

COME HOME NEWSLETTER

Number 36 - February 2007

Dear Readers

Hope you are all well!

Once again, we start with the usual essential news: This is the free newsletter of the Come Home Campaign of AfriForum for all South Africans intending to return to South Africa, in process of returning or just back home. To subscribe or unsubscribe to the newsletter, send your comments or make a contribution, contact us at alana@solidariteit.co.za. Mark the email "SUBSCRIBE", "UNSUBSCRIBE", or with the topic of your choice.

The newsletter is a monthly email publication which is available in either Afrikaans or English. New subscribers are always most welcome. Also bear in mind that although we select our advertisers with care, we cannot guarantee or be held responsible for the quality of their services or products. Advertisements are published free of charge. Please also feel free to comment on their service delivery.

With this behind us, thank you so much for your support of the past month, which provided many interesting items for this newsletter. Please remember that you are most welcome to send us your opinions about emigration, staying in SA, returning to SA or remaining abroad – anonymously or under your own names – for inclusion on our web page at www.comehome.co.za. And now for the news, in no specific order.

MEDICAL SCHEMES

Erika sent the following question to Ronell Kruger, our medical scheme consultant: *We are intending to move to South Africa and are collecting as much information as possible. We have no idea of the health insurance structure in South Africa. We now have a health insurance which covers 100% of all expert costs (all kinds of doctors, medicines, hospitals, surgeons, attendance, dentist normal attendance), 70% of dental replacements and 260,00 Euros for glasses every 2 years if necessary. Besides the normal fee we have to carry the first 330,00 Euros by our own. Afterwards all costs are refunded. Is there any similar arrangement for South Africa? Kind regards and have a nice week!*

Ronell replies: *Dear Erika, thank you for the email received. It is not possible to compare the medical fund benefits as is in RSA with those of Europe. In South Africa there are 49 open medical funds (funds which allow any individual to be a member) and as much closed medical funds (where only members of a specific employer group are allowed to a member on the fund – e.g. employers of Banks are members of Bankmed, the police are members of Polmed, etc.). To add to this maze there are three types of medical scheme options available on the funds:*

- A traditional scheme;

- A new generation scheme; and
- A hybrid scheme.

"Traditional scheme" means you have the hospital benefits, as well as the normal day-to-day benefits (such as GP consultations, dentistry, optometry, etc.). All of the above will have limits applied to the separate benefits. If, for example, you have used up the yearly limit for dentistry, it means you will still have benefits for consultations left and so on and so forth...

The New Generation medical scheme has a separate risk amount allocated for the major risks (hospitalisation) and the day-to-day risks will be paid out of the member's savings portion (by law not more than 25% of the annual premium). Members of these schemes cannot opt to have a larger or smaller savings-portion, but have to take the option offered by the scheme. Once the day-to-day portion is spent, the member will go into a self-payment gap (period) if the savings accumulated was not enough for all the medical expenses of the member. The hospital benefit will still be available to the member even if the day to day benefits are used up and the member has to fund these out of his own pocket.

The Hybrid scheme will have a hospital benefit with certain day-to-day benefits available to members which are limited similarly to those of the traditional funds, (e.g. specialised dentistry and auxiliary services) while they also have a small savings option attached to the specific option, which will then fund for example the glasses or medication of the member and his family.

Due to the fact that there are a LOT of schemes in the market, it is not possible for me to give you a breakdown in terms of funds for each specific benefit or fund. For the above I suggest you visit the various web pages of the schemes where you will find the benefits listed and monetary values added to each benefit. Here are web addresses of some of the funds that Solidarity members have access to:

www.discoveryworld.co.za
www.medihelp.co.za
www.sizwe.co.za
www.ingwehealth.co.za
www.fedhealth.co.za
www.pharos.co.za
www.momentumhealth.co.za
www.telemed.co.za
www.oxygen.co.za

I hope the above will answer some of your questions. Kind regards - Ronell Kruger

RADIOGRAPHER URGENTLY REQUIRED!

