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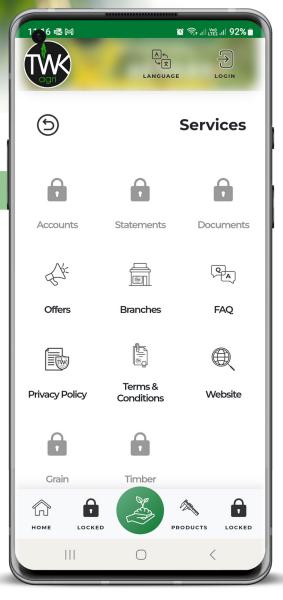
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# Glancing back, looking forward

### By Andre Myburgh - Managing Director, TWK Agri

Let's build on our strong roots of principles of integrity, innovation, and service to both people and the land, and let them anchor us through 2026 and beyond.

As we close the chapter on 2025 and prepare to welcome a new year, I am filled with gratitude and pride for what we have

accomplished together. This year marked our 85th anniversary—celebrate 85 years of growth and shared purpose. This milestone also invites us to reflect on the journey that has shaped us and the values that continue to guide us. Much like the rings of a tree, each year adds a layer to our story.



Agriculture is not just an industry - it is a way of life

Our journey has been shaped by deep roots - principles of integrity, innovation, and service to both people and the land. These values have guided us through seasons of change and challenge, allowing us to grow with intention and resilience. Like timber, we have learned to stand tall through adversity, adapting with grace and remaining strong in our foundation.

2025 was a year of grit and growth. We faced challenges that tested us, yet we responded with courage and unity. Our teams showed remarkable attitude and dedication, turning obstacles into opportunities and consistently choosing to respond with positivity and purpose. As Victor Frankl reminds us, our attitude is the space between what happens to us and how we choose to respond.

To our staff: thank you for your commitment, your servant leadership, and your care for our clients and communities. You are the heartbeat of TWK, and your contributions continue to shape our legacy.

To our stakeholders and especially our loyal farmers: your trust and partnership are the foundation of our success. Agriculture is not just an industry - it is a way of life, and we are honoured to walk this path with you. May our relationships continue to grow stronger as we pursue sustainable growth together.

As we enter 2026, let us carry forward a culture of positivity, resilience, and shared purpose. Let us continue to build on the strong roots of our past. We are not simply closing a chapter; we are carving the next one - one defined by deeper roots, broader growth, and shared success.

I wish you and your loved ones a joyful festive season filled with love, peace, reflection, and gratitude. May you experience the Lord's grace and mercy in abundance, and may the new year bring renewed hope and opportunity.













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We add value in an ethical way and take responsibility for our actions.	We grow our business by building relationships of trust with all stakeholders.	We drive sustainable growth through agility and perseverance.	We develop unique solutions to solve complex challenges.

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# <u>Keeping your cattle cool</u>

# so they stay productive

By Lindi Botha

As climate change drives up temperatures across South Africa, the impact of heat stress on livestock has become a growing concern. For both beef and dairy producers, the consequences include reduced feed intake, lower fertility, and decreased output.

Without adequate mitigation, farmers stand to lose not just income, but long-term herd performance.

Heat stress occurs when ambient temperatures rise above cattle's comfort zone due to increased solar irradiance. It is measured through the temperature-humidity index, which combines air temperature and relative humidity to gauge the likelihood of heat stress.

Heat stress during early pregnancy may further impair embryo development and increase embryo mortality in cattle.

Since breeding months often coincide with the hottest periods of the year, farmers must be especially vigilant to protect their herds from thermal strain.

### Measuring heat stress

Panting scores can be used for quantifying heat stress in cattle. Meat and Livestock Australia (MLA) have developed guidelines for determining the panting score.

According to the MLA, if more than 10% of the cattle exhibit panting scores of two or more, cattle handling should cease.

Handling should only resume when conditions become cooler and cattle have returned to normal.

Cattle with panting scores of 3.5 or more are in danger of death.

If more than 10% of the cattle exhibit panting scores of 3.5 or more, there is potential for a serious problem to develop unless measures are taken to cool the stock.

The transition from 2.5 to 4.5 can happen quickly, in less than two hours, under extreme conditions.



Panting Score	Breaths/minute	Breathing condition	
0	<40	Normal with panting. Diffucult to see chest movement.	
1	40 - 70	Slight panting, mouth closed with no salivation. Easy to see chest movement.	
2	70 - 120	Fast panting with salivation present. No open mouth panting.	
2.5	70 - 120	As for 2 but with occational open mouth panting. Tongue not extended.	
3	120 - 160	Open mouth panting and some drooling. Neck extended and head usually up.	
3.5	120 - 160	As for 3 but with tongue out slightly, occationally fully extended for short periods and excessive drooling.	
4	>160	Open mouth with tongue fully extended for prolonged periods and excessive drooling.	
4.5	Variable	As for 4 but head down. Cattle beathe from flank. Drooling might cease.	



**Sun stroke:** Cattle encountering heat stress will be lethargic and spend less time grazing. Picture by Lindi Botha



**Chilling out:** Shade planning should be done to ensure cattle have adequate natural shade to keep cool in hotter months. Picture by Lindi Botha

### Quantifying the cost

Abiodun Ogundeji, researcher in the Department of Agricultural Economics at the University of the Free State, found that even moderate mitigation strategies, such as fans or forced ventilation, could reduce production losses due to heat by up to 50%.

In a study examining dairy cows in the Free State, and using climate data from 1950–1999 and projections for 2040–2070, Ogundeji estimated that without adaptation, milk production losses could double by mid-century.

However, when farmers employed moderate heat-abatement methods such as wetting and forced ventilation, milk yields and incomes improved.

According to the study, a dairy farmer with 50 cows could lose up to 54 920 litres of milk per month without any mitigation. In contrast, farms using fans saw production losses reduced by more than half, demonstrating that even small interventions can have a major impact on profitability.

"A dairy farmer with 50 cows could lose up to 54 920 litres of milk per month without heat mitigation."

### Structured shade

As a start, providing shade, whether natural or artificial, is among the most effective heat-abatement measures - but it needs to be carefully thought out.

Effective ventilation and wetting strategies can also be added where possible.

Dr Mhlangabezi Slayi, senior researcher at the University of Fort Hare, said strategies should include trees, shade nets, or constructed shelters, alongside cooling ponds and waterspraying systems. "Shade is beneficial for cattle physiologically, behaviourally, and in terms of production," Dr Slayi explained. "Cows with access to shade have lower body temperatures and respiration rates, and they maintain better grazing patterns."

He also advised farmers to implement nutritional adjustments such as high-energy feeds and electrolyte supplements to combat heat stress.

Carly Becker, a researcher from the Department of Animal and Dairy Science at Mississippi State University in the United States, has noted that cattle will naturally seek shade when temperatures rise.

"Cattle without access to shade may reduce the time spent grazing when environmental temperatures are high. Instead, they are likely to seek relief from the heat by congregating around a water tank and creating a muddy area to facilitate cooling. In contrast, cattle with access to shade do not spend time in search of shade at the expense of grazing."

Becker said that natural shade from trees provides only variable protection against solar radiation, since it is contingent on height, spacing, and density of various species.

"When trees are intentionally planted and managed to provide adequate shade and protection, this method of heat abatement can be useful in minimising the negative effects of heat stress. However, trees can only provide shade for a portion of the day," she explained.

"Cows may crowd around a tree because there is not enough shade space, which often leads to soil erosion, may expose the roots, and can damage or even kill the tree."

"Furthermore, when animals crowd together in one area, manure and urine will accumulate, creating a potential health issue and reducing pasture fertility in the long run."

"During periods of extreme heat, feed at night when cattle are most likely to eat."

These impurities also easily spread to other parts of the body. "When walking, natural leg movements can carry contaminants around the surface of the udder," she said.

"Cows that are standing, lying, and walking in deep mud and manure have the potential to contract mastitis and hoof diseases."

Farmers should therefore implement structured shade planning to provide sufficient space for each animal, while also taking steps to minimise hygiene issues.

Dr Motshabi Chadyiwa, livestock and climate change researcher at the Agricultural Research Council, further said that limiting livestock movement during the hottest hours of the day can reduce unnecessary energy expenditure.

"During periods of extreme heat, feed at night," she said. "Livestock consume more at night when it's cooler, so it's critical to ensure feed is available when cattle are most likely to eat."

### **Breeding for resilience**

With temperatures rising, farmers need to consider long term adaptation strategies to protect their herds. Here, genetics can play a vital role.

Dr Slayi has noted that indigenous breeds, such as Nguni and Afrikaner cattle, are naturally more heat tolerant, having evolved over centuries in harsh climates.

"These breeds exhibit traits like higher heat tolerance, better water-use efficiency, and improved feed conversion rates under stressful conditions," he said. "Targeted breeding programmes can amplify these advantages."

Dr Chadyiwa added that hide texture and hair colour affect an animal's ability to regulate temperature, making certain breeds more vulnerable to heat stress than others.

"Breeding strategies that incorporate drought-tolerant indigenous lines will be key to future livestock sustainability," she said. "Crossbreeding programmes combining locally adapted breeds with improved production traits can strengthen resilience to both heat and disease."

As South Africa faces longer, hotter summers, integrating short-term measures like shade and ventilation with long-term genetic and management strategies will be essential.

Proactive adaptation can preserve animal welfare, maintain productivity, and secure livelihoods.

"Targeted breeding programmes can amplify genetic advantages of more heat resistant breeds."



"Success begins with people's mindset, and as a leader, you must lead by example."

# ultivating growth and Leadership

"I want people to remember me as someone who led with positivity, consistency, and care."

### Meet Edwin Rasete

By Juwairiah Cassim

## Currently leading the Umzimkhulu branch, Edwin's story is one of growth, commitment, and a deep love for agriculture.

In the heart of TWK's agricultural operations, where passion and purpose come together, we interviewed Edwin Rasete, a dedicated professional whose journey reflects hard work, continuous learning, and inspiring leadership.

Edwin began his journey with TWK in October 2022, when he joined as an Assistant Manager at the Ixopo branch. "This month (October) actually marks my third anniversary with TWK," he said proudly. "It's been a journey of learning, growth, and great teamwork."

### A deep love for agriculture

Edwin's passion for agriculture started at a young age and has guided his educational and professional path ever since.

"My passion for agriculture started early, which led me to study through UNISA, where I completed both my Diploma and BTech Degree in Agricultural Management," he said.

"I also hold a Postgraduate Diploma in Management from North-West University and am currently enrolled for an Advanced Project Management programme at the same institution."

