



The Villager

June • 2026

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Garden of the Month

– What makes a garden stand out?

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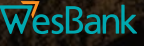
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The Villager focuses on Irene Farm Villages. The magazine is distributed digitally to each resident on the estate. The magazine is co-ordinated and published by Estates in Africa (Pty) Ltd trading as EIA Publishing, on behalf of the Home Owners Association of Irene Farm Villages. The opinions of contributors and personnel of Estates in Africa (Pty) Ltd do not necessarily reflect those of the HOA of Irene Farm Villages.

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Peter Varrie and Pam Golding Properties found new owners for these four properties before they were even officially listed, a perfect example of the power of trusted relationships and qualified buyers.

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Peter Varrie
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Dear Residents,

As the golden hues of autumn begin to settle across our beautiful estate and the cooler days of winter approach, we are reminded of the comfort and warmth that come from being part of a caring community. This changing season invites us to slow down, appreciate the simple pleasures around us, and enjoy the companionship of friends and neighbours who make our village such a special place to call home.

FIFA World Cup 2026 **11 June – 19 July** **2026**



The FIFA World Cup 2026 is almost here, and excitement is building around the globe as fans prepare for one of the most anticipated sporting events in the world.

For many of our residents, the World Cup is about far more than football. It is a time of connection, friendly rivalry, laughter, and shared moments with family, friends, and neighbours. Whether you're supporting your favourite team, following every match closely, or simply enjoying the festive atmosphere, the tournament promises weeks of unforgettable entertainment.

The FIFA World Cup has a unique ability to bring people together across cultures and generations. From dramatic last-minute goals to inspiring underdog

stories, every tournament creates memories that stay with us long after the final whistle.

Residents can look forward to lively discussions, match predictions, and the excitement of gathering together to watch the action unfold. It is a wonderful opportunity to celebrate not only the sport itself, but also the sense of community that events like this inspire.

As the countdown begins, we encourage everyone to embrace the spirit of sportsmanship and camaraderie that makes the World Cup so special. Decorate your spaces, wear your team colours proudly, and enjoy the excitement that only the beautiful game can bring.

Here's to an incredible FIFA World Cup 2026. May the best team win, and may the tournament provide many memorable moments for fans around the world.



Anna-Mart Steyn

Father's Day **Sunday, 21 June** **2026**



Father's Day is a special occasion dedicated to honouring the fathers, grandfathers, and father figures who play such an important role in our lives and community.

On Sunday, 21 June 2026, we celebrate the men whose love, wisdom, strength, and support help shape our families and inspire those around them.

Within our Estate, we are fortunate to have many wonderful fathers who lead with kindness, patience, and dedication. Whether sharing life lessons, offering encouragement, lending a helping hand, or simply being present for their loved ones, fathers make a lasting difference every day.

Fatherhood is often reflected in the countless small acts of care and sacrifice that may go unnoticed — the guidance offered during difficult times, the laughter shared at family gatherings, and the quiet support that provides comfort and security. These moments create strong family bonds and treasured memories that last a lifetime.

Father's Day also gives us the opportunity to recognise the many father figures who positively influence our lives, including grandfathers, stepfathers, uncles, mentors, and friends who provide support, guidance, and encouragement.

To all the fathers and father figures in our Estate, we extend our sincere gratitude and appreciation. May your day be filled with love, happiness, relaxation, and the company of those who cherish you most.

Happy Father's Day
to all our wonderful
dads.





Visit the Irene Farm Villages Website

Residents are reminded to visit the Irene Farm Villages website to stay up to date with upcoming events and activities organised by the HOA.

The website also contains the Estate Rules and Regulations.

<https://irenefarmvillages.co.za/>

If you are uncertain about any aspect of Estate living or would like clarification regarding specific rules, the website is an excellent first point of reference.

We encourage all residents to make use of this valuable resource to stay informed and connected with the community.

Living Together Considerately – Noise and Barking Dogs



One of the many things that makes Irene Farm Villages such a wonderful place to live is the peaceful, family-friendly environment enjoyed by all residents. We kindly ask everyone to continue contributing to this atmosphere by being mindful of noise levels within the Estate.

A recurring concern raised with Estate Management relates to excessive and continuous barking of dogs, particularly during the evenings and early mornings. While we understand that pets are valued members of many families, persistent barking can become disruptive to neighbouring residents and affect the tranquillity of the Estate.

The HOA Rules specifically state that:

- No activity or hobby that may cause aggravation, nuisance, or disturbance to fellow residents is permitted.
- Members may not allow unreasonable noise to emanate from their property.
- The HOA may require remedial action where pets become



Photo by Arthur Rezende on Unsplash

IMPORTANT NUMBERS

Police Emergency	10111
Lytelton Police Station	012 644 8600
Pierre van Ryneveld Community Policing Forum	079 528 1630
Fire Emergency	10177
Medical Emergency	082 911
Main Gate Guardroom	012 662 3505
Security Duty Manager	082 937 8391
Controller	012 662 3505 Ext 3
Irene Farm Villages:	
Estate Office	012 662 3505
Estate Manager	066 008 8523
Managing Agent: Account Ability	
Tel: 082 780 0059 • Fax: 086 671 9798 • info@aams.co.za	

a nuisance, including in cases of constant or excessive barking.

