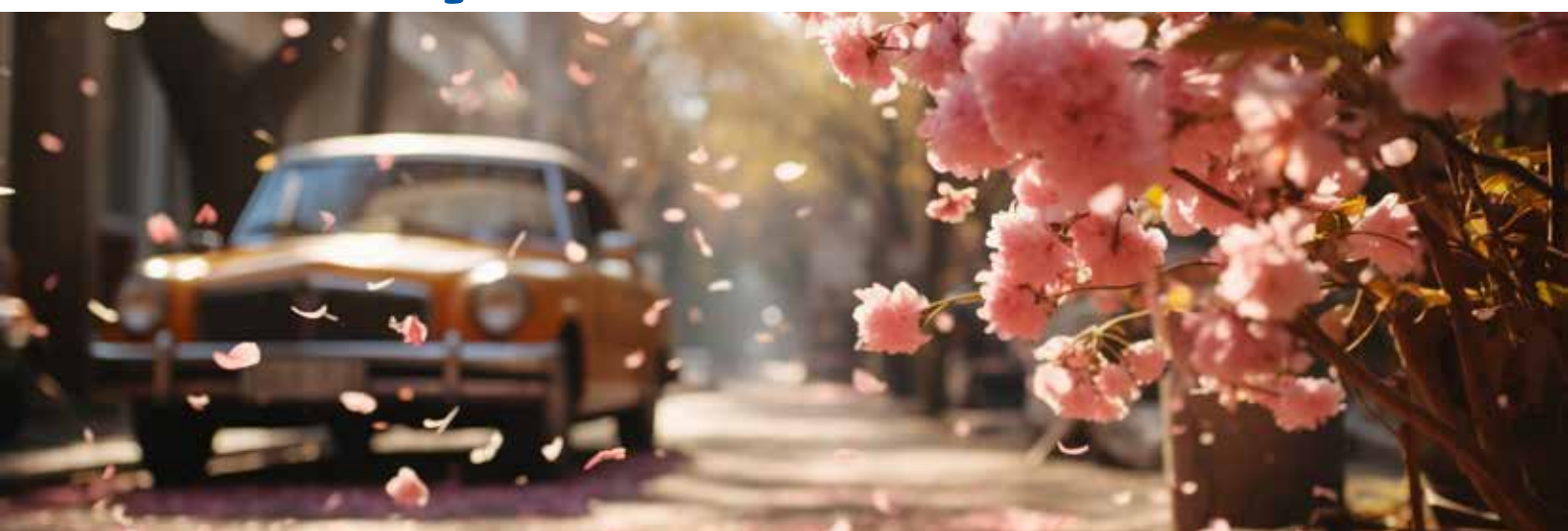


# Industry set to bloom soon



**T**he tide is changing for the retail motor industry and all indications are that vehicle sales will be picking up soon.

Renowned economists Dr Roelof Botha, economic adviser to the Optimum Investment Group and Dawie Roodt, Chief Economist for the Efficient Group, both says the Rand is slowly but surely strengthening in value bringing much needed relief to the economy.

The South African Reserve Bank's Monetary Policy Committee cut the repo rate by 25 basis points. This is a welcome relief after the rate was kept unchanged at a 15 year-high of 8.25% with devastating consequences for those in debt.

Consumer inflation eased to 4.6% in July due to softer price rises in food and transport due to a lower fuel price.

This month fuel prices decreased by 92 cents for both grades of petrol, 79 cents for diesel 500ppm and R1.05 for diesel 50ppm, R1.03 for illuminating paraffin and 10 cents per kg for liquefied petroleum (LP) gas.

The consumer price index (CPI) has now been comfortably within the Reserve Bank's target range of 3% to 6% for 14 successive months, signalling the strong likelihood of an interest rate cut in September.

"A repo rate cut of 50 basis points has become realistic - especially against the background of low economic growth, rising unemployment and households being faced by the highest ratio of debt costs to disposable income in 15 years (9.2%)," says Botha.

Botha is of the view that the Reserve Bank has been "caught napping". Since the end of April, the country's benchmark long-term interest rate has dropped by almost 200 basis points.

According to Botha the Reserve Bank's tight

monetary policy also contributed to the low economic growth and unemployment rate.

"The gains made with the post-Covid recovery have now been wiped out by the high interest rates.

"Since the end of 2021, the cost of credit (and of capital) has increased by 68% (measured against the nominal prime overdraft rate). This had a profound negative impact on the ability of households to maintain their standard of living and on the ability of businesses to invest in new growth capacity.

"On the national average mortgage bond level, administered by BetterBond, of R1.1 million, home-owners are now paying around R4,000 per month more on instalments.

"Over the past four years, the average monthly real salary in the formal private sector has declined by 8% to a level of R18,500," says Botha.

South Africa's unemployment rate rose to 33.5% in the second quarter of 2024, the highest in two years, up from 32.9% in the prior period.

Roodt says the political instability prior to the general elections on 29 May and the power crisis, with the uncertainty of when load shedding will resume has created reluctance among potential investors to invest in the country.

"Despite criticism and pushback from some political parties, the government of national unity (GNU) is received with optimism and boosts investor and business confidence. We can expect to see economic growth in the next two to three months," says Roodt.

According to Botha a welcome recovery in the value of retail trade sales occurred at the end of the second quarter, with a real year-on-year

growth rate of 4.1% taking the figure to a new record for the month of June (R117 billion at current prices).

Due to paltry Gross Domestic Product (GDP) growth, record high interest rates, and stagnant job creation, the retail sector has been under strain over the past two years, with June's real year-on-year growth rate being the highest in 23 months.

The retail motor industry's hope for better days were dashed when new vehicle sales fell 4.9% year-on-year to 43 588 units in August according to Naamsa, the Automotive Business Council.

New-vehicle export sales also plummeted by 34.4% to 28 073 compared with the same month last year.

Motus Holdings, the country's biggest vehicle dealership group, posted a 28% decline in annual profit citing a challenging trading environment. The main causes being higher than normal vehicle and parts price inflation, volatility in the local currency against major currencies and high interest rates which led to constrained consumer spending.

Both Botha and Roodt says the retail motor industry should not be discouraged by the speed bump in August.

