

MACADAMIA NEWS

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Summer edition

Macadamia Care, Mattafin Care Centre Office, Nelspruit

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Dear Residents and owners of Macadamia villages and Macadamia Care staff

As we see the end of 2017 calendar year approaching, we look back on a tumultuous year, both locally and internationally. Earthquakes, floods, hurricanes, droughts, famine, threats of nuclear war, corruption, political instability, etc., etc., – this year has had them all. Despite these negative news items, we are continuously improving our service offerings and are on track to achieve several of the strategic targets we set for the organisation.

Macadamia Care has, along with many other businesses, felt the consequences of economic uncertainty and has nonetheless taken the bold decision to move forward with many of the transformational projects that are needed to better serve our customers. These include the ongoing work on the Memory Care centres, transformation to non-profit status and the implementation of several world-class information systems.

An important achievement in September of this year was the visit to all Macadamia Villages by the independent consultant Mr. Syd Eckley (as announced in our July 2017 newsletter). Syd was warmly welcomed and had opportunity to listen to the views of residents in all villages, as well as to provide up-to-date news on a range of industry matters to the governing bodies of most of the villages. The advice that Syd has provided to the directors of Macadamia Care as a result of his interaction with you will assist us to plan for the future and to ensure that we continue to make a difference in the Care industry of South Africa. Thanks to all of you who made his visit meaningful and who took the time to meet with him. This was an opportunity not to be missed!

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We have unfortunately taken leave of two senior employees in the last few months, with Linda Heyneke and Gerda Neethling both leaving to pursue other interests. We wish them both well in their future endeavors and thank them for their service to Macadamia Care.

We hope that you enjoy this edition of our newsletter. We want to invite you to write the editor (Samantha Le Grange) via the email address provided above with any suggestions you may have with regard to content you think would be of interest to residents. We are grateful to the organisations who sponsor the newsletter, enabling us to provide you with something of quality. We are especially grateful to Samantha, who has done a splendid job of compiling our newsletters since we launched this initiative.

Macadamia Board

Macadamia Care White River



Giving back to those who give so much to us. Our White River Care Manager, Sr. Belinda and Carer, Hezley Masilela, visited the local White River Police Station and dropped off a cake to thank them for visiting us on Mandela Day, and for all they do for our community.



People who care about people

Mataffin Care Centre Opening

Macadamia Care Centre launched at Mataffin

pro habitat
July 2017
For better living in the Lowveld



James Aling and Geoff Burgess.

Last Thursday, 90 guests attended the launch of the upgraded, recently expanded Care Centre at the Mataffin Macadamia Assisted Living and Lifestyle Village.

The Care Centre, which has a homely and light feel to it, boasts 12 spacious en-suite rooms, and all the facilities to support the residents of Mataffin Macadamia Village, including a large dining room, fully equipped kitchen, laundry and offices, and provides a venue for church services, exercise classes, care buddy visits, hairdresser's services and occupational therapy.

The Venerable Norton Taylor opened the event with a fitting message about living in community, and a prayer for the facility, staff and residents. Sister Landie Bezuidenhout, the Care Centre manager, is an expert in palliative care that involves the mind, spirit, body, soul and next of kin of a patient.

Rob Jones, of Shire Retirement Properties and consultant to the Care Company, provided guests with an overview of the life rights concept, as well as the next stage of the development; a state-of-the-art Memory Care Centre.



Samantha le Grange, Sister Landi Bezuidenhout, Rob Jones, James Aling, Hettie Swart and Wilma Pellissier.

The Care Centre serves not only those residents in the assisted living section of the village, but also residents in the lifestyle section who may require their services.

The range of services and flexible pricing allows the Care Centre to provide a tailor-made care package for each individual's

needs.

Geoff Burgess, the first resident to purchase a unit in the assisted living section, cut the ribbon at the entrance of the new facility. After having worked at Hall and Sons for many years, this marked a very special homecoming for him.



On 13 July 2017, Ilanga Caters were afforded the opportunity to cater for the opening function of the new Mataffin Macadamia Care Centre. The platters of food were all prepared from our brand new, fully equipped kitchen. Some of delicious Canapés included salmon and cream cheese shot glasses, deconstructed cheesecake, salted caramel spring rolls, jalapeno rissoles, and Gorgonzola, bacon and honey crostini's.