We therefore kindly request residents to ensure that their pets are properly supervised and cared for, particularly when owners are away from home. In many cases, barking can be reduced through simple measures such as limiting exposure to triggers near boundary walls, avoiding long periods of isolation outdoors, and ensuring pets receive adequate exercise, stimulation, and attention.

Residents are also reminded to be considerate regarding general noise levels, including music, social gatherings, generators, and other potential disturbances, particularly during late evenings and early mornings.

Good neighbourliness and mutual respect remain essential to maintaining the high-quality lifestyle we all value at Irene Farm Villages. Estate Management appreciates the cooperation of all residents in helping to preserve the peaceful environment of our community.

Maintenance in the Estate

Following the recent communication survey and subsequent follow-up survey completed by residents, the HOA carefully reviewed the comments, concerns, and suggestions received.

We appreciate the valuable feedback and the opportunity to better understand the issues that matter most to our community.

Several residents requested greater transparency regarding maintenance-related matters within the Estate, including streetlight repairs and general upkeep. In response, the HOA will use this magazine to provide additional information, updates, and clarity regarding certain maintenance responsibilities and processes.



Faulty Streetlights in the Estate

Streetlights play an important role in maintaining the safety and security of our Estate and surrounding areas. Effective lighting improves visibility for motorists, pedestrians, and security personnel, particularly during the winter months when daylight hours are shorter.

Residents are reminded that the maintenance and repair of streetlights fall under the responsibility of the City of Tshwane. If you notice

a streetlight that is not working, flickering, or has been damaged, please report it directly to the City to help ensure that repairs can be attended to as quickly as possible.

Issues can be reported via the following link:

[City of Tshwane Service Request Portal](#)

Thank you for your assistance in helping to keep our Estate safe, functional, and well maintained.

Electric Fence Replacement Project

The replacement of the estate's electric fence will commence on 22 June and is expected to be completed over a period of approximately four months.

The Board and management have carefully considered all security-related aspects of this project and will ensure that strict security protocols are maintained throughout the duration of the work. Residents can be assured that the electric fence will remain fully operational at the end of each working day, and that the security of the estate will not be compromised at any stage during the project.



As we look ahead to the months to come, we wish all our residents a season filled with warmth, good health, and many happy moments. Thank you for the kindness, friendship, and community spirit you bring to our village every day. May winter be a time of comfort, connection, and cherished memories..

Anna-Mari Steyn
Estate Manager

Garden of the Month – Celebrating Beauty, Care and Creativity

One of the highlights in our Estate each month is the selection of the Garden of the Month. This initiative recognises residents who take pride in maintaining and enhancing their gardens, contributing to the beauty and atmosphere of our community.

This month's Garden of the Month is 65 Saffron Street, a beautifully maintained water-wise garden that showcases the natural beauty of indigenous and succulent plants. Thoughtfully designed to thrive in our climate, the garden combines texture, colour, and structure while promoting sustainable gardening practices.

The vibrant Aloe arborescens is currently in full bloom, adding striking splashes of orange-red colour throughout the garden and attracting birds and pollinators. Large Aloe marlothii specimens create impressive focal points, adding height and character to the landscape while complementing the surrounding succulents and indigenous planting.

This garden is an excellent example of how water-wise gardening can still be visually appealing, resilient, and full of life throughout the seasons

Residents often ask how the winning garden is selected, and while every garden has its own unique charm, our Maintenance Manager uses several important criteria when making his monthly choice.

What Makes a Garden Stand Out?

The following aspects are considered during the selection process:

1. Maintenance of the Garden

A well-maintained garden immediately creates a positive impression. Regular care, including pruning, edging, watering, and attention to detail, all play important roles.

2. Landscaping and Plant Arrangement

The layout and design of the garden are carefully considered. A thoughtfully landscaped garden where plants are positioned harmoniously creates balance and visual appeal.

3. General and Overall Appearance

The overall presentation of the garden is important. Neatness, cleanliness, and how the various elements work together contribute to the final impression.

4. Lawn Condition

Healthy lawns are an important feature. The lawn should be properly maintained, neatly cut, and free from excessive weeds.

5. Healthy Plants

Healthy, thriving plants are a clear indication of ongoing care and attention. Plant vitality and condition are always considered.

6. Variety and Complementary Planting

Gardens that include a good variety of plants, colours, textures, and heights often create more visual interest. Plants that complement one another help

create a balanced and attractive space.

7. A Focal Point or Feature

A garden with a special focal point often stands out. This could include a feature tree, a water feature, a sculpture, a seating area, a flower display, a pathway, or another element that adds character and interest.