Workers will be allowed to withdraw up to a maximum of R 30 000 from their savings pot, from the Two-Pot Retirement System as implemented on 1 September. This will stimulate economic growth.

"These withdrawals will help the economy and the fiscus thanks to the tax workers will have to pay in the short term. It is the individuals making the withdrawals who will pay the price when they retire one day, not making enough provision," says Roodt.



# Message from *Martlé Keyter*

MISA CEO: OPERATIONS

## Make provision for your retirement

**T**housands of employees in the retail motor industry withdrew the money in their retirement savings pot when the long-awaited Two-Pot Retirement System came into effect on 1 September.

The volumes of employees downloading the App of the Motor Industry Fund Administrator was so enormous, that the App struggled to cope and got stuck.

Another frustration was the fact that the App depends on the systems of the Department of Home Affairs for biometric verification. If Home Affairs was down, the App was down, with several members complaining they received notifications that their applications were unsuccessful due to a home loan, divorce order or maintenance order, when they had none.

Staff of MIBCO, the Motor Industry Bargaining Council, were trained to assist members without smart phones experiencing problems, and those applying for a withdrawal with a passport.

This resulted in MIBCO having to deal with frustrated members standing in long queues at its regional offices.

Due to the increased number of phone calls, MIFA's call centre struggled to cope with the volumes and members complained that it was not available. This in turn resulted in MISA receiving more than fifty enquiries per day of members turning to the Union for assistance. MISA also published flyers on behalf of MIFA to respond to the most frequently asked questions from members.

According to a member he has been waiting for MIFA to respond to him for two weeks. According to the App his biometric identification cannot be found, his nearest MIBCO branch is 340 km away.

But it was not only MIFA battling to process all the claims. Sanlam and Alexforbes experienced similar system problems.

Within the first few weeks MIFA received 43



**Martlé Keyter**

623 claims to the amount of R448 million from the Auto Workers'- and the Motor Industry Provident Funds.

Sanlam reportedly received more than 25 000 claims in the first two days. Alexforbes received 78 000 claims in the first week totalling R1,5 billion.

According to Keystone Actuarial Solutions the practical problems experienced with the implementation of Two-Pot, made fund administrators realise that they will need to increase their capacity to function more like a bank and have the ability to handle frequent withdrawals.

From the member feedback on MISA's social media pages, it became apparent that very little of the members had an emergency to justify the withdrawals.

According to economist Dawie Roodt the opposite happened. Employees are withdrawing their retirement savings and wasting it on luxury items like televisions, dinners and holidays.

Members also expected immediate payments.

Payment depending on whether you are in good standing with SARS, the South African

Revenue Service, and whether your forms were completed correctly.

Contributions to retirement funds are not taxed. Therefore, tax is deducted from any amount withdrawn, calculated at the tax rate applicable to the individual. This is done to dissuade employees from early withdrawals before retirement.

To date only 1% of tax directive requests had been rejected by SARS, meaning 99% went through and were taxed, raking in millions of rands for the taxman.

Economist Dr Roelof Botha says that the Two-Pot Retirement system is giving relief to consumers and will stimulate economic growth in the short term, but will have dire consequences for individuals if they don't plan and provide enough for retirement.

90% of South Africans don't save enough for retirement.

According to a report from Genesis Analytics and the Financial Sector Conduct Authority (FSCA), 90% of South African retirees cannot maintain the same standard of living, after retirement. This means that many will need to work after retirement.

A survey conducted by FNB reveals close to 50% of respondents are not planning for retirement, with economic challenges, high immediate financial obligations and a resulting inability to save being some of the biggest barriers.

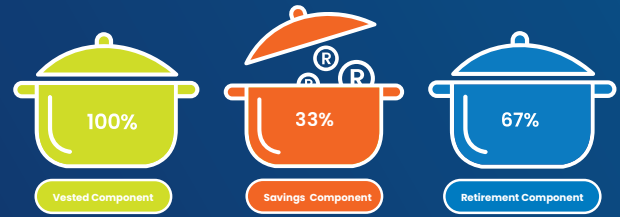
Botha says the Two-Pot will force employees to work longer before they retire – something you need to take into consideration before making a withdrawal.

Research suggests that to retire comfortably at 60, you must save at least 25 times your annual salary. If you aim to retire even earlier, at 55, your savings will need to be closer to 30 times your yearly salary.

Members must think carefully before making a withdrawal.

## Access Your Two-Pot Retirement System Savings Fast, Easy And Efficient

Auto Workers Provident Fund and Motor Industry Provident Fund



**From 1 September 2024, Retirement fund members in financial need will be able to access a portion of their savings to pay for emergencies or unforeseen expenses from their savings component, while ensuring that the balance is preserved until retirement.**

### > Introducing the MIFA App

To easily access your two-pot retirement system savings, you can download and register on the MIFA App and follow the easy prompts to view your dashboard and process your withdrawal benefit.

### No smartphone?

If you are a South Africa citizen, visit MIBCO (Motor Industry Bargaining Council). To find the nearest MIBCO office call 0861 664 226.











### Foreign National?

If you are a Non-South African, with or without a smartphone, please visit MIBCO. To find the nearest MIBCO office call 0861 664 226.

### To register:









1. ID/Passport
2. Tax number
3. Bank details

## How to register

-  **Download** the App from your App store
-  **Home Page** Once downloaded, open the App
-  **Welcome & Register**  
**South African** Enter your ID  
**Non-South African** Enter your Passport Number  
 Complete the Registration
-  **Identity Verification**  
Capture selfie
-  **Contact Details**  
Enter your details
-  **Capture Bank Details**  
Enter your bank details (Bank account where your salary is paid into)
-  Enter your Tax Number
-  **Password Creation**  
Create your unique password
-  **Confirmation of Registration**  
Received via the App
-  **Dashboard View**  
Overview of your Fund Portfolio

## How to access your funds

Once registered, you can view your statement and access your funds by logging into the App

-  **Log In** Enter your details
-  **Dashboard**  
An overview of your financial portfolio
-  **Savings Withdrawal**  
Click on the button at the bottom of the page, in the centre
-  **Withdraw Button**  
Click on this button and view the total amount available to withdraw
-  **Enter the Amount**  
you would like to withdraw and press next
-  **Benefit Counselling**  
Accept the Terms and Conditions to make the transfer
-  **Bank Details**  
Confirm your bank details
-  **Successful Withdrawal**  
Receive confirmation via the app that your withdrawal is complete

**Contact: 011 561 9300**  
**Email: Query@mifa.org.za**

Scan the QR code to access the Two-Pot Retirement Information Page on [www.mirf.co.za](http://www.mirf.co.za)





# It pays to be a MISA member

**T**hulani Kubeka (47) received R19 750 in claims from MISA since he joined in 2019.

His secret to success is that he always submits all his claims on the 1<sup>st</sup> of January each year, knowing the claims are paid on a first come first serve basis.