Committed to continuous learning, Edwin has completed several short courses with various private institutions and a Strategic Management programme through North-West University, a testament to his lifelong learning and professional development.

### Leading by example

As Edwin steps into his role at the Umzimkhulu branch, his leadership philosophy remains grounded in participation and collaboration.

"My leadership style is participative," he said. "I believe in teamwork, open communication, and empowering individuals to reach their full potential."

"Success begins with people's mindset, and as a leader, you must lead by example."

He believes that building a strong branch culture based on respect, trust and shared goals is key to long-term success.

"It's about creating an environment where everyone feels part of the journey and proud of what we achieve together," he added.

### Socialising and rap music

When he's not at work, Edwin dedicates much of his time to personal growth and connecting with others.

"I spend most of my free time studying or engaging with the people around me," he revealed. "I'm not originally from this area, so I enjoy getting to know the community and learning from different people."

Edwin also shares a fun fact about himself: "People don't know that I love rap music. I've been writing lyrics since my tertiary days!"

"I think of myself as two-inone, serious when it comes to work, but also lighthearted and fun to be around."



Edwin Rasete - Retail Manager, Umzimkhulu

### Vision for the future

Looking ahead, Edwin hopes to make a lasting impact through both his leadership and the success of his branch.

"I want to create a positive and motivating work environment where every team member feels valued," he said. "By doing so, I believe others will find inspiration in my leadership and grow from it."

"I also strive to maintain excellent customer relationships even my previous clients from Ixopo still reach out because they value the service we provided."

For Edwin, leadership is not just about managing people. It is about building lasting relationships and setting an example through integrity and passion.

"Wherever I go, I want people to remember me as someone who led with positivity, consistency, and care," he added.

### A shout-out to TWK

Before ending our conversation, Edwin adds a heartfelt note on behalf of his team: "My team is very positive and deeply appreciative of TWK for giving them this opportunity. For many of them, this is where their careers begin, and they're grateful to be part of something meaningful."

Edwin Rasete continues to inspire through his commitment to growth, people, and purpose.

His story reminds us that true leadership starts with passion, then it grows through dedication, humility, and teamwork. ↓



By Clint Hall

TWK's new retail outlet in Umzimkhulu, KwaZulu-Natal, will bring essential farming resources closer to the heart of the rural community and boost the local economy.

We are thrilled to announce that we have officially opened a new Retail outlet in Umzimkhulu, KwaZulu-Natal, strategically located at 1 Main Road, Umzimkhulu Central.

This will bring essential farming resources closer to the heart of the rural community and contribute to local economic development.

Our new retail store offers a wide range of farming essentials, including seeds, fertilisers, pesticides, irrigation equipment, tools, animal feed, and expert agronomic advice - all under one roof.

### **Empowering local farmers**

The opening of the Umzimkhulu branch is part of TWK's broader vision to support emerging and established farmers across South Africa's rural regions.

The store is designed to meet the needs of smallholder, commercial, and subsistence farmers by improving access to quality agricultural inputs and expert support.

Umzimkhulu is a region with incredible agricultural potential. Our goal is to empower local farmers with the tools, knowledge, and products they need to increase productivity and sustainability.

### **Dedicated staff**

The new store is managed by Edwin Rasete. He and his team of six dedicated staff members pride themselves on their customer service and technical support.

They are committed not only to selling products but also to creating long-term value for the community.

Agriculture is the backbone of rural South Africa, and we see ourselves as a partner in the journey toward food security and economic growth.

### Fun-filled open day

The official opening event, held on 26th September 2025, featured product demonstrations, supplier exhibitions, and special promotions.

Lucky draw prizes and a complimentary wors roll with every purchase added to a fun-filled day for everyone.

Local farmers and community leaders attended in large numbers, underscoring the importance of accessible agricultural services in the region.  $\mbox{$\phi$}$ 













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December is peak season for livestock theft - here are some steps you can take to prevent losses and protect your herd.

"The number of goats stolen has increased to around 60 000 per year."

While the economic value of stolen livestock is difficult to quantify since these national statistics are not held in South Africa, more animals are being stolen at any one time

So, although the number of livestock theft cases has been declining since 2019, the value of each incident is rising.

Criminologist and lecturer at the University of South Africa Willie Clack, said the trend indicates that better organised criminal networks are involved, and they are stealing larger groups of animals at once.

Syndicates are not necessarily groups of criminals who target livestock alone. "There are networks of criminals that tap into the skills at hand at any given time to commit a specific crime," Clack explained.

"They form and disband as needed, not like a mafia that involves the same group of people over a number of years. Crimes could include stealing crops, livestock, vehicles, rhino poaching or even cash-in-transit heists."

According to statistics, quarterly stock theft cases dropped from about 9 000 between October and December 2018 to around 7 000 during the same period in 2024.

Importantly, the drop is not due to underreporting; 77% of thefts went unreported in 2017, but that figure has fallen to less than half today.

Clack said that goats are a prime target for thieves. "Historically, we've seen on average around 15 000 to 16 000 goats stolen per year. But over the last few years this has increased to around 60 000 per year," he said.

"In 80% of the cases, more than two goats are stolen at a time, indicating the involvement of organised groups rather than opportunistic individuals."

### Surveillance and response

Clack believes that improved on-farm security and the installation of surveillance cameras on rural roads have contributed to the decline in theft.

Coert Jordaan, chairperson of rural safety at Agri Eastern Cape, says crime has dropped significantly in areas where cameras have been installed.

Agri Eastern Cape operates a central command centre that monitors the province's camera network 24 hours a day, seven days a week. Suspicious vehicles and those linked to crimes can be tracked in real time.

Jordaan explains that the success of such systems depends on a reliable response team, an extensive camera network linked to the national Eyes and Ears (E2) Initiative, and community support.

"The system comes with a cost," he said. "There's an initial fee for poles and cameras, and a monthly fee for maintenance and staffing the command centre."

"It can take some convincing to get everyone on board because this is a role the police should ideally be fulfilling. But once farmers see the impact on reducing crime, they're willing to contribute."

### Branding vs tracking

Branding remains one of the most effective deterrents against theft. "Where branding is not done, theft increases and recovery is almost impossible," said Clark. "Branded animals are harder to sell and easier to return to their owners."

He cautions that ear tags and GPS tracking collars should not be solely relied upon, as both can be easily removed.

According to Uys van der Westhuizen, chairperson of Agri SA's Centre of Excellence: Rural Safety, tracking collars are effective only when supported by a rapid response system.

"Most of our success in reducing livestock theft has come from alarm systems that alert farmers when animals are moved," he said. "But these systems only work if there's a quick response from the farmer or security company. If technology is implemented properly with good reactions, it works."

"Branded animals are harder to sell and easier to return to their owners."

### Vigilance and communication

Van der Westhuizen advised farmers to keep animals away from roads and access routes during the festive season, since livestock grazing near roads are more visible and easier to steal.

"Adjust grazing management accordingly," he said of the summer season.

He also encouraged farmers to engage with their communities and frequent road users to report any suspicious activity: "Make them aware of what to look out for, so they can be extra eyes on the road."

Ultimately, the fight against livestock theft depends on vigilance, collaboration, and swift action.

By combining proper identification, technology, and community cooperation, farmers can significantly reduce their risk of losses.

This festive season, extra awareness and proactive security measures can make all the difference in keeping herds safe and livelihoods protected.



**Be safe, not sorry:** Livestock theft peaks in December and farmers should increase security measures to prevent losses. Picture by Lindi Botha.



Deur Riaan Rossouw

### TWK Agri se "Geo-Spatial"-oplossings

### Hoe satelliete jou plaas vanuit die ruimte sien

By TWK Agri werk die GIS-span daagliks met gevorderde tegnologieë om ons kliënte – die boere wat die hart van die landboubedryf vorm – te help om hul plase slimmer en doeltreffender te bestuur. Vandag wil ek met julle deel hoe GIS 'n rewolusie in landbou bring, spesifiek deur TWK Agri se "Geo-Spatial"-oplossings.

Wanneer jy soggens op jou plaas stap, sien jy dalk groen velde, rypwordende gewasse en miskien kolle grond wat natter of droër lyk as ander. Maar stel jou voor jy kyk na dieselfde plaas, nie vanaf jou trekker of voorstoep nie, maar van honderde kilometers bo die Aarde se oppervlak. Dit is presies wat satelliete elke dag doen – en hulle uitsig verander die manier waarop ons landbou verstaan en bestuur.

Kom ons duik in hoe satelliete jou plaas vanuit die ruimte sien en hoe dit jou besluite kan transformeer.

### Die "Bird's-eye view"-perspektief

Satelliete wat om die Aarde wentel, neem gedetailleerde beelde en data van jou grond op. Anders as gewone foto's, wys hierdie beelde nie net hoe jou plaas lyk nie – hulle openbaar ook versteekte patrone wat onsigbaar is vir die menslike oog. Met spesiale sensors kan satelliete meet hoe gesond jou gewasse is, of hulle stres ervaar, hoe grond verander en selfs die risiko van plae of siektes voorspel.

Dit werk deur afstandswaarneming: in plaas daarvan om gewasse direk te inspekteer of monsters te neem, "waarneem" die satelliet deur die energie vas te lê wat vanaf die Aarde terugkaats. Verskillende materiale – of dit nou grond, water of 'n mielieplant is – weerkaats sonlig op unieke maniere. Gesonde plantegroei, byvoorbeeld, weerkaats nabyinfrarooi lig sterk, terwyl gestresde of siek gewasse dit baie minder doen. Deur hierdie weerkaatsings te ontleed, skep

TWK Agri se GIS-span gedetailleerde kaarte wat boere help om gewastoestande deurlopend te monitor.

### Hoekom sê ons satelliete sien beter as die blote oog?

Vir ons lyk 'n veld dikwels welig en eenvormig, maar satelliete openbaar subtiele verskille. Een deel van die veld kan onder waterstres wees; 'n ander deel kan voedingstekorte toon; terwyl 'n derde deel floreer. Dit is moontlik omdat satellietsensors in verskillende golflengtes van lig kan "sien" – nie net rooi, blou en groen nie, maar ook infrarooi en termiese lig.

### **Byvoorbeeld:**

- Waterstres: Termiese sensors meet gewastemperature en wys of plante oorverhit as gevolg van onvoldoende water.
- Voedingsgesondheid: Weerkaatspatrone kan stikstoftekorte uitwys, lank voordat plante sigbare simptome toon.
- Grondtoestande: Satelliete openbaar grondvog- en tekstuurverskille wat die gewasgroei beïnvloed.
- Gewasgroeifases: Veranderinge in weerkaatsing oor tyd wys die verloop van plant, ontkieming en oes.

