

PSA near YOU

PSA Head Office: ≥40404, Arcadia, 0007 | 563 Belvedere Street, Arcadia, Pretoria (2012) 303 6500 | ≤ (012) 303 6652/3

Eastern Cape: Gqeberha

Eastern Cape: Mthatha

Free State

7673, Bloemfontein, 9300 34 First Avenue, Westdene, Bloemfontein

☎ (051) 403 1300 ♣ (051) 403 1315/9 psa.bloem@psa.co.za

Gauteng: Johannesburg

 ≥ 30656, Braamfontein, 2017
 Nzunza House (9th floor),

 28 Melle Street, Braamfontein

☎ (011) 718 5400 ♣ (011) 718 5419/22 psa.ihb@psa.co.za

Gautena: Pretoria

№ 40404, Arcadia, 0007 567 Belvedere Street, Arcadia, Pretoria 2087 236 8200 ♣ 087 236 8201

psa.pta@psa.co.za

KwaZulu-Natal: Durban

KwaZulu-Natal: Pietermaritzburg

Limpopo

2 (015) 295 0500 **3** (015) 295 0505 psa.pol@psa.co.za

Mpumalanga

psa.nelsp@psa.co.za

Northern Cape

2997, Kimberley, 8300
No 2 Kekewich Street, Monridge Office Park, Section 3, Kimberley

☎ (053) 839 1000 ♣ (053) 839 1019 <u>psa.kimbe@psa.co.za</u>

North West

≥ 2480, Mahikeng, 2745 58 Proctor Avenue, Golf View, Mahikeng

☎ (018) 381 9600 ♣ (018) 381 9611 psa.mkeng@psa.co.za

Western Cape

☎ (021) 409 7360 ♣ (021) 409 7399

psa.kstad@psa.co.za

VISION

Position the PSA as a leading brand that is globally recognised by its dominance in the Public Sector through its responsive, innovative and customer focus.

MISSION

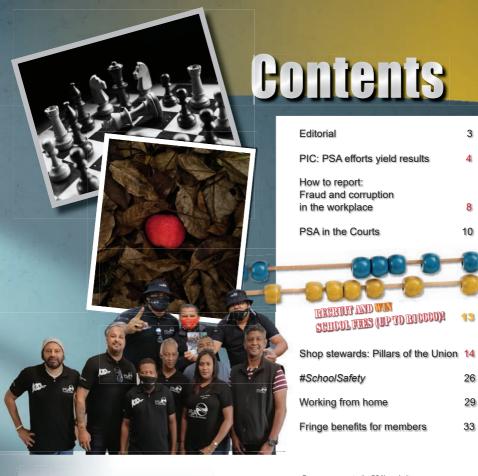
Continue to conduct the core business of the Union and maintain strategic partnerships to protect the rights and promote the interests of our members individually and collectively in the relevant social dialogue platforms. In addition to this, the marketing of the PSA will be done aggressively by utilising all communication platforms.



20861 452 452

ask@psa.co.za www.psa.co.za

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The following values guide the PSA's conduct aimed at achieving the Union's mission:

Loyalty, transparency, respect, integrity, consistency, and service excellence









For easy access to the PSA's website. use the PSA QR code by following these easy steps: 3

8

- 1. Open the QR code reader or camera on your smartphone.
- 2. Hold your device over the QR code so that it is clearly visible on the phone's screen.
- 3. Your smartphone will read the code and navigate you to the website.



he PSA has since its formation in 1920 been a trendsetter in the South African labour movement - a Union with the sole and explicit vision and purpose to ensure the protection and promotion of the rights and interest of public-sector workers. Just more than a century later, guided by the PSA's Board of Directors, the Union remains steadfast in its mission whilst constantly enhancing its service delivery capabilities to a solid membership base.

In my capacity of General Manager, I aim to continue the Union's customer-focus approach by strengthening strategic partnerships with all relevant labour

and other stakeholders for the benefit of the Union's members. Close collaboration with valued partners and combined efforts in the interest of workers will ensure maximum impact in all endeavours. This approach will be critical for progress in view of the emerging dynamics in the South African labour arena. The same principles dictate the PSA's continued and enhanced participation in the Federation of Unions of South Africa (Fedusa) as a leading affiliate.

Service delivery continues to be the driving force behind the PSA and with the changes and limitations to social interactions brought on by the COVID-19 pandemic, the PSA has been updating and enhancing its core communication processes to keep the Union in touch with members.

I encourage members to update their contact details to ensure that they receive all information issued by the PSA. Simply send an email with your contact details to ask@psa.co.za, stating your PSA membership number. This information is also of critical importance when the PSA must approach members to obtain their mandates on matters impacting on their employment.

The PSA furthermore enhances the training and skilling of its shop stewards to empower these pillars of the Union to effectively support and service members in their workplaces and create stakeholder engagement in the interest of progressive labour relations.

The PSA, apart from its core services to members, continues to embrace communities and those in need. The COVID-19 pandemic ruthlessly ex-

posed societal needs on many terrains, including the education system where future generations of workers should be equipped for a better future. In this regard, the PSA launched the #SchoolSafety campaign in partnership with the South African Police Service, the Department of Basic Education, and various other key stakeholders to support safe schools that are conducive to teaching and

learning. Learners at participating schools are, for example, provided with resources to enable them to identify and avoid dangerous behaviours and environments. This joint venture is a solid and positive investment in the future of the country.

South African workers have endured a tumultuous period since the start of the COVID-19 pandemic.





PSA The Union of Editorial

Public-sector workers were also faced by unprecedented attacks on their benefits and security.

The PSA endured this period and was able to protect its members' rights and interests, thus underlining the need for membership of a solid Union. At the beginning of a new year, the PSA urges members to continue to trust the Union as their labour home. Members are further encouraged to intensify their efforts in recruiting more members for the PSA - the bigger the Union, the stronger its voice in speaking out for workers.

South Africa has lost too many lives to the COVID-19 pandemic, which also destroyed jobs and left financial destruction. Vaccination remains the strongest weapon to combat the pandemic and thus reviving the economy and returning to a "normal" way of life. The PSA once again encourages members to vaccinate against the virus, noting that this should be voluntary, and no one should be coerced or forced into vaccinating.

At the start of a new year with new challenges and opportunities, I encourage members to unite and continue their efforts in uplifting the country by means of dedication and service excellence with the knowledge that the PSA is there to serve their best interests only. In the wake of the past year, may 2022 be remembered as a year of hope, regeneration, and excellence.

Marcus Ramakgale
GENERAL MANAGER





Public Investment Corporation

PSA efforts YIELD RESULTS

The Public Investment Corporation (PIC) is a stateowned asset management firm of which clients include the Government Employees Pension Fund (GEPF), the Unemployment Insurance Fund (UIF), and the Compensation Commissioner Fund (CC), managing R2-trillion of government employees' monies. The PIC manages and invests these funds on behalf of these bodies to ensure growth for beneficiaries by investing throughout Africa in, amongst others, infrastructure projects and property portfolios.

