

# ASAMBENI TAXI TIMES

Moving Minds, One Journey at a Time

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## Love That Brings Stronger Communities

February is often called the month of love. Shops fill with red hearts and roses, but love is about much more than gifts. Real love builds strong families, safe relationships and united communities. It shows in how we speak to one another, how we treat our neighbours and how we support those around us.

In busy cities like Johannesburg and Pretoria, life can feel rushed. Taxi ranks are crowded, streets are noisy and everyone is trying to get through the day. Yet even in these spaces, small acts of love make a difference. Greeting someone politely. Helping an elderly person carry groceries. Checking in on a neighbour. These simple actions strengthen the bonds that hold communities together.

Love is also heard in language. The words we use can heal or hurt. Respectful language builds trust. In relationships, kind words matter. Encouragement, honesty and calm communication create safety and belonging.

A supportive relationship should make you feel valued, not afraid. There are clear signs of

a healthy relationship. Your partner listens to you and respects your opinions. You can spend time with friends and family without being questioned or controlled. Disagreements happen, but they are handled without insults or violence. Both people feel safe to express themselves.

On the other hand, warning signs of an unhealthy relationship include constant jealousy, checking your phone without permission,

controlling where you go, or isolating you from loved ones. Emotional abuse can include shouting, humiliation or threats.

Financial control, where one partner withholds money or limits access to resources, is also a red flag. Love should never make you feel small, scared or trapped.

If you feel unsafe or controlled, you are not alone. Help is available. In an emergency, call 10111 for the police. You can also contact the Gender-Based Violence Command Centre on 0800 428 428 or send a "please call me" to 120 7867. These services operate 24 hours a day and offer confidential support.

Local clinics, social workers and community organisations can also guide you to safe shelters and counselling.

Friends and family also play an important role. If someone confides in you about abuse, listen without judgement. Encourage them to seek help and remind them that abuse is never their fault.

Celebrating the month of love means more than romance. It means building relationships based on respect, equality and care. It means choosing words that uplift rather than tear down. It means creating homes and communities where children grow up seeing kindness as normal.

Strong communities are built on strong relationships. When love is rooted in respect and safety, it spreads beyond couples and families into streets, schools and workplaces.

This month, let us celebrate love that protects, supports and unites. Love that speaks kindly. Love that strengthens communities.



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**Next Edition (25 March 2026) Sneak Peek:**

**Your Rights, Your Health: What Human Rights Day Means for Every South African**

# Equal Rights, Equal Opportunities: Why Social Justice Matters

On 20 February, the world marks World Day of Social Justice. It is a day that reminds us that every person deserves equal rights, equal opportunities and fair treatment. But what does social justice mean for ordinary South Africans?

Simply put, social justice means fairness. It means that where you are born, how much money you earn, or what language you speak should not decide the quality of healthcare you receive, the education your child gets, or whether you feel safe walking in your community.

Access to healthcare is one of the biggest issues in many communities. Public clinics and hospitals are meant to serve everyone, regardless of income. When medicines are available, staff are respectful and services are efficient, people can live healthier lives. Equal access to healthcare means that a child in Soweto or Mamelodi should receive the same quality of care as a child anywhere else.

Education is another key part of social justice. Every child has the right to basic education. Schools should be safe, properly resourced and supportive. When learners have

access to textbooks, clean classrooms and qualified teachers, they have a better chance of building a strong future. Education opens doors to jobs and opportunities that can change families' lives.

Safe public spaces also matter. Parks, taxi ranks, streets and community centres should be places where people feel secure. When lighting works, roads are maintained and public areas are clean, communities thrive. Safety is not a luxury. It is a basic right. Social justice is not only the government's responsibility. Communities also play a role. Reporting broken infrastructure, supporting local schools and speaking out against discrimination all help create fairness.

World Day of Social Justice reminds us that equal rights are not just words in the Constitution. They are daily needs. When healthcare is accessible, education is strong and public spaces are safe, everyone benefits.

Social justice is about dignity. It is about ensuring that no one is left behind. As commuters, parents and workers, we all have a stake in building a fairer South Africa.



## Love & Money –

### Budget-Friendly Date Ideas & Financial Planning for Couples/families

Love is important, but money matters too. Many couples argue about finances. Planning together can reduce stress and build a stronger partnership.

Start with honest conversations. Sit down and discuss income, debts and monthly expenses. Transparency builds trust. Decide together how bills will be paid and how savings will be managed.

Create a simple household budget. List rent, transport, groceries, school fees and other regular costs. Agree on who pays what, or pool money into a joint account for shared expenses.

Build an emergency fund together. Even small monthly contributions can grow over time and protect you during unexpected events.

You do not need expensive restaurants to enjoy quality time. Here are budget friendly date ideas:

- Picnic at a local park
- Movie night at home
- Attend a free community event
- Take a walk and talk without distractions
- Cook a special meal together

Spending time together does not have to mean spending lots of money. What matters most is connection.

## Top 5 Financial Tips for Couples

1. Be honest about income and debt.
2. Create a shared monthly budget.
3. Save together for emergencies.
4. Set joint financial goals.
5. Review your budget every month.

Love grows stronger when couples work as a team. By planning finances wisely and enjoying simple moments together, you can build both emotional and financial security. If you would like, I can format the financial tips as a printable infographic panel for your newspaper layout.



## Love Yourself First



In the rush of daily life, many people put themselves last. Between work, family and financial pressures, self care can feel like a luxury. But loving yourself is not selfish. It is necessary.

Self care starts with listening to your body. Are you constantly tired? Do you have headaches or feel stressed most days? These may be signs that you need rest.

Sleep is one of the most powerful forms of self care. Try to get seven to eight hours of rest each night. Put your phone away before bed and create a calm routine. A well rested body handles stress better.

Booking a clinic check up is another important step. Regular health checks can detect problems early. Public clinics offer free screenings for blood pressure, HIV, diabetes and other conditions. Taking one hour to visit a clinic could protect your long term health.

Healthy boundaries are also part of self love. It is okay to say no when you feel overwhelmed. You do not have to attend every event or solve every problem. Protecting your time and energy helps prevent burnout.