### Van 'n prentjie na besluitneming

Een satellietbeeld bestaan uit miljoene pixels, en elke pixel verteenwoordig 'n spesifieke stuk grond – byvoorbeeld 10 × 10 meter. Elke pixel dra data oor plantegesondheid, waterinhoud of grondstikstof. Wanneer al hierdie pixels saam gelees word, skep dit 'n kragtige verhaal van jou plaas se dinamika.

Boere hoef nie meer elke hoek van hul grond te voet te inspekteer om probleme raak te sien nie; satelliete bied 'n byna onmiddellike oorsig van wat gebeur. TWK Agri se GISspan kan hierdie data vertaal in maklik verstaanbare kaarte wat praktiese besluite

### Praktiese voordele vir boere

ondersteun.

Met hierdie inligting kan boere gefokus, slim en doeltreffend besluit:

- Presisieboerdery: Dien kunsmis net toe waar dit nodig is, bespaar koste en verminder omgewingsimpak.
- Waterbestuur: Identifiseer watter velde besproeiing benodig; voorkom oorbesproeiing en droogtestres.
- Plaag- en siektebeheer: Kyk vroeë tekens van gewasstres raak – dikwels die eerste wenk van plae of siektes.
- Oesskattings: Skat opbrengste maande voor oes en optimaliseer jou beplanning en bemarking.

Dit is hoekom satelliete stille vennote in moderne boerdery geword het – hulle waak oor velde, volg veranderinge en help boere om op te tree met presisie, eerder as raaiwerk.



Die toekoms van 'n boerdery sal selfs meer op satellietdata staatmaak. Met nuwe generasies satelliete wat fyner resolusies, korter herbesoektye en integrasie met hommeltuie en kunsmatige intelligensie bring, kry boere groter insig as ooit tevore.

Stel jou voor: 'n intydse waarskuwing dat 'n hoek van jou land tekens van voedingstres wys – sodat jy optree voordat die probleem versprei.

Satelliete verander plase in lewende, asemende kaarte: voortdurend opgedateer, ontleed en verstaan. Hulle help boere om die gaping te oorbrug tussen die grond onder hul voete en die groot prentjie vanuit die ruimte.

### Finale gedagte

Die volgende keer as jy na die naghemel kyk en 'n dowwe kolletjie stadig oorbeweeg, onthou: daardie satelliet kyk moontlik na jou velde terug. Dit sien nie net gewasse nie – dit sien gesondheid, water, grond en potensiaal. En in daardie visie lê die toekoms van slimmer, meer volhoubare boerdery.

As jy meer wil weet oor hoe TWK Agri se "Geo-Spatial"-oplossings jou plaas kan optimaliseer, kontak gerus ons GIS-span.

Saam neem ons jou landbou na nuwe hoogtes!



### BREEDING FOR CLIMATE CHANGE, THE ENVIRONMENT AND THE FARMER.

Mark Wattam - 082 603 8471 - Commercial Manager

Roelf van Niekerk - 083 949 5749 - Agronomic Crops Sales Manager Mpumalanga, Gauteng, Western FS, Northern Cape, Limpopo and Northwest

Neville Young - 082 654 2162 - Retail Sales Manager Northern Natal Co-ops, Swaziland and Lesotho

Steve Thomson - 082 327 8083 - Pasture and Forage Manager KZN and Eastern FS

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PASTURE & FORAGE GREEN MANURE & COVER CROPS

# Sunshine Seedlings

# Bringing Urbinati's Nursery Technology To South Africa

By Erich Jacobs

### **Empowering South African Horticulture with Innovation**

Sunshine Seedlings is revolutionising nursery operations in South Africa by distributing cutting-edge seedling technology from Urbinati, a global leader in horticultural equipment. This strategic partnership connects local seedling, flower, and other horticultural producers with world-class innovations, fostering efficiency, sustainability, and growth. Sunshine Seedlings has been distributing Urbinati nursery technology in South Africa for 13 years, and the machinery has proven itself across several applications. An Urbinatitrained technician based here in the country further supports

## Urbinati: A Legacy of Excellence in Seedling Technology

Founded in Italy, Urbinati specialises in state-of-the-art nursery and seedling equipment designed for precision, automation, and scalability. Their advanced technology—including automated transplanting machines, seeding machines, and climate control solutions—helps growers optimise production while reducing labour costs.

### A Transformational Partnership for South African Growers

By introducing Urbinati's advanced systems, Sunshine Seedlings empowers local growers and nursery operators to enhance productivity while maintaining high-quality standards. This collaboration bridges European innovation with the South African agricultural landscape, equipping growers with tools to meet industry demands.

### Sustainability and Growth: A Shared Commitment

Beyond distributing technology, Sunshine Seedlings provides education, technical support, and tailored solutions, ensuring growers maximise efficiency and sustainability. This initiative aligns with South Africa's agricultural goals of modernisation and responsible resource use.

### Looking Ahead: A Thriving Future for South African Horticulture

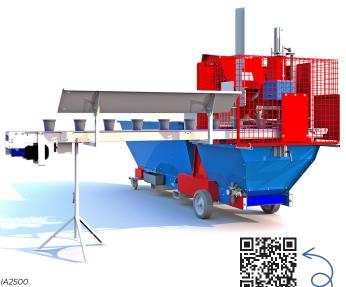
As Sunshine Seedlings and Urbinati continue their collaboration, the future of South African horticulture looks promising. Advanced seedling technology will revolutionise nursery operations, support sustainable farming, and strengthen the country's global agricultural competitiveness.

### Let's Build the Future of Horticulture Together

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# Protection against the storm

As the season approaches, Safire Insurance shares some important tips for safeguarding your property against storms.



At Safire, we believe that proactive risk management is the cornerstone of sound insurance practice. Taking steps to reduce risk before disaster strikes not only safeguards your assets but also helps ensure smoother claims processes and predictable outcomes.

As climate patterns shift and extreme weather becomes more frequent, property owners should take proactive steps before the inevitable thunderstorms roll in. A little preparation now can prevent costly repairs, insurance claims, and unnecessary headaches and interruptions later.

#### Know your regional risks

While every province faces its own challenges, some areas are more vulnerable than others. KwaZulu-Natal and Gauteng often experience violent late-afternoon thunderstorms with hail and flash flooding, while coastal regions may see gale-force winds and lightning strikes.

Understanding your area's storm risk allows you to prioritise the most relevant protective measures - for example, ensuring roof structures inland are suitably compliant, or providing efficient drainage in low-lying coastal zones.

### Check roofs and gutters

Roof integrity is your first line of defence. Inspect for cracked tiles, loose sheeting, or degraded waterproofing.

Blocked gutters and downpipes can lead to water backing up under roof tiles and pooling into ceilings — a common cause of damage that may not be looked at favourably by your insurer.

So it's best to clean all gutters and ensure that stormwater drains are free of debris, especially after dry winter months when dead leaves and twigs accumulate.



Commercial property owners should schedule professional inspections for large flat roofs or warehouse structures, where pooling water can cause significant structural strain and/or

#### Secure outdoor areas

Flying or falling debris is frequently associated with severe storm activity, and can result in damage to buildings and vehicles.

To mitigate the risk, trim overhanging branches, tie down garden furniture, and secure loose signage, umbrellas, or shade cloths.

Businesses should ensure that storage yards are cleared of materials that could be lifted by wind or washed into stormwater systems. Simple precautions can save you from shattered windows, damaged vehicles, and injured employees or residents.

### Brace for lightning and power surges

South Africa has one of the highest lightning strike rates in the world. Ensuring that your home, farm, or building has an effective lightning conductor, particularly in high-risk areas of the country, can help prevent disruptive damage caused by lightning strikes.

Inside, use surge protection plugs or install whole-property surge protectors to safeguard expensive electronics and appliances to brace your home for surges.

Many insurers are seeing an increase in claims for damaged inverters, gate motors, and security systems due to power fluctuations combined with lightning activity.

### Protect crops, equipment and livestock

For agricultural clients, storms can have devastating consequences beyond buildings alone. A little forward planning can mean the difference between a short disruption and a costly loss when severe weather hits.

- Machinery and equipment: Move tractors and other valuable machinery under shelter before storms arrive
- Crops: Ensure irrigation and drainage systems are in good working order to prevent erosion or waterlogging. Hail netting or crop insurance can provide vital financial protection during volatile weather periods.
- Livestock: Check that animals have access to safe shelter and that fencing and gates are secure. Lightning strikes can be fatal to livestock, so consider earthing systems around metal sheds or fencing.
- Power supply: Protect pumps and borehole systems from surges associated with lightning, and consider

### Check your insurance cover

The change of season is an ideal time to review your insurance policies. Confirm that your building sum insured reflects the current replacement cost - not the market value - and update valuations for fixtures, solar systems, or recent renovations.

Business owners and farmers should check their business interruption or loss of income cover, ensuring that it adequately accounts for potential downtime following weather-related damage.

Also review your excess amounts and clarify exactly what is and isn't covered, such as damage that results from inadequate maintenance.

### Keep maintenance records

As a policyholder, steps should be taken to mitigate against losses or prevent them completely. Adequate maintenance, carried out timeously, is essential to ensure compliance with the obligations placed on the insured by their policy.

Insurers may reject or reduce a claim if damage results from neglect or lack of maintenance. So keep dated photos or invoices from roof inspections, plumbing repairs, and electrical safety checks. These can be invaluable in proving that reasonable preventative measures were taken.

### Plan for emergencies

Prepare a storm plan for your household, business, or farming operation. Keep emergency contact numbers for your insurer, local municipality, and reliable contractors. Store key documents and valuables in waterproof containers.

To protect people in commercial or agricultural settings, ensure that your staff members know evacuation procedures and where to shut off power if flooding occurs.

With South Africa's storm season typically starting in late October and peaking through to March, now is the time to

Preventative maintenance and adequate insurance are not just about avoiding inconvenience - they're about protecting your most valuable assets and ensuring financial resilience in the face of nature's unpredictability.

The information contained in this article is not offered as 'advice' in terms of the Financial Advisory and Intermediary Services Act 2002 as amended, and policyholders should consult with their intermediaries and the policy wording so as to ensure a full and complete understanding of the cover offered to them in terms of the Safire policy of insurance. 🕴













# **FOSBLOCK EN FOSLEK**

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Fifty-two years ago, a ship left Durban Harbour carrying more than timber. It carried the hopes and dreams of South African farmers and the promise of a partnership that would span generations.

