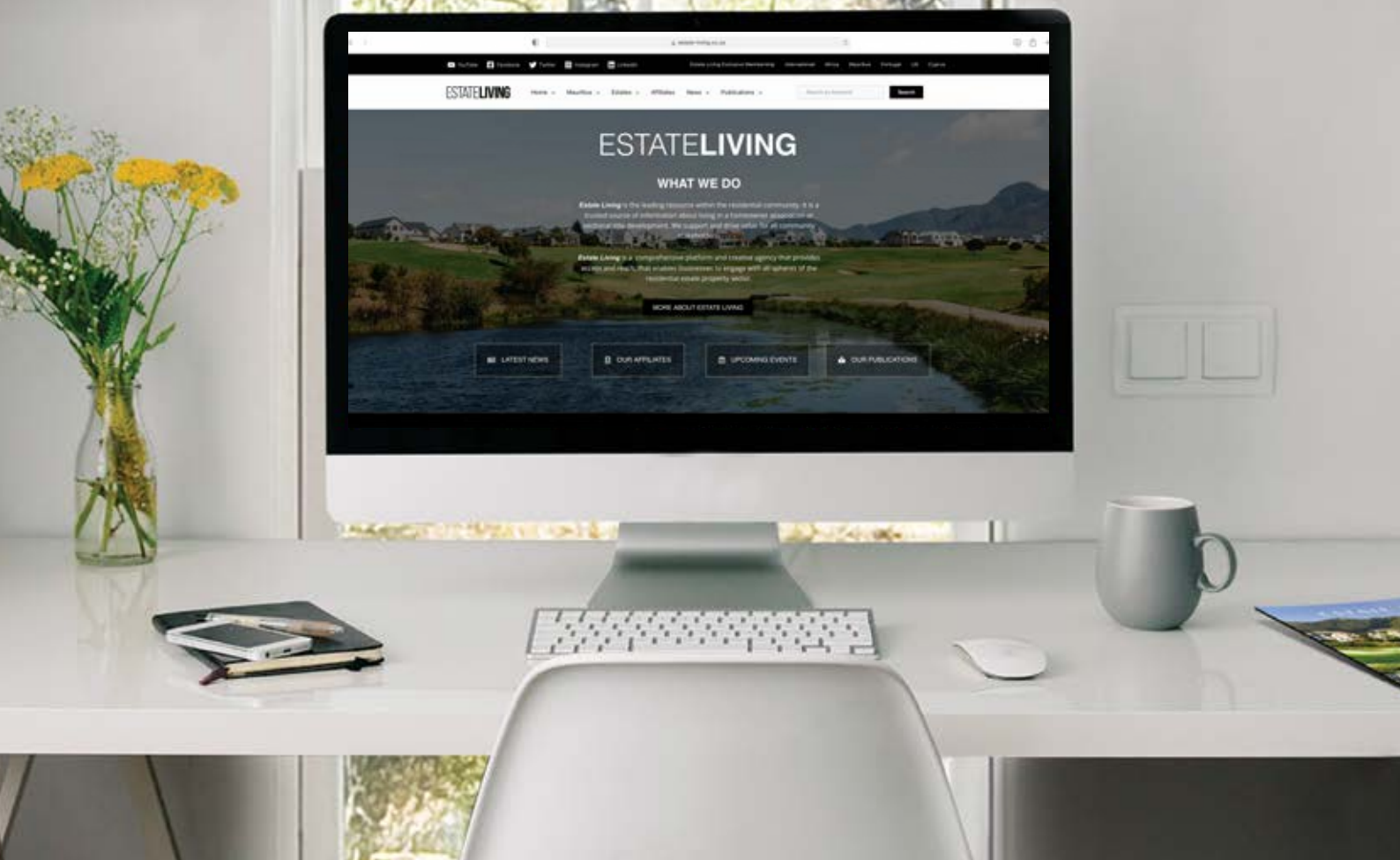


KINGSWOOD BUZZARD

OFFICIAL NEWSLETTER OF THE HOMEOWNERS ASSOCIATION

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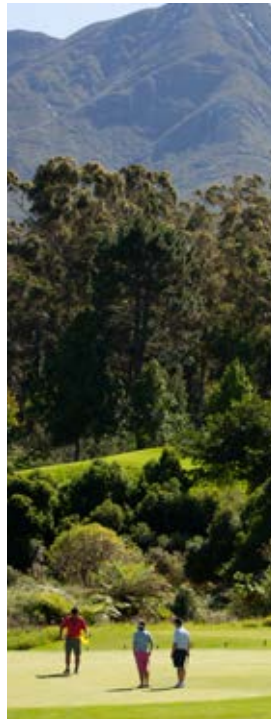
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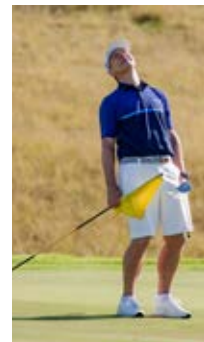


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From the CEO

How time flies
- it's almost
inconceivable that
we are already in
the second quarter
of 2023.



Autumn is upon us and the sun is rising later and setting earlier with the swallows already having migrated back to Europe.

The estate is looking better than ever and, judging from the record amount of active building sites, the estate is growing at a rapid pace. Our Phase 4 development is enjoying the most activity from a construction perspective and this phase will arguably be the fastest-developing phase in the history of Kingswood. Together with rapid development, we have also seen a remarkable increase in property values at Kingswood.



The average selling price of houses in Kingswood has grown substantially and investment in Kingswood property has been shown to outperform most other investment vehicles.

The year started off early, with a general meeting of the members held on 27 January, where the majority of homeowners voted in favour of the construction of a community centre/clubhouse. This project is progressing swiftly and further updates on the project will be provided on a regular basis. The excitement is building the closer we get to design freeze and the submission of a site development plan to the municipal authorities.

The other major project we are busy with is the security upgrade project, which took months of hard work and expert input to finalise. It is full speed ahead, after final approval by the trustees, with this important project, and homeowners will soon be informed of certain aspects of the project as it pertains to access control. More on the detail and various projects further on in this newsletter.

The HOA and HOA Properties staff are working tirelessly to ensure that the estate and golf course remain in a pristine condition, with various improvement projects under way throughout the estate, ensuring that the estate's infrastructure is maintained and improved. Thank you to our dedicated staff who sometimes work under challenging conditions – your commitment is appreciated. Homeowners are requested to report any damaged or broken infrastructure and estate property immediately to avoid further damage and to ensure functionality.

I hope you enjoy the articles prepared for you in this edition of the *BUZZard*.

Kingswood greetings,

Willem Jacobs





KINGSWOOD HOA

Security, the cornerstone of community living

'Security is a moving target' – but KGE trustees and industry experts have a solution in their sights

Security upgrades to the value of R20 million-plus will be effected over the next five years at Kingswood Golf Estate.

The *BUZZard* chatted to KGE trustee Gerrit 'Fielies' Nieuwoudt, chairman of the subcommittee for risk and security, to find out how decision-makers at Kingswood Golf Estate are faring on this front: what has happened over the past quarter, and which processes are now of immediate importance?

As a man who rates best business practices at a premium, Fielies says that it's a good start for a project as all-encompassing as the current KGE security upgrades to enjoy the foundation of a healthy purse. 'We are in a good position financially, but still took extreme care to make all decisions with the fiscal wellbeing of homeowners as a priority.'

When putting the estate into the context of security issues currently experienced in George, Fielies recalls a Garden Route visit some eight months ago by Western Cape speaker Daylin Mitchell, who served as provincial Minister of Transport at the time. 'During a public information session, they revealed that the area should expect an influx of 1.5 million new souls over the next decade.

'This leaves another nine years for that total to be reached and probably surpassed. We need to work with this information in the knowledge that general





infrastructure, water and, of course, electricity from the national grid will struggle to support this influx,' he says.

It's a fact that many of the indigent people flocking to George and surrounds will turn to illegal activities to try and keep their heads above water, with serious crimes invariably increasing as the cost of living spikes and employment opportunities stagnate.

Fielies says that, when it comes to the more affluent of semigrants, it's clear that the trend is now for smaller, more luxurious homes that form part of estates, complexes or other housing developments, with access to Wi-Fi and green technologies high on the wish list.

This brings us back to Kingswood Golf Estate and the mammoth task that it is to secure its nearly 14km of perimeter fencing, access gates and other points of possible entry. The estate, now rapidly approaching two decades since its foundation, is renowned for its sprawling green spaces and sense of privacy in homes, with no clumping together of buildings housing residents or used for communal activities.



