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Jobs Bloodbath Continues

Novus Print closes Pinetown plant, blames tough economic environment

By Khwezi Makhathini

One of Southern Africa's largest printing companies, Novus Print has notified SATU and other unions of their intention to cease work and close their Pinetown plant in KwaZulu-Natal.

The company has blamed a tough economic environment and the resultant negative market spending in the education sector, which has affected its two sheetfed units in Pinetown (KZN) and Montague Gardens in Cape Town as reasons for the closure.

The company has taken the decision to consolidate its sheetfed operations and move work from the Pinetown plant to Montague Gardens in Cape Town and its Linbro Park plant in Gauteng.

Some of the reasons given by the company include:

- The Montague Gardens plant offers a one stop mega shop for customers with a larger skills pool, better technology and cost synergies.
- 2. The Pinetown plant requires recapitalisation to sustain equipment and also maintain ageing equipment.

Currently employing 133 employees, the plant closure means that all employees at the plant have been advised of the intention to retrench with consultations ongoing.

The company has been at pains to stress that their decision has not been taken lightly and alternatives have been tried in the recent past but these have unfortunately yielded no results due to factors out of their control.

"We have in recent past implemented alternative means such as reducing overtime cost, freezing the filling of non-core vacancies and improving production efficiencies to try to deal with these challenges, but these have proven to be inadequate."

When asked for comment, KZN Regional Secretary Organiser, Andrew Michael, said: "This closure is a very difficult one to understand. The employees feel betrayed by the shareholders who see them as numbers and profit.

"It is sad that the decision of trying to sell the business was not explored at all.

"Trying to recapitalise the business through the DTI and IDC was not considered.

"We cannot sit back any longer and allow the printing industry to continue down this path; all stakeholders need to come together and find a solution for the sustainability of the printing industry"

At time of writing, Section 189 consultations between the Union and Novus Print were ongoing with all 133 staff at the plant affected.



SATU KZN Regional Secretary Andrew Michael at Novus Print's Pinetown plant.



FEDUSA Appoints New General Secretary



The Leadership of The Federation of Unions of South Africa (FEDUSA) wishes to formally announce the appointment of their new General Secretary, Riefdah Ajam, effective from 1 February 2020.

The Federation is very proud to announce their first female General Secretary to head the largest non-politically aligned Federation in South Africa.

The appointment comes on the backdrop of a concerted drive by the federation to eradicate Gender Based Violence (GBV) and end the scourge of corruption that is taking place in our country.

"Riefdah is a highly credible and capable member of the organised labour environment both nationally and internationally. Her appointment will strengthen the union federation's lobbying of Government for the ratification of Convention 190," says FEDUSA President, Godfrey Selematsela.

"FEDUSA has full confidence that collectively the leadership will move forward in safeguarding and protecting workers jobs, their livelihood and lifestyle pension and savings from the claws of greed and corruption, therefore promoting decent work and decent life for all. Having Riefdah at the helm of our beloved movement will undoubtedly strengthen this mandate," adds Godfrey.

The new General Secretary, Riefdah Ajam

We are in Overdrive Mode

Edward de Klerk - General Secretary

2020 has taken off with a bang that we could not have anticipated. It brought some good and some bad news. Our seats at head office and the regional offices have barely warmed and already we find ourselves receiving section 189 and 189A applications from companies with regards to restructuring and possible plant closures.



This is further exacerbating shrinkage of work and affecting workers within the printing sector, with employers sighting various economic reasons such as the down turn in the economy, the sudden impact of Eskom load shedding and the Department of Basic Education's cuts in printing jobs.

Instead of demoralising staff and officials in the regions, these developments have led us into an overdrive mode on various modes of engagements, starting the year with a strategic planning workshop of the Offices of the General Secretary and the Regional Secretaries of the regions whereby a detailed plan for 2020 was developed and will be delivered to the next Executive Council meeting for endorsement by

The President, General Secretary and Deputy General Secretary have also represented the organisation at various bodies; we have engaged the Department of Trade and Industry (DTI) at NEDLAC Labour School. The Union has been able to engage the DTI on issues facing the industry and has, along with Printing SA, come up with some short to medium term solutions to some of these issues. This has placed SATU in a leadership position in terms of finding lasting and sustainable solutions to issues in the industry.

As General Secretary and a member of the FEDUSA NEC, I have also engaged as a member of the Presidential Working Committee, Joint Technical Task Team through FEDUSA and an emergency FEDUSA NEC engaging on the seriousness of the state of the economy and the Eskom crisis, with an understanding that if Eskom fails; the country fails. This will lead to massive job losses and higher unemployment and increasing the poverty levels within the

With this said, this year will bring challenges but it will also present massive opportunities to the country and its people.

