A new year, 
A FRESH START

Looking forward to 2013

INSIDE

Ethics Line launched

Be money savvy this Christmas

A fool-proof festive feast
A new day dawns on Sechaba

Year-end message from our CEO

HAVING ONLY RECENTLY JOINED Sechaba, I am appreciative of the way that I have been received and welcomed into the Sechaba family under trying circumstances. I acknowledge that this year has not been an easy time for you and while we may still need to walk through the valley before we see sunlight, already some rays are starting to shine through.

I am already getting to know many of you, through particularly the breakfast sessions, and the feedback I have received is that as a staff and as a company we are ready to move forward and start a new era together.

There is a lot of baggage that we need to leave behind us and still a lot of healing that needs to happen, but as we move forward into the new year we have an opportunity for a fresh start and we can begin to focus on new milestones and goals, which I plan to celebrate as we achieve each one along the way.

There may still be bumps in the road before we reach a smoother path, but I believe that if we work as a team, we can make a success of this business. In order to reach this smoother path, certain changes are necessary within the business, and while change is always challenging, I believe that the result of these changes will produce positive results and lead to a healthier and more successful organisation.

I am looking for people to take ownership, accountability and responsibility for their work and for the value that they bring to the company. I strongly value integrity and believe this is a non-negotiable within any successful business. I also honour the extraordinary amount of energy it will take for each one of us to rebuild this company into one we can all be proud of.

Our current focus is very much on retention of members and my plea is for each one of you to assist in ensuring that we retain our members and keep Sehawa healthy in order to guarantee their and our longevity in a difficult economy.

I want to thank you once again for your loyalty, hard work and commitment through 2012 and look forward to sharing the new organisational goals with you in the new year. I wish you all a blessed festive season with your families and friends and that you come back refreshed and rejuvenated in the new year.

For those of you who are driving or travelling over December, please do so safely.

Thanks and blessings

Grant Newton
CEO

DON’T SUPPORT IT, REPORT IT!

Sechaba is committed to conducting healthy business practices with honesty and integrity. Here’s how you can help our company to keep up this performance.

THE ETHICS LINE was launched in partnership with Tip-Offs Anonymous, managed by Deloitte, to curb any fraudulent practices within Sechaba Medical Solutions and Sizwe Medical Fund. The line offers 24-hour assistance in English, in addition to Xhosa, Zulu, Afrikaans and Sotho lines that operate from 7am to 9pm, 365 days a year.

Confidentiality is guaranteed.

Staff and clients are encouraged to use the ethics line to report any form of misconduct, such as abuse of company property, collusion with external or internal parties, theft, bribery or corruption (see complete list of offences in circulation).

Sizwe members are also encouraged to report fraudulent providers, members and staff.

Issues that should not be reported on the line are minor arguments amongst staff, service complaints, product complaints and personality clashes.

Source: www.lowcarbfriends.com

THE SIMUNYE TEAM
Editor: Tina Romer
Writer: Mnathabu Tladi
Contributors (Dec-Jan 2013):
Susan Vos, Pathma Pillay and Heloise Steyn

Tax ruling favours dependants

The definition of what is considered a medical aid dependant has been widened for tax purposes. The ruling will benefit taxpayers and assist family members who are unable to pay their own medical aid contributions.

FAITH MEMENYA, TECHNICAL DIRECTOR at the South African Institute for Professional Accountants, recently told Business Day that by broadening the definition of a dependant, a taxpayer would be able to claim medical aid contributions paid on behalf of extended family beyond just the husband, wife and their children. She said the South African Revenue Service (SARS) seem to have shown a willingness to accommodate the economic reality faced by many families.

SARS’s reference to immediate family members in the dependant definition has recently been broadened to include extended family. The change was introduced in the latest Taxation Laws Amendment Bill. Although SARS’s internal guidelines on how the provisions will be applied have not yet been finalised, the medical aid member paying the contribution will have to prove that he or she is liable for the family member’s medical aid support.

Sizwe Medical Fund follows the guidance of the Council for Medical Schemes, which defines a dependant as: your immediate family in respect of whom the member is legally liable for family care and support and such other persons who are recognised by the scheme as dependants. Immediate family is classified as your parents, your children and your siblings, and the scheme has the right to require proof of such dependancy.

Please note the change to child dependant status for Sizwe Medical Fund members for 2013. A dependant is considered an adult dependant from the age of 21, unless:

1. The child, between the ages of 21 and 24, is a full-time student, in which case a letter must be submitted from the educational institution confirming that he or she is registered as a full-time student.
2. The child is mentally or physically disabled in which case a medical report must be submitted as proof of such disability.
3. The child is financially dependent on the paying member, in which case an affidavit is required as proof of dependance.