'An extended period of research into the best service providers, countrywide, was followed by a tender process. It resulted in our selection of Scholtz Consulting as the security specialists with the most impressive track record. Their clients include top South African lifestyle estates such as Val de Vie in Paarl and Lake Michelle in the Cape.'



Fielies says the investigation into KGE security requirements was steered by Kingswood CEO Willem Jacobs, along with father-and-son team Willem and Cobus Scholtz – the latter going as far as donning a wetsuit to ford water courses on the estate borders to check for possibilities of breaches through these channels.

'This was part of a thorough study of all facets to be taken into consideration, which was followed by months of finding top operators who would effectively tackle the requirements for equipment or services at the most reasonable prices,' he says, adding that after much subsequent panel-beating, a plan that sets out costs and timeframes has now been approved by the trustees.

'Security is a moving target, and whatever measures have been put in place must always be challenged, as the criminal or perpetrator will do just that. Don't

get comfortable – the moment you think you're on top of it is when you have to redirect your efforts. Effective security demands that you stay on top of it on a daily basis,' according to Fielies.

At the time of speaking to *The BUZZard*, the security subcommittee chaired by Fielies had just received a fresh quote for the upgrade of the perimeter fence. Apart from his fortnightly committee meetings, a consultation session with the Scholtz team took place on Thursday 16 March, to further discuss how the allocated budget would be best spent over the next five years.

Finally, during a KGE trustees' meeting on 22 March, Phase 1 of the five-phased security project was unanimously approved. The main objectives of this initial stage include an upgrade of the perimeter fence, off-site monitoring of security cameras, and the sharpening up of access control at all gates, with

different criteria for homeowners, contractors, delivery companies and visiting golfers.

'Of immediate importance is the fortification of certain parts of the fence that are considered vulnerable, which will now be equipped with extra cameras and technology. Furthermore, three internal booms are being considered. If installed in strategic places, they should help to limit unwanted traffic.

'Until such time as a permanent structure is ready to serve as control room, we will operate from a temporary

structure sourced for this purpose. The final actions then required before work on Phase 1 kicks off are the signing of contracts with all service providers involved.'

These are good tidings indeed for all at Kingswood. In the meantime, please remember that security is every homeowner's responsibility.

If you spot any suspicious behaviour or suspected security breaches, call Dan Buys on 078 159 4079 or Mornay Stoop on 084 523 7739 to report it immediately.

 Esther de Villiers





From left are Keaghan, 12, dad Mario, Kyle, 16, mom Sherine, and Layla, 9 on the day of Kyle's confirmation

When Mornay Stoop took up the position of Kingswood Golf Estate's new operations manager on Spring Day last year, we introduced him to *BUZZard* readers with bytes of personal background and a brief summary of his job expectations.

Now in the seat for seven busy months, Mornay is properly ensconced in this hard-grafting section of KGE managers and their staff members. His operations team works in close association with Kingswood's greenkeepers and landscapers, and he oversees dozens of contractors tasked with maintenance and related assignments.

The *BUZZard* landed at their HQ, to located at the maintenance building, at 7am on a midweek morning.

Even at this early hour it's a hive of activity as the various teams prepare to set off on their day's duties. For the maintenance team, this may be anything from the upkeep of stormwater systems, roads and buildings to swinging past smaller nooks and crannies in need of tender loving care.

The 20-strong Turfworx team, in charge of landscaping, forms part of the ops manager's responsibilities. But when it comes to general maintenance, there are two men directly under Mornay's wing, and ready to dash whenever the need arises, anywhere on the vast estate.

No more marshalling for Mario

Mario Abrahams's mischievous smile is a familiar site to KGE staffers and golfers, since he has been working with the Kingswood Golf Operations crew since early 2020. Mario made his career move to maintenance at the same time as Mornay's appointment on 1 September 2022.

A George native through and through, Mario has loved living and working in the town of his birth. And when he fell in love with a lady from Paarl, he lured her to the southern Cape and they started a family. Sherine and Mario have a trio of children that keep them on their toes: 16-year-old Kyle attends Eden



From left to right Mario Abrahams and Karel 'Kallie' Phillips

Technical High School down the road from Kingswood Estate, with Keaghan, 12, and baby Layla, 9, enrolled at Kretzenshoop Primary in the Abrahams family's home 'hood of Blanco.

Both boys prefer the hands-on approach of technical and trade skills to spending hours poring over the Three Rs – these apples not falling far from the tree. And Mario is truly chuffed to now use his skills where they can make the biggest impact.

'Being a golf marshal before taught me lots of people skills. Some players stick by the rules and are considerate on the course, but I learnt a lot from those who weren't so happy when being told to move a little faster when they stopped the flow of play. Sometimes, hard words were spoken,' he says with a knowing grin.

'Under Mornay's supervision we do jobs big and small, from touching up peeling paint and unblocking water courses to removing spiderwebs.' This is where Mario's quiet colleague Kallie pipes up: 'I don't mind catching spiders, but I draw the line at dealing with snakes.'

Kallie loves his girls, but works best with the boys

If you want a happy life, make sure you've got a happy wife ... and three darling daughters ... and two terrific granddaughters! That means **Karel 'Kallie' Phillips** has his work cut out for him. But as the latest addition to Mornay Stoop's maintenance duo, he says he's glad for the opportunity to be of service in a bigger capacity than cutting lawns and keeping the course pristine.



From left with Kallie, his daughter Kaitlin, 15, and wife Valencia, on the occasion of Kaitlin's confirmation



'I used to work with DJ Obermeyer Landscaping, and learnt a lot about all aspects of that business during the nine years of my service with them,' he says – adding that he also became familiar with Kingswood golf course in the line of landscaping duty.

Kallie says he is enjoying getting used to the many different aspects of his new appointment, and it's clear from the jocular tone between him and colleague Mario that they enjoy working together, adding to their intent of making for a highly efficient maintenance team.

Born in the tourism hub of Hermanus – known as the jewel of the Overberg, and capital of the Cape Whale Coast Route – Kallie moved with his family to George at the tender age of nine. When looking back at his decades of being a local in the beautiful Garden Route capital, he says he has never regretted that long-ago relocation.

Fast-forward to Kallie as young adult, encountering the love of his life in neighbouring Mossel Bay: he met and wed Valencia, and together the couple welcomed their first girl into the world. And then the second. And then the third. Eldest daughter Zhané, 30, is employed by Go George, with 15-year-old Kaitlin the youngest and attending Pacaltsdorp High School in the same-named George suburb.

Middle-born Kaylin has worked alongside her mom at Tuiniqua Old Age Home. So at least this friendly father of three, not to mention proud 'oupa' of two, can be quite sure he'll be looked after when one day, many moons away, he decides to retire.

Until such time, Kallie is enjoying his work days of labouring alongside Mario and the 'manne'.

GOLF @Kingswood

Cruising into 2023 – with a
brimming calendar for the
quarter to come

Reporting on the year so far, Liesel Niehaus and Mike Quinn and their Kingswood Golf Operations (KGO) team have much to be grateful for, starting with a successful season throughout December 2022 and January 2023, when lots of visitors enjoyed the spoils of the course and post-play social encounters.

'Our Events Calendar opened up from February and the year is already chock-a-block full of golf days and events,' says Liesel, adding that the Summer 9-Hole Sundowner – an old favourite now with a summery new prefix – is as popular as ever. Check in with the KGO crew, based just left of the Pro Shop, to find out which Friday afternoons apply (shotgun start at 4pm, IPS, full 18-holes, handicap applies).

'Peter Yzelle, our Director of Golf, and Ymke Schutte, our Men's Club Captain, started the King of Clubs that takes place at the Kingswood Restaurant every



Friday evening. It is an exclusive event only open to Kingswood golf members and homeowners,' she explains.

The premise is for participants to purchase a R100 ticket to go into a draw. Tickets are only available on Friday afternoons between 5pm and 7pm, at which hour the live attendance draw takes place.

If your name gets drawn, then you get to pick a card out of the deck provided. If you choose the King of Clubs, you win the pot but if any other card is picked, the pot rolls over.

The fat kitty is currently standing at a staggering R72,630, so don't miss your chance to win lots of moolah and have some Friday fun with the merry King of Clubs crowd.

