quarters illegally since 2017.

By Thuli Zungu

**R**ats, people and garbage co-exist inside several blocks of police living quarters at the Protea Glen police station in Soweto.

Somewhere inside one of the blocks, the daughter of a police woman is taking care of her child and her three minor siblings who live there illegally – along with scores of other families, who have moved into the quarters without the consent of the station commander.

The barracks are dilapidated, unkempt and have no lights and sanitation facilities. Some of the buildings are in such a state of disrepair that they are hardly fit for human habitation.

Yet it is clear that most of the squatters have moved into the decrepit quarters just to have a roof over their heads.

One of the occupants, Beauty Hlongwane, said she had been living there since 2017, and no one had questioned them up to now, as no one seemed bothered.

Hlongwane showed the WeeklySAMirror team around, to assess the extent of squalor at the barracks. She volunteered to guide the team despite having no authority to do so.

“It’s like staying in the rural areas; there are no lights in the corridors and outside the buildings,” Hlongwane said, pointing at the damaged electricity lights.

She took the team to several half-empty rooms with beds only, yet, strangely, their occupants were nowhere in sight.

A police reservist, who said he had been staying there for a month, told WeeklySAMirror she moved into one of the rooms with his girlfriend.

“I fetched my girlfriend from home when I re-

alised that most of the police here stay with their families,” he said, smiling, before his girlfriend opened the door for him.

On the third floor, a young man who did not want to reveal his name, said his policeman father left him there when he retired from the SAPS five years ago.

“I’m not the only one,” he said showing the team other rooms occupied by children of retired and deceased police officers.

Outside, the team encountered a boy carrying a bucket of water he had fetched from another section of the living quarters, since the block occupied by his family had no running water. He said the sewerage system had not been working since 2010.

By the way, no one asked the WeeklySAMirror team to identify itself when we arrived. The team just drove in, walked around, took pictures

and conducted interviews without any hassle.

## NO CONTROL, NOBODY CARES.

Another occupant, Alex Ndou (not his real name) said the residents had written several letters to senior officials since 2010, complaining about the state of the quarters, but no one had bothered to listen to their grievances.

“I can’t wait to retire and go back home to Limpopo,” said a 56-year-old man, pointing at a heap of rubbish nestling on the roof of a lower floor.

He said stinking garbage overflowing from the waste bins had not been collected since 2010, even though their finance department continued to deduct their levies for the maintenance of the place. Ndou said they were told that the maintenance contract with Johannesburg City Municipality’s Pikitup waste management service had ended some time back, but had not been renewed.

“We have to burn garbage. Those who have cars sometimes carry litter and dump it at nearby dumping places,” he said.

“This is why this place (the barracks) looks like a dumping place,” he said. Two blocks destroyed by fire between 2002 and 2014, were yet to be renovated.

He said January this year the residents were greeted by a notice on the walls, warning them to vacate the premises by the end of June.

“We also don’t know whether they will continue debiting the levies or if they’ll ever refund the money debited from our pay without providing any service”.



**EYESORE:** Families occupying the police apartments adjacent to Protea Police Station have complained to no avail about the health hazard presented by the piling rubbish, apparently lying uncollected for the past decade.



**UNKEMPT:** Unsightly undergrowth outside the police apartment block.

# THE PANDEMIC RUINED OUR BUSINESSES - FUNERAL UNDERTAKERS

By Monk Nkomo

While the country remained optimistic about containing the spread of the second phase of the dreaded Coronavirus disease, several funeral undertakers in Pretoria and North West were still reeling from the negative financial effects caused by the pandemic.

The economic misery resulting in massive job losses world-wide, has also dealt a deadly blow to several funeral undertakers.

Those interviewed in the Pretoria and North West areas lamented the economic losses suffered especially during the lockdown period since March last year. The financial strain was caused by members who had lost their jobs through retrenchments while others became victims of unemployment after their companies folded when the Covid 19 pandemic took its toll.

"Membership of a number of my clients have lapsed after they failed to pay their monthly premiums," said Ratau Mphahlele, CEO of Baroka Funerals in North West.

Besides the financial hardships suffered so far, the pandemic has also claimed the lives of those who were in the business of laying to rest those who had departed from these shores.

In Atteridgeville, Pretoria a prominent couple who have been in this business for almost 40 years,

**FINANCIAL STRAIN:** Scores of burial society members have had policies lapse after losing jobs as economic crisis caused by pandemic forces companies to shut down...

lost their lives due to the dreaded disease. Elias Ledwaba, who was chairman of Ledwaba Funeral Parlour, passed away on September 28 and his wife, Mahlogonolo Ledwaba, who was her deputy, died on October 12.

Although this was a blow to their children, they have vowed to continue with their legacy.

The couple's nephew, Eugene Skosana, who is general manager of the company, said: "Their passing on has greatly affected the business and the lockdown did not make things any easier. But we will strive to keep their legacy and serve our clients to the best of our ability".

He also confirmed that the lockdown had financially drained most of the funeral services in the country mainly due to the collapse of a large number of companies which resulted in many of their



Eugene Skosana, general manager of Ledwaba Funeral Parlour in Atteridgeville, Pretoria

Another owner of a funeral parlour in Pretoria, who declined to disclose his name, said the pandemic almost plunged his business into bankruptcy.

"We almost folded because most our clients could no longer afford the monthly premiums. Business was down and we could not get help from the government. At least things are getting better but it is tough." Besides the severe trading conditions, the pandemic had also brought some positives in the way they should be running their business. Mphahlele said they had now learnt a lot about the handling of deceased people especially when it related to health issues.

"It has also helped our communities to understand that they can bury their loved ones during the week instead of waiting to bury them at the weekend. This has also removed a lot of pressure from funeral undertakers who used to serve and bury the deceased in crowded cemeteries where there was no room for decency with most families finding themselves in the midst of around five to six burials around them.

"At least since the introduction of lockdown regulations, families were now opting to mostly bury during the week." Although trading conditions were tough, the funeral undertakers promised their clients that they would do their utmost to save their businesses from dying.

## HOW I OVERCAME HOMESCHOOLING BLUES LONG BEFORE LOCKDOWN

**THE PUPIL:** Matric student Minenhle Monoametsi

describes how she coped with three years of homeschooling...

Weekly SA Mirror (WS) spoke to this learner to share her experience with home-schooling.

**WS:** What prompted you to opt for home-schooling while other children were attending normal schooling?

**Monoametsi:** Well, there were many factors. First, my school was too far. Secondly, my father lost his job and he needed to look for a that would be more affordable and convenient for a time being. Thirdly, it was difficult to find space at a normal school during the course of the year. Then home-schooling became the only available option.

**WS:** How did you find the transition from regular schooling to home-schooling, being a young high school pupil?

**MM:** At first, my daily routine stayed the same, and I did not need to sacrifice or change a lot. But as time progressed, I realised that I needed to be more organised and serious. I needed to set a timetable according to the level of my subjects. For example, I devoted most of my time to subjects like maths because they required more attention and less on subjects like English, because I was already excelling in them. I sought external help for the more difficult subjects.

**WS:** How did you cope with subjects that proved to be difficult?

**MM:** I would go to the library and look for different kinds of textbooks. I would visit You-tube channels like Mindset and sometimes ask for help from family members.

**WS:** Didn't data to do school work present a challenge for you, and how did you work around it?

**MM:** Resources were not so much a challenge because I would visit the library to access their wifi. I would also get assistance from family when I needed it. But there were some days when I was not able to watch Mindset because You-tube would consume a lot of data.



**WS:** Based on your experience, what advice would you give to other children experiencing home-schooling for the first time?

**MM:** They must keep in mind that they need to be disciplined. And I would advise parents to continuously check whether kids are coping, and to occasionally take them to the library or tutor.

**WS:** In a nutshell, how would you describe your home-schooling experience?

**MM:** It's a strange thing to experience, rather. It comes with a lot of freedom and responsibilities. There is a lot of time management skills and discipline needed to learn as well. When I was at a home-schooling facility in Tree Hill, in Centurion, fortunately there were facilitators. But I noticed that some learners were wasting away their free time, because they were in a centre, not school. We were a bit independent and not forced to do school work. However, I can say I am happy to be in a normal school again, because the environment promotes a lot of academic competition, pressure and work.

## HOMESCHOOLING CULTURE SHOCK FOR PARENTS



**THE PARENT:** How journalist and mom Bongki

Sithole keeps up juggling house chores with helping her Grade 1 daughter with her studies...

Its been an overwhelming year of covid-19, as parents were forced to adjust to new methods of ensuring that children are still getting value for their money spent on school fees, the kids are learning and not being delayed by a pandemic no one has answers to its end. This meant as a parent juggle your whole life, be a teacher, be a mom and be a full time worker all at once.

Parents find themselves in an unusual position during the Covid-19 crisis and subsequent school closures. They're no longer just checking homework is done, they're facilitating their children's learning at home on a daily basis. For many that means combining working from home with supervising online lessons and grappling with their children's concentration span.

I recall this very experience with mixed emotions, as a grade 1 parent, before the pandemic last year homeschooling was my first thought of what I considered would be best for my little girl because I love to be a very present mom and would have the time to monitor her growth whilst I work from my comfort zone. However that option flew out the window when the corona virus pandemic forced the world to a stand still and parents had no choice but to educate their own.

A normal day which entailed waking up early for school drop offs, go home to work and in the afternoon pick up child, now meant wake up, prepare to teach a child, try catch up with work whilst sharing one laptop to get all activities

done. In between, we had compulsory PE and dance classes to keep the home activities fun.

Homeschooling isn't easy, sometimes classes would begin midday and finish off late afternoon, simply because my daughter would sleep in at first, there was no sense of urgency when mom played the role of the teacher.

However the joys of it came with the digital skills my daughter acquired from school, logging in for school work and getting her work done wasn't always a headache. Being the modern age mom, has its perks children are tech smart and even smarter than us parents. Often when I assisted, she would get upset and say 'you disturbing me,

I know how to do my work' that simply translated as back off. If anything I learned to push her harder and reward her with a treat, It made learning fun. Sometimes motivate her with a longer break, once she completed the task. I learned that teaching a child from home requires a lot of patience and less shouting.

Gradually the nightmare thoughts of self-teaching a child fell off, in the beginning it was complex, juggling my work time with her school time. Hats off to every parent who kept their cool, during remote schooling and working.

If anything we have a clear vision of what learning options work for our kids.

We can see a rise in homeschooling in the future, it will personally be more favorable for me when she is out of her foundation phase and playtime phase.

# Electric Cars spark heated public debate

**EVs: Mixed emotions on new way of travel**

By Ali Mphaki

Global warming, like data, seems destined to be the last frontiers of our lives. But unlike data, the climate change conundrum is inescapably pervasive and general consensus is that we need an approach with GPS like accuracy to navigate the pressing climatic potholes that lie ahead.