Exercise does not need to be intense. A short walk after work, stretching in the morning or dancing to your favourite song at home can boost your mood. Physical movement releases chemicals in the brain that reduce stress.

Talking about your feelings also helps. Share concerns with someone you trust. If stress feels too heavy, seek professional support at a clinic or counselling centre.

Loving yourself means taking responsibility for your wellbeing. When you care for your mind and body, you have more energy to care for others. Make time for rest, check ups and healthy habits. You deserve it.

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## Move More, Live More

Long hours of sitting in taxis, offices or at home can leave your body stiff and tired. This Healthy Lifestyle Awareness Day on 21 February is a good reminder that small movements can make a big difference to your health.

You do not need a gym membership to stay active. You can move your body while waiting for transport or during short breaks at work.

Start with simple neck rolls. Slowly tilt your head from side to side and roll your shoulders backwards and forwards. This helps relieve tension from carrying bags or sitting in one position for too long.

Try calf raises while standing in the taxi queue. Hold onto a railing or wall if needed. Lift your heels off the ground, then lower them slowly. Repeat 10 to 15 times. This improves circulation and strengthens your legs.

You can also do seated stretches. While

sitting, straighten one leg and hold for a few seconds. Switch legs. This keeps your muscles active and reduces stiffness.

If space allows, take a brisk five minute walk around the rank or your block. Walking improves heart health and lifts your mood. Even short bursts of movement count.

Drink enough water during the day. Staying hydrated supports your muscles and helps prevent headaches and fatigue.

Healthy living is not only about exercise. It includes eating balanced meals, sleeping well and reducing stress. Small daily actions add up over time.

Moving more does not require special clothing or equipment. It only requires a decision to start. This Healthy Lifestyle Awareness Day, make a promise to your body. A few stretches today can mean a stronger, healthier tomorrow.



## Taking Charge of Your Reproductive Health

Reproductive health is not only a women's issue. It affects men and women of all ages. Taking charge of your health means getting regular check-ups, asking questions and making informed choices.

Public clinics across Johannesburg and Pretoria offer free reproductive health services. These include pregnancy testing, HIV testing, STI screening and family planning advice.

STI and Condom Week reminds us that sexually transmitted infections are common but treatable. Using condoms correctly every time you have sex reduces the risk of HIV and other infections. Free male and female condoms are available at public clinics.

Pregnancy Awareness Week encourages women to book early antenatal visits. Early clinic visits help monitor the health of both mother and baby.

There are several contraception options available at public clinics. These include:

- Male and female condoms
- Contraceptive pills
- Injectable contraception given every two or three months
- Implants placed under the skin
- Intrauterine devices known as IUDs

Nurses at clinics can explain each method and help you choose what suits your body and lifestyle. Services are confidential, and you do not need to be married or have children to access contraception.

Men are also encouraged to test regularly for HIV and STIs and to support their partners in making health decisions.

Honest conversations between partners build trust and protect both people. Taking charge of your reproductive health protects your future.

## Your Rights at the Clinic

Every patient in South Africa has rights under the Patients' Rights Charter.

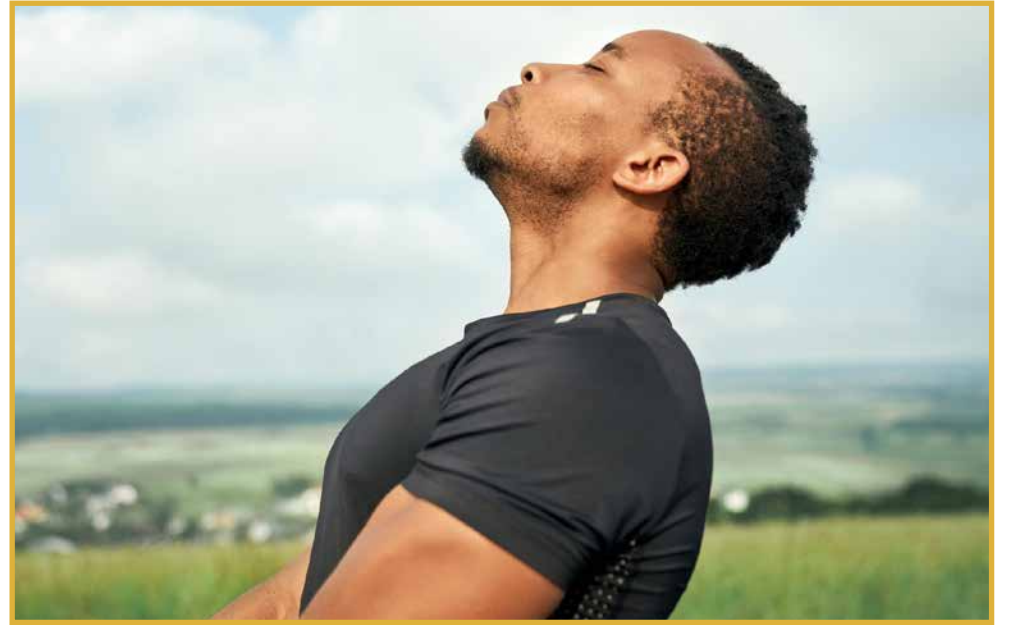
You have the right to:

- Be treated with respect and dignity
- Receive clear information about your condition
- Privacy during examinations
- Confidentiality of your medical information
- Access healthcare services without discrimination

You also have the responsibility to treat healthcare workers with respect and provide honest information about your health. If you feel your rights were violated, you can speak to the facility manager or contact your provincial Department of Health.



## Mind Matters



### Practical Tips for Managing Stress and Improving Sleep

Life in Gauteng moves fast. Work pressures, family responsibilities and financial stress can take a toll on your mental wellbeing. Taking care of your mind is just as important as caring for your body.

Stress often shows up as headaches, irritability, trouble sleeping or constant worry. The first step is to notice the signs early.

Deep breathing is one simple way to calm your body. Breathe in slowly through your nose for four seconds, hold for four seconds, then breathe out slowly through your mouth. Repeat several times. This lowers your heart rate and reduces tension.