Meet our new Ladies' Club Captain

Michelle Witts-Hewinson was recently declared Ladies' Club Captain at Kingswood Golf Club, and this lively lady hardly needs an introduction to regulars on the course or around the greater estate. The Witts-Hewinsons – husband Jonathan is a Kingswood HOA trustee – have owned a home on the estate for the past 16 years. But let's rather



Michelle Witts-Hewinson pictured in 2007 with Deon and Johnny Giles, and Deon van Rensburg

let Michelle tell her story. 'I started playing golf at the age of 41 when my children were at school for long enough for me to drop them off, play 18 holes, and get back for the afternoon's commitments. I'm a retired physio, with a few business skills in my back pocket.

'Gavan Levenson coached me for three months before I was brave enough to hit a real golf course. First handicap: 32 ... and that's by the old way of calculating!



'I started as a member at Wanderers Golf Club, which had a wonderful ladies' section – very competitive in club and league as well as provincial games. It was one of those clubs where the ladies played 36 holes in one day for Club Champs, walking, and in other club competitions during the year.

'A wonderful caddy called Daniel taught me how to play out from underneath trees. This was invaluable experience for a late starter playing golf courses around Johannesburg. As my golf progressed, I played league, including scratch league, and entered provincial competitions to gain experience.

'We've owned a home at Kingswood since 2007, but we only moved permanently to George in 2019. A vivid memory is playing the inaugural 10 holes at Kingswood in April 2007, two days before we moved into our home.

The photo (shown on page 13) shows me with Johnny Giles (the first estate agent at Kingswood), his son Deon Giles, and Deon van Rensburg, who owned the house on the left of the current 11th fairway.

'The other eight holes were not ready for play yet. Looking back at the photos now, there were so few houses. Originally, the 16th hole was situated right below our home (currently the 17th). Amazing how far



(2023) Ladies Captain Michelle Witts-Hewinson

'My husband joined the Country Club Johannesburg and eventually I did, too. The ladies' competitions on Wednesdays suited the school commitments better; I loved the camaraderie at CCJ and went on to join the ladies' committee.

'I served as Ladies' Captain in 2016/2017 and was very involved with the development of the digital platforms at the club as well as organising charity fundraisers, bridge drives, and running the ladies' section using mobile platforms.

have we come along – what a journey!

'So now it's my turn to step up and help our wonderful Kingswood Golf Estate and our Ladies' Section to grow and flourish. Many thanks to Elizma Joubert for her efficient handover, to Jenny Barbour for staying on to help, and to Marilyn Franklin for joining our committee this year.

'I look forward to meeting many new lady members, playing lots of golf, and having lots of fun out there.'

Highlights in February and March

Two standout events in February were the Glenwood House Parents Association Golf Day on Friday the 10th, and a male members-only event titled Kings of Ages, which saw the Young Guns battling it out against the Golden Oldies on the weekend of 17 and 18 February.

The latter was the first official Kingswood Men's golf event of the year, and both the Young Guns and Golden Oldies had a glorious time on the course during this well-attended two-day event.

The format on Friday was Four-ball and on Saturday the morning format was Foursomes and the afternoon IPS. After a long and hard battle, the Golden Oldies came out on top and walked away with the Kings of Ages trophy.



Kingswood Young Guns

The next Kingswood Men's golf event will take place over the weekend of 21 and 22 April, and will be a Battle Royale, where the English golf members will take on their Afrikaans counterparts. Do not miss out on the action when the English Bulldogs come up against the Afrikaanse Boerboele ...

Other fun February events were the Emmaüs PSG Charity Golf Day, Renault Tavcor Laerskool George-Suid Golf Day, and Golf in the Garden Route Ultimate Road Trip, while the last week of March included:

Friday 24th: K9 for Rhino Conservation Golf Day (anti-rhino poaching event)

Saturday 25th: Windhoek Pairs Club Qualifier 1

Sunday 26th: Target36 Girls (ages 4–16 years)

Monday 27th: Target36 A-League

Wednesday 29th: PSG Wealth Outeniqua Cup

Thursday 30th: Rico Wolmerans Fundraiser Golf Day

Diarise these dates

Golfers would do well to print out the schedule below and stick it on your fridge, because you wouldn't want to miss a thing!



Ymke Schutte, Clifford Howes and Chris Els



Kingswood Golden Oldies

APRIL

Sunday 16th: Target36 Girls (ages 4–16 years)

Monday 17th: Target36 A-League

Tuesday 18th: SWD Eagles Golf Day

Thursday 20th: Ladies' Target36 (www.target36.co.za)

Sunday 23rd: Target36 (www.target36.co.za)

Wednesday 26th: PSG Wealth Outeniqua Cup

Saturday 29th: Kingswood Member Bring & Braai

MAY

Saturday 6th: Handicaps League Round 2

Sunday 7th: Sunday Mixed Competition

Monday 8th: Target36 A-League

Thursday 11th: George Business Chamber Golf Day

Sunday 14th: Target36 (www.target36.co.za)

Thursday 18th: Ladies' Target36 (www.target36.co.za)

Friday 19th and Saturday 20th: The Battle Royale – English Bulldogs vs. Afrikaanse Boerboele

Sunday 21st: Target36 Girls (ages 4–16 years)



Monday 22nd: Target36 A-League

Thursday 25th: People Against Substance Abuse Annual Charity Golf Day

Saturday 27th: Kingswood Member Bring & Braai

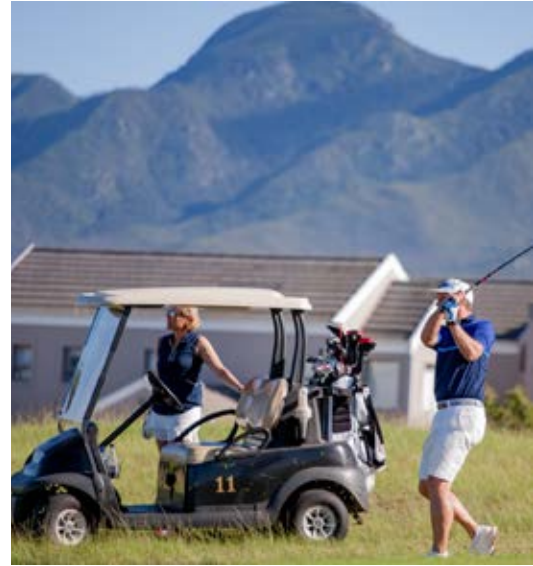
Sunday 28th: Inter-Estate Challenge

Wednesday 31st: PSG Wealth Outeniqua Cup

Golfers and non-golfers alike, please make a special note of **Saturday 29 April and 27 May, when it's time for the Kingswood Member Bring & Braai.**

Call 0861 72 71 70 or email golf@kingswoodgolf.co.za to find out more.

Images from February's 'Golf in the Garden Route Ultimate Road Trip' hosted at Kingswood Estate.



images supplied: Golf in the Garden Route & South Africa, photographer Beverley Joubert Photography

GOLF

course update

What's been happening on Kingswood's tees and greens and fairways and roughs?

When readers of *The BUZZard* were first introduced to Kingswood greenkeeper Ivan van Heerden in the October 2021 edition, he shared some thoughts on that year's wet winter, which left the course in need of remedial action in certain sections.



Then came the infamous downpour of 22 November, less than a month later, and suddenly his team had to battle floods that turned George and surrounding towns into a disaster area, while morphing low-lying parts of the KGE course into raging rivers and rapidly expanding dams.

It took thousands of man-hours for the town to nurse damaged infrastructure back to operational health, and this was also the case at Kingswood. But those crisis times now seem like a distant memory, and when catching up with Ivan again on a rainy morning in late March, the best news from his side was: 'There's nothing to report!'

Good season sees increased traffic

With many resident and visiting golfers making use of the estate's pristine course over December and during the best-weather months that normally follow the festive season,

Ivan's team had to keep a close eye on blemishes created in the normal course of play.

'We experienced more traffic on the course than during the previous few Decembers, when numbers were still recovering after Covid lockdowns and travel was picking up at as slow a pace as the economy would allow.

'But over the past few months the total of rounds played necessitated more attention to pitch marks on the greens and the fixing of divots all over the course,' Ivan explains. He adds that his 17-strong team continues at a good pace with normal maintenance tasks such as cutting and trimming and mowing, and applying a new brand of organic fertiliser to enrich areas in need of extra nutrition.

It never rains ...

The wellbeing of a professional in Ivan's position is invariably decided by the weather – it never rains but it pours. Or the clouds disappear for weeks on end and a thirsty course withers rapidly from one day to the next. Oh, and then there's the ever-present challenge of load shedding, just to ensure that no one gets to rest on their laurels.