A look into the rearview mirror to check where did we detour to reach the edge of the precipice is not going to be much helpful either, as damage is already done. The indictment against the motor industry regards carbon emissions is thick, and prima facie an unwinnable case even in the court of public opinion. Estimates say the transport sector contributes about 20 percent of global carbon emissions, with Green activists further hazarding that there's been a slow to virtually standstill progress in the quest to decarbonizing mobility globally, with emissions actually increasing in many countries.

Whereas the conversion from combustion engines to electric vehicles was supposed to be a smooth gear changing experience, grinding noises can already be heard from the top echelons in the motor industry, who caution that converting entirely to EVs (electric vehicles) could cost hundreds of billions of dollars and make cars unaffordable for average people. A quick glance at the prices for fully electric models will confirm that buyers will have to dig at least R10 000 more to buy than a gas powered equivalent.

Toyota President Akio Toyoda hazards a serious reflection on the haste in banning gasoline-powered cars, warning that this could bring

the current business model of the car industry to a halt causing the loss of millions of jobs. Toyota further charges that Japan for instance would "run out of electricity" in the summer if all cars were running on electric power. Considering South Africa's electricity challenges, all indications are that the option of an EV is going to be a hard sell.

With our electricity tariffs recently up by 17 percent, there is general apprehension that once EV charging is included this could see household bills rising exponentially. But while we busy with our electricity blues, globally the sale of EVs seem to be gaining unprecedented ground. In 2020 total plug-in car registrations in the European Union, three EFTA countries and the UK passed the one million mark for the first time ever, totaling 1, 364,813 units up 143,85 from 2020

The new Renault Zoe seems to be a favourite among EV buyers in the region, registering the highest sold units in 2020 with 100, 815 units registered followed closely by the Tesla Model 3 (85,713 units) and the new Volkswagen ID 3 with 56 118 units close on its heels. The top selling plug-in hybrid in 2020 was the Mercedes-Benz A250e followed by the Mitsubishi Outlander.

As of November 2020, the plug-in light commercial vehicle segment has been led by the Renault Kangoo ZE, with 57 858 all-electric vans sold in Europe since 2010. If numbers are anything to go by, it is clear the path to a greener way of travel has started in earnest, albeit at a snail's pace. And as for us in the Mother Continent, or as Kenyan professor Patrick Lumumba often asks if Africans are children of a lesser God, we look set to be the last to join the Green bandwagon.

Our consolation, perhaps, lies in the Afrikaans proverb *ager os kom ook in die kraal*.

The last cow will also make it to the kraal.



ALI MPHAKI'S  
**GARAGE**



## MADE IN S AFRICA C-CLASS DEBUTS

**BENEATH THE HOOD: Fifth generation model packs nine-speed auto transmission**

By Ali Mphaki

So, what's new with the fifth generation Mercedes-Benz C-Class? Well, the new C-Class just got a bit more of an aggressive expression with shorter front and rear overhangs. For both passenger comfort and luggage space the wheelbase has been stretched by 25mm to 2,865mm.

Overall nose-to-tail length has increased by 65mm, with Mercedes-Benz saying this was a biggest update ever with nearly 50 percent or over 6 500 components being changed. Gone is the six cylinder engines with the new range boasting four-cylinder petrol and diesel motors all of which are boosted by a 48-volt mild hybrid system.

What is also remarkable is that both the new C180 and C200 now share the same turbocharged 1.5-litre petrol engine albeit in different states of tune. The C180 produces 125kW/200Nm and Mercedes-Benz says will hit the 100km/h in 8.6 seconds. The C200 makes 150kW/250Nm and takes the 0-100km/h sprint in 8.6 seconds. You might be wondering what's beneath the hood of the flagship C300, and this is where you find a turbocharged 2.0-litre motor that delivers 190kW and 400Nm.

Mercedes-Benz would like all to know that the C300 covers 100km/h in a swooshing 6.0-seconds while top speed is limited to 250km/h. When

it comes to the diesel variants, the C220d churns out 147kW/440Nm for a 0-100km/h dash of 7.3 seconds. The C300d at 195kW/550Nm romps to 100km/h in 5.7 seconds and its top speed like the C300 is electronically limited to 250km/h.

Word is out that in the not too distant future the C-Class range will see an addition of the C300e plug-in hybrid with same engine in the C300 but with a 25.4kWh battery that powers a 95kW/440Nm electric motor. We told in electric mode it offers up to 100km of driving. Inside, the ambience is what one has come to expect from a new Mercedes Benz, with numerous features "stolen" from the current S-Class.

Electrogimmicks like voice assistant, augmented video, smart home functionality on the standard 9.5 inches touchscreen all conspire to make for a top class infotainment system. Those lucky enough to have sampled the new offering however, were quick to bemoan that it is not as quick as some four-cylinder rivals and has a small boot. But apart from nitpicking, the new C-Class continues to provide a classy design inside and out for a small waBenz.

And wait for it, the fifth generation C-Class is being manufactured right here in South Africa at Mercedes-Benz's East London plant.

Final pricing is expected closer to the launch in the third quarter of the year.

# LATEST BMW X4 - POWER WRAPPED IN CONUNDRUM

**BMW X4 MODEL: Controversial shape retained albeit with a more eye catching spin**

By Ali Mphaki

To solve for X remains one of the most fundamental principles in the hair splitting study of Mathematics. Many a rash individual in their attempt to master the subject, which some boastfully refer to as a language, happen to find the perennial X equation akin to a cul de sac, which ultimately see them crash out of a Math class.

In a quirky twist of fate, the X riddle now confronts the highly competitive Sports Utility Vehicle, SUV, segment, sending the various manufacturers competing in the class screeching back to the drawing boards as they attempt to thwart the seemingly runaway BMW X model range. It's become apparent that whilst BMW with its X models is accelerating its appeal to a wider market range, putting pedal to metal, so to speak, the opposition's dilemma is already showing oil

leaks. A quick glance at the sales will reveal that many rivals are consuming a lot of dust from the X models.

In a world which suffers a relative deficit in attention span, it is perhaps instructive that it only took four years for BMW to restyle the original X4 (first released in 2014 to 2018), crafting a noticeably sleeker and smoothly elegant jelly-beaned shaped offering than the first generation. Beauty is inarguably in the eye of the beholder, but from whichever way you look at it the X4 makes an emphatic fashion statement.

In its latest offering, gone is that image which made the X4 look simply as a smaller caricature of its mkhuluwe, the macho X6. Whilst some manufacturers have tried to copy the distinctly X6 styling in their SUV, Sports Utility Vehicle, offerings, the latest X4 seem have refined the seemingly controversial styling concept of combining the roofline of a traditional two-door coupe with room for back passengers while adding a boot too.

As a way to engage us in a paralysis of analysis, BMW refers to the X4 as a Sports Activity Coupe. The reason given is that the X4 is designed to be less about practical considerations as opposed to being more fun to drive than a normal SUV. We had the X4, 2-litre, turbocharged, petrol-powered XDrive2.0i for test and can attest that its all-wheel-drive is highly commendable and gives the vehicle tremendous grip which instills dollops of driver confidence.

Standing proudly in size 19 shoes, the new X4 now 800mm longer and 40mm wider packs a highly responsive punch aided by an eight speed auto under the hood. Pedal shifters on the steering wheel bring an interesting proposition to the mix. The 135 KW and 290Nm four-cylinder power plant gives and yields in typical BMW fashion.



At cruising level, the X4 knives through the air with a smidge of wind noise.

Three modes for driving, sport, comfort and eco pro, gives options for your preference and style. But in eco pro mode the X4 can show frugal drinking habits with BMW projecting a 7.8L/100km as its throat gauge.

As a typical BMW it is difficult to fault the X4 except for its divisive styling looks, expensive extra options and it being less practical than an X3.

What goes for it is its great handling, impressive interior quality and great infotainment.



# Consumer Eye



**AWARD-WINNING**  
**CONSUMER EDITOR LOOKS**  
**INTO YOUR COMPLAINTS**

**Thuli Zungu / 3 :zungunokuthula7@gmail.com / ✓ 082 600 8264**

In case you have been missing your consumer champion, my column has now found a new home in SA weekly Mirror, where I will still be advocating your rights with the same zeal. Consumer Eye aims to help consumers to resolve their complaints, educate you about your rights and responsibilities. We will also expose unfair business practices brought to our attention. Consumer Eye has no intention to tarnish the image of any business, but to ensure that customers are treated fairly all the time. As we all know, all of us have rights – whether we are dealing with smooth-talking salesmen or encounter unfriendly government officials, poker-faced airline personnel or

shady second-hand car dealer.

In fact, most of us have more rights than we realise. Better still, we have the right to complain when we are sold defective goods; right to stand up to banks when they have not handled our complaints to our complete satisfaction; rights when a dealer makes you sign one-sided contract. In line with the Consumer Protection Act, we will arm you with important consumer information about your rights and responsible consumer behaviour. We will give you tips on how to steer clear of any trouble.

## BEWARE: Online fraudsters target vulnerable South Africans with sophisticated banking card scam

**Y**ears ago, the most common scam was the phishing emails. This has been overtaken by vishing scams -the fraudulent phone calls.

Few months ago, the Ombudsman for the Banking Service (OBS) received and recorded more than 640 new fraud complaints despite the daily warnings about these scams. Sadly, the banks are unable to fully protect consumers from falling prey to the tactics the fraudsters use to obtain confidential information such as banking details, card information and one-time-pins (OTPs) said Reana Steyn the Banking Ombudsman.

She said banks are continuously evolving their products, services and systems to try and stay ahead of fraudsters since there is an increase in banking fraud. Steyn said this is achieved through the development and introduction of world-class security systems and technologies which will aim to protect consumers from becoming potential fraud victims. "Pensioners are tricked more than once," Steyn said.

### Banking Ombudsman Complaints Department

Xolani Bhengu\* a 69-year-old pensioner received a call from a fraudster who claimed that they were from his bank. He was advised that the bank was in the process of stopping unlawful transactions that was made from his account. The fraudster requested the OTP that the bank sent to him and he gave it them, said Steyn. Subsequently, R10 000 was stolen from his account. He later complained to the OBS, and in this instance, despite being 100% at fault for the loss, the bank considered him a vulnerable consumer. As a gesture of goodwill, the bank gave him a full refund and educated him about the various types of fraud, Steyn said.

The bank further assisted him to download the bank's app on his phone to improve the security measures in place and to prevent this type of incident, she said.

"Months later, he received another call from a fraudster and was persuaded into processing a transaction of R26 500 from his banking app, instead, he reported the matter to the bank and his profile was blocked," said Steyn. A month later he received a third call from a fraudster and again disclosed his banking details resulting in R5 500 being stolen from his account. While the bank declined to refund the R26 500, through the OBS's investigation, it was discovered that the last transaction should not have been successful as his profile was supposed to be blocked and the bank agreed to refund the full amount of the last fraudulent transaction which is R5 500, Steyn said. "Fraudsters are extremely sophisticated and convincing con-artists and it will be foolish to think that you will immediately see through the scam unless you are 100% clued up on these scams," said Steyn.

