

GryskRag GreyPower

Nuusbrief
Newsletter

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INVESTMENT AND RETIREMENT EXPO COCA-COLA DOME 24-26 OCTOBER

If you enjoyed the Investment and Retirement Expo last year, you are going to love it this year. Everybody's favourite expo about perfect planning for positive living is stepping it up a notch in 2014.

This year more than ever, the expo will comprehensively address all the different and changing needs of a multi-generational audience of retirement planners of all ages, from your first paycheck to your last pay out.

Among the exciting new developments this year, is the co-location of the Property Expo at the Investment and Retirement Expo. Whether you are looking for a starter home, holiday home or the ideal retirement property, throughout your life buying property will be a significant

investment that will yield demonstrable returns if you buy right.

Diarise 24-26 October 2014 to visit the Investment and Retirement Expo, sponsored by the Efficient Group, at the Coca-Cola dome in Johannesburg.

Come learn to plan while you live and play, and how to plan to live and play in your retired future at the expo that puts the fun back into funds and takes the sting out of investing and the tired out of retired!

What is on show?

Plan well: Perfect planning and proactive investing are important aspects of this expo and your life's journey to a fulfilled and worthwhile retirement.

Live well: Come and explore a plethora of fascinating and

useful new lifestyle products for now and through retirement.

Stay well: Whether you are planning to buy, sell or renovate or are considering expanding your investment portfolio, come and discover how to fast track your property dreams!

Age well: Learn how to age healthy, slowly and well, because 60 is the new 40! Get information on the latest health, wellness and anti-aging trends, products and services.

Play well: Explore new travel destinations, tours and trips of a lifetime.

Retire well: You are never too old or too young to take charge of your retirement planning. **Tickets are available at the doors: R25 for seniors.**

GEWELDIGE VERSTEDELIKINGSPROSES

Die onlangse opstande teen swak dienslewering, die gewelddadige protesaksies van stakers, die vandalisme wat daarmee gepaard gaan en die toenemende misdaadgolf het weer bewys dat ons stedelike gebiede toenemend brandpunte van konflik gaan word.

'n Groot rede hiervoor is die geweldige verstedelingsproses wat Suid-Afrika

veral sedert 1994 beleef het toe toestromingsbeheer afgeskaf is. 60% van Suid-Afrika se bevolking van 49 miljoen is verstedelik.

Gauteng se bevolking groei daagliks agv interne migrasie en 'n toestroming van buitelanders. Hierdie is 'n wêreldwye tendens waar mense arm plattelandse gebiede verlaat vir "rykdom" van die stede. Migrasie plaas geweldige druk op oorbelaaiete dienste soos

elektrisiteit, skoon water en infrastruktuur.

In Gauteng is daar meer as 200 plakkerskampe, wat besig is om na die middestede oor te spoel wat geweldige probleme vir huiseienaars meebring. Volgens 'n bekende demograaf moet vir plakkers beplan word. Hulle kan nie net weggewens word nie. Beplande plakkery beteken dat grond waarop basiese dienste reeds bestaan aan plakkers verskaf sal moet word.

RAYMOND ACKERMAN: SUCCESSFUL BUSINESSMAN



Raymond Ackerman

Raymond Ackerman, born in 1931, is a South African tycoon. He is a co-founder and owner of the Pick 'n Pay chain. He has achieved phenomenal success as a businessman, and he is known to almost every South African.

For Raymond and his wife Wendy, business and helping people in need are intertwined. He pioneered certain retailing concepts in South Africa, for instance the Hypermarket and generic or "No Name" brands, and were the first to launch these concepts successfully

in this country.

"Building a successful business is 90% guts and 10% capital" This is the firm belief of Raymond Ackerman.

In 1967 Raymond left an established firm in Cape Town and started a retail corporation with the purchase of four small shops. Under his leadership, Pick 'n Pay grew rapidly and in the 1970's branched into the hypermarkets that offered South Africans one-stop shopping.

Even though he retired in 2010 and has just turned 84 there is no slowing down the

man who changed the way South Africans shopped.

According to Ackerman it was really hard to hand over power and step back. Now that his son Gareth is chairman and Nick Badminton CEO, he has to learn to listen and resist the temptation to interfere—it's not always easy.

Among all his various rewards Ackerman received the 'Pioneer Award' from the S A Council of Shopping Centres, for his contribution to the development of the Retail Industry in South Africa and Australia.

TYD OM JOU BELASTINGOPGAWE IN TE DIEN



SARS/SAID

Onthou dat mense wat minder as R67,111 per jaar verdien, glad nie belastingpligtig is nie. Mense wat meer as R67,111, maar minder as R250,000 verdien, word in sekere gevalle kwydgeskeld van die indiening van belastingopgawes.