"VIVA SATU VIVA" ■



Covid-19 response from SATU

In response to the Covid-19 outbreak in the country and subsequent announcements by the government, the Union's leadership has endorsed a national plan for protecting SATU staff and officials from the risk of infection. A decision has been taken to limit face-to-face interaction with members at all SATU offices, effective Thursday 19 March 2020 until further notice.

To ensure that business of the Union continues through these uncertain times and that we continue to deliver quality service to our members, the following interventions will be undertaken:

- 1. All meetings at the offices are to either be cancelled or moved to a digital platform such as teleconference or Skype.
- 2. Member walk-ins will be limited based on urgency at SATU Offices.
- 3. To ensure the processing of benefit claims efficiently, members are asked to use the digital platforms available to communicate
- 4. A new WhatsApp platform is now ready. The Number is 066 327 7214.
- 5. SATU officials will be on standby to attend to urgent queries.

It is vital that members seek the assistance of their elected trade union representative (Shop Steward) before visiting our offices. This is for your safety as well as the safety of Union staff and officials. We will keep members updated should the current situation change.

Lastly, to all SATU members, please keep safe and act responsibly during this time. Wash your hands regularly and if you feel any symptoms, inform the relevant authorities and keep yourself isolated.

National Minimum Wage for 2020 Announced



Minister of Employment and Labour, Thulas Nxesi

Here's what workers are entitled to in the new bill

Government has amended the national minimum wages published in 2018. This amendment was gazetted on 17 February 2020 and is effective from 1 March 2020.

The National Minimum wage is now R20,76 for each ordinary hour worked except for farm workers, domestic workers and Extended Publics Works Programme workers whose hourly rates increase to R18,68, R15,57 and R11,42 respectively. Workers who have concluded learnership agreements are also entitled to allowances.

Trade Federation FEDUSA, of which SATU is an affiliate, has slammed the amendment stating that factors such as the fact that given the minimum wage's stagnation over three years, a below inflation increase does not adequately account for rising costs of living around the country.

In a statement released by the Federation, the leadership of the Federation has vowed to engage the Minister of Employment and Labour over this matter.

"This pronouncement is way below the current inflation rate, and we will not allow the most vulnerable sectors of society to continuously have their disposable income further eroded while food, fuel and electricity prices keep increasing at an alarming rate," reads the statement.

"FEDUSA will urgently place this item on the NEDLAC agenda when it engages the Presidential Working Committee in March 2020, as this latest move degrades all progress of extending the Decent Work Agenda in South Africa."

Quick guide:

All you need to know about the Corona Virus

There is only one thing you need to understand about how a Corona Virus

It spreads when droplets of body fluid from a sick person get into the eyes, nose or mouth of a healthy person.

So, if you see someone who is visibly coughing, sneezing or sick, you can

- 1. Keep your distance. 0.5 to 2 meters will keep you safe from large droplets.
- 2. Give them a mask. They can cough or sneeze into it and protect everyone else nearby.

And in general, it's a good idea to avoid crowds, because you don't know who might be sick. People who are infected can show no symptoms, but are still infectious. All people who wear masks might not be sick but only wear it to protect themselves.

But sometimes a sick person' saliva can get on other things such as:

- Their hands
- Door knobs
- A computer mouse
- Digital devices

continued on page 5















SATU Funds Feedback

Report by Dirk Oosthuizen, Fund's Principal Officer

A word from the Pension Fund

For more information visit www.rfpi.co.za

The Fund's year-end coincides with the calendar year and it is opportune to reflect on the results of the year.

Pension increases

The Printing Industry Pension Fund has a proud history of providing pension increases in line with inflation and this year was able to increase pensions by 4,5% as from 1 January 2020.

Although the fund targets inflationary pension increases, these increases are not guaranteed and it depends on a number of factors which include realised investment returns and the investment strategy of the Fund. Since 1990 the Fund has increased pensions by 148% of inflation.

Investment returns

After a tumultuous 2018, the investment returns during 2019 was much better. The declaration of

the Printing Industry Pension Fund (PIPF) was 9% and for the SATU National Provident Fund (SNPF) was 8%.

These returns are net after all costs which include investment administration, administration and some mortality costs. Members should take care when comparing returns to other funds as the time of comparison, whether returns are gross or net of fees and costs, the investment strategy and numerous other factors need to be taken into account when comparing returns. The PIPF and SNPF are large multi-billion rand not-forprofit umbrella funds and we use the scale of the funds to negotiate competitive fees for the benefit of our members.