Additional Qualities That Add Value

In addition to the main criteria above, other aspects can make a garden especially noteworthy:

Waterwise and Sustainable Gardening

As we do not receive winter rainfall, maintaining gardens during the colder months can be challenging. Waterwise gardening is therefore becoming increasingly important. Gardens that use indigenous plants, drought-resistant species, mulch, efficient irrigation, and sustainable gardening practices are strongly encouraged.

Seasonal Interest

Gardens that remain attractive year-round, even in winter, show thoughtful planning and plant selection.

Contribution to the Estate Environment

Every beautiful garden contributes to the overall appearance and enjoyment of our Estate. Well-kept gardens help create a welcoming and pleasant environment for residents and visitors alike.

It is important to remember that Garden of the Month is not about having the biggest or most expensive garden. Rather, it celebrates the care, creativity, effort, and pride residents invest in their outdoor spaces.

We thank all residents who help make our Estate a beautiful place to live. Every garden adds something special to our community.





IRENE FARM VILLAGES HOME OWNERS ASSOCIATION

Summary Operational Income Statement – YTD April 2026

	April 2026		Year to Date		YTD Variance	
	Actual	Budget	Actual	Budget	Value	%
Operational Income						
Levy Income	1 571 997	1 571 997	3 076 300	3 076 300	0	0,0%
Other Income	54 081	40 500	118 031	81 000	37 031	45,7%
	1 626 078	1 612 497	3 194 332	3 157 300	37 032	1,2%
Operational Expenditure						
Professional /Administration	101 326	134 333	235 471	263 666	28 195	10,7%
Accounting and Auditing	52 895	52 892	105 790	105 784	(6)	0,0%
Insurance, Legal and Admin	48 431	81 441	129 682	157 882	28 200	17,9%
General Office	32 501	39 870	69 302	79 740	10 438	13,1%
Office Administration	32 501	39 870	69 302	79 740	10 438	13,1%
Operational Expenses	319 699	341 787	640 630	683 574	42 944	6,3%
Municipal Charges	66 546	76 869	150 180	153 738	3 559	2,3%
General Operations	24 886	47 253	56 265	94 506	38 241	40,5%
Staff Expenses	228 267	217 665	434 186	435 330	1 144	0,3%
Security	600 419	656 096	1 251 750	1 312 192	60 442	4,6%
Security Operations	91 021	124 619	211 474	249 238	37 764	15,2%
Guarding Services	509 398	531 477	1 040 277	1 062 954	22 677	2,1%
Repairs & Maintenance	203 879	327 650	423 313	655 300	231 987	35,4%
Repairs & Maintenance	21 691	145 462	58 937	290 924	231 987	79,7%
Park Maintenance Contract	182 188	182 188	364 376	364 376	(0)	0,0%
Subsidence Management	0	0	0	8 280	8 280	100,0%
	1 257 824	1 499 736	2 620 467	3 002 752	382 285	12,7%
Operating Surplus / (Deficit)	368 254	112 761	573 864	154 548		
Non-Recurring Income	15 321	0	104 642	0	104 642	100,0%
Estate Penalties	2 375	0	5 525	0	5 525	100,0%
Speed Infringements (Net)	11 213	0	23 679	0	23 679	100,0%
Other Revenue	1 733	0	75 438	0	75 438	100,0%
Non-Recurring Expenses	14 015	0	14 015	100 000	85 985	86,0%
Net Positive/ (Negative)	1 307	0	90 627	(100 000)	18 656	
Net Surplus / (Deficit)	369 560	112 761	664 491	54 548		

Summary Income Statement by Account Ability
 Office Address: Sovereign Drive, Route 21 Corporate Park
 Accounting Office Hours: 8:00 to 13:00 Monday to Friday

Office Tel: 082 780 0059
 Accounts Email: accounts@aams.co.za
 IFV Accounts: Winny Boshoff

JEAN-PIERRE MURRAY-KLINE

Jean-Pierre Murray-Kline is an entrepreneur, a published author, a business and environmental technologist and owner of several online companies. He is also a 'change champion' who has worked in numerous types of industries, is a frequent speaker at events, a consultant and a facilitator of strategy sessions.

Born in 1983, the same year the internet was launched, his love of technology started at a young age and he began to experiment with computers, dismantling and rebuilding them. In high school, he was asked to help teach computer lessons to students as well as parents.

After matriculating, he started his own company and by the age of 19, he was already considerably wealthy. Around the same time, he launched an NPO and has maintained several community projects ever since. In his mid-twenties he was introduced to web marketing and began selling services to Botswana using the internet, and this is when his love of it began.

Books

Murray-Kline is widely published and some of his books include *Future Thinking 2024-2025*, and *A Tree, A Human and A Robot*. The latter is a collection of three articles he published in 2024, covering the themes of artificial intelligence, humanities and environmentalism. Other books include *The Bedtime Story*, *Africa Colonised the World*, and *The Mzansi AI Manual*.

In *Future Thinking*, he states that his chief concerns are climate change and global warming, which he believes are "of a magnitude few people can fathom. Our homes, offices and communities all need to play a part in mitigating this epic threat to life as we know it." After climate change, his biggest concerns are cybercrime and e-safety.