In 2018, allegations of irregularities and political interference at the PIC were raised, leading to the formation of a Commission of Inquiry, led by Judge Lex Mpati. This also led to the introduction of the *Public Investment Corporation Amendment Act*, aimed at ensuring greater transparency in the functioning of the PIC. Additionally, following revelations from the Mpati Commission, former Finance Minister, Tito Mboweni, emphasised the need for the Chairperson of the PIC Board to be an independent person, not politically linked, to eliminate political interference. However, Deputy Finance Minister, David Masondo, was at the end of 2021 named as the new PIC Chairperson, against advice previously given by Mr Mboweni. This has again raised concerns about the transparency and good governance of the PIC.

The PSA, following huge losses suffered owing to poor investment decisions by the PIC and in the interest of protecting public servants' hard-earned pension money, has been very vocal about the PIC's failures and made inputs on the PIC Amendment Bill. When the draft Bill was circulated for public comment, the PSA was one of the parties that contributed to influencing the amendment of the Act to provide for union representation on the PIC Board. The PSA submitted inputs in June 2018, calling for, amongst others, the inclusion of three unions in the Public Service Coordinating Bargaining Council (PSCBC) with the largest membership, as determined by PSCBC vote weights.

However, whether the Minister or Deputy Minister is a member of the Board was not clarified when the PSA presented its inputs. The PSA further submitted that the Chairperson should not be the Minister or the Deputy Minister but rather a person appointed from the members of the Board, appointed following the prescribed process to minimise political influence on the Board during decisions on investment mandates. A further input made to the National Council of Provinces was that the Minister should be obliged to consult with depositors before making any appointments.

Despite recommendations and inputs, the PIC Amendment Bill sub-section (1A) still provides for the Minister or, if so designated, the Deputy Minister to be the Chairperson. On a positive note, the Amendment Bill now makes it mandatory for labour to be part of the Board. The final Act provides for union representation as follows:

- Three representatives of registered unions of which two must come from the union with the majority of members of the GEPF, and
- One must come from any other union, selected by unions at the PSCBC.

These amendments were subsequently agreed upon and gazetted. In following these prescripts, PSA President, Dr Lufuno Mulaudzi, is now a member of the PIC Board with a fiduciary duty as a non-executive member of the Board as contemplated by the Act. Dr Mulaudzi's role is to ensure compliance with the investment mandate as given by the GEPF Board of Trustees, whilst ensuring that investments are in line with the Investment Policy to ensure the growth of the GEPF and safeguard it against poor investments. The role of unions in ensuring transparency cannot be underestimated when dealing with the protection of public servants' monies. Transparency is critical, especially with depositors as prescribed by the Act.



The GEPF is a pension fund contemplated in section 2 of the Government Employees Pension Law (GEPL). The GEPF is a juristic person and operates under the provisions of the GEPL and the rules of the GEPF made by the GEPF Board under the provisions of the GEPL. The GEPF is the largest client of the PIC and by far the largest percentage of assets under PIC management belongs to the GEPF. The GEPF Board of Trustees, which is responsible for the management of the Fund must, acting in consultation with the Minister of Finance, determines the Fund's investment policy. The GEPF is funded by contributions by members and employers. From this it follows that at least 87.72 % of the assets managed by the PIC are contributed by members and employers in the GEPF.

According to the GEPL, fiduciary responsibility for the Fund rests with the Board of Trustees. In determining the investment policy, trustees are bound by and must pay attention to their fiduciary responsibilities as set out in common law and in the GEPF rules, more particularly Rule 4.1.9, the relevant parts of which are:

Each trustee or substitute shall notwithstanding the duties as may be determined by the Board:

Take all reasonable steps to ensure that the interests of members in terms of the rules of the Fund and the provisions of the law are protected at all times, especially in an event of an amalgamation or splitting of the Fund, termination, or reduction of contributions by the employer, increase of contributions by members and withdrawal of an emplover:

- · Act at all times with due care and diligence and in good faith
- Avoid conflicts of interest

- · Act with impartiality in respect of all members and beneficiaries
- · Ensure that adequate and appropriate information is communicated to its members informing them of their rights, benefits, and duties in terms of the rules of the Fund.
- · Obtain expert advice on matters where Board members may lack expertise
- · Ensure that the operations of the Fund comply with the law, and all other applicable laws.

It is therefore crucial that there is transparency as the Board provides the PIC with an investment mandate. Such a mandate should reflect that the Board has applied its mind and acted in accordance with the fiduciary responsibilities as set out in GEPF Rule 4.1.9.

The PSA plays a role in holding the PIC accountable to investors. The PSA will monitor any investment or decision made by the PIC and safeguard the interests of its members. The PSA will not hesitate to report poor investments and will consider legal action, when necessary. The PSA already submitted inputs on amendment Bills on the composition of the PIC Board and indicated that the Union does not support the fact that the Chairperson should be the Minister or his/her Deputy. Unfortunately, the amendment to the Act is allowing for such an appointment. The PSA raised its dismay with such an appointment as it may open the doors for political influence with a significant risk to GEPF members.

The PSA's efforts exposed the absence of good governance principles by the PIC. The PSA trusts that the composition of the PIC Board will now be more representative of the labour force. Labour will play a pivotal role in ensuring the responsible investment of its members' money by the PIC.

how-it-manages-its-money-20210217 Photo: Felix Mmittermeier unsplash PSA Collective Bargaining







The South African Constitution provides under the Bill of Rights (section 18) that every employee has the right to freedom of association. Senior Management Services (SMS) members in the Public Service are defined as employees.

Unions play a vital role in representing employees, this includes representation at wage negotiations/determinations and the improvement of other conditions of service as well as representation in disciplinary hearings and rights disputes.

Section 23 of the *Constitution*, which deals with labour relations, states, amongst others, that:

- 1. Everyone has the right to fair labour practices.
- 2. Every worker has the right
 - a) to form and join a
 - b) to participate in the activities and programmes of a trade union; and
 - c) to strike.
- 3. Every employer has the right -
 - a) to form and join an employers' organisation; and
 - b) to participate in the activities and programmes of an employers' organisation.
- i) Every trade union and every employer's organisation have the right -
- ii) to determine its own administration, programmes, and activities.
- iii) to organise; and
- c) to form and join a federation.

Although these rights can be limited under section 36, the *Labour Relations Act*, as amended, further broadens these rights in terms of section 4.

These rights have previously been challenged but the principles of freedom of association and the right to join a trade union were further confirmed in South African Courts, irrespective of the level of seniority of an employee. SMS members in the Public Service should thus not allow themselves to be intimidated or prevented from joining a union of their choice, nor should they feel obliged to belong to a union that is politically aligned with their employer.

As employees, SMS members are also exposed to various challenges in their careers and progression in their careers. Therefore, they also need access to professional assistance, advice and representation offered by unions as opposed to costly representation by private legal practitioners.