A major source of the returns last year was the offshore investments of the Fund which for the most part did particularly well. The Funds are maintaining the maximum exposure it can (30%)

of the Fund) to offshore equity investments. Offshore investments have done rather well for the Fund, but it is not without risk and the impact of the COVID-19 (Corona virus) outbreak in China, trade wars, unrest in the Middle East are constant considerations.

Local equity markets are a source of concern, however, as they are linked to the local economy. It is showing low growth which will at some stage reflect in profits of local shares. Last year returns on the JSE were largely driven by resource shares (e.g. gold and platinum miners) and we had some exposure to those shares.

Economic growth is very dependent on stable electricity supply which is largely dependent on Eskom in South Africa. Eskom has reintroduced load shedding (black-outs) while it struggles with operational and financial issues. The Funds are investors in Eskom and some state-owned entities such as the Land Bank, largely through government underwritten debt. We have therefore lent Eskom money in the past and our fund managers report on the performance of these loans on a monthly basis. The Funds have also invested in clean energy initiatives and will continue to consider such initiatives. Further indirect investments are made through banks. Such infrastructure commercial investments can provide good inflation-linked investment returns.

The Pension Fund Act of 1956 requires that a due diligence is done on all investments and the sustainability of returns before and while invested in any investment is considered by the Board. Even though the day to day responsibility has been delegated to various asset managers, the Board and its investment committee monitor these investments closely and make sure its advisors report regularly on these investments. In order to manage investment risk, the Fund

uses some 14 asset managers and different types of investments. This process of diversification has stood the Fund in good stead over many years and the Fund will continue with this process.

Fund membership

The Funds have always been exclusively available for SATU members. The Board has, however, decided to open membership to all employees in the printing and packaging sector. We are busy with the rule changes to allow this change which will make it easier for especially small employers to join all staff. We are also busy with initiatives to make it easy for employees who have never belonged to a fund to start contributing to the Funds. Employers that are interested in taking up membership are welcome to contact the administrator of the Fund in this regard.

The Minister of Finance has announced in the 2020 budget speech that retirement reforms that include auto-enrolment are getting attention. The Funds intend to assist industry in this regard. The Fund has also embraced the default regulations and is busy with various electronic communication initiatives and providing the pension provided to the pension fund members to provident fund members as well. The default preservation option on resignation has been to make the benefit paid-up in the fund for some time.

Some exciting times are ahead for the Funds indeed!

Can you be retrenched without being consulted?

Constitutional Court makes a far-reaching ruling

AMCU challenged sections of the Labour Relations Act

By Wilmien Wilcomb

When a union negotiates a retrenchment agreement with an employer, should this be binding on employees who are not members of the union? The Constitutional Court ruled on this in February.

The court found that in some circumstances the answer is yes. An employer can finalise a retrenchment agreement with a majority union – and the outcome will bind minority unions, even when their members have not been consulted.

One of the objectives of the 1995 Labour Relations Act (LRA) was to guarantee the freedom of employees to form and join trade unions and to strike, and the rights of trade unions to bargain collectively with employers and employers' organisations. In line with international accepted mechanisms, the majoritarian path was chosen to realise these objectives. That means giving preferential or even exclusive bargaining rights to trade unions that represent the majority of employees.

Minority unions have recently challenged this model in the courts. The most recent of these challenges was decided by the Constitutional Court by the narrowest of margins.

In August 2015, mining company Royal Bafokeng Platinum Limited entered into consultations with the majority union at the mine, National Union of Mineworkers (NUM), and United Association of South Africa Union (UASA), one of the two minority unions (the Association of Mineworkers and Construction Union or AMCU was the other), about retrenchments.

A retrenchment agreement was signed on 18 September 2015. The agreement was extended to all employees, whether they were members of NUM or UASA or not, as is permitted by section 23 of the LRA, and provided that all employees to be retrenched waived their rights to challenge the lawfulness or fairness of the retrenchments. AMCU was never included in these consultations.

With some of the retrenched employees, AMCU approached the Court to challenge the constitutionality of sections 23 and 189(1) of the LRA.

The court was unanimous that section 23(1)(d) of the LRA, which allows for collective agreements to be extended to employees who are not members of the majority union was not inconsistent with the right to fair labour practices, as AMCU had argued. Even where the extension of the collective agreement related to retrenchment, the limitation was justified, the judges ruled, considering the benefits of majoritarianism in encouraging the democratisation of the workplace and curbing the proliferation of trade unions in that space.

The interpretation of section189 (1) on the facts was more complicated. This section sets out the

requirements for consultation when an employer contemplates retrenchments. It requires the employer to

- consult people covered by a collective agreement;
- or, if no such agreement exists, the workplace forum and any registered trade union whose members are likely to be affected;
- or, if no workplace forum exists, the relevant unions;
- Or, finally, if no union exists either, the employees likely to be affected themselves.