This is not just a business story. It's a saga of grit and grace, of boardroom battles and friendships forged over sake and braais. It's about how a handshake in 1972 became a lifeline for farmers and a bridge between two nations.

Today, the results live on through TWK Agri, which has proudly delivered over 31 million tonnes of pulp to Japan.

#### A Leap of Faith

The early 1970s were tough for timber growers in South Africa. Prices were falling, markets shrinking, and uncertainty loomed large. Craig Anderson, a man with vision and courage, believed South Africa's timber could find a home in Japan's booming pulp industry.

Negotiations were long and delicate. Cultures met, languages differed, but trust began to bloom. In 1972, CTC (Central Timber Co-operative) signed its first contract with Sumitomo Corporation and Sanyo-Kokusaku Pulp Company (SKP). The deal guaranteed 500 000 tonnes of chips per year.

The first ship, the Mimosa Africana that left Durban port in 1975, carried more than wood chips. It carried the start of a friendship that would endure for decades.

### **Building a Dream**

The early years were tough. CTC built its first mill at Cato Ridge, but soon it was bursting at the seams. The answer? A bold move to Richards Bay.

Imagine the scene: It is December 1981. Machinery groaned as it was loaded onto low-bed trailers. Staff packed up their homes.

But by January 1982, the new mill came to life. Rein Franz, the man behind the move, pulled off what many thought impossible: transferring an entire operation without a hitch. It was about more than engineering; it was down to sheer grit and teamwork.

The 1980s brought an economic storm. Japan's mills were slowed as pulp prices plunged. SKP asked for tonnage cuts and tighter costs. For CTC, the early 80s were a test of resilience.

But here's where the story shines. Instead of breaking under pressure, South Africans and Japanese sat together, shared tea, and found solutions. Technical missions flew in from Japan, inspecting mills, suggesting improvements. Every handshake, every bow, every smile mattered.

Through it all, TWK (then TWGA) stood firm. Supplying wattle and gum from the Lowveld, TWK played a pivotal role in stabilising timber flows.



In 1973, Mimosa Africana departed Durban harbour with timber bound for Japan — first international export.

Leaders like Bailey Bekker championed rationalisation, ensuring that every tonne counted. When Japan requested extra ships or tighter specs, TWK delivered and adapted.

This commitment laid the foundation for TWK Agri's reputation as a trusted partner in global forestry. That spirit of reliability is the same spirit that drives TWK Agri today.

### Did You Know?-

The Richards Bay mill was built in record time – just weeks after Cato Ridge shut down.

SATS efficiency jumped from 63% to 96% after a fiery meeting in Johannesburg.

Japanese missions conducted over 2 800 tests on chip quality in 1982 alone.

### **Innovation and Expansion**

By August 1983, a leadership milestone was marked: Rein Franz became General Manager, succeeding Craig Anderson, who moved into an advisory role.

Under Franz, CTC tackled chronic challenges head-on. SATS (South African Transport Services) inefficiencies, once languishing at 63%, were blasted into compliance after a fiery Johannesburg meeting, to achieve 96% loading efficiency.

Strategically, CTC pivoted to secure its future. Leasing and purchasing timber farms became imperative as processors and conglomerates snapped up plantations.

By 1985, CTC had acquired farms like Vrye Gunst and Morgenzon. It had launched its first grower loan scheme, and hosted a landmark Congress at Richards Bay, showcasing its achievements to 300 stakeholders.

By June 1986, the numbers spoke volumes: 156 shiploads delivered to Japan, totalling 4.5 million air dry tonnes of chips.

The crowning glory was a 35 000-tonne bulk carrier christened Craig the Pioneer, a tribute to the man who started it all.

### **Bridge of Cultures**

This story is rich with human moments. Japanese executives like T Chono and H Iwasaki became household names in South African forestry circles. They shared laughter over braais, marvelled at the African landscapes, and welcomed South Africans into their homes in Tokyo.

Craig Anderson's farewell dinner was filled with emotional tributes, handshakes, and promises that the bond would endure. And it did.

The partnership didn't just survive, it flourished. By 2023, TWK Agri celebrated 50 years of partnership with Japan, marking a legacy of trust and shared growth.

### **Rising to Challenges**

But history reminds us that progress is never without

•

challenges. In 2023, the devastating fire that broke out at NCT next to TWK's Richards Bay facility was a stark reminder of the risks inherent in industrial operations.

The blaze tested resilience, but TWK responded with speed and determination, restoring operations and reinforcing its commitment to safety and continuity.

"Over 52 years, TWK has delivered 31 million tonnes of pulp to Japan – a tribute to decades of trust and teamwork."

This event underscored what has always defined TWK: strength in adversity and an unwavering focus on partnership.

Today, that handshake from 1972 echoes in TWK Agri's success. Over 52 years, TWK has delivered 31 million tonnes of pulp to Japan. The recent celebration of the 50-year partnership was a tribute to decades of trust and teamwork.

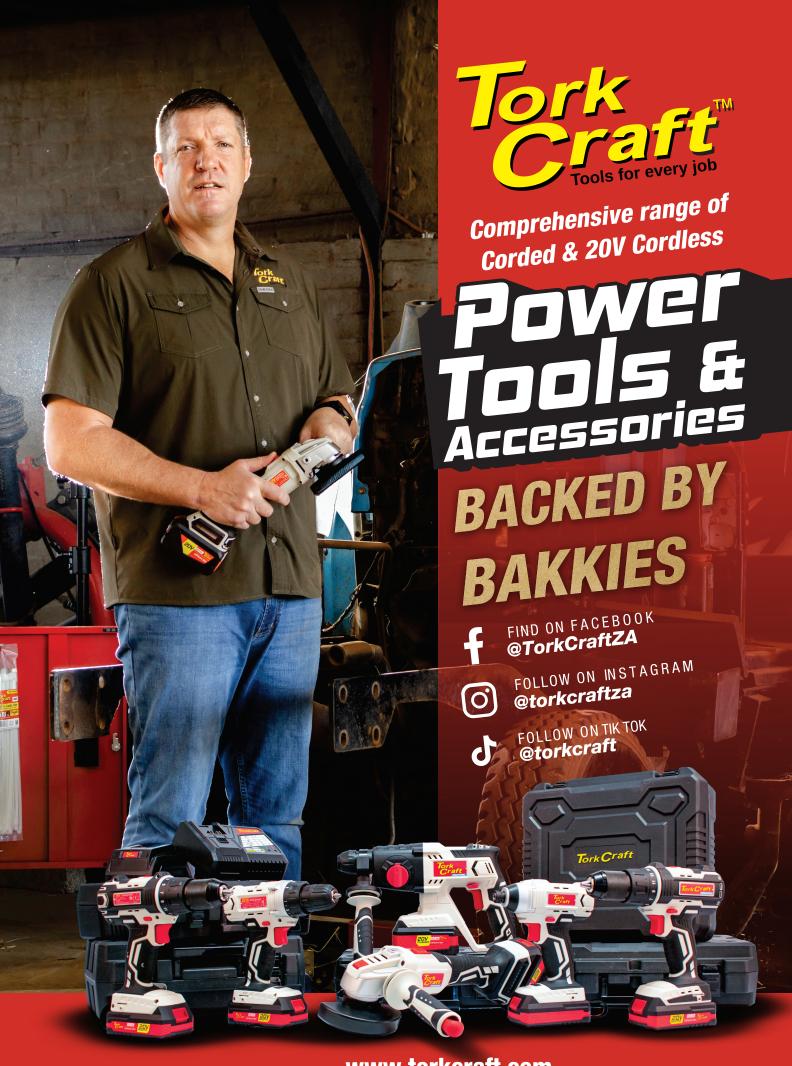
When TWK leaders Dietmar Schroeder (Chief Executive Manager: Timber) and Ferdie Brauckmann (Executive Manager: Exports & Projects) visited Japan, they honoured a friendship that has weathered recessions, droughts, and global shifts.

### We look ahead: to sustainability, innovation, and another fifty years of shared success.



Dietmar Schroeder (Chief Executive Manager: Timber) and Ferdie Brauckmann (Executive Manager: Exports & Projects) visiting Japan.



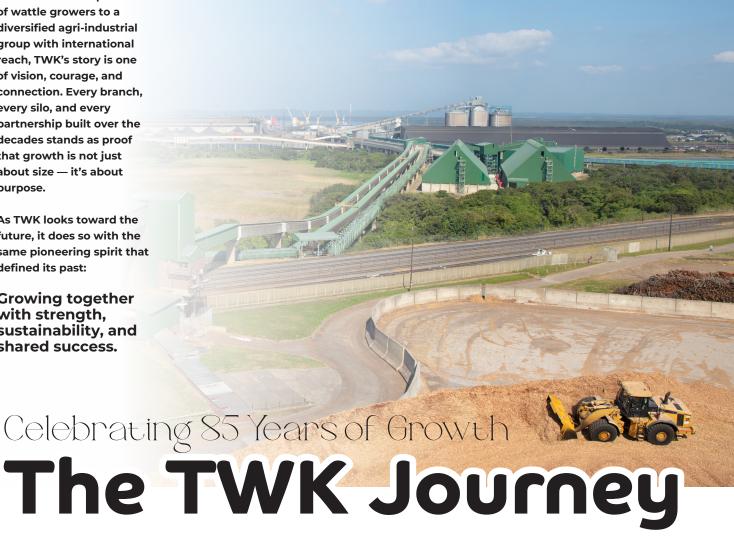


www.torkcraft.com

From a small co-operative of wattle growers to a diversified agri-industrial group with international reach, TWK's story is one of vision, courage, and connection. Every branch, every silo, and every partnership built over the decades stands as proof that growth is not just about size — it's about purpose.

As TWK looks toward the future, it does so with the same pioneering spirit that defined its past:

**Growing together** with strength, sustainability, and shared success.



This is the story of how TWK grew — decade by decade — into one of South Africa's most trusted and enduring companies.



### The Foundation Years

In 1940, a group of pioneering farmers came together to form the Transvaal Wattle Growers Co-operative, united by a shared goal: to build a stronger, more sustainable future for forestry. Just eight years later, in 1948, the Cooperative purchased its first property in Piet Retief, setting down the roots that would anchor TWK for generations to come.



1950s

### **Establishing a Stronghold**

By 1953, the Co-operative had opened its headquarters in Piet Retief, officially marking the town as the heart of its operations. In 1956, growing demand for firewood and timber signalled a new era of prosperity, positioning TWK as an emerging force within the forestry industry.