This year the Storeman at Mortimer Motor Group (Toyota) in Newcastle, KwaZulu-Natal, successfully claimed the Healthy MISA Member Benefit of R3 000, the School Support Benefit of R1 500 and the Loyalty Benefit of R750.

**“I will forever remain a loyal MISA member. I am so grateful for the Union’s amazing benefits.”**

Growing up Kubeka wanted to be a Lawyer. He did not have the funds to study and lacked guidance and information on how to go about it.

He joined the retail motor industry in 2006, but it took him another 13 years to join MISA, the fastest growing trade union in the industry.

Kubeka was recruited in 2019 by Phumlani



**Thulani Kubeka**

Gambushe, one of MISA’s Recruitment and Liaison Officers.

He claimed the School Support Benefit for both of his daughters, which assisted him to pay their school uniform and stationery.

“MISA’s service is excellent and its staff is always professional. I have peace of mind knowing that with MISA’s Legal Department as my backup, my rights are always protected. Thank you MISA for all you do”, says Kubeka.

## Soft Skills Training makes a difference

**L**efalaka Chilwane (27) is making use of MISA’s educational benefits after joining the Union earlier this year.

“After Franzette Scheepers, one of MISA’s Recruitment and Liaison Officers, explained the benefits, I saw how I can develop myself and promote my career.” Chilwane joined the industry in 2022 and MISA this year.

She works at Ford Sandton in Johannesburg as an Administrative Clerk.

Chilwane completed Excel Training through MISA’s Soft Skills Training.

“I learned a lot. I needed to upskill myself in Excel as it is one of the things that I mostly use for my work. A lot of things make a lot more sense now,” says Chilwane.

Growing up, she wanted to do Forensic Science but ended up doing a learnership in Business Administration. After she completed it, she got an internship at Ford Sandton.

“A year later, there was a vacancy. I applied and the rest is history.”

“Thank you MISA for putting me in a space where I want to grow,” says Chilwane.



**Lefalaka Chilwane**

# MISA gives children a future

**M**arie Burger (64) has been a MISA member for the past 34 years.

This Creditors Clerk at Klein Karoo Toyota Oudtshoorn in the Western Cape joined the majority trade union in the retail motor industry in 1990.

She has claimed MISA benefits to the value of R41 750 over the years.

Burger says that MISA has assisted her daughter, Marisa Burger (21), with a bursary for the third year in a row.

Marisa is studying to complete her Bachelor of Education and wants to become a teacher.

Martlé Keyter, MISA's Chief Executive Officer: Operations, refers to late President Nelson Mandela's parliament opening speech on 3 June 1995 as to why MISA assists the children of its members with bursaries.

**“Our children are the rock on which our future will be built, our greatest asset as a nation. They will be the leaders of our country, the creators of our national wealth, those who care for and protect our people.”**

“But if they are to take on this great responsibility, the rich potential in every child must be developed into the skills and the knowledge that our society needs. Education is the key to that process. It is also a door which opens from every village and city onto our larger society and indeed onto the whole world,” said Mandela.

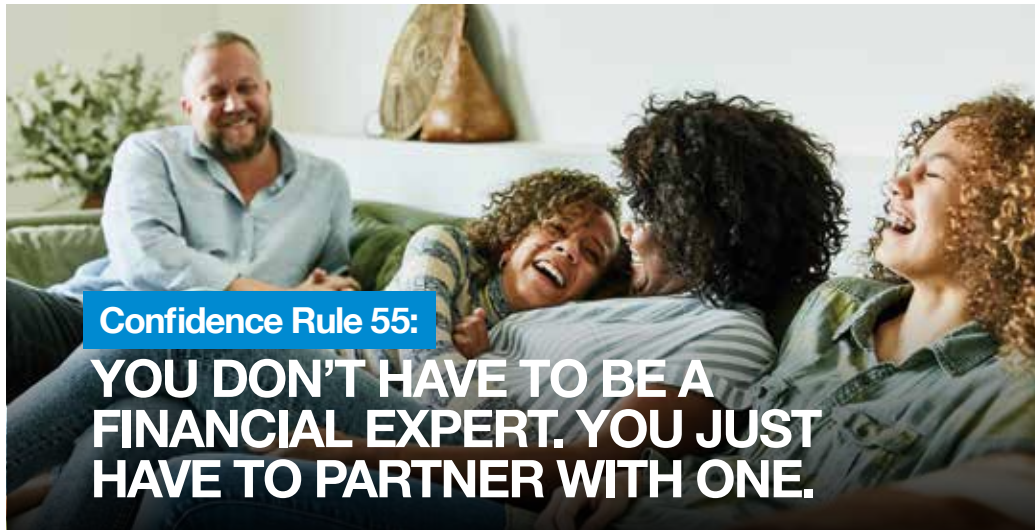
According to Keyter the Union shares Madiba's views about the importance of educating our youth and invest in numerous initiatives through MISA's Young Worker's Forum and Women's Forum. These include annual career expos at schools nationwide and facilitating job shadowing opportunities at participating employers.

Through MISA's Bursary Fund the children of 150 MISA members get bursaries of up to R12 500 each to help fund their tertiary studies, subject to specified criteria.

“With my husband already on pension, it is a great financial help for us. My daughter is excelling in her studies, enjoying every minute,” says Burger.



Marie Burger and her daughter, Marisa Burger



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# Remember to do a pap smear or mammogram



**M**ISA rewards 500 members who takes precaution by doing pap smears or mammograms annually to prevent cancer.

The Healthy MISA Women Benefit of R3 000 was introduced to motivate women to be preventative and have regular check-ups.