"Pensioners act on investment advice from their banker," Steyn said Yvonne Ndlovu\* a 90-year-old pensioner, received a call from a fraudster who said they were calling from her bank's fraud department. To ease her mind, the fraudster who also knew her e-mail address and these few seemingly

**OMBUDSMAN: Unfortunately banks are unable to fully protect unsuspecting consumers from falling prey to con artists' ever-changing tactics to steal their hard-earned money**



**Reana Steyn the Banking Ombudsman**

unimportant facts provided her with his landline number and a reference number for the call.

The fraudster convinced her into investing in a product called Luno and then persuaded Ndlovu to buy Bitcoins. Since she was convinced that she was talking to a bank agent, she provided her ID number and proof of residence- documents that are required to register an account at Luno. When the fraud was discovered, R50 000 was transferred from her bank account to a Luno account and converted into Bitcoin. Unfortunately, no recovery was possible, Steyn said. Upon investigation it transpired that she had given the fraudsters remote access to her computer. As such, her online banking details were compromised when she logged onto her online banking profile. "Social engineering fraud knows no boundaries," Steyn said. During lockdown last year, Mandla Zwide 45, was unable to go to the shops to pay a clothing account. As a result, his account fell into arrears. He later received a call from someone claiming to be a representative of the clothing store and offered to assist him with settling his arrears through an online payment. The caller knew his name, account number, and the fact that his account was in arrears. He was convinced and co-operated, said Steyn. The caller asked him to share his card number to a "facilitate an online payment" and Zwide obliged. The caller then requested him to confirm the three-digit CVV number, PIN for online transactions, which is found on

the back of his bank card.

"At this point, Zwide became suspicious, hung up the call, and immediately contacted his bank's fraud department to report the incident," Steyn said.

She said despite numerous warnings regarding this from the banks, the South African Banking Risk Information (SABRIC), through various media platforms and interviews by the OBS, they continue to receive complaints on a daily basis from consumers' who were deceived into providing the confidential banking information to fraudsters.

"What is very clear from these cases is that anyone and everyone can be a target. However, the devastation caused by these scams to elderly citizens and pensioners, the most vulnerable members of society, is beyond heart-breaking," said Steyn.

She said in many of these cases, it is not possible to recover money which has disappeared resulting in an already vulnerable group of people left without any recourse. Steyn said this often leads to destitution. While this fraud may be crippling to a person who is working, at least, they have an opportunity to rebuild their savings. OBS had a case where an elderly person's entire pension was fraudulently stolen and there is no way, or time, for an 80-year-old pensioner to make up the loss, said Steyn.

"Covid 19 Pandemic, is the game changer and a major global disrupter," she said. Steyn said statistics show that in many markets around the world, consumers are prioritizing their health and safety over their need to conduct physical transaction, be it purchasing groceries or transacting at their bank. This trend has been replicated in the South African market to a large extent.

"With the exponential rise in online transactions as opposed to in-branch transactions, vishing scams have become one of the preferred methods for fraudsters to steal bank customer's money. It must be pointed out that these individuals are very believable and are so convincing that consumers are lulled into a false sense of validity (that the request is legitimate) which then leads to the fraud taking place," says Steyn.

She said unless the money is stolen at the bank or lost through the fault of an employee or a technological glitch at the bank, it is ultimately up to consumers to do all they can to protect themselves by staying informed about banking scams. The OBS urges consumers not to share personal details to anyone over the telephone or cellphone call.

"If in doubt, go to or call your nearest branch and speak to a consultant who will clarify the request for you if it is legitimate, she said.

### OBS tips on how to protect yourself from a vishing scam:

- **Be aware.** Banks, will never ask you for your personal, sensitive, or confidential banking information (Pin, OTP, Password). Anyone who does this over the phone is a fraudster; Do not give in to pressure. If someone tries to coerce or pressurize you into giving them sensitive information hang up and immediately contact your bank's fraud department to report the incident. Especially if the prompt is of an urgent nature;
- **Stay calm and do not panic.** These criminals frequently play on unsuspecting consumer's emotions. Keep a cool head and hang up the phone. Call your bank, credit card company, or wherever the caller claimed to be from immediately and verify whether there is a real problem.
- **Always be sceptical.** Even if your Caller ID gives the name of a bank, or some other company or organisation, it could be a trick;

*If you lose cellphone connectivity for some time for no apparent reason, receive an SMS for a Sim swap or a number port you did not request, contact your bank and then your network service provider immediately.*

### LETTERS

## Consumer Eye

**Dear Consumer Eye,** recently I packed my car at a parking lot at Jabulani Mall, there are no signs exonerating the mall owners from theft of, or damages to my car. When returning from shopping to the packing spot, my car was gone and there were no broken glasses on the ground. I do not have an insurance to claim from and it also did not have a tracking device. Though it was a 15 years old Toyota Corolla it was still in good condition as i have serviced it every time it has clocked 15 0000 kilometers. I think the Mall owners should be held liable for my loss. *Thandolwethu Majozi, Zola-Soweto.*

**Dear Thandolwethu,** Consumer Eye visited Jabulani Mall and discovered that there is a signage which states that you packed your car at your own. Section 51 of the consumer protection act states that the owners of the mall will not be liable to pay the cost of replacing your vehicle unless they were grossly negligent in that they did not have security such as surveillance cameras or guards in spite of many incidents of theft. Consumer Eye advice you to report the matter to Jabulani police station which is opposite the Mall. If you are not insured as you stated in your complaint, submit a claim to the management of the Mall, with the proof of the value of your Toyota Corolla. If you feel that the mall was grossly negligent, you can lodge a claim in court for damages, but first need to get a notice from the Consumer tribunal. (Additional information sourced from a booklet -Know your consumer right by Advocate Neville Melvin)

# Comment

## WHAT WE STAND FOR

**T**oday we launch the Weekly SA Mirror, a brand-new online newspaper whose mission is to add to the diversity of media ownership in this country, contribute to the shaping of the country's young democracy, and give voice to the millions of South Africans still entangled in the shackles of poverty and hopelessness.

We believe there is a place for a newspaper like ours, that primarily seeks to minister to the concerns of the majority of the population in this country rather than swim in the direction of the general tide of prime news.

Our mission is also to shine the mirror to the powers: that be: to reflect on the progress made so far in redressing the historical imbalances of the past, recognising that our society is much different today from the one before the advent of our democracy in 1994.

Indeed, millions of lives have changed since then as government's spending priorities focused on addressing the inequalities of the past over the years – yet the challenges to turn the tide in the war against rampant poverty still abound.

Millions are jobless against an ominous backdrop of moral decay in our society, the spectre of corruption in the private and public sector, dilapidated public infrastructure, porous borders, crime and grime, and the parlous state of the public health system and black education.

Still, millions of black people are still subjected to insufferable living conditions – denied basic resources that include running water, housing, health care and education – rights proudly enshrined in the country's Constitution. Worse, hundreds of black children still attend classes under the sun; cross bridgeless rivers to go to school; walk kilometres to school daily; some schools have no latrines; running water; and no electricity.

As if that was enough, the Covid-19 pandemic has introduced a hugely unwieldy and unprecedented dynamic to the mounting challenges facing this country – casting the ailing South African economy to an indeterminate future.

That said, we want our readers to hold us to the highest standards of journalism. To that extent, we commit ourselves to adhere to the Press Code at all times. Where we have dropped the ball, we will readily admit so, and expect our readers to reserve the hardest of brickbats for any lapses.

On our part, we commit to perform our duty to the best of our ability. As we do so, we will continue to derive inspiration from Henry Grunwald's enduring quote, that: "Journalism can never be silent: that is its greatest virtue and its greatest fault."

It must speak, and speak immediately, while the echoes of wonder, the claims of triumph and the signs of horror are still in the air."

As we ponder Grunwald's words, we turn – for further inspiration – to the lyrics of Michael Jackson's song *The Man In the Mirror*:

*I'm gonna make a change  
For once in my life  
It's gonna feel real good  
Gonna make a difference  
Gonna make it right  
As I, turn up the collar  
My favourite winter coat  
This wind is blowing my mind  
I see the kids in the streets  
With not enough to eat  
Who am I to be blind?  
Pretending not to see their needs  
A summer disregard, a broken bottle top  
And a one-man soul  
They follow each other on the wind ya' know  
'Cause they got nowhere to go  
That's why I want you to know  
I'm starting with the man in the mirror  
I'm asking him to change his ways  
And no message could have been any clearer  
If you want to make the world a better place  
Take a look at yourself, and then make a change...*



The rural expanse of the Free State cuts a charming backdrop against the autumn sunset. Picture by Len Maseko

# New World anti-TB drive

## SURVEY REVEALS NEW SPECTRE:

The results showed that of every 10 people with TB who were surveyed, six were not detected by the standard method of screening, but were identified by the digital chest X-ray alone...

We all know that we are living in unusual times. We now have what is called a 'new normal'. A normal that requires all of us need to wear a mask, to keep a distance of 1,5m between each other and to keep washing our hands so that we can help prevent the spread of COVID-19.

As well as new challenges, we have very old challenges too – the oldest being Tuberculosis (TB), to which the month of March is dedicated throughout the world every year, and remains South Africa's leading cause of death from infectious disease.

Of serious concern is that South Africa is one of the eight countries that contribute two thirds of the global TB burden. The World Health Organization estimates that 58 000 people died of TB in South Africa in 2019. That is, about 160 people a day. It is the equivalent of an aircraft crashing into the sea every single day. Our 'new normal' therefore needs to include a response to these old challenges.

Nearby you will see a container. It houses one of our new responses to TB – a digital chest X-ray technology. This is the result of partnerships between the national and KwaZulu-Natal departments of health, international donors, through the Global Fund to Fight HIV, TB and Malaria and NGO, TB HIV Care. Let me tell you why this is such a powerful tool.

In February this year, our Minister of Health, Dr Zweli Mkhize, announced the results of the National TB Prevalence Survey, the aim of which was to find out how many people in South Africa have TB. To screen everyone who participated in the survey, the researchers used the standard symptom screen as well as digital chest X-rays. The results showed that of every 10 people with TB who were found by the survey, 6 were not detected by the standard method of screening, but were detected by the digital chest X-ray alone.

We are, therefore, very hopeful that this technology can help us to find more people who have TB. We need to find more people with TB because the WHO calculates we missed 154 000 people with TB in 2019. The WHO estimates that 58 000 people died of TB in South Africa in 2019.



Professor Deliwe Rene Phetlhu

That means people remain sick, they do not start treatment which would make them non-infectious to others, and they may become part of that aircraft crashing into the sea every day that I spoke about earlier.

South Africa identifies a gap between the number of newly notified TB clients and the estimated burden. That led to the development and implementation of the "finding the missing patients" strategy which aims to diagnose and link into care patients who would ordinarily be missed in the primary health care setting or/and those who are high risk but are asymptomatic or have mild symptoms, and thus do not seek care early. The recently pub-

lished South Africa TB prevalence survey reported that 57% of patients diagnosed with TB in 2018 were asymptomatic and had abnormal chest x-ray.

Tools like this digital chest X-ray can help stop that. Instead of needing a referral from a medical doctor, anyone can come to this container to be screened for TB.