Tzaneen Care Centre

Iris shared this personal, special note with us, and we want to share it with you.

Hi,

I think I started doing bingo in 2008. Suzette Botha used to get everyone together, none of those ladies play anymore. I think only Suzette and Mavis are still with us. I feel it is good for their stimulation, concentration, and fellowship. Baba has been with bingo the longest and she helps to get everyone together every two weeks. They enjoy winning a chocolate, biscuits, or chips.

Everyone enjoys playing, and I feel blessed doing it for them. This started as an outreach from the Methodist Church and Lorna Taylor would help in the beginning, when she left Tzaneen, Maureen stepped in to help.



Seated at the head of the table is our infamous Bingo Lady - Iris Freestone. Iris is joined by some Village residents, Marie Kleynhans, Pieter Marais, Yvonne Bethal, Baba Mc Lean and Didi van Heerden.

Thank you, Iris, for your passion and dedication shown towards our residents.

Macadamia Care Tzaneen



Care Buddies



A shout out to all of you who think you have talent – now is your chance to shine!

White River Care Buddies give two big functions a year for our special friends. We invite 200 guests to the church hall and spoil them as best we can. In May each year, we arrange a tea party with a theme and entertainment, and in November each year, we host a Christmas lunch.

This year, we have planned to host our Christmas lunch on the 16th November.

Our theme



We would love our Macadamia residents to participate. So, if you can sing, dance, tell jokes or play a musical instrument, please come and be a part of the entertainment. We are hoping the Macadamia residents will take up the challenge and be part of the fun.

Please contact Yvonne McHeath on 013 751 2638 or 076 903 0660 for more information or to book your entertainment slot.

Looking forward to seeing all this talent come to life.

Getting to know our Care Managers

Sister Laureen Naudé



I was born in Wynberg, Cape Town.

I started my Nursing training in Paul Kruger Memorial Hospital in Rustenburg and qualified as a nurse whilst working at Andrew McColl Hospital in Pretoria. I then proceeded to do my Midwifery at 1 Military Hospital in Voortrekkerhoogte and completed my border service at Grootfontein, in South West Africa.

I also met my husband at Grootfontein and we had a private medical practice for 20 years in Giyani. I am the proud mother of two sons, and four grandchildren.

I was involved at Gods Haven Care Centre for over three years, prior to taking up my position at Macadamia Care Tzaneen during the month of April in 2013.

I love every aspect of uplifting and caring for my fellow human beings. I am blessed and privileged to have the opportunity to work with my colleagues and our residents in such a beautiful environment.

Career Highlight: To achieve what I experience daily in my working environment and to be living my dream.

Personal High: To be alive, and be a part of this wonderful creation.

A wonderful celebration of life!

Macadamia Care Centre, White River's resident Suzie Swanepoel, turned 100 years old on Tuesday the 1st August 2017. Along with our Care Buddies, we had the opportunity to show her how much she's loved, and spoilt Suzie with cake and tea.

Suzie, thank you for being such an incredible woman and for setting such a wonderful example for us.

100 Years



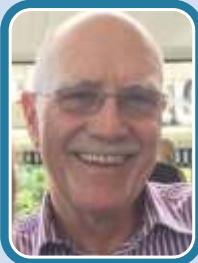
Macadamia Foundation Trust NPO & MacCare NPC



Following on from our previous newsletter where we announced the new **Macadamia Foundation Trust NPO** and the registration of **MacCare NPC** as the new, non-profit operating company, we mentioned that we will be introducing you to each of our Trustees in detail. Our first founding trustees we introduced to you were James Aling, and Syd Eckley.

In this edition, we showcase the profiles of the following remaining trustees:

- Donald Graham Lagerwey – Macadamia Care Founder, MacLife (Pty) Ltd Director
- Robert Lysle Jones – Retirement Industry Specialist, MacLife (Pty) Ltd Director
- Paul Heinrich Altenroxel – MacLife (Pty) Ltd Director



Don Lagerwey is the son of the business founder of Tony Lagerwey (Pty) Ltd, Anthon Hugo Lagerwey. Don has been in the construction and development industry for over 40 years. After completing his construction-related qualifications, Don started in the family business,

working as a general building assistant before moving through the ranks and getting hands-on exposure to every aspect of the construction process. This deep, practical experience and obsession with old-fashioned quality workmanship continues to be a distinctive feature of the company today. Don and his family have been deeply rooted in the Lowveld community since 1997, and he serves on the boards of a number of faith-based organisations while at the helm of the Lagerwey Group.