According to the Cancer Association of South Africa (CANSA), women have a 1 in 42 lifetime risk of developing cervical cancer.

It is the second most common cancer among South African women, but the cancer that claims the lives of the most women in our country.

Cervical cancer is treatable if detected at an early stage. That is why it is important for women to go for pap smears and mammograms to do cancer screening.

Breast cancer is one of the most common cancers among women in South Africa.

Screening mammography reduces the risk of death due to breast cancer because small tumours are detected. When cancers are small, more treatment options are available.

This claim can only be submitted from 1 January 2025. The benefit closing date is 31 March 2025.

If your claim was not successful, the following could have been factors leading to the validity of the claim:

- Irregular/early submissions;
- Incomplete applications;
- Break in membership contributions; and
- Applications, which do not meet the required criteria.

**Invoices or statements will not be accepted as proof.**

For more information about the MISA Healthy Member Benefit, please contact our Claims Department by emailing: [Claims@ms.org.za](mailto:Claims@ms.org.za).

To claim the MISA Healthy Women benefit all you need to do is a pap smear or mammogram during 2024 and have attended any follow up appointments or treatments if required or recommended to do so by the Health Care Practitioner.

This document should provide the following information:

- Proof of the mammogram or Pap smear and any other follow-up treatments as required. A medical practitioner that is registered with the Health Professions Council of South Africa must have done this.
- A copy of your ID document that is certified by a registered Commissioner of Oaths.
- Bank stamped Proof of Banking details or Bank statement.

# MISA rewards 500 healthy Members

Lifestyle diseases such as diabetes, heart disease, stroke and some cancers are among the top causes of death in the country.

That is why MISA rewards five hundred eligible MISA members who attend at least one medical examination per year to encourage them to take better care of themselves, invest in their health and well-being and ultimately increasing their workplace productivity.

**These claims can only be submitted from 1 January 2025. The benefit closing date is 31 March 2025.**

Martlé Keyter, MISA's Chief Executive Officer: Operations, says employee wellness in the workplace is more important than ever.

"Employees are the most important asset of a business because its success is heavily reliant on the performance of its employees. It is important that employees keep themselves in good mental and physical shape to perform their roles to the fullest."

"Many problems are created for managers and colleagues due to excessive sick leave and absenteeism. That is why MISA rewards members who check their health annually," says Keyter.

If the claim you submitted was not successful, the documents supplied did not comply with the terms and conditions. Invoices or statements will not be accepted as proof.

For more information about the MISA Healthy Member Benefit, please contact our Claims Department by emailing [Claims@ms.org.za](mailto:Claims@ms.org.za).



**To claim the R3 000 MISA Healthy Member Benefit all you need to do is attend a Wellness Campaign during 2024 and not be off sick for more than 2 days during the year of 2024.**

This Wellness Campaign document should provide the following information:

- **Proof of a Wellness Campaign that you took part in.**
- **The Wellness Practitioner's details.**
- **Your details (Name, etc.) should appear on the document.**
- **The date on which the health check was done during 2024.**

All the following checks are compulsory and must reflect on the document:

- **Blood Pressure.**
- **Blood Glucose or HbA1c.**
- **Cholesterol or Lipogram.**
- **Weight Assessment or BMI.**

## MISA is the best ever value for money

MISA member Celia Nagel-De Bruin (37) has claimed R19 750 from the Union over the past six years.

This Senior Admin Clerk at Bidvest McCarthy Lynnwood in Pretoria loves to utilise MISA's benefits after one of the Union's Recruitment and Liaison Officers explained it to her.

She has claimed the MISA Healthy Member Benefit every year since 2019, the Loyalty benefit for two consecutive years and the MISA Maternity Benefit in February this year.

MISA pays an amount of R3000 to the first 500 eligible MISA members who were off sick from work for a period of two days or less from 1 January to 31 December, and who attended at least one medical examination or participated in at least one wellness campaign during the year.

Claims are only submitted from the 1st of January to 31 March each year.

Nagel-De Bruin joined the retail motor industry in 2005 and MISA a decade later.

She believes everything happens for a reason and she was meant to end up in the retail motor industry and not to follow her dream of becoming a Veterinarian.

"There is no Union like MISA offering its members a holistic range of unique benefits. It is a bonus that MISA's Legal Department also has your back if you require labour assistance."

**"I love how MISA continues to improve on the benefits and the overall service delivery to its members every year. The online application process for some of the benefits is very smooth and hassle free."**

"I even share the news with other MISA members at work and how they should not miss out on any MISA benefits", says Nagel-De Bruin."

She encourages members to educate themselves about the benefits available to them.





# A night to remember, thanks to MISA

MISA member, Janice Monareng (39) the Administration Clerk at CMH Honda Menlyn in Pretoria, thanks MISA for covering the costs of her daughter, Rochne Alexander's (18) Matric Farewell.

"It's good to know that there are organizations going above and beyond for its members. Makeup, nails, shoes, dress, hair, car and the ticket fees were all covered by MISA."

Monareng has been a MISA member since 2017 and knew of the MISA Women's Forum Beauty and the Beast project thanks to the MISA eData.

She made contact with Karen Gouws, the National Secretary of MISA's Women's Forum, who referred her to Claudine Marais, a Northern/Highveld Region Representative.

Marais did the rest.

Monareng also received the MISA Study Assistance of R12 500 this year after she enrolled for a certificate in Bookkeeping at College SA, including the MISA Loyalty Benefit of R750.

Last year she applied for Soft Skills Training, obtaining her MS Excel certificate.

**"MISA has done a lot for me. Your support has not only made a difference financially but made it an unforgettable memory for us as a family",** says Monareng.



Rochne Alexander

Any MISA member can apply and the financial situation of the member will be assessed to see if he or she qualifies for assistance.

For more information about the Beauty and the Beast project, please contact Karen Gouws on 041 364 0102.





# Exquisite matric farewell for Virné

MISA's Beauty and the Beast project gave Rochelle Aucamp (43) the opportunity to give her daughter Virné Rusteberg (18) of Despatch High School an exquisite matric farewell.