Creating a sleep routine also helps. Try to go to bed at the same time each night. Avoid scrolling on your phone just before sleep.

The light from screens can make it harder to rest. A dark, quiet room improves sleep quality. Limit caffeine late in the day. Coffee and energy drinks can keep you awake long after you drink them.

Talking about your worries can lighten the load. Share concerns with a trusted friend, family member or counsellor. Many clinics offer mental health support services at low or no cost. Spending time outdoors also helps. Even a short walk in a park can lift your mood and clear your thoughts.

If stress feels overwhelming, seek professional help. There is no shame in asking for support. Looking after your mental health helps you work better, sleep better and relate better to others.

Your mind matters. Make time each day for small habits that support your wellbeing.

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Message....

## Medical Aid or Hospital Plan?

**H**ealthcare is one of life's essentials. Whether you get sick, need a check-up, or face an accident or serious illness, having some form of cover can protect your health and your wallet. In South Africa, there are several ways to plan for healthcare costs, such as medical aid, hospital plans and clinic or medical insurance plans like the Dis-Chem Health plans. Understanding these options helps you choose what suits your needs and budget.

### What is Medical Aid?

Medical aid, also known as a medical scheme, is a regulated health cover governed by the Medical Schemes Act. A medical aid pays for a wide range of health services, including hospital stays, doctor visits, specialists, chronic medicine and more. Members pay a monthly contribution, which can vary widely depending on the plan and the level of cover.

Some plans are very comprehensive and allow you to go to most private hospitals and see specialists. Others are more basic but still cover essential hospitalisation and chronic conditions known as Prescribed Minimum Benefits (PMBs). PMBs are a set list of conditions and treatments that all medical aids must cover, such as cancer and pregnancy-related care.

Medical aid can be expensive, with some plans costing thousands of rand a month, especially if you add family members. But having strong cover can protect you from huge bills if a serious health event happens.

### What is a Hospital Plan?

A hospital plan focuses mainly on in-hospital care. This means it pays for costs related to being admitted to a private hospital, such as theatre fees, emergency treatment,

surgeries and specialist accounts for procedures done while you are in hospital.

Hospital plans are often cheaper than full medical aid because they do not usually include day-to-day benefits such as visits to a GP, dentists or medicine at a pharmacy. However, they can be a good safety net in emergencies. Without some form of cover for hospital stays, private hospital bills can run into the tens of thousands of rand.

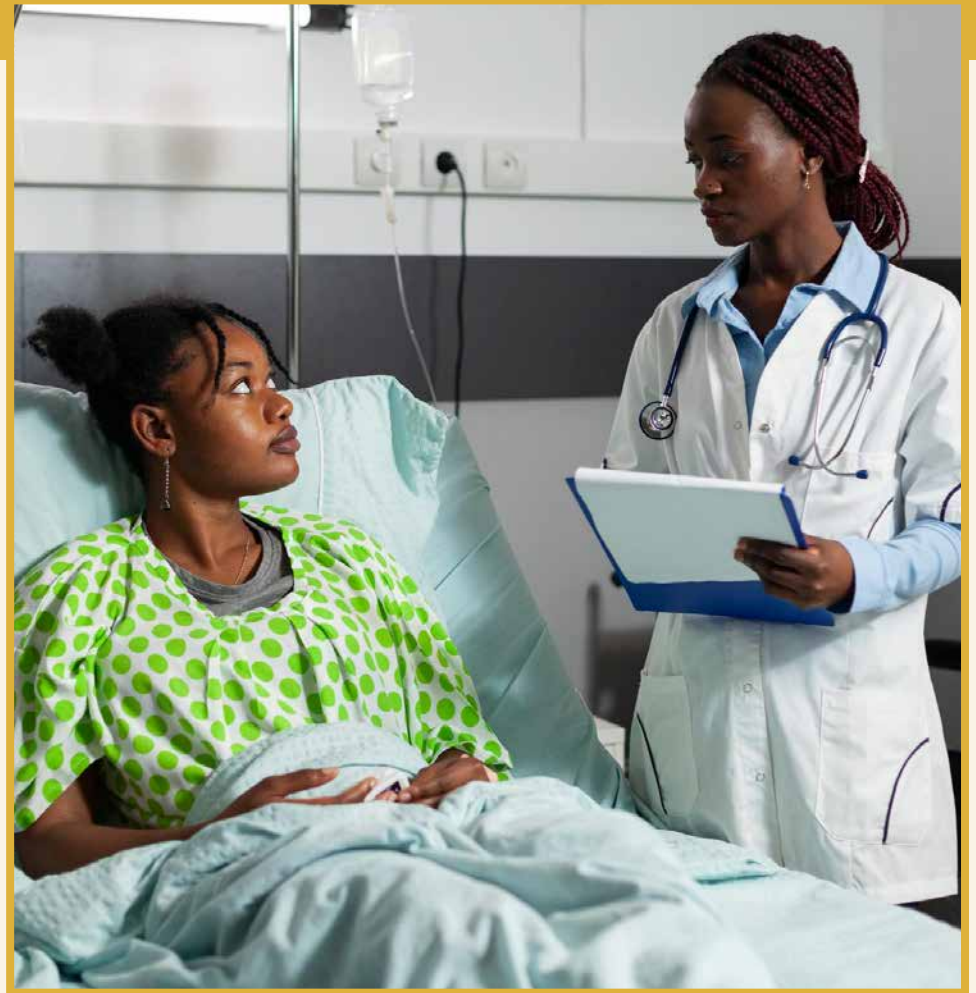
When choosing a hospital plan, compare different schemes and what they cover so you are not caught by surprise with extra bills. Some plans can cost around R900 to R2 000 per month for individuals, with higher costs for families.

### What Is a Clinic or Medical Insurance Plan?

Clinic-based plans and medical insurance are usually more affordable alternatives to traditional medical aid. These products often cover routine day-to-day healthcare costs like GP visits, dentist checks, optometry and basic tests. Some include additional benefits like chronic m

For example, **Dis-Chem Health Insurance** offers plans such as *MyHealth Core* and *MyHealth Plus*, which start at around R500 to R700 a month for adults. These plans provide access to doctor visits, medication, basic dentistry and optometry, with more comprehensive options available at higher premiums. There is also Accident Cover for emergency hospital care if you are hurt in an accident.