The question raised was whether this section allows the employer, when a collective agreement is signed on retrenchment, not to consult at all with employees who belong to a union that is not party to the agreement. Is it fair to be retrenched without having any say about it, either in person or through the representative union of your choice?

In a five-to-four split judgement, the Constitutional Court ruled that it is indeed a fair labour practice. Judge Johan Froneman, writing for the majority, emphasised that this section has consistently been interpreted in this way by South African Courts "for at least twenty years". If one accepts that the majoritarian principle on which section 189 is based is constitutional, he continued, one must accept that the consultation requirements set out in section 189 are consistent with that principle and the Constitution. To contemplate parallel and individual consultations, is to undermine the very point of collective bargaining, he wrote.

Acting Judge Aubrey Ledwaba, writing for the minority, found that employees facing retrenchment do retain a right to be consulted. In so far as section 189 does not require individual consultation with employees who stand to be retrenched, it limits the right to fair labour practice. Judge Chris Jafta, who wrote a separate judgment in support of the minority, argued that the facts of this case show that section 189(1) not only enables discrimination, but infringes on the right to free association.

Members of AMCU were denied the protections afforded the members of NUM and UASA, he wrote, and therefore were denied the equal protection and benefit of the law solely for the reason that they chose to join AMCU. As such, section 189(1) is indeed unconstitutional, he found.

The majority rejected this interpretation and set out why the protection of the majoritarian principle protects employees. Offering individual consultation "can only be nearfutile", wrote Judge Froneman. "An individual employee, or even a group of individual employees, has or have scant bargaining clout, particularly where the employer is preoccupied with processing dismissal for operational requirements. A majority union, by contrast, wields coercive power, by immediate or future threat of industrial action. It is this power that may sway an employer to agree to benefits on retrenchment, or better yet, fewer or no dismissals."

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Beware – Imprints are still legally required

Increasingly Printing SA members' customers protest against the use of imprints, claiming them to be 'free advertising'. Printing SA contacted the State Attorney for his interpretation of the Imprint Act 43/1993 and received some interesting advice.

A brief reminder – the Imprint Act requires that any printer of printed matter affixes a legible notice containing the words 'Printed by . . . ', followed by his full and correct name and the full and correct address at which he conducts his business of printing or an abbreviation of his name as registered with Printing SA. The printer is also obliged to inform the Federation in writing of any changes to particulars furnished in a previous application.

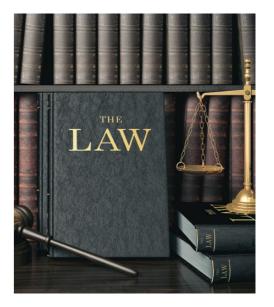
The State Attorney states: 'The requirements of Section 2 of the Act are peremptory and will lead to the criminal prosecution of the printer who

does not comply. If someone induces someone else to commit an offence (such as the omission of a printer's particulars from printed matter in contravention of Section 2 of the Act) such other person may also be prosecuted. Incitement to commit an offence is in itself also an offence.' He proposes that printers refer to Section 2 of the Act in the display of their particulars to educate customers.

This legal requirement was not requested by Printing SA; the responsibility of administering the Act was given to Printing SA by the Department of Home Affairs in 1993. The registration fee is minimal. We understand that many advertising agencies and brokers do not want their customers to be able to identify the printers, but we cannot promote or condone non-compliance. Imprints can, however, be structured in such a way that the printer can only be identified by requesting an extract from the register held by Printing SA, at a nominal charge as prescribed in the Regulations to the Act.

For more information, contact Maria Silveiro or Khanyi Ntanzi on kntanzi@printingsa.org or 011 287 1160.

Printing Industries Federation of South Africa NPC (Printing SA)



Member Letter:



Member reminisce on 47 years

My name is Roy Mahabier. I am a 65-yearold Indian gentleman who has been a member of SATU since 1975.

My journey with this outstanding union commenced in Pietermaritzburg, KZN. This union instilled pride, dignity, integrity and respect within its members. I was employed at a company called Multitape, situated on Bulwer Street.

During those years the head of SATU was Mr van der Walt. What an amazing and awesome gentleman! I served as FOC Father of the B chapel for many years.

I celebrate 47 years in this flexible packaging arena due to the disciplined grooming given to us by this magnificent union. We did not have strikes, riots, burning of factories and injuries to human beings because of the way this union negotiated and managed its members.

I guess that at 65 years of age I am the longest active member of this outstanding union

I have recently installed a one of its kind eight-colour Flexotechnica - the only one in South Africa - at a company called Dynamic Plastic Packaging situated in Apex Benoni.