This member from Nissan Eastern Cape was happy to learn about this MISA benefit from her colleagues.

She made contact with Karen Gouws, the National Secretary of MISA's Women's Forum, and the rest was history.

Fadiah Maarman, Women's Forum Eastern Cape Representative and MISA Woman of the Year Finalist for the province, co-ordinated the project.

"Maarman was very helpful and the process was easy. MISA assisted with the dress, shoes and tickets. Thank you MISA for giving her a matric farewell she deserves. She has been working hard and I wanted her to feel special and deserving of this.

**"She was so happy and enjoyed the memorable evening"**

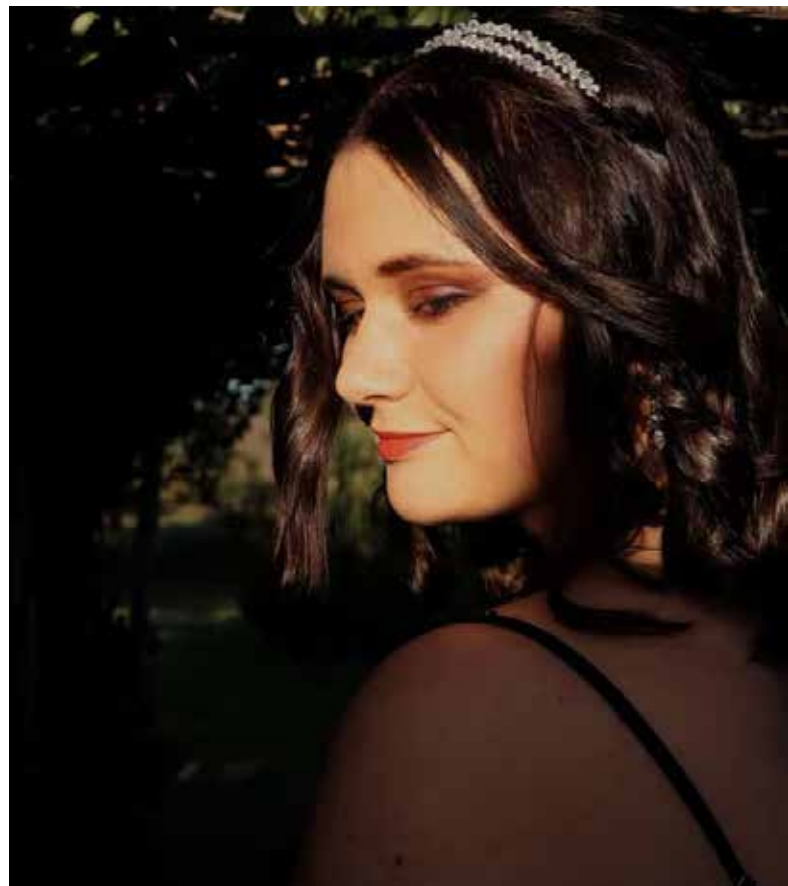
says Aucamp.

Martlé Keyter, MISA's Chief Executive Officer: Operations, says MISA believes every Matric learner deserves a fairytale matric farewell.

MISA assists them through its established network of service providers with whom the Union has built a relationship over the years.



Rochelle Aucamp and daughter Virné Rusteberg



# Three strikes in a row for Anel

Anel Oosthuizen, a Senior Labour Advisor in MISA's Legal Department, succeeded in having three MISA members, from different employers, reinstated within the last month.

**“It feels great! These reinstatements are the first for my career over the past 11 years at MISA. It is an amazing feeling to be able to help a MISA member and to make a real difference in their livelihoods, whether it is reinstatement or by securing compensation for the member,”** says Oosthuizen.

She started working at MISA in January 2013 after obtaining her BCom Honours degree from the University of North West in Potchefstroom.

“I actually did job shadowing at MISA during my holidays, whilst still studying, before I was permanently employed in 2013. My firstborn was the first baby of all the staff employed in the Legal Department in 2017 and I also had the first twins in MISA three years later,” says the mom of three.

Labour relations was not her first love. She started out studying accounting at the University of Johannesburg after matric.

“After six months, I knew working with figures, sitting behind a desk, was not for me. I loved interacting with people.”

Her advice to members is to always do what is expected of you and to ask management when you are not sure.

“Always try to maintain a good relationship with your employer and make communication a priority. Misunderstandings mostly happen when employers and employees don't communicate properly.”

She believes her winning streak can also be attributed to the fact that MISA's Legal Department has built a renowned name in the retail motor industry. Employers know the Department only takes on cases based on merit.

**In the first case**, Oosthuizen represented a fuel attendant in Mokopane, Limpopo



Anel Oosthuizen

dismissed due to contaminating fuel for the umpteenth time having paid more than R30 000 in damages he caused due to mixing fuel. This time, his employer just had enough and dismissed him.

According to Oosthuizen she approached the employer to indicate that the sanction was too harsh. In the past, there was no repercussions for the fuel attendant or his colleagues. It was as if the conduct was condoned as long as employees paid for damages.

The employer should have communicated to them that future offenses won't be tolerated and ensured they were aware of the consequences.

“The employer reinstated him and he learned his lesson, being the sole breadwinner.”

**In the second case** an employer dismissed a General Worker from Malawi, without a hearing, after his work permit expired.

“I pointed out to the employer that this was unfair as he was not given the opportunity to go to the Department of Home Affairs during office hours to sort out his expired permit, nor was he given the opportunity to state his

case to the employer – he was merely served with a dismissal letter.”

The member was reinstated shortly after his dismissal due to the interaction by MISA.

Leon Schreiber, the new Minister of Home Affairs, recently granted temporary visa extensions to foreign workers to assist the Department with its backlog of applications.

**In the third case**, Oosthuizen represented a member in Cape Town dismissed after the employer decided to deviate from the recommendation of the Presiding Officer and imposed a harsher sanction.

“The Presiding Officer recommended a final written warning after the employee was found guilty of failure to follow company policy.

The employer decided to dismiss him while company policy does not allow the employer to deviate from the recommendation by the Presiding Officer.

The employee, who had a clear service record, was reinstated after formal communication, pointing out the above, was sent to the employer,” says Oosthuizen.