Other influences or trends he outlines in the book include:

- global fear, ignorance and herd mentality;
- the war on the horizon for resources, energy, security, water, food, technology and economic and political dominance;
- the IoT and a boom in everything 'e' that manages interaction, information and computation;
- Africa has the greatest untapped potential and as investments arrive here, we will see an improvement in infrastructure and employment;
- hunger, domestic price pressures, global food security concerns, agricultural issues caused by geopolitical conflicts, high prices of fuel and fertilisers are all red flags to keep an eye on;



Jean-Pierre Murray-Kline

- fake news and those who share it pose a huge problem, but are only the tip of a mammoth iceberg. The uptake of big data tech, AI, e-privacy, blockchain and many other things will all put Africans at a handicap because they are controlled from outside our continent with little regard for our social, cultural or political circumstances.

Murray-Kline says we should not meet change with fear, but rather "reasonable excitement and a lot of respect". He urges people to take responsibility for the issues that are within their control. "Pick one thing that threatens the ethical and sustainable compass of our society, propose a solution and lead by example. This is what being a future thinker is all about."

The book is a call to action to rescue us from an uncertain future.

Visit www.jeanpierremurraykline.co.za

Acknowledgment

Information extracted from an article by Arthur Goldstuck, who is duly acknowledged.

He is a writer, speaker, analyst, technology commentator and the owner of World Wide Worx.

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R2 955 000



2017 – Panamera Turbo PDK

26,700 km, Rhodium Silver Metallic, Black Leather,
R1 545 000



2024 – Macan S PDK

14,200 km, Jet Black Metallic, Black Leather,
R1 745 000



2022 – Macan GTS PDK

63,200 km, Jet Black Metallic,
Black & Bordeaux Red Leather, R1 625 000



2019 – Cayenne Tiptronic

79,000 km, White, Black Leather,
R995 000



2020 – Cayenne Turbo Coupé Tiptronic

58,000 km, Jet Black Metallic, Black Leather,
R1 895 000



2024 – Cayenne Turbo GT Tiptronic

25,800 km, Algarve Blue Metallic, Black Leather,
R4 185 000

WATERWISE GARDENING:

Protect Landscapes During Water Restrictions

With ongoing water restrictions, landscapes often feel the impact first. Lush lawns, vibrant plants and carefully designed outdoor spaces can quickly suffer when water becomes limited. However, with the right approach, waterwise gardening strategies can help maintain healthy, sustainable landscapes while conserving this precious resource.

Why waterwise gardening matters

Water restrictions are not just about cutting back – they are about ensuring there's enough water for everyone. Landscapes that are not managed wisely can become high consumers, leading to unnecessary waste during critical times. By adopting waterwise gardening practices, properties can remain visually appealing and sustainable without compromising the environment or future water supply.



The effects on landscapes

Landscapes of all types can be particularly vulnerable during periods of restricted water use:

- Lawns may turn brown or patchy.
- Plants can show stress through wilting or reduced flowering.
- Soil dries out faster, affecting root health.
- Non-waterwise gardening practices can result in permanent plant loss.



Preventative measures and smart solutions

Practical strategies to protect landscapes and optimise water use include:

- 1. Mulch:** Cover soil to retain moisture and reduce evaporation.
- 2. Water at the right time:** Early mornings or late evenings minimise water loss.
- 3. Indigenous plants:** Native and drought-resistant plants require less water and support sustainable landscaping.
- 4. Greywater or rainwater:** Recycle household water or harvest rainwater for irrigation.
- 5. Drip irrigation:** Deliver water directly to the roots, reducing wastage.
- 6. Lawn alternatives:** Replace some grass areas with groundcovers, stones or other low-water options.

How Life Landscapes can help

At Life Landscapes we help clients implement professional waterwise gardening solutions for commercial properties, schools and residential landscapes, ensuring your outdoor spaces remain vibrant and sustainable even during water restrictions.

Every drop counts. Adopting water-wise gardening practices not only safeguards your landscapes but also contributes to long-term sustainability and property value. A waterwise landscape is both a responsible choice and a smart investment.

**Text supplied by Life Green Group. All internet sites duly acknowledged for photos used.*

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STRENGTH TRAINING:

The Closest Thing We Have to an Anti-Aging Pill

Strength training is scientifically proven to slow aging, strengthen bones, protect the brain, and help people stay independent for longer. Without regular exercise, adults can lose 3-8% of their muscle mass every decade after 30 – a process called sarcopenia that leads to weakness, slower metabolism, injury risk, and loss of independence. The good news? Research shows resistance training can rebuild muscle even in people in their 70s, 80s, and beyond.

Bone density: Building more than muscle

Strength training does not only strengthen muscles it strengthens bones too. Bones respond to stress by becoming denser and stronger.