The PSA has represented numerous SMS members throughout the years in various disciplinary and legal proceedings.

As a member-driven organisation, uninfluenced by politics, the PSA continues its efforts for these members. After noting that the employer failed to implement salary adjustments for SMS members for the 2021/22-financial year as of 1 April 2021, the PSA enquired from the Department of Public Service and Administration (DPSA) on the reasons why there was no adjustment to SMS salaries. The DPSA indicated that once the salary adjustments for levels 1 to 12 have been completed, a process will be implemented for salary adjustments for SMS members. The PSA will ensure that these adjustments are implemented.

Source: PSA Informus Photo: Ivan Shilov - unsplash



The PSA offers

financial assistance

with funeral costs

at the death

of a member,

provided that

the application

is received

within six months

of death

0861 452 452 www.psa.co.za

Fraud and Corruption

he murder in 2021 of Babita Deokaran, former acting Chief Financial Officer at the Gauteng Department of Health, again brought attention to the issue of keeping whistle-blowers safe.

PSA member. Ms Deokaran, was a key witness to a corrupt COVID-19 personal protective equipment procurement deal worth R322 million when she was shot and killed after dropping her child at school. Several suspects with links to government have been arrested whilst investigations into the murder continue. The PSA called on both government and the National Prosecuting Authority to provide more protection for whistle-blowers and state witnesses, especially in high-profile matters involving maladministration and corruption. Whistle-blowing plays an important role in deterring fraud and corruption, whilst encouraging all stakeholders to be accountable, transparent, and uphold good governance. However, for many whistle-blowers, this places them and their families in danger, despite several anti-corruption units established by government.

The Public Service offers many platforms where employees can anonymously share information they may have related to corrupt activities. The National Anti-Corruption Hotline that can be reached on:

- Tel: 0800 701 701
- Fax: 0800 204 965
- Post: PO Box 582, Umhlanga Rocks, 4320

The **Presidential Hotline** deals with complaints about unresolved service delivery issues:

- Tel: 17737 (1 PRES)
- Fax: 086 681 0987/(012) 323 8246
- E-mail: President@presidency. gov.za

There are several laws that provide aid, guidance, and protection for whistle-blowers, including the Protected Disclosures Act (PDA), Employment Equity Act (EEA) and Protection Against Harassment Act (PAHA), where harassment under this Act is defined as "directly or indirectly engaging in conduct that the harasser knows or ought to know causes harm or inspires the reasonable belief that

harm may be caused to the complainant or a related person". According to section 2 of the PAHA, a citizen can get a protection order from a Magistrates Court against a person harassing him or her.

The PSA, your Union, can also assist in terms of the *Labour Relations Act*, 1995. The assistance will be in the instance where a member has been dismissed in terms of section 187(h) as an automatic unfair dismissal and in the instance where a member has not been dismissed, but is suffering occupational detriment as a result of having made a protected disclosure in terms of the *PDA*, 2000, to be assisted in the form of referring an unfair labour practice dispute to the relevant council in terms of section 186 (2)(d) of the *IRA*

In terms of the *EEA*, if a whistle-blower is victimised, harassed, or bullied because of reporting fraud and corruption, such a person could also be assisted by referring an unfair discrimination dispute in terms of section 6 of the *EEA* to the CCMA or Labour Court for adjudication.

Characteristics of Corruption according to U4 Anti-corruption Resource Centre

- Corruption is not a disease or deviation, but the historical standard. No country has achieved zero corruption, nor is any
 country likely to do so soon.
- Corruption is complex and resilient. The process of moving from a high-corruption to a low-corruption society is long and non-linear. Even incremental improvements are difficult to sustain.
- · There are many forms and degrees of corruption, both across and within countries.
- Anti-corruption interventions need to be based on a context-specific understanding of the multiple reinforcing drivers of corruption, as well as the wider political economy, in a specific locality or country.
- There is no single blueprint. A unique combination of approaches, tools, and actors is needed to address the root causes of corruption in a given context.
- When corruption is systemic, anti-corruption efforts need to take a systems approach that goes beyond targeting individual 'bad apples'.

Government launched the Public Administration Ethics, Integrity and Disciplinary Technical Assistance Unit to improve ethical and anti-corruption policy, strengthen ethical infrastructure, and discipline management. Government's ongoing efforts to deal with corruption in the Public Service necessitated the establishment of this Unit. The Unit will not only deal with corruption, but will also address professionalism through an improved implementation of ethics and anti-corruption also about bodies conducting business with the state, performance of other remunerative work, discipline management, and implementation of lifestyle audits. This Unit will also deal with outstanding precautionary suspensions and associated costs. It will further synchronise all three levels of public administration, ensuring a seamless fight against corruption in the state as a whole. It is envisaged that this Unit will be more effective in exposing corrupt activities.

Public Service in the interest

https://www.corruptionwatch.org.za/take-action/report-corruption/who

http://www.dpsa.gov.za/thepublicservant/2021/09/21/the-new-technicalassistance-unit-will-bolster-efforts-to-fight-misconduct-in-the-public-ser-

https://www.gov.za/faq/justice-and-crime-prevention/how-do-i-report-

fraud-or-corruption-state-department-or-state-owned Psc.gov.za/documents/docs/guidelines/PSC_odac_update.pdf https://www.gov.za/sites/default/files/gcis_document/202105/natio

al-anti-corruption-strategy-2020-2030.pdf/ https://www.u4.no/publications/understanding-corruption-and-how-to-curb-it Cocillio Watho/Saul Mullard

Photo: Janos Patrik - unsplash



PSA in the Courts

The PSA currently has two critical matters before the Courts, with the potential to impact on the future of South African collective bargaining.

High Court

The South African Revenue Service (SARS), as an employer, failed to implement the final leg of a three-year wage agreement. The PSA subsequently declared a dispute at the High Court in Pretoria. Discussions between the SARS and labour resulted in the SARS offering a provisional, interim payment of an increase amounting to 3.9% for 2021 (backdated to 1 April 2021), whilst awaiting the legal action at the High Court to unfold, and the ultimate ruling is obtained that will determine whether the SARS will be obliged to pay the full increase due in terms of the third leg of the 2019-wage agreement.

With the outcome in this matter being awaited, the PSA condemns the continued waste of taxpayers' money on attorneys and litigation, despite collective agreements being in place. At the SARS, for example, the PSA team is made up of eight full-time shop stewards from different provinces. Negotiations take time with numerous meetings, calling for the team to stay over to attend meetings in Pretoria. Having multi-term agreements in place brings stability to an employer as the threat of annual labour unrest is mitigated. This further allows time to discuss strategic issues rather than being involved in drawn-out wage negotiations. When employers renege on multi-term agreements, future negotiations will be impacted as unions are becoming hesitant to sign long-term agreements. This will result in an increase in costs associated with negotiations.