I'm still active in installations, operating of equipment, training and passing on the skills that SATU instilled in me. I remain recognised in this powerful arena, no one knows I exist, but I humbly carry on singing the praises of SATU in my journey in the packaging industry.

I take this opportunity in saying thank you to SATU and the likes of Mr Van Der Walt for introducing me to this vibrant industry.

Viva SATU Viva! Long live the South African Typographical Union.



How do I claim from the union?

When claiming Union Benefits such as: Funeral cover, Provident Fund and Pension Fund, a member can do one of the following:

1. Contact your regional SATU Office

2 Visit your regional SATU Office

NB! Remember to bring along your ID, Proof of Banking, (Recent Bank Statement) and any other documents which are applicable to your claim.

How do I update my details with the union?

You can update your details with the union in writing via post at:

PO BOX 1993 PRETORIA, 0001 OR

Email us: Update@transfin.co.za

NB!: Please remember to include your Union Number and any documents pertaining to the changes you would like to be made.

How do I manage Beneficiaries/ Dependants?

Members can manage their Nominated Beneficiaries by sending a signed Nomination Form and a certified ID copy of the dependant to be added via email or post. Members can email: Nom@transfin.co.za or can post their documents to the following Address

SA Typographical Union No.4 Estcourt Avenue, Wierda Park 0157

Members can use the same process to remove a dependant or alternatively you can visit your regional SATU Office with the required documents.



: @TypoUnion_SA



: @TypoUnionSA

Transparent Financial Services

We started the year at full speed and in retrospect it seems that time speeds up every time the calendar resets to 1 January!

We are very excited to announce that the Pension Backed Home Loan product has launched, and we are ready to receive applications. The most important information is how to apply; the process is very simple:

- Speak to your regional representative who will be able to provide you with all the forms you need to complete, or
- Go to our website, www.transfin.co.za and download the forms, or
- Contact us on 012 338 2000 and we will send you the forms and all the information you need.

Some important points to remember:

- You can only use the funds for home improvements, purchasing a home or for alterations on your existing home,
- The amount of savings in your pension or provident fund will determine the amount you may borrow,
- You must qualify for the loan, this means you must be able to afford the repayments on the loan and standard credit checks will be done before we grant the loan,

• It is critical that we grant loans in a responsible manner, which means that we do not want to put anyone in a situation where they are financially worse off as a result of the loan. This is called responsible lending and forms the cornerstone of our credit approval process.

Great features!

We have included the Lumkani Fire Protection product in the home loan. The Lumkani Fire Protection product provides you with a fire alarm and R40 000 fire insurance and provides additional peace of mind when adding to or improving your home. In addition to the fire insurance is death and disability cover which provides additional protection in the event of an unforeseen incident like death or disability.

Refer to the advertorial on this page for more information, call our contact centre or speak to your regional representative for additional information.

If you are concerned about fire damage to your house, then we urge you to consider the Lumkani Fire Protection Product. The Lumkani Fire Protection product provides members with fire protection cover to the value of R40 000 per event as well as a fire detector unit that warns the household of a fire in the house.

The unit is light-weight and battery-operated and is easily installed in any room. It acts as an early warning system to warn occupants of a fire. It allows occupants to evacuate the house, thereby savings lives. It has the added benefit of fire insurance as it provides cash to replace any items that might have been lost in the event of a fire. The product costs R69,00 per month and the premium can be paid via debit order or we can collect the premium directly via payroll collection.

For more information have a look at the Lumkani advertisement in this edition of the journal or speak to your SATU representative. You can also call Transparent or Lumkani directly if you have any questions.

We are dedicated to providing innovative products that add real value to SATU members and we urge you to find out more by visiting our website on www.transfin.co.za or our Facebook page under Transparent Financial Services. Make use of the "speak to us" or "contact us" facilities to ask questions and, while you're at it, update your contact information. We would love to communicate more frequently with you and provide you with relevant information that might affect your retirement and your pocket! So please make sure you update your contact details and look out for our information pieces via e-mail, on our website and on Facebook!

We look forward to hearing from you!■

Stair bannisters and

person's face mask.

Tissues Lift buttons

Cups

might all fall sick.

Corona - Quick Facts continued from page 2

Even on the outside of a healthy

If you touch any of these things by

accident, and then touch your face (rub

your eyes or your loved one's face) you

Viruses can last for up to 48 hours on objects and the only effective way to

get rid of them is to wash them off with

Follow these five precautions:

1. Wash your hands thoroughly with

soap and water for at least 20

seconds after touching a suspected

contaminated surface. What is

thoroughly? Wash up to your elbow.