### So how would that process of having an X-ray work?

Anyone who comes to the container will have their information noted down, and an enrolled nurse will open a file for them. You will then be given a special gown and a private place to put it on. You will then need to stand very still in front of the X-ray machine while the radiographer takes a picture of your chest.

Computer software then helps the radiographer to interpret the results of the X-ray. If your X-ray is normal, no further testing is required. You do not have TB. If your X-ray is abnormal however, you will be asked to provide a sputum sample for further testing, and then sent your results a few days later. This process will take approximately 10 minutes.

The machine uses a small amount of radiation to take the picture and this means that you cannot come back frequently or every month to do the test but in six months unless you feel sick.

We know that people are sometimes afraid to be tested for TB because they are worried about people will say. I would like to encourage you to remember that there should be no stigma associated with having TB. Anyone can get TB. Former President Nelson Mandela was a TB survivor. Prince Nhlanguiso Zulu is a TB survivor. Do not let fear keep you from being healthy. Let me remind you of the symptoms of TB – weight loss, coughing, night sweats and fever.

If you have one of these symptoms, or have been in contact with someone who has TB, please do get checked for TB. Take advantage of the services that are available to you. As we all start living our 'new normal', we need to make changes in how we do things and how we think about things.

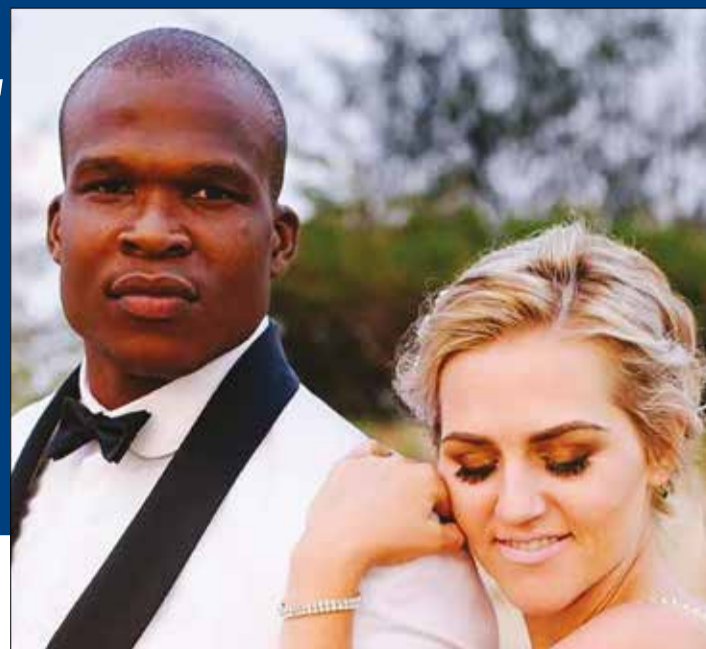
Although TB is an old challenge, I would like to ask you all to start thinking about it in a new way – as something that can affect any one of us, but also, as something we can beat. If we take care of our health, and if we, like all of these partners gathered here today, all work together we can end TB.

We hope that the community will take up this service and help in early TB detection which in turn will reduce severe disease, death as well as prevention of the spread of infection.

• Prof Phetlhu is a TB program manager at the TBHIV Care organization. This is her abridged speech delivered at a function to launch the new TB digital-X ray technology in KwaZulu-Natal.



# “INTERNATIONAL CRIMINAL COURT MUST PROBE POLICE IMPLICATED IN SYSTEMATIC VIOLENCE AGAINST US BLACKS”



**FLASHBACK:** Slain rugby player Lindani Myeni and wife Lindsay  
Photo: Facebook/Lindsay Myeni

**INNOCENT VICTIMS:** Spouses are widowed, children grow up without parents and relatives suffer unimaginable pain.



By Monk Nkomo

**BLACK** people in the United States of America are targeted, surveilled, brutalized, maimed and killed by law enforcement officers with impunity because being black was itself criminalized and devalued.

These systematic killings, maiming and targeting of black people amounted to crimes against humanity that should be investigated and prosecuted under international law.

This is one of the findings contained in a report of the International Commission of Inquiry on systematic racist police violence against peo-



**CONTROVERSY:** Human Rights experts have called on the US police to exercise restraint when arresting suspects.

ple of African descent in the United States. The 12 commissioners who conducted the inquiry included two from South Africa – Prof Rashida Manjoo and Mr. Xolani Maxwell Boqwana. Boqwana is the chief executive of the Thabo Mbeki Foundation while Manjoo is a professor in the Department of Public Law, University of Cape Town. The commission found that there had been a long-standing scourge of white supremacy and racial capitalism, as well as slavery and its legacy in the US in which two systems of law existed: one for white people and another for people of African descent. Cases selected for the hearings involved “the egregious and unjustified killing or maiming of individuals of African descent in the US,” the commission said. They included the killing of unarmed individuals who posed no threat of death or serious bodily harm; the killing of individuals fleeing the police who posed no serious



Mr Xolani Maxwell Boqwana

threat to the officers they were fleeing from; the use of or threat to use physical or psychological intimidation to extract confessions as well as the maiming of individuals fleeing the police and or who posed no threat of death or serious bodily harm to others.

The commissioners have called on the International Criminal Court (ICC) in The Hague to open an immediate investigation to prosecute the police officers implicated in these systematic killings. The commission was established in the wake of the public execution of George Floyd after millions of people saw him tortured and choked to death by police officer Derek Chauvin. Chauvin has since been convicted of murder in connection with Floyd’s death.

“Massive protests against police violence towards people of African descent erupted throughout the US and around the world”. The families of Floyd, Breonna Taylor, Michael Brown and Philando Castle joined 600 rights groups and petitioned the United Nations Human Rights Council (HRC) to appoint a UN Commission of Inquiry to investigate systematic racist police violence and attendant human rights violations against people of African descent in the US. After succumbing to enormous pressure by the US and its allies, the HRC instead directed the Office of the High Commissioner of Human Rights to prepare a report on these human violations.

The report, which was recently released, was then launched by the International Association of Democratic Lawyers, National Conference of Black Lawyers and National Lawyers Guild. The

public hearings were held from January 18 to February 6, 2021. The commissioners found that after victims of racist police were killed, their families and communities remained devastated. They also found that within the cases they had examined, a disproportionate use of excessive force by police led to the deaths of 43 black people in the cases they had examined. “The Commissioners find an alarming and national pattern of disproportionate use of deadly force not only by firearms but also by Tasers against people of African descent.” There was also a pattern of unlawful and excessive force employed against people of African descent by chokeholds and compression asphyxiation, by kneeling or standing on the victim, by handcuffing the victim face down and by applying pressure to the victim’s head and neck.

“Many black people are killed in broad daylight to intimidate communities and because officers don’t fear accountability. Spouses are widowed, children grow up without parents and relatives suffer unimaginable pain. Generations of black families are traumatized. Black people often suffer post-traumatic stress disorder and other forms of inter-generational psychological and emotional trauma from witnessing racist police violence.

“Distrustful of police, black people refrain from calling the police”. Commissioners also found evidence of an alarming pattern of destruction, loss and manipulation of evidence, coverups, obstruction of justice and collusion between various arms of law enforcement in connection with the unjustified killings of unarmed persons of African descent. “Police officers and their unions, prosecutors, coroners and independent medical examiners were accomplices in the service of impunity. The Commissioners also found that there was a troubling pattern of creating false narratives and smear campaigns directed at victims and their families. The Commissioners established that there was a prima facie case of crimes against humanity against racist police officers. They called for an end to impunity and for accountability of police officials resorting to racist violence and unjustified force before independent civilian review boards and in criminal and civil proceedings of the justice system in the US.

**Recommendations of the inquiry, included that:**

- The Executive Branch of the US Government should create an effective and robust system of combating institutionalized racism within all law enforcement agencies. The system must be monitored by an independently elected body, in consultation with civil society organizations committed to principles of civil liberties and

- non-discrimination.
- Law enforcement officers, in carrying out their duty, should apply non-violent means before resorting to the use of force and firearms. “They may use force and firearms only if other means remain ineffective or without any promise of achieving the intended result.”
- Whenever the lawful use of force and firearms was unavoidable, law enforcement officers should exercise restraint in such use and act in proportion to the seriousness of the offence and the legitimate objective to be achieved.
- Police officers must also minimize damage and injury, respect and preserve human life and ensure that assistance and medical aid are rendered to any injured or affected persons at the earliest possible moment.

“The Commissioners note the lack of inde-



Prof Rashida Manjoo

pendent and impartial review of police killings including the absence of judicial review of prosecutors’ virtually unfettered discretion. The Commissioners further note that the failure to remedy police misconduct amounts to condoning repeated instances of brutality that ultimately culminate in use of deadly force. The Commissioners find the police defence of qualified immunity amounts to condoning brutal police violence against persons of African descent and creates a culture of impunity whereby offenders are not held accountable and families are left without redress.”

The Commissioners recommended that the US Congress should establish a commission to examine enslavement and racial discrimination in the colonies and the US from 1619 to the present and recommend appropriate remedies.

“The Commissioners also recommend that the US executive and legislative branches acknowledge that the transatlantic trade in Africans, enslavement, colonization and colonialism were Crimes against Humanity and are among the major sources and manifestations of racism, racial discrimination, Afrophobia, xenophobia and related intolerance. “Past injustices and crimes against people of African descent in the US must be addressed with reparatory justice”.

In the same month the commission released its damning report in April, South Africans had been shocked by the killing of KwaZulu-Natal-born former rugby player Lindani Myeni at the hands of Honolulu police on the US island state of Hawaii.

His lawyer has been quoted as saying Honolulu police treated him “like an animal” when they shot and killed the 29-year-old four times without following police protocol. KwaZulu-Natal premier Sihle Zikalala has called on the US authorities to investigate the circumstances surrounding the player’s death. Myeni was married to US citizen, Lindsay, with whom they had two children and lived in Hawaii

## STATISTICS OF US POLICE KILLINGS

- Since George Floyd’s death last May while in Minneapolis police custody, 181 Black people in the U.S. have been killed by the police, according to data from research group Mapping Police Violence published in April 20 this year.
- Of the 181 deaths, the highest number of killings occurred in Florida, with 19 victims, followed by California, where there were 17, and Texas and Georgia, which each recorded 13.
- Of the police killings documented in 2020, traffic stops were listed as the initial police encounter in 121 deaths.
- Of the 966 police killings reported since May 25, 2020 (up to mid-April), the database shows that Blacks account for 18.7 percent of the deaths.
- Police killings of white victims made up 37 percent of the total deaths. White Americans are 76.3 percent of the population and blacks 13 percent, according to the Census Bureau.
- Since the beginning of 2021 (up to mid-April), 319 people have been killed by police, according to data from Mapping Police Violence.
- Numbers gathered between 2013 and 2020 indicate that Black people are three times more likely to be killed by police than white people.
- In 47 of the 50 largest U.S. cities, police killed Black people at higher rates than white people. In Chicago, police killed Black people at a rate 22 times more than that for white people, based on killings per 100,000 population.