Johann urgently needs a radiographer. He guarantees a position with a salary of R10 000 per month (plus extra for work after hours). Lengthy experience is not that crucial. The practice is in the Free State, fairly quiet, basic radiography only. If you are interested, please contact him directly – Johann Myburgh, jpmmyburgh@telkomsa.net, telephone 0027-56-2123299 or 0027-82-5792762; fax 0027-56-2121818.

PROPERTY NEWS: SHELLY@SEA & SHELLY@EASE

Seeff Properties (Margate/Uvongo) are currently marketing two exciting projects at Shelly Beach on the South Coast of KwaZulu-Natal, namely Shelly@Sea and Shelly@Ease.

Shelly@Sea:

- Holiday resort
- Relax in great comfort

- Sea views. See the waves
- Phase 1 selling for R580 000, all expenses included
- 7 Plans to choose from
- Covered parking for all cars
- Two swimming-pools
- Club house with entertainment facilities for the whole family
- Central location near the popular Shelly Centre and the new South Coast Mall
- Phase 2 is already selling now, only 1 month after the launch of phase 1!

Shelly@Ease:

- Retirement resort
- Retire in style
- Phase 1 now selling from R580 000, all costs included
- 3 Plans to choose from
- Community centre, restaurant, library, hairdresser, chiropractor, physiotherapy, first level of nursing care with infirmary, facility for frail care, minibuses, tuck-shop, pool, shaded walkways, beautiful gardens
- Warm homely atmosphere in the heart of nature in its tropical splendour
- Central location next to Shelly@Sea and near the popular Shelly Centre and the new South Coast Mall.

For more details, contact Tertius Bartmann of Seeff Properties at jftbartmann@telkomsa.net or telephone 0027-83-4563699.

OPTIONS FOR FOREIGN SPOUSES

Elwin asks: *I have some questions for you or for the newsletter if interesting:*

1. *If I return to South Africa, is it possible for my wife to accompany me directly, or does she need to wait in Europe for a temporary residence permit? She has a Dutch passport.*
2. *Is it an advantage if she receives a job offer?*

Our reply: *Dear Elwin, Thank you for the email received. In reply to your questions, the following:*

1. *Your wife can either accompany you to South Africa and once here apply for her permit to be upgraded from visitor's visa to temporary residence permit as relative (spouse), or she can first apply for the residence permit and then come to South Africa. Personally I would recommend the latter, because if she enters South Africa as a tourist, while intending to stay on as resident, she is technically entering the country under false pretences and further permits can be refused on these grounds. I have personally never known them to be refused, but legally it could happen and there is always a first time. Temporary residence permits are normally granted within 2 to 6 weeks. Once you have been married for 5 years or longer, she can apply for a permanent residence permit, of course.*
2. *If she has a job offer, she needs to apply for both a work permit AND a residence permit as your spouse. It might slow down the process, but will not play any other role.*

Kind regards!

HELP WITH YOU SEASIDE HOME ...



Flower, Springer Bay.

If you have a home in Springer Bay, Nautilus Bay, Boggoms Bay and vicinity, 2ndhomesolutions can help you to take care of it when you are not at home! This includes aspects such as a laundry service and property service. Visit www.2ndhomesolutions.com for more information, or contact Ruth & Paul Mills at telephone 0027-72-9662343.

SKILLED LABOUR SHORTAGE

One of the strange aspects of the South African brain-drain is the shortage of skilled labour, combined with a dire shortage of available positions for such skilled workers! Is this the result of bad marketing of the positions, the ignorance of employers, or an unwillingness to employ people in permanent positions? What is your experience in this regard? Please let us know, so that we can address the situation! Here is Peter's experience in this regard:

Thought you would like to know my wife and I have made the move back and it is proving rather interesting on the job front. Whilst she has had no difficulty finding a role with an old client, mine is proving quite the opposite and I think you need to make readers of your newsletter very aware of the situation. Firstly clearly there are jobs available however as a white male these are restricted to technical roles for the under 30's. Mention your age - I am mid 40's – and people run for cover. Secondly the level of awareness locally of international qualifications and experience that you have gained abroad is on the whole zero. I am tired of being asked what subjects I did for my matric (1977) when I have a masters degree. As far as the masters degree is concerned, I have had to explain what it is to almost every agent and employer - I have been asked whether this is a short course, a diploma or what. It is disheartening when you are being interviewed by people who do not know what an MSc is and who have little or no understanding of your skills and experience - how the hell are they going to place you? Thirdly people here talk of roles in a different language. I am a marketing professional that does not mean a salesman or a promotions person handing out leaflets in a store somewhere. As Marketing Director for a couple of companies in the UK I have handled the full range of marketing activities from branding to advertising to direct marketing to public relations. Tell that to a recruitment agent and the look of sheer disbelief leaves you cold and with the realisation they are going to be of little help. Fourthly finding a recruitment agency to work with - now that is another problem. 90% don't call you back and 90% of those you do get to have contact with well the quality leaves much to be desired. I am not just talking about mickey mouse recruitment agencies here, I am talking about those that handle the largest companies in SA, who claim to be executive recruiters. And finally, took me a long while to appreciate this when we moved abroad - arrogance. No other word for it, South Africans are at the best of times arrogant, people think they know more and better than you when clearly they have had little exposure to the real world and are blissfully unaware of what goes on. Prognosis is not good - carry on like this and a deteriorating Rand is what will keep the place in business. Oh and I must add for those who might think I am racist, I can understand when people who are new to the business world are inexperienced and lack understanding (the previously disadvantaged - what I am talking about is the average white). Clearly the brain drain is not a figment of anyone's imagination.

Outside of that - lovely to be back. Love the weather, the lifestyle, my old friends, my family oh and not forgetting the food. Sadly though I after three months have already started to look abroad and will most likely leave in the near future. Why? Because my skills are in demand in the UK, I get treated like I am half intelligent and people appreciate me for what I can offer. Sorry to be negative but it is a fact of life and one that you and readers of your newsletter need to be aware of. For those of us who do return and are not doctors or engineers and are white

males, there seems little option other than to work for yourself and even then the opportunities are limited.

There you have it – the debate is open! Do you agree, or not? We would love to hear from you!

5000 AFRIKAANS POEMS IN 10 MONTHS

More than 5 000 Afrikaans poems have been submitted by aspiring writers over the past ten months to the website www.woes.co.za. The total is growing by more than 100 poems weekly and even this average keeps on growing as more and more writers find a home on the website. The website is a creative platform for Afrikaans and offers the aspiring writer a chance to show off their work to the world. Readers may read poems in the archive according to themes such as love, religion, politics and more. A search function is also available if you are looking for something more specific. If you come across a writer that you enjoy, you can visit their web page on the site and gain access to all the work that the author has submitted to the website. The woes website was created for all aspiring Afrikaans writers and is completely free. Writers get their own web page, statistics on how many times their work has been read and also receive comments on their work from other writers and readers of the website. Currently, there are far more comments than work submitted to the site which means that writers receive that all important feedback about their work that they so deserve. There is much more to the site than just poems and writers may submit to other categories such as short stories, articles and snippets/blogs. Many writers have their own series which they publish weekly and thereby they generate their own following. Music and film reviews are also done by writers who have been doing so for years and writers who would like to do so. The website is famous for its marathon-poem project in which all writers on the site were invited to write the longest poem in Afrikaans. This project ended successfully in 2006 and the poem consisted of 8 828 words. For more information contact Willem Gous at woes@woes.co.za or telephone 0027-82-3220600.

AFFORDABLE FLIGHTS BETWEEN AUSTRALIA/NEW ZEALAND & SOUTH AFRICA

Information in this regard is still available from Delia & Evert van Dijk at evertvandyk@worldonline.co.za or telephone 0027-12-3445748.

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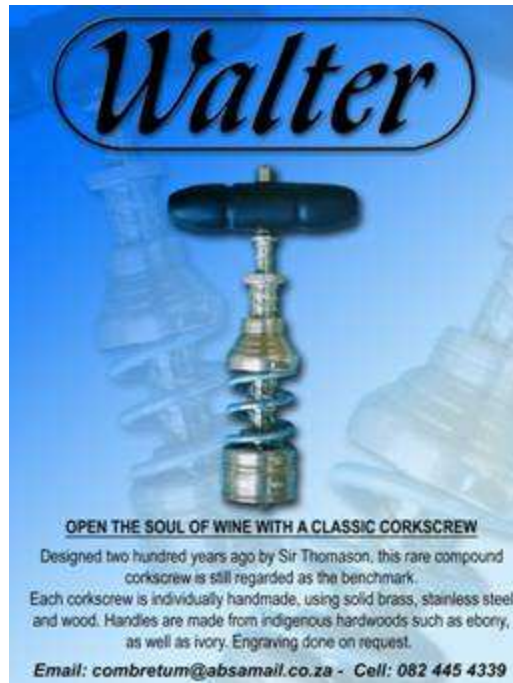
CUSTOMS & EXCISE