Wash the back of your hands,

between the fingers, under the nails.

It should be long enough time to

immediately in a waste bin. Don't

wear the mask for more than a day

as bacteria grows on the inside of

your mask if you wear it too long.

Also don't touch the outside of the

mask if you can. If you did, don't

worry. Just wash your hands with

people who are sick or share

personal items such as food,

utensils, cups and towels. Everyone should have their own towel.

4. Avoid touching your eyes, ears and

3. Avoid coming into contact with

soap afterwards.

2. Cover your cough with a disposable tissue or use mask and discard

sing Happy Birthday twice.

Introducing PENSION-BACKED Housing Finance





Also called Transparent Consulting Services' Pension-Backed Housing Finance, provided by Transparent Consulting Services, a division of Transparent Financial Services, in association with SATU.

TRANSPARENT CONSULTING SERVICES

If you are a member of either the SATU National Provident Fund or the Printing Industry Pension Fund you now have access to housing finance that enables you to buy a home, upgrade or make repairs to your current home.

Why do I need to be a member of one of the two SATU retirement funds?

The housing finance or home loan is secured by the balance of your pension or provident fund.

What can I use the finance for?

Transparent Consulting Services' Pension-Backed Housing Finance provides housing finance over a long term (up to 20 years) at preferential interest rates.

You can use the finance to:

- Purchase a home for you to stay in.
- Renovate or improve your current home.
- Pay for home alterations and additions.

How do the monthly repayments work?

Money is deducted from your salary or wages every month to repay the loan.

What happens to the loan when I retire?

The loan has to be repaid in full before normal retirement age.

In whose name must property be registered?

The property must be owned by you or your spouse.

Who is allowed to live on the property?

The property must be your normal residence or that of your dependants.

Can the funds be used for anything other than for housing purposes?

No. The Pensions Fund Act permits funds to furnish guarantees only as security for loans granted to members for housing purposes.

What are 'Housing Purposes'?

www.transfin.co.za

Housing Purposes means any of the following:

- Buying or improving an existing home.
- Building a new home.
- Paying attorney, transferring and registration fees for buying an existing home.

How much will I be allowed to borrow?

The amount you will be able to borrow depends on how much savings you have available in your fund (also known as your withdrawal benefit) as well as how much you can afford to repay every month. In addition, there are specific credit criteria, including the Fund's rules, which determine how much money can be borrowed.

What is the interest rate that will be charged?

A competitive interest rate will be granted based on your credit risk.

What happens if I leave the fund before my retirement age?

The fund will settle the balance of the loan before paying out your fund benefits.

Are there insurance options for death or disability?

Yes. Insurance is compulsory and ensures that you and your funds are protected in the event of an unforeseen event.

Are there insurance options for fire damage?

Yes. Included in the housing finance product is the Lumkani Fire Protection product, which provides a fire alarm for your home as well as limited insurance cover in the event of fire.*

Do normal credit criteria apply to this loan?

Yes. Normal credit policies will be applied before granting the loan.

What happens if the interest rate changes?

If the official interest rate changes, your monthly repayments will be adjusted accordingly.

What happens if I die, resign or retire before my loan is repaid?

In the event of death or disability the outstanding amount should be covered by the insurance policy which is included in your monthly repayment. If you retire, the outstanding balance will be deducted from your Fund benefits.

Will I receive loan statements?

Yes. Statements are sent electronically on a quarterly basis and more frequent communication takes place if there is any significant change that will affect your loan agreement or Instalment, like an interest rate adjustment.





The Lumkani Fire Protection product is not compulsory if the housing finance product is used to pay for transfer or registration purposes.

Seek medical advice if you are sick.■



• News from the Regions

Western Cape

Gauteng

Vale

Our sympathies and condolences are extended to all families who lost their loved

MM Rampa JH Pieterse MD Nkosi R Ramogale NE Mkwanazi LD Mdluli G Phelan TS Naidi M Thwala KE Motshoene

Welcome to new members

We welcome all the new members from the following firms who have joined SATU in the past months - SATU is indeed the union that cares and also looks after the interest of our members in the workplace and beyond through our well sought-after benefits which no other union in the industry can provide. SATU is the home for all employees in the industry.

New Era Packaging (Mogwase) Minit Print Screenline Bookbinder New Era Packaging (Germiston) **Printwell Press** Renform **Independent Newspapers Ronlen Fine Printers**

CTP Cartons & Labels

NM Group SA Greetings

FEDUSA Care and Share Project

Members are requested to collect the bread tags and bottle tops and drop them at the Johannesburg regional office or alternatively you can hand them over to SATU officials when they visit. This project will focus on extending a helping hand towards the disabled workers and communities who are in need of the wheelchairs. We will then send them to FEDUSA National Office and the Sweetheart Foundation will collect them to be weighed and wheelchairs will be donated accordingly. To our members, please don't throw your caps and tags away – they will help someone in need.