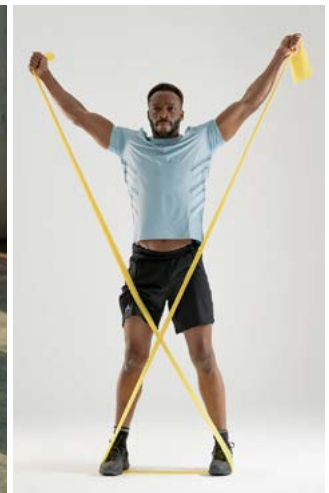
Weight-bearing exercises such as squats, lunges, and resistance exercises stimulate bone-forming cells, helping reduce the risk of osteoporosis.

Research has shown that regular resistance training can significantly improve bone mineral density, especially in postmenopausal women who are at higher risk of fractures.

Metabolism: Your body's engine

Muscle is metabolically active tissue, meaning it burns energy even when you are resting. As muscle mass decreases with age, metabolism naturally slows down, making fat gain and reduced energy levels more common.

Strength training helps preserve lean muscle mass, which supports a healthier resting metabolic rate. Research also shows that resistance exercise improves



insulin sensitivity and blood sugar control, reducing the risk of type 2 diabetes and metabolic disease.

Interestingly, studies have found that strength training can continue to elevate calorie burning for hours after a workout due to the energy required for muscle repair and recovery.

Injury prevention: Stronger bodies are more resilient

Strength training improves balance, coordination, joint stability, and posture, all of which reduce the likelihood of injury. Strong muscles help absorb forces placed on the body during movement, reducing stress on joints and connective tissue.

Research has shown that resistance training can lower fall risk in older adults by improving both muscle strength and balance. This is critical because falls are one of the leading causes of injury in aging populations.

Stronger leg muscles are directly linked to better walking speed and balance, and walking speed is considered such an important marker of health that researchers sometimes call it the “sixth vital sign.”

Independence later in life

Perhaps the greatest power of strength training is not bigger muscles, it is freedom.

Climbing stairs without struggle, carrying groceries with ease, getting up from a chair effortlessly, or lifting your grandchildren with confidence all depend

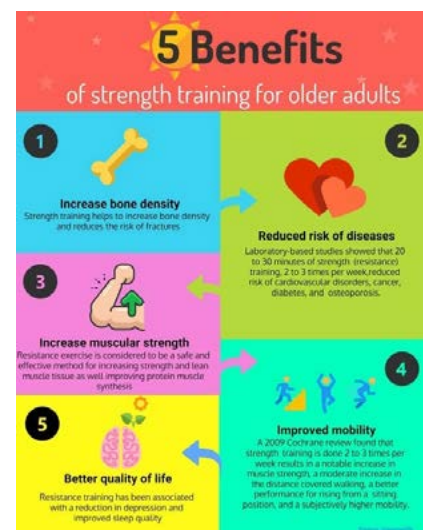
on strength. These everyday moments are what keep people independent, active, and fully engaged in life.

Research consistently shows that older adults who strength train enjoy better mobility, balance, confidence, and overall quality of life. They are less likely to rely on caregivers and more likely to continue doing the things they love, and that is what makes resistance training so powerful. It is not just about building muscle or changing appearance it is one of the most effective, science-backed tools for healthy aging. From protecting bones and boosting metabolism to preventing injuries and preserving independence, strength training helps people do more than simply live longer it helps them live better.

Leigh-Mari Niemand

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PROTECT YOUR WALLET AND YOUR PET

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They say that hindsight is 20/20 vision. New years' day 2022 proved to be the poster child of that 20/20 vision for the Kok family and personified why pet insurance is a crucial cover for every animal lover and pet owner.

"Dashy Darling is our beloved chocolate Dachshund and member of our family. On New Year's Day 2022 she suffered a severe slipped disc (IVDD) - a known risk for long-backed breeds. Despite us taking every precaution, I heard Dash yelp and found her unable to use her back legs, and in severe distress and pain. We rushed her to an emergency vet, where an MRI confirmed she needed urgent spinal surgery to relieve pressure on her spinal cord and avoid the permanent loss of use of her hind legs. Recovery meant major spinal surgery, a week in hospital, eight weeks of strict cage rest, and physiotherapy three times per week. We would do anything to give her the best chance - what we did not expect was the R40,000 bill," says Teresa Kok, human mom to Dash.

After paying a R20,000 deposit, the final cost came in at just under R39,000 for the MRI, surgery and hospital stay. Savings were pulled and credit cards were stretched.

"Was it worth it? Absolutely! Dash has fully recovered and is still queen of our home. But I wish we'd had pet insurance in place. It was a big financial hit, and if we hadn't had access to the money in our savings, we might have faced an unthinkable decision. Needless to say, pet insurance is now firmly in place for both Dash and her sibling, George the Jack Russell," adds Teresa.

Pet health insurance is essential

Pet ownership always carries baseline healthcare expenses - think vaccinations, deworming, flea/tick prevention,



Dash at a physiotherapy session following IVDD surgery.

sterilisation, routine checkups. But what used to be manageable costs are rising exponentially. "These routine pet healthcare costs by themselves are not trivial, especially for households under pressure from inflation, rising cost of living or unpredictable income. But these costs explode when it comes to major treatment and emergencies - trauma, disease, serious surgery - where vets bills can skyrocket into

the tens of thousands of rand, and often unexpectedly," explains Alfred Wilsenach, Divisional Manager Underwriting at GENRIC Insurance Company.

