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■ Volume 24 - Number 4 ■ 7 February 2020 ■ 12 Shevat 5780 south african • ewish Report

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Rat cartoon exposes BDS anti-Semitism

NICOLA MILTZ

cartoon on social media depicting Jews as rats has once again exposed the hypocrisy of the Boycott, Divest, Sanctions South Africa (BDS-SA) movement when it comes to accusations of anti-Semitism.

BDS-SA, which calls itself a human-rights organisation for peace, last week scored an own goal when it posted a distasteful anti-Semitic cartoon on Facebook and Twitter in response to United States President Donald Trump's "deal of the century" peaceplan announcement, which it vehemently opposes.

Widespread criticism of the organisation's use of the cartoon has made global news.

This isn't the first time the objectionable cartoon has been used. It dates back several years, and resurfaces time and again on various anti-Israel platforms with reference to the Middle-East conflict.

The rehashed cartoon depicts Israel as a piece of Swiss cheese full of holes with caricatures of Jewish people, including former Prime Minister Ariel Sharon. Caricatures are drawn with rat-like features including gnawing teeth, rats' tails, and large hooked noses, and can be seen "munching" and "chomping" through the cheese. Some are seen wearing yarmulkes. The drawings are reminiscent of how Jews were depicted as vermin by the Nazis during the Holocaust. Signs which read "kosher cheese" and a "Jews only freeway" are placed on the cheese.



"This kind of dehumanisation has led to genocides in the past, such as the labelling of Tutsi people in Rwanda as cockroaches."

The South African Jewish Board of Deputies (SAJBD) lambasted BDS-SA "for using political events to demonise and incite hatred against Jews".

This "clearly crosses the line between legitimate political comment and blatant incitement to hatred on the basis of religion", the board stated.

"There are so many cases like this where BDS-SA shows its true colours," said SAJBD National Director Wendy Kahn. "There is incident after incident, and that's why this is critically important and needs to be exposed."

BDS-SA posted the cartoon on 29 January at 09:51, with the preface, "In essence, Donald Trump's #DealOfTheCentury peace

plan is designed for Israel to steal as much Palestinian land as possible with forced cooperation and consent from Palestinians."

The posting of this cartoon flies in the face of the organisation's insistence that it opposes all forms of racism including anti-Semitism. The SAJBD said the label of "kosher cheese" in the cartoon "leaves no doubt that this cartoon targets Jewish people".

The organisation has denied allegations of anti-Semitism on numerous occasions, each time reiterating its commitment to nonviolent action. In a past statement, BDS-SA said it was "extremely sensitive to conduct

that is discriminatory or tantamount to hate speech, and takes genuine allegations of anti-Semitism seriously".

It says allegations of anti-Semitism are untrue, and a misrepresentation of the organisation's values.

However, this latest round of accusation has been met with silence. At the time of going to press, the organisation had not responded to questions put to it.

"While they absolve themselves from any anti-Semitic incidents that occur, it's the aggressive, inflammatory, and intolerant nature of their campaigns that fosters the environment in which anti-Semitism flourishes," said Kahn.

"BDS-SA has never had a campaign that contributes towards finding a lasting peaceful solution to the Middle East crisis because this isn't its objective. It has created a 'politically correct' platform to hate Jews with impunity. It has nothing to do with peace building. It uses a political platform for its real objective, which is to create a climate of hostility towards South African Jews."

Describing the cartoon as "full-on genocidal speak", Kahn explained, "When you use rats and vermin, you are dehumanising people. In the ten stages of genocide, this is stage four. This kind of dehumanisation has led to genocides in the past, such as the labelling of Tutsi people in Rwanda as cockroaches. It's shocking and unacceptable."

South African anti-Semitism expert Professor Milton Shain said, "It's unfortunate but not surprising that those representing 'Jews' in the cartoon as opposed to 'Israeli Jews' bear a striking resemblance to something out of Der Stürmer, the Nazi tabloid published by Julius Streicher. But I wouldn't have expected anything different from the BDS movement, which rejects the Jewish state." Shain is professor emeritus of historical

studies at the University of Cape Town.

Der Stürmer was a "tabloid style" newspaper published by Streicher from 1923 to the end of World War II. It was viewed by Hitler as playing a significant role in the Nazi propaganda machinery.

Benji Shulman, the director of Public Policy at the South African Zionist Federation, said, "You can easily see what BDS-SA is doing here. First of all, it always claims that there is no Jewish link, but in the cartoon, the cheese is kosher, so what has that got to do with anything? Second, the freeway says, "Jews only". There are no Jews-only roads anywhere in the West

exaggerated take on this cartoon" which he described as a "fairly ordinary looking cartoon" to which "he wouldn't give a second glance".

"There are nuances that could be vaguely uncomfortable for some, but this is what it's like in cartooning. If this is blown up, it would be a convenient diversion to prevent people from looking at what the cartoon is actually saying," Zapiro said.

Allan Horwitz, the spokesperson of the South African Jews for a Free Palestine (SAJFP) said, "We don't believe the cartoon is inherently anti-Semitic because it accurately portrays the Balkanisation of



Bank or Israel, so it's clear they are unable to make their case and so revert to oldstyle anti-Semitism. Not only are Jews represented as rats, there are rats wearing yarmulkes here. They are religious Jewish rats. It shows where BDS' head is at. This isn't the first, second, or third time this has happened. It happens with BDS fairly regularly, and shows what it is all about."

Well known South African cartoonist Jonathan Shapiro, alias, Zapiro, said he "would've avoided the rats' tails".

"I think the cartoonist could've made the point without the rats' tails. This takes a step in a different direction. But I don't think it's a cartoon people should scream and shout about."

He said it was "difficult to avoid the iconography" such as the kippot and the big noses. "Everyone in the cartoon has a fairly large nose, this is a cartoon device. I think if people are going to create a furore about anti-Semitism, it would be a highly

Palestine so that there is truly no chance of a viable Palestinian state emerging from this plan.

"There are some things that are verifiable, such as signs that say 'Jews only' with respect to highways that crisscross the West Bank community settlements into Israel. Bearing in mind historic sensibilities and the portrayal of Jews, we believe cartoonists should be circumspect in the way that Jews are physically characterised."

"It's ironic that the Palestinian in the cartoon also has a large nose. The pictorial use of the big nose to depict the Jew is an unfortunate one because it does raise historic resonances. This plays into the hands of propaganda that wishes to depict the BDS movement as anti-Semitic. BDS is not an anti-Semitic crusade. There are Jews worldwide who support it," Horwitz said.

In spite of numerous attempts to reach BDS-SA founder, Professor Farid Esack, he has not provided comment.

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Facebook CEO says Shabbat times he has become more religious 19:29 JHB

Facebook chief executive Mark Zuckerberg told a live audience at the Silicon Slopes Tech Summit tech conference recently that he has "become more religious" in recent

He attributed his evolution to the issues his company has faced over the past few years, and the birth of his two daughters, now aged four and two, according to Deseret News.

Zuckerberg once defined himself as an atheist. He has since posted a photo of his daughter using a family heirloom kiddush cup, and photos of homemade challah and hamentaschen.

Chinese embassy apologises for Holocaust comparison

A Chinese diplomat invoked the Holocaust in urging Israel to not close its doors to Chinese people seeking refuge from the deadly coronavirus.

"This is reminiscent of World War II, the Holocaust, the darkest days of human history. Millions of Jews were murdered, and many were banned from entering countries. Some countries opened their gates, one of them was China," Dai Yuming said on Sunday during a news conference at the Chinese Embassy in Tel Aviv.

The Chinese Embassy later apologised for the remarks, clarifying that, "there was no intention whatsoever to compare the dark days of the Holocaust with the current situation and efforts taken by the Israeli government to protect its citizens".

As of Wednesday, about 24 000 people in China had contracted the virus, and about 490 had died.

JLo uses Koolulam arrangement at Super Bowl



About 102 million people watched Jennifer Lopez and her daughter, Emme, lead a choir of children singing her 1999 hit song Let's Get *Loud* at the Super Bowl.

What the viewers probably didn't know was that the arrangement was created by Israeli-founded group Koolulam, which led more than 2 000 women and men of all ages and backgrounds to record the song in October to mark Breast Cancer Awareness.

JLo's producers got in touch with the organisation to ask if they could use the arrangement for Sunday's big game between the San Francisco 49ers and Kansas City Chiefs.

Metro passengers prevent anti-Semitic attack

Passengers aboard a metro train in northeast Paris stopped four Arab men from pursuing a Jewish man they were harassing over his faith, the victim said.

According to the National Bureau for Vigilance Against Anti-Semitism, or BNVCA, four men

asked a Jewish man wearing a yarmulke for a cigarette, said the report. When he said he didn't have one, one of the

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men told him, "You Jews have enough money to buy some." The Arab men then cornered the man against the wall of the train car, but he escaped. The men pursued him, but were blocked by other passengers.

Insurance company wins appeal against terrorist's wife

The wife of a Palestinian terrorist who hijacked an Israeli El Al airplane cannot collect on her husband's \$75 000 (R1.1m) life insurance policy because he did not disclose his terrorist past when he took it out in 1987.

The Ontario Court of Appeals last week overturned a lower court decision and ruled against Fadia Khalil Mohammad., the wife of Mahmoud Mohammad Issa Mohammad, a member of the Popular Front for the Liberation of Palestine, who stormed an Israeli airliner in Athens in 1968 shooting and throwing grenades, killing one passenger. He was convicted of manslaughter, and sentenced to 17 years in prison by the Greek courts.

Later that year, however, Mohammad was freed when Palestinian terrorists stormed another plane and demanded his release. He moved to Lebanon and then, under an alias, to Canada in 1987.

Mohammad was deported to Lebanon in 2013, nearly 15 years after proceedings began to strip him of his citizenship for lying about his terrorist past in order to emigrate to Canada. He died there of cancer in 2015.

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Torah Thought

Life's most precious jewels

n this week's portion, we read, "Moses took the bones of Joseph with him." Before his death, Joseph made his brothers promise to bring back his mortal remains to the land of Israel. Now, at the time of the Exodus, this was uppermost on

The sages teach us that it is regarding this incident that King Solomon wrote in the Book of Proverbs, "The wise-hearted will take mitzvot [commandments]." What "wisdom" was there in Moses' involvement in taking the remains of Joseph that so impressed King Solomon?

Rather than acquiring the belongings of the Egyptians, which G-d had instructed the children of Israel to take with them as spoils before their departure from the country, Moses, with his insight and wisdom, chose to involve himself in a loftier pursuit.