This type of plan does not have the same legal obligations as a medical aid, so it may not cover all medical needs, especially serious illness not linked to accidents. It can, however, be a good option if traditional medical aid is too costly or you want basic everyday care without long waits at overcrowded clinics.



### Planning for Your Needs

Choosing between medical aid, a hospital plan or clinic cover depends on your health needs, age, family size and budget. Start by asking yourself:

- How often do you visit a doctor?
- Do you have chronic conditions that require ongoing treatment?
- Can you afford higher monthly contributions for more complete cover?

If your budget is tight, a clinic or medical insurance plan could help you with everyday healthcare needs and reduce out-of-pocket costs. If you want broader cover, especially for hospital stays and chronic illness, a medical aid or a hospital plan may be worth it.

Whatever you choose, make sure you read the details, ask questions and compare plans before signing up. Healthcare cover is an investment in your health, peace of mind and financial security.

# Celebrating Special People

Valentine's Day is about love, kindness and appreciating the special people in our lives!

### Who Is Special To You?

Someone who makes me smile:

Someone who helps me learn:

Someone who takes care of me:

My best friend is:



### Complete The Sentence

I feel loved when

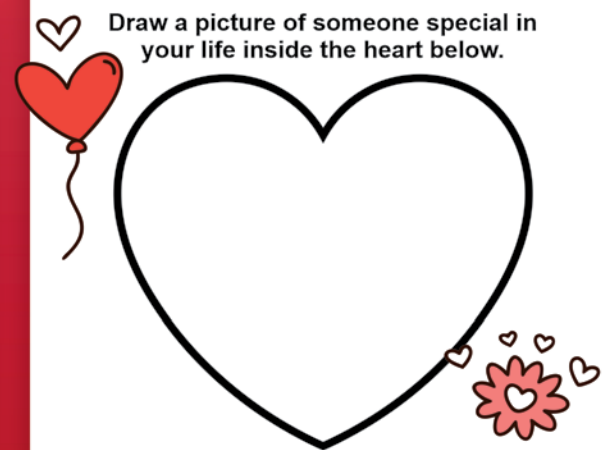
I can show love by

I say "thank you" by



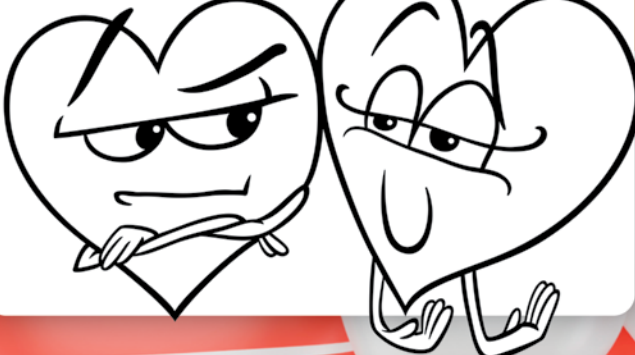
### Draw Your Hero

Draw a picture of someone special in your life inside the heart below.



This special person is amazing because:

### Colour In Picture



### Kindness Challenge

This week I will:

Help at home

Share with a friend

Say something kind

Make a thank-you card

Clean up without being asked



### Write A Short Message To Someone Special



## The Asambeni Guide To Free Family Events



Looking for safe, fun and affordable places to take the kids this weekend? Here is a handy guide to parks, libraries and community venues in Johannesburg and Pretoria where families can enjoy time together without spending much money. All prices and times are correct to the best of our knowledge, but it's wise to check before you go.

### Johannesburg

#### Zoo Lake

**Location:** Johannesburg North, near Delta Park  
**Description:** A favourite green space for picnics, walks and play. There are wide lawns, shaded areas and a lake where you can bring a picnic or enjoy the open space with the family at no cost. Paddle boat rides are available at a small fee.  
**Cost:** Free entry | Paddle boats usually under R100 per hour (variable)  
**Open Times:** Daily, early morning to sunset

#### Delta Park & Emmarentia Dam

**Location:** Emmarentia, Johannesburg  
**Description:** One of the city's largest green spaces, perfect for walking trails, bird-watching, picnics and family outings. This space also hosts community runs and casual meet-ups.  
**Cost:** Free entry  
**Open Times:** Daily, early morning to sunset

#### Weltevredenpark Public Library

**Location:** 1203 Fern Street, Weltevreden Park, Roodepoort  
**Description:** A family-friendly library with books for all ages, free Wi-Fi and regular children's story time sessions. It also holds reading circles, digital story times and special events.  
**Cost:** Free  
**Open Times:** Weekdays (usually morning to late afternoon; check local listings)

#### Northcliff Ridge Eco Park

**Location:** Northcliff, Johannesburg  
**Description:** Ideal for panoramic city views, short walks and free family picnics. Many locals use this park for weekend relaxed meet-ups or photo walks.  
**Cost:** Free  
**Open Times:** Daily, daylight hours

### Pretoria

#### Moreleta Kloof Nature Reserve

**Location:** Helios Street, Moreletapark, Pretoria  
**Description:** A 100-hectare green space with natural walking trails and chances to spot birds and a few free-roaming animals like impala and zebra. Entry is free and great for adventurous families.  
**Cost:** Free  
**Open Times:** Around 07:00 to late afternoon daily

#### Jan Cilliers Park (Fairy Park)

**Location:** Corner of Wenning & Broderick Streets, Groenkloof, Pretoria  
**Description:** A peaceful park with lawns, rockeries and a flowing stream. Great for relaxed walks, picnics and children's play.  
**Cost:** Free  
**Open Times:** Open daily

#### Magnolia Dell Park

**Location:** Queen Wilhelmina Drive & University Road, Bailey's Muckleneuk  
**Description:** A lovely shady public park with open lawns for picnics and play. It also hosts seasonal community markets and events like arts in the park.  
**Cost:** Free  
**Open Times:** Open daily

#### Montana Family Market

**Location:** Montana, Pretoria  
**Description:** A lively weekend market with crafts, music and free children's entertainment. Entry is inexpensive and there are lots of stalls to browse and local foods to try.  
**Cost:** Around R3 entry on weekends  
**Open Times:** Usually weekends & public holidays – mornings to late afternoon

These venues offer great ways to spend a weekend with family, enjoy nature, learn something new or simply relax without spending much. From leafy parks and picnic spots to community library fun and markets, there is something for every age.