Changes to terms and conditions of employment

It is normal this time of the year in the Printing Industry that most companies are very quiet and employers look at cost saving measures. One of those measures is short-time. The Labour Relations Act makes no provision of short-time, however, it is a well-known measure used to prevent retrenchment. Members are advised and cautioned against negotiating short-time on their own without the involvement of the union officials as this will impact on their terms and conditions of employment. Short-time should be negotiated and agreed upon. One of the most important matters to be agreed upon during consultations, is the duration of short-time and the review period when the short-time agreement will be reviewed. It is therefore important that short-time agreements must be implemented fairly to protect members from working shorttime indefinitely.

KwaZulu Natal

Welcome to new members

The KwaZulu-Natal region would like to welcome new members from the following companies:

House of wash line Pollytuff Flexotuff banners Hirt and Carter **DNG** print ITT tubes and cores Sylko **Tropic Plastics** Fishwicks **PROprint** Amcor

Note from the office

Dear members, the year 2020 is proving to be a challenging one for all concerned, with the economy proving to be the biggest challenge. We urge our members to take every precaution in ensuring that they look after their jobs. Remember your jobs are your first and biggest asset which takes care of your family needs. Unemployment statistics are high in South Africa with one in

three South African adults being unemployed. It is therefore crucial that members do not find themselves entangled in issues of ill-discipline or unethical behavior as these will most certainly place your employment in jeopardy.

Dear members we urge you to assist with stories for our journal. Share photos and stories of activities that are happening in your work place or in your personal space that need to be celebrated.

Free State & Northern Cape

Training – Dr Steyn

On 10 and 11 February, Dr Colin Steyn visited the Free State Region for more training on the Competency Intelligence - Level 2. We all received a Certificate of Attendance for attending the course: Competency Intelligence and Leadership Matrix Level 1 (Theory and Practice) – January 2018 to February 2020.

We thank Dr Steyn for his hard work and patience during the last two years. We appreciate his

Dr Colin Steyn conducted TUR training with the TUR committee at Lebone Paarl Labels (from left to right Mervin van Turha, Jacques Lewis and Adri Koopman). It was a fruitful morning spent in Paarl; Dr Colin and Acting Regional Secretary Terence Greenstein engaged the TURs about the challenges they face at work and in their communities.

knowledge and the information sharing with us, to make us working together as a magnificent,

Alotofpositiveinputcamefromourengagements with the committee, more especially around the different needs of members and how best the Union can serve members in the region and nationally. The TUR committee have pledged to serve members at Lebone Paarl Labels to best of their ability.

Announcement

All SATU TURs (Shop Stewards) in the Western Cape Region are invited to a training session on the dates below. The regional office will communicate with employers regarding the venue and duration of each session. For more information kindly contact Jacqueline Holmes from the Cape Town Office on 021 461 1180 or email JacquelineH@satu.co.za.

Dates: 12, 13, 14 and 19, 20, 21 May 2020





PALMS

JEWEL OF THE SOUTH COAST



Experience the seashore at the Jewel of the South Coast

Listen to the sound of waves crashing down in the peaceful and tranquil surroundings of **UNTU Palms**, a family holiday resort also known as **the Jewel of the South Coast**, situated just 120 km from Durban in Sunwich Port.

Accommodation

Visitors can choose between renting the six-sleeper **cabanas**, eight-sleeper **chalets** or four-sleeper **tents** or bring their own **caravans** and camping gear to the 54-stand caravan park and enjoy the South Coast with its all-year-round brilliant sunshine, blue Indian Ocean, sub-tropical forests and stunning birdlife.

Something for everyone

UNTU Palms is well-known for its **tidal pool** at the beach which is ideal for families with little ones. It is also very popular for **surfing**, **diving** and **rock-fishing**.

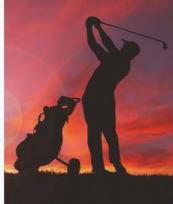
The resort has ample **playground for children**, a volleyball court, a swimming pool, a putt-putt course and a games room.

On the premises is **Aunty Betty's Café**, known for its UK style fried fish, and the popular **Orca's Pub and Restaurant** with is 180-degree sunset view of the Indian Ocean.