1960s

### **Expansion and** Industrialisation

The 1960s were defined by progress and innovation. TWK played a key role in founding CTC (Chipping Mill) in Richards Bay in 1960 — a move that would revolutionise its forestry operations. Soon after, the Co-operative expanded further with the acquisition of the Lothair trade branch (1962) and Piet Retief Engineering Works (1967), marking the start of a diversified and technically advanced enterprise.



### **Reaching International Shores**

The 1970s saw TWK's influence stretch beyond South African borders. After acquiring the Moolman branch in 1971, a milestone moment came in 1973 when the Mimosa Africana departed Durban Harbour for Japan — TWK's first international timber export through its CTC partnership.

By 1978, the Group completed its first grain silo in Mkondo, signalling diversification into grain handling and agricultural infrastructure.



### **Innovation and Diversification**

The 1980s ushered in a new era of technological and agricultural innovation. In 1981, TWK established its first nursery on the farm Welverdiend and invested in its first computer, modernising its operations.

The decade also saw the Co-operative adopt a new identity — Transvaal Wattlegrowers Co-operative Limited (1982) — while CTC launched a new hardwood chipping mill in Richards Bay. With acquisitions such as Ilmar Tyres Limited (1984), Panbult Silo, and shares in Gerpark Motors (1986), TWK's portfolio grew steadily more diverse.



#### 1990s

#### **Modernisation and Corporate** Growth

The 1990s were a defining period of modernisation and corporate consolidation. TWK became a supplier of Massey Ferguson tractors and implements (1990) and began soya bean processing at Mkondo Mill (1991). The Co-operative expanded its farming footprint through the acquisition of Potgieterskeus (Southern Farms) and Wyntoun (Northern Farms).

In 1997, TWK took a bold step forward by transitioning into a public company, marking a new phase of corporate maturity. Further milestones included a new chipping plant at CTC (1998) and investment in Arrowfeeds (Eswatini) in 1999.



### **Regional Expansion**

The new millennium brought rapid regional growth. In 2001, TWK opened new retail branches in Carolina, Underberg, Kokstad, Ixopo, Dundee, and Mooi River — strengthening its retail and agricultural service network.

The Group further extended its reach with the acquisition of Shiselweni Forestry Company and Sawco in Eswatini (2002) and expanded its head office in Piet Retief (2006). These moves cemented TWK's position as a trusted partner across Southern Africa.



### A Modern TWK Emerges

The 2010s marked TWK's transformation into a modern, integrated agri-business. In 2010, the Group acquired 13 KwaZulu-Natal branches from Afgri, expanding its retail and mechanisation footprint. Two years later, a refreshed corporate identity was unveiled, followed by the launch of over-the-counter trading for TWK Holdings shares (2013).

In 2014, the organisation officially became TWK Agri (Pty) Ltd, achieving Level 5 B-BBEE status and launching TWK Investments shares.

The decade's successes included the opening of Constantia Fertiliser's blending plant near Secunda (2015), recognition as Agriseta's Best Employer, and the strategic acquisition of Bedrock Mining Timber Support (2018) -– a move that diversified TWK's industrial base even further.



### **Resilience and Strategic Focus**

The current decade has tested and refined TWK's resilience.

In 2020, TWK acquired shares in Sunshine Seedling Services, followed by the publication of its first Integrated Report (2021) — reinforcing transparency and sustainability. That same year, TWK Investments Ltd was listed on the Cape Town Stock Exchange (CTSE) under the share code 4ATWK, and the Group acquired Peak Timbers in Eswatini.

Even challenges, such as the 2023 fires at Richards Bay chipping mills, were met with determination and strength. By 2024, TWK had strategically streamlined operations, divesting from non-core business units to sharpen focus on sustainable growth.

As 2025 unfolds, TWK continues to build on its legacy — investing in people, innovation, and partnerships to ensure a future that honours its roots while embracing modernity.

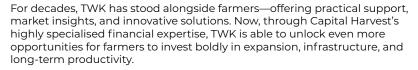
### **GROWING TOGETHER WITH CONFIDENCE**

# TWK ANNOUNCES STRATEGIC FINANCE ALLIANCE WITH CAPITAL HARVEST



TWK is proud to introduce a new partnership with Capital Harvest, a specialist agriculture finance company dedicated solely to the farming sector. This alliance marks an important milestone in TWK's commitment to supporting commercial farmers with the tools, resources, and financial agility they need to grow sustainably into the future.





### **Finance Designed for Farmers**

Through this partnership, term loans of up to R75 million per client are now available—tailored specifically for agricultural growth and development. These facilities are ideal for:

- · Purchasing new farmland
- · Funding capital projects and infrastructure improvements
- · Supporting long-term on-farm upgrades that increase productivity

The loans feature favourable agricultural terms, including repayment periods of up to 15 years, secured by a first bond, and all subject to standard credit approval. TWK Credit Relationship Managers remain available to guide farmers through the process, ensuring simplicity, clarity, and quick turnaround.

### Why Capital Harvest?

Founded in 2006, Capital Harvest is South Africa's first independent financier focused exclusively on agriculture. With a managed agriculture debt book exceeding R3 billion,

their expertise extends across all major farming operations—orchards, vineyards, livestock, grain, and more.

Capital Harvest brings:

- · A team of 19 experienced agri-finance specialists
- Market-leading approval turnaround times
- · Structured financial products aligned to farming cash flows
- · Competitive, agriculture-specific terms and conditions

Unlike traditional financial institutions, Capital Harvest takes ownership of each transaction, understanding the seasonal challenges, risks, and opportunities unique to agriculture.

### **Beyond Term Loans: Flexible Working Capital Solutions**

The alliance extends far beyond long-term finance. Capital Harvest also offers:

### **Revolving Credit Facilities**

Fast, flexible working capital available within 24 hours—helping farmers manage operational pressures with ease.

### **Instalment Sale Agreements**

Finance for agriculture-related movable assets, repayable over up to 60 months.

These solutions are designed to help farmers maintain momentum, upgrade equipment, and respond quickly to new opportunities.

### A Partnership for Generations

Together, TWK and Capital Harvest are enabling South Africa's farmers to expand, invest, and thrive. This alliance strengthens the long-standing belief that when farmers grow, communities grow. By offering reliable, farmer-focused financial solutions, TWK continues its mission to secure a sustainable agricultural future for generations to come.

Farmers are encouraged to contact their TWK Credit Relationship Manager for more information on available financing options.

NCRCP6849 🕴



By Juwl Cassim

As the new manager of the TWK Agri Bethal branch Nico van Schalkwyk embodies dedication to people and a deep love for agriculture.

Nico's leadership is hands-on and people-centred - and he has always put his staff and clients first.

"I work with my staff - when they're actively busy building the new shop, I'm right there with them, helping," he said.

"Staff become positive when they see their manager crawling on the floor and being present, guiding them. It creates a great picture, not only for the staff but also for the company and clients."

### **Rooted in farming**

Growing up on a farm, Nico often wondered where life would take him after school. His path eventually led him to TWK Agri, where he began his career on the floor as a merchandiser.

Over the years, he worked his way up through the ranks as a salesman, storeroom manager, shop manager and finally, branch manager.

"People often want to go back to farming, but not everyone has the opportunity," he said.

"Working for the company feels like farming, being involved in the farming process and that is where my love for this came from."

"Working here feels like farming and that is where my love for this came from."

### Faith-based values

When asked what excites him most about leading the branch, Nico emphasised the human element: "I'm still new, and every day brings challenges. But we all need to work together and create a working strategy, not just for ourselves but for the company."

Sorting out operational issues, making a difference, and motivating staff - that's what excites me. I'm a people person, and I believe people need to work well together. If you get along with your people, it's going to be good for everyone."

But his investment in people goes deeper than that. Faith and values guide Nico both in and out of the workplace.

"I try to be a safe haven - for my staff and my clients."

"People should know that I'm a religious person, with Christian values that guide me in life," he revealed.

"They don't need to see me just as a manager but as a safe haven - for my staff and my clients. I carry them in my heart and will always be present for them."

### Life out of work

Despite his busy work schedule, Nico keeps a sense of humour and stays grounded.

"I'm actually a funny person. I'd rather sit on the floor with my people than on a chair - I'll even stand if I have to. I am who I am, and I don't hide it. I have a great sense of humour."

After a hectic day, he cherishes family time: "I go home, sit with my wife, and talk about everything. We take walks with the dogs and go fishing."

Family is priority: "I always switch my phone off to enjoy family time, because family is very important."

### Looking ahead

The TWK Agri Bethal branch is set for a future of collaboration, growth, and strong connections with the local farming community.

Nico's hands-on leadership, values-driven approach, and genuine care for people promise an exciting new chapter for the branch.

Farmers, staff, and clients can look forward to a branch that listens, supports, and grows with them, guided by a manager who truly cares about every person that walks through the door.



Nico van Schalkwyk, Retail Manager - Bethal

# TWK Retail, Bethal, Revamp























Op Basjan-hulle se plaas is 'n boom.

'n Groot ou boom met digte blare.

Dis die perfekte boom om kaalvoet in rond te klouter.

En in hierdie boom is Basjan se boomhuis.

Basjan se boomhuis is die beste plek op aarde om te speel, skatte weg te steek, te dagdroom, planne te maak ... of weg te kruip as Ma jou roep om huiswerk te kom doen!

Maar vandag is anders as ander dae. Mamma is nie hier nie. Basjan mis haar vreeslik. Hy wens sy was al terug. Hy sal nie eens omgee as sy hom roep om huiswerk te kom doen nie – al het die skoolvakansie klaar begin. Pappa is ook nie hier nie. Oupa en Ouma het kom kuier om na Basjan en sy ousus, Karlien, te kyk.

"Basjan!" roep Ouma. "Waar is jy?"

Basjan sug. "Hier is ek, Ouma," roep hy. "In die boomhuis."

"Jy moenie seerkry nie, hoor," roep Ouma.

M. Sh. In



Basjan kyk vir Strepies, sy mak muishond, en skud net sy kop. Ouma roep elke paar minute om te hoor waar hy is en seker te maak hy kry nie seer nie.

Basjan loer by die boomhuis se deur uit. Ouma sit op die stoep. Sy en Oupa drink tee.

"Het Pappa nog nie gebel nie, Ouma?" vra Basjan.

Ouma skud haar kop. "Nee, Basjan," sê sy. "Jy is te haastig."

Karlien kom ook uit die huis gestap. "Hou op om elke vyf minute te vra, Basjan," sê sy. "Sodra Pappa bel, sal ons jou dadelik kom vertel."