## Your Next Career Move Starts Here



Welcome to the Career Column, your go-to space for discovering exciting and attainable jobs that you can explore as a side hustle or new career path. Whether you're seeking to earn extra income or embark on a fresh journey, this column aims to inspire your next move.

This edition, we are circling back and reminding you how to be an **influencer on social media**.

Scrolling through social media, it may look easy to become an influencer. But behind the likes and followers is hard work, planning and consistency. Across South Africa, young creators are building careers online by sharing beauty tips, comedy skits, dance challenges and music trends.

One example is Grace Mondlana, who has built a loyal following through relatable lifestyle content and engaging videos. Her success shows that influencing is not about being perfect. It is about being consistent, creative and authentic.

### Different types of influencing

**Beauty and Get ready with me (GRWM)**  
 Beauty influencers share make-up tutorials, skincare routines and hair tips. "Get Ready With Me" videos are especially popular. In these clips, creators talk to their audience while doing their make-up or getting dressed. These videos feel personal and build strong connections with followers.

### Comedy skits

Comedy content is huge in South Africa. Short, funny skits about relationships, family life or taxi rank moments are widely shared. If you enjoy acting and making people laugh, comedy can help you grow quickly because humour connects people.

### Dance and music challenges

Dance and music trends have created many new influencers. Platforms like TikTok and Instagram often feature viral dance challenges linked to popular songs. When creators jump onto a trend early and add their own style, their videos can reach thousands or even millions of viewers. South African dancers and content creators such

as Elijah Shaai and Rethabile Nkhasi have gained strong online followings through energetic dance videos and participating in trending challenges. By consistently posting creative routines and engaging with trending music, they turned their passion into influence. Dance trends show that you do not always need expensive equipment. Talent, timing and confidence can be enough.

### Lifestyle and vlogging

Lifestyle influencers share their daily routines, fitness journeys, study tips or family life. Vlogs help followers feel like they are part of your world. Authenticity is key here.

### Educational and motivational content

Some influencers focus on teaching skills such as budgeting, career advice or health tips. This type of content builds trust because it provides value.

### How to get started

1. Choose your niche. Decide what you enjoy most. Beauty, dance, comedy or education. Focus helps you grow faster.
2. Be consistent. Post regularly. Growth takes time, and audiences follow creators who show up often.
3. Use trends wisely. If you love dance or music, follow trending sounds and challenges. Add your own twist to stand out.
4. Keep quality in mind. Good lighting and clear sound make a big difference. Natural light works well.
5. Engage with your audience. Reply to comments and thank followers for support. Community builds loyalty.
6. Stay authentic. Do not copy others completely. Learn from them but keep your own personality.

Influencing is not only about fame or free products. It is about building a brand and sharing your talent with the world. Whether through beauty tutorials, comedy skits or viral dance challenges, many South Africans have shown that social media can open doors. With patience, creativity and discipline, your passion could turn into opportunity.

## Local Hero Remembered For His Contribution

In the heart of Soweto, one man's quiet acts of kindness have left a lasting mark on his community. David Sedjobe was not a celebrity or public figure in the usual sense. He was a taxi commuter, neighbour, father and friend who chose to make a difference in small but meaningful ways. Today, people remember him not just for what he did, but for the way he made others feel valued, supported and seen.

David grew up in a busy Johannesburg neighbourhood much like many of us know. Life was not always easy, but he believed that strength came from community. He once said that no matter how heavy life's load feels, "there is always space to help another carry theirs."

For over twenty years, David volunteered with local youth programmes teaching computer skills, helping young people build resumes and preparing them for job interviews. Many of the young adults who passed through his classes now hold positions in companies across Gauteng. They often say it was David's

encouragement that helped them believe in themselves when they felt like giving up.

David also started a small weekend feeding programme. Every Saturday morning, he would set up tables in the local park and serve breakfast to children who might not otherwise eat before school. Parents would bring bread, milk and fruit, and neighbours volunteered to cook. What began as a handful of children quickly turned into dozens each week. For many families, it became a vital lifeline.

His generosity did not stop with practical help. David had a gift for listening. In a world where so many rush from one task to the next, he made time to sit with people and hear what was on their minds. Sometimes this was all they needed, a listening ear, a reassuring word, a gentle nudge in the right direction.

When David passed away last year, his community felt the loss deeply. Residents, family and friends gathered in the park where he once served breakfast. They shared stories of his kindness, laughter and wisdom. Some spoke



Image: Social Media/ X

of the simple gestures that changed their lives, a lift to a job interview, a warm meal on a cold morning, a kind word when they felt alone.

A local youth theatre group wrote and performed a piece in his honour, celebrating his belief that every person has something valuable to offer. Children from his feeding programme released balloons with messages of thanks. Taxi drivers and commuters shared memories of how David helped them navigate daily challenges, always with dignity and respect.



Image: Social Media/ X

David's legacy lives on in the hearts of those he touched. His life reminds us that a hero does not need a cape. A hero is someone who shows up, listens, cares and gives without expectation.

In remembering David Sedjobe, we celebrate the quiet courage of a man who made his community better simply by being part of it. And in doing so, he continues to inspire others to give what they can, where they can, to make the world a little kinder, one good deed at a time.

## Know Your Rights at Work

Every worker in South Africa has rights at work. These rights are there to protect you if your employer does not pay you on time, pays you too little, does not pay overtime correctly, or even dismisses you unfairly. Knowing your rights and where to seek help can make a real difference for working families in Johannesburg and Pretoria.

### Getting paid correctly

Under the Basic Conditions of Employment Act, your employer must pay you on the agreed payday. You should also receive a payslip showing how much you were paid and any deductions made. If you are not paid on time, or if overtime is not paid correctly, this is not lawful and you have the right to take action.