Source: Newsweek.com

# THE CLASSICS

## The Over-Sized Jacket

By Mpumelelo Brown  
Photo by Mariela Naplatanova-VOGUE

With Autumn/Winter knocking on our door, trend analyst predict what needs to be in your closet this Autumn/Winter to not only keep warm but also stay stylish.

Having a staple item in your closet is the beauty of fashion, buying the classic items will keep your closet timeless and chic. This principle of the classics has been in trend since its creation. However due to the increase of Fast Fashion, unique fashion designers there has been an increase in changing the silhouette of the coat jacket.. From a cropped coat, deconstructed coat that trended in 2019/2020 the current coat jacket trend is its size. This year 2021 Autumn/Winter trend does not only focus on BIGGER IS BETTER but it also focuses on the colour of the coat itself. Staying neutral is the element in ensuring that the piece maintains the classic feel.

Multiple designers in the likes of PRADA, Richard Quinn, FENDI, Paco Rabanne, Rick Owens, Balenciaga showcase their Mens and Women's Coats as a statement piece for this winter. South African enterprises in trend with international designers include Mr. Price, Foschini, Truworthe and more



# ON THE RISE DESIGNERS



By Mpumelelo Brown

Thread yourselves into the rise of a new dawn with 28 year old, Mpumelelo Dhlamini owner and designer of EZOKHETHO .

A graduate from the Villioti Fashion Institute in 2017,, Dhlamini joins a growing list of fashion designers who are bent on taking

the fashion world by storm with his brand EZOKHETHO, a brand he started whilst working as an intern at a leading retail store in 2018. EZOKHETHO, he explains, is a brand that is created to celebrate Africans and the stories that we carry. we use fabric as a medium to convey a distinct African narrative .

EZOKHETHO has been featured on multiple publications such as Oak Magazine, The Throne, True Love , Gaschette, Bona.

It is no secret that high end luxury brands by Africans is rare and with a brand "by African people that can celebrate the luxury of our continent" through the "richness of our stories, cultures and heritage" Ezokhetho is on the rise.

His current collection titled "Batho Pele" - meaning "People First" inspired by the people in Mpumelelo's life, features 2021 Spring/Summer trends unseen on South African soil.

Dhlamini also mentioned that he is hard a work designing a new collection which he says will be mind blowing.



# THE TRENDS

## THE QUICK LIST OF EXPECTED AUTUMN/WINTER 2021 TRENDS INCLUDE:

By Mpumelelo Brown

Fringe has got longer than normal and has been seen on the runway for this season, Alongside fringe the classic coat has come with an unexpected twist as its current trend is the maxi coat and bigger, unique more shoulders. The conventional coat / trench coat has also made a comeback.

Colour blocking has made another comeback

2020/2021 since 2010, but it is back with a twist. Colour Blocking is sticking to complimentary tones in the same sphere.

The two trending styles since the hit of Covid-19 is "The Biker" and the "Undressed" Style that features the zeitgeist of 2020/2021 of half dressed - zoom meeting coats has led to an inspiration of multiple collections with only a top and a sexy set of underwear. This style is also associated with the Body Suit.



## Wine-ly Yours

By Len Maseko

A new joint has sprung onto the wine scene – on the outskirts of Joburg south, increasing leisure options for wine lovers with a preference for serene hangouts nestling off the beaten path.

Wine Notes is the name of Joburg's newest wine experience emporium and lies on a farm situated a mere 25 minutes from the Joburg central business district, and approximately 16 kilometres south of the city on the Johannesburg-Vereeniging road.

Owned by Joburg entrepreneur Mpho Mosimane, Wine Notes offers a wholesome wine experience that includes bespoke wine tastings, food-and-wine pairing sessions for individuals and groups amid a tranquil countryside setting. The place opened its doors to the public in March this year after Mosimane secured the farm through a lease agreement with the owner of the farm, who now lives in New Zealand.

Previously, the property has operated as the Art Farm and patronized for many years by artists



who engaged in activities such as painting, sculpting, writing, reading against the backdrop of music in the quiet surrounds of the Midvaal.

Explaining what inspired to create the project, Mosimane said he had noticed that there was a scarcity of hospitality venues offering a Cape winelands experience in Joburg, hence he took the gap to initiate the concept to provide local wine drinkers with a unique showcase.

The tasting format is that wine lovers visiting the farm will have the options from whatever popular Cape winelands areas that catches their fancy. Work is under to convert what was equestrian stalls small hubs representing the five regions of the Cape winelands areas like Paarl, Franschhoek, Stellenbosch, Constantia, Walker Bay and Constantia.

"Our primary aim is to introduce South Africans to the best of local wines; we have a tasting menu to this regard," Mosimane said.

People tend to say for instance they don't like Chardonnay, yet they are not aware that there are so many Chardonnay wines from different areas with a variety of soils and micro climates out there. And, better still, there are different styles of Chardonnay wines.

"So that's the level of sophistication we will be exposing some of our patrons who visit our place and want to know more about wine.

There will also be wine and chocolate pairings, and the chocolate will be produced one lady right here on the farm," said Mosimane.

Matome Mbatha, Wines of South Africa marketing manager for Africa, said it was important that the wine industry supported places like Wine Notes which promote wine culture to make them sustainable.

"Mpho has vast experience in exporting wines to Nigeria, besides having hosted wine events over many years. He therefore deserves support," Mbatha said.

• The address is Wine Village @ The Art Farm, Plot 56, Kliprivier Road, Alwynspoor, Eikenhof, R550. For more info, contact Mpho 083 222 2327 or through email address mpho@winenotes.co.za.

# NEW VENUE CHARMS PATRONS WITH BREEZY WINE EXPERIENCE

**WINE NOTES:** Visitors to the farm are pampered with a prime selection of boutique wines accompanied by sumptuous food platters.

PHOTOS: ROBERT MAGWAZA



Mpho Mosimane owner of Wine Notes



- EVENTS**
- **The Cape Fine & Rare Wine Auction**, previously called Nederburg Auction, will take place at the Rupert Museum on Saturday May 22. The event, which attracts 'The Who's Who' of South African wine industry and overseas collectors, offers exclusive vintages from local producers much coveted because of their rarity and finesse.
  - **Johannesburg Culinary and Pastry School** will host a dinner for foodies dubbed "Eat With Us - Chef's Table" in the city on May 22. The school's chefs create dining settings where diners "can meet new people, share stories and laughs while enjoying a fine dining experience inspired by cultures locally and internationally". The dinner costs R500 a person. The school is situated on 85 Commissioner Street, Marshalltown.
  - **The Hartebeespoort-based Incedo Distillery** will host a Gin & Rum tasting, which include of its premises, on Saturday May 22. Visitors will be offered tasting options involving both spirits with chocolate and a variety of gin and rum cocktails. Tasting packages range between R60 and R180, all happening between 11am and 5pm. The distillery is situated on Plot 91, Rietfontein.
  - **A fun day for women's only**, spiced up with spirits and other genres, will take place at Sorex Estate in Centurion on Saturday May 22. The day will kick off with 5km fun run, ending with a party themed "Women's Wine and Gin Run". Tickets cost R200. The event starts at 8am and ends at 6pm.

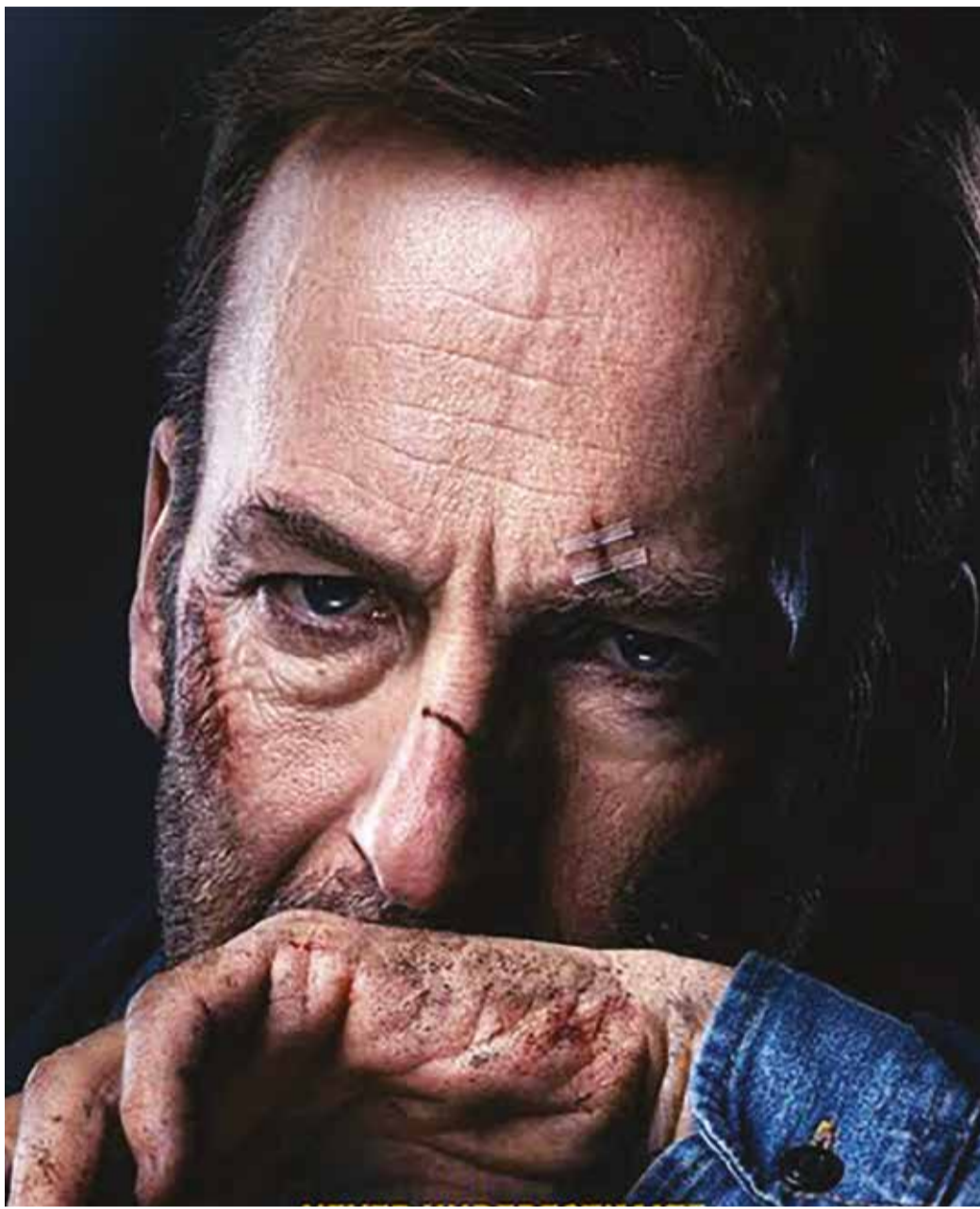


Modjadji Mphandela savours a glass of Shiraz

## 10 THINGS TO KNOW ABOUT WINE NOTES

- The venue is open for daily tastings seven days a week, from 11am to 6pm weekdays, and from 11am till late Fridays, Saturdays and Sundays;
- Bespoke tastings for groups and individuals may be booked in advance. Other than that, patrons are free to walk in whenever it suits them for personalized tastings, which are conducted by wine stewards;
- Average cost of white bottle of wine is R180 and red wine R250. Spirits, beer and ciders also served. Standard wine tasting (glass each from two different wines) costs R70 a person; lifestyle tasting (glass each from three different wines) costs R120 a person; and premium tasting (selection of five premium wines) charged at R180 a person;
- Light lunch costs between R100 and R150; platters priced at between R200 and R250;
- The venue offers practical experience for trainee wine stewards;
- It serves a platform to expose young chefs to expose their talents by creating their own lip-smacking recipes for visitors on a rotational basis;
- Plans are afoot to start a weekend craft market to showcase crafts like condiments and also invite clothing designers to exhibit their wear;
- New additions like a cigar bar and an additional restaurant are in the pipeline; and
- It offers a picnic setting for families and groups; and
- Fun wine blending sessions can be arranged for groups or companies as a team-building exercise.