Rob Jones is the Managing Director of Shire Properties – an active consultancy in the retirement industry. Rob serves on several company and NGO boards including charities that serve young children in the Western Cape.

Rob has a keen interest in improving the retirement industry in all respects.

Having qualified and worked for many years as an Electronics Engineer, Rob transitioned to the retirements industry in 2008 and founded Shire in 2010. Rob is married to Huibie and has a daughter in high school.



macadamia life

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the challenges your
parents are facing?*

Allow us the privilege of easing their daily burdens and providing them with the care and other lifestyle support that they require.

Our competitive pricing and flexible service structure now make retiring easier than ever.

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- Assisted Living Apartments
- Professional and caring staff
- Landscaped gardens
- Transition guidance and assistance
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Born in Polokwane in 1968, Paul Altenroxel is married to Angela and has two teenage children, Michael and Danica. He graduated from the University of Natal in 1989 with a B.AGRIC MGT and then concluded a commercial property business course through the University of the Witwatersrand in 2010.

Paul has been self-employed since 1993 and has business interests in distribution, and commercial and residential property. He and his family live at Clearwater's Cove on the Ebenezer Dam, just east of Haenertsburg.





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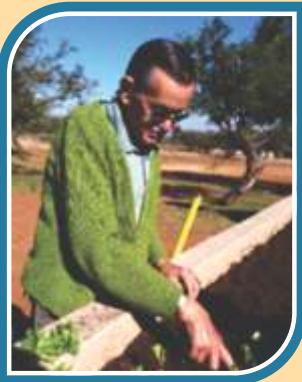
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Thank you Oom Piet

Macadamia Care Centre - Polokwane



We would like to thank Mr. Piet Geldenhuys for his generous donation of the seedlings, and for all his care given to ensuring a very successful vegetable garden for the Care Centre residents.



Beetroot



The first of the tomato harvest



Carrots



A simple guide to understanding Life Rights at Macadamia

Advantages of Life Rights

- No more worries about property insurance, property taxes and property maintenance.
- Life Rights is a form of lifetime lease, protected by law.

Ansie Marais, Principal of Fine Country Polokwane, the Estate Agency which markets Macadamia @ The Aloes, and Rob Jones, Director of MacCare NPC and Retirement Expert, explained how this accommodation option works.

The definition of a Life Right is simply a legal right given to a person in terms of a contract with a landlord, to dwell in the property for the rest of that person (and their partner's) life.

Marais explains that a Life Right can be seen as prepaid rent. The difference being that the capital is repaid when the unit is sold again, while money spent on ordinary rent is not returned.

Life Right units at Macadamia @ the Aloes in Polokwane cost from approximately R800,000. Levies are similar to levies for other units in the estate, but exclude the costs mentioned above which are for the landlord's account.

If a resident of a Life Right passes away, and provided that no money has been used from the initial capital payment, the original amount paid for the Life Right will be paid to the deceased's estate or another nominated person or organisation. In cases where the money was used for monthly fees and charges, the remaining balance will be paid out to the Estate.

Information provided by
Macadamia @ The Aloes – Assisted Living Estate

Following on from our last article on Mr. Piet Geldenhuys from Macadamia @The Aloes, Polokwane, and his incredible self-sustainable veggie patch, we thought you'd enjoy seeing how the seedlings have grown. Piet donated the seedlings, and seed for the first harvest of the Care Centre's vegetable garden. It is due to his knowledge, and green fingers that we are now enjoying our own home-grown vegetables for lunch.

MACADAMIA CARE ACTIVITIES

We have been abuzz at each of our Care Centres, with the welcoming of spring, amazing birthday celebrations, theme day get-togethers, blessing others who have blessed us, and so much more. Here is a display of some

of the fun we've had. We only wish we had more space to showcase more for you, but please visit our Macadamia Care Facebook page. Once you've "Liked" us and follow us, you will receive regular updates.

Nelspruit Care Centre



White River Care Centre

Ria Bonnet, recently replanted the entrance garden at White River Care Centre, and decided to sponsor a tea, in the garden, with her delicious baked goodies. It didn't take much to tempt the residents to join us outside. The weather played along, and provided a perfect Spring day - This may be the start of a new tradition at Macadamia!