You also have a right to proper pay for overtime. Overtime is work beyond your normal weekly hours and must only be worked if you agree to it. If you do work overtime, you should be paid at least one and a half times your normal hourly rate. Work on Sundays or public holidays usually must be paid at double the normal rate, depending on your contract.

If you have not been paid correctly, talk to your supervisor or employer first. Bring your payslips and notes about hours worked. If that does not fix the problem, you can contact:

- **The Department of Employment and Labour:** visit the nearest labour office in person and ask for help. They can inspect the workplace and may help resolve disputes.

- **The Commission for Conciliation, Mediation and Arbitration (CCMA):** the CCMA offers free help to resolve disputes between workers and employers. They can assist with non-payment issues if other steps have not worked.
- **Your trade union:** if you are a member. Unions can offer advice, support and representation.

Always keep copies of payslips, time sheets, contracts and any messages or notes about hours worked. These records are important evidence if you need help.

### What happens if you are dismissed

Being dismissed from your job can be stressful. But under the Labour Relations Act (LRA), every employee has the right not to be unfairly dismissed. A dismissal is unfair if your employer had no valid reason, or if they did not follow a fair process before ending your employment.

Some dismissals are automatically unfair. These include being fired for discriminatory reasons such as race, gender or pregnancy, or being dismissed for joining a trade union or taking part in protected strikes. If your dismissal falls into one of these categories, your employer must prove it was fair.

If you believe you were unfairly dismissed, you must act quickly. You usually have 30 days from the date of dismissal to refer your case to the CCMA. You will complete a referral form (called LRA Form 7.11) and submit it to the CCMA or a bargaining council. Making sure the referral is filed on time is important.



At the CCMA, you will first attend a conciliation hearing where both you and your employer try to agree on a solution. If you still cannot agree, the matter may go to arbitration. At arbitration, a commissioner listens to both sides and makes a binding decision on what should happen. You might be reinstated in your job, re-employed in a different position, or receive compensation if your dismissal was unfair.

### Tips and resources

- **Keep good records:** payslips, contracts, time sheets and written communication.

- **Act quickly:** be aware that the deadlines for CCMA referrals are strict.
- **Get help early:** unions, labour offices and the CCMA can guide you.

For help and forms, visit your nearest CCMA office or go to [www.ccma.org.za](http://www.ccma.org.za). You also can call the Department of Employment and Labour for guidance on workplace issues.

Knowing your rights at work gives you confidence and helps protect your hard-earned money and dignity. You do not have to accept unfair treatment in silence.

## From Stokvel to Investment Club



In South Africa, stokvels are more than just a way to save. They form the backbone of community saving and can even be a stepping stone to building long-term wealth for families and friends. With more than 11 million members around the country and savings worth billions of rand, stokvels remain a trusted way to save collectively.

A traditional stokvel works by members agreeing to contribute a fixed sum of money at regular intervals, often monthly. One member receives the entire lump sum each month in rotation. People often use these funds to pay for school fees, holidays, or groceries. Many stokvels also exist to save for funerals, a reality of South African life that can place heavy financial burdens on families.

But saving money is just the start. Some stokvels have grown beyond annual or monthly payouts and now function as investment clubs. This means the group not only saves but also invests the pooled funds to make them grow over time. An investment stokvel might put money into a bank account that earns interest, invest in unit trusts, or buy shares on the stock exchange. The key difference is the aim to grow the money, not just save it.

Turning a stokvel into an investment club takes careful planning. Trust is the first essential ingredient. Members must choose people they know well and trust to handle money responsibly. It is also wise to register the stokvel with a body such as the National

Stokvel Association of South Africa (NASASA). Registration provides checks and balances and can protect members against fraud.

Written rules and a clear constitution are vital. These should state how much each member will contribute, what happens if someone misses a payment, how decisions are made, and how any profits will be shared. Clear written agreements help avoid disputes and make the club's purpose clear to everyone.

Good record keeping is also important. The group should keep a record of all contributions, payments and investments. This protects members, helps with planning and makes it easier to show exactly how the money is being used. Opening a dedicated bank account for the club is one simple way to make record keeping easier and safer than handling cash.

Educating members about investment options and risks can help the club make better decisions. Many financial institutions offer workshops about investing and saving. Knowledge helps members understand how to grow their money without taking on unnecessary risk.

When managed well, a stokvel can become more than a savings circle. It can become a wealth building tool that changes people's lives. For many commuters in Johannesburg and Pretoria, what began as a way to save for groceries can turn into a way to grow a nest egg for the future.

## Stretch Your Salary Further



For many families, living on a tight budget is a monthly challenge. With prices rising and bills to pay, it can be difficult to make your salary last until the end of the month. The good news is that small changes to how you manage money can make a big difference.

A good starting point is to list your income and all expenses. Knowing exactly what you earn and what you must pay each month helps you make smarter choices. This simple step can stop you from overspending and help you see where you might save. Planning meals is one of the easiest ways to cut costs. Instead of buying takeaways every day, plan meals before you go shopping. Cooking in bulk for several days saves both cash and time. Bringing lunch to work instead of buying food each day can save hundreds of rand each month.

Transport is another area where good planning helps. If you take taxis to and from work six days a week, calculate the total cost. Ask yourself if you can combine trips, share lifts with others heading in the same direction, or even walk part of the journey if it is safe to do so. These small changes reduce transport costs over time.

Daily habits can also add up. Buying cool drinks, snacks or airtime in small amounts might not seem like much, but regular

purchases add up quickly. Try to cut back on these little costs where you can. Buying larger data bundles or airtime packs less often gives better value than smaller top-ups.

Budgeting apps and tools may help you track spending and stay on top of bills. Many free options exist, and mobile banking apps can show you where your money goes each month. However you choose to track spending, being aware of where your money is spent makes it easier to find savings.

Energy and electricity use at home is another place to cut costs. Simple steps like switching off lights and unplugging appliances when not in use can help lower electricity bills.

