

# PULA INVULA

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## Home grown maize – home grown health

Grain SA magazine for  
developing farmers

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*The maize plant is useful in every form of its life cycle.*

**A**t the moment all the signs are pointing to overproduction of maize both globally and locally. This means that the prospects of getting good prices for one's maize crop are not too hopeful in the short term.

However, there are still many reasons to be positive about growing maize especially for ones own use in the household and on the farm. In particular, it is the small scale farmer who has control over his overheads and is able to keep these to the minimum, who has many advantages over the bigger operations whose profit margins are challenged by high overhead expenses.

The value locked up in one maize plant is truly phenomenal and planting and nurturing ones own maize has extensive benefits.

### Fresh corn on the cob

The value of growing maize for own consumption begins from the moment there are nutritious green cobs with filled out soft kernels inside the husks, ripe and ready to cook a pot full for the family. A green mealie cob is bursting with nutritious fibre and energy. In fact, green mealies are even more nutritious than maize meal and samp products because the fibre and germ are normally removed in the milling process.

Maize or sweet corn eaten in its fresh form is said to be a nutritional powerhouse packed with antioxidants and fibre. Nutritionists believe that the high level of potassium in corn is beneficial for lowering blood pressure and the antioxidants are helpful for building healthy cells and are especially good for eyes. The fibre in the corn is useful for promoting a healthy digestive process and







## NKGONO JANE SAYS...

**W**e are in the New Year and I wish a wonderful year to you all! May the year bring just rewards for your efforts.

Sometimes I try to understand why there are so many people who do not seem to take responsibility for their lives and the decisions they take. People who have the attitude that someone owes them something – that the 'government' must give them grants, inputs for their crops, transport and many other things. In trying to understand where this attitude of entitlement comes from, I imagined what it must have been like long-long ago...

Just as a simple explanation for the purpose of this discussion – before there was industry and a system of money (cash), people lived off the land and produced everything they needed from the land on which they lived and worked. Some people produced milk, others meat, others grains, others vegetables and some even processed agricultural products into clothing. If you wanted something that someone else had, you had to offer them something that you had that they wanted – perhaps you could give them vegetables and they would give you a chicken in exchange. You came to some agreement and what you were exchanging had to be of equal value. If you had nothing to offer then you could not expect to get anything.

Today it seems to be different – if you have nothing to offer, you still expect something. Is this perhaps where it has all gone wrong? In order to get something, you have to give something! In order to get our systems functioning again and our land productive, perhaps we should go back to the basics – you have to give if you are to receive.

I am so proud of all the farmers who have planted something this year – it does not matter if you have planted 1 ha or 1 000 ha – you have tried and you will have something to give (grain) so that you can get something (money) – this is how a real economy works. You are part of making South Africa a successful country. If everyone who has access to any piece of land planted a crop on that land, we would have household and national food security and we could become a proud nation. There are too many people out there who are not making an effort – let us make it our mission for this year – EVERY PIECE OF LAND MUST PRODUCE AND EVERY PERSON MUST CONTRIBUTE TO MAKE SOUTH AFRICA PRODUCTIVE. 🌱

# Communal farming – deterioration of natural veldt

**A** previous article about Bovine Trichomoniasis highlighted the problems experienced by communal farmers caused by lack of proper farm planning and the lack of camps for proper grazing rotation.

The problem is far more serious in the consequences for the wellbeing of natural resources, especially the deterioration of natural grazing and the composition of natural veldt.

Examples of "good" and "bad" grasses are *Themeda triandra* (Red Oat Grass or "Rooigras") and *Eragrostis plana* (South African Love Grass or "Taaipol").

Veldt that is in a healthy condition displays a reddish colour in high summer due to the presence of *Themeda* in abundance.

"Taaipol" on the other hand, is only palatable at a very young age and gets very tough later in the season when it is rejected by animals, while the more palatable species are then over grazed, allowing "Taaipol" to take over. Damaged veldt like this displays a very white colour in winter, after the first frost.

What happens on communal farms is that all areas are grazed constantly during summer, with no rest for any portion of the farm. Livestock normally spend the winters on crop residue and wild fires consume all roughage in the veldt before the first rains. Cattle are then allowed to go back to the veldt as soon as some green grass is visible. This practice further damages the young palatable species and deterioration is speeded up.

Serious attention to improved veldt management is needed as well as programs to arrest the deterioration of veldt composition as well as programs to turn it around and improve this valuable natural resource.

