



**AfriForum**

'n Inisiatief van Solidariteit  
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# KOM HUISTOE-NUUSBRIEF

Nommer 36 - Februarie 2007

Liewe Lesers

**Hoop dit gaan goed met almal!**

Soos gebruiklik, begin ons met die noodsaaklike herhalings ... Hierdie is die gratis nuusbrieff van die Kom Huistoe-Veldtog van AfriForum vir alle Suid-Afrikaners wat na Suid-Afrika wil terugkeer, reeds terug is of besig is om terug te keer. Om op die nuusbrieff in of uit te teken, kommentaar te lewer of 'n bydrae te stuur, kontak ons by [alana@solidariteit.co.za](mailto:alana@solidariteit.co.za). Merk die e-pos "INTEKEN", "UITTEKEN" of met die onderwerp van julle keuse. Die nuusbrieff verskyn maandeliks in beide Afrikaans en Engels en nuwe intekenaars is altyd welkom. Onthou ook dat ons die medewerkers en adverteerders wel deeglik keur, maar geen waarborge vir hulle dienste kan voorsien nie en nie vir hulle aksies verantwoordelik gehou kan word nie. Lewer asseblief ook kommentaar op hulle dienslewering.

Met dit agter die rug, dankie vir julle steun die afgelope maand, wat vir heelwat interessante nuusbrokkies gesorg het. Onthou ook dat julle altyd welkom is om julle opinies oor emigrasie, bly, terugkom of oorsee bly met ons te deel – anoniem of onder julle name – vir insluiting op ons webblad, [www.komhuistoe.co.za](http://www.komhuistoe.co.za). En nou vir die nuus, in geen spesifieke volgorde nie. Dit gaan buitengewoon besig hier, dus het ons vandeemaand nie al die insette vertaal nie. Jammer hieroor – volgende keer probeer ons harder!

## **MEDIESE FONDSTE**

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

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

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

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

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

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

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

[www.discoveryworld.co.za](http://www.discoveryworld.co.za)  
[www.medihelp.co.za](http://www.medihelp.co.za)  
[www.sizwe.co.za](http://www.sizwe.co.za)  
[www.ingwehealth.co.za](http://www.ingwehealth.co.za)  
[www.fedhealth.co.za](http://www.fedhealth.co.za)  
[www.pharos.co.za](http://www.pharos.co.za)  
[www.momentumhealth.co.za](http://www.momentumhealth.co.za)  
[www.telemed.co.za](http://www.telemed.co.za)  
[www.oxygen.co.za](http://www.oxygen.co.za)

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

### **RADIOGRAFIS DRINGEND BENODIG!!**

Johann vra dringend: Is daar nie êrens in die vreemde 'n gekwalifiseerde radiografis wat wil huis toe kom nie? Ek waarborg haar 'n pos teen R10 000 per maand (plus ekstra vir na-uurse werk), ongeag ondervinding. Vrystaatse praktyk, rustig, basiese radiografie. Belangstellendes kan my direk op die selnommer skakel of, afhangend van hulle omstandighede miskien eerder per faks, of e-pos, dan het ek kontak besonderhede. Groetnis!

Kontak hom asseblief dringend – Johann Myburgh, [jpmmyburgh@telkomsa.net](mailto:jpmmyburgh@telkomsa.net), telefoon 0027-56-2123299 of 0027-82-5792762; faks 0027-56-2121818.

### **EIENDOMSNUUS: SHELLY@SEA & SHELLY@EASE**

Seeff Eiendomme (Margate/Uvongo) bemark tans twee opwindende projekte te Shelly Beach aan die suidkus van KwaZulu-Natal, naamlik Shelly@Sea and Shelly@Ease.

### **Shelly@Sea:**

- Vakansie-oord
- Ontspan met groot gerief
- See-uitsig. Kyk na die branders
- Fase 1 verkoop van R580 000, alle kostes ingesluit
- 7 Planne om van te kies
- Onderdak-parkering vir alle motors
- Twee swembaddens
- Klubhuis met ontspanningsgeriewe vir die hele familie
- Sentrale ligging naby die gewilde Shelly Sentrum en die nuwe South Coast Mall
- Fase 2 verkoop nou een maand na die bekendstelling van fase 1!