The Chofetz Chaim, Rabbi Yisrael Meir Kagan, presented a well-known analogy. A man once left his family in search of a livelihood. His wanderings led him to a distant island, where he found jewels and diamonds strewn all over the ground. Upon discovering these treasures, he furiously began filling his pockets and bags until a few locals approached him and explained that jewels and diamonds were available in abundance on that island and, thus, were of no value. The most precious commodity on the island, they informed him, was wax, which was in very short supply. The man immediately dropped all the diamonds and jewels and began investing in wax. Over the course of time, he became the leading wax dealer on the island, building enormous warehouses of wax and earning widespread fame and admiration for his

Finally, he decided he would return home and bring his newfound wealth to his family. He loaded hundreds of cartons of wax onto a ship, and sailed home. When his family saw what he had brought, they stared in disbelief. "Is this all you have accumulated?" they asked. He explained to them how precious and valuable wax was on the island where he had worked but, very quickly thereafter, remembered

that in his hometown, his many tons of wax were of little value.

- Emmarentia Shul

The Chofetz Chaim explained that we

are similarly born into a world replete with precious jewels - priceless mitzvot. We have endless opportunities during our lifetime to perform mitzvot, which will accompany us when we depart this world - our spiritual balance sheet. Unfortunately, though, our perception is easily and very quickly distorted. We mistakenly spend years amassing "wax" - wealth and possessions - which may have value in this world, but are of no value in the world to come. It's only when the ship is about to sail home that we realise the folly of our ways.

Moses was teaching us what it means to live a Jewish life; a life of purpose.

Yes, we do live in a physical, material world, but we should never lose focus of that which is of eternal meaning and value.

Shabbat Shalom!

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Reward offered for information on murder of elderly Cape couple

TALI FEINBERG

lmost two years after the brutal murders of elderly Jewish couple Rosalie Bloch and Aubrey Jackson, there are still no answers. The Western Cape South African Police Service (SAPS) is now offering a R100 000 reward for information that could lead to the arrest of the perpetrators. Last March, police offered a R60 000

Rosalie was 84 and Aubrey 94 at the time of the murders. They were murdered in their Rosebank, Cape Town, home on 5 May 2018.

Speaking to the SA Jewish Report, Rosalie's son, Shaun Bloch, didn't want to discuss the increased reward, but said, "We are very concerned that almost two years since their brutal murders, we don't have answers as to who is responsible. We are a family of academics who have been brought up by our parents with principles of non-violence and a strong sense of social justice. For justice not to prevail in our own parents' brutal murder affects us deeply."



"It's disheartening when you experience first-hand an attack on the aged and defenceless, and you don't see the perpetrators... answer for their deeds."

During the darkest days of apartheid, Rosalie Bloch sheltered the families of detainees and activists in the lounge of her home in Mowbray, Cape Town. On that morning in May 2018, her body and that of her husband, Aubrey Jackson, were found by Shaun in that same lounge, after they had been tied up and killed in what police have said was a robbery gone wrong. After the tragedy, the African National Congress released a statement condemning the double murder.

Shaun is one of Rosalie's seven children - she had six sons and a daughter. She and her first husband, Cecil Bloch, divorced decades ago,

and she subsequently met Jackson, a widower. The two were together for

The Bloch and Jackson families have tried to remain positive about South Africa in spite of the tragedy. "It's disheartening when you experience first-hand an attack on the aged and defenceless, and you don't see the perpetrators of this evil, senseless crime being caught to answer for their deeds," says Bloch.

"It destabilises your sense of security, and faith in humanity and the country's' ability to control violence and crime. There was understandably general outrage at the time as South Africans want to see security, control of crime, and the rule of law. However, we still stand by our wish not to see South African polarise, but rather to unite and seek

a better South Africa, as my mother and Aubrey always did during their lives, and as they would have wished for."

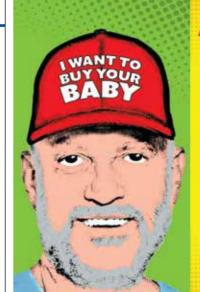
It has been a difficult time for Bloch, the youngest son. "With the rest of the family scattered between Johannesburg, the United States, and Sydney, and then myself based in Cape Town, I have had to be on the 'rock face' [of the tragedy]. Not only did my wife Suzanne and I discover the bodies, but we have had to assist with the investigation - along with my brother Guy - and be the

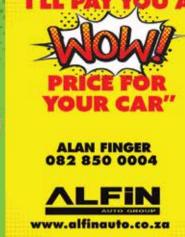
spokesperson and liaison with the police, family, and press," he says.

"This has created constant flashbacks for Suzanne and myself, and we have been to counselling to try to get through it. My wife was very pregnant at the time, and we were worried about the health and birth of our child because of the trauma. As much as we are upset that our daughter never got to meet her grandparents, her birth and growth has been a helpful distraction," he says.

The house where the murders took place holds special significance, and the loss of this place of refuge has been another blow. "We were raised in the Wolmunster [Rosebank] home. It had been in the family for more than 52 years," says Bloch. In fact, his brother, education expert Graeme Bloch and struggle stalwart Cheryl Carolus had their wedding ceremony at the house.

"The emotional trauma associated with the murders led to a family decision to sell the house as soon as possible, which we did immediately after their death. All the contents of the house (and their holiday home) were donated to Ikamva Labantu (a township community support organisation), and donations in their memory were made to the Black Sash."





Aubrey in their twilight years. Guy, Graeme, and our families would spend a lot of time with them at their home, or take them out, and thus have very fond lasting memories."

He says the family as a whole "still experiences emotional distress, but we have had to make a personal decision to move

and rallied together. "We still have our annual 'Blochfest' where we all gather together once a year in Cape Town. Because our family knows that my wife and I were most affected by the discovery of the bodies and our child not being able to meet her grandparents, they have given us special care and shown tremendous

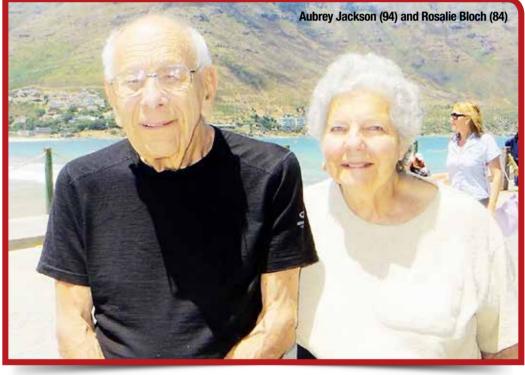
love towards our daughter. Our parent's warmth, strength, and friendliness touched many people, and they have left a strong legacy."

Bloch says Rosalie and Aubrey were "very aware of their Jewish heritage and community. Their value system showed tolerance and acceptance of others' views. They also had a strong sense of social justice, which has proven to be a trademark of the Cape Town Jewish community. We thank all in the community for their condolences and ongoing support."

Colonel André Traut of the SAPS in the

Western Cape told the SA Jewish Report, "Every endeavour is being made to apprehend the suspects responsible for the murders of Rosalie Bloch and Aubrey Jackson. However, the finer aspects of our investigation cannot be disclosed."

· Anyone with information that can help the investigation can contact the investigating officer, Detective Sergeant Kevin Kok, on 064 352 5493. Alternatively, contact Crime Stop on 08600 10111.



Bloch emphasises that the police have treated this as a priority crime, but says, "We can only hope that this increased and re-publicised reward bears information and added results to assist the investigation and bring whoever is responsible to book.

"My mother was my best friend, the loved and respected matriarch of our family, and a wonderful mentor and friend to my wife," Shaun says. "In fact, the whole family got on wonderfully with Rosalie and

forward with our lives. The three Jackson children all live overseas, and they came here for the scattering of our parents' ashes and to visit their mother who still lives in Cape Town.

"Graeme is bound to a wheelchair with limited ability to express himself, but his strong and caring wife, Cheryl, makes every effort to attend as many family gatherings as possible for mutual support and strength."

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4 SA JEWISH REPORT 7 – 14 February 2020

Secret meeting with Sudan a significant move for Israel

TALI FEINBERG

s Israel's Prime Minister Benjamin
Netanyahu flew into Uganda
for a 24-hour whirlwind trip on
Monday, the outcome was expected to
be that the two states would establish
embassies, with Uganda possibly indicating
that its embassy could be in Jerusalem.
But there was an unexpected diplomatic
achievement with a different country,
namely formalised ties with the Arab
African state of Sudan.

"The news of the meeting between Netanyahu and Sudan's leader Abdel Fattah al-Burhan, the chairperson of the Sovereignty Council of Sudan, drew a muted response in Sudan, where the government was not informed in advance that it would be taking place. The meeting was held in secret, with the IDF [Israel Defense Forces] censoring early reports of it in Israel and only a small number of Sudanese officials knowing of it in advance. After the meeting, the prime minister's office announced that Israel and Sudan would work towards normalisation," reported the Jerusalem Post's Lahav Harkov.

The United Arab Emirates apparently organised the meeting between Netanyahu and al-Burhan. It took place in Entebbe, Uganda.

Israeli officials said both countries were "setting up teams to work on how to advance co-operation between the countries and establish diplomatic relations".

"If indeed ties are established it will be a big boon for Israel and maybe an electoral



Sudanese General Abdel Fattah al-Burhan, the head of the country's Sovereign Council, met Israeli Prime Minister Benjamin Netanyahu in Uganda on 3 February

boost for Netanyahu," said Steven Gruzd, foreign policy analyst at the South African Institute of International Affairs. "It's his fourth visit to Africa in the past two years, and is part of Israel's re-engagement with the continent.

"Israel has strong ties with South Sudan that seceded in 2011, so it will be a diplomatic achievement to also establish full relations with Khartoum. Israel found an opening after [former leader Omar al] Bashir was toppled, and Sudan could see this as a way to improve ties with the United States," he said.

"This seems to follow a larger pattern of engagement by a number of countries who historically have not had a relationship with Israel," said J. Brooks Spector, the associate editor at *Daily Maverick*. "In part, this could be because the salience [relevance] of Palestinian issues is

decreasing rather than increasing. Times and circumstances may be different, and even if Sudan was coming from a place of conflict before, both nations are accommodating this new reality."

"That meeting that took place between Netanyahu and al-Burhan was highly controversial within Sudan," said political analyst Daniel Silke. "I don't think there was buy-in across the board amongst all the various political groupings there, which are very complicated. I don't see this as being specifically a move to be closer to Israel. It certainly seems to be an attempt by Sudan to present a more pragmatic view to the outside world, particularly to the US, because Sudan still does labour under substantial economic sanctions. The US regards Sudan as a purveyor of state terror. I think by being a little more pragmatic and friendly towards a key US ally like Israel, Sudan is hoping to ingratiate herself to some degree with the US and the Trump administration. So I think it's more of a conduit to the US than anything substantial on Mid-East policy and a realignment."