The principles of conservation farming with natural veld are as follows:

- In the Eastern part of South Africa with a rainfall of >500 mm per annum the carrying capacity of veldt is roughly put at 4 ha/LSU (large stock unit).
- This 4 ha provides enough roughage for one cow or bull for the whole year.
- Half of the area is therefore rested for the whole summer, to be utilised during the winter and should see the one LSU through until summer.
- Utilisation during winter or summer is then rotated to allow half of the farm to rest for a whole summer.
- This ensures that enough seed is produced and that enough nutrients are translocated to the roots during autumn to ensure vigorous sprouting during the spring.
- This system ensures that the more palatable grass species are not over-utilised and that unpalatable species do not take over the spectrum of species. 🌱

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# 1 Home grown maize – home grown health



*Farmers getting creative with storing their maize.*

removing toxins from the body. The corn has a good fibre content, provides many B-complex vitamins including vitamins B1, B5 and folic acid, and has a notable protein content (about 5 - 6 grams per cup). Corn is also a food that would be expected to provide good blood sugar benefits.

## Marvelous maize meal

The major portion of one's maize crop will obviously be harvested once it is dried and ready to be stored or milled for maize meal or fed as animal feed as and when required. The beauty of having a store of one's own maize means that there is a secure supply of food for the household and for all the farm animals throughout the year ahead. Maize meal is also highly nutritious and has numerous benefits. It is rich in carbohydrates and supplies energy which is released slowly into the blood stream and helps one to stay energized all day long. Maize meal is also a rich source of iron especially when it has not been sifted. It is a great pity that modern tastes are choosing the whiter more finely sifted maize meal product as this process means that much of the beneficial germ, which stores this iron, has been removed. Maize meal is protein rich too and is filled with high calories. It is essentially a low fat, no cholesterol meal which is good

for building healthy cells, promotes a healthy metabolism and is good for kidney, muscle and heart function as well as healthy bones and nerves. It also helps to reduce levels of fatigue and blood pressure.

## Maize as animal feed

Maize, the miracle plant, is of course an invaluable feedstock which can be used in many different forms to feed animals and poultry.

## Maize shocks

Better known in South Africa as maize stooks, are made while the maize stalk is still fresh and green with full cobs on the stalks. The stalks are cut off just as the stalk begins to die off and the kernels are nice and firm. They are then stacked in the field in upright bundles and left to dry off. The plant dries off green and stays more nutritious and is also more palatable.

## Silage

Silage is an economical, highly nutritious feed for cattle. Very little deterioration occurs in well-made silage even over many months. The key to the life span of the silage is in the storage and all air, rain, insects and rodents must be kept out of the silage. Air encourages the development of mould and rain will

leach out the silage acids and cause spoilage. It is important to choose the right time to make silage as crops converted into silage too early contain too much moisture which will make the feed sour and unappetising. Also, the feeding value will be sacrificed if the maize has not been allowed to reach its full nutritious potential. A guideline for the best time to harvest maize for silage is as soon as most of the kernels have dented and before too many leaves have dried off.

## Stover

A most useful benefit of growing one's own maize is naturally the stover which lies on the fields after harvest. Maize stover is an abundant source of winter feed and when supplemented with protein, vitamins and minerals it is a very useful source of food to carry one's livestock through winter and spring until the new seasons rains arrive. The main advantage is that it is a readily available low cost feedstock which can be fed on sight. Sometimes farmers bale excess stover either to feed to their own animals or sell for extra cash income.

## Soil health

These days conservation minded farmers sometimes choose to practice no-till because the maize stalks add value by acting as a mulch and help build up organic material and the health of the soils.

Not only is the benefit of maize valuable in our daily diets from infants to the aged but clearly the incredible maize plant is useful in every form of its life cycle right down to the value of the bare cob which can be used as fuel for fire or left as mulch. And we haven't even yet touched on the versatility and value of the grain itself as a feed for animals and poultry. Maize can be incorporated into the diet of all animals and poultry as a useful source of energy. If we grow our own maize and utilise it in every possible way along its life cycle, then we are growing health and energy for our families, our livestock and poultry and our soils, what can be better than that? 🍷

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# Chemical weed control in maize



*A boom sprayer which is used for chemical weed control.*



*The calibration of a boom sprayer is very important to ensure the correct application rate of chemicals.*



*Mechanical weed control.*

**M**anaging weeds in maize, as in other summer crops, requires very good planning and an understanding of the specific weed problems in your lands on your farm. The solution to solving weed control in maize requires an integrated approach using the benefits of an overall soil cultivation system strategy which includes both mechanical cultivation and chemical control methods.