'The drought experienced over many periods in the recent past has really taken its toll on the course. To make our lives more interesting, load shedding prevents irrigation during those powerless hours: without electricity, the course goes without water and it's impossible to keep all areas as green as desired.'



So Ivan is holding out for a wet but mild winter, with moderate rains that would help to keep the course in a pristine state, all year round. But, as a preventative measure, his team is currently embroiled in a drainage project to counter waterlogging in the vicinity of the seventh and 16th holes.

To best explain the challenges of creating proper drainage at the seventh, Ivan has provided a series of photos, some of which are included here. His explanation of the work is rather technical, but in brief comprises a herringbone drainage system of which each 'bone' (a lateral pipe connected to the main pipe at a slight angle) is six metres in length and spaced two metres apart.

Dear John ...

No, none of Ivan's staff members has been laid off since we last spoke, and there's been no need to hire new personnel, since the current course-keeping contingent works together like a well-oiled machine.

So the only noteworthy addition to Ivan's team is a brand-new, bright green John Deere tractor. It's impossible to miss when it's making its way across the course, but try not to dent it when hitting that perfect shot with your driver ...



Our wonderful wildlife

6 Humane ways to protect your home and the wild animals



We have a lot of wildlife in South Africa, and as you all know, nowadays it's not uncommon to see grazing springbok and impala on residential estates such as Mount Kenya Wildlife Estate, Goose Valley Golf Estate and our very own Kingswood Golf Estate to name but a few.

Seeing them from a distance is usually fantastic, but it gets a bit tricky when they're coming into our space. Fortunately, there are humane ways to keep wildlife at bay, regardless of their size.

1 Mesh screen

These don't have to be imposing, unsightly solutions – especially if you go for a design like a clear guard. Mesh will help to keep mosquitoes at bay, as well as snakes, spiders, monkeys and baboons. The best part is that it won't obstruct any views.





2 Polycarbonate bars

They won't keep insects away, but they can deter big primates. Again, you can buy clear ones that don't obstruct the views. What's more, they can fit neatly next to the windows inside the home, so they won't clash with any design regulations on the estate.

3 Don't offer accessible food

According to PETA, one of the ways to reduce the chances of mice and rodents entering your house is to eliminate access to food. Keep counter surfaces, floors and cabinets free of crumbs. If you have dry foods in cupboards, ensure that they are placed in chew-proof containers.

4 Get a professional to install and maintain netting

Netting can help to prevent birds from nesting in your roof. However, if this netting is not maintained regularly or installed correctly, it could trap or kill birds. Make sure you have a professional install such netting so that it doesn't cause injury to wildlife.

5 Call in the specialists

With certain animals or insects, like bees for instance, it can get tricky to remove them humanely yourself. According to the Bee Removal Association of South Africa (BRASA), bees are not typically a hazard to humans, but if a colony decides to settle near a nursery school, it will become necessary to remove them.

Don't do this yourself! It's important to consult and call around an expert to do the removal. This will ensure that the animals are removed humanely and that people living and working on the estate are not injured in the process.

6 Build for wildlife

This may sound counterintuitive, but creating a home for the wildlife to use is not that far-fetched an idea. We do, after all, encroach on their space – so why not give back by building something for them?

There are plenty of ways you can create a home for wildlife. You could add swift nests or boxes on walls, use bee bricks, or build wooden owl boxes.

Obviously, these features don't have to be built within or immediately outside of your home, but they could adorn sheds, poles or trees far away from main outbuildings to ensure that everyone can live together in relative harmony.

 Angelique Ruzicka

Water Shortages in SA

ENVIRONMENTAL OR MISMANAGEMENT?



South Africa is currently experiencing a wave of infrastructure failures, reflecting most noticeably as the load shedding for electricity, and disruptions to water supply and sanitation.

aspirational document, typically representing planned demand that does not yet exist. This aspiration must be married up with the reality of actual water availability, which is why the NWRS is so important.

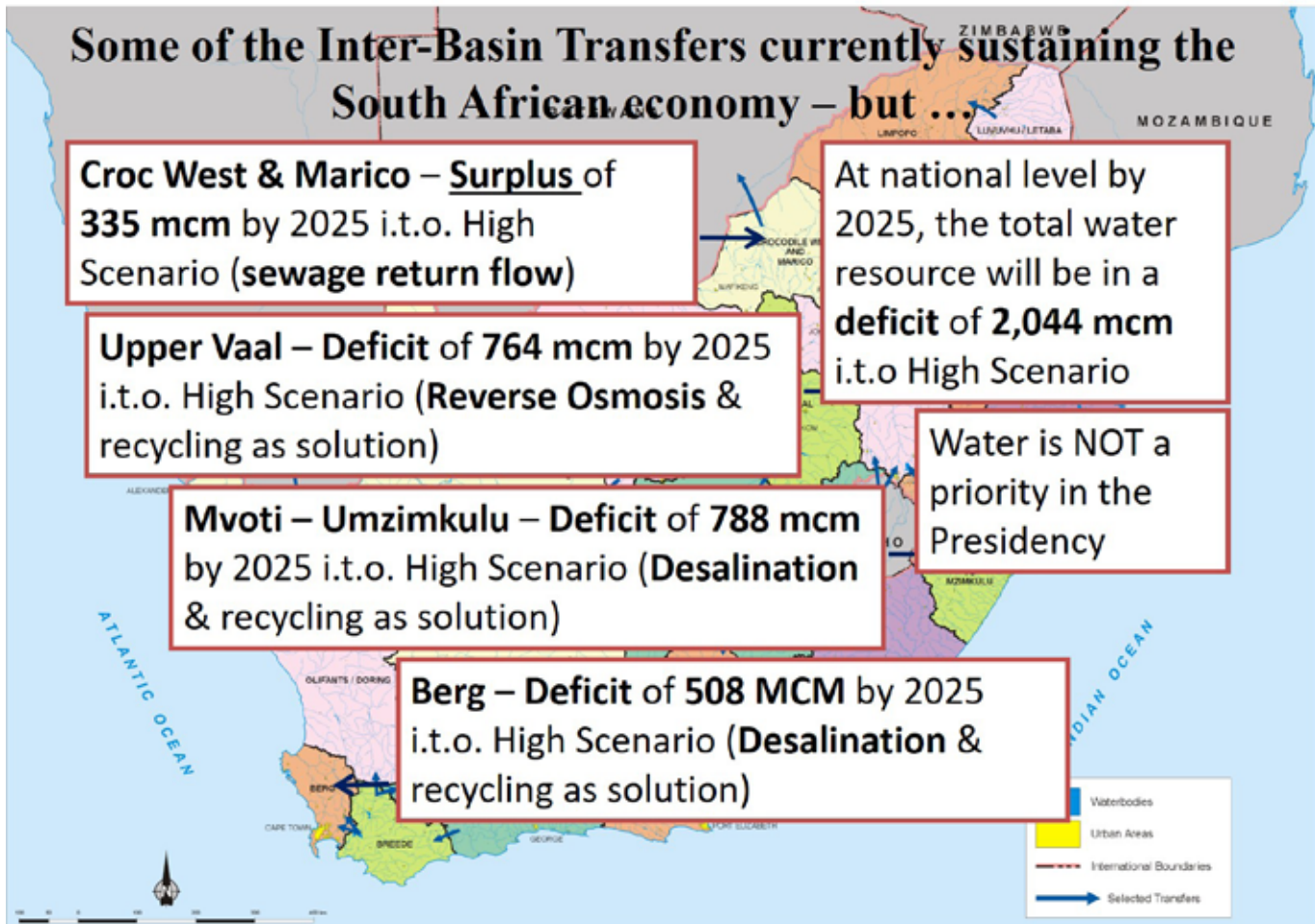
This begs the question as to what the root cause might be.

In the case of water, that answer is best found in the National Water Resource Strategy (NWRS) first published around 2002. This is an official document, mandated by the National Water Act, designed to present the most accurate audit of water resource availability countrywide.

There have been three NWRS documents published, but only the first is accurate enough to be regarded for planning purposes. NWRS 1 was produced when South Africa still had robust science, engineering, and technology capability, which meant that the numbers generated for each of the 19 Water Management Areas (WMAs) are the most reliable. NWRS 2 and 3 merely rehashed the data from NWRS 1, in part because the technical capacity to upgrade the original data has simply been lost.