Some of the claims paid by GENRIC Pet Insurance demonstrate that the claims costs for veterinary treatment are well within the realm of private healthcare costs for people:

- R43 400 for a Tibial Plateau Levelling

Osteotomy surgery.

- R16 725 to treat a severe ear infection which eventually required surgery.
- R39 200 for a shoulder surgery.
- R37 866 for cruciate ligament surgery.
- R40 682 for joint-related surgery.
- R39 000 for IVDD back surgery.
- R35 821 for surgery following a dog attack.¹

"These are not isolated, rare cases and are increasingly common claims paid by GENRIC Pet, warranting a closer look at insurance solutions to ensure access to essential pet healthcare for your furry family members, in much the same way as you would for your private healthcare," explains Alfred.



Dash in recovery following IVDD surgery – which came with a R40k bill.

"Pet veterinary care is similar to human health care in terms of diagnostics such as MRI, ultrasound, advanced imaging, surgical techniques, and specialist care, all of which require expensive equipment, training, consumables. Many drugs, specialised equipment and consumables are also imported, so global supply chain pressures, import duties and exchange rates have a direct impact on the operating and overhead costs of veterinary clinics. There's also cost pressures that come with veterinary skills shortages, salaries and specialised training. All of these factors are driving up the costs of veterinary care," he adds.

Based on Dash's case with the IVDD surgery and treatment, GENRIC Pet's 'Comprehensive Medical Expenses Only' plan would have settled Dash's vet bill of R38 968 with a payment of R35 071 after the deduction of the 10% excess on the claimed amount. If you consider that this claim settled at R35k, this would be equivalent to almost nine years of premiums at R386pm for the 'Comprehensive Medical Expenses Only' plan, then the case for pet insurance is very clear.

Evaluating pet insurance options

Not all pet insurance benefits are the same, and there are many important terms and conditions that you need to consider before you take up the cover. "Ideally you want a comprehensive and affordable pet insurance product that is simple to understand, with minimum fine print and exclusions. Be especially wary of options that might seem to save you R100 in premiums in the short term but sacrifices 70% of the benefits and cover," explains Alfred.

GENRIC provides some important factors to consider when evaluating your pet insurance options:

- Check for payment caps and limits – Check if the policy places a cap on what they will pay for in respect of specific treatments, and what the total cap is that they'll pay in a year, per pet.
- Can you choose your vet – Check if the

policy allows you to choose to take your pet to any registered veterinarian – that way you can take your pet to your usual trusted vet, or if necessary, any specialist or emergency after hours practice if needed.

- Check if you get discounted premium rates for multiple pets which really helps with those many vet visits, vaccinations and any unexpected treatment costs.

- Check for age limits on the policies – With GENRIC Pet Insurance, there's no age limit to the cover provided as long as cover is inception before the maximum entry pet age of nine years. Your pet gets to enjoy the best treatment and care, even in its golden years.

- Check if the policy contains a specific exclusion for pre-existing conditions – a pre-existing condition means that it was a condition apparent in your pet before you took out the policy. In most instances, policies will exclude pre-existing conditions from cover which is why it is so important to have cover in place while your pet is healthy.

- Hereditary, breed, size or condition restrictions – check if the policy excludes hereditary conditions, breed, size or condition restrictions. For example, a policy may exclude cover for a back condition typical of Great Danes – which really defeats the point of having the cover. GENRIC Pet Insurance does not apply exclusions to any hereditary or breed-specific conditions, as long as these conditions do not exist at the time of the inception of the policy.

- Understand exactly what you are covered for – for example, an accident-only plan will cover treatment of injuries after a mishap, such as a car accident or poisoning, but won't provide any cover if your best pal takes ill or suffers an injury unrelated to an accident.

Information and photos supplied by Teresa Settas Communications

Godfather of the Waves

BY MIKE LARMONT, GRAHAM SPENCE

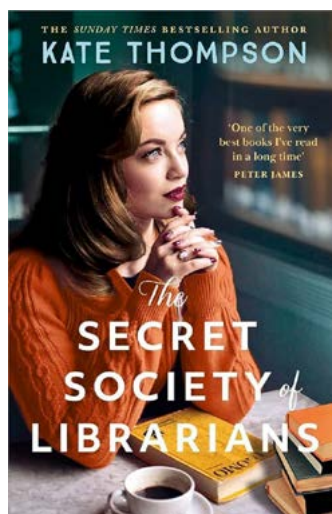
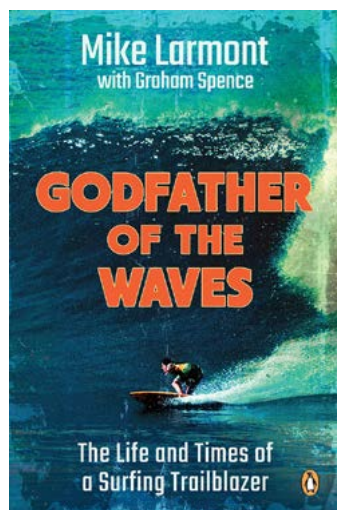
From the golden beaches of Durban to the thunderous waves of Hawaii's North Shore, *Godfather of the Waves* charts the extraordinary life of Mike Larmont – the man who shaped South African surfing in every sense of the word.