## Cultivation

A farmer must consider and evaluate his system of cultivation in order to enable his crop to have the best chance of competing against any weeds. Before becoming efficient in chemical weed control other aspects of cultivation practices such as proper seedbed preparation, planting date, soil fertility and fertilisation, crop rotation, row spacing, seeding rate and variety selection are important factors to execute correctly.

## Mechanical control of weeds

A full mechanical weed control system in the past might have included ploughing, disking, ripping and field cultivating several times before planting. Primary and secondary tillage operations can reduce the rate and spread of certain perennial and annual weeds.

The use of livestock during the winter fallow will also have an influence in the intensity and spread of unwanted weed types. Controlling weeds after planting can make use of rotary hoes, row cultivation and hand hoeing.

Most farmers have moved away from a full mechanical approach as the costs of diesel, tractor and implement repairs, and labour for example have become so high other alternatives had to be sought.

Only those with the courage to change will survive.

## What is the best system to choose?

The choices for an integrated control system will differ with each farmer's situation as regards his developmental stage as a farmer, his financial resources and level of investment in older or the latest new tractors and implements. The area to be covered in one season will also determine the effectiveness of the various methods used.

If mechanical cultivation is to be reduced then alternative methods incorporating conservation or minimum tillage can be adopted over time. It is not advisable to try and change current cultivation practices in too short a time frame as valuable lessons will be learned in the early trial periods of new methods.

## Chemical control

To complicate matters the methods one has to consider include deciding on using a chemical control system planned with the planting of normal maize cultivars or the glyphosate based chemicals with the use of the herbicide resistant cultivars.

The correct herbicide to be used in either system can then be determined. Be aware of the costs involved in either system so that the advantages or disadvantages of one over the other can be critically examined.

Begin the selection of herbicides by knowing what weeds will be potential problems. In monoculture maize you might be observing some resistance to the previous herbicides used. You can only monitor this with regular visits to the lands throughout the year and checking the weed types growing at different times. Resistance can happen in either the spray programme for normal or herbicide resistant cultivars.

It is vitally important to spray at the doses recommended by your chemical consultant. It is virtually impossible to keep abreast of which herbicide combinations available will be ideal for your farming situation.

The crop rotation that you use will also determine the applicability of the chemicals used in the current crop. For instance atrazine or simazine derivatives used in this year's programme can damage vegetables and small grains including wheat, oats and tricales used that might be planted as cash crops or for green feed for your livestock. Be very careful with the herbicide choices you make and avoid using herbicides from the same class year after year. If a particular programme is used for too long what is known as a weed shift occurs. This is a shift or change in the abundance and type of weeds occurring on individual farms and in some cases whole farming districts.

## Pre-emergence and post emergence herbicides

Make sure that your planning takes into account which herbicides are applicable in normal tillage systems before planting or pre-emergence and which will be used for spraying weeds that develop after the crop has emerged from the ground. Always spray the maize when it is at an optimum stage of development for the herbicide being applied.

If you are using a minimum tillage system of production and genetically modified or selected seed use the correct herbicide such as glyphosate before and after planting. Always co-ordinate your crop planning with both your seed supplier and consultant and your chemical supplier and consultant so that the correct products are used effectively.

## Conclusion

If you don't understand the difference between imidazolinone resistant or glyphosate resistant maize cultivars and their management do the research so as to empower yourself to make the correct decisions. It is no longer a simple task. 🍀

*Article submitted by a retired farmer.*

# New Year's message

## LOOKING FORWARD TO 2015

**W**e are entering 2015 with lots of mixed emotions. Following the excellent raining season we had in 2014, we all dreamt about a new season full of rain, but also about assistance from Government and the financial sector to utilise the excellent agricultural conditions. Our farmers' patience is running out. The staff waiting on unlocking crop financing for our members are getting discouraged because of the slow progress of this matter. Our seasoned leaders are looking at heaven for wisdom and inspiration to find new angles to tackle this problem.

**“** *I am looking forward to 2015 as a year in which we will overcome the high hills in front of us.*

We have not been able to secure a system whereby farmers who are working state owned land and/or communal land, can get crop financing. We are faced by yet another hurdle to overcome and that is the decision by international underwriters who have decided to lower the number of hectares they are prepared to cover of South African commercial farmers in the North West Province. Some farmers were denied crop finance because they could not get crop insurance. This is even worse for our new commercial and developing farmers.