The intention was to enable the NWRS to give decision-makers an accurate assessment of the present and future trends on the supply side of the equation. This was supposed to be mediated by Catchment Management Agencies (CMAs), also mandated by the National Water Act (NWA), as they engage in the complex political deliberations presented in the Independent Development Plans (IDPs), mandated by the Municipal Systems Act. We can think of the IDPs as the demand side of the equation. It is logical to assume that normal human behaviour would dictate that the IDP is an

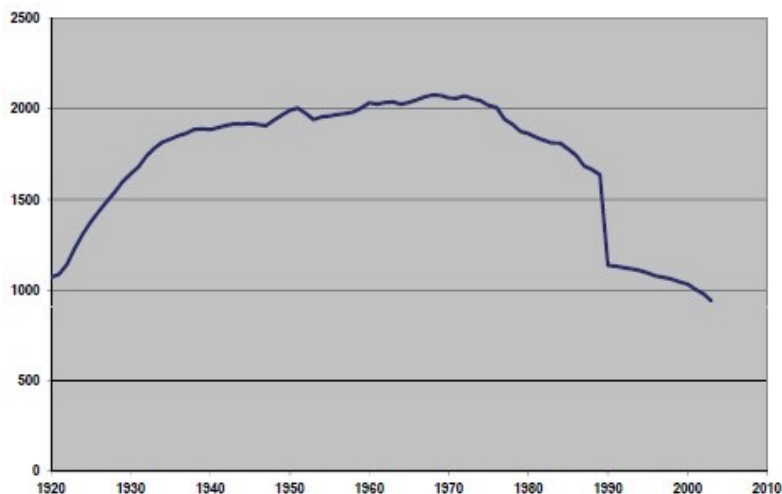
NWRS 1 can be summarised in this image (on page 23) which shows the future situation in 2025, as projected off the baseline data used for that study. The total national water deficit was projected to be 2,044 million cubic metres (MCM) per annum. However, the devil is always in the detail, so the Upper Vaal and the Mvoti to Umzimkulu WMAs were both projected to be in deficit of just below 800 MCM, with the Berg in deficit of over 500 MCM. The only WMA that was projected to be in surplus by 2025 is the Crocodile West and Marico, with 335 MCM derived from sewage return flows out of Gauteng.



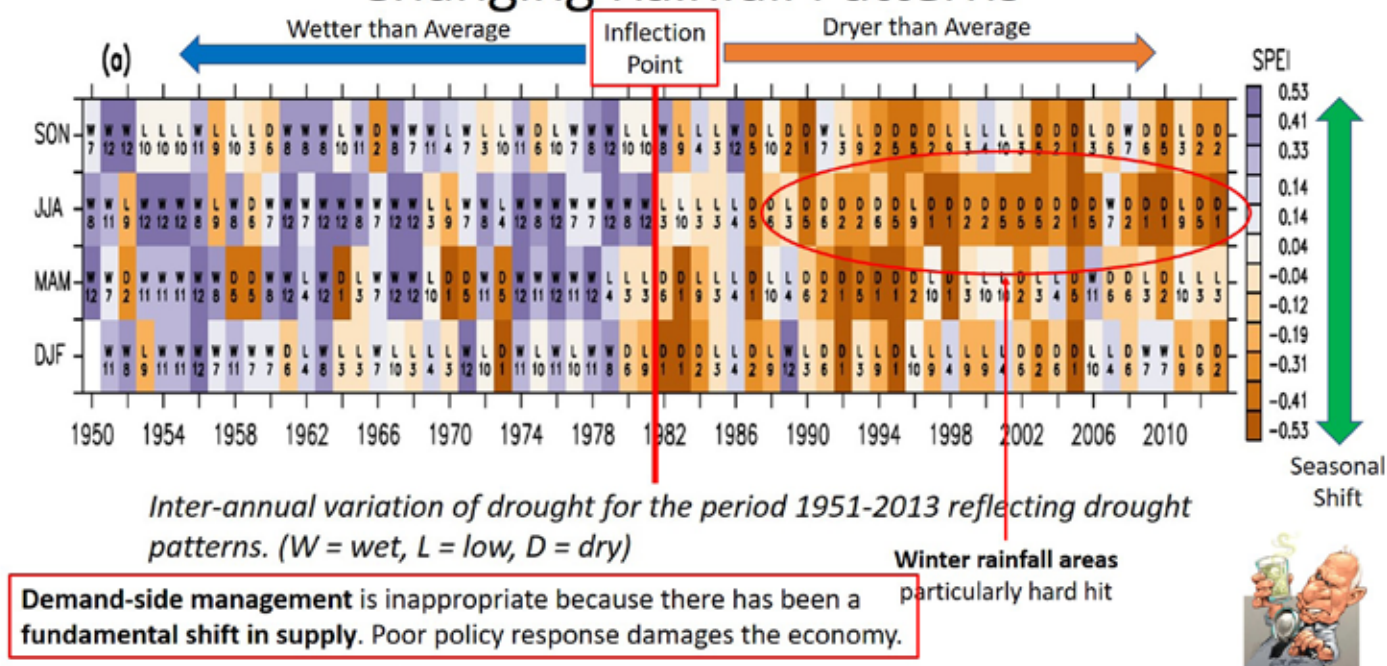
Stated differently, in 2002 South Africa became a fundamentally water-constrained economy, with the NWRS 1 showing that we had already allocated 98% of all the water we had, with some WMAs being over-allocated by as much as 120%. This answers part of the question posed above. South Africa has simply reached the limit of its development potential, assuming that water resources are managed the way they have been for the last 120 years.

The problem is nuanced, however, so let us delve into this a little deeper. The initial number ascribed to the national water resource was over 53 billion cubic metres (BCM) per annum. That number represents all the flow in all the rivers. It was this number that gave us the 98% allocation noted above. That number has subsequently been revised downwards, in part because of changes in rainfall patterns, but also in part because the instrumentation used to measure streamflow has been damaged or destroyed. This process of revision has shown that we now have a similar capacity to gauge rainfall and measure

streamflow in rivers as we had in the 1920s. There was a dramatic loss of gauging capacity in 1994, when 25% of all systems were lost, never to be recovered. This means that we are flying blind, with decision-making around things like flood management increasingly impacted by the loss of data management capabilities.



Changing Rainfall Patterns



To close the knowledge gaps, the Water Research Commission (WRC) commissioned a high-confidence study conducted by the University of Cape Town. The results were published around 2018, showing the loss of data capture and management capacity shown above, but also revealing a new phenomenon unknown until that report.

When subjecting all known rainfall to a sophisticated set of statistical analytics, two new patterns were detected. The first was about changes to the actual volume of rain, with a clear watershed in 1982.