Affected members with child dependants between the ages of 21 and 24 have been notified of the change and have been given until 31 March 2013 to submit proof of the above. If a member has not supplied the proof required, his or her dependants will be automatically defaulted to adult dependant status, backdated to 1 January 2013.

The partner of the main member is regarded as an adult even if he or she is younger than 25 years.

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**A blow to global AIDS funding**

With an estimated 34 million infections in 2010, HIV/AIDS is one of the five fastest-spreading diseases in the world. Although progress has been made in reducing infection rates both locally and worldwide, funding to combat the pandemic remains a problem.

**FAST FACTS**
- Commemorated on 1 December, the campaign raises awareness about the HIV/AIDS pandemic.
- The first observance of World AIDS Day occurred in 1988.
- Despite extensive and ongoing treatment and research, approximately two million people die from AIDS every year.
- Nearly three million new cases of the disease have occurred so far this year.
- The red ribbon has been an international symbol of AIDS awareness since 1991. It is worn to show support for those who are suffering from or affected by the disease.
- Every year, World AIDS Day has a theme and 2012’s theme is “Getting to zero: zero new HIV infections, zero discrimination, and zero AIDS-related deaths.”
- You can follow the campaign on twitter @UNAIDS or “like” the World AIDS Day page on Facebook.

**DID YOU KNOW?**
The Medical Research Council’s recent Rapid Mortality Surveillance report shows that life expectancy has increased dramatically in South Africa due to the provision of anti-retroviral treatment. Life expectancy has increased by 4% between 2009 and 2011, from 54.5 to 60 years, reversing the downward trend that started in the late 1990s. The infant mortality rate dropped by 25%, from 40 to 30 deaths per 1 000 live births, with the mortality rate for children under five declining at the same rate, from 56 to 42 per 1 000, over the same period.

**South Africa blushing with soccer fever**

The festive season is a time of rest and relaxation. Unfortunately, it can also be a time of worry and stress due to financial pressures. Follow these tips to keep money and gifts from taking the joy out of Christmas.

**Bet on a budget**
Draw up a budget to guide your expenses and help you to spend in a responsible way. Spend money on needs rather than unnecessary wants and remember to include new-year expenses, such as school uniforms and stationary, in your budget.

**Prioritise**
Rather use your bonus to pay off debts and loans than spend it on unnecessary items. Luxuries that you can’t really afford are not worth the stress that comes with it.

**Think ahead**
Be pro-active and double-up on your regular payments where possible. Put money aside or paying in advance for rent or lights and water reduces the financial stress of the new year.

**Set the limit**
Together with your family and friends, set a limit for Christmas gifts. You can also agree to buy one gift each and have a name draw to determine who receives which. This creates excitement and avoids the exchange of expensive and unwanted items.

**Avoid the mass mania**
Instead of going to overpriced department stores, buy gifts from markets or craft fairs. Such items are often better in quality and more original that those that are mass produced or priced according to a brand.

**Do it yourself**
If you are creative or have a particular skill, why not utilise it? Bake cookies or create artworks to give away as gifts. It will be appreciated and valued much more than bought items.

**Go green**
Many people catch up on their gardening and planting during the holidays. Small plants and flowers are fairly cheap and make great gifts, even for those hard-to-buy-for friends and relatives. Not only will you be contributing to the beauty of someone’s home, but you’ll also be giving back to the environment.

**Jingle tills**

**The DAY AFTER CHRISTMAS**

Twaas the day after Christmas, and all through the house, every creature was hurrying – even the mouse.

- Wrapping and ribbons just covered the floor, while upstairs the family continued to snore.
- And in my T-shirt, now Reeboks and jeans, went into the kitchen and started to clean.
- When out on the lawn there arose such a clatter, I sprang from the sink to see what was the matter.
- When what to my wondering eyes should appear, the postman, and I was gripped with fear.
- With a handful of bills, he grinned like a fox, then quickly he stuffed them into our mailbox.

Bill after bill, after bill, they still came, whistling and shouting he called them by name: “Now Edgars, new Trouters, new Makro and Lubners, here’s Visa, and Master Card, and one from Saty Kramers.”

“To the tip of your limit, every store, every mall, now chargeaway-chargeaway-chargeaway all!”

He sprang to his truck and he drove down the road, driving much faster with just half a load.

Then I heard him exclaim with great holiday cheer, “ENJOY WHAT YOU GOT, YOU’LL BE PAYING ALL YEAR!”