### **Shelly@Ease:**

- Aftree-oord
- Tree af in styl
- Fase 1 verkoop nou van R580 000 alle kostes ingesluit
- 3 Planne om van te kies
- Gemeenskapsentrum, restaurant, biblioteek, haarkapper, chiropodis, fisioterapie, eerste vlak verpleegdiens met siekeboeg, fasiliteit vir verswakte sorg, mini bus, snoepwinkel, swembad, skadu-loopvlakke, pragtige tuine
- Warm huislike atmosfeer omring deur die natuur in al sy tropiese prag
- Sentrale ligging langs Shelly@Sea en naby die gewilde Shelly Sentrum en die nuwe South Coast Mall.

Vir meer besonderhede kan u Tertius Bartmann van Seeff Eiendomme kontak by [iftbartmann@telkomsa.net](mailto:iftbartmann@telkomsa.net) of telefoon 0027-83-4563699.

### **OPSIES VIR BUITELANDSE EGGENOTE**

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

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

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

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

*Kind regards!*

### **RAAD MET JOU HUISIE BY DIE SEE ...**



Veldblom, Springerbaai.

As jy 'n huis het in Springerbaai, Nautilusbaai, Boggomsbaai en omgewing, kan 2ndhomesolutions help om dit te versorg wanneer jy nie daar kan wees nie! Dit sluit selfs 'n wasgoeddiens en eiendomsdiens in. Besoek [www.2ndhomesolutions.com](http://www.2ndhomesolutions.com) vir meer inligting, of kontak Ruth en Paul Mills in Engels by telefoon 0027-72-9662343.

### **KUNDIGHEIDSTEKORT**

Een van die vreemde eienskappe van Suid-Afrika se brein-drein is die tekort aan geskoolde mannekrag, maar terselfdertyd die tekort aan geskikte poste vir hulle! Is dit aan swak bemerking van poste in die media, of onkundigheid van werkgewers, of 'n onwilligheid om mense vas aan te stel te wyte? Wat is julle ondervinding hiermee? Laat ons weet, dan volg ons die saak op! Ons deel graag Peter se ervaring met julle:

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

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

Daar het julle dit: die debat is oop. Stem julle saam, of nie? Ons hoor graag van julle!

### **AFRIKAANSE WEBWERWE**

Hiermee die jongste inligting oor die Afrikaanse soekenjin, [www.soekafrikaans.co.za](http://www.soekafrikaans.co.za). Daar is nou meer as 1 500 webwerwe gelys en 'n mens kan deur al hierdie webwerwe soek deur [www.soekafrikaans.co.za](http://www.soekafrikaans.co.za) met die nuwe Google soekenjin wat gekoppel is. Nou is dit die perfekte navorsingshulpmiddel as jy iets in Afrikaans soek.

Dan is daar ook [www.grapgat.co.za](http://www.grapgat.co.za). Lag in Afrikaans! Duisende Afrikaanse grappies opgedeel in kategorieë, asook prentgrappies en dit is boonop gesinsvriendelik!