Constitutional Court

At the Constitutional Court, the PSA is dealing with government's failure implement the final leg of the 2018-Public Service wage agreement. A victory for the PSA will be significant for millions of workers and the economy. Should the Court rule in favour of the PSA, it will be a victory, not only to the PSA, but also for collective bargaining. Such a judgement will confirm the legal principles as enshrined in the Labour Relations Act (LRA) and the legal effect of a collective agreement.

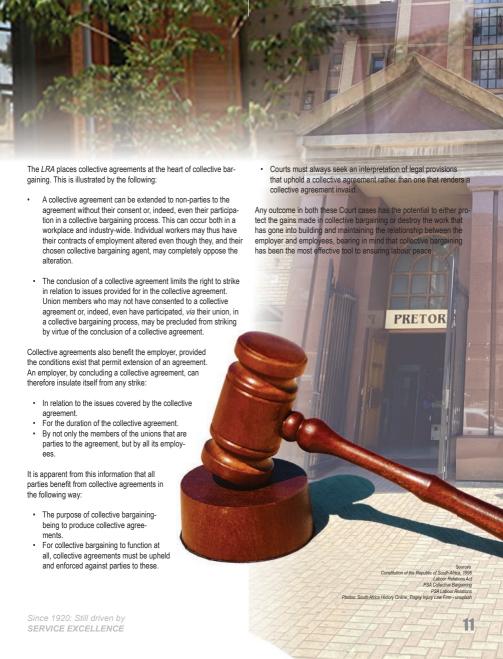
A victory will further ensure that government will not be able to continue in the manner in which it is dealing with collective bargaining and will ensure that it abides by an agreement to which it was signatory to. It will further underline the importance of a collective agreement and the locus standi of a collective agreement and its binding nature.

However, should the outcome not be successful, what impact will it have on the future of collective bargaining and future negotiations? It is first necessary to set out the legal principles governing collective bargaining and collective agreements. It is in the context of these legal principles and the jurisprudence developed in relation thereto that the facts must be evaluated. The evaluation of the absence of a written commitment by National Treasury contemplated in Regulation 79(c) (iii) of the Public Service Regulations cannot properly be conducted in isolation as a discrete question as the state would have it.

The Constitution of the Republic of South Africa, 1996 provides in section 23(5) that: "Every trade union, employers' organisation, and employer has the right to engage in collective bargaining."

The entire collective bargaining process is focused on producing collective agreements. The right to collectively bargain is effectively the right to conclude collective agreements and to insist on compliance with these.

"The right of every trade union and every employer's organisation and employer to engage in collective bargaining is entrenched in section 23(5) of the Constitution. The concomitant of the right to engage in collective bargaining is the right to insist on compliance with the provisions of the collective agreement, which is the product of the collective bargaining process. Compliance with a collective bargaining agreement is crucial not only to the right to bargain collectively through the forum constituted by the bargaining council, but it is also crucial to the sanctity of collective bargaining agreements."



estled in a lush indigenous dune forest at Quenera Mouth, East of the Gonubie River and in close proximity to the beach, you will find the PSA Holiday Resort*. Just 18 km from East London, the Resort is committed to offering you relaxation and tranquility.

The area is a bird and nature lover's paradise.

Excellent saltwater fishing can be enjoyed at the Resort's beach, combined with unpolluted and uncrowded safe swimming.

The Resort has ten fully-equipped chalets - most with a sea view (choice of two or three bedrooms) and 110 semi-shaded stands for caravans and camping. To ensure absolute peace of mind, the Resort is enclosed with an electrified security fence.



*Rated by the AA as a Highly Recommended Resort with Varied Accommodation

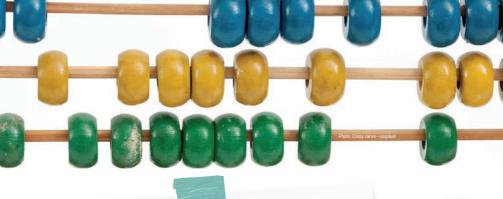


Enquiries/bookings: 082 880 8949

email: psa.resort@mweb.co.za www.psaresort.co.za











Recruit new members for the PSA

between 1 January 2022 and 28 February 2022 and WIN

R200 for every new member recruited

(to a maximum of R10 000) towards your children's 2022-education fees.

The more members you recruit, the smaller your school-fee bill!

BONUS! EVERY RECRUITER and EVERY NEW MEMBER will also win a PSA SCHOOL BAG!

HOW TO ENTER?

Recruit new members for the PSA and fax the fully-completed, signed application forms to 087 234 7585 or email to competition@psa.co.za by 12:00 on 28 February 2022 to secure your entry*. Only entries submitted as stipulated above, using the special application form and received by the PSA by the closing date, will be entered in the draw.

> *Competition open for PSA members only Entries subject to standard terms and conditions and verification of membership Winners will be contacted telephonically by 7 March 2022 Prizes not claimed within 30 days will be forfeited Payments for oustanding account(s) to be made by the PSA directly to the relevant educational institution

Shop stewards Pillars of the Union

he strength of a union depends on the strength of its shop steward structures. Weak and ineffective shop steward structures weaken a union. Strong and dynamic shop steward structures build a strong union.

The PSA has thousands of elected shop stewards

across the country in service of members. Shop stewards are representatives of union members in their workplace. They are elected by union members in their workplace and represent that constituency. Shop stewards are accountable to the workers who elected them. Their job is to get mandates from the workers they represent and report back to these workers. Shop stewards form part of a structure and do not work as individuals. They are part of a leadership team in the workplace and in the union

Shop steward: Many roles

Organiser: Shop stewards must organise workers in their workplace. This includes recruiting new members, holding regular meetings with members, and developing a spirit of unity amongst workers.

Representative: Shop stewards represent workers. They must take up workers' grievances. They must negotiate on all issues of concern to workers, such as wages, conditions of employment, health, and safety, etc., and report back to workers.

Guardian: Shop stewards must be vigilant and ensure that employers keep to agreements and carry out decisions reached in negotiations.

Leader: Shop stewards are the central leadership core in organising members of the Union. They also form the leadership in the Union.

Educator: Shop stewards must educate members about the workers' movement. Workers must know what is happening in other workplaces, in the union, etc. They must understand and participate in debates. If workers are not well informed, they will not be active, united, and strong.



Why are there FTSS?

The PSA has various Full-Time Shop

Stewards (FTSS), based on sectoral collective agreements and the Union's membership in various workplaces. These FTSS are responsible for rendering services to members. A FTSS is a democratically elected union representative whose duties include, recruiting members for the union, servicing members to retain membership, and representing members during grievance and disciplinary proceedings.

The term can run from a year to four years, depending on the collective agreement applicable to the FTSS. FTSSs can be re-elected after their term expires.