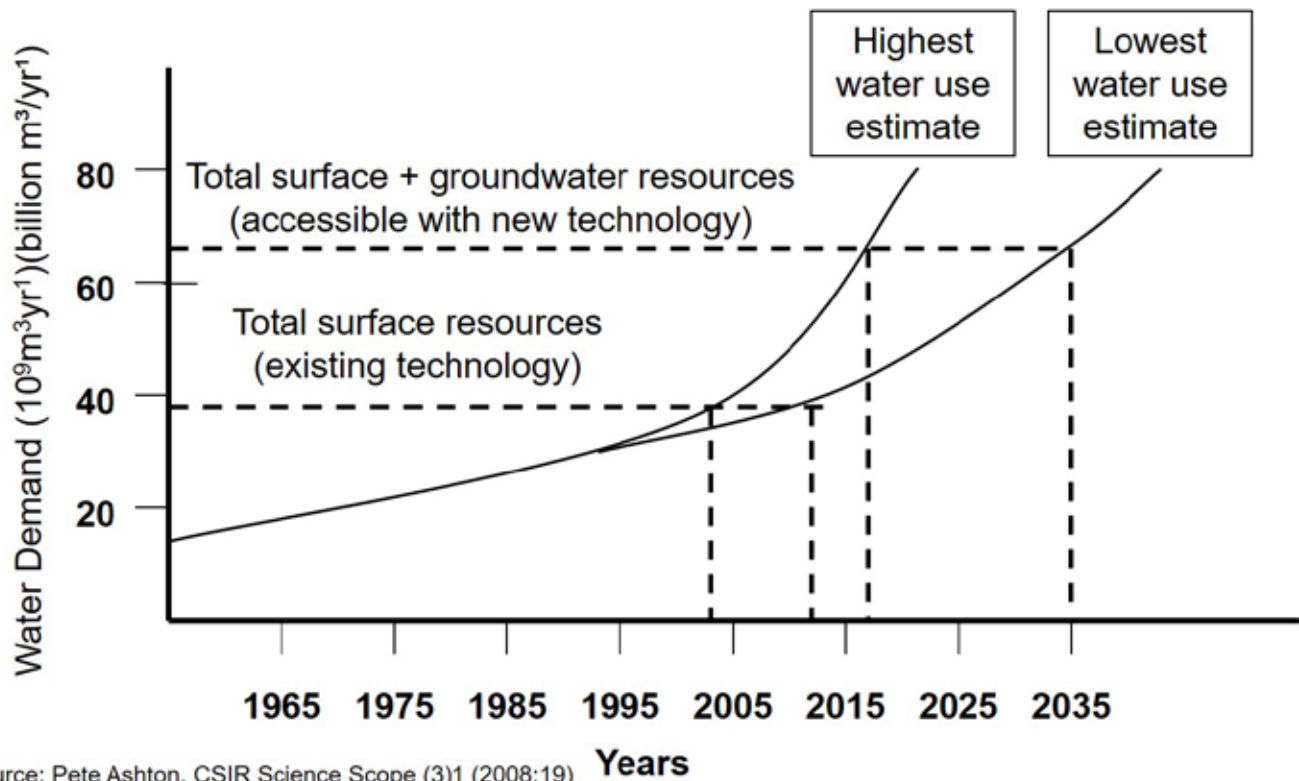
Before 1982, South Africa was wetter, and after that date it became drier. This seems counterintuitive given that many of our dams are currently full, but this is what the empirical data shows us. More alarmingly, there is a shift in the seasonal distribution of rainfall, with winter-rainfall areas most notably affected. We can interpret this data, considering the recent flooding, by saying that the data shown in this graphic does not indicate the intensity of the storm events, only the distribution. Stated differently, disturbances to our climate are resulting in heavier than normal rainfall in single events, punctuated by longer periods of dry conditions.

Finally, we need to fill in one more critical piece of missing information if we are to answer this question properly. Work done by the CSIR, shortly after NWRS 1 was published, did future projections of water demand.

This resulted in a single graphic (see opposite page) that illustrated our national water dilemma in the most powerful way. The two horizontal dashed lines represent NWRS 1 data. The lower line is 38 BCM, representing all the water in existing dams.

The upper line represents every drop of water in the country, including that which would need to be recovered from waste using existing technology. The two curves show projected demand in two scenarios. The high-water-use scenario assumed no improvement to efficiency, in which case we would need 63 BCM by 2018. The second curve assumes major improvement in water use efficiency, in which case we would hit the wall in 2035.

This single graphic is the most accurate depiction of the data shown in NWRS 1 and gives a chilling message that has not been absorbed by our decision-making elites.



Source: Pete Ashton, CSIR Science Scope (3)1 (2008:19)

In conclusion, from an estate management perspective, we can safely say that all current and future development will be fundamentally constrained by our environmental conditions.

We can also safely assume that under current management by government officials, no solution is likely to be forthcoming, until such time as they begin to understand the implications of the data shown in these four graphics.

Successful estate managers will internalise this data because it means in effect that managing agents, bodies corporate and homeowners associations will increasingly have to deal with these realities themselves. The reason for this is simple – only two functional CMAs exist in the country, so the demand shown in the IDPs cannot be met by the supply reflected in the NWRS, as intended. The CMA process has been a resounding failure, and this has destroyed water security in the country for the foreseeable future. When the ship goes down, each lifeboat is left to fend for itself. This is the core message in the data above, for each of you is in a lifeboat of your own.

 Dr Anthony Turton



LOCAL N lekka

Kell Aluminium Profiles is the brainchild of a young captain of industry who believes in never stagnating, and always turning the nasties that cross your path into something positive.

image: kell.co.za

Izaan Keller started making and fitting aluminium windows and doors when still a teenager, to earn some hard-won pocket money during the school holidays. 'This is where my passion for aluminium and all its related systems developed,' explains this Kingswood resident for the past six years.

Izaan was born in Oudtshoorn, but the family moved to Mossel Bay when he was eight years old. After 10 more carefree years of growing up in the iconic harbour town, he matriculated at Punt High School and then proceeded to manufacture and install aluminium doors and windows – a family business of which he mastered the basics and intricacies during all those years of looking and learning as a youngster.

'I decided to head upcountry to study for a BCom Communication Management degree at Northwest



Christine, Izaan Keller and family

University (previously the University of Potchefstroom), but ended up abandoning the course because the world of business just beckoned too brightly,' smiles Izaan.

Directing two industry greats

This move back to the Garden Route was done in 2012 and, come 2014, Izaan broke away from the family business and founded Kell Aluminium Profiles, which is a wholesaler of aluminium systems, hardware, basic profiles, and aluminium extrusions. The latter term refers to the process of shaping materials such as metal or plastic by forcing them through a die.

Kell Aluminium Profiles is a proud local agent for Wispeco – the largest aluminium extruder in Africa – while also accredited as a Crealco Distribution Partner. Crealco specialises in the production of approved aluminium products that comply with universal building regulations.

'We also have our own in-house powder coating plant, which is one of only seven in South Africa that boasts internationally approved accreditation,' explains Izaan. He established and has served as director of sister company Kell Powder Coating since January 2017.





image: kell.co.za

So we've come a long way from the entrepreneurial teen to today's 36-year-old head honcho of two successful companies in the national building and related industry, as well as two import enterprises that focus on providing the full package of aluminium systems.

Izaan is rightfully proud of what's been attained in the past decade or so. 'Kell Aluminium Profiles has worked hard to deserve the Qualicoat Seaside Approved stamp, which means we follow international standards and regulations in the powder coating process approved for offshore projects,' he explains.

Why George?

'I started my business in George because I already had good contacts and professional relationships here, established through the original family business. Also, I didn't want to miss out on the action while operating in Mossel Bay. George offers many opportunities for growth, because the market is so much bigger in the town and its surrounding areas.'

But there was one requirement that George didn't necessarily deliver upon: a better half that would complement Izaan's entrepreneurial spirit and sense of fun. 'I met my wife Christine in Potch, but we were always just buddies because she already had a boyfriend. We only got back in touch long after university and embarked on a long-distance relationship between George and Pretoria,' he says. Christine was a freelance nurse at the time, which allowed her to work anywhere in the world. But she set her sights on George and on the talented Mr Keller, and after working as nursing sister for a while, proceeded to establish her own successful company in the southern Cape capital.

Skinstitute was founded by Christine in 2013 and combines the formidable skills of her good self with those of Dr Nicola du Toit – a practising GP who shares Christine's passion for all facets of women's health.

In a recent interview with *The Times George & Mossel Bay*, Christine said: 'Healing of the skin has always been a special interest of mine, and ties in perfectly with the aftercare that is so important after non-surgical procedures, as well as treatment for scarring. The nursing profession will always be in my blood.'



image shutterstock



Double trouble and triple joy

The Kellers are the proud – and, regularly, rather exhausted – parents of three sons: one four-year-old, and twins aged one year and nine months ... but who's counting?! Perhaps Izaan's response to our top-pastimes question is most telling on the subject of being the business-owning parents of three lively boys.

'My favourite time of the week is waking up on a Saturday morning and the boys come jumping onto our bed – a great start to days of making wonderful memories together. It stands in stark contrast to our weekdays, when I go to work early and Christine has her own challenging workload.'

Izaan chuckles when saying that the most magical moments for him and his wife are those rare occasions when there is silence in the house, when they can just be together and do, well, absolutely nothing!

When at the end of a busy workweek there are some hours to spare, he gets his speed kicks from dirt oval racing at the famous track located at George Showgrounds – just a hop and a skip away from their home on the tranquil estate.