### **5 000 AFRIKAANSE GEDIGTE IN 10 MAANDE**

Meer as 5 000 Afrikaanse gedigte is oor 'n tydperk van 10 maande deur aspirantskrywers na die webwerf [www.woes.co.za](http://www.woes.co.za) gestuur. Die aantal gedigte groei met meer as 'n 100 nuwe gedigte elke week en selfs dié gemiddeld is sterk besig om te groei soos meer en meer Afrikaanse skrywers 'n tuiste op hierdie webwerf vind. Woes.co.za is 'n kreatiewe platform vir Afrikaans en bied skeppers in Afrikaans die geleentheid om hulle werk vir die wêreld te wys en waarlik blootstelling te kry. Lesers kan in die gedigte-argief soek na gedigte volgens tema, soos liefde, godsdiens, politiek en vele meer, of die soekfunksie gebruik om vir iets spesifieks te soek. As lesers van 'n spesifieke skrywer se werk hou, kan hulle die skrywer se webblad op [woes.co.za](http://woes.co.za) besoek en so toegang kry tot al die werk wat daardie skrywer ingestuur het. Die webwerf is daargestel vir alle aspirant Afrikaanse skrywers en is geheel en al gratis. Skrywers kry hulle eie webblad, statistieke oor hoeveel hulle werk gelees word en ontvang ook kommentaar oor hulle werk van ander skrywers en lesers op die webwerf. Tans is daar meer kommentaar op die webwerf as wat werk ingestuur is, wat beteken dat skrywers daardie aller belangrike terugvoer oor hulle werk kry waarna hulle smag. Daar is plek vir meer as net gedigte en skrywers kan publiseer onder baie ander kategorieë soos kortverhale, artikels en happies/blogs. Baie skrywers het hulle eie reekse kortverhale en artikels wat hulle elke week publiseer wat tot gevolg het dat skrywers groepe mense het wat spesifiek net hulle werk volg. Twee sulke skrywers is Christo Nel wat [woes.co.za](http://woes.co.za) gebruik vir e-bediening met sy Christelike artikels, terwyl Sufsak en Walgwors weer op studentehumor fokus. Daar word selfs film- en musiekresensies geskryf deur skrywers wat dit reeds lankal doen of graag wil doen. Die webwerf is beter bekend vir die marathon-gedig waar al die skrywers op die webwerf genooi is om deel te neem aan die skryf van die langste gedig in Afrikaans. Hierdie gedig is met sukses einde 2006 voltooi en beslaan 8,828 woorde. Vir meer inligting kontak Willem Gous by [woes@woes.co.za](mailto:woes@woes.co.za) of 0027-82-3220600.

### **GOEDKOPER VLUGTE TUSSEN AUSTRALIË/NIEU-SEELAND EN SUID-AFRIKA**

Inligting hieroor is steeds beskikbaar van Delia en Evert van Dijk by [deliag@slingshot.co.nz](mailto:deliag@slingshot.co.nz) of 0064-9-5701490.

### **BEROEPSMOONTLIKHEID**

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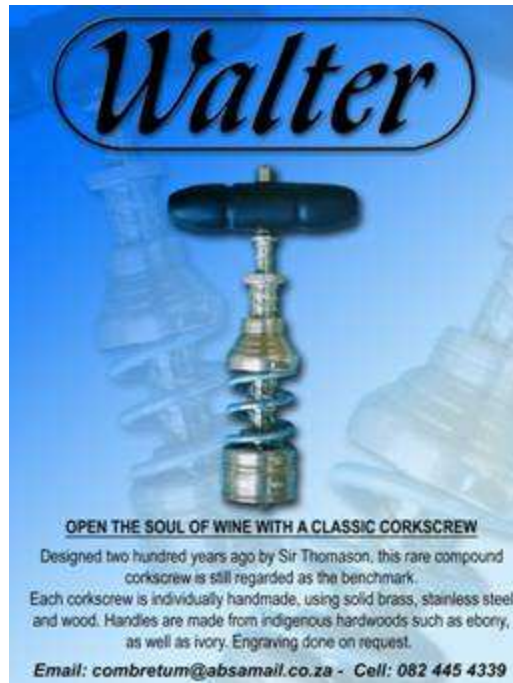
### NAVRAE OOR DOEANE EN AKSYNS

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

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

Dankie aan SARS vir die inligting!