## ALL HELL BREAKS LOOSE

### ACTION THRILLER OF AN ASSASSIN:

Forced to reclaim a violent past

**Film:** **Nobody**  
**Director:** **Ilya Naishuller**  
**Reviewer:** **Sonke Sibiyá**  
 (additional reporting by Victor Mecoamere)

“We all die. Some sooner than others.”

This is one line that stands out in the newly-released Derek Kolstad action thriller, *Nobody*, in which multitalented Bob Odenkirk magnificently plays a lethal assassin who is desperately seeking to lead a peaceful family life, to repair his disintegrating marriage and regain some respect from his contemptuous son, who is oblivious of his father’s violent past.

But he is forcefully yanked back to his violent past in a fight to the death with a shameless cesspit on two legs with absolutely no finesse known as Yulian, a Russian gangster masquerading as an ageless singing and dancing gigolo, but is essentially a jelly-legged caricature.

Odenkirk’s character, Hutch Mansell, hankers so much for the quiet life that he endures the humdrum routine of working for his father in law Eddie Williams’ metalwork factory. Ironside, who plays Eddie, has portrayed hardened men in action shows including *Walker Texas Ranger*, and *Total Recall*, does not do or say much in *Nobody*, but his huge presence is enough to provide a perfect foil for Odenkirk. Especially when he mediates in intermittent scuffles between Mansell and his insolent brother in law, Charlie Williams, ably played by Billy MacLellan.

Mansell’s life turns upside-down one night after a tense, near-death encounter with two amateur burglars during which Mansell’s cocky teenage son, Blake (Gage Munroe) successfully tackles one of the invaders; and all Mansell was supposed to have done was to clobber the other thug with a golf club, but he had successfully restrained the urge to reprise his violent past; to young Blake’s dismay and added contempt.

In the aftermath of the attack, Mansell learns from his toddler daughter, Sammy – who is coincidentally the only person in his household who appreciates Mansell – that, added to the handful of cash and his watch, the miscreants had also pilfered his daughter’s “kitty cat” bracelet. He then goes after them, with the same wrath that he used to muster as

an “auditor” – euphemism for an assassin employed by intelligence agencies to kill people who were considered untouchable or too difficult to arrest.

This much he tells each of the bad people he encounters, before he eliminates them.

All hell proverbially breaks loose when Mansell comes to an innocent teenage girl’s rescue. This after several roughnecks had boarded and terrorised a bus on which Mansell is also a regular passenger, who had been courteously riding back home, at that inopportune time. When he realises what the ruffians’ intent doing, Mansell’s malevolent past catches up with him and transforms into the men’s worst nightmare.

But, unbeknown to Mansell, one of the assailants is Yulian’s younger brother, Teddy, portrayed by Aleksandr Pal. Then Teddy dies. Yulian gets mad and smells blood.

#### And so begins the real violent action.

The stunt and fight choreography is also a work of art. From the initially awkward first few fight scenes, the action continues to grow; and, from there, as his combat skills are seemingly awakened by each encounter he has with his enemies, almost as if he is shaking off the rust with each punch he throws, until he becomes a force to be reckoned with.

The action sequences are also similar to another action genre favourite, the adrenaline pumping action offering, *John Wick*.

Unsurprisingly, the same team that choreographed that movie, also worked on *Nobody*. While there is a lot of violence, there are also bags full of guffaws.

So, in a nutshell, *Nobody* is also a combination of Adam Sandler’s slapstick, *You Don’t Mess With The Zohan*, Macaulay Culkin’s comedy, *Home Alone*, and Liam Neeson’s fast-paced thriller, *Taken Because* – much as there is violence galore – one cannot stop laughing, throughout, especially when Mansell’s black brother, Harry Mansell (rapper RZA) and the main character’s elderly father and retired FBI agent, David, enter the fray.

Why should you should go see this movie? Because you would have already fallen in love with *Nobody* by the time Hutch Mansell says, “We all die. Some sooner than others.”

## Be moved and impressed by a life of this siren

**EVERY WOMAN:** Her exit from the poverty-stricken village lands her to the Warsaw ghettos.

By Gugu Sibiyá

**Writer :** **Martin Sherman**  
**Director:** **Malcolm Purkey**

**Rose the Jewish woman, is the latest intriguing theatrical marvel to grace the Market theatre, in Newtown, Johannesburg.**

Unfortunately on stage for a short season at the Barney Simon theatre, *Rose* premiered on April 23, and ended its run on May 16. It forms part of the 45th anniversary celebration of the Market’s existence.

Rooted in Russia where *Rose* was born in 1920, the drama follows her one woman tour-de-forces. It takes her to the world. Her exit from the poverty-stricken village lands her to the Warsaw ghettos.

Life gets trickier as she exists against the backdrop of war with its atrocities and suffering. Her next port of call is a ship called *The Exodus*.

Still in search of greener pastures, *Rose* goes to the boardwalks of Atlantic City. Barely settled she takes to the Arizona canyons.

Now a master at moving about, its no surprise when she immerses herself in salsa-flavoured nights in Miami Beach.

Portrayed by Camilla Waldman, *Rose* is every woman. A survivor, displaced refugee, brave trav-

eller, feisty, dreamer and adventurous soul. She does not allow the restrictive cultural norms on women of the early 20th century, confine her.

After all the insurmountable obstacles, her determination and tenacity, triumphs. She still finds love in the arms of three husbands and a hippy lover.

You can’t help but be moved and impressed by a remarkable life of this Jewish siren. Exciting or tragic, hers is a full and well lived life journey!

### ROSE IS EVERY WOMAN

**Nominated for an Olivier when it first premiered and first staged at the Cottesloe auditorium at the Royal National Theatre in 1999.**

#### PERFORMANCES:

- Age 12
- Tuesday – Sunday
- Bookings
- Anthony Ezeoke 011 832 1641 ext 203/ 083 246 4950.



Catch friends Isabel Nascimento and Laura Vieira on S2, Monday-Friday at 1.30pm.

## SIDE BY SIDE IN THE BATTLE FOR DIGNITY AND RESPECT

By Gugu Sibiyá

*Side by Side* is a fascinating yet infuriating tele-novella. I bet it will serve as an eye-opener for our children who are skeptical of the extent of the evil that was apartheid.

It should also demonstrate just how much suffering our people have endured at the hands of white people.

A common apartheid thread running through that of oppression, is the trampling on of human rights, culture and land possession. In Brazil men were flogged while in South Africa they were beaten to a pulp on a daily basis. In Brazil the practice of capoeira (martial arts) and dancing salsa was banned with the dance also seen as immoral.

A Brazilian story in 1903 it centres around two exceptional women, Isabel Nascimento and Laura Vieira.

Isabel is the daughter of Afonso, a barber and a former slave. She’s black, from the hill-based ghetto - the Morrow. Densely populated it reeks of abject poverty.

Laura is a privileged society lady and an educated daughter of senator Alberto Assuncao and baroness Constanca. She abhors the status quo. *Side by Side* exposes the hardships of a legally denied education which is why Isabel is self taught. Job reservation bred unemployment of blacks except for those few labourers. Survival depends on hustling.

Arrests and rape by masters was rife. Children born from these unions were placed

in orphanages.

Defiant of the law that prohibits relationships across colour, they become friends. The two girls met on their wedding day.

Laura’s arranged marriage to Edgar Vieira makes her feel uneasy but like women of her time, she’s forced into this liaison.

Ze’ Maria Isabel’s fiancé stands her up at the altar. She was unaware that he had been arrested for his activism and practicing capoeira (martial arts).

This drives an angry Isabel into the arms of Laura’s brother, Albertinho who impregnates her. A scandal he and his family hide.

Disowned by her family for divorcing Edgar, Laura leaves town.

Six years later she returns to a town that still ostracizes divorced women. Standing by her ideals has left her poor. When an opportunity cropped up to dance salsa in France, Isabel grabs it with both hands. Six years later she triumphantly returns to Brazil a wealthy international star.

Reunited, the friends return to a still divided, discriminatory, patriarchal country. By 1909 it had been 31 years since the country became independent but nothing much had changed.

Watch as they battle stereotypes, oppressive cultural norms and life in Brazil then. Independent, smart, regal, proud, feisty and decades ahead of their circumstances, Isabel and Laura are living their dream - challenges and all.

# BEWARE OF DOS AND DON'TS WHEN USING SECOND BOND TO CONSOLIDATE YOUR DEBTS



## MONEY

## market

By Isaac Moledi

Do you have many unpaid bills lying unopened on your desk? Are you finding it difficult and worrying trying to pay off all your debt? Have all your bills piled up until you find it quite difficult to pay them off using your monthly income?

If the answer is yes to most or all of these questions and many others, maybe this is the right time to think of consolidating your debts using a second bond.

Old Mutual statistics conducted during the Covid pandemic show that at least 33% of South Africans are struggling to meet payments on credit cards and shop accounts; 37% of those interviewed say they are behind on everyday household bills. In addition to overspending, at least 35% of home owners have applied for a payment holiday on their bonds because of the Covid pandemic.

John Manyike, head of financial education at Old Mutual Limited, believes that consolidating debt enables hard-pressed consumers to cope with these demands. It helps because all identified debts can be combined into a single account.

## CAUTIONARY

**NOTE:** The key to using this facility correctly is having a strong repayment plan...

### The benefits are:

- All debts are settled by the financial institution into a single account.
- The overall debt is reduced, as interest on individual accounts no longer accrues. This can mean significant savings as some accounts attract 21% interest or more on arrears.
- A single payment, instead of many, makes money management simpler.
- Closing accounts as they are combined means no further debts are created.

A major negative impact of this method for consumers, Manyike says, is that debt consolidation could release some disposable income to the consumer so he or she can continue to spend. This can rapidly lead to further indebtedness.

He says making debt consolidation work means becoming financially disciplined and strictly keeping to the budget. He says most financial institutions will ordinarily reconsider assisting with debt consolidation loans.