I am not trying to discourage you for 2015, but I need to highlight the challenges the grain sector will have to face in the year ahead. We need to take hands, work hard and persevere. These are the unique characteristics of farmers as I learnt to know them over many years. We will not give up. I cannot think of anybody that has anticipated that we will have to struggle so much given the high importance of food security.

2015 will also be a water shedding year to get the National Development Plan for Land Reform implemented. The patience levels of the farmers are running out and it is time for Organised Agriculture to stand up and start to

deliver. Grain SA is ready to submit our list of proposed beneficiaries. We have alerted Government of the fact that all beneficiaries should be bona-fide farmers who have proven track records of being trained, who are committed members of study groups and are applying the technology that they have learnt to use.

The success of Land Reform depends on the chosen beneficiaries and Grain SA will do its utmost to ensure that this principle is applied. 2015 will also be a year in which Grain SA will need to secure a well-developed plan for grain farmer development for the next five years. We need to look at the needs of our members anew, structure our staff accordingly and secure funding to keep this process going with new energy.

**“** *We will dream with you about 2015 to be a year to overcome! Let us work hard to secure a proper future for our children and grandchildren in this wonderful country of ours.*

The team serving our farmers is well equipped and ready to partner with those institutions that are ready to assist them climbing this hill. We need to work smarter to get Government as a partner and to implement the Land Reform proposals in a sustainable way to meet our responsibility to provide food for our nation.



Jannie de Villiers.

I am looking forward to 2015 as a year in which we will overcome the high hills in front of us. With some of the major building blocks still outstanding, like Land Reform, crop financing and crop insurance, I find it difficult to wish you a great harvest in 2015, but, if these building blocks can be put in place in 2015, we are looking forward to a lot of harvests to come.

We will dream with you about 2015 to be a year to overcome! Let us work hard to secure a proper future for our children and grandchildren in this wonderful country of ours.

Happy New Year! 🍷

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# CANOLA

## – lessons learnt this season

**T**he Canola season started out with excellent conditions that resulted in very good crop establishment. Right up until harvest everything looked to be set for another bumper crop. As soon as the harvesters started we realised that the yields were not what we anticipated, even though the crop has grown perfectly the whole season, along the way the pods did not develop as expected.

There are a few lessons to learn from the 2014 crop which include the following:

### ***Tighter canola rotations will require closer attention to detail***

With the record plantings the rotations will tighten up with more canola in close proximity to each other and fewer years of non-canola on the same field. With this comes more diseases for example Sclerotinia and Blackleg. This year was especially prone to Sclerotinia with perfect conditions for the development of this disease. With a timely fungicide application the disease's effect could have been minimised. As canola is grown more and more the knowledge of the diseases

of canola will and have to improve to ensure a healthy crop each year.

### ***Do not count your seeds before the harvest***

In agriculture, and not just canola, it is important to realise and keep in mind that Mother Nature has the final say. What looked like an excellent crop turned out to be an average crop. The main reason according to me is higher temperatures during the flower period, which resulted in less side branches and less pods. Moisture was in most cases plentiful. But still, some farmers have achieved excellent yields of 2 ton/ha.

### ***Do not put all your seeds in one basket***

The impact of rotating crops in the wheat growing areas has been praised on many occasions, and the 2014 harvest has just confirmed this. While the 2014 canola harvest was not the best, the wheat and barley yields in the Overberg made up for it. With a good rotation the risk of production is lower for total crop failure or disappointment. It is also notable that wheat on canola stubble is

less prone to foot rot, mainly as result of the bio-fumigation effect of canola as well as the better herbicide control in the canola phase.

### ***Timing the actions of canola harvest is crucial***

The swathing of canola needs to be done on 50% to 60% seed colouring, swathing too early (around 45%) can lead to yield losses of up to 200 kg/ha. The planning regarding your cultivars and seeding date is important and with this planning the swathing window can be lengthened by using shorter and longer growing cultivars in conjunction with different seeding dates. The same principle applies for chemical ripening using herbicides.