A FTSS is elected by colleagues in the Department/ Sector, to be a full-time representative based in the Department. The employer must ensure that the position that the FTSS occupied prior to commencing these duties, is protected for the period which the elected individual holds office. At the end of this period, the FTSS will revert back to the position grade, unless otherwise agreed to by the employer and the union

Elections for FTSS are held when allocated FTSS positions become vacant. The guideline for appointing a FTSS is as follows:

- Must have been a PSA shop steward for at least two years
- Sole association with the PSA for at least four years
- Proven ability to recruit new members (measured over past two years)
- Proven ability to represent members at grievance meetings and disciplinary hearings (with a portfolio of cases dealt with in the previous 12 months)
- Nomination and election must be supported by the PSA Provincial Manager

Must possess key skills and knowledgeHave a valid driver's licence and motor vehicle

This education is directed towards action and is intended to enable workers to be more effective unionists and to understand society for them to fulfil their obligations as active citizens and promote individual development.

Programmes include Basic Shop Steward Training, Occupational Health and Safety, the Compensation for Occupational Injuries and Diseases Act, Gender Equity and Women Development at the Workplace and in the Union, South Africa's Labour Legislation Framework and Theories of Labour Relations, Workplace Dispute Resolution, Research and Policy Development, Emotional Intelligence, Monitoring and Evaluation Workshop, and Workplace Bullying.

For more information on training interventions, contact the PSA on 0861 452 452

Sources
Basic Shop stewards training manual page 8 and 9
PSA Circular No 182019
PSA training catalogue





The PSA provides PROFESSIONAL INDEMNITY INSURANCE

cover for Health-sector members.
The PSA, as the proud Union
of Choice of thousands of
employees in the PHSDSBC,
is pleased to announce that
the Union's Professional
Indemnity Cover of R1 million
per member per year

(at no additional cost as part of the PSA membership fee)

covers members in the following occupational groups:

Ambulance and Related Workers Chemists

Chiropodists and Other Related Workers Dental Technicians Dental Therapists

Dieticians and Nutritionists
Home-Based Personal Care Workers
Medical Research and Related Professionals
Medical Technicians/Technologists
Nursing Assistants

Occupational Therapists Optometrists and Opticians Oral Hygienists
Pharmaceutical Assistants

Pharmacists

Physiotherapists

Professional Nurses
Psychologists and Vocational Counselors

Radiographers Speech Therapists and Audiologists

Speech Therapists and Audiolog Staff Nurses and Pupil Nurses

Student Nurses

Supplementary Diagnostic Radiographers

0861 452 452 www.psa.co.za



WHY THE PSA SHOULD BE YOUR LABOUR HOME

The PSA, a registered trade union, is the largest, politically nonaffiliated, fully-representative Union in the Public Service and State-Owned Entities, with a proud history of more than a century of service to members. THE PSA...

- 1. Is a growing Union with 230 000+ members served by Provincial Offices across the country.
- 2. Attends to members' individual disputes FREE of charge.
- 3. Negotiates fair terms of remuneration and represents members' interests in bargaining structures.
- 4. Protects members' service benefits (including medical aid, pension schemes, and housing subsidies).
- 5. Addresses issues such as fair and reasonable working conditions, hours of work, and leave.
- 6. Is the only Union in the Public Service that serves Public Service pensioners.
- 7. Is financially stable (complies with the Companies Act and Labour Relations Act)
- 8. Assists beneficiaries and communities throughout South Africa as part of the Union's corporate social investment programs.
- 9. Protects members' rights and defends them in unfair labour practices or infringements of constitutional rights and legislation (Labour Relations Act, 1996, Basic Conditions of Employment Act, 1997, and Employment Equity Act, 1998). Disputes are resolved at the CCMA, Labour Court, and Labour Appeal Court. In the Public Service, the Public Service Coordinating Bargaining Council (PSCBC), Education Labour Relations Council (ELRC), Safety and Security Sectoral Bargaining Council (SSSBC), Public Health and Social Development Sectoral Bargaining Council (PHSDSBC), and General Public Service Sectoral Bargaining Council (GPSSBC) provide dispute resolution functions. With the promotion of interests, rights are also established with collective agreements non-compliance with such rights is being taken care of by these institutions.
- 10. Employs professional, dedicated and competent staff to support member structures in service of members.
- 11. Promotes members' interests during collective bargaining in bargaining forums with employers.

- 12. Is admitted to the various bargaining councils, which enables the Union to resolve workplace problems in these councils, saving cost and time.
- 13. Acts only on members' mandate (mandates on collective issues are obtained from member structures).
- 14. Has country-wide, extensive member structures (national and sectoral) that are the link between the Union and members These structures mirror the structures for collective bargaining and ensure the protection and promotion of members' rights and interests. Structures are active in all provinces to promote the organisation of members, obtain mandates and improve communication. For information on your PSA representative and structure, contact your local PSA Provincial Office.
- 15. Has an impressive success rate in resolving cases by the Union's full-time staff and thousands of democratically elected, trained shop stewards.

16. Offers fringe benefits to members, including FREE membership of PSACLUBI Other benefits include an exclusive PSA short-term insurance scheme, insurance benefits, funeral schemes, and assistance

- 17 Provides FRFF financial assistance with funeral costs at a member's death.
- 18. Provides FREE professional indemnity insurance cover for identified groupings of members (R1 million, per member, per year with no limitation in the aggregate).
- 19. Holiday Resort offers holiday accommodation at discounted rates.
- 20. Magazine and workplace-specific newsletters are issued to members FREE of charge - Update your contact details with the PSA's Membership Section (updatemyinfo@psa.co.za) to ensure that you receive all news.

The PSA effectively represents the full spectrum of the South African population and lives by the values of LOYALTY, TRANSPARENCY, RESPECT, INTEGRITY, CONSISTENCY and SERVICE EXCELLENCE



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Sub-structures for communication to grassroot level

PSA membership application Public Servants Association of South Africa (NPC) Reg No 1942/015415/03



In terms of the POPI Act, 4 of 2013, the PSA will only use the information provided on this application form for the intended purpose related to membership management



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NOTE: THE PSA WILL ASSIST MEMBERS (REPRESENTATION, FINANCIALLY, OTHERWISE) ON CONDITION THAT THE CAUSE OF ACTION FOR WHICH ASSISTANCE IS SOUGHT AROSE AFTER THE PSA'S ACCEPTANCE OF APPLICATION FOR MEMBERSHIP.				-	WEEKLY	REPORT ID 19					



n 27 January 2022, the PSA joins South Africans in honouring the men and women in uniform who risk their personal safety in service of communities every day.

The PSA acknowledges with gratitude the work of South African Police Service (SAPS) employees, which is often conducted under extremely difficult and dangerous circumstances. Statistics released by the SAPS in 2021, indicate an increase in crimes such as murder, especially in Gauteng, with 1 320 people being murdered between July and September. This is an increase of 229 murders compared to the same time period in 2020 and clearly indicates that the country is deeply challenged in terms of reducino crime.