"Maar ek is al moeg gewag!" kla Basjan.

"En ons is al moeg vir jou gekla," sê Karlien.

Basjan rol sy oë. Karlien hou haar graag groot, net omdat sy al op hoërskool is.

"Toemaar, ounooi," sê Oupa. "Ons is almal ongeduldig om die groot nuus te kry."

Basjan sug. Strepies gee 'n muishondsug en gaan lê met sy kop op sy pote, asof hy ook al moeg gewag is.

Basjan kyk na die bordjie teen die deur van sy boomhuis.

BASJAN (en sy boetie) SE BOOMHUIS

Hy het die bordjie by Nandi en Neville present gekry.

Net toe hy aan die tweeling dink, hoor hy 'n vrolike stem roep: "Basjan, is jy daar bo?"

Dis Neville! Basjan loer weer by die boomhuis se deur uit. Nandi is ook daar.

"Hallo, julle!" roep Basjan. "Klim op!"

Nandi en Neville is 'n tweeling. Hulle pa boer op die buurplaas. Dis naby genoeg dat hulle sommer kan oorstap wanneer hulle by Basjan kom speel.

Die tweeling klouter teen die leer op. Nandi is eerste bo. Die oomblik toe haar kop in die deur van die boomhuis verskyn, vra sy: "Hoe lyk dit, Basjan? Het jou pa nog nie gebel nie?"

"Urrrghh!" kreun Basjan. "Nee!"





Die tweeling kyk vir mekaar en begin lag.

"Vandag is die groot dag, Basjan," sê Neville. "Is jy opgewonde?"

Basjan kreun. "Ek is," sê hy, "maar ek is al moeg gewag."

Nandi glimlag en beduie na die bordjie teen die boomhuis se deur. "Jy kan seker nie wag om jou bababoetie te ontmoet nie," sê sy.

Basjan knik. "Jip. Ek kan nie wag om die boomhuis vir hom te wys nie. Hy het klaar 'n klomp babaspeelgoed gekry. Ek gaan van dit hier in die speelgoedkis kom bêre sodat hy daarmee kan speel as ons in die boomhuis kuier. Ek gaan vir hom die name leer van al die voëls wat hier in ons boom bly, nes Pappa my geleer het – die hoep-hoep-gesin en die janfiskaal en die glasogies. O, en ek kan nie wag om Strepies vir hom te wys nie – ek dink hy gaan lekker lag vir al die snaakse goed wat Strepies aanvang."

Strepies rol op sy rug en gryp-gryp na sy eie stert, asof hy sommer klaar wil wys watter snaakse hansworsstreke hy gaan uithaal om Basjan se boetie te laat skater van die lag.

Nandi frons. "Uhm, Basjan," sê sy. "Ek wil nou nie snaaks wees nie, maar jy gaan nog BAIE lank moet wag voor jou boetie in die boomhuis kom kuier," sê sy.

Basjan en Neville kyk verbaas na mekaar.

"Hoekom?" vra Neville.

Nandi rol haar oë. "Seunskinders!" sê sy. "Basjan, jou boetie gaan 'n babatjie wees. 'n Baba kan nog nie in 'n boomhuis speel nie. Jou ma sal dit nooit toelaat nie. Jy sal eers moet wag tot hy groter is voor jy jou boomhuis vir hom kan wys."

Basjan kreun. "Wag?!" vra hy moedeloos. "Maar ek wag al weke en weke lank! En ek wag al die hele dag!"

Nandi skud haar kop en glimlag vir hom. "Jammer, Basjan," sê sy. "Maar onthou, die eerste ruk gaan jou bababoetie dalk nie soveel pret wees as wat jy dink nie," sê sy. "Hy gaan baie slaap en baie huil en baie vuil doeke hê."



"Ek weet," brom Basjan. "Dis wat Mamma en Pappa ook gesê het. Hy gaan meeste van die tyd in sy wiegie lê. Maar ek wil SO graag vir hom die boomhuis wys!"

Nandi byt op haar lip. Haar oë glinster skielik. Basjan weet al wat dit beteken – dit beteken sy het 'n plan.

"Basjan," sê Nandi, "kom ons kry jou teken- en verfgoed uit die speelgoedkis. O, en gaan haal vir my 'n draadhanger – ek is seker daar is een in jou klerekas."

"Nandi, jy laat dit klink of Basjan jou slaaf is!" raas Neville.

Maar Nandi ignoreer hom. "Nou die dag het ek 'n baie oulike video op YouTube gesien," sê sy. "Ek weet PRESIES wat ons kan doen om die tyd om te kry ..."

Basjan en Neville luister terwyl Nandi haar plan verduidelik. Basjan glimlag breed. Dit klink glad nie na 'n slegte idee nie. Nandi is baie goed daarmee om planne uit te dink – en sy is baie kreatief.

Hulle spring sommer dadelik aan die werk. Ouma bring later vir hulle toebroodjies en vrugtesap vir middagete.

"Julle drie moet tog mooi speel daar bo in die boom," waarsku sy. "Ons kan nie wag om netnou hospitaal toe te ry nie – maar ons wil nie hospitaal toe ry omdat iemand 'n arm gebreek het nie, hoor!"

Basjan maak maar asof hy haar nie hoor nie. Hy speel elke liewe dag in sy boomhuis!

Die tyd vlieg verby. Net toe hulle uiteindelik klaar is met die projek, hoor Basjan die huis se voordeur oopgaan.

"Basjan!" roep Oupa met 'n vreemde klank in sy stem. "Ouma sê jy moet dadelik skoon klere kom aantrek. Jou pa het gebel. Ons kan jou boetie gaan ontmoet!"

Die tweeling se oë rek. "Baie geluk, Basjan!" sê Nandi en klap skoon hande van opgewondenheid. "Jy is nou 'n ouboet! Oeee, ek hoop jou boetie kom vinnig huis toe sodat ons hom ook kan ontmoet."

"Geluk, Basjan," sê Neville.

Die tweeling maak dadelik aanstaltes om huis toe te gaan.

"Basjan, moenie vergeet om jou boetie se geskenk saam te vat nie!" sê Nandi.

Ouma het klaar vir Basjan skoon klere op sy bed reggesit. Hy trek vinnig aan, en daarna klim hulle in Oupa se bakkie.

"Wat het jy daar, Basjan?" vra Karlien. Sy beduie na die papiersak in Basjan se hand.

Basjan glimlag. "Dis 'n geheim," sê hy.

Vandag voel die stuk grondpad dorp toe sommer ekstra lank. Of dalk ry Oupa net stadiger as wat Pappa gewoonlik ry.

Basjan se hart hamer opgewonde in sy bors toe hulle by die hospitaal se parkeerterrein inry. Hulle klim uit en stap by die groot swaaideur in. Pappa wag vir hulle by die ontvangs. Basjan storm nader en gee hom 'n stywe druk. Hy het Pappa gisteraand laas gesien, maar dit voel soos 'n ewigheid gelede.

"Waar's hy?" vra Basjan terwyl Pappa vir Karlien en vir Oupa en Ouma ook elkeen 'n stywe druk gee. "En waar's Mamma?"

Pappa glimlag. "Kom, hulle wag vir julle."

Hulle stap deur die hospitaalgange. Dit ruik vreemd. Dalk is dit waarom Basjan so 'n eienaardige gevoel in sy keel kry.

Pappa gaan staan voor 'n glasdeur en druk 'n knoppie. Die deur gaan oop en hulle stap binne. Hulle stap verby rye deure. Iewers huil 'n baba. 'n Verpleegster groet vriendelik terwyl sy haastig verbygestap kom.



By een van die deure gaan Pappa staan. Hy loer in en beduie dan hulle moet inkom.

"Basjan en Karlien, gaan julle twee eerste," sê Ouma. "Gaan sê hallo vir julle boetie. Ek en Oupa sal eers buite wag."

Die vreemde gevoel in Basjan se keel word nog erger. Hy stap by die kamer in.

Mamma sit regop in 'n hospitaalbed. Sy lyk bleek, maar sy glimlag toe sy vir Pappa, Karlien en Basjan sien. "Hallo, julle," sê sy.

Dit voel vir Basjan of sy hart 'n slag mis. In Mamma se arms is die baba.

Basjan sluk. "Hoekom is hy so klein?" vra hy. "En so vol ... plooie?"

Pappa en Mamma lag. "Hy lyk dalk vir jou klein, Basjan," sê Pappa en klink sommer baie trots. "Maar Bertus is 'n fris knapie. Hy weeg presies soveel soos jy geweeg het toe jy gebore is."

"Bertus?" sê Basjan.

Die baba maak 'n fyn geluidjie, asof hy sy naam gehoor het.

Karlien stap nader en buk langs Mamma se bed. Sy hou haar vinger uit en vat aan Baba Bertus se handjie.

"Kom nader, Basjan," sê Mamma. "Moenie bang wees nie. Sê hallo vir jou boetie."

Basjan sluk en stap versigtig nader.

"Hallo, Bertus," sê hy sag. "Ek wag al vreeslik lank vir jou. Ek kan nie wag om ons boomhuis vir jou te wys nie."

Mamma en Pappa lag. "Jammer, Basjan," sê Mamma. "Dit gaan nog LANK vat voor jy vir Bertus die boomhuis kan wys."

Basjan skud sy kop. "Nee," sê hy. "Ek gaan hom sommer NOU wys."



Hy haal iets daaruit.

"Dis 'n bewer," sê hy. "Of dis wat Nandi dit noem. Sy sê babas hou daarvan. Ons kan dit bo Bertus se bababedjie hang."

Basjan lig die bewer op. Dit is so mooi versier dat 'n mens nie eens kan sien dit was 'n draadhanger nie.

"Kyk, Bertus," sê Basjan. "Dis ons twee se boomhuis."

Aan die bewer hang al die figuurtjies waaraan Basjan en die tweeling die hele oggend lank gewerk het. Daar is verskillende voëls wat Nandi van stukkies vilt en vere gemaak het. Daar's 'n speelgoedkis van karton wat lyk nes die een in die boomhuis. En daar is 'n perfekte prent van die boomhuis wat Basjan en Neville geteken het.

"Dis Nandi en Neville," sê Basjan en wys na die prentjie van die tweeling. "Hulle is my beste maats. Ek dink hulle gaan mal wees oor jou." Basjan beduie na die muishondfiguurtjie wat aan die bewer hang. "En dis Strepies," sê hy. "Hy's 'n muishond en hy's baie snaaks. Hy kan ook nie wag om jou te ontmoet nie."