Despite the yields of the 2014 harvest being lower than expected (1,4 ton/ha vs 1,6 ton/ha expected), farmers are positive towards canola as a crop and the advantages that it bring into a crop rotation. 🌱

**Article submitted by Franco le Roux, Agricultural Resources Manager at SOILL. For more information, send an email to [franco@soill.co.za](mailto:franco@soill.co.za).**

**Plant stem with Sclerotinia.**



**Canola emergence through thick stubble.**





# The importance of sunflower production

**S**unflower is the third largest grain crop produced in South Africa and is a highly valuable commodity for the consumer market. Sunflower is primarily used for the manufacturing of sunflower oil for human consumption and oil cake for animal feed. South Africa produces about 700 000 tons of sunflower annually, which is only about 3% of global production. This however does not take away from the importance of this crop for the local market.

For the farmer, sunflower can be an extremely useful crop as it can be planted later than maize. Therefore, in years when the rains come too late to plant maize, a successful sunflower crop can still be grown. Sunflower is also well adapted to both hot and dry climates which make up most of South Africa's crop producing regions. If grown correctly and nurtured through its growth cycle, sunflower can also be very high yielding and profitable if the market price is good.

In order to achieve good yields the farmer needs to take good care of his crop. This means correct chemical weed and pest control as well as good fertiliser application. Sunflowers also perform well when there is good pollination. To make sure that this is achieved many farmers will hire bee hives to place in their lands which ensure their crop is well pollinated.

## Fertilisation and soil requirements of sunflowers

- Before planting a sunflower crop the farmer should do soil samples of the lands in order to assess the nutrient content of the soil. Effective corrections should be made before planting according to the soil analyses done by the laboratory.
- At the time of planting, the lands should be clean and well worked. The finer the seed bed the better the sunflower seedlings chances will be for survival.
- Apply nitrogen diligently as it is needed, it is however important not to over apply nitrogen through the growing period as this could lead to decreased oil content in the seed and late flowering.
- Over fertilisation can also lead to degradation of the ground and surface water quality which will not have a positive influence on the crop yield.
- Sunflower seedlings are very sensitive to fertilisers, it is therefore important that the timing of application is good.

- Fertiliser application for correction should be done a few weeks before planting in order to give it a chance to dissolve and mix into the subsoil layer.
- At planting time the planting mix fertiliser should be applied an appropriate distance away from the seed (5 cm below and 5 cm to the side of the seed is a good rule of thumb). This will prevent burning.
- Top dressings should be done once the seedlings are taller than a foot. At this stage they will be hardier and will be able to tolerate fertiliser applications.
- South Africa's soils tend to be deficient in boron; this is why sunflowers respond very well to a boron folio feed spray or a top dressing with a fertiliser mix which contains boron. These are applied just before flowering for the best results.

It is very important for the farmer to understand that sunflowers do indeed respond well to fertilisation. Previously it has been thought that sunflowers do not need too much fertiliser. But the fact is that in order to achieve yields of 2 tons plus per hectare, good fertiliser application is required, especially as a top dressing once the plants vigorous growth has started. This is usually when they reach a foot high or the three leaf stage as mentioned before. Fertilising at this stage will help to increase head size and therefore the number of kernels which contributes towards increased yields.

There is considerable allowance in South Africa for increased growth in volumes of sunflowers. The oil presses in the country are running much below their potential capacity. Therefore there may be potential economic growth to be achieved if the crops are produced by our countries farmers. 🌻

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# Prevention and control of soybean rust

**S**oybean crop yields are affected by several diseases. Amongst them are bacterial blight, downy mildew, cercospora blight, brown spot, frogeye leaf spot and more recently soybean rust.

As can be realised from the above each farmer should equip themselves with knowledge of the symptoms of each and the differences between them. Consult the publications put out by the Agricultural Research Council and the specialists that are doing current research in this field and many internet sources to see detailed explanations of the differences between the various diseases. The correct identification is critical to be able to apply the right control measures.

Some of the fungal infections are not commercially significant and others such as soybean rust require early identification and control. Soybean rust can cause up to 80% in crop losses and has therefore become a significant production risk.

**“***The early detection of soybean rust in your lands is really the only step in order to spray soon enough to save the crop from high damage and yield loss.*

## Soybean rust

Soybean rust is also referred to as Asian soybean rust and is caused by the pathogen known by its Latin name as *Phakopsora pachyrhiza*. It is a very aggressive pathogen that has spread from the continent of Asia to Africa, South America and the United States of America. The spores of the pathogen are distributed by the huge weather systems moving from one continent to the other.

Yield losses can vary from between 10% and 80% of the soybean crops potential.