Unique offerings at awesome Kingswood

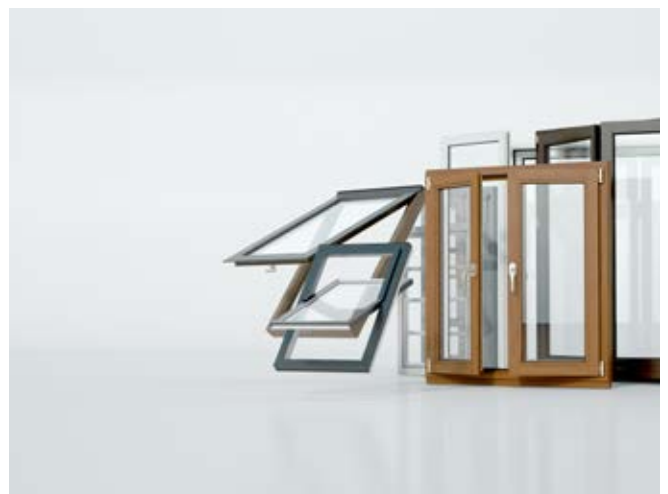
Izaan says it was an easy decision to construct their family home at Kingswood Golf Estate. 'First up on the priority list was the estate's offering of peace and high-level security. Furthermore, it is well located within the town parameters and has a lovely overall atmosphere.

'Apart from the estate's beautiful setting and spectacular mountain views, I also appreciated that owning a home here ensures a growing investment. The fact that I love playing a regular round of golf made the decision that much easier.'

Izaan concurs with many a Kingswood acolyte that a pristine golf estate located so close to the CBD and Industria is a rare find – 'it really gives you the best of both worlds,' he says.

Perhaps this clever choice stems from his life philosophy, which guards against stagnation, or settling for second best, in any aspect of his life. 'Whenever something nasty crosses your path, it's an opportunity to turn it into a positive and make the best of a bad situation.'

Check out www.kell.co.za for additional information.





What trees can you plant in a small garden?

A reader, who lives in Port Elizabeth, recently wrote in to *Estate Living* to ask the following: 'What trees can you plant in a small garden? I'd like to plant indigenous trees and bushes that won't affect my paving and that will attract bees or birds. What would you recommend?' We thought our *BUZZard* readers would find these suggestions interesting.

Gardens in most affluent neighbourhoods are big, and owners of homes are spoilt for choice in terms of what they can plant in them. But owners of homes with smaller gardens must think more creatively about the space they have to ensure that things don't look too crowded.

It's a challenge, but not an impossible one.

Trees for estate living and suburbs

The pompom tree is one of the most beautiful indigenous trees and has become very popular in the suburbs. Its explosion of pink flowers in summer provides a stunning display for any garden. The nectar-rich flowers attract many butterflies and other pollinating insects, and insectivorous birds are in turn attracted to the tree when it is in flower. The pompom tree is a relatively

fast grower and is frost tolerant. It is regularly used in estates along pavements and sidewalks, and under certain conditions can grow to a height of 6–8 metres. All in all, this is a great choice for a small garden,' he explains.

It is also suggested the *Dombeya rotundifolia* (wild pear). It is, however, deciduous but it flowers from June to October and bears fruit from around October to December, attracting birds and other insects. It is a relatively fast grower and does not have an invasive root system. Another option could even be the gardenia, a moderately fast grower that will give flowers almost all year round. It has fragrant leaves, which is a bonus, and will grow to about 5 metres.

If you own a property up country, Glenice Ebedes, founder of Grounded Landscaping, offered a top 10 indigenous tree list best suited of Gauteng. The trees include:

1. *Schrebera alata* (wild jasmine)
2. *Dais cotinifolia* (pompom tree)
3. *Indigofera jucunda* (river indigo)
4. *Polygala myrtifolia* (September bush)
5. *Mundulea sericea* (cork bush)
6. *Apodytes dimidiata* (white pear)
7. *Diospyros whyteana* (bladdernut)
8. *Heteropyxis natalensis* (lavender tree)
9. *Ilex mitis* (Cape holly)
10. *Croton gratissimus* (lavender croton)

Good for most gardens

Life is a Garden suggests the following trees for small, tight gardens:

1. Tree wisteria – this, they say, has an erect shape and has attractive bark and lilac blue flowers in the spring.
2. Japanese maple – this tree has dainty foliage and a rich autumn colour. Life is a Garden adds that they're particularly suitable for inland gardens.

If you're looking for water-wise trees, the website suggests the wild olive and white karee. If you want to attract birds, they're particularly attracted to the nectar-rich fuchsias, which only grow up to 5 metres.

Small shrubs and flowers

If small shrubs or flowers are the only viable option for your garden, there's plenty of choice for those too. These, according to gardenandhome.co.za and our own research, include:

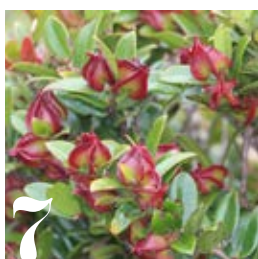
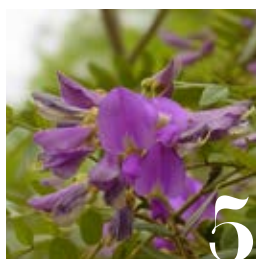
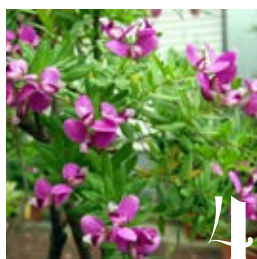
Tomato tumblers can be grown in anything and will thrive in containers. They do need full sun, but if you look after them properly you can pick their fruit and add them to your salad!

Begonias are best grown in subtropical regions of South Africa, so do be careful if you live in an area that suffers from harsh winters. The Mistral Red can offer some vibrant colour to a small space.

Figurine roses are perfect for small spaces too. They are hardy plants that can also be grown in containers and can offer a good burst of colour when in bloom.

According to gardeninginsouthafrica.co.za, the African aloe is another sturdy plant that is perfect for rock or pebble gardens. This plant also grows well on sloping banks. They also recommend rosemary if you're in need of a hardy, evergreen perennial herb. You can prune them to ensure they stay within your tiny garden remit. Otherwise, they can grow to around 1 metre tall and 1 metre wide.

 Angelique Ruzicka



Should you trust financial advice given on TikTok?

The rise of money influencers on FinTok

They call it FinTok (Financial TikTok). It refers to the world of online personal finance guidance offered by influencers and others happy to give it a go on TikTok, offering help and financial advice too, particularly when it comes to the younger generation.

Some of it includes easy tips like saving on your water bill by showering at the gym. Others offer advice on how to find extra streams of income. But how can you tell the difference between bad and good advice?

Cost of living crisis gives rise to 'experts'

It initially became famous because it made people's dance routines go viral. Then came the cat videos,



followed by the wannabe chefs. But now the social media platform, TikTok, is offering a platform to influencers who believe they can offer households a financial tip or three to get them out of debt and making more money.

So, who are these influencers who are advising the predominantly Gen Z audience of TikTok? Many are American, but some of their advice can be universally used. Here's a list of a few who have over a million followers:

@humphreytalks: Humphrey Yang has 3.3million followers at the time of writing. Formerly of Wall Street ilk, he can explain complex topics by breaking them up into simple bite-size chunks that are very digestible and easy to follow. Recent topics he's covered include 'The number one wealth killer no one talks about'; '5 Money mistakes that the ultra-wealthy never make'; and '5 Realistic Side Hustles'.

@johnfinance: John Eringman has 1.3million followers on TikTok. He describes himself as 'not your typical finance bro'. Recent videos include talks about '4 Money accounts everyone should have'; 'Earn hundreds for no work', where he talks about the benefits of high-yield savings accounts, and 'Don't fall into this trap', where he warns against gambling.

@pricesstay: The young Taylor Price describes herself as a Gen Z money expert and highlights that most of this generation is constantly stressed about money. She offers practical tips in her videos, including 'How to move on a budget'; 'Financial hacks you need

to know', and 'Get an 800 credit score'.

Should you trust these experts' tips?

Dean McCoubrey, founder of MySocialLife, an online safety programme in schools, says: 'Many offer some phenomenal tips, but the challenge is distinguishing between those who offer good tips and those who offer the very average ones.'

McCoubrey adds that another thing you must consider is the motivation of the 'money influencer'. Are they after fame, money and prestige, or are they genuine about what they say and the fact that they care about people's purses?

He explains: 'That's the number one thing we teach to Gen Z. The first thing to do is to tell them to think critically. Ask yourself: "Who is saying it, when did they say it, what's their reason for saying it, is this second-hand information?"'

McCoubrey says that the problem with watching videos on TikTok is that they are instantaneously consumed and automatic. 'It's a flick of the finger through a feed and we don't often question the validity,' he says.

So, should you, ultimately, take on their advice? McCoubrey says: 'It's a "yes" if they are financial experts but it's a "no" if the whole reason behind what they are doing is to get more followers and they don't have the experience to understand the market over time.'