Raised on South Beach, Larmont's ocean odyssey began with borrowed surf mats and a dream. By the time he was a teenager, he was hand-shaping boards with a breadknife, launching a movement that would define a generation. His story surges from the heady surf culture of the 1960s and '70s – a time of wild waves, wild parties and fierce freedom – through the challenges of sporting isolation in the 1980s, to the renaissance that followed.

Along the way, Larmont became a world traveller and entrepreneur: making connections with local and international legends, manufacturing boards and other surfing gear, running the local franchise of global brands such as Rip Curl, co-founding Zigzag magazine, spearheading the rise of windsurfing in South Africa, and coaching South African surfers in world championships. His journey is one of grit and grace – from underground shaper to international icon, surviving shootouts, wipeouts and the relentless tides of change.

Told with honesty, humour and heart, *Godfather of the Waves* captures the untamed spirit of surfing and the soul of a man who never stopped chasing the next perfect ride.

RRP: R340.00



The Secret Society of Librarians

BY KATE THOMPSON

Two women, torn apart by war. One shared belief in the power of books... London, 1939. When war breaks out on librarian Joyce Haddington's doorstep and a call for help rings out across the libraries of London, she's determined to act. Joyce knows only the world of books can offer safety and

comfort to her neighbourhood – and she will make sure no one is left behind. But soon Joyce's acts of resistance go beyond a secret mobile library scheme. She begins harbouring a young Jewish girl, Adela – and it's not long before she discovers Adela has her own secret, that could turn their world upside down again...Poland, 1942.

Dorothea knows any chance of her escaping the barbed wire fences and cruelty of the Lodz ghetto dwindles by the day. Reading isn't just an act of defiance: it's the only thing left in her life over which she has any control. And so, she shares books under the cover of darkness, creating a secret library away from prying eyes – that is, until even that last ray of hope is taken from her... Joyce and Dorothea were once librarians, ordinary women, and best friends. The war has made them heroes in their own small way – but will they ever find each other again? Based on astonishing real events, this absolutely heart-breaking page-turner brings to life the remarkable untold story of two women during the war. Fans of Anna Stuart, Kristin Hannah and Heather Morris won't be able to stop racing through the pages.

RRP: R440.00

The Impossible Fortune

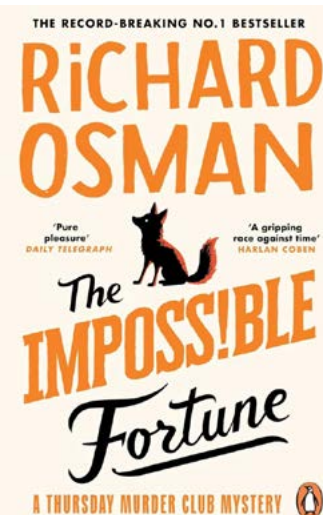
BY RICHARD OSMAN

"A wedding. A code. A murder. Time is ticking . . . Your move."

It's been a quiet year for the Thursday Murder Club. Joyce is busy with table plans and first dances. Elizabeth is grieving. Ron is dealing with family troubles, and Ibrahim is still providing therapy to his favourite criminal.

But when Elizabeth meets a wedding guest who fears for their life, the thrill of the chase is ignited once again. A villain wants access to an uncrackable code and will stop at nothing to get it. Plunged back into their most explosive investigation yet, can the gang solve the puzzle and a murder in time?

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An EIA Publication

DESIGNING WITH GRASSES

— a modern look that is good for the environment

Anton van Niekerk

Melinis Repens

In winter on the Highveld, we are blessed with sunny days and time to plan our outdoor spaces for the next growing season. The move to sustainable gardening has been underway for the past few years, with indigenous plant pallets replacing the thirsty gardens of decades past. Moving to waterwise, low maintenance gardens is good for both the environment and your pocket.

As cities expand into natural areas, wildlife gets squeezed out or remains

isolated in parks or greenbelt areas. Connecting these islands of habitat is key to the survival of many species in urban areas. The Highveld is located in a grassland biome with rich pockets of biodiversity remaining along waterways and ridges from the city centre to the urban edge. Your small garden can be a stepping stone to creating a green corridor for wildlife in a built-up environment.

With grasses on trend at the moment, there is no better time to explore a biodiverse garden on the Highveld.

Basic principles for a grassland garden:

1. Grasslands are not just grasses.

Creating a 'meadow look' is key to a grassland with year-round interest. Indigenous bulbs that flower in spring, summer and autumn are readily available. Think of adding red-hot poker, crocosmia, grass aloes, agapanthus, crinum and salvia to your mix of indigenous grasses. This provides food for bees, butterflies and sunbirds throughout the year.