## Disease symptoms

Soybean rust symptoms are mostly seen on the leaves and usually start in the leaves in the lower plant canopy. Lesions can also develop on petioles, pods and stems. Symptoms develop rapidly once the plant starts flowering and can result in high leaf loss under high temperatures and humid conditions.

The lesions first appear as very small yellow and irregularly shaped spots. As the disease progresses the lesions enlarge to between 1,5 mm to 2,0 mm in diameter with a tan to dark reddish brown in colour. Within each lesion are a few to several volcano shaped spore producing structures called uredinia. As the severity of the rust increases the plants lose leaves before they should and mature earlier than normal. Lesions from soybean rust can appear similar to other foliar diseases and can

be confused with brown spot or bacterial pustule.

If you find lesions in your own crop it is essential to consult an expert in the field. The company supplying your fungicides will have photos of the various infections found and can refer to an expert to accurately identify the causative pathogen.

**“***Soybean rust symptoms are mostly seen on the leaves and usually start in the leaves in the lower plant canopy. Lesions can also develop on petioles, pods and stems.*

## Favourable environmental conditions

Soybean rust development is encouraged by temperatures ranging from 12°C to 29°C with the optimum between 18°C and 28°C together with a relative humidity above 90% for more than 12 hours. Farmers who might experience these conditions on their farms should be especially on the lookout for the disease in their soybeans. In order for spores to germinate and infect the plant six hours of continuous leaf wetness are required. These conditions can easily occur in the warmer production areas coupled with irrigation and long rainy periods.

## Pula Imvula's Quote of the Month

*“Most “impossible” goals can be met simply by breaking them down into bite size chunks, writing them down, believing them, and then going full speed ahead as if they were routine.”*

~ Don Lancaster





## Management and control

The process of identifying genetically resistant cultivars is continuing but has not been found to be lasting or particularly successful. The planting date and the maturity class of cultivars planted can be used as a strategy to avoid particular climatic conditions.

Use of fungicides applied to the leaves is critical for effective control if the disease is seen in a soybean crop from the early reproductive stages through to the full seed stages. It is very important to apply the correct fungi-

cides before more than 10% of the leaves are infected.

Crop rotation is not as important a control measure for soybean rust as it is in the control of brown spot, cercospora blight or frogeye leaf spot.

## Fungicides

Various classes of fungicides can be used to control an infection and these include chloronitriles, strobilurins, triazoles and combinations of strobilurins and triazoles. A chemicals expert with practical experience must be con-

sulted so that the correct application is used under the circumstances found in your soybean lands.

## Conclusion

The early detection of soybean rust in your lands is really the only step in order to spray soon enough to save the crop from high damage and yield loss. 🌱

*Article submitted by a retired farmer.*

*A healthy soybean crop.*



# Ensuring financial wellness

**T**he journey towards an emotional healthier you includes, determining whether your financial situation is creating unnecessary stress and discomfort. Financial difficulties are often caused by spending money without thinking.

Two of the most important reasons why people are spending money without thinking, include instant gratification and the lack of or limited financial skills.

**Financial instant gratification** refers to the financial actions that we take because we think: "I want it NOW"; "I don't want to wait before I buy it, it is a bargain!"; "I work so hard, I deserve to buy myself/my loved ones something nice", etc. This kind of thinking leads to unplanned and unexpected financial expenditures.

It is important to learn how to deal with the expectations or pressure people are exposed to when spending money and the difference between wants and needs.

Food and shelter are something that we depend upon and cannot live without; these are referred to as **NEEDS**. The things that are not essential for our existence, like a new car or a TV, or what we find entertaining, such as attending a party, are referred to as **WANTS**.

Other people influence us, resulting in the manner in which we tend to spend our money. Learn to deal with the expectations and unnecessary pressures from friends and loved ones upon deciding how to purchase things.

Another reason why people are spending money without thinking is because they lack **financial skills** (they don't know how to work with money), resulting in financial loss or bad debt. Acquiring financial skills will teach you how to take control of your hard earned finances.

When people spend money without thinking, it often results in over-commitment, such as **excessive accounts and unpaid expenses**. This is a huge financial challenge and burden.

So, let's look at the reasons leading to financial constraints and what we can do about it.