Others believe it to be highly significant. Israel's ambassador to the United Kingdom, Mark Regev, tweeted, "Fifty three years ago, the Arab League declared from Sudan, 'No peace with Israel, no recognition of Israel, no negotiation with Israel'. Fifty three years on, Israeli and Sudanese leaders meet. Our growing ties with the Arab world prove the obsolescence of anti-Israel rejectionism."

Barak Ravid, a senior correspondent on Israel's Channel 13, tweeted, "Why it matters: today's meeting follows years of hostility from Sudan toward Israel, and signals a diplomatic opening under the joint civilian-military government that replaced long-time dictator Omar al-Bashir last year. Sudanese soldiers fought against Israel in the 1948 and 1967 wars. The country also used to host Hamas headquarters, and was used by Iran's Revolutionary Guards Corps as a logistical hub for arms smuggling to Gaza."

Said Gregg Carlstrom, Middle Eastern correspondent for the *Economist*, "Between this and the pre-2019 Sudan diplomacy, Arab states are getting some very strong signals that America is willing to upend decades of policy in exchange for normalisation with Israel."

Yaakov Katz, the Jerusalem Post's editor in chief, said, "A meeting between Netanyahu and the leader of Sudan is far from being an election gimmick. Moving Sudan, an Arab country, out of Iran's orbit into the West is dramatic for Israel and the region. Just a few years ago, Israel was regularly tracking Iranian arms crossing Sudan to Gaza."

Jonathan Schanzer, the senior vicepresident of research at the Foundation for Defense of Democracies, argued, "Bibi did not draw Sudan out of Iran's orbit. Saudi

Continued on page 5>>

Growing agricultural partnership between Western Cape and Israel

TALI FEINBERG

he Western Cape's agricultural sector, water needs, and renewable energy sphere may get a boost thanks to a recent meeting between its agricultural minister and Israeli Ambassador Lior Keinan.

On his Facebook page, Ivan Meyer (the Western Cape minister of agriculture and the interim federal chairperson of the Democratic Alliance) wrote that he and the ambassador recently held discussions about international relations and closer co-operation in the field of agriculture.

This included addressing economic development, innovation in agriculture, skills development, water-resource management, and agri-business investment. He said there was the possibility of an Israeli delegation visiting the Western Cape in March to promote agri investment.

"We have many mutual interests, so we decided to meet at the first opportunity," Keinan told the *SA Jewish Report*, pointing out that he often meets local authorities to discuss co-operation, so this meeting wasn't particularly rare. As the same time, what was discussed was positive and exciting.

"It was very easy to find mutual concerns. The drought in the Western Cape didn't occur very long ago, and even though it has had a good rainy season, there are concerns that it could return. I explained the fact that we have 360-degree management of water in Israel."

"First, we use desalination so that we aren't dependent on rain. Second, we recycle 90% of our water. We are the top water recycler in the world. Third, we channel our grey water to agriculture so that we save most of our drinking water, and fourth, we use the technology in our pipe systems to detect leaks, so we lose much less water. I presented our

capabilities to the minister, and they will hopefully be channelled to where attention is needed," said

Specifically in the Western Cape, the ambassador believes Israel's technology can help increase fruit and vegetable production and be used to control vast farmlands. "Israel uses satellites and drones so that farmlands can be monitored from your cell phone,"



Western Cape Minister of Agriculture Ivan Meyer and Israeli Ambassador Lior Keinan

The ambassador hopes that the delegation planned for March will improve co-operation and establish business and trade connections between South African and Israeli businesses in the sector.

"The embassy works tirelessly with all levels of authorities to increase co-operation, trade, and improve the quality of life for all South Africans. Furthermore, Israeli capabilities are very familiar to South Africans in many sectors," said Keinan. Even if Boycott, Divestment, Sanctions (BDS) lashed out at these efforts, he and his team would quietly continue to build bridges.

The *SA Jewish Report* repeatedly reached out to Meyer for comment, but he was not forthcoming at the time of going to print.



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Shabbos baby captures community's heart

NICOLA MILTZ

somewhat ordinary Shabbos evening turned into "a life-changing experience" for Waverley residents Darryl and Natalie Mayers who stumbled across an hours-old baby girl while walking home from a Shabbos meal.

The couple were stopped dead in their tracks in Argyle Road, when they heard what sounded like the first cries of a newborn baby.

"My wife knows that sound – it's unmistakable," said Darryl, who immediately went to inspect where the desperate, primal sound was coming from. "Something drew me to a black bag, and as I got closer, I knew that was where the sound was coming from," he said.

"We found her in the doorway of a boundary wall in a well-lit space, tucked up against the wall. It was crazy," said Darryl this week.

The baby was inside a black recycled shopping bag, wrapped in a white knitted blanket snuggled with a pink sarong, according to Darryl.

"She wasn't cold to the touch, she was still warm. She was still attached to the umbilical cord, which was still soft. Her hair was caked in birth fluid. I guess she woke up for a feed. And she settled as soon as I picked her up and held her hand" he said.

Time seemed to stand still in the minutes and hours that followed as the couple's protective instincts kicked in.

"We wanted to get her to safety as quickly as possible, make sure she was breathing properly, and that she was warm and fed," said Natalie.

So while Darryl walked slowly with her cradled in his arms, Natalie scrambled ahead to the house of a nearby neighbour who is involved with Hatzolah.

Shortly thereafter, a Hatzolah emergency rescue team arrived on the scene, and set to work

to make sure the baby was kept stable and warm. She was whisked off to the Linksfield Park Clinic, where she is being looked after in the neonatal intensive care unit.

Her exact date of birth is unknown. She weighed 2.1kg, and her height was 44 centimetres when she arrived. She is apparently "doing well", said Natalie this week.

The devoted nursing staff and paediatric doctor looking after her named her Odala Thando which loosely translated means blessing of love, according to Natalie.

The Mayers family, including the couple's three sons, have become smitten with the baby. Natalie has spent hours at the hospital bottle feeding the hungry infant every few hours.

So, too, have other members of the Jewish community, with constant offers of help pouring in ever since news of the baby's rescue came to light.

"The support has been amazing. From the staff at Linksfield Neonatal, Hatzolah, *ChaiFM*, the listeners, my own local and international network, my work colleagues. It's viral," said Darryl.

"Apart from countless calls inquiring about the baby's health, people have offered things like clothes, nappies, bum cream, and food," he said.

He said Odala had given a face to the countless abandoned babies in South Africa.

"She has crept into all our hearts. At first I wanted to keep my distance," said Darryl, "but now I miss her, it actually feels like she's ours. It's outrageous, it's unbelievably emotional. Natalie is there for every feed, practically every nappy



Darryl Mayers with baby Odala Thando

change. This baby had a hard start, for now we want to make sure she is cradled, loved, and nurtured" he said.

In a strange twist, he said he had recently been studying a portion in the Gemara about finding an abandoned baby.

"I don't know why Hashem placed her in our path," he said, "ultimately, she has landed in safe hands for now. That's a huge thing, and the community has reached out incredibly."

Said Natalie, "It has been life-changing, overwhelming, and heartbreaking plus twenty thousand other emotions."

The future for baby Odala is uncertain, but for now she is surrounded by love, laughter, and light, and is being nurtured around the clock.

Secret meeting with Sudan a significant move for Israel

>>Continued from page 4

did that a few years back. Sudan is now a junior player/pawn in the Saudiled alliance. Sudan's outreach to Israel is basically a Saudi trial balloon. That doesn't make this less meaningful. Perhaps gives it more significance. I'd also add that Sudan wants sanctions lifted. After years of supporting Hamas and Iran, this is a clear sign that Khartoum has turned a corner."

There could be practical results to the meeting too. "An Israeli source said the Sudan-Israel thaw will allow Israeli planes to overfly the African country, shortening routes to Africa's south and South America," tweeted *Ha'aretz* English edition editor Avi Scharf. Netanyahu's son, Yair, added, "Interesting fact: if there was peace with Sudan, we could technically drive on a road trip from here [Israel] to Cape

Meanwhile, the meeting being held in Uganda was significant. "Netanyahu landed on Monday at Entebbe International Airport. His El Al plane landed only several metres from the very terminal where the prime minister's brother, Yonatan, was killed during a daring raid to liberate Jewish hostages, 43 years ago," reported the Times of Israel's Raphael Ahren. "Ugandan President Yoweri Museveni told Netanyahu that he would look into the possibility of opening an embassy in Jerusalem. Uganda doesn't have an embassy in Israel, and the Israeli ambassador in neighbouring Kenya also serves as ambassador to Kampala."



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Jewish Report

We need accountability. We need change even more

hen a supreme court judge this week issued a warrant of arrest for former President Jacob Zuma, I felt a sense of relief. Whether Zuma will or won't actually be arrested is yet to be seen, but it's time for some action to be taken for all that he has done to this country.

He is despicable. He continues to play games and thinks he can get away with them. Sending an unacceptable doctor's note with no clear explanation of what is supposedly wrong with him is once again a case of Zuma trying to evade his day in the dock. I'm so glad the judge was having none of it.

There are undoubtedly many at fault for the state of our economy, our parastatals,

unemployment, and the financial situation of the country. However, the buck stops with the person in charge, and Zuma took on that mantle.

Earlier this week, I heard that 29 000 South African politicians and public servants earn more than R1 million a year, making ours the highest paid public service in the world. I felt quite sick.

I believe that when people work hard and do well, they should be paid well. But when people do little of positive consequence, and believe they have a right to skim the cream off the country, it makes me angry. Especially because it's public money – your and my hard-earned money that goes to taxes.

Now, I respect the fact that we don't have a choice about paying taxes, that's the way of any country. Far be it for me to suggest otherwise. However, it's not something that makes me happy right now.

I would be the first person in line to hand over my taxes if I knew that they were going to a good cause. If it was going to help educate people who would otherwise battle to get an education; if it was going to improve the public health services; if it was going to house people who didn't have a proper roof over their heads; I would be skipping to the front of the line. If it was going to enable people to provide more jobs for the now unemployed; I would be first to hand over that money.

But when we hear of this kind of wasteful expenditure, it becomes more of a grudge for every one of us. For too long, that money has been misused. Sure, some of the government's money has been used for development, but where are the jobs, where is an improved health service, and why are South African parastatals in a worse state than they have every been? And, as for the politicians and public servants who are earning so much, what are they doing to justify it?