# Shereen never gives up

Teenage pregnancy made Shereen Jantjies (30) work harder to achieve her dreams.

She says being a young mother made her responsible and determined not to give up.

Jantjies dropped out of school in 2012 (grade 11) returning the following year, after giving birth, to complete her matric. This was not easy for her, but she stuck to her guns and today she is MISA's Legal Department Receptionist.

Her dream growing up in Coronationville, Johannesburg, was to become a nurse.

Jantjies however realised that she had to find a job to support her son and that her studies must wait.

Jantjies attended MISA's annual Career Expo at Hoërskool Die Burger, Roodepoort in 2013. She was impressed to learn about the vast career opportunities in the retail motor industry and the variety of benefits MISA offered to its members.

She learned of an opening in the Union's Membership and Registration Department and successfully applied for the position and started working as an Admin Clerk in 2015.

"I will never forget when Martlé Keyter, MISA's Chief Executive Officer: Operations was announced as the first female CEO of

MISA in a male dominated industry. It was history in the making."

In 2023 she successfully moved into the position of Legal Receptionist.

**"My journey with MISA has been an incredible one and I'm grateful for how far I have come."**

"My colleagues in the Legal Department have my back and the support I have from Tiekie Mocke, our Manager, is the best. I never thought that I would love law as much as I do now.

"I was encouraged by Mocke to further my studies, and next year I will enrol for a Diploma in Labour Law at the University of South Africa (UNISA)."

In her spare time, she loves watching movies and TV series. Her priority when she is not working is spending time with her two children as well as her friends and family.



Shereen Jantjies

# Nichole married her best friend

Their romance started more than a decade ago when Michael and Nichole Geldenhuys (formerly Turner) met each other at their high school reunion.

After dating for the past eight and a half years the couple tied the knot in Knysna during an intimate ceremony on the beach with their closest family and friends attending.

**"We are very happy. We got married where Michael proposed to me four and a half years ago."**

They both attended Lyttelton Primary and Lyttelton Manor High School, not knowing each other back then.

Nichole is one of MISA's Senior Labour Advisors in the Legal Department and Michael is responsible for the Building Portfolio of the University of Johannesburg.

MISA would like to congratulate the couple and wish them an amazing married life, filled with happiness and joy.



Michael and Nichole Geldenhuys



# MISA combats dogfighting and illegal gambling

MOTOR INDUSTRY STAFF ASSOCIATION

# MISA

THE INTELLIGENT ALTERNATIVE | WWW.MISA.ORG.ZA



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9AM TO 3PM

@ FRED AND MARTIE'S SOUP KITCHEN

CNR ROSE & LUNDEA CRESENT, CLAREMONT



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- DOG FOOD (WET / DRY)
  - CAT FOOD (WET / DRY)
  - COLLARS / LEASHES
  - CHEW TOYS & BLANKETS
  - CASH DONATIONS WELCOME!
- R 10 PER PERSON / R 10 PER PET  
CHILDREN UNDER 5 - FREE ENTRANCE



**D**ogfighting is not only cruel but also forms part of a criminal subculture of illegal gambling and dog breeding for this purpose.

MISA the Women's Forum and the Young Workers' Forum, work with non-profit organisations nationwide to strengthen their hands in raising awareness about femicide and gender-based violence, child protection, equality, HIV/Aids, cancer and animal protection.

"Communities must be educated about how cruel and violent dogfighting is and the implications if they are caught. Dogfighting is illegal in terms of the Animals Protection Act and reports can be made anonymously. The theft of dogs and dogfighting goes hand-in-hand.

"The sad reality is that it is the poor of the poorest using dogs for illegal gambling in the hope to make a few bucks to survive.

Unfortunately law enforcement for these crimes is shockingly low due to the lack of manpower and resources," says Martlé Keyter, MISA's Chief Executive Officer: Operations.

MISA appeals pet owners to sterilise their pets.

Having an established relationship with Fred and Martie's Soup Kitchen in Claremont, Johannesburg, MISA will once again lead by example by hosting its annual PAIN (Pets and Animals in Need) Drive at the soup kitchen on 26 October 2024.

On this day the community will be assisted in sterilising their pets and educated on how to care for them properly.

For more information, please contact Braam Cilliers, MISA's National Administration and Recruitment Coordinator, on 072 809 6840 or send an e-mail to Braam.Cilliers@ms.org.za.



MISA needs your help to make this project for furry friends a huge success and will welcome the following donations:

- Cat food (wet/dry)
- Dog food (wet/dry)
- Collars/Leashes
- Chew toys and blankets
- Cash donations are also welcome.



# Shelter gets water tanks, thanks to MISA

MISA's Women's Forum in the Eastern Cape donated water tanks to Yokhuselo Haven, a shelter dedicated to women and children that are affected by domestic violence in Gqeberha

Words can not describe their appreciation. The Eastern Cape's ageing water infrastructure was recently described as a humanitarian crisis.

In Nelson Mandela Bay alone, several communities have endured days without water due to infrastructural issues, worsened by the unavailability of water tank.

Heidi Reid, MISA's Senior Vice-President, says it was a privilege to assist this non-profit organisation.

"It warms my heart to know that there are places like Yokhuselo Haven which provide peace and quietness focussing on rebuilding the live of women and children who have been through so much."

Thank you to Delmary October, MISA's Woman of the Year 2023 and MISA Women's Forum Eastern Cape Participant for coordinating the project.

"We brought relief through #MISACARES."



From left to right: Heidi Reid: MISA Senior Vice-President, Delmary October: MISA Woman of the Year 2023, Shakiera Chetty and Samantha Cornelius, MISA Women's Forum Eastern Cape Participants and Karen Gouws, National Secretary of MISA's Women's Forum





# Albinism: A parent's perspective

Love a child with albinism in abundance and build their self-esteem and confidence because a cruel and judgemental society filled with stigmatization awaits them.

This is the message of Margaret Stevens, the mother of Megan Stevens, a proud Albino who wants to raise awareness about the stigma suffered by those living with this rare genetic condition.

Steven's is MISA's Woman of the Year 2021 and works as a Receptionist at Volvo Trucks & Buses Bloemfontein.