A special thank you to Ria Bonnet, and Linda van Rooyen for all the effort that went in to this very special, and fun day.



Polokwane Care Centre

The idea of a spring walk for the residents came from Nadia Bezuidenhout, the Catering Manager from Reef Caterers. There were watering points on the route, throughout the village. Mariette van Tonder, one of the home owners at Macadamia@ the Aloes donated fruit juice at the first corner. Propserv Limpopo sponsored sweets for an energy boost, and Mr Pauer, a resident, was there to hand these out. Oasis Water donated water which was well received on such a lovely spring day. Back at the

SPRING Walk

Care Centre, Reef Caterers handed out cupcakes and coffee. Vodacom sponsored water bottles for each resident and staff member. The representative of Vodacom has gone the extra mile and committed to visit Macadamia @ the Aloes monthly where possible, will assist the residents with any cellular problems they have.

We would like to thank each and every individual and company for their amazing contribution and support. You really helped make our spring day one to remember!



Mataffin Care Centre

A good time was had by all! The ladies from the village helped to assist the residents from the care centre as well as the assisted living apartments to decorate their hats. The prize for the best hat went to Ms Ina Eksteen.

A big thank-you to the staff and to the village ladies - Maureen, Val, Audrey and Carol – for their support.



6 things you must get right at retirement

For most people, reaching retirement will be the biggest financial event of their lives. It is a big jump from receiving a regular salary and the benefits that come along with that, to living off what you have saved. The risks of getting this wrong are severe. Making a mistake at this point could jeopardise all the years of hard work that have led up to it.

Speaking at the Alexander Forbes Planning for Retirement seminar in Stellenbosch, financial planner Estian Visagie said that there are essentially six important decisions that need to be made at retirement, and they are all inter-related.

1. How much of my capital do I withdraw as a lump sum?

Current pension fund law in South Africa allows you to withdraw up to one third of your pension fund at retirement as a lump sum. The first R500 000 of this is tax free, with rates increasing as the amount goes up.

Even though they may be able to take more, many people only take R500 000 as they don't want to pay tax on anything above that. However, as Visagie pointed out, this may not be the most efficient option in the long term.

2. Which products do I need?

At least two thirds of your retirement capital has to be used to buy an annuity, but you also need to consider the rest of your money. Where will you invest emergency funds, for example, or can you afford to give up some liquidity in order to use products that offer some sort of capital guarantee? You also need to consider how to structure your portfolio so that it is efficient in terms of taxes and estate duties over the long term.

3. What should my asset allocation be?

Retirement is not a single event. You will go through different stages, and your needs will be very different as an active 65-year old to what they will be as a frail 95-year old. You need to consider how you will cater for these different times.

4. What kind of annuity should I choose?

There are essentially two types of annuities one can choose at retirement: a living annuity, which is linked to an investment portfolio; or a guaranteed annuity, which is

underwritten by an insurance company. Living annuities have become very popular as you keep control of your capital and when you die it forms part of your estate. However, your income could be at risk if the investments perform poorly, and you take the risk of outliving your money. Guaranteed annuities secure you an income for life, but once you've purchased a pension, you can't undo that decision.



5. How much can I withdraw from my capital?

This is most relevant to anyone using a living annuity, but even if you purchase a guaranteed annuity, you may still have discretionary savings. How much can you afford to withdraw from this every year?

Nobody is ever likely to reduce their income. So, what's important is to have a long-term plan in place that will be sustainable despite market fluctuations.

6. How do I align my investments with how much I need to withdraw?

In basic terms, if you want to withdraw 10% a year as income, your capital needs to grow by 10% (after fees) to allow for that to be sustainable. If you then want an inflation-linked increase on top of that, you would have to add the inflation rate to that as well. In the current environment, that would mean you need to grow your capital at an annual rate of 16%. There is no investment that can deliver that kind of return sustainably over the long term. And as Visagie pointed out: "You can't create cash out of thin air".

"Your investment strategy after retirement differs vastly from what you do before retirement," Visagie said. "And if you make a mistake there, you compromise your retirement significantly."

Source: Patrick Cairns, 10 July 2017
<https://www.moneyweb.co.za/mymoney/six-things-you-have-to-get-right-at-retirement/>

This article has been summarised – please read the full article on the website link provided.

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