Have they improved the country? What have they done to justify those fat pay checks? I would love to know.

The truth is that they are just a collection of people benefiting from a legacy left to us by none other than Jacob Zuma. So, he must not get away with it.

To be honest, I don't really care if he isn't well. He must stand in the dock, and tell the truth. There have to consequences – for his actions and for those he allowed others to take. Most importantly, for every South African, justice has to be seen to be done to the leaders robbing this country.

This is a phenomenal country with great minds and incredible prospects, but corruption has become par for the course. It started at the top, and worked its way down. It has to stop, and it has to stop now!

As the people of the book, it's incumbent on us to set an example. We can't be seen to be corrupt, and we have to live ethical and moral lives.

In this edition, we have a pull-out supplement that focuses on finances, tax, and other money related issues. They are integral to mapping the way forward. We look at how we teach our children to save, how to manage our taxes, the intricacies of exchange control, and dealing with the expense of death.

We look at historic perceptions regarding Jews and money. We also meet a few young entrepreneurs who started businesses while still at school.

Our economy isn't in great shape, and while it looks like there is a move afoot from our president and some government ministers to improve our situation, we can't wait for them.

While the government and justice system needs to pick up the pace in regard to righting wrongs and punishing people for what they have done, we need to help get the economy back on track. And, we can do a great deal if we set our minds to it.

While we certainly cannot let Zuma and his cohorts get away with what they have done, we also can't sit around waiting for this to happen before moving forward. We need to look up, smell the roses, and find ways to improve our situation.

The government has to come to the party and help small-to-medium-sized businesses grow so they can employ more people. That's the beginning of growth.

As we were saying last week on considering the Holocaust, we must never forget, and people need to be held accountable, but we can't stop our lives while we wait for that to be done. We need to turn the situation around. Let's see what we can do to do just that.

Shabbat Shalom! Peta Krost Maunder Editor

Is Trump's 'deal of the century' no deal at all?

n 1987, American President Donald Trump published *The Art of the Deal*, a book that helped make him a household name. It was part memoir, part business advice. By comparison, his recently unveiled Middle East plan, has led some quarters to label it the "The art of the non-deal".

This week, the European Union officially rejected parts of it, saying that it contradicted "internationally-agreed parameters" and any Israeli annexation of Palestinian land would be subject to challenge.

The Organisation of Islamic Co-operation – the second-largest intergovernmental organisation in the world after the UN, representing nearly two billion people – rejected it in full. It called on member states "not to engage with this plan or to co-operate with the US administration in implementing it in any form". Two days earlier, the Arab League also issued public condemnation that the plan "does not meet the minimum rights and aspirations of Palestinian people".

But perhaps the most damning response came from Palestinian President Mahmoud Abbas, who announced he was severing all relations, including cutting security ties, with the United States (US) and Israel. Abbas has made similar threats in the past but refrained from following through on them.

Jerusalem relies extensively on the Palestinian Authority (PA) to share intelligence that helps it reduce attacks on Israeli forces and citizens. In the run-up to "the great unveil" the sides co-operated on how to deal with anticipated protests, most of which did not materialise.

The Fatah-dominated PA uses information Israel gives it to maintain its dominance in the West Bank and to undermine its rival Hamas. It's in both sides' interests that Hamas doesn't take over the West Bank, and that the PA continues to work together with Israeli officials on security matters, as it does now.

At the moment, the close security cooperation between the sides continues as

normal. But things can change.

Trump's plan calls for the creation of a demilitarised Palestinian state in about 70% of the West Bank. Israel would retain Jewish communities in Judea and Samaria, keep the Jordan Valley under Israeli control, and have the right to formally declare sovereignty over these areas.

As much as Trump claimed the plan was new, it wasn't Mans envisioned

by Israeli Labor party leaders like Yigal Allon and Yitzhak Rabin were almost identical to the one presented by Trump's team last week.

Arab states have had a mixed reaction. Three ambassadors – from the United Arab Emirates, Oman, and Bahrain – were at the White House to hear the announcement. But notably absent were ambassadors from Saudi Arabia, Jordan, and Egypt, the latter two are Arab countries that have peace treaties with Israel.

For Israel, the lack of a unified, firm rejection of the plan, signals that some Arab states are willing to normalise relations with it, mostly to secure a "united front" against perceived threats from Iran. It also shows that whereas in the past Arab countries were able to prioritise the struggle of the Palestinian people over domestic-agenda items, this is no longer the case.

The plan proposes that \$50 billion (R739.6 billion) be invested into infrastructure and business projects in the Palestinian

DATELINE: MIDDLE EAST

Paula Slier

territories. Among the Arab countries willing to help finance this are Egypt, Saudi Arabia, Qatar, Bahrain, Oman, the United Arab Emirates, and Morocco. This is an opportunity that might not come around again. Israel has never had Arab leaders support a peace initiative to this extent in the past.

But Israeli Prime Minister Benjamin
Netanyahu could forego all this if he insists on
extending Israeli sovereignty over substantial
parts of the West Bank. Immediately after
the plan's unveiling, he said he would put
the issue to a vote in parliament. As a show
of goodwill to the Palestinians, the Trump
administration subsequently insisted that
Jerusalem not approve any annexation of
territory – including that of the Jordan
Valley – until after a new Israeli government
is formed.

Netanyahu's allies now fear the delay might cost them votes in the 2 March election. (As an interesting aside, a journalist for Israel's right-wing Channel 20 tweeted that Netanyahu's aides accused Trump's senior advisor and the architect of the plan, Jared Kushner, of stabbing Netanyahu in the back, a report the prime minister's office swiftly denied.)

Leaders of Trump's evangelical support base in the United States have said they see no hurry to annex more territories, so domestically there's no advantage to Trump to push for annexation.

As for the Democrats in the US, there were none reportedly in the East Room when Trump announced his plan. Netanyahu isn't known to have met with any of them during his visit to the US. It's in stark contrast to how Israeli prime ministers behaved in the past when they would always prioritise the



it wasn't. Maps envisioned Palestinians demonstrating against the US Mideast peace plan

importance of maintaining bipartisan support across the US political mainstream. No doubt, any unilateral annexation would provoke a bitter partisan conflict as the Democrats would vehemently oppose it.

In his White House speech last week, as he stood next to Trump, Netanyahu compared the moment to the day Israeli independence was declared on 14 May 1948. Not everyone would agree, but to listen to Trump's support of Israel was undeniably a truly emotive and inspiring moment for those who support him and Netanyahu.

The plan admits it's only a starting point "designed for the benefit of Palestinians, Israelis, and the region as a whole" that would lead to direct Israeli-Palestinian negotiations. If indeed this could be realised, the perceived "non-starter" could ultimately become the "deal of the century". But as things stand, it's difficult to predict how it can be salvaged from its growing reputation as the "joke of the century".

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process. Group norms influence

Treat anti-Semitism like any other viral epidemic

ome commentators have used the word "epidemic" to describe the recent spikes in anti-

They may not realise how correct they are.

Twenty years ago, upon my return to the United States after serving as a senior infectious disease epidemiologist at the World Health Organization in Africa, I noticed that community violence mimics contagious epidemics, and began to suspect that it could be treated and managed in much the same way using well-known and proven methods for stopping other epidemics.

We know that violence is contagious. Hundreds of studies have demonstrated a contagious character across types of violence. When an individual is exposed to violence as a victim or witness – in war, community, or at home - they are at a much higher risk of developing violent behaviour themselves.

By seeing violent behaviour as transmissible from person to person, I worked with other experts to develop a practical approach to interrupting its spread. In our model, on-the-ground violence interrupters identify potential acts of violence and stop them, and highly trained outreach workers identify those most likely to be violent. Together they work to change the thinking and behaviour of those at highest risk and shift community norms away from

using violence. In more than 25 cities across the US and 15 countries on five continents, we've been able to help reduce violence on average 40% to 70%, and in some neighbourhoods, reduce it to zero.

This approach represents a total

susceptible individuals to action. Their action in turn influences others. In each event, there are almost always other individuals who were aware in advance of the attacker's intentions. A truly lone wolf attack by קהל עדת גרינוויל



Next door to the site of the New Jersey kosher supermarket shooting

paradigm shift in how to think about and treat the age-old and otherwise "stuck" problem of violence to one of an epidemic disease – and is now increasingly mainstream, with a solid scientific foundation and evidence of effectiveness.

Solving violent anti-Semitism will require the same shift in paradigm and approach.

In its transmissibility, anti-Semitic violence is no different to election violence, tribal violence, neighbourhood violence, or cartel violence. Anti-Semitism and violent attacks, including mass and rage shootings, arise like any contagious

someone unconnected to any kind of community will always be a challenge. But much of the violence we have seen in recent years came from people who were "infected" within a group or community.

However, the intervention methods currently employed, including those of law enforcement, are severely limited in their ability to prevent these events.

The traditional Jewish communal approach to violent anti-Semitism has focused on two pillars. First, security at Jewish sites, which is necessary but not sufficient. As the recent Monsey attack and others sadly show, we can

never build enough walls or install enough metal detectors to protect Jews in their homes or on the streets. People motivated to commit violent acts find a way, unless there are community members in place, trained as "health workers", to interrupt imminent violence and identify those most likely to do violence and change their behaviour well beforehand.

The other traditional Jewish communal strategy has been education, teaching tolerance and outreach. These are valuable tools, but deploying them during an epidemic is too little, too late. Billboards or bus adverts about safe sex are fine when infection rates are under control, but when an epidemic of AIDS is spiking, there needs to be a more proactive health-worker intervention.

While those committing violent attacks in Brooklyn are unlikely to be reached or moved by outreach or positive messages from the Jewish community, results have shown that credible individuals from within groups can change the behaviour of their peers, even with the most refractory or hardest to reach, if the appropriate epidemic-control methods and training are applied.

We have applied such techniques with MS-13 and similar groups in Central America, prison gangs in the United Kingdom, militias in Iraq and Syria, and street rivalries in major cities. In November, the PBS series Nova did a special on violence. This

12-minute clip captured two actual successful interruptions in Baltimore, showing an example of how this work is performed. With time and layers of epidemic control, the norms of core

The key method among all these is the use of credible messengers individuals who have access to and credibility with those at highest risk.

groups themselves often change.

An intervention takes place when an interrupter becomes aware that one or more individuals are planning a violent act. The interrupter gets to the person and seeks to reorient their thinking away from violence, following up with them as often and as long as is required. When someone is particularly "hot" or still susceptible to acting, they are assigned a caseworker who stays in touch and continues to monitor them. That one interrupted act also may have prevented one or more retaliations, and a chain reaction of many more.