Conduct your own research

McCoubrey says that if you want to keep an open mind about what an influencer says, you should do some research about the facts of what they are saying. 'Take that advice, google it, and look at similar and conflicting pieces of advice. If we don't look at opposing views, we can't have a balanced view.'

Then the key is finding a real-life expert that you can consult about these ideas. 'I'd take that information and go to a financial expert. I think TikTok is great for financial awareness, but it's not something I would lean on.'



Greylisting, in black and white



Since the news came on Friday 24 February 2023 that South Africa had been added to the Financial Action Task Force's (FATF) global 'grey list', a lot has been said about this development that was widely expected. Kelin Pottier from 10X answers some frequently asked questions.

What is the FATF?

The FATF is a global inter-governmental body that promotes policies and sets international standards relating to the combating of money laundering, terrorist financing and the financing of the proliferation of weapons of mass destruction. The FATF maintains two lists of countries that present cause for concern: a grey list and a black list.

What is Greylisting?

Greylisting happens when a country is formally under increased monitoring from the FATF in connection with deficiencies in its anti-money laundering, terrorism and proliferation financing framework.

Greylisted countries have committed to addressing inadequacies within a given timeframe. Blacklisted countries, on the other hand, are high-risk countries that do not actively engage with the FATF, currently North Korea and Iran.

Why was South Africa greylisted?

The FATF evaluates countries against 40 recommendations and 11 effective immediate outcomes. South Africa performed poorly in its 2021 FATF evaluation. Since then, action taken to address deficiencies has included the passing of the Protection of Constitutional Democracy Against Terrorist and Related Activities Amendment Act and the General Laws Amendment Act of 2022 (which made changes to a raft of laws including the Financial Intelligence Centre Act and the Financial Sector Regulations Act). There has also been greater scrutiny by the Financial Sector Conduct Authority (FSCA) of beneficial ownership of financial institutions. Despite efforts by numerous stakeholders in South Africa, the FATF's January 2023 assessment of the country's progress found that eight strategic deficiencies remain.

The FATF found that while South Africa had sound laws, frameworks and oversight around anti-money laundering and combating the financing of terrorism, prosecution and conviction of serious financial crimes was weak.

What are the potential impacts of greylisting?

Greylisting affects a country's reputation. Direct effects depend on how the rest of the world responds. Because the FATF calls for countries and financial institutions to apply enhanced due diligence and counter-measures when dealing with countries on the grey list, possible impacts include weakening access to international trade and financial systems as well as added difficulty and costs of doing business. It might also result in a reduction in capital flows and a higher cost of capital. Evidence on the impact of greylisting on other countries is mixed.

Any factors that are likely to mitigate the impacts of greylisting?

South Africa already attracts a low level of foreign direct investment inflows given the impact of load shedding, crumbling infrastructure and political uncertainty on investor confidence. Activity on our capital account consists largely of portfolio flows (foreigners purchasing and selling South African bonds and equities).

Also, South African financial institutions have deep, long-lasting relationships in the global trade and financial system with correspondent banking playing a key role in facilitating the operation of our multinational corporations and commodity exports, which the world relies on.

What will greylisting cost me?

Locally, there should be limited direct impact on South Africans. Those South Africans who deal with offshore counterparties (banks, brokers or other financial institutions) may experience more onerous due diligence screening, less efficient transaction processing and a generally higher cost of doing business.

How long is greylisting likely to last?

Generally, it takes one to three years for countries to address deficiencies and be taken off the grey list. A shining example close to home is Mauritius, which was placed on the grey list in February 2020 and removed in October 2021 after swift, decisive action to address deficiencies and strengthen its regime on anti-money laundering and combating the financing of terrorism. National Treasury has said that South Africa is expected to address deficiencies by 'no later than the end of January 2025'.



What happens if we don't get off the list?

A sustained period of greylisting may see the steady erosion of investment flows into South Africa, a higher cost of borrowing for local institutions and the government, as well as weaker long-term economic growth. The most impactful economic risk would stem from the withdrawal of banking and payments services, which are critical in facilitating trade, investment, remittances and economic growth. For the man on the street, the impacts will most acutely be felt by those needing to send or receive money to from abroad, a higher cost of borrowing due to higher interest rates, higher prices on imported goods, and potentially a higher unemployment rate as economic growth deteriorates.

What should investors do?

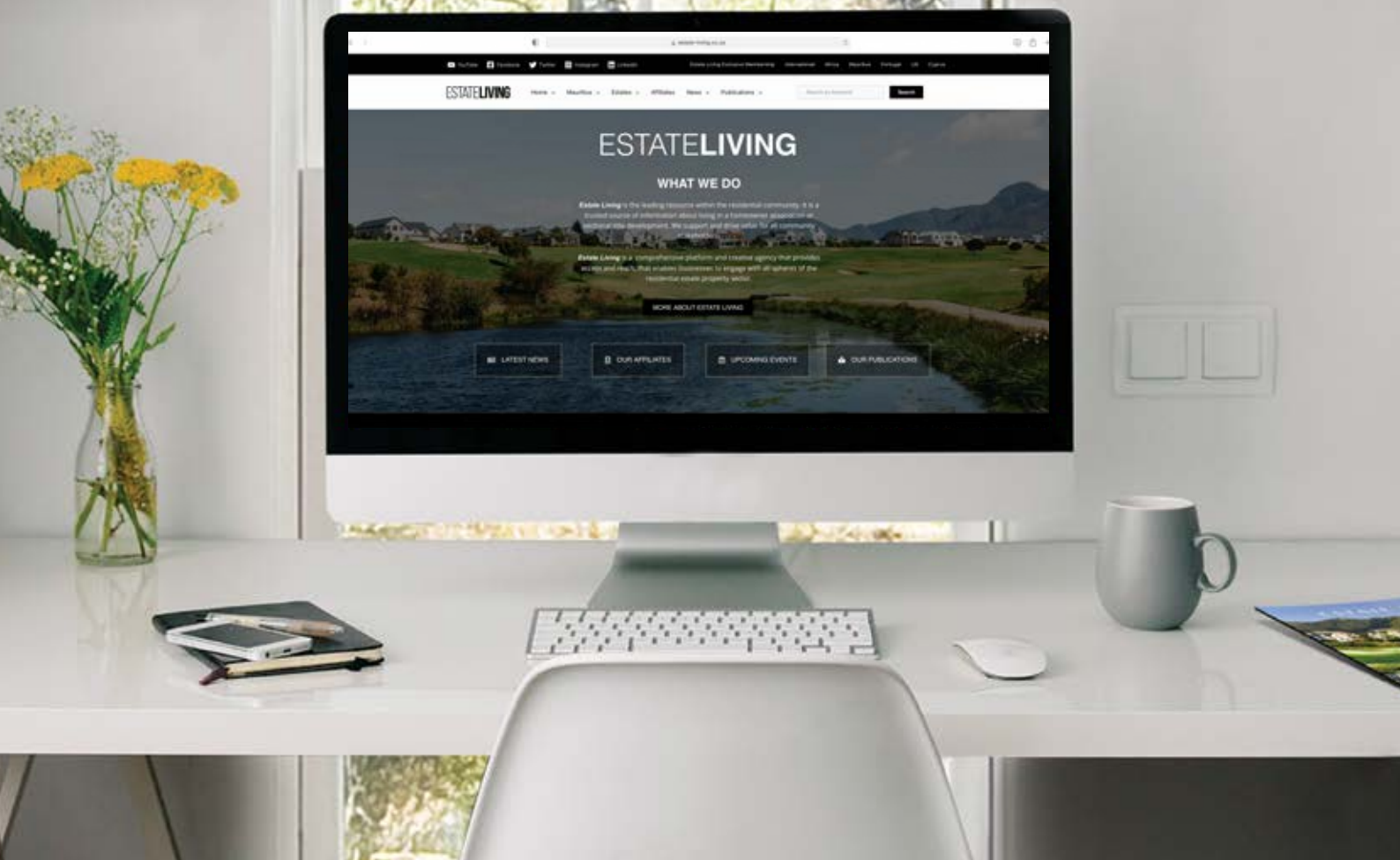
As always, we encourage investors to focus on factors they can control to ensure that they reach their financial goals:

- A well-diversified investment portfolio provides the best protection against global or SA-specific market risks.
- History shows that staying invested for the long term and avoiding attempts to time the market delivers better long-term returns for investors
- Keeping investment fees low means you can hold on to more of your investment returns.

 Kelin Pottier

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