The first port of call, of course, should be the bank where the consumer is a customer, since the bank would have a financial picture of the consumer's day-to-day financial dealings and their credit-worthiness.

Using a second bond to consolidate debt, al-



though popular among indebted individuals, must be carefully considered. He believes this option is only open to people who have built up equity on their home loans.

Equity regarding a home loan is the difference between the amount owed on a home and the actual value of the home. For example, if you owe R1 000 000 on a home loan, but the home's value has risen to R1 500 000, the extra R500 000 is equity that can be accessed if you refinance your bond. The most obvious benefit is that home loan rates (presently about 7.25%) are usually significantly lower than personal, car, and other loans rates. This means that savings are made when the original loans are paid off, and benefits for settling before the due date are calculated.

Financial advisors say some homeowners choose to consolidate their debt by withdrawing a lump sum from their refinanced home loan, settling their accounts, and leaving the repayment of the now-larger home loan as their main monthly expense.

In a recently quoted example, settling a R 67 000 debt drawn from a loan, credit card, and retail account will result in about R 530 being added to a bond payment, instead of the R 1 800 required if usual monthly payments were made. The key to us-

ing this facility correctly is having a strong repayment plan in place, advisors say.

Manyike believes, however, that "long-term funds should never be used to cover short-term debts". This is because if a plan is not made to pay off a debt in as short a time as possible, a short-term loan (say a five-year car loan) could be integrated into a bond and paid off in the term outstanding on the bond. For example, the car could then be paid off in 15 years, making it more expensive than through a traditional loan.

He believes that homeowners consolidating debt on bonds gain significantly only when the home-loan term does not change, and the money saved on other instalments is paid into the bond. This shortens the life of the bond and reduces interest payments on the home loan. The downside, however, is that the value of a home, particularly when demand is low, can also depreciate, and if a second bond is taken out, this could lead to a situation of negative equity. In other words, you owe more than the house is worth on the market.

Costs of applying for bond refinancing with a second bond. Remember, debt consolidation using a second bond means that you are using your house as collateral, so if you fail to pay the refinanced bond, you may, in addition to the debts you are owing, also lose your home. Usually, the financial institution involved will insist that the home be revalued. In this process, an applicant's credit history and affordability for the additional finance will be reviewed.

If you are applying for a second bond, the funds will be payable after the bond is registered at the Deeds Office, which could take up to six weeks. Costs included in the refinancing deal will be for the registration of a second bond, VAT, and a Deeds Office levy.

For example, registering a loan of R1 000 000 for the second bond would be approximately R29 778, which needs to be considered against the benefit of re-financing.

## Why Retirement Annuities are attractive option for peace-of-mind pension life

By Isaac Moledi

Annuity, what is it and who should have an annuity? What is the difference between an annuity and a living annuity? Annuities are financial products that retirees 'buy' with the money they have saved in their pension, provident or retirement annuity funds (RA) to give them a steady income over time.

Annuities are created and sold by financial institutions that invest your lump sum premium so you can be paid a monthly income during retirement, based on the type of annuity you have purchased or your specific income stipulations.

Financial advisors believe that retirement annuities in South Africa are attractive savings mechanisms because they offer substantial tax benefits. You can invest up to 27.5% of your annual taxable incomes (up to R350 000 annually) on a tax-deductible basis. The advantage is that even if you have a company pension or provident fund, you can still invest in an RA. For example, if a company plan contribution is only 15%, you can invest the balance of 12.5% in an RA without attracting tax.

### Other benefits include:

- No income tax or capital gain tax is charged on investment returns within an RA.
- Funds in an RA do not form part of an estate, so after a holder's death, they are not liable for estate duty or executor fees.
- On retirement, investors can withdraw up to one-third of the value of the retirement annuity(s) of which the first R500 000 of the total withdrawal is tax-free. Experts say to get the best benefit possible from an RA, you should:
- Open an RA as soon as you can. The younger you are, the longer the RA will work for you, and the better the retirement benefit.
- Ideally, committing yourself to an RA payment should be undertaken when you start your first job.
- Premiums should be increased whenever you get an increase and at least annually so that the investment keeps pace with inflation. Con-

## CRITICAL CHOICE: Important to create split

between basic living expenses and luxury or nice-to-have

siderations when choosing an annuity. There are many things to consider when finding an annuity that suits your needs. John Manyike, head of financial education at Old Mutual believes that as a person approaches retirement, there are some questions to ask yourself, or your fund members. These include:

- What sort of life expectancy might you have in retirement? It pays here to think about how long your parents and grandparents lived, how good your health is and about health factors that might affect your lifespan.
- How much starting pension will you get for a given amount of capital? (See the difference between life annuities and living annuities below)
- The underlying costs of the various products?
- Is the annuity provider reputable with a solid track record in annuities?
- What are your monthly living expenses? How are these split between basic living expenses and luxury or nice-to-have costs? How does the pension amount compare to your living expenses?
- What sort of increase in a monthly pension can you expect in future, and how does this match up to inflation?
- Will you continue to receive an income for the rest of your life or is there a risk of running out of money?
- Is your spouse (and any other financial dependants e.g., a child with a disability) covered by the product if you die?
- Is it more important to you to have control over the investment and income or to have a guaranteed income for life?
- Do you have other capital outside of the retirement fund that could be invested in complementary solutions for a more holistic solution?
- Would it be beneficial to consider a combina-

tion of one or more products rather than just one?

- What if your circumstances were to change? It is not a given that your health, lifestyle, marital and financial status will remain the same throughout retirement. If it changes, will the solution still be relevant?

### Life annuities and Living annuities

Manyike describes life annuities as those that are essentially a guarantee to pay a certain monthly (pension) amount for the rest of your life. There are different types of life annuities that provide different levels of future increases in the monthly pension amount.

As a rule, the higher the annual increase you select, the lower the starting pension amount you will get. The options are:

- A Level annuity: where the monthly pension does not change and does not increase in line with inflation or investment returns.
- A Fixed escalation annuity: where pensions increase every year at a predetermined rate that is not linked to inflation or investment performance.
- An Inflation-linked annuity: where the pension increases annually in line with official inflation.
- With-profit annuity: Your monthly income will increase at an annual rate decided by the insurance company that provides the annuity and is based on various factors, including investment returns.

The life annuities can also have an option that provides a spouse with a pension if the holder dies.

### Living annuities

A living annuity on the other hand enables you to decide on the level of income you would like to receive every year and can be between 2.5% and 17.5% of the total investment value. You can

## FACTORS TO CONSIDER BEFORE RETIREMENT

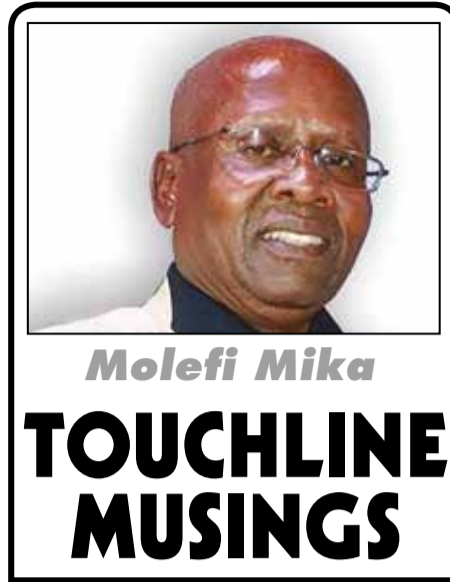
Are you about to retire? Many of us do not know that retirement planning is essential and should be part of financial planning that begins when you start working and accumulating assets. However, financial advisors believe that it is ideal that all your financial planning involves a qualified financial planner.

Factors to consider, before retirement planning, are:

- **Having a retirement budget**  
You must know your current income and expenditure so that you know what you need for retirement and where costs can be cut before retirement.
- **Identify your investment and saving strategy**  
Decide whether you are an aggressive or conservative investor and when to invest aggressively and move to a conservative approach when retirement approaches while investing within your limits.
- **Plan for the years you have in hand before you reach retirement age**  
This planning will help define how much money you need to retire and help determine strategies for achieving investment growth.
- **Income sources after retirement**  
For example, your pension and potential additional resources to cope with unexpected expenses Retirement life can bring in unforeseeable expenses in your life, and you need to make sure that you are prepared for it.
- **Reducing debt**  
It is advisable to not have any pending loans or unpaid debts as you near retirement as the consequences of having to pay major debts on a reduced income could be catastrophic.

also choose where the annuity is invested. If the markets perform poorly, your total investment amount can decrease, and your income along with it. The pension will be paid for as long as there is money remaining in the investment; if the investment is depleted, your income will stop.

# COVID-19 A DISTRACTION BUT BETTER SPORTING DAYS BECKON AHEAD



Games except for three cancellations.

The First World War between 1914 and 1918 caused the cancellation of the 1916 Olympics; the Second World War of 1939-1945 put paid to the Olympics billed for the years 1940 and 1944.

Clearly, the prospect of watching the Olympics with few if no spectators at all is also likely to affect TV viewing numbers worldwide, this considering that crowds at stadiums help to build and create electric atmosphere that makes athletes to perform with some added exuberance. It's an open secret that this is one of the main reasons why companies jostle for a slot in such events in a bid to offer sponsorships worth millions of dollars.

On the home-front, it can't be viewed as a sin to compliment the National Soccer League (NSL) hierarchy – the custodians of the more than billion-rand sponsored Premier Soccer League (PSL) in its efforts to keep the home fires burning during these trying times, so to speak.

Much against doubts, the NSL committed itself to returning football action to our stadiums, mindful of the risk of possibly aggravating the spread of the pandemic, by organising football action around August in 2020. This, therefore, required that the PSL bosses and their counterparts in the mother-body – Safa (South African

Football Association) – to speak with one voice to convince the government to approve the initiative.

Agreeing to play in a bio-bubble certainly achieved commendable results such that the idea was later copied by other sporting codes in the country.

As the phrase goes, the rest is history. The new norm, regrettably, is that we now watch our sports, in particular soccer, beamed on TV from venues where crowds are currently not allowed. However, it must be mentioned that the sterling job by the NSL in partnership with Safa has helped to lower the anxiety and stress levels that have besieged us in the past months.

Hopefully, without much waiting, we will also be telling the world that crowds are about to be invited back to our stadiums, just like in other parts of Europe, provided safety measures or protocols are given priority in the best interest of our athletes.

Still on football, congratulations to Mamelodi Sundowns president, Dr Patrice Motsepe. Since Motsepe was voted president of CAF (Confederation of African Football) unopposed recently, there is much optimism about the future prospects for the continental football as he prepares to steer the game to greater heights.

Good news, indeed, if we consider that, like Egypt, Sudan and Ethiopia, South Africa was a founding member of CAF since 1957, but was later booted out of the fold because of its apartheid policies under the National Party rule. The country was later reinstated in 1992 at the time when the apartheid minority government was beginning to earnestly engage with the liberation movements for a democratic dispensation.