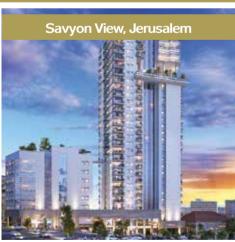
The first step has begun. New York City Mayor Bill de Blasio recently announced a new initiative that will apply the Cure Violence Global epidemic-control method to address the problem in New York City. To effectively address the anti-Semitism epidemic, we must implement such efforts internationally.

· Gary Slutkin is a physician and epidemiologist formerly of the World Health Organization, the Founder and CEO of Cure Violence.

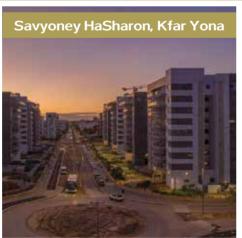




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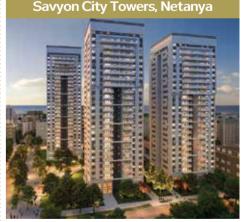
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Thriving diaspora communities critical to give true picture of Israel

TALI FEINBERG

trong diaspora communities are vitally important to give the true picture of Israel to the world, says a visiting Israeli politician.

"It's important to focus on the truth, and to encourage South Africans to visit Israel, to see it for themselves," said Asif Izak, the head of Israel's Hof HaCarmel Regional Council, on a recent trip to South Africa. "You aren't alone – keep going."

The politician says he understands that diaspora communities might feel alone in the battle against the Boycott, Divestment, Sanctions (BDS) movement, which is why he prioritised a visit to South Africa. He arranged the visit along with Habonim Dror Olami (World Habonim), and the South African Zionist Federation (SAZF). He was welcomed by Israeli Ambassador Lior Keinan in Pretoria before heading to Cape Town.

Izak believes we should encourage South African youth who are not Jewish to visit Israel, and he would recommend exploration of the Hof HaCarmel region. "Let them come and see what Israel is really all about," he says. This would go a long way to help South African pupils make informed choices when they hear anti-Israel rhetoric.

Of his visit to South Africa, he says, "My main aim is to build bridges." For example, when visiting United Herzlia Schools, he facilitated an online interaction between pupils from his region and in Cape Town, allowing them to study and engage with each other in real time.

Youth from this part of Israel may also be brought to Habonim *machaneh* (camp) at the end of the year. "There is nothing like interacting with Israelis your own age to get an understanding of Israel," says the SAZF Cape Council's Tamar Lazarus, who was hosting Izak in Cape Town. "It's a win-win situation," says Izak. Though he is working with Habonim on this project, he is open to joining forces with any other youth movement or organisation in the community.

His role is similar to that of the premier of a province, and the region he oversees stretches across 15 miles (24km) of Israel's northern Mediterranean coastal plain from Tirat HaCarmel (just south of Haifa) down to Caesarea and slightly inland. It includes eight kibbutzim, ten moshavim, and two major towns. When the south of Israel is attacked, these kibbutzim, villages, and towns open their homes to Israelis fleeing the rockets.

to tell. There is a huge potential in this part of Israel," says Izak. When most tourists visit the Hof HaCarmel area, they may stop in Caesarea before moving on to the bright lights of Tel Aviv or Jerusalem. But Izak wants to change all that, showing

tourists and Israelis alike just what

"We've got an important story

this mountainous, Mediterranean coastline has to offer.

"We joke that tourists only stop in Caesarea, and then they don't stop again – not even for a bathroom break!" he laughs. But his eyes light

up as he describes the natural beauty of the region, which farms wine, olive oil, and an abundance of fruit. It's home to the picturesque Mount Carmel and Mediterranean beaches.

There is high-quality education, including a focus on children with special needs, diverse communities, and a peaceful life. "In fact, it's very much like Cape Town," says Izak. All of these factors make it an appealing option for South African *olim* (emigres) and tourists, but for most, it is "not on their radar".

This is because the region hasn't been presented in a unified way, and publicised enough, says Izak. His vision is to make it feel like one holistic community, as opposed to scattered villages, towns, and settlements. In turn, he hopes visitors will put this "secret" part of the country on their agenda.

Familiar landmarks include the historic town of Atlit, Caesarea for its archaeology, and the Ma'agan Michael kibbutz. Lesser-known attractions include Druze villages, nature reserves, forests, hiking, horse riding, cuisine, adventure parks, public gardens, the Ein Hod Artist's colony, and the Nisco Museum of Mechanical Music, among other sites. Ultimately, the region deserves extensive exploration, and Izak hopes of Cape Town, African Christian Democratic Party, the agriculture and tourism sectors, and the South African Jewish Maritime League to strengthen ties and potential partnerships.



Asif Izak was the guest of MP Steve Swart ACDP in Parliament

to encourage this by working with other local leaders to establish a tourist trail similar to the Cape's wine route or KwaZulu-Natal's Midlands Meander.

Hof HaCarmel is a centre of agriculture, water conservation, and drought management, and the region is open to sharing this expertise. On his trip to SA, Izak met representatives from the University

While this part of Israel has diverse communities ranging from Orthodox Jews to Arab Israelis, it rarely experiences conflict, and can be held up as a case study for anyone interested in conflict resolution and community building. "We work to connect people. One way to do this is to get people to volunteer together," says Izak. "It's difficult to hate if you get to know each other."

Most Jews of Polish, Lithuanian and Latvian origin are entitled to EUROPEAN CITIZENSHIP AND ACCORDINGLY, AN EU PASSPORT

A common misconception is that South African Jews of Ashkenazi heritage are of Polish, Lithuanian, and Latvian descent, and that only those who are able to prove their eligibility for Polish, Lithuanian, and Latvian citizenship are able to obtain a European passport. The fact is that most South African

descendants, these Jews are eligible for European citizenship which will result in them obtaining an EU passport.

Ashkenazi: It is important to understand that until 1918, all of Eastern Europe was divided between three empires: Russia,

Prussia, the Austro-Hungarian empire. Neither Poland nor Lithuania existed until 1918.

At the end of World War I, the territory was divided, and countries like Lithuania, Latvia, Poland, and others were born/reborn. Only then did residents became citizens of these countries. As a result, people who, for example, were born in Riga (nowadays Latvia) could actually be Lithuanian or Polish



Avi Horesh

Destroyed Warsaw, January 1945 Lithuanian or Polish.

Jews do qualify for European citizenship, whether they can prove their Polish, Lithuanian, and Latvian lineage or not, and most South African Jews of Sephardic heritage are also eligible for European passports.

Adv. Avi Horesh has in-depth knowledge of the applicable legislation and in his experience, the majority of South African Jews have ancestors who were illegally deprived of citizenship. As their Horesh advises that eligibility for a Lithuanian, Latvian or Polish passport depends on the city from which your grandparents (or their parents) hailed.

Horesh says many South African Ashkenazi Jews of Lithuanian origin have been refused Lithuanian citizenship because their heritage is actually Polish. They would, accordingly, be entitled to Polish citizenship and an EU passport. After World War II, the borders in Europe changed, resulting in cities changing nationality. The resultant effect for descendants of Jews who were born in Vilnius, for example, is that their application for Lithuanian citizenship will be declined, but an application for a Polish passport may very well be successful.

Sephardi: The descendants of Sephardi Jews (who were exiled 500 years ago) are most likely eligible for a Portuguese passport. If applicable, Horesh is able to obtain an official certificate confirming such eligibility, on the basis of which an application for European citizenship can be made and will most likely be successful. Portuguese citizenship enables one to enter the Unites States without the need to apply for a visa.

In addition, Horesh is filing many applications for descendants of Sephardi origin who arrived in South Africa from Greece, Turkey, and North Africa.

Descendants from other countries in the Middle East – even Holland – are also potentially eligible.





Horesh resides in Israel, but has spent seven years in Poland, and is recognised as a leading lawyer in the field of European citizenship, with a full understanding of local immigration laws.

Living in Israel – a four-hour flight from Warsaw and Vilnius – offers him quick and easy access to Poland, Latvia and Lithuania. Accordingly, he is able to work closely with local professionals who assist him in tracing the documentation required for successful applications for European citizenship.

In addition, and as a result of his close ties with Portuguese authorities, to date he has had a 100% success rate with applications for Portuguese citizenship.

Horesh is available to discuss your specific details. He is often in South Africa, and can meet you in person to discuss your specific needs.

I will be in Johannesburg March 5 and March 20 to 26, and in Durban March 6 to 9, and in Cape Town March 9 to 15 WhatsApp me on +48 783 953 223 • Email me on adv.avi.n.horesh@gmail.com

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FOCUS ON ENAMES FOR THE POLICY OF THE POLICY

Eskom's survival critical to SA's resurgence, says former Investec chief

JULIE LEIBOWITZ

he first thing the government needs to do to fix the South African economy is to sort out Eskom, says Stephen Koseff, the immediate past chief executive of Investec

"We've got to understand the devastation that took place over the past ten years, and the impact it has had on the economy. The challenge is how we fix it," Koseff told the annual Helen Suzman Foundation Memorial Lecture in November 2019. Koseff was with Investec for 39 years, including 22 years as chief executive.

The core challenges that face us are how to grow the economy, fix state-owned enterprises (SOEs), and deal with the bloated state. We need to improve confidence, and move away from a developmental to an entrepreneurial approach to running the country.

"We have an economy that structurally can't grow," Koseff said. "If we go back to 2007, before the financial crisis, the economy was growing at between 5% and 6% a year. Investec economists have determined that our GDP (gross domestic product) would have been about R1.3 billion higher had we grown at our pre-crisis growth rate. Instead, we went downhill to the 0.6% growth that we have at the moment. Our debt-to-GDP was 26%. As the minister of finance mentioned the other day, it's now at 60%, and on its way to 80% if we don't do anything about it.

Illustrating the "total dysfunctionality" of South Africa's SOEs, Koseff pointed out that Eskom's generating capacity today is the same as it was in 2007 when it owed R40 billion. Today, the cost of electricity is higher, and it owes R450 billion, while struggling to produce what's required for us as a society.

He stressed that we need honest, disciplined government. Building confidence should include taking "corrective action" and "putting people in jail". Similarly, uncertainty in social and legal areas such as land expropriation must be resolved.

"We can't have a situation where our debtto-GDP keeps on increasing," he said. "At Eskom, they can keep transmission, but the power plants need to go into private hands. The midlife plants still function, but the new ones don't work. They may have to scrap them, in spite of having spent R300 billion. These are tough decisions.