Avoid borrowing to pay for everyday items. Interest charges make things more expensive and can trap you in cycles of debt. If possible, set aside a small emergency fund, even if it is just R200 a month. This can help cover unexpected costs like minor car repairs without having to borrow.

Managing money well does not mean giving up things you enjoy. It means planning your spending, knowing where your money is going and making small changes that add up. With a bit of planning and discipline, you can stretch your salary further and reduce stress at the end of each month.

## How To Spot Online Financial Scams



Scams are becoming more common in South Africa, with fraudsters using WhatsApp, SMS and social media to trick people into handing over money or personal information. According to a warning from the Association for Savings and Investment South Africa, reputable financial companies will never offer investments through WhatsApp groups or unsolicited messages.

One common scam is the fake investment offer. You might receive a message promising quick profits or guaranteed returns if you invest a set sum of money. These offers often arrive out of the blue and make the deal sound time-sensitive. Real investments do not work this way. If it sounds too good to be true, it usually is.

Another trick is phishing messages. These are SMS or WhatsApp texts that may appear to come from a bank or service provider, asking you to click on a link to “verify” your details. Once you click the link, scammers can steal your banking login details or personal information. The South African Police Service advises that no bank will ask you to confirm your passwords or PIN by text or email.

Some scammers even pretend to be someone you know. They may claim to be a friend or family member who needs urgent money. Always check with the person through a different method, such as calling them on their usual number, before sending any money.

Other scams involve job offers or fake online stores. Scammers post links on social media, promising easy work or products at low prices. When you engage, they ask for personal details or payment before disappearing. Being cautious about unsolicited offers and avoiding clicking on strange links helps keep your information safe.

If you think you have been targeted, take action straight away. Contact your bank to protect your accounts. Report the scam to the police and to organisations like the Financial Sector Conduct Authority. Sharing your experience with friends and family helps them stay alert too.

Staying safe online means being cautious, checking who you are dealing with and never sharing passwords, banking details or personal information with unknown contacts. Awareness and caution are your best protection against scams that could cost you dearly.

# Recipes

## From The Heart



## Baked Hake & Sweet Potato Tray Bake

Serves: 4 | Time: 40 minutes

### Ingredients:

- 4 hake fillets (fresh or thawed)
- 2 large sweet potatoes, sliced into 1cm rounds
- 2 tbsp olive oil
- Juice of 1 lemon
- 1 tsp dried mixed herbs or thyme
- Freshly ground black pepper
- Salt to taste



### Method:

1. Preheat oven to 180°C.
2. Toss sweet potato slices with olive oil, salt and pepper. Spread on a baking tray.
3. Roast for 20 minutes until starting to soften.
4. Remove tray and place hake fillets on top of the sweet potatoes.
5. Drizzle with lemon juice, sprinkle herbs and black pepper.
6. Bake for another 12–15 minutes until the fish flakes easily with a fork.
7. Serve warm.



## Scrambled Eggs & Tomato Relish on Toast

Serves: 2–3 | Time: 20 minutes



### For the Tomato Relish:

- 4 ripe tomatoes, chopped
- 1 small onion, finely chopped
- 1 clove garlic, minced
- 1 tbsp oil
- 1 tsp sugar
- 1 tbsp vinegar
- Salt & pepper

### For the Scrambled Eggs:

- 4 eggs
- 2 tbsp milk or water
- 1 tbsp butter
- Salt & pepper



### Method:

### Method:

1. Heat oil in a pan.
2. Fry onion until soft.
3. Add garlic, then tomatoes.
4. Simmer 10 minutes.
5. Add sugar, vinegar, salt, pepper and chilli.
6. Cook until slightly thick and glossy.

Serve on toasted whole wheat bread and top generously with relish.

## Braaiied Steak with Garlic Butter & Pap

A true South African favourite.

Serves: 4

### Steak:

- 4 steaks
- BBQ or Steak spice
- Salt & coarse black pepper
- Few shakes of Worcestershire sauce
- 3 tbsp tomato sauce
- 3 tbsp oil

### Method:

Season generously and braai over hot coals until done.

### Garlic Herb Butter:

- 100g butter (softened)
- 2 cloves garlic, crushed
- 1 tbsp chopped parsley
- Pinch salt

### Method:

Mix together and spoon over hot steak.

### Creamy Pap:

- 2 cups maize meal
- 4 cups water
- 1 tsp salt
- 2 tbsp butter

### Method:

1. Bring water and salt to boil.
2. Add maize meal slowly, stirring.
3. Cook on low 20–25 minutes, stirring occasionally.
4. Stir in butter before serving.



## Amarula Chocolate Mousse

Made with the iconic Amarula. Serves: 4–6 | Time: 3 hours chilling

### Ingredients:

- 200g dark chocolate
- 3 eggs (separated)
- ¼ cup sugar
- 1 cup fresh cream
- ¼ cup Amarula
- Pinch salt

### Method:

1. Melt chocolate gently and cool slightly.
2. Whisk egg yolks with sugar until pale.
3. Stir melted chocolate into yolk mixture.
4. Add Amarula.
5. Whip cream until soft peaks and fold in.
6. Whisk egg whites with salt until stiff peaks form.
7. Fold gently into mixture.
8. Spoon into glasses and chill 2–3 hours.

## Springbok Women's 7s Team Finish Second in Nairobi



Boks Women's Team with their Medals – SA Rugby

Springbok Women's Sevens coach Cecil Afrika was full of praise of his team following their second-place finish at the HSBC SVNS 2 tournament in Nairobi, Kenya on Sunday, 15 November 2026, with their performances on the second day of the tournament a highlight for the coach.

The Bok Women beat Spain and Kenya on day one but were defeated by Brazil. However, they came storming back on Sunday to with victories over China and Argentina.

The South Africans are second behind Argentina on the log, with the South Americans earning a losing bonus point in their final match against the Bok Women to retain the slightest of edges as the series now moves to Montevideo and Sao Paulo next month.

The top four sides on the log at the completion of the series will qualify for the top tier HSBC SVNS World Championship, with tournaments in Hong Kong, Spain and France.