Motsepe, a billionaire and a man who always strike one as a person of his word, no doubt has the potential of bringing change to the ever sleepy CAF organisation.

In him we have a leader capable of demonstrating to the world why Africa is regarded as one of the main sources of great soccer stars in the world, a feat that should have been consistently prioritised by the former CAF leaders all with the help of massive TV coverage.

**AFRICA RISING:** Great expectations that Motsepe will bring new life to 'sleepy' CAF

By Molefi Mika

I SALUTE you dear reader in our very first sports column as we ponder daily about whether these trying times caused by the deadly Covid-19 virus will ever end.

At the moment a sport like soccer, which at times is also referred to as the "Sport of Billions", is at a different place. Things worldwide are sadly different from what they used to be in the past.

Practically speaking, lately it does not even sound right to call football a "Sport of Billions". The reason is that while the game used to attract millions of spectators as well as to generate billions of dollars through ticket sales and sponsorships, today it is currently and largely played before empty stands at stadiums. And all this be-

cause of the health devastation the Covid-19 pandemic has wreaked

The Olympics, without doubt the world's largest multi-sport festival, suffered their first postponement in 2020 after nearly 77 years since 1944. The Olympics have since been rescheduled for Tokyo, Japan, this year.

But the hosting country has since announced a ban on international spectators due to fears and risks of widespread virus transmission. The ban is in keeping with the World Health Organisation (WHO) health protocols, bearing in mind that the games tend to attract huge crowds.

History reminds us that ever since the staging of the "Modern Summer Olympics" in 1896, there had never been a postponement of these the

## THE MIRROR: *Team*

Meet our team of experienced and young journalists who have responded to the challenge of producing a new paper to add to the diversity of media shaping our democracy. They are supported by an equally dedicated team of digital, advertising and marketing specialists - all geared to serve you THE READER to the best of their ability. For our part, we have been drawn together by our common passion for journalism and its allied fields of endeavour. JOIN us in our exciting journey!



## ANOTHER KZN TEAM FOR THE PSL

### GLADAFRICA CHAMPIONSHIP:

Royal AM or  
Sekhukhune United  
to join elite league

By Masoja Cele

Guaranteed, KwaZulu Natal will have a pool of four teams representing the province in the DStv Premiership after the completion of 2020/21 GladAfrica Championship season.

AmaZulu, Lamontville Golden Arrows and Maritzburg United are currently the DStv Premiership representatives in the KZN province.

The fierce battle at the top in the GladAfrica Championship is between Royal AM from KwaZulu Natal and the Limpopo newbies Sekhukhune United.

Also in the mix are Mpumalanga-based TS Sporting and long-time title contenders Richards Bay from KwaZulu Natal.

Barring mishap Royal would be crowned GladAfrica champions on Sunday. And that would qualify either of Sekhukhune United, TS Sporting, Richards Bay and JDR Stars to participate in the play-offs berth.

The GladAfrica Championship would conclude its gruelling season on Sunday. With one round of games to complete the season, Royal AM are on the summit of the GladAfrica Championship. They have amassed 50 points from 29 matches. The Shauwn Mkhize led club close the curtain with a tricky home tie against Cape Town All Stars. This should pose a danger for Royal as All Stars are fighting for their lives at the bottom of the table. A very interesting clash.

Breathing heavily behind Royal is Sekhukhune United who trail the leaders with three points. Babina Noko are second with 47 points from 29 games. The Limpopo-based outfit picked up the pieces late after went into a brief slump.

Firstly, it was a 1-0 title denting loss against strugglers Ajax Cape Town followed by another 1-0 bitter taste defeat at the hands of Jomo Cosmos. The two defeats impacted negatively to the ambition of the Limpopo team. Before the downfall Babina Noko were comfortably perched on top of championship standings. They were five points ahead of Richards Bay.

For their outstanding tie, Sekhukhune United travel to JDR Stars in Pretoria. JDR Stars would want to win this fixture at all cost as this will qualify them for the national play-offs berth. The Hammer Boys are no push-overs, they are radical when faced with tough opposition. A very trick affair for both line-ups.

TS Sporting are fighting tooth and nail to win a slot in the national play-offs berth. The Mpumalanga ensemble upset the applectart beating Richards Bay 1-0 in Nelspruit. And the Rich Boyz has never recovered from that defeat. Abantu Bomthetho have collected 44 points from 29 matches. They play an away closing fixture against Pretoria Callies at Milpark Stadium. The Romans are blowing hot and cold but have the potential to cause upsets when least expected.

There is anxiety at the bottom of the table with teams like Cape Town All Stars, Steenberg United and Cape Town Spurs scramble for safety. Come end of the campaign one of the three teams will bite the dust and join fellow strugglers Bizana Pondo Chiefs.

All the final matches of the GladAfrica Championship will be played simultaneously and concludes on Sunday.

The 2020/21 GladAfrica Championship is so intense that the champion could be determined in the final game of the campaign. It's unlike the 2019/20 season where the winners Highlands Park won the league with 18 points lead with six matches to play.



Township football tournaments attract multitudes in Soweto during weekends. Picture by Mohau Mofokeng

# Football-starved spectators throng kasi amateur games

## PANDEMIC CHALLENGES: Efforts

by tournament organisers to observe  
covid-19 protocols at games often  
swamped by teeming crowds

By Ali Mphaki

The Vuvuzelas may be out of tune and the Makarapa hats speckled with cobwebs. Standing idle in the outside but all fired up for minor repairs are rust infested braziers, while the empty gas cylinders gather dust in the corner and in need of a refill.

This somewhat sums up the humdrum existence of soccer fans and vendors alike as they navigate their lives in the new dismal normal, a tad more than a year since spectators were red carded from the stands ostensibly as a precautionary measure for the spread of Covid-19.

The ban on fans, though coincidental, was but fortuitous footwork which scored a spectacular windfall for a TV pay channel with the "sole" rights to beam live games across to homes and shacks of football starved and locked-down soccer fans.

If the mental turmoil of being barred from the stadiums was a new emotion for the fans, the "Babize Bonke" tag line was a master stroke for the DStv pay channel, which also happens to be the headline sponsor for the PSL. Working like a charm, the slogan precipitated a frenzy which saw soccer fans scurrying to have their pay channel accounts updated, so as to be able to enjoy access to live soccer matches via satellite in the comfort of their

homes. A win-win situation, if you like.

### Many are called

But as a blind spot, the ban unwittingly exposed in high definition the glaring inequalities in society; most significantly by dividing soccer fans into two halves (excuse the pun); the haves

who could afford to pay the exorbitant premiums and the have nots, those who cannot afford, let alone own a TV set. At best, Babize Bonke conjures the Biblical injunction: "Many are called, but a few are chosen". At worst, Babize Bonke is hollow as it can never be "universal" in its coverage of the people's game. Football is a game of pent up emotions and lofty opinions, but few can demur that the absence of fans has had a debilitating effect on the sport. The jury is still out but some commentators already posit that the resultant "culture shock" was more telling on those teams who habitually play in front of capacity crowds than their counterparts who week in play in stadia with traditionally less bums on the seats.

### Coach potato

Inadvertently, the absence of fans has also been a boon for coaches, some of whom having been spared the wrath of the fickle and violence prone fans when things go awry for their team. For the coach potato, however, it is well and good to watch a game on TV, what with the benefit of slow motion, seeing different angles, listening to expert though sometimes trite commentary etc. But minus the fans on the stands, the TV experience is piece meal, almost surreal. Fact is, there is nothing to beat the feeling of being there.

Though they may be barred from watching their elite heroes in stadiums, it is obvious by attending township games in droves the fans are missing the cheering, booing, and singing which goes with being at the games. But with South Africa's latest Covid-19 figures taking the total number of infections since the coronavirus outbreak past the 1.6 million mark, the return to the stadiums might just not happen anytime soon.

Health experts further warn that in the current situation it would be a wrong signal to allow spectators back and more vigilance is needed. In the mean-time spectators must endure watching the elite league on TV replaced with stadium seats outfitted with fake fan cutouts. The ghost stadiums are a clear indication that something fundamental has changed in the world.

The fans, like players waiting for a VAR decision, will unfortunately have to exercise some patience until the powers that be give an all-clear signal to return to the stands. There is merely to heed the Babize Bonke call to congregate before their TV sets while hoping that soon they will return to the stands. One day.



Former Orlando Pirates star Sifiso Myeni looks on as a teammate connects with the ball on air.

# MIRROR SPORT

Insight to connect the dots...



**MOTORING**  
with  
**ALI MPHAKI**

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**BAN ON FOOTBALL  
CROWDS**  
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TAKE THE  
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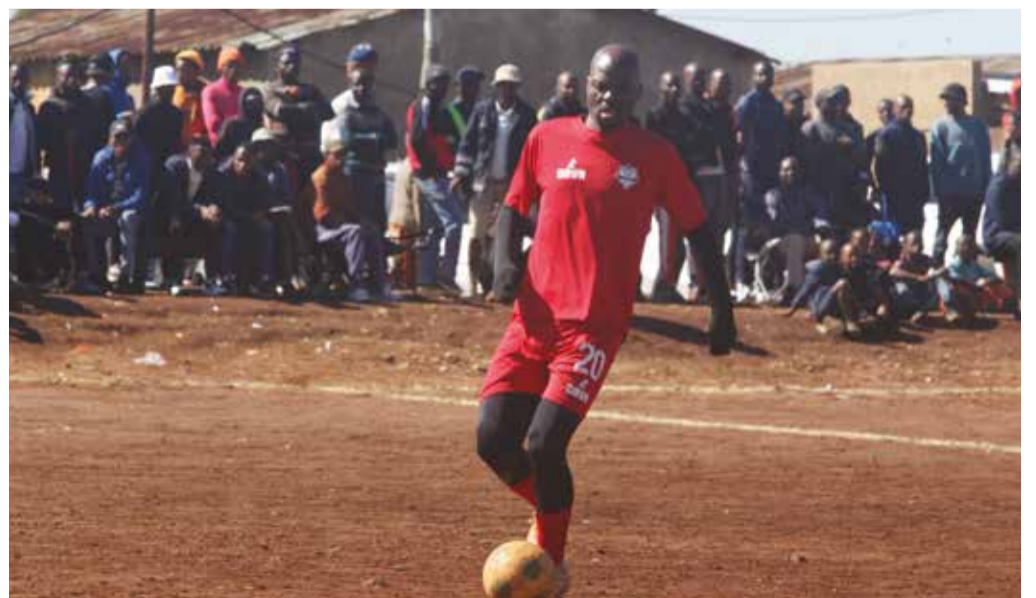
**MOLEFI  
MIKA**



## Fans yearn for return to grandstands

...MEANWHILE THEY HAVE HAPPILY FOUND TEMPORARY COMFORT AND PLEASURE IN WATCHING FRIENDLY GAMES AT DUSTY TOWNSHIP FOOTBALL GROUNDS

**SEE PAGE 15**



**ACTION:** Township football tournaments feature top players like Rooi Mahamutsa (right) from the elite leagues, attract multitudes in Soweto during weekends. Pictures by Mohau Mofokeng