Make time to enjoy:

- >> The Aliwal Shoal and Protea Banks two popular **deep-sea diving** haunts. Both are frequented by large shark populations, with the latter being ranked as one of the top shark diving sites in the world.
- » Oribi Gorge for the **adrenaline junkie**. This is a 27 km long, 400 m deep gorge that cuts its way through 365 million year old rock and is a haven for thrill-seekers. The world's highest bungee swing of its kind is located here a heart-stopping, 55-storey jump (165 m) from the top. You can also do the world's highest natural commercial abseil at Oribi, white-water raft or hike the edge of the gorge or the area at the foot of the falls below.
- » The Lake Eland Game Resort which offers a wide range of activities from a self-game-drive, viewing the **abundant wild life and flora**, walk across the 80 m suspension bridge or enjoy the fabulous zip-line tour. There are also horse rides, hiking and single-track mountain bike trails, paintball, fishing, picnic sites and specific 4×4 tracks available.
- » The Riverbend Crocodile Farm in Southbroom or Crocworld in Scottburgh.
- » Eight golf courses in the area, one of which, San Lameer, is rated among South Africa's top 30 courses
- » More than 400 bird species that have been recorded along the South Coast. Birds, as well as the floral diversity of the area, can be enjoyed at numerous small reserves including Umtamvuna, Mpenjati and Vernon Crookes Nature Reserve.
- » On the commercial side, apart from many smaller centres, there are two massive **shopping malls** along the South Coast: The Galleria in Amanzimtoti and the Shelly Centre in Shelly Beach. Both have movie theatres and the Galleria has an ice rink.

Don't miss out on this opportunity for a dream holiday and make your booking at UNTU Palms today. For bookings phone 039 681 3325 or e-mail reservations@untupalms.co.za

www.untupalms.co.za · Follow us on Facebook!



MEMBERSHIP APPLICATION AND STOP ORDER FORM

PLEASE COMPLETE ALL REQUIRED FIELDS.

IMPORTANT: I.D DOCUMENT OR PASSPORT TO BE ATTACHED

TO ALL APPLICATIONS.

[PLEASE COMPLETE ALL FIELDS IN CLEAR PRINT]

New Member Details:

Head Office: 4 Estcourt Avenue, Centurion, 0157 **Tel:** 012 338 2021 **Fax:** 012 086 433 5143

TITLE:	SURNAM	E:			INITIALS	S:		
FIRST NAMES:				I.D. NUMBER / PA	ASSPORT NUMBER:			
COUNTRY OF ISSU	JE:	:			DATE OF BIRTH:			
			Cont	tact Details:				
TEL: (H)		(W	/)		(FAX)			
(CELL)		(E-	MAIL) _					
POSTAL ADDRESS								
POSTAL CODE:		T-S	HIRT SIZ	'E:				
CURRENT EMPLOY	/ER:		_ FIRM N	NUMBER:	JOB TITI	LE:		
MARITAL STATUS	M = Married	S = Sing	gle	D = Divorce	W = Widower		1	
ETHNIC GOUP	W = White	A = Afri	can	C = Coloured	I = Indian	O = Other	\top	
GENDER	M = Male	F = Fem	nale				\top	
Mortality Trust F (x)	Fu	vee Benefit and (x)		Provident Fund	SATU Pension Fund when a member joins th	Medical Ai	d —	
FOR OFFICE US	SE ONLY	:		Date:	SIGNATURE:	HQ/S		
Request	by employee	that Union	CELS 3	riptions and Be	RSHIP OF ANY O	deducted from		
					ne Labour Relations umber:			
Employer:			bei	ng a member of S	SATU, hereby request dending:	leductions to be n	nade	
increase from t	ime to time.				ees of the Benefit Func	ls, my deductions	may	
Signature Emp	loyee:			Siọ	gnature Witness:			
Date:				Da	ate:			

2020 UNION SUBSCRIPTION

Day Marala	D12.67
Per Week	R13-67
Per Month	R59-24

METROPOLITIAN CONTRIBUTION

There is no increase in these contributions due to the improvement in the scheme's investment performance.

2019 CONTRIBUTIONS	
Per Week	R15-10
Per Month	R65-45

COMBINED UNION SUBSCRIPTION & METROPOLITAN & EBF CONTRIBUTIONS

2019 UNION SUBSCRIPTION					
Per week:	R13-67				
Per month:	R59-24				
PLUS					
2019 Metropolitan Contribution					
Per week:	R15-10				
Per month:	R65-45				
PLUS					
2019 EBF Contribution					
Per week:	R1-69				
Per month:	R7-33				
COMBINED TOTALS					
Per week:	R30-46				
Per month:	R132-02				

It is important that all pay points note the separation between the amounts for the:
Union Subscription; Metropolitan Funeral Scheme Contribution; EBF Contribution

CONTACT DETAILS

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