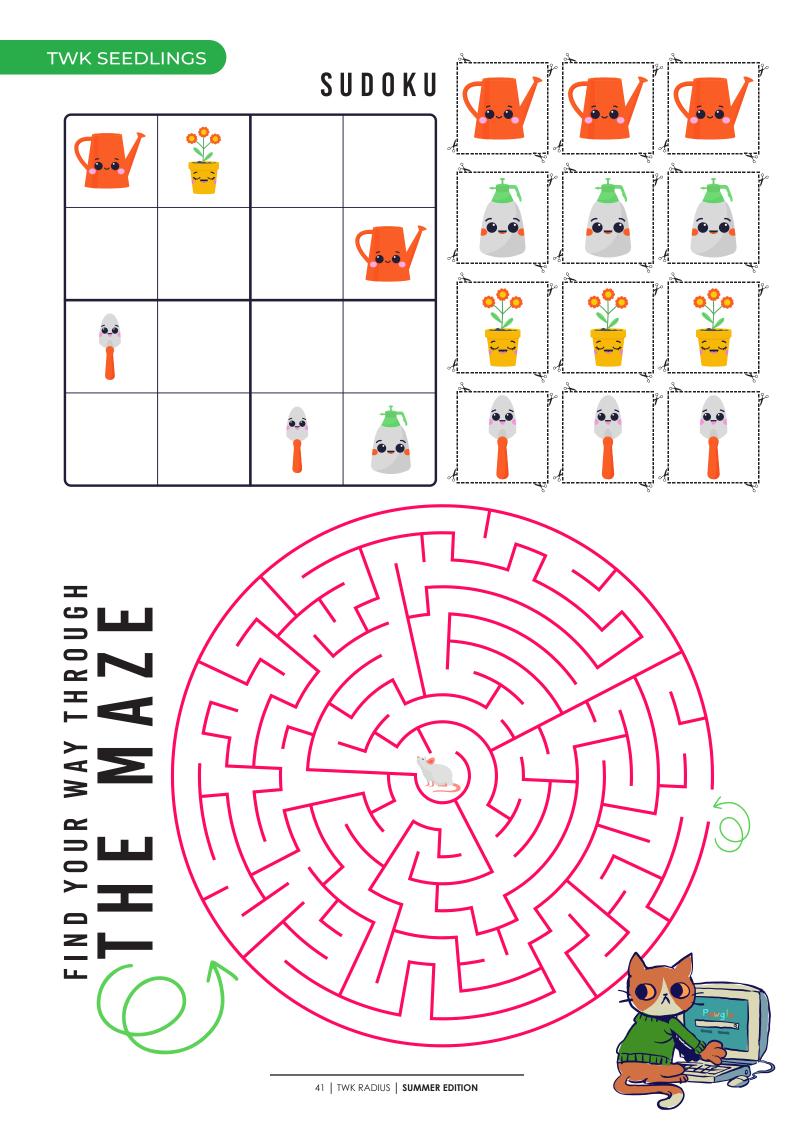
"Basjan," sê Mamma, en daar is 'n vreemde klank in haar stem. "Dit is ongelooflik spesiaal. Ek weet sommer jy gaan die beste ouboet ooit vir Bertus wees."

Basjan glimlag. Uiteindelik voel hy hoe die vreemde gevoel in sy keel verdwyn.

"Ons twee gaan lekker in ons boomhuis speel, Bertus," sê hy. "Ek gaan net nog 'n KLEIN rukkie moet wag ..."



# COLOUR



# SEARCH



В R X E S E P E Z W E W Τ M В 1 J N Т J J R Α E L X V Н Z Α F U E O C E F T G Z G U P L U E R Α M M Α S S Z V 1 Α L Υ C В B F В D Ν L E W T W M S D J J U R Н W R G F M C D Α Н L Α Q Α 0 0 0 0 Α Υ 0 C K R Ν G Ε F R C Ν S M 0 Α L J Τ F E G P Υ 0 В D R F D Α Α U V C R E P Z P K Y В X N S 1 J L 0 L Α U Υ Τ C Α E L L Α R G T M 1 R K E Τ C 1 K N L Υ D P N X U O G R E E В C C E S D S Н Н Н O R F Н D Α S E N E P N I S U K V D 1 E G Н Τ Z S P X V 0 Α E W Α D N P R R S E В D В R G M 0 W N 0 R S X M W Τ F S Н B S C U S R D Н G D C L L Α M

### **WORD LISTS**

- □ BELLFLOWER □ DAFFODIL □ JASMINE □ PLUMMER
- □ CALLA LILY □ DAHLIA □ MOCK ORANGE □ PRIMROSE
- □ CAMELLIA □ DELPHINIUM □ MYRTLE □ RANUNCULUS
- □ CLOVER □ HIBISCUS □ ORCHID □ STOCK
- $\square$  CROCUS  $\square$  IRIS  $\square$  PANSY  $\square$  TICKSEED





Wat lyk presies nes 'n baba-seekoei, maar weeg niks? 'n Baba-seekoei se skaduwee.

Wanneer moet jy vir jou baba erdvarkmelk gee? Wanneer dit 'n baba-erdvark is.

Wat doen Mamma Slang as haar babas vaak is? Sy SIS hulle aan die slaap.

Klop-klop.

Wie's daar?

Truitiie.

Truitiie wie?

Truitjie so lekker hier binne nie – ek dink die baba se doek is vuil.



What belongs to you, but your friends will use it more often than you?

Your name

Tim's mom has three sons – Snap, Crackle and ...?

Tim

What has a face and two hands but cannot smile or wave?

A clock

What does a computer call its daddy? "Data!"

What do meerkats have that no other animals have?

Baby meerkats

What game does baby ghosts enjoy? Peek-a-BOO!

What did Daddy Broom say to Baby Broom?

Time to go to sweep!

# BLOKKIES-

# RAAISEL

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# TWK's News & Co. Culture

TWK joined the Business Golf Day in Paulpietersburg



TWK spent a joyful day at the Piet Retief Rugby Club where 42 children were treated to a Christmas celebration filled with fun, food, colour and laughter A great day spent at the Golden Macadamia Post Harvest Celebration at Danrock Farm in White River



A heartwarming Christmas celebration at Welverdiend





TWK supported Citizen FC as the main sponsor for the 2025/26 season











Fuchs display competition winners announced!

Congratulations to Ermelo, Howick and Kokstad, Mechanisation!

### Timber Employee of the Year!

Recognising excellence within the TWK Timber Marketing team, members were scored anonymously by their peers on criteria such as punctuality, meeting targets, customer relationships, innovation, teamwork, and more. With scores running neck and neck — a true reflection of the incredible talent within the team — it was Johan Roodman, Area Manager for the Northern Region, who earned the title of Employee of the Year 2025! Congratulations, Johan! Your dedication, leadership, and commitment continue to inspire those around you. Thank you for being a true example of the TWK spirit!

TWK Agri is proud to have sponsored this fun-filled event, HPR Farmers' Challenge 2025



Achieving
Sustainable
Growth,
Together











### TWK Agri, Proud Sponsor of the Alzu Tour de Farm 2025









Congratulations, TWK Ermelo! We're proud to announce that TWK Ermelo has been named the winner of the 2025 Yara Animal Nutrition Display Competition!





Customer Service
Training Journey
Since April, our
Customer Service
Training has been such
a rewarding experience
— filled with learning,
teamwork, and visits to
our amazing TWK Trade
branches!



The TWK Trade team visited Consolidated Wire Industries (CWI) in Vanderbijlpark for an insightful factory tour and training session — and it was fantastic!









The TWK Mechanisation sales team recently attended an in-depth sales training session at Jupidex on 8 October. The session covered a wide range of equipment supplied by Jupidex, Kverneland, McHale, and Andreoli, among others.











# TWK Agri at the Underberg UFA Show







A group of our TWK Agri staff members attended valuable training with Fuchs Lubricants South Africa.

This training equipped our team with the latest insights and product knowledge to better serve our clients and strengthen our technical expertise across branches.

### Growing the future of farming, together!

Mondli Ngcamu, our dedicated Marketer for Emerging Farmers, is paving the way for the next generation of commercial farmers through hands-on agricultural training.













TWK Agri Umzimkhulu Trade branch hosted a Supplier Day – a day filled with valuable networking, shared knowledge, and showcasing of products that support our farmers and community.







TWK Retail, Pietermaritzburg Central, officially opened its doors! We're ready to serve the local community with all your agricultural, hardware, and everyday farming needs – right here in the heart of PMB.







TWK Retail, Carolina





TWK Retail, Dundee







Sunshine Seedling Services, part of the TWK Group, celebrated Heritage Day the best way they know how — together!

























### Bosbou Golf Day 2025

On 20 September, we had the privilege of playing a part in the annual Bosbou Golf Day, filled with great golf, good company, and strong partnerships.







MTB Cycle Race - Nelspruit (Mankele)

TWK Agri was proud to be part of the action at the recent MTB Cycle Race held at Mankele in Nelspruit!



















### Berg Show, 2025

Our TWK Trade, Grain, Debtors, and Insurance teams proudly represented TWK across both days, sharing marketing material, connecting with the community, and ensuring our brand was well-presented. Even the much-loved TWK Mkondo Mills Mascot joined in, visiting stalls and spreading smiles while keeping TWK visible throughout the show.













### **RBCM Annual Maintenance Shut**

From 29 September to 6 October, TWK Woodchip Mill (RBCM) underwent its annual maintenance shutdown.







# Bok Fridays!



















### EUM Roadshow, Johannesburg







EUM Roadshow, Mafikeng







### EUM Roadshow, Pietermaritzburg







EUM Roadshow, Kimberley





EUM Roadshow, Bloemfontein







EUM - Boitumelo Senwelo attended the #IAMHER Launch, hosted in partnership with the Thami Ngubeni Foundation and other incredible organisations.







Lethu Duma represented EUM at the FUDASA (Funeral Directors Association of South Africa) Workshop on 9 September at the Golden Horse, Pietermaritzburg.



### Vumbuka Trust

What an inspiring sight to see young hands nurturing the land and learning the value of agriculture.



### Vumbuka Trust

What an inspiring sight to see young hands nurturing the land and learning the value of agriculture.



### Vumbuka Trust

The Vumbuka Trust Cup 2025 Finals at Mandla Magudulela Stadium brought together pure passion, talent, and community spirit.



# TWK Insurance is proud to have sponsored the Curro Nelspruit Girls Football Festival!



TWK Insurance was proud to support CVO Gromar at their Hardloop Dag!



TWK Insurance was proud to support Laerskool Lydenburg at their exciting Kaskar Dag!