2. Choose the right grass species.

Indigenous grasses are now readily available in seed mixes and at garden



Kincardine



Kincardine courtyard



Kincardine deck



Anton van Niekerk

Natural pest control



Bilbine Natalensis



Agapanthus bee



Crocosmia Aurea

Anton van Niekerk

centres. Most seed mixes are designed for grazing and are not what you are looking for in a smaller garden. Choose smaller growing grasses that have an attractive structure and are not invasive. Good options for smaller gardens are Melinis, Eragrostis and Aristida species although there are many more to try.

3. Grasses thrive in sun.

Most grasses require full sun, however there are a few varieties to try in shady areas. Ensure the grasses you choose

have the right conditions to grow.

4. Winter care.

All grasses must be cut back at the end of winter. In the wild, they would be grazed or defoliated by fire. In small gardens we need to mimic this by cutting back and removing the cuttings.

5. Avoid pesticides and herbicides.

Insects are key to the cycle of nature and will be naturally controlled when you increase the biodiversity in your garden.

6. Don't forget the water.

A small bird bath, pond or water

feature is a magnet for birds, frogs and other wildlife. Birds need a shallow area with a perch and frogs need to be able to climb out of a pond.

Sharing your garden with other species is a rewarding way to connect with the environment around you. You will be amazed at the variety of life that is just waiting to call your garden home.

Text by Kristin Kallesen. Photos by Kristin Kallesen and Anton van Niekerk.

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LOVE IS IN THE EAR

BY JAMES CLARKE

Over the years, readers have sent me children's sayings deserving of immortality - like, "Love is in the ear"

Last week, I was told of a teacher reading the story, The Three Little Pigs. She came to the part where the first pig went up to a man with a wheelbarrow full of straw and said, "Pardon me sir, but might I have some of that straw to build my house with?"

The teacher asked, "And what do you think that man said?"

A boy raised his hand: "I know! I know! He said 'Holy smokes! A talking pig!'"

The late Nita Ebelin of Kelvin, Sandton, for years collected the funny, absurd and wise things children said and put them into a book entitled, *How Much Do I Cost?* which is long out of print. I was pleased to come across a copy in a second-hand bookshop. Nita was mainly inspired by her own children and her two grandchildren, Dani (9) and Yoni (7).

In fact Dani, unknowingly, supplied the title: she was being weighed as a toddler and watched the dial settle. She asked, "How much do I cost?"

A lot of other children were immortalised in Nita's book.

Faye (5) told a friend, "I've just had chicken pox". The friend said, "I had fish fingers."

And hyperactive Jason (8), on medication to control his hyperactivity, came home and announced, "The Ritalin worked. I didn't hit anybody today."

One of the most poignant anecdotes recounted by Nita illustrates how careful one must be in explaining something to a child. I'll quote directly from Nita's book: For weeks Lenny, aged six, kept telling his first grade teacher about the baby brother or sister that was expected at his house. One day his mother allowed him to feel her tummy and the movements of the unborn child.

Lenny, obviously impressed, said nothing but he stopped talking about the impending event.

The teacher, worried, finally sat him on her lap and said, "Lenny, whatever became of that baby brother or sister you were expecting at home?"

Lenny burst into tears and confessed, "I think Mommy ate it!"

Some sayings in Nita's book are from other sources, including from my old newspaper column, *Stoep Talk*. There

was Nancy (4) for instance, reciting the Lord's Prayer... "and lead us not into temptation but deliver us some e-mail. Amen."

I liked the one about Ben (6) who was most intrigued by Yom Kippur, the Jewish holy day when people fast the whole day. His Jewish mother explained to him that she was allowed to eat only after the sun had gone down. An hour later Ben comes rushing indoors: "Mom, quickly! The sun has gone behind the clouds - you can sneak a little snack."

And Liza - she was asked to say grace before dinner but was overawed by the presence of her parents' friends. "I don't know what to say," she said.

"Just say what you hear me say," her mother said.

Liza recited: "Lord, why on earth did I invite all these people to dinner?"

My favourite is about a teacher giving the basics about the blood's circulation. He said, "If I stand on my head, the blood, as you know, will run into my head and I will turn red in the face. But, while I am standing upright, the blood doesn't run into my feet. Why?"

Long silence. Then a youngster says, "Cause your feet aren't empty."

GOOD QUESTION

Blame Dr Hugh Cobb for the following:

At the Henry Street Hebrew School, New York, Goldblatt finished the lesson.

"Mr Goldblatt," said little Joey, "there's somethin' I can't figger. Accordin' to the Bible, the Children of Israel crossed the Red Sea, right?"

"Right."

"An' the Children of Israel beat up the Philistines, right?"

"Well . . . OK."

"An' the Children of Israel built the Temple; an' the Children of Israel fought the 'gyptians; an' the Children of Israel fought the Romans - the Children of Israel wuz always doin' somethin' important. Right?"

"Right. So what's your question, Joey?"

"What wuz all the grown-ups doin'?"



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