Anita asks: *I am coming to SA for my brother's wedding in March, and I want to buy and bring him a set of speakers for his stereo as a wedding present (if the airline will allow me to). The speakers will cost me \$220 in the USA, but he told me they are worth about R7 000 in SA. As they will be brand new, and a gift, what will customs charge me to bring them into SA? Thanks for your help!*

The representative of Customs and Excise replied: *The passenger travelling to South Africa qualifies for a R3 000 duty free allowance. Thus if the goods she is carrying with her are less than R3 000, no duties are payable. Where the items exceed R3 000, duty at a rate of 20% is charged on the excess amount. The R3 000 allowance is per person. Specific exclusions are alcohol and tobacco products, which have their own allowance.*

Thank you for the information, SARS!

SHOPPING



CURRICULUM VITAE

We get several CVs per week of people looking for employment in South Africa. Here are a few useful tips to keep in mind when compiling a CV:

- Don't leave gaps in the time-line – if you did not work for some weeks/months as you were ill or travelling, mention it clearly.
- Do not supply the title of your position only, also explain what your previous/current duties involved.
- Do not mention years only, specify from which month and year to which month and year you filled a position.
- Enclose full contact details – a cell number or email address only is insufficient. The proposed employer has to know where you currently physically are in case of an interview.
- Do not cram the pages of the CV too full. Lay the facts out neatly.
- Spelling errors and other proof-reading errors are unacceptable. Read the final product several times and ask someone else to do so too before submitting it.
- Ensure that your CV is accompanied by a neat, custom-written cover letter if you are applying for a specific job in a specific company.
- Ensure that it is clear when you will be able to take up a position and/or intend to return to South Africa.
- Please name your CV's file properly. Something like **CV James Jones 02 2007** is perfect, but **CV Feb 2007** only makes it difficult for the agent to recognise a file – how can he/she know whose CV it is? Or even worse, the CV with your secret nickname as title– **Sweet pie's CV**. How should we know who Sweet pie is? And believe me, we do get such CVs. Keep every aspect of the CV as professional as possible and send it to us for free assistance with the search for employment (address: alana@solidariteit.co.za).

MEDITATION

This month's meditation comes from Rev Gawie Cloete of Mariental, Namibia. He can be contacted at gawie@mweb.com.na.

I would like to start this meditation with a story told by someone else: *"In church I noticed a little boy the other day. He was about 1 or 2 years old, had turned around in the pew and was smiling at all behind and next to him. He was not naughty, he was not pulling hair, making noise or distracting the minister – all that he was doing, was smiling. When his mother could not stand it any longer, she tugged him around, gave him a hard stare and a whack and said: Stop smiling, you are in church. With tears in his eyes, the little guy was staring obediently in front of him. I heard the mother say: That is better!! (From a book by Philip Yancey: What's so amazing about grace?)"*

Many religious people have forgotten what grace is – or maybe they have not learnt yet. A young girl prays: *"Oh God, make the bad people good, and the good people nice."* Why do "good people" forget to be "nice"? The Bible does not teach us that. When Jesus addresses sin, He is always merciful towards the sinner. It seems to me as if He reached more in that way than the strict church people of His time, such as the Pharisees. So many people are "broken" in our world, without finding mercy from anyone anywhere. Mercy actually is the only thing they are looking for, but that is exactly what they cannot find. In church, the one place where they should experience grace and mercy, all they hear about are their mistakes and guilt. Please pray with me that the Lord will teach us once again what mercy is.

GREETINGS

With all our best wishes from warm Pretoria

Alana & colleagues

AfriForum

[www.comehome.co.za / alana@solidariteit.co.za]