"To build a society that grows and develops, you have to become business-friendly and growth orientated. This isn't to say that we don't understand that our growth needs to be inclusive – it's right for us as a country to uplift people from poverty. But this can only be achieved through business-friendly policies that enable growth and create jobs."

Koseff addressed the role of those to the left of the political spectrum. "The day unions understand that their role should shift from defending jobs to creating jobs, is the day the economy will start moving. Australia was socialist and had to reform as it was in a recession. Israel was socialist with inflation of a 1000%. In 1988, the country's debt-to-GDP ratio was 150%, today it's 60%."

An entrepreneurial economy, Koseff explained, is one in which people are empowered to simply "get on with it". There must be incentives for taking the risk of starting a business. "There is a lot of red



tape. A big challenge is that a lot of start-up businesses, particularly smaller SMEs, battle with BEE (black economic empowerment) codes and that kind of thing, also minimum wages.

"Maybe you should lower tax rates for small business. Push VAT up, cut corporate tax, and encourage investment into our country. Use some of the extra VAT to help at the bottom of our society through social grants and exemptions on certain products. Change the narrative to [one of], "We support entrepreneurs; we support people who start businesses; we give incentives to small business where they are creating employment."

Koseff stressed the importance of fixing the education system as a long-term goal in order to ensure that it isn't only those who go to private schools that get all the opportunities. So too, he said, is the need to address the

skills shortage by allocating more work visas for skilled people.

When asked what the private sector could do, Koseff pointed to significant political interventions by the business sector during the term of former President Jacob Zuma, and the creation of the CEO Initiative, which pledges to do the right thing for the country.

"Being a co-chair of the Youth Employment Service, I go around to large businesses like a salesperson and ask them to give internships and help train and develop youth. But they are just looking at their return on equity and how to satisfy their shareholders. They need to learn that in a society like South Africa – even throughout the world – business has a much bigger responsibility than just maximising returns.

Asked what the private sector could do to help avoid a ratings downgrade post budget in 2020, Koseff said, "The recent policy paper

on how to fix the economy released by the finance minister is the first positive thing I have seen for a while. Maybe it's not perfect, but there is a lot in it that, if executed, will start transforming our economy.

"It's a tough order," he said [regarding the decision by Moody's], "because we've got until February. They are watching to see whether there is the political will to deal with the issues – whether the president will tackle the left of his party, as that's what's in his way right now. If he does so successfully, we can fend off a downgrade. I'm not saying we have to cut pay, but they have to lighten the load. We have to build the capable state that they identified in the National Development Plan.

"With monetary and fiscal discipline, we can defend the value of the currency. That's important, as you then defend yourself against inflation, and you end up with lower interest rates. I lived through two periods where interest rates went to 25%. Now there are youngsters here who have just taken out mortgages on their homes, at 8% or 9%. I want to ask them how they will afford it if rates go to 20% or 25%? You don't want to go down that road.

"But you're not going to be able to have fiscal discipline if government continues to spend irresponsibly. The minister has to discipline his colleagues. We need to support him on this front. We also need private-sector growth which requires confidence. We have to make sure that property rights are secure. We need to create confidence amongst South Africans so that instead of putting all their money into dollars, or whatever, and emigrating, they start investing. That's our challenge."

Retirement planning is for the young

MIRAH LANGER

hile the concept and context of retirement is certainly shifting, the advice for how to prepare for it remains classic: "Start now! Get out of your minds that retirement is for old people." This is the mantra of Kenny Rabson, the chief executive of Discovery Invest and Employee Benefits, when it comes to retirement planning.

After all, if younger people can find money for cell phones and data every month, so too should they be putting away money for their future, proposes the financial expert.

"The reality is that it should be termed securing your future, because without doing it from a young age, it's very difficult to make it up when you are older. The longer you leave it, the more extreme the amount needed becomes. It can become totally unaffordable."

Society is going through some seismic shifts, that require people to rethink how they prepare for the future, both in their world of work and beyond into retirement.

"The definition of retirement today is very different to what it was in our parents' or grandparents' generations."

A few decades ago, people would retire at 65, and most did not live much beyond 75. Therefore, it was easier to ensure that a pension would provide for the timeframe needed.

"Now medical technology is advancing at such a rate that people are living longer overall. The number of people reaching 100 is going up exponentially around the world," says Rabson.

The outcome of this means that in the future, people might spend as many years in retirement as they did in their work life.

"Start now!

Get out of your minds

that retirement is

rthermore, as the world of work ch

Furthermore, as the world of work changes, it will no longer be sufficient to get a degree and then think you are guaranteed a job for the next few decades. As more jobs become redundant through automation and other advances, people will continually have to retrain for new roles.

What it comes down to is simply that people need much more money to navigate these kinds of working and retirement realities.

Gary Kayle, the co-founder of Worth, a financial education company, concurs with Rabson that when it comes to retirement, it's all about the money.

"It boils down to some very simple mathematics. You need to be able to create your own pile of money so that the day you stop working, the very next month, you draw a salary and you cover your living expenses. You will need to do that throughout your retirement years."

"Financial planners are very skilled at being able to help you select the right products and put together a proper estate and retirement planning schedule. The only thing they aren't given in their careers is a wand," says Kayle.

"You can sit in front of the best financial planner in the country, but if you don't come to that meeting with a reasonable cashflow to invest in retirement and financial-risk protection such as through life cover, dread disease, and disability cover, there is nothing a financial planner can do for you."

A financial planner will help choose the best type of investments for a person's individual

Rabson says this kind of professional perspective helps mitigate against making emotional decisions such as buying property out of the country as a core retirement asset.

"It's great if you are using spare funds," he says. However, if a person is dependent on this property for funding against liabilities that cost rands such as medical expenses, then it doesn't make sense. The logistics of turning the property back into liquid cash and bringing the money across countries will be very difficult.

Kayle says people need to focus on the

Continued on page 18>>

Jews and money - a persistent stereotype

JORDAN MOSHE

"Money is the g-d of the Jew. He commits the greatest crimes to earn money. He won't rest until he can sit on a great sack of money, until he has become king of money. With this money he seeks to dominate the whole world."

Ernst Hiemer's chilling words may have been published in Nazi Germany in 1938, but the sentiment expressed in his children's book, *Der Giftpilz* (German for toadstool) echoes throughout history and continues to resonate among many today.

For centuries, Jews have been inextricably linked to finance. The idea that Jews are innately good with money is among the oldest stereotypes in history, and as contemporary cartoons and other examples in the media show, it's one we've been unable to shake off.

But why are Jews considered by so many (either pejoratively or positively) to be money-savvy? What it is about finance that makes it such a Jewish subject?

According to Abraham Foxman, the author of *Jews & Money: The Story* of a Stereotype, the supposed Jewish obsession with money is a fundamental pillar of Western anti-Semitism whose roots can be traced back to biblical times.

The narrative that Judas sold Jesus for thirty pieces of silver, he suggests, lent credence to a pernicious belief that Jews prized wealth above loyalty. Indeed, many ancient manuscripts and cathedral wall paintings show the redhead apostle — a visual marker of Jewishness — clutching a bag of ill-gotten coins.

This image would become a staple

medieval icon, its legitimacy supported by the doctrinal Christian suspicion of mammon – a Hebrew term for wealth or possessions – as intrinsically evil, becoming "filthy lucre" in the gospel. This religiously charged belief spread, reaching England and wider Europe as the universal stereotype of the Jew as a misshapen, hook-nosed man clutching a moneybag rose in prominence during the commercial and financial revolution of the 12th and 13th centuries.

Equally injurious was the fact that European Jews in the Middle Ages were excluded from professional guilds and denied the right to own land. Coupled with their confinement to ghettos, these restrictions led to Jews earning a living in one of the only areas left available to them – finance.

Medieval Christian theology held that charging interest was sinful, which kept many Christians from becoming financiers. Although they had non-Jewish counterparts, Jews are said to have dominated the field. When Shakespeare wrote *The Merchant of Venice* in 1605, Jews had been providing commercial credit to Venice itself for almost a century. Based some distance from the city centre, Jewish moneylenders would ply their trade seated on benches known as *banci*, hence the eventual creation of the word "bankers".

The fact that Christians regarded such occupations as incompatible with their religious principles fuelled the belief that Jews were morally lacking and willing to engage in unethical business practices that decent people had rejected. This led

to a rise in the opinion that all financial transactions carried out by Jews were immoral, self-serving, and aimed at harming non-Jews.

Another explanation holds that the Jewish penchant for finance is not the result of exclusion, but the Jewish emphasis on learning and literacy. Certain academics contend that, with the destruction of Jerusalem and the beginning of the Jewish diaspora, Jewish continuity became dependent on religious literacy. Those who educated themselves remained Jews, whereas those who didn't assimilated or converted. Over time, the Jewish community evolved into an educated population, which in turn incentivised Jews to abandon farming in favour of better-paying professions and businesses.

Jews continued to be connected with money as the decades passed. The stereotype often offered conflicting ideas, sometimes suggesting that all Jews were wealthy while at others, presenting an image of an impoverished, money-grubbing individual who would do anything to make a few coins. The Georgian and Victorian periods offered a variety of portraits (some positive and others negative) of figures such as Nathan Mayer Rothschild and other wealthy English Jews of the time alongside cartoons showing Jewish ragand-bone men who scraped a living. As historian Diana Muir Appelbaum writes, "The message: in contrast to Christians, who would sooner die than demean themselves by scavenging trash, Jews, 'like certain animals', are at home in filth and ordure" for the sake of money.

The perception of affluent Jews in British society even inspired the creation of children's games and ceramic figurines which perpetuated the stereotype. Examples of such artefacts were featured at the London Jewish Museum's "Jews, Money, Myth" exhibition held in 2019 which included figurines of Jewish hawkers and peddlers alongside a dice game from 1807 called The New and Fashionable Game of the Jew.