September is Albinism Awareness Month.

Albinism is caused by mutations, or changes, of certain genes that affect the amount of melanin your body produces. Melanin controls the pigmentation (colour) of your skin, eyes and hair.

People with albinism have extremely pale skin, eyes and hair. They're at an increased risk of vision, skin and social issues.

According to the United Nations (UN), 98% of people with albinism in Africa do not live beyond 40 because of sun exposure, with skin cancers responsible for at least 80% of deaths.

Stevens says at birth the nurses assisting her thought Megan needed oxygen because she was so pale.

"She was the most beautiful baby, but people

talked behind my back, wondering if her father was a white man. I did not think much of it at the time, but soon realised that my marriage was not the same."

"Megan's father never said anything, but our marriage deteriorated and before she was 3, he left home and avoided contact with us."

Margaret was not the only woman who experienced this. She was asked to talk to another husband of a woman who gave birth to a baby with albinism. This husband gave his wife an ultimatum to choose between him and the baby."

"This couple's marriage also ended in divorce. The mother was shy and used to lock her baby in the car, too afraid of being seen with the child.

"In the black communities the stigma is worse because albinism is linked to witchery."

According to a UN study, more than 200 albinos have been murdered in Africa over the past decade driven by the myth of witchery.

Margaret witnessed many albino's who neglected their health by not covering themselves with sunblock and avoiding the sun.

"I protected Megan to the best of my ability. She never disappointed me and today I am very proud of her and her achievements."



Margaret Stevens and Megan Stevens

## What is Albinism?

Albinism is a group of inherited, incurable conditions, which results in little or no production of the pigment melanin in the body.

This condition can be found in humans of all races, mammals, birds, fish, reptiles and amphibians. Even though it is a hereditary condition, there is not necessarily a family history of albinism, but both parents must carry a defective gene to have a child with albinism.

### What is melanin?

Melanin is the pigment in the skin. The type and amount of melanin in one's body determines the colour of the skin, hair and eyes. The less the melanin, the more sensitive to sun exposure and the higher the risk of developing skin cancer.

Melanin also plays a role in the development of the eye and its nerves before birth which explains the eye defects one see in oculocutaneous albinism.

Since birth, people with albinism have little or no pigmentation in their eyes, skin and hair. The degree of pigmentation varies. Some people gain a little pigmentation in their hair and eyes with age. Some individuals develop freckles on their skin.

People with albinism is generally as healthy as the rest of the population except for vision and skin abnormalities.

### Challenges in living with Albinism.

Albinism does not limit intellectual development, although people with this condition often feel isolated and may suffer from deeply embedded stigma in some countries.

Environmental concerns include barriers to education and employment.

The most common vision problems associated with albinism are:

1. Reduced visual acuity. They struggle to see fine detail.
2. Light sensitivity which makes them sensitive to bright light and glare.
3. Nystagmus: an irregular side-to-side involuntary eye movement.
4. Strabismus: a muscle imbalance, which leads to a "lazy eye".
5. Delayed visual maturation.

People with albinism has an increased risk of having skin cancer as they do not have pigment to protect them from sunburn.

Squamous cell carcinoma is the most common form of skin cancer detected in these people and are thought to be a major

problem in African albinos. It can even lead to death. Lack of education and ignorance as well as late presentation and failure to adhere and complete treatment are major challenges in the care of this condition.

Early institution of preventative measures for example correct usage of sunscreen, wearing protective clothing such as broad rim hats, long sleeves and long pants as well as early presentation and treatment with regular follow up should encourage a better outcome.

Sunscreens recommended for people with albinism should be at least SPF 30. When a person is outside, they have to re-apply sunscreen every 2 hours. Sunscreens containing titanium and zinc oxide is also good choices.

Public education about the condition and counselling for affected individuals and their families could help to raise awareness and decrease stigmatisation of the condition and help to improve quality of life at home and in the workplace.

- This article was written by Dr Daleen Strauss, a dermatologist practicing in Bloemfontein. She treats Megan Stevens, MISA's Woman of the Year 2021 and a MISA Free State/Northern Cape Regional Committee member, living with albinism.



# The habit of poor time keeping – Can lead to dismissal!



**Article by: Adelle Fourie – Senior HR Manager**

**P**unctuality is a basic fundamental employment obligation.

The Basic Conditions of Employment Act: Chapter 4, Section 31 (b), refers to record keeping, and (b) refers to the time that each employee works. It is a requirement in terms of the Act, which mirrors the MIBCO Main Agreement, for employers to keep record of the time/s that each employee works.

We have a contractual obligation toward the employer to ensure that we meet our end of the bargain, by working the amount of hours we have agreed to in our employment contracts.

This is regardless of whether our contracts were agreed to verbally, or in writing. It is the employee's responsibility to adhere to any time management system the employer implements in the workplace.

## **Consequences of habitual poor time keeping:**

When is late, and what is on time?

Let's look at the following examples: for instance, your working hours are from 7:30 to 17:00. If you only arrive at work, and clock or sign in at 7:30, you are not able to start work at 7:30, which means that you are essentially late for work, as you were not already at your desk or workstation to start work at 7:30.

The same for clocking or signing out at exactly 17:00. To be on time, you must be at your workstation ready to start work at 7:30, as

opposed to either making your coffee/tea/breakfast or unpacking your bag at 7:30.

Neither does this imply that you can log on to your PC by 7:30 and then proceed to settle in by making your tea/coffee/breakfast.

As a once off, or on the rare occasion where circumstance beyond control of the employee were at play, late coming is seen as a lesser offence, and therefor may warrant a verbal warning on the first offence.

It is important to note that when an employee is running late, they have a responsibility of contacting and informing their employer of the late coming. It is not the employer's responsibility to look for an employee who has not arrived at work on time.

When this conduct becomes a habit, it can have a dire effect on the employment relationship let alone productivity and operational requirements and might lead to dismissal through progressive discipline.

In *CEPPWAWU on behalf of Motshene versus Sandoz SA* [Arbitration Case No. CHEM305-09/10] it was held that "the employee must not only come to work – *he/she must come to work on time, and be at the workstation during the agreed hours – even if the employer has no work for him to do.*"

The Commissioner continued that "*when an employee fails to correct his conduct. Where his late-coming continued, it undermines the employer's trust in him/her*". The employer cannot run a business when he cannot rely

on the Applicant to be at work on time. This would in turn, break down the employment relationship.