Jy moet aan ál die volgende voorwaardes voldoen—as daar enige uitsondering is, moet jy wel 'n opgawe indien:

- Jy het 'n inkomste by net een werkgever;

- Jy het minder as R250,000 verdien vir die tydperk 1 Maart 2013 tot 28 Februarie 2014;

- Jy het glad nie handel gedryf nie;

- Jy het geen reis- of verblyftoelaes ontvang nie;

- Jy het geen noemenswaardige kapitaalwins (onder R30,000) gehad nie;

Vra 'n finansiële raadgever om te help en kyk na versekerings- en polisinligting vir byvoorbeeld 'n uittree-annuïteit wat dalk jare gelede uitgeneem is.

Belastingbetalers wat nie vertrou is met elektronika, maar ook nie die lang pad en lang toue by die SAID se kantore wil aanpak nie, kan die SAID se eFiling-hulplyn bel by 0800 007 277 waar 'n opgeleide konsultant hulle sal help met die elektroniese liassering van hul opgawes.

Alternatiewelik kan belastingbetalers die SAID se gids "Hoe om 'n individuele belastingopgawe te voltooi" aflaai van:

www.sarsefiling.gov.za

ONS NASIONALE VIS: DIE GALJOEN



Die galjoen

Die galjoen (*Dichistius capensis*)—'n stompvormige seevis wat van een tot sowat vyf kilogram weeg is baie gewild by hengelaars.

Die galjoen wat tot ons nasionale vis verklaar is, kom slegs in die see aan die kus van Suid-Afrika voor. Hulle hou meesal in vlak water en word dikwels in woelige en skuimende golwe aan die seestrand gevind.

Naby rotse is die galjoen heeltemal swart van kleur, terwyl die

kleur in sanderige gebiede silwerbrons is. Galjoene vreet meesal rooiaas en mossels.

Galjoene beweeg deur middel van vinne wat by hulle goed ontwikkel is, met prominente uitsteeksels en 'n stert wat heen en weer swaai.

Visse het verskillende maniere om hul kleintjies in die wêreld te bring: Vivipare of lewend-barende visse soos bv. die haai en selakant; Ovipare of

eierlêende visse lê wyfies hul eiers buite die liggaam (dit word kuit genoem) waar dit bevrug word. Galjoene strooi hulle eiers in die oop water uit en dit staan in die omgangstaal as kuitskiet bekend. Galjoene skiet kuit in die somermaande en die kleintjies vergader digby die kus tussen die rotse.

Seksuele rypheid word bereik wanneer hulle nagenoeg 34 cm lank is.

BEKROONDE INNOVASIE : BEENGAPINGVULLERS

'n Inspuitbare beenvuller en die breine daaragter, drs. Nicolaas Duneas en Nuno Pires van Altis Biologists, het pas die Afrika-innovasie-stigting (AIF) se eerste prys van \$100,000 in Nigerië gaan haal.

Volgens Duneas spesialiseer hulle daarin om beenweefsel te herstel wat weens trauma of beendefekte beseer is.

Gewoonlik moet dokters been uit 'n pasiënt se heup oes om dit in die beseerde plek te plant. Die twee dokters se tegnologie maak dit moontlik om kollageen en beengroei-eiwit te onttrek

uit die weefsel van abattoirvarke, wat volop beskikbaar is. Daaruit vervaardig hulle biomateriaal wat geskik is vir mense.

Die lugdigte produksiefasiliteit vervaardig die beengapingvuller: van varkfemur tot 'n klaar bereide inspuiting. In die teater voeg die ortopeed water by vyf minute voordat hy dit in die beseerde plek spuit.

Vervaardiging

Varkfemurs word in stukke gesny en van sagteweefsel en spiere gestroop. Die stukkie been word met hoë druk-

water skoon gespuit, waarna die beenstukkies vir 'n paar dae lank gelugdroog word. Daarna word al die stukkies tot 'n witpoeier fyngeemaal. Soutsuur word bygevoeg om al die minerale daarin te verwyder.

'n Proses van ultrafiltrasie en chromatografie volg waardeur die verskillende beengroei-eiwitte van mekaar geskei word sodat dié wat skadelik vir mense is, verwyder word.

Die verlangde beengroei-eiwit word by die gesuiwerde kollageen gevoeg en dan word die produk gevriesdroog en verpak.

Die beengapingvuller is nou gereed vir gebruik.



Beengapingvullers

"GAP YEAR" FOR SENIORS

A gap year used to be the preserve of the school-leaver who had little responsibility and itchy feet. World-wide, it appears that the traditional year-off adventure is being ditched.

The term "gap year" is starting to take on a different kind of meaning for mid-lifers. The mature gap year market is taking off. Many over 50's and 60's are taking the travelling bug seriously, packing up their backpacks or small suitcases, and taking off on both lengthy and short foreign and local adventures.

Leaving the monotony of daily

life, grey gappers either take a short or long sabbatical from work or plan their adventure for early in retirement.

Research in Canada found that nearly 50% of 55-64 year olds are in favour to have a gap year. The study reveals that the over 65's reveal that they wished they had travelled more when they were younger.