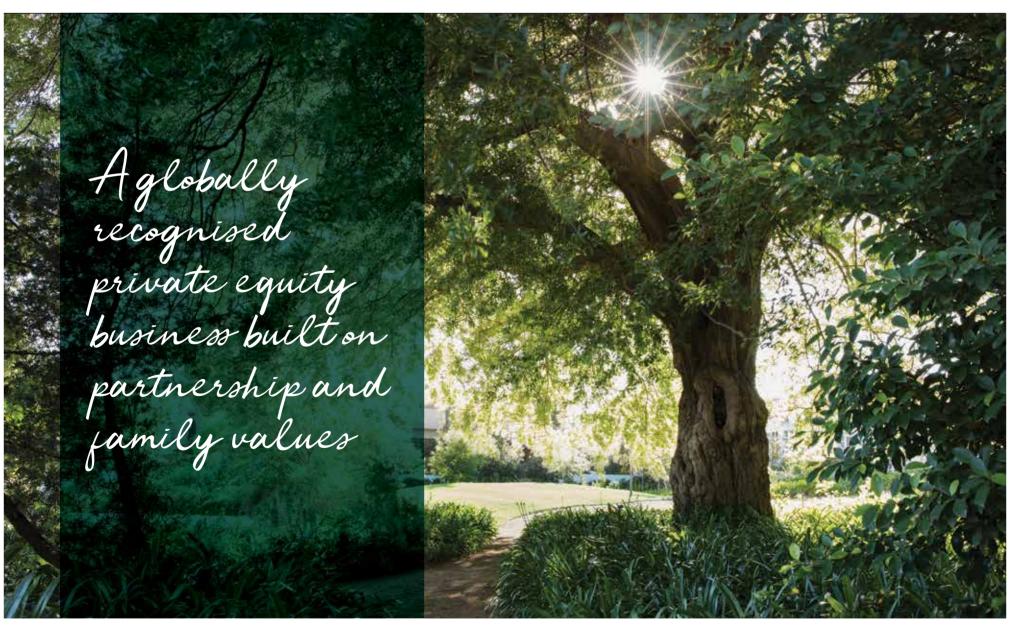
As they rose in prominence, Jews continued to hold significant financial positions, making them ready scapegoats in times of economic crisis. Across Europe in the 18th and 19th centuries, Jewish financiers built a number of influential banks, feeding anti-Semitic conspiracy theories and bringing into play several conflicting slurs about Jews being the father of capitalism and communism simultaneously.

Such was the case in the 20th century, a time when Jews took the role of the "Bolshevik accomplice" while also remaining "disgustingly rich capitalists", becoming a scapegoat for both sides. In time, Adolf Hitler would denounce



Marxism as a Jewish plot to destroy the German people and economy, while Josef Stalin would accuse Jewish capitalists of plotting to destroy the Soviet Union.

The supposed bond between Jews and money remains a common stereotype today, sometimes more, sometimes less positive. In China, appreciation for Jewish business success has resulted a rise in the publication of books which purport to contain the secrets of Jewish success with titles including *Crack the Talmud:* 101 Jewish Business Rules; 16 Reasons for Jews Getting Wealthy, and The Secret of Talmud: The Jewish Code of Wealth among them. Elsewhere, however, it remains a popular anti-Semitic trope used to undermine Jews in politics and finance.





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Mexem: making investing better

ith its fresh and compelling offering, Mexem is pioneering a new era in offshore investing

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Mexem is an online trading platform which has been present in the South African market since 2017. It is a partner of Interactive Brokers, the largest online trading platform in the United States. This enables it to bring South African investors the same service and fees as offered to international investors. Mexem offers investors a platform to easily and affordably trade stocks. Investors can trade for their own account or use a broker.

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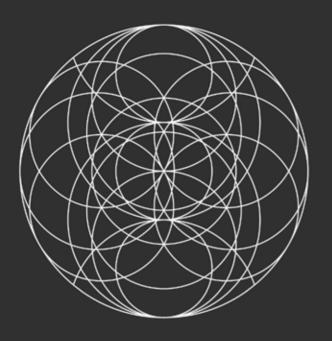
"The South African investment industry is lagging the rest of the world, especially regarding the high fees charged to investors," says Itai Liptz, the chief executive of Mexem. "While other fees such as those for international calling have reduced dramatically, the fees charged by asset managers and stockbrokers remain elevated.

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Your investment is safe in Cyprus

If you are looking to secure a plan B in Europe, and want to be close to Israel in a safe, warm country, then investing in Cyprus offers many tangible benefits.

Cyprus, a full member of the European Union and not part of Greece, is an attractive investment option in which your property purchase secures you and your family either permanent residency or a second citizenship in Europe. Not only does this English-speaking, ex-British colony have the best plan B programmes on offer, but your property investment will create a meaningful legacy to pass on to future generations.

Property prices in Cyprus are much cheaper than in Israel, and offer added value because they can be rented out – there is demand for both long-term rentals and short-term holiday lets. Not only will your asset generate income, but you have complete peace of mind that the property purchase is legitimate, and your ownership is guaranteed.

In Cyprus, unlike some other European countries, as an ex-pat, you aren't restricted to buying only in special designated areas, nor do you have to stay in the country every year. Being able to rent your property out offers the benefit of earning a decent Eurobased income.



Last year, Cyprus was voted as the safest country in the world, and this resulted in a 65% increase in property sales to overseas buyers. Large-scale investment is pouring into the economy with all its infrastructural development and enormous natural gas fields.

There has never been a better time to explore investing in Cyprus.

Cyprus was recently voted as having the best permanent residency and secondcitizenship programmes in Europe.

The reason is that Cyprus' fast-track residency programme entitles three generations in the same family to secure permanent residency for life in two months. This includes all dependent children up to the age of 25, as well as both parents



and parents-in-law. You can rent out the property, and you don't need to live in Cyprus for the residency permits to be valid.

If you are looking for a second citizenship, then an EU passport offers enormous benefits. You and your family (including dependent children up to the age of 28) have unlimited access to the EU and United Kingdom. The benefits include being able to travel, live, and work anywhere in the European Economic Area, plus visa-free travel to more than 171 countries. The reason that Cyprus's second-citizenship programme was voted as being the best is that it is the quickest in Europe – it takes only six months to process, and citizenship is passed down to future generations.

In the case of both programmes, your property ownership gives you a solid investment, good rental returns, a superlative lifestyle in the Mediterranean, and easy access to Europe.

Your new home from home Cyprus will easily become your new home because the costs of living in Cyprus are a fraction of living in South Africa and Israel. The social benefits of living in Cyprus make this country a serious plan B worth considering.

With four flights a day from Cyprus to Tel Aviv, you aren't far from family and friends. Plus, all the community services required are on offer: synagogues, kosher food, Shabbos meals, and Torah classes.

Cypriot Realty, a proudly South African company in operation for 12 years, can assist you. In addition to offering a fully personalised service, we facilitate property inspections in Cyprus to consider opportunities. We are recognised and respected as Southern Africa's authoritative offshore investment specialist, promoting Cyprus as an ideal destination for acquiring EU citizenship or permanent residency, property investment, immigration or retirement, and starting an EU-based business. We truly understand investors' needs.

Contact Jenny Ellinas, the founder and managing director of Cypriot Realty, for a confidential meeting to discuss how we can help you realise your and your family's plan B in Europe.

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How to keep some of your hard-earned cash from the taxman

TALI FEINBERG

anding over your hard-earned cash to the taxman every month can be disheartening, but there are some ways to make it easier on your wallet.

"You need a basic understanding of the tax deductions you are allowed given your circumstances. This is a challenge as most people don't 'speak tax'," says chartered accountant Graham Shapiro.

"Unfortunately, we can't stop earnings going to the taxman, but if you are able to, you can structure what to ask

"The South African Revenue Service (SARS) is the most efficiently run institution in this country," says Mike Becker of Oracle Brokers, a certified financial planner with the Financial Planning Institute and a registered tax practitioner with the South African Institute of Tax Professionals. "There is no discrimination [when it comes to] tax. Every person is treated the same.

"Yes, it can be painful to deal with call centres and queues, and paying tax can be daunting. That's why it's important to have a good tax



your life in the most tax-efficient way possible. In saying this, you have to ensure that your structure is aboveboard or you could run into issues".

"The taxman isn't seeking to catch us out. It generally looks at areas where we are trying to catch it out. It won't deny tax reductions based on legitimate claims, but when we try and claim too much, it will ask questions, and it generally knows practitioner to deal with the technical stuff"

For those on a salary, Becker says the best way to get a tax deduction is still via a retirement annuity. Medical aid also comes with a formulation to get tax back.

His advice to anyone struggling financially is to pay off debt first. "It frees up so much money. If you have anything extra, put it into paying off large debts."

To high-net-worth individuals, he suggests that a tax efficient way of investing is through an endowment, which is taxed at 30% as opposed to the usual 40%.

"For non-salaried employees, you can often deduct expenses related to earning your income," Shapiro says. "It's worthwhile to keep a spreadsheet of all of these, and additionally to keep proof of these expenses."

Owning more than one property can also be a tax nightmare. "When you own more than one property, say for investment purposes, you need to run each property like a minibusiness where you earn rental and incur expenses. Each property will make a profit or a loss, which needs to be declared to SARS," he says. "You also need to be aware that when you sell a property, you will need to pay tax on any profit if you sold for more than you purchased it for. There are instances when you get relief from profit on selling your property, but only if it's your primary residence."

Conrad Viljoen, the head of tax debt management at TDM, a division of Thomson Accountants, emphasises that it's important not to forget to declare any sale of properties. "SARS is now issuing estimated assessments when a taxpayer doesn't declare the capital gains on the sale of the property. It can issue an understatement penalty of up to 200%. He emphasises that if you have a rental property, you also have to

declare your rental income.

"There are also expenses, such as interest on the bond, which a taxpayer can claim to reduce the profit. A taxpayer is not entitled to the primary residence exclusion (CGT) on a rental property."

Says Shapiro, "If you are going to take out a retirement annuity, or invest in tax-free savings or even Section 12J schemes which offer short-term tax reductions, ensure that you understand that although you may pay less tax tomorrow, there will be tax implications in the future. You also need to understand the limitations you have on accessing those savings and investments in the future.

"To take advantage of tax benefits as a salaried employee, you need to educate yourself. Everyone's situation is unique, and you can approach your employer if there is a way to structure your salary in a better way which meets employment needs and circumstances."

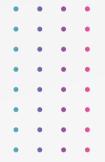
Shapiro believes that you should always get financial advice before embarking on any sort of investment. "Before choosing an appropriate person for advice, check that they are authorised by a regulatory body to provide that advice. Make sure you understand the advice you are getting and all the implications of any investment you are making. Don't dive into anything just because you heard it's good, or everyone else is doing it. It's always prudent to get

a second opinion, especially when dealing with retirement savings."

Says Viljoen, "A financial planner can provide a taxpayer with detailed explanations as to how to contribute to retirement annuities and so on, which are tax deductible, and which will increase your refund. Always make sure that as a taxpayer, you make donations to a registered public-benefit organisation/non-profit organisation which can provide you with a section 18A certificate. A donation is not deductible without this certificate."

While the economic climate in South Africa is tough, "technology and the changing face of work allows you to assess your own skill set and see if you are able to make extra income in your spare time", says Shapiro. "Keep updated with avenues where you may be able to have a 'side gig'. It's also important to ensure that your employer is okay with you doing something on the side."

He emphasises the importance of saving. "If you are able to set money aside at the end of the month, it's a very good idea to do so, instead of spending on unnecessary items that you want. If you are going to borrow money, make sure you know the costs of borrowing, and ensure that you have adequate finance to repay the credit. Ultimately, it takes a lot of discipline but requires you to be honest with yourself about your financial standing."





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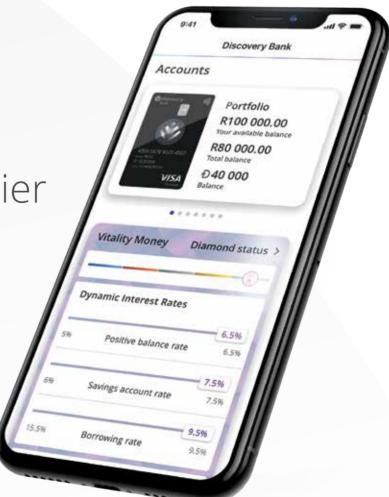
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Exchange control still exists – and it's a bit of a minefield

OPINION

hat's the future of exchange control in South Africa, and what impact does it have on offshore investment? Exchange control is a collection of financial regulations that are aimed at curbing capital flows from a country.

financial regulations that are aimed at curbing capital flows from a country. They are introduced primarily to stem the possibility of capital flight, which is when money leaves a country in vast amounts in that way depleting the foreign reserves of the country.

South African foreign reserves take the form of gold bullion and foreign currency stockpiles which belong to the state, and are a ready barometer of the wealth and financial well-being of a country.

Anyone can find out about South Africa's holdings as these figures are published regularly by the South African Reserve Bank (SARB) in what is known quite simply as the GFECRA (Gold and Foreign Exchange Contingency Reserve Account). It's an important asset on the nation's balance sheet.

Exchange control was introduced in South Africa in the 1930s, and has been retained ever since. Many frequently question the need for South Africa, in this day and age, to keep these controls in place. They were introduced in the post-depression era and pre-war years, but most countries have long since scrapped these controls either on a gradual basis or via a big-bang approach.

Israel is the best example of this. It chose the big-bang approach. The decision was made overnight, and the next morning, Israelis awoke to find that the shackles of exchange controls were removed. The Knesset took a gamble, yet a well calculated one. If it called it incorrectly, vast sums could have left the country immediately as the horse bolted once the stable door was opened.

In fact, the opposite happened. Money flowed into the country. A great success story indeed.

Another is Margaret Thatcher, who when she came to power in 1979, abolished the controls of 40 years. They were introduced at the outbreak of the war in 1939, and with one swipe of the pen, scrapped by her government in 1979.

South Africa, on the other hand chose the gradual approach. Perhaps afraid by the big-bang method, it has steadily softened the effect of exchange control.

The watershed occurred a decade ago. In October 2010, as part of his mini-budget, the minister of finance introduced measures that represented a major paradigm shift in policy.

The annual travel allowance of R750 000 was changed to a general special discretionary allowance (SDA) of R1 million a year, discretionary in the sense that the limitation of using it for travel no longer applied. Many people innocently contravened

exchange control by depositing travellers' cheques abroad – thinking it was legal – when it wasn't.

Anyone who did so and didn't avail themselves of the previous amnesty (2003) or special voluntary disclosure programme (SVDP) should still



approach the SARB but penalties may

Another change was the foreign investment allowance (FIA), which is currently R10 million per annum and at the time was R4 million, and was originally a once-off lifetime allowance.

This annual allowance is used extensively today by people wanting to invest offshore in shares or even apartments in Israel.

It's available to anyone who is over the age of 18, and whose tax affairs are in good standing. SARS issues a tax-clearance certificate which nowadays is completely electronic and is issued fairly efficiently in about 14 days.

It's permissible to bulk the

allowances within a family so that each one can invest offshore. For example, a father who has all the money may lend R10 million each to his wife and adult children so a family of four can take out R40 million in this way. Written loan agreements need to be entered into, but these can be simple in form.

Every year between January and December, the allowance can be used with a new, fresh allowance from January in the next year.

In contrast, the R1 million can't be bulked by a father (or mother) giving or lending the money to others. They effectively become "mules", and this is frowned upon by the SARB. A tax clearance is not required for the R1 million, which also runs for the calendar year.

If you use your credit card overseas whilst on holiday, this is deducted from the R1 million.

Interestingly, these limits haven't been altered in ten years, which hasn't taken into account the weakening in the exchange rate over the past decade.

For the really wealthy, the SARB does permit amounts above R10 million to be sent offshore.

It's usual for approvals to be given for amounts of several hundred million rand to be granted. The process here is a little different.

An application, say for R300 million is submitted to SARS which

then performs a thorough audit on

the taxpayer reviewing past returns and so on. It can take anything between three and six months for approval to come through. However, once approval is granted by SARS, the funds can be sent immediately. Monies exported under this dispensation cannot be settled on a foreign trust. They have to be in the individual's own name, and the investment portfolio must be sent to the SARB on an annual basis.

So the question can be asked if, effectively, we have exchange controls in place. We clearly do. They remain a minefield to negotiate, and often advice has to be sought before entering into a cross-border transaction.

It's often asked whether exchange controls will be completely abolished, and if so, when?

From a socio-political point of view, there is an argument that a measure of currency control should remain in place forever. Some may also recommend that these should be tightened so that funds should not flow freely but remain invested in South Africa, possibly in projects that create jobs. Watch this space.

*Anthony Chait is chief executive of Zeridium, a niche tax and exchangecontrol advisory consultancy. He was a non-executive director of the South African Reserve Bank from 2012 to 2015.

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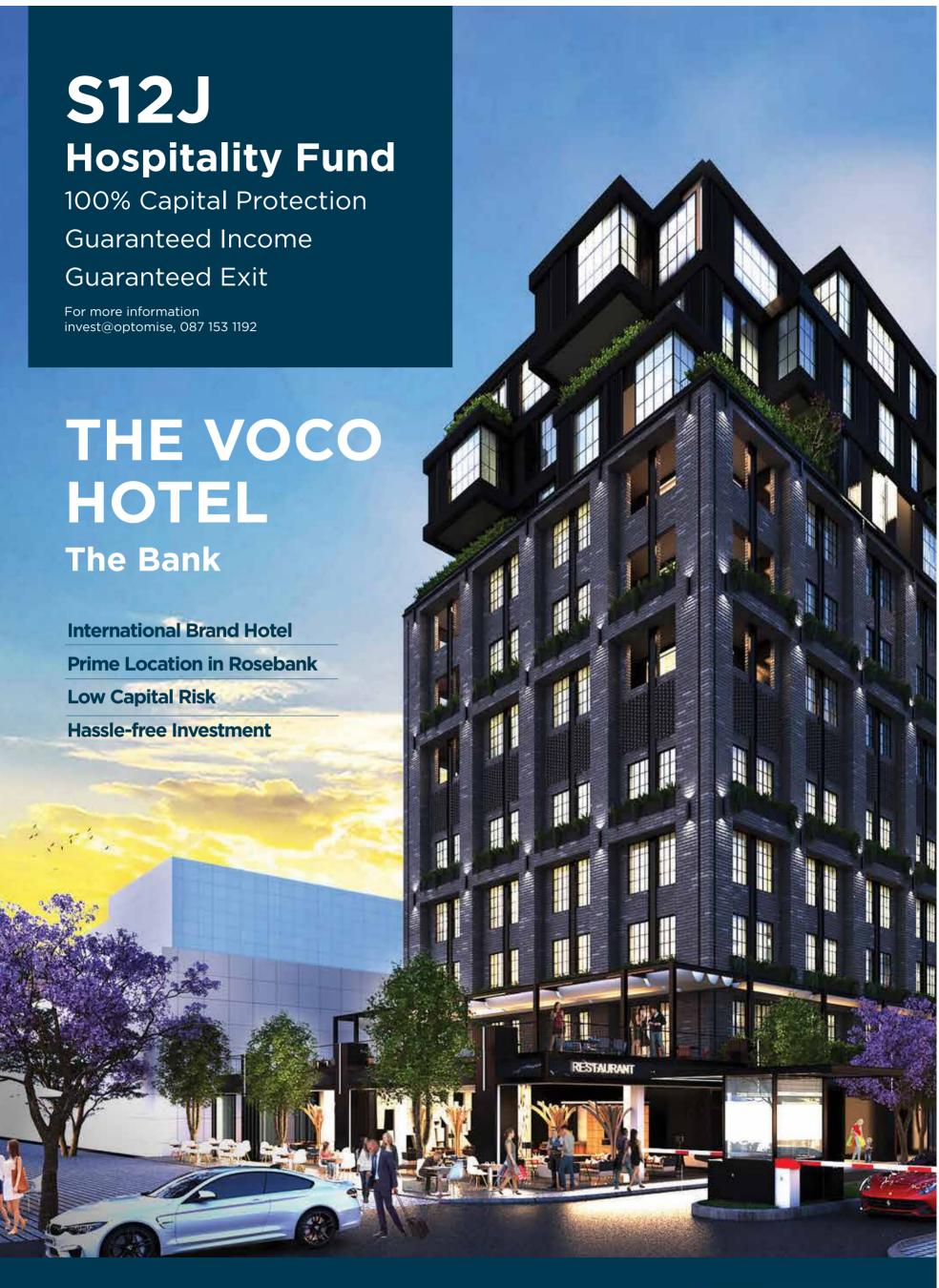


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Death is an expensive exercise worth planning for

OPINION

ery few people enjoy thinking about death. Even fewer wish to talk about it. So it's hardly surprising that so many people die without a will – or even an up-to-date will.

Not only should you make sure that your will is up to date, but you should embark on some estate planning to make sure that your will doesn't end up a hollow document – just words that have no practical effect, or worse, that leave your spouse or child with debt after you die instead of a healthy inheritance.

Dying is a costly exercise. One immediately thinks of potential doctor's bills and funeral expenses. But the truth is that there are many additional fees and taxes that you probably aren't aware of. I would like to highlight just one of these other "unknown" liabilities: executor's fees.

An executor must be appointed to wind up your estate. While you are free to nominate anyone you chose to be the executor, the master will generally grant the appointment only if that person is assisted by a practicing attorney, practicing chartered accountant, a board of executors, or a registered trust-administration company. So, while you may appoint your surviving spouse, the reality is that unless this person is suitably qualified, one of the abovementioned professionals will have to assist in winding up the

The executor is entitled by law to