### INKOPIES



### CURRICULUM VITAE

Ons kry weekliks etlike CVs van mense wat werk in Suid-Afrika soek. Hier is 'n paar nuttige wenke om in gedagte te hou wanneer jy 'n CV opstel:

- Moenie gapings in die tydlyn los nie – as jy 'n tyd lank nie gewerk het nie omdat jy gereis het, of siek was, noem dit.
- Moenie net jou postitel gee nie, verduidelik ook wat jou pligte behels het by huidige en vorige werke.
- Moenie net jare noem nie, noem presies van maand en jaar tot maand en jaar waar jy gewerk het.
- Voorsien volledige kontakbesonderhede – net 'n selnommer of e-posadres is nie voldoende nie. Die voornemende werkgewer moet ook weet waar jy jou tans fisies bevind, met die oog op 'n onderhoud.
- Moenie die bladsye van die CV te vol stop nie. Spasieer die feite netjies.
- Spelfoute en ander proefleesfoute is onaanvaarbaar. Lees dit self deeglik deur en vra dan 'n vriend of familielid om te help voor jy die CV versprei.
- Sorg dat jou CV deur 'n netjiese en pasgemaakte en netjiese dekbrieff vergesel word as jy om 'n spesifieke pos by 'n spesifieke maatskappy aansoek doen.
- Maak seker dat dit duidelik is wanneer jy 'n pos sal kan aanvaar en/of beplan om in Suid-Afrika terug te wees.
- Kyk tog mooi na die titel van die CV-lêer. Iets soos **CV Hansie Smit 02 2007** is perfek, maar net **CV Feb 2007** maak dit moeilik vir die agent om te hanteer – hoe moet hy onthou wie s'n dit is? Of nog erger, die CV met jou geheime bynaam as titel – Gogga se CV. Hoe moet ons weet wie Gogga is? En glo my, ons kry sulkes. Hou asseblief die CVs so professioneel as moontlik en stuur dit aan ons vir gratis hulp met die werksoekproses. Die adres is [alana@solidariteit.co.za](mailto:alana@solidariteit.co.za).

### OORDENKING

Hierdie maand se oordenking kom van ds. Gawie Cloete van Mariental, Namibië. Lesers wat op sy oordenkings wil inteken, kan skryf aan [gawie@mweb.com.na](mailto:gawie@mweb.com.na).

Ek begin graag hierdie week se gedagte met 'n storie wat deur iemand anders vertel is: *“In die kerk die ander dag word my aandag gevang deur 'n jong kind, ongeveer een of twee jaar oud wat omgedraai het in die bank en na agter en sywaards vir almal glimlag. Hy is nie stout nie, trek nie hare nie, maak nie geluide nie, onstig nie die prediker nie – al wat hy doen is om te glimlag. Toe sy ma dit nie langer kon uithou nie, pluk sy hom om, gee hom 'n kwaai kyk en 'n ligte raps en sê: Stop jou smilery, jy's in die kerk. Terwyl die outjie trane in sy oë kry en gehoorsaam voor hom uitstaar na die prediker, hoor ek die ma sê: Dis beter!! (Uit 'n boek van Philip Yancey: What's so amazing about grace?)*

Baie kerkmense het in vele opsigte verloor wat genade is – of dalk nog nooit geleer nie. 'n Jong Engelse meisietjie bid: *“Oh God, make the bad people good, and the good people nice.”* Hoekom verloor “good people” om “nice” te wees? Die Bybel leer dit tog nie vir ons nie. Wanneer Jesus die sonde aanspreek, is Hy telkens genadig teenoor die sondaar. Dit lyk my Hy het baie meer daardeur bereik as wat die kwaai kerkmense van Sy tyd, die Fariseërs en Skrifgeleerdes bereik het. So baie mense loop “stukkend” in hierdie wêreld rond, sonder dat hulle iewers of by iemand “genade” vind. Eintlik is dit die enigste ding wat hulle soek, maar hulle vind dit nêrens nie. In die kerk, die een plek waar genade betoon moet word, hoor hulle net van alles wat verkeerd is, en kom hulle net nog dieper in die skuld. Wil jy nie saam met my bid dat die Here ons opnuut sal leer wat genade is nie?

## **GROETE**

Met mooiste wense uit warm Pretoria

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