- **Limited self-control/discipline:** Be cautious; do not spend money you do not have. This is one of the main reasons for excessive accounts and unpaid expenses. It is possible to institute self-control and discipline. A lack thereof will certainly result in unpaid expenses due to over-commitment from multiple accounts at your disposal. Too much debt will eventually get you into serious trouble. When you have debt, you are and will be responsible for that debt, regardless.
- **Easy accessibility to credit** often leads to excessive accounts and unpaid expenses. Credit is being offered everywhere and anywhere, and it seems to be such an attractive solution to our financial problems. Credit providers (banks/shops/micro lenders) fail to consider your existing obligations. You might already be overcommitted and beyond your limits in terms of your debt, regardless, you will be provided additional credit due to your attractive record and past payment habits.

## The joys and dangers of debt

Many people choose to utilise debt as an excuse or method for making large exorbitant purchases that they would not be able to afford under normal circumstances. Exert caution upon deciding to borrow money, consider the following:

### • The good

Good debt is when you borrow money to buy things that will increase in value. Borrowing money to buy a house is an example of good debt. Good debt allows you to acquire things of value that can be sold again later.

### • The bad

Bad debt is when you borrow money to buy things that will depreciate/decrease in value, e.g. a TV, clothes, furniture or cell phones. Should you find yourself in trouble,

you will usually not be able to sell the article at the same price as the purchased price. Buying something on credit, over a period of time, will cost you more than what it is really worth. What you don't realise is that if you add the interest and administrative fees and you pay it off over a long period of time, you will end up paying back even more! This brings me to the ugly side of debt...

### • The ugly

Hidden costs are the ugly side of debt. Interest and administrative fees are included in the amount you have to repay, over and above the amount you have borrowed. Calculate, contemplate and be cautious. Ask yourself if you can afford it in the long run? Make sure you know how much interest you will have to pay and for how long. Ask someone with financial knowledge to assist you.

## The inability to pay your debt may lead to:

- **Legal problems**
- **Family and relationship problems** – debt may result in stress to you, your family and friends. This may lead to conflict and it may have an adverse effect on your relationships.
- **Emotional problems** – long-term stressors and conflict in your life may cause emotional problems such as depression (feeling sad and unhappy all the time) and even establish suicide tendencies.
- **Health problems** – sleepless nights and constant stress may lead to numerous illnesses, like stomach ulcers, neck and back pains and even heart attacks.

## How to get out of debt

- **Understand yourself and your situation;**
- **Decide to take control;**
- **Break bad habits;**
- **Seek financial help/assistance** from professionals in the financial field;
- **Live responsibly** (budget, review, reduce, save and settle your debts); and
- **Stay positive** – you can and will become financially independent.

*"If you are born poor, it's not your mistake. But if you die poor, it's your mistake." Bill Gates*

Sources: Procure Money Management Workbook, 2014; [www.ncr.org.za](http://www.ncr.org.za); [www.wikihow.com](http://www.wikihow.com).

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## Grain SA interviews...David Nonso

In the district of Maclear in the Eastern Cape you will find David Kolekile Nonso farming on Carlsbad Farm with maize, dry beans and potatoes. David sees a bright future in farming and aspires to become a commercial farmer in the next five years.

### Where and on how many hectares are you farming? What do you farm with?

I farm with maize, dry beans and potatoes on 428 ha of land, of which 125 ha is dry arable lands and the rest is grazing lands at Carlsbad farm. During the 2013 ploughing season, I planted on 10 hectares of land and my yield was 6 tons/ha. Unfortunately, I could not plant beans because of the scarcity of seed from the suppliers. I also farm with cattle, horses, goats, sheep and chicken.

### What motivates/inspires you?

I was born and raised by parents who were communal farmers in the Balasi Administrative area in the district of Qumbu. They were entirely dependent on the sales from the crops produced at home as well as from the livestock (pigs and chicken) sales. Their farming lifestyle motivated me to become the farmer that I am today. The income I have earned from farming enabled me to finance the tertiary education for all my children.

### Describe your strengths and weaknesses

**Strengths:** Firstly, I acquired my farming skills informally from my parents and farming neighbours. The Department of Agriculture also assisted me by providing short courses on farming operations. I also happen to be a member of a Grain SA Study Group, where I completed short farming courses such as Introduction to Maize Production, Farm

Management, Evaluation and Planning, Tractor Maintenance and Setting of Implements. As an artisan in the mechanical engineering field, I assist the farmers with repairs and maintenance of their tractors, farming machines and implements.