"It is therefore unreasonable, under the circumstances, to expect the employer to carry on in such an employment relationship."

Time keeping includes abandoning our workstations, or wasting time, by pretending to work while scrolling on our cell phones, or browsing the internet and taking extended breaks. Extended breaks does not only refer to extending a 15 minute tea break to 16 minutes or 30 minutes.

An employee cannot by their own accord start a break 5 minutes late and then extend it with 5 minutes, without the knowledge and or permission from their manager.

This conduct can have a significant effect on productive time and may lead to dismissal through progressive discipline.

## **Conclusion**

Even though taking a little time here and there from the employer may seem trivial, employees making themselves guilty of such conduct should seriously consider and rethink their conduct.

The employment relationship is a fragile balance between trust and good faith, and we all owe our employers the courtesy of being punctual, as a first step towards being productive.

# Our Changing Climate

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Article by the Strategy and Development Department.

In a nutshell, climate change refers to long-term shifts in weather patterns and temperatures. Our ecosystems and communities are being impacted by more frequent and severe weather events such as storms and heatwaves, rising sea levels; and disruptions to agriculture.

## The Different Schools of Thought

The discussion on climate change encompasses various perspectives and schools of thought, each offering different views on its causes, impacts and solutions.

- **Human-Induced Climate Change:** Most climate scientists believe that climate change is primarily driven by human activities, such as burning fossil fuels, deforestation and industrial processes. This view is supported by extensive research and data showing the link between greenhouse gas emissions and global warming.
- **Natural Factors:** Some individuals and groups argue that climate variability is part of natural cycles, such as volcanic eruptions, solar radiation variations and ocean currents. Therefore, believing that natural factors have a larger impact on climate change is a common perspective.

According to the Intergovernmental Panel on Climate Change (IPCC), the particularly rapid global warming observed over the last century cannot be explained by natural causes alone.

While natural factors do influence climate, their contributions to the recent warming trend are relatively small compared to the impact of human activities.

CAUSE	EFFECT
1. <b>Greenhouse Gas Emissions</b>	a. Carbon Dioxide (CO <sub>2</sub> ): Mainly from burning fossil fuels and deforestation. b. Methane (CH <sub>4</sub> ): From livestock digestion, manure and landfills. c. Nitrous Oxide (N <sub>2</sub> O): From agriculture (fertilisers and manure) and industrial processes.
2. <b>Deforestation</b>	Clearing forests for agriculture, urban development, or logging reduces the number of trees that absorb CO <sub>2</sub> and releases stored carbon into the atmosphere. This contributes to higher greenhouse gas concentrations and alters local and global climate patterns.
3. <b>Industrial Processes (Manufacturing)</b>	Release greenhouse gases through chemical reactions in manufacturing and production.
4. <b>Agricultural Practices</b>	a. Large scale farming: Animals such as cows, sheep and goats produce methane during digestion. They are part of a broader agricultural system that contributes to climate change. b. Rice cultivation. c. Nitrous oxide from fertilisers.
5. <b>Energy Production</b>	Generating electricity and heat from fossil fuels, like coal and oil.
6. <b>Transportation</b>	Emissions from vehicles, airplanes and ships that burn fossil fuels.
7. <b>Waste Management</b>	Methane emissions from decomposing organic waste in landfills.
8. <b>Energy Consumption</b>	Energy used for heating and cooling buildings, especially when derived from fossil fuels, contributes to greenhouse gas emissions.

### Prevention Is Better Than Cure

If the popular opinion amongst scientists is correct then addressing climate change requires a comprehensive approach involving governments, businesses, communities and individuals working together to reduce

emissions, enhance resilience and support sustainable practices.

At the end all stakeholders can contribute by adopting a variety of actions that can collectively make a significant and positive difference to our planet.

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# The search for alternative energy



Article by the Strategy and Development Department.

**T**he search for alternative energy has become a prominent topic in recent years due to several interrelated factors.

Firstly, traditional energy sources, particularly fossil fuels, are finite and their depletion poses a significant concern for future energy security.

As global demand for energy continues to rise, the urgency to find sustainable alternatives have intensified.

Secondly, the environmental impact of fossil fuel consumption is a critical issue.

The burning of coal, oil and gas contributes to air pollution, greenhouse gas emissions and climate change, prompting a global shift towards renewable energy sources such as solar, wind and hydroelectric power.

This transition is not only essential for mitigating environmental damage but also for promoting sustainable development.

Moreover, the relationship between energy and technological advancement cannot be overlooked.

While technology has undoubtedly played a crucial role in human progress, it is essential to recognize that access to energy has been a fundamental driver of innovation and societal development.

Throughout history, each industrial revolution has been directly linked to the discovery and utilization of new energy sources.

For instance, the first industrial revolution was fuelled by coal, which enabled the mechanization of industries and the growth of urban centres.

The subsequent revolutions, characterized by the use of gas, oil, nuclear power and electronics, further transformed societies by enhancing productivity and improving living standards.

The latest revolution, marked by the rise of the internet and renewable energy technologies, continues this trend, highlighting the ongoing interplay between energy availability and technological innovation.

The agricultural revolution which began in about 10 000 BCE, exemplifies this connection.

The shift from nomadic lifestyle to settled agricultural communities was made possible by the reliable energy provided by domesticated plants and animals.

This new found stability allowed for the development of tools and technologies that further enhanced agricultural productivity and societal complexity.

In contemporary society, the advancements in automotive technology, such as electric and hydrogen vehicles, reflect the current energy landscape.

These innovations are driven by the need for cleaner and more sustainable energy sources, demonstrating that the direction of technological progress is often influenced by the availability and type of energy resources.

**In conclusion, the search for alternative energy is not merely a response to environmental concerns or resource scarcity; it is a fundamental aspect of human progress.**

**Energy, as a vital commodity, has shaped the trajectory of innovation and societal advancement throughout history.**

As we continue to explore and develop alternative energy sources, we must recognize their critical role in shaping the future of technology and society as a whole.

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