In their daily duties, SAPS employees and those in other policing arms are exposed to unique challenges, whilst ensuring the safety of citizens. This calling has been compounded by the devastating impact and additional workload owing to the COVID-19 pandemic. These workers are faced with a serious lack of manpower and infrastructure. They have lost colleagues to the pandemic and in the line of duty. Similar to other frontline workers, police officials have had to maintain and even increase service delivery whilst also quarding their personal health.

In commemorating National Police Day on 27 January 2022, the PSA expresses gratitude towards the men and women who have chosen a career dedicated to upholding safety and security. The PSA also pays homage to police officials who have lost their lives to COVID-19 and in the line of duty.

One of the thousands of police officers deserving of appreciation is Sergeant Mondray Parsraman who is also a PSA shop steward. Sergeant Parsraman began his career in the SAPS in 1998 as a Clerk and has been a Floor Supervisor in the 10111-call center for nearly 24 years.

These officers are the first persons you contact when you are in distress but we never see the men and women who work behind the scene as a critical part of the SAPS structure. "We are the heart of the police as everything starts with us at the 10111-emergency center," says Sergeant Parsraman. He loves his job and working for the community and would like to see more community education on the SAPS environment.

The PSA commends the dedication of SAPS employees who selflessly serve communities.



Dual membership: The facts

You need only ONE UNION - PSA

The PSA is aware that some members are paying membership fees to more than one union. This is known as dual union membership.

Dual membership by choice

The right to freedom of association has enjoyed constitutional protection since 1994, and therefore, every employee has the fundamental right to join a trade union. Section 4(1) (b) of the Labour Relations Act (LRA) stipulates that an employee has the right to join a trade union, subject to the trade union's constitution. Currently, there is no statutory prohibition preventing a person from belonging to more than one trade union and a person is thus at liberty to belong to more than one trade union. Where an employee chooses to belong to more than one trade union, she/he may elect to choose a specific union to assist her/him in a work-related matter.

Undesired dual membership

Section 13 (3) of the LRA stipulates that: "An employee may revoke an authorisation given in terms of subsection (1) by giving the employer and the representatives trade union one month's written notice or, if the employee works in the public service, three months written notice.

In instances where members wish to cancel one of the trade unions' membership, they may do so by informing the employer as well as the relevant trade union in writing of the decision.

How can your PSA representative help you to end dual membership?

Should a PSA member with dual union membership wish to terminate membership of another union for whatever reason, including financial reasons, the member may request both that union AND her/his employer to cancel membership of the union that she/he does not want to belong to as prescribed in the *LRA*. The PSA can assist the member with the drafting of a letter and in monitoring the actioning of the member's wish. For more information, contact your PSA shop steward or PSA Provincial Office.

Source: PSA Labour Relations Photo: Shubham Dhage - unsolast



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- **GE 1** -R100 000 cover for only

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PSA





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EDUCATION

APPS

ncouraging children to take an interest In their education beyond the classroom acan be a daunting task. There are, however, highly-rated applications (apps) that can be introduced to make learning practical and fun!

Such highly-rated apps can be downloaded from Google Play or the App Store for free and will ensure hours of educational entertainment and play. These following Apps are available on the South African market for all children to enjoy, while learning and improving their skills base:

This app was designed to assist young children developing their "thinking sense" and overcome challenges in and out of the classroom. Features on the app include timed puzzles, which aim to assist children in developing and strengthening their thinking skills.

Duolingo

For older children, this award-winning educational app helps those interested in learning different languages, including Spanish, Italian, Japanese, and French. Using listening exercises, flashcards and multiple-choice questions, young learners quickly and effectively learn new words and sentences, through fun interactive activities.

For children who are musically gifted or have an interest in learning to play a musical instrument, this app gives easy access to piano tutors online.

Children of all ages can learn to play the piano and improve on their favourite musical pieces at their own pace from the safety and comfort of their homes. Tutors are experienced professionals.

Feeling like an adventure from the comfort of your couch? Download Barefoot World Atlas and take the kids on a trip around the world with an interactive 3D globe and discover the wonders of the planet. Barefoot World Atlas allows children to explore different regions of the world, while they learn more about different countries and cultures with interactive quizzes.

> *PLEASE NOTE: The safety of children online remains a collective responsibility. Parents are encouraged to first explore these apps before allowing children to download and use them.

A pensioner's reflection ..

By Stanley Davis: Chairperson Regional Committee: Southern Cape Group Branch Associated Members: Public Service Pensioners

n a pleasant, cool Spring day, I cast my mind back to about 25 years before I would reach retirement. Why? Well maybe it was an article that I had read or maybe it was a statement that I had heard on the radio whilst listening to a discussion on investments, pension funds, and pension benefits.

The themes concentrated on what must be done to ensure that "when the day arrives for you to retire from full-time work". In other words when you start getting a monthly pension and stop earning a salary. I am now nearing 25 years of being a pensioner and these are the thoughts that came rushing to me. The first item that crossed my mind was that once I became a pensioner I could only be identified by a number in contrast to the time when I was a full-time employee as all of my colleagues and I were known by the vocation or title that we held in whatever department we were employed. So, on that day when I still had 25 years to go before I could be converted from a full-time government employee. I was focusing on what life would be once I became a pensioner member of the Government Employees' Pension Fund. At that time, one's focus is on looking ahead and I found that the main concerns were about having a good pension. In addition, I was seriously wondering if the benefits would be good enough for me and my spouse to live comfortably.

I was worried whether the negotiating bodies were seriously taking into consideration all the changes in technology and the concomitant impacts on lifestyles when negotiating the benefits of future retirees. Some concerns that had been raised in the financial press at that time were allayed when I was reminded about the guaranteed increases. However, now that I have been a pensioner for nearly 25-years, I have found myself looking back over the years and now I am concerned about some of the changes that have been introduced in the workplace. At the same time, the changes in vocations and careers without sufficient changes in benefits raise the question whether the pensioners of today are going to continue to enjoy the benefits that they have had because they now must accommodate changes in their lifestyles that result from the changes in technology that impact those lifestyles. Medical costs and transport costs would appear to be the most important.

It goes without saying that a pension is the most important cashflow that a pensioner has but does not take away the responsibility to continuously endeavour to ensure that there will be "something set aside for a rainy day!"

Notwithstanding these concerns, it was most gratifying to be made aware of changes about future benefits that have been negotiated over the years by the PSA.

Group Brameh Public Service Pensioner gather for 59th AGM

By Buks Jordaan: Deputy Secretary: Group Branch Associated Members: Public Service Pensioners

he PSA's structure Associated Members: Public Service Pensioners was blessed to hold its 59th Annual General Meeting in November 2021 in Pretoria. Given COVID-19 circumstances, attendance by some 40 pensioners made the event worthwhile.

In his report, the Chairperson, Gideon Serfontein, paid tribute to the invaluable service rendered by members of the National Branch Management Committee and the four Chairpersons and members of Regional Branch Committees for Public Service Pensioners. In practice, the Branch is the operational arm of the PSA General Manager, rendering a most-important, delegated support and advisory service to pensioners and their spouses.