Afrika praised his team for the fight shown and the refusal to lie down, especially against Argentina, where they

needed a try in extra time to beat the team in blue and white.

"The girls really played for each other, and they showed how much that jersey means to them," said Afrika.

"The character and fight to stay in that match and ultimately win it, was massive for us and the squad in general. I am very proud of that performance."

Afrika lamented the slow start on Saturday, with the team also losing Leigh Fortuin with injury in the opening minutes of the first game against Spain: "We started slowly and just could not convert our opportunities on day one. Although we started with a win over Spain, it was not our best performance."

"The defeat against Brazil was a continuation of the issue of not converting our chances, but on Sunday, we took our opportunities much better and that was pleasing. There were many learnings for us and we have something to work on when we start preparing for the next two tournaments."

Afrika said the format of the tournament, where each of the six teams

played each other without a knock-out phase provided good lessons.

"We all had to adapt to the change in format, and we could have been at the top, bar the bonus point Argentina gained from our match, so it is good lessons learned. We are in second position and in contention for that top four spot, so in that regard, it was mission accomplished," Afrika said.

**Selected SA stats:**

**Most tries:**  
Maria Tshiremba: 4

**Most points:**  
Nadine Roos: 21 points (1 try, 8 conversions)

**Standings:**  
1 Argentina – 20 points  
2 South Africa – 18 points  
2 Spain – 16 points

**Remaining HSBC SVNS 2 tournaments:**

21-22 March: Montevideo, Uruguay  
28-29 March: Sao Paulo, Brazil  
- SA Rugby Press Release

## Thomas Weir Makes Winter Olympics Debut at 17!

Three of the five Team SA representatives at the 2026 Winter Olympics in Milano Cortina – the largest squad the country has sent to such Games – were in action on Saturday, 14 February 2026. All of Malica Malherbe (21), Thomas Weir (17) and Nicole Burger (31) soaked up the experience.

Malherbe was first up in the Last 16 of the women's freestyle skiing dual moguls, where she came up against Jaelin Kauf of the United States. Things didn't go the South African's way, and she recorded a DNF next to her name, and was placed 30th overall for the competition.

Next to take to the snow was the teenager Thomas Weir who placed 63<sup>rd</sup> overall, in an event where 12 athletes were unable to finish the programme.

Weir had a total time for the two runs of 02:52.03, with his second run of 1:22.48 being seven seconds quicker than his first.

It was a tough course of 1428m which featured a 390m drop, from an altitude of 1619m to 1229m.

The other Team SA athlete was on the ice where Nicole Burger completed her final two runs in the Skeleton. She started heat three in 25<sup>th</sup> position, some 4.58 behind the halfway leader. In both the third and fourth heats she placed 25<sup>th</sup>, which left 25<sup>th</sup> overall, with a total time of 3:58.10, which was 9.08 behind the gold medal winner.

- Team South Africa Press Release



Image of Thomas Weir - Getty Images

27 Feb 2026	
Magesi FC	VS Polokwane City
27 Feb 19:30 - Seshego Stadium, Polokwane	
Stellenbosch FC	VS AmaZulu FC
27 Feb 19:30 - Danie Craven Stadium, Stellenbosch	
28 Feb 2026	
Kaizer Chiefs	VS Orlando Pirates
28 Feb 15:30 - FNB Stadium, Johannesburg	
Golden Arrows	VS Chippa United
28 Feb 17:30 - King Goodwill Zwelithini Stadium, Durban	
Siwesele	VS TS Galaxy
28 Feb 17:30 - Dr Molemela Stadium, Bloemfontein	
Orbit College FC	VS Richards Bay
28 Feb 20:00 - Olympia Park, Rustenburg	
01 Mar 2026	
Mamelodi Sundowns	VS Sekhukhune United
01 Mar 15:30 - Loftus Versfeld Stadium, Pretoria	
Marumo Gallants	VS Durban City
01 Mar 15:30 - Lucas Masterpieces Moripe Stadium, Pretoria, GT	
03 Mar 2026	
Richards Bay	VS Kaizer Chiefs
03 Mar 19:30 - Richards Bay Stadium, Richards Bay	
Siwesele	VS Stellenbosch FC
03 Mar 19:30 - Dr Molemela Stadium, Bloemfontein	
TS Galaxy	VS Orbit College FC
03 Mar 19:30 - Mbombela Stadium, Nelspruit	
04 Mar 2026	
AmaZulu FC	VS Magesi FC
04 Mar 19:30 - Princess Magogo Stadium, Durban	



# South African Premiership Matches



\* Fixtures correct at time of print. Source: www.psl.co.za

04 Mar 2026	
Chippa United	VS Marumo Gallants
04 Mar 19:30 - Buffalo City Stadium, East London, South Africa	
Durban City	VS Sekhukhune United
04 Mar 19:30 - Chatsworth Stadium, Chatsworth	
Mamelodi Sundowns	VS Golden ArrowsFC
04 Mar 19:30 - Loftus Versfeld Stadium, Pretoria	
Polokwane City	VS Orlando Pirates
04 Mar 19:30 - Old Peter Mokaba Stadium, Polokwane	
11 Mar 2026	
Orlando Pirates	VS Richards Bay
11 Mar 19:30 - Orlando Stadium, Soweto	
13 Mar 2026	
Magesi FC	VS Chippa United
13 Mar 19:30 - Seshego Stadium, Polokwane	
Stellenbosch FC	VS TS Galaxy
13 Mar 19:30 - Danie Craven Stadium, Stellenbosch	
14 Mar 2026	
AmaZulu FC	VS Richards Bay
14 Mar 15:30 - Moses Mabhida Stadium, Durban	
Orlando Pirates	VS Siwesele
14 Mar 15:30 - Orlando Stadium, Soweto	
Sekhukhune United	VS Polokwane City
14 Mar 17:30 - Peter Mokaba Stadium, Polokwane	
Orbit College FC	VS Mamelodi Sundowns
14 Mar 20:00 - Royal Bafokeng Stadium, Rustenburg	
15 Mar 2026	
Kaizer Chiefs	VS Durban City
15 Mar 15:30 - FNB Stadium, Johannesburg	