# TWK Insurance is proud to have sponsored the Curro Nelspruit Girls Football Festival!





The greens at Piet Retief Golf Club were filled with style, laughter, and great shots at the Ladies Golf Open Day – proudly sponsored by TWK Insurance as the head sponsor of the day.











### South African Christmas: A Feast of Flavours

### MENU OPTION 1

### Starters: Caprese Skewers (Tomato, Mozzarella & Basil) by Woolworths Taste

### Ingredients:

- Cherry tomatoes
- · Mini mozzarella balls
- Fresh basil leaves
- Drizzle of olive oil and balsamic vinegar (optional)

### Method:

- 1. Thread a cherry tomato, mozzarella ball, and basil leaf onto small skewers or toothpicks.
- 2. Heat a non-stick frying pan over medium heat and lightly toast the skewers until the cheese softens and the tomato gets a slight char for a smoky flavour.
- 3. Drizzle lightly with olive oil and balsamic just before serving.
- 4. Serve with slices of toasted ciabatta bread on the side.



### Ingredients:

- 4-5 whole potatoes
- · 2 tbsp olive oil
- Himalayan pink salt and freshly ground pepper for seasoning

### **Preparation:**

- Leaving the skin on the potatoes, use a sharp knife to cut thin, fan-like slices about halfway through the potato. By not cutting them all the way, the potatoes stay intact but the salt and olive oil can go in between the slices, giving flavour and crispiness all the way through.
- 2. Season generously with Himalayan pink salt and freshly ground pepper.
- Preheat the air fryer to about 180 degrees Celsius, then add the potatoes to the basket and leave in the air fryer for about 30 mins or until golden brown
- 4. Serve this with the braaied lemon and herb chicken.

## Main Meal: Braaied lemon and herb chicken by Woolworths Taste

### Ingredients:

- · 1 free-range whole chicken
- 3 T olive oil
- 1 T lemon zest
- 1 T lemon juice
- ½ cup chopped black olives
- A few sprigs of thyme
- rosemary

### Method:

- 1. Butterfly the whole chicken
- 2. Mix olive oil, lemon zest, lemon juice and chopped black olives, then carefully stuff under the skin of the chicken along with a few sprigs of thyme and rosemary.
- 3. Grill over hot coals for 50 to 60 minutes, or until the skin is crispy and the juices run clear.







### **Dessert: Tropical Fruit Salad**

### Ingredients (serves 4-6):

- · 2 naartjies, peeled and segmented
- · 1 ripe mango, peeled and diced
- · 2 kiwis, peeled and sliced
- ½ pineapple, peeled and diced
- · 1 apple, cored and chopped
- 1/2 papaya, peeled, seeded, and diced
- 1/4 small watermelon, peeled and cubed
- · ½ cup fruit juice (orange or mango juice works best)
- · Optional: a few fresh mint leaves for garnish

### Instructions:

- 1. Prepare the fruit: Peel, core, and chop all the fruits into bite-sized pieces. Keep the pieces similar in size for easy serving.
- 2. Combine: Place all the chopped fruits in a large mixing bowl.
- 3. Add juice: Pour the fruit juice over the fruit and gently toss to coat evenly.
- 4. Chill: Refrigerate for at least 30 minutes before serving for a refreshing, cold salad.
- 5. Serve: Garnish with fresh mint leaves if desired. Serve in bowls or clear glasses for a colourful presentation.

### Tips:

You can add a squeeze of lemon or lime juice to prevent apples and mango from browning. For a sweeter touch, drizzle a teaspoon of honey over the salad before serving. This salad is very flexible - feel free to swap fruits depending on what's in season

### **MENU OPTION 2**

### Starters: Mini Chicken and Mushroom Quiche by Indira Maharaj

### For the Base:

- 1 x roll puff pastry
- · For the Filling: Chicken and Mushroom
- 1 x small tray of sliced mushrooms
- · 800grams of chicken fillet- minced
- ½ a red pepper (finely diced)
- 2 x green chillies (finely sliced)
- · ½ teaspoon of crushed garlic
- · Salt to taste
- ½ teaspoon of ground black pepper
- 2 T butter

### Method: Chicken and Mushroom

1. In a frying pan, sauté the sliced mushrooms, chicken, pepper & chillies with some butter, black pepper, crushed garlic and salt. This just takes a few minutes, then keep aside.

### For the sauce:

- · 1 cup of grated cheese
- ½ teaspoon of ground black pepper
- 250ml fresh cream
- · 3 cups of milk
- 6 T all-purpose flour
- 6 T butter





### **Method: Sauce**

- 1. In a pot, heat the fresh cream and 3 cups of milk. In another pot, add butter, flour, black pepper and salt to taste.
- 2. Once the butter has melted and the flour mixture is fine, add the milk and, using a whisk, mix the dough with the milk until it becomes a smooth sauce.
- 3. Add the cup of cheese, mix and keep aside.
- 4. Add the chicken and mushroom to the sauce, mix well and keep aside to cool.

### Method: Quiche

- 1. Preheat the oven to 180 degrees.
- 2. Roll out the puff pastry using flour to dust and cut into circles. Use a muffin tray (grease with cook and spray and a little flour) and place the pastry circles into each cup.
- 3. Spoon about 2 tablespoons of the chicken and mushroom sauce mixture into the centre of each mini pastry.
- 4. Add grated cheese onto the top of each quiche.
- 5. Bake in the oven at 180 degrees for about 20 minutes or until the pastry is cooked.

### Side dish: Traditional Green Salad

### Ingredients:

- · 1 head of crisp lettuce, sliced into bite-sized pieces
- · 1 cucumber, sliced
- · 1 handful cherry tomatoes, halved
- 1 small red onion, thinly sliced
- 1-2 avocados, diced (optional, for creaminess)
- · 2–3 T olive oil
- 1–2 T lemon juice
- Salt and freshly ground black pepper, to taste

### Method:

- l. Wash and chop all the vegetables and place them in a large salad bowl.
- 2. For the dressing: Whisk together olive oil, lemon juice, salt, and pepper.
- 3. Pour the dressing over the vegetables and toss gently until evenly coated.

### Main Meal: South African-Style Grilled Prawns by Food and Home Channel

### Ingredients:

- 500g large prawns, peeled and deveined (tails on)
- · 3 cloves garlic, minced
- · 2 tbsp olive oil
- · Juice and zest of 1 lemon
- 1 tsp smoked paprika
- · Salt and freshly ground black pepper, to taste
- · Fresh parsley or coriander, chopped (for garnish)
- Lemon wedges (for serving)

### Method:

- 1. Prepare the marinade: In a bowl, combine the minced garlic, olive oil, lemon juice and zest, smoked paprika, salt, and pepper.
- 2. Marinate the prawns: Add the prawns to the marinade, ensuring they are well-coated. Let them marinate in the refrigerator for 15–20 minutes.
- 3. Preheat the grill: Heat your grill or braai to medium-high.
- 4. Grill the prawns: Thread the prawns onto skewers and grill for 2-3 minutes per side, or until they turn pink and are cooked through.
- 5. Serve: Garnish with chopped parsley or coriander, and serve with lemon wedges on the side.





# Dessert: A classic South African unbaked milk tart recipe by Drizzle and Dip

### Ingredients:

- · 200g or 1 packet Tennis biscuits
- · 100g butter, melted
- · 700ml full cream milk
- · 1 tin condensed milk
- · 2 tsp vanilla extract
- · 2 eggs, separated
- 50g cornstarch
- · 50ml water
- · pinch of salt
- cinnamon to decorate

### Method:

- 1. Break the Tennis biscuits into fine crumbs by hand or by using a food processor and mix in the melted butter until well combined.
- 2. Line a 25cm-26cm pie tin with the tennis biscuit crumbs and press down to compact. Place in the fridge or freezer to set while you make the filling.
- 3. If you are making individual milk tarts, use 11/2 packets of tennis biscuits (300g) and 150g of butter.
- 4. Line the base and sides of 12 x 8cm individual tart cases with the biscuit crumbs and press to compact. Place in the fridge or freezer to set while you make the filling.
- 5. In a medium-sized pot, heat the milk, condensed milk and vanilla over a medium until boiling point (make sure you stir until the condensed milk is dissolved).
- 6. While that is heating up, separate the eggs and whisk the egg whites to a soft peak in a bowl. Set aside.
- 7. In another bowl whisk the egg yolks, cornstarch, water and salt.
- 8. When the milk is at boiling point, take it off the heat and allow it to cool for 3 minutes. Add the egg yolk mixture slowly while whisking vigorously all the time.
- 9. Return the pot to a low heat and continue to whisk constantly until it thickens, about 5-7 minutes.
- 10. Add the egg whites to the milk mixture and whisk for about two more minutes until well combined.
- 11. Pour the filling into the lined pastry cases and allow it to cool to room temperature before putting it in the fridge to set completely.
- 12. Sprinkle generously with cinnamon and serve.

### **NOTES**

- It is best to make this milk tart the day before you plan to serve it to allow it to cool and fully set in the fridge overnight. The flavour will also be better.
- · To make 12 mini milk tarts increase the crumb mixture to 1.5 packets (300 grams) and 150 grams of butter.
- · Store the milk tart in the fridge.





# When the going gets tough...

### 2 Corinthians 1:8

For we do not want you to be ignorant, brethren, of our trouble which came to us in Asia: that we were burdened beyond measure, above strength, so that we despaired even of life.

There is a fallacy that goes something like this: "Come to Jesus and all your problems will be over". That is quite simply not true. In fact, the opposite is more likely to be true.

When we come to Jesus and accept Him wholeheartedly and fully as our Lord and Saviour, it almost appears sometimes that the road gets harder than before we came to know Him.

The reason, I believe, is that when we were lost and very much in the world, the devil was not concerned about us because we were already still in his realm.

But when we changed our lives and started to follow Jesus Christ with all our hearts, it's almost like he is pursuing us more than ever before.

### But the wonderful news is in 1 John 4:4, "Greater is He that is within us than He that is in the world."

The Lord has promised us in His Holy Word that He will never allow us to be tempted above that which we are able to contain. He will not allow it to happen, but we must understand that because we are believers, we are not exempt from hardship and suffering.

The prime example is found in the scripture that we have used today. Paul himself, the greatest of all the apostles, in my humble opinion, suffered more than any of them, but the Lord undertook for him. Remember the Lord said, "My grace is sufficient for you, my strength is made perfect through weakness." 2 Corinthians 12:9-10.

So, keep pressing on and remember when the going gets tough, the tough get going.

God bless you. Angus & Jill Buchan

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