The AGM was also addressed by Smanga Selemeni, Head of Communication at the Government Employees' Pension Fund (GEPF). He allayed concerns regarding the GEPF's financial state of affairs and emphasised that investments are done on the basis of thorough financial research. The fact that, despite recent difficult economic situations, the Fund is still 108% funded, is proof enough. He pointed out that COVID-19 adversely affected processes of the target of pension payment within 72 hours to new retirees.

Remedial actions have been put in place and the backlog is presently down to 60 days. He encouraged pensioners to make use of the GEPF app instead of phoning and forming part of the daily 18 000 calls to the call center. Mr Selemeni was accompanied by three competent staff members who assisted attendees with queries.

Andries du Plessis presented the PSA's message of goodwill. He thanked members for the support and work performed and ephasised that the amendments to section 14 of the Statute now open the opportunity for any former Public Service employee to be recruited as a PSA member and enjoy the benefits of funeral

assistance and PSA support in important retiree matters.

It is the intention of the National Branch Committee to encourage and facilitate the establishment of more regional committees to render an improved service in all provinces.



Apply for membership as a PSA associate member before you go on pension to ensure that you retain essential PSA benefits and assistance.

See www.psa.co.za for more information on the Group Branch Associate Members and application form

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Children need special protection as they are amongst the most vulnerable members of society. They are dependent on others. As a result, the drafters of the *Constitution* made children's rights a priority.

Section 28 of the *Bill of Rights*, entitled 'Children' states: 'A child's best interests are of paramount importance in every matter concerning the child'

The PSA's #Schoolsafety project accelerates the creation of safe, caring schools where quality teaching and learning can take place. The harmonious collaboration with the SA Police Service, the Department of Basic Education and Old Mutual amplifies the impact of the project for the initial 36 participating schools.

The project roll-out was severely hampered by COVID-19 lockdown regulations and is in full swing with the safety regulations still being adhered to. In September 2021, the intervention kicked off at three schools in Nelson Mandela Bay.

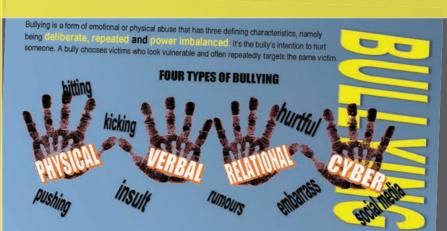
The awareness programme saw a delegation, consisting of SAPS senior management in the Eastern Cape, the Department of Basic Education, school governing bodies, *Old Mutual* and the PSA, visiting the schools. During the engagement, topics such as bullying, substance abuse, gender-based violence, and femicide were addressed.



ENTHUSIASTIC WELCOME

Members of the Eastern Cape SAPS are received
by drum majorettes, while visiting township
schools in Nelson Mandata Bay.

Image SUPPLED



VICTIM

Children who are repeatedly builled tend to not fight back and "reward" the bully by crying, running away or giving over their possessions. While under the influence of a bully, victims may feel tense, anxious, tired, and sad. Some become isolated, perform poorly at school or refuse to go to school.

Potential victims can reduce their risk by learning how to AERO.

- Avoid the bully's tactics just walk away
- Exhibit self-confidence don't get upset or fight back
- Respond with assertiveness tell the bully to stop bullying immediately
- Obtain support from others get help from a trusted adult

The victim is not responsible for the bully's behaviour. It is not your fault!

BULLY

A bully does not like to follow rules and enjoys hurting and controlling others and can get aggressive in certain situations. Other children may join the bully because they are also afraid of being targeted or look up to the bully and want to impress the bully. Children who bully usually don't have social skills of sharing or feeling empathy for others.

Bullying is not acceptable and cannot be tolerated Bullying should be reported when you see it happening or hear about it. By working together, you can prevent or

BYSTANDER

This is the child or person watching the bullying happen or hear about it (i.e. a hurtful bystander or a helpful bystander).

A hurtful bystander is very dangerous and instigates the bullying by encouraging the bully. They laugh, cheer, and make comments that assist the bully and sometimes even join in. Bystanders watching create a crowd that the bully craves, and this allows the bully to continue the hurtful behaviour.

A helpful bystander has a key role in preventing or stopping bullying. Some directly intervene by defending the victim or trying to stop the bullying. They also get help by reporting it to adults or getting help to stand up against the bully. Your involvement makes a difference. Don't stand by and watch or join in. Help the victim to walk away or get help from a trusted adult and most important of all is to include the victim in activities. Be a good friend.

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Working from OME

ince the COVID-19 outbreak in South Africa early in 2020, many companies and organisations had to consider options of remote work, with employees working from home. Two years later, some employees are still adapting to working from home.

Often employees do not have an organised workstation, with distractions and disruptions impacting on productivity. Since you are in your personal space and not the usual professional environment. you tend to think that the laundry needs to be done. dishes washed, and household chores need attention. Other distractions, such as the temptation to watch a movie or children and pets running around the house, may make it close to impossible to concentrate. On the other hand, since being at home. you may find yourself toiling and working much longer hours than you usually would have done at the office. Working from home can be challenging, but it doesn't have to be.

If you're not used to working from home, it can be daunting getting used to new challenges that you do not have at the office. As when working at the office, it is critical to have a defined schedule and stick to it. Avoid sleeping in or lingering over breakfast and get to work just as when commuting. although you might just be walking into the next room. Some may think blasting favourite hits is the most productive way to work. Or loud noises could be the worst thing for you to stay focused and get work done. Everybody is different. Some people work better surrounded by clutter while others can't concentrate unless their workspace is tidy. Here are some tips to help you adjust to circumstances:

Set a workstation

Confine your workspace to a specific area in your home so your job doesn't intrude into the lives of other household members, and you can concentrate. Have a space that you designate as your workstation rather than checking emails, voicemails, or texting in front of the TV or spreading work out on the kitchen table.

Make your workspace a stress-free zone of quiet and solitude where you can concentrate. If you don't have a separate room, find an area with minimum traffic flow or a corner of a room off from the main living area.

Set psychological boundaries

Set tight psychological boundaries so you're not constantly reminded of temptations around you or unfinished house chores that could compromise your productivity. Complete these personal tasks outside of work hours, as you normally would.

Eliminate interruptions

When you are at the office, friends and family don't stop by to chat, hang-out or interrupt your work. Many people do not understand the dynamics of working from home and might not see the impact of distractions on your productivity. Interruptions and drop-ins can cause you to lose focus, procrastinate or fall behind on a deadline. Inform others that although the location of your job has changed. it is no different from any other profession requiring privacy and concentration. Notify others that during at-home work hours you're unavailable and cannot be interrupted. And let them know the hours when you're available to connect

Remember your working hours

After a reasonable day's work, put away your electronic devices and work tools just as you would when you leave the office. Keeping work reminders out of sight, keeps them out of mind and helps you to relax, recharge, and pay quality attention to the household

Have a positive attitude

Try to be creative and don't let your confined circumstances dwarf your happiness or productivity. Remember to always have a healthy balance between your working hours and personal hours.

https://www.forbes.com/sites/bryanrobinson/2020/03/14/9-tips-to-be-productivewhen-working-at-home-during-covid-19/?sh=3e40624b5a38 Photo: Philing Roadt - unenlast



ollowing a difficult year, workers look forward to the festive season as a time to unwind and spend time with family and friends. However, with the free time (and for some an annual bonus), many people tend to overindulge during this period. South Africans are known as some of the heaviest drinkers in the world, according to the World Health Organisation (WHO).