**Weaknesses:** The land on which I farm is in the neighbourhood of rural areas and because the terrain is not fenced there are many stray animals. Farming infrastructure such as silos, sheds, cattle and sheep handling facilities, tractors and implements are not available. Financial institutions are reluctant to offer me finance and this is associated with failure. I have on several occasions applied for assistance from the government and have yet to be helped. My two spray tractors (1983 models) are non-operational because spare parts are not available in South Africa.

### What was your crop yield when you started farming? What are your respective yields now?

My yield in 2005 was very good in terms of quality but I could not measure the quantity because of the many stray animals that destroyed my maize. For a number of years thereafter the yield was far below 2 tons/ha because of my soil being untested and not being analysed. During the 2013/2014 season my yield was 6 tons/ha.

### What do you think was the main contributor to your progress and success?

From the advice I have received recently, as well as the farming operational skills acquired from Grain SA, I foresee a brighter future for my farming. I was taught that soil needs to be tested and analysed to be able to achieve good

quality and better yield quantities. This advice has led to an improvement in my yields.

### What training have you received to date and what training would you still like to do?

I have completed the following courses: Introduction to Maize Production; Farm Management; Evaluation and Planning; Tractor Maintenance and Setting of Implements; Red Meat Production; Animal Diseases and Care of Livestock and Farm Bookkeeping. I would appreciate any training related to farming.

### Where do you see yourself in five years time? What would you like to achieve?

In five years time I would like to be upgraded from the emerging farmer status to that of a commercial farmer. Since 2004, when I started farming, my goals were set at becoming a successful farmer. I now know that this is achievable and hopefully in five years time I can yield 10 tons/ha.

### What advice do you have for young aspiring farmers?

The youth have a perception that farm labour is intensive and keeps one dirty and are therefore reluctant to study agriculture. Farming is a full time job that keeps one physically, mentally and other ways active on a daily basis. It needs dedication, passion, perseverance and the desire to want to learn. Farming leads to job creation and greatly contributes towards a better future for the country.

**Article submitted by Johan Kriel, Development Co-ordinator of the Grain SA Farmer Development Programme. For more information, send an email to [johan@grainsa.co.za](mailto:johan@grainsa.co.za).**

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# Do you understand UIF?

The employer/employee relationship in South Africa is affected by some twelve laws of which the Unemployment Insurance Act No. 63 of 2001 is but one.

The purpose of this Act was to establish an unemployment insurance fund to which employers and employees contribute and from which employees who become unemployed or their beneficiaries, as the case may be, are entitled to benefits to soften the harmful effects of unemployment. Unemployment benefits may be claimed for unemployment, maternity benefits, illness benefits, adoption benefits and dependents' benefits. Therefore, the fund works like any other insurance – a large number of people contribute on a regular basis to the fund whilst a smaller number benefits from the fund when a specific need arises, in this case unemployment.

This Act applies to all **employers** and **workers**, but not to:

- Workers working **less than 24 hours** a month for an employer;
- **Learners**;
- **Public servants**;
- **Foreigners** working on contract;
- Workers who get a monthly **state (old age)** pension; or
- Workers who only **earn commission**.

For the purposes of the UI-Act any person/institution is an employer when another person is employed in the person/institution and remunerated and works for more than 24 working hours per calendar month.

The Fund consists mainly of the contributions made by employers and employees and collected by the Commissioner of the South African Revenue Service (SARS).

Every employer and every employee to whom this Act applies must, on a monthly basis, contribute to the Unemployment Insurance Fund. At present every employee must contribute 1% of his/her monthly remuneration and every employer must also contribute 1% of that specific employee's remuneration. The maxi-

mum contribution is limited to R124,78 based on a monthly salary of R12 478,00. These contributions must be paid over to the Fund within seven days after the end of a month via SARS. Furthermore, an employer must submit a form known as a UI-19 form at the end of every month to the Department of Labour reflecting the remuneration of all employees (permanent and temporarily) for the specific month.

### The practical implications for an employer are:

- Each and every employer must register with the Department of Labour and SARS as an employer.
- At the end of every month all contributions by every employee and the employer must be paid over to SARS within seven days after the end of the month.
- Submit a UI-19 form as described in the previous paragraph.
- When an employee becomes unemployed and qualifies for benefits for assistance from the Fund the employer must supply the employee with prescribed forms which the employee must use to claim from the fund.

### In conclusion

Everything can be done in person or via the internet (computer), should you have the facilities available, but do not expect a speedy service from the Department of Labour. It is very important to keep copies of all documents submitted. Favourite reasons for delayed service delivery are: "We did not receive your forms" or "Your forms got lost".

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