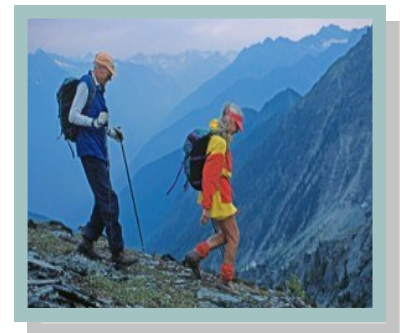
Nowadays, grey gappers are evaluating their lives to see how they can fill their need to visit must-see destinations and experience that once-in-lifetime happening. Grey gappers have a desire

to see the world and if time allows, they also like to give something back. Their life experience, work skills, knowledge and wisdom make them valuable commodities.

The mature traveller has a greater sense of freedom in comparison to his/her younger counterpart. The thought of time spent away from normal life doing something extraordinary fuels their attitude towards global travel.

GreyPower takes the view that if you really want to do something you will make it happen!

We invite you to share your views with us.



Senior travellers

BAIE APPS IS GEKLOON

Die probleem van kwaadwillige sagteware (malware) op selfone vererger weens gekloonde weergawes van gewilde apps en leemtes in egte apps. ("application" of toepassing).

Navorsers van McAfee labs het gesê kuber misdadigers buit soms 'n app se gewildheid uit deur 'n kloon daarvan te skep wat persoonlike gegewens kan insamel of selfs beheer van 'n selfoon oorneem. Van

die gedrag wat McAfee gevind het, is dat oproepe sonder die gebruiker se toestemming gemaak word; SMS'e gestuur, ontvang en opgeneem word; kontakbesonderhede ingesamel word en mense se bewegings gemonitor word.

Die navorsers meen ook dat hulle kwaadwillige sagteware geïdentifiseer het wat geld uit 'n digitale beursie kan steel. Een van die programme doen hom voor

as 'n opdatering van Adobe Flash Player of 'n ander egte gebruikssapp en kan 'n digitale beursie oorneem om geld na die aanvalder of kuber misdadiger se bediener oor te dra.

Mobiele kwaadwillige sagteware het onlangs begin om egte apps en dienste oor te neem om konvensionele bewaking deur app-winkels te omseil. Wees dus versigtig wanneer jy 'app' aflaai!

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GreyPower as an Association

GreyPower is a country-wide non-profit organisation that was founded in 1995. It is a service and goodwill association for persons of fifty years and older as well as for those who are unemployed due to early retirement.

Vision and Mission

The vision of GreyPower is to actively promote and develop the dignity, quality of life and social security of its members in order to enable them to continue functioning as participating responsible and active members of their communities.

The mission of GreyPower is to keep its members informed about developments that affect their interests and to support them through specialized information and guidance to enable them to handle their personal interests effectively.

WOULD YOU LIKE TO JOIN GREYPOWER? CONTACT US NOW!

BOOK REVIEW

Title 21 Icons South Africa.

Author: Adrian Steirn

Price: R675

Date: Sept 2014

Publisher: Tudor Caradoc-Davies

Pages: 192 p.

Background: This beautiful coffee table book 21 Icons South Africa is based on the belief that, in each of us, lies the potential to act as catalysts for profoundly positive changes to our world.

Through sharing the remarkable stories of people who have devoted their lives to struggle for the greater good of mankind, it is hoped that new generations can be inspired to follow in the proud footsteps of these iconic men

and women.

The project was inspired by the many people who have contributed to the success story that is South Africa today - people like Desmond Tutu, F W de Klerk and Nelson Mandela. However it doesn't stop there.

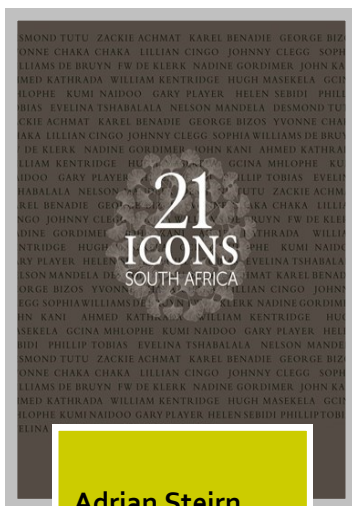
There are also other remarkable men and women who have contributed significantly to turning South Africa into the 'Rainbow Nation'. These include statesmen, academics, artists, musicians, human rights activists, lawyers, businessmen and sports men and women.

They come from all walks of life and it is their inspiring stories that Adrian Steirn and the 21 Icons team has captured through photography, film and narrative. By sharing these stories with

the world the 21 Icons team hopes to achieve its vision- to inspire all the leaders of tomorrow.

21 Icons South Africa celebrates the lives of 21 extraordinary South Africans who have captured the global imagination with their dignity, humanity and hard work for a better world.

It is this simple yet powerful vision that has driven Adrian Steirn to create the 21 Icons South Africa project. Through a series of black and white portraits and stories we are taken on a remarkable journey that explores the goodness of the human spirit. It shows how ordinary people have, quite simply, become extraordinary.



Adrian Steirn