The abuse of alcohol was highlighted by the WHO as the cause of many social and health troubles, including road deaths, certain cancers and irreparable damage to organs such as the liver.

What steps can individuals take before to prevent irresponsible behaviour, which could have life threatening consequences?

Do an introspection and think of the consequences of your actions.

IF YOU DRINK FOR FUN, CONSIDER THE FOLLOWING BEFORE INDULGING:

- · Eat something before you drink.
- Don't drink if you are on medication or other drugs.
- Avoid mixing drinks and don't leave your drink unattended.
- Don't drink and drive use cab services that are available on various platforms.

The temptation to overindulge can hit hardest on those who are recovering from an addiction. It is easy to fall back to old habits, especially if the abuse is in a social environment with family and friends. These feelings are normal to experience, but there are steps you can take to protect yourself from irresponsible behaviour:

- Accept that struggles and temptation are to be expected.
- Try to avoid people and places that could put your sobriety in danger.
- Surround yourself with positive people and positive environments.
- Always remind yourself why you decided to quit substances in the first place.

IF YOU DRINK TO COPE WITH STRESSORS

Investigate the source of your stress

Employ alternate coping skills by:

- Reaching out to family or friends for comfort and support.
- Exercising by walking, jogging, swimming, use practices like meditation or yoga.
- Practicing social skills to address social anxiety.
- · Performing deep-breathing exercises.
- · Engaging in artistic activities.

It is advisable to seek the services of a counsellor or psychologist who may, in turn, refer you to organisations such as the South African National Council on Alcoholism (SANCA) or Alcoholics Anonymous, where support is provided to people suffering from substance abuse.

And lastly, towards the end of the year take some time to do another introspection, analyse what you achieved in the past year. Did you achieve your goals that were set for that year? If not, what went wrong and what is the way forward? Re-evaluate where you fell short and create goals that are manageable.

If you find yourself in need of help, please contact the following organisations for assistance:

Department of Social Development Substance Abuse Line (24-hour helpline) 0800 12 13 14 or SMS 32312

Suicide Crisis Line 0800 567 567

SADAG Mental Health Line 011 234 4837

SANCA National (011) 892 3829

Underage Drinking: Aware.Org 010 110 7160

Alcoholics Anonymous (AA) 086 143 5722

*This article is purely informational. Please consult with a medical professional if you are experiencing problems dealing with stress and substance abuse.

Sources

https://businesstech.co.za/news/lifestyle/332909/south-africa-has-some-of-the-heaviest-drinkers-in-the-world/

https://www.turningpointnj.org/blog/2016/july/5-tips-for-resisting-temptation-after-overcoming. Photo: Annie Spratt - unsplash PSACLUB Protect & For Family are funeral support products that arranges a variety of valuable services at the time of a funeral ...



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FRINGE BENEFITS FOR MEMBERS

Show your PSA membership card to qualify for member-only fringe benefits. Phone the PSA's Business Administration Section on $\frac{1}{2}$ (0.12) 303 6500 for more information on listed and new national benefits or refer to the PSA's website at www.psa.co.za.



	Accident and hospital cover.									
AIG	2 0860 112 077 www.aig.	m PSA sh	PSA short-term insurance							
!	<u>·</u>			PSA						
Dignity	Dignity PSA Funeral Scheme is exclusive to PSA union members.		underwritten by Guardrisk For quotations, contact PSG 0861 774 665/							
5.9	Affordable, easy-to-understand funeral cover. Take care of your family tod 8086 111 2654 www.dignity.co									
	☎086 111 2654 www.dignity.c	Za L CCCent	ral@psg.co.za Administrati	on 0861 222 248/						
ı	Various products such as, Progress 4Sure Plan, Progress Legacy Plan,									
ASSUP@L	Maximum Wealth Exclusive Policy, Maximum Wealth Cash Provider and		tservices@psg.co.za Claims 0861 101 179							
1	Carefree Life Retirement Annuity Fund.		ncy 0861 482 583	www.psg.co.za						
- 8	2	.za								
:	Old Mutual Group Schemes products, Life Plan, Accidental death	•	Short-term insurance products, for car and							
■ 60 OLDMUTUAL	and disability, funeral, savings, education, investment, retirement and care	NOWE B	2 0860 131 314	www.indwerisk.co.za						
	plan.	ļ								
<u>!</u>	2 0860 607 000 / 0860 506 070 www.oldmutual.c	Za Stangen	Funeral Plan for everyone							
ı	Sanlam Sky Solution offers accident, life, savings and educational plan.	mahala	☎ 0860 021 067	☎ Claims: 0860 101 003						
Sanlam	Moemedi Legal Benefit and Buy Ekaya Repatriation Benefit.	POINTLESS WITHOUT US	fspno:21961	www.tbfs.co.za						
1	☎ 0861 235 434 www.sanlam.c	.za								
i	PSA members can invest in various plans such as Family Funeral Pension		Enjoy the full benefit at 15% discount! Enquiries: psa@aasa.co.za							
	Future Builder Edu-Plus Investment Provider. Financial Provider, Savings		2 0860 70 60 60 €0							
METROPOLITAN	Plan - Future Med Cash Back Hospital Plan.									
	■ 0860 724 724 www.metropolitan.c	.za	Credit Gateway: free Credit Report, Credit	Life Insurance,						
	Road Accident Fund	Ľ	Debt Negotiation and Credit Report Fix. psa@creditgateway.co.za							
CLAIM	Policy members will enjoy the services of legal practitioners to formulate a	CAEDITGATEWAY		■ WhatsApp: 079 162 2438						
10.54	administer your claim for compensation from RAF		SMS "PSA" to 48737 for us to call you back	. www.creditgateway.co.za						
zisekele	☎ 012 943 8000 www.acassist.co	za	Optivest supports PSA members with their	· · · · · · · · · · · · · · · · · · ·						
ī			medical aid and also provides Gap Cover. Fax 0866 806 314 psa@medxpert.cv.za or psa@optivest.co.za © 0861 333 222 GAP cover © 087 820 0628							
.44.	Zisekele Group Funeral cover is underwritten by Sanlam	MedQuo+e								
zisekele	2 0861 88 00 00 www.zisekele.c	.za								
<u>.</u>	Enquiries: elzanne@zisekele.co.za		www.medicalaid.co.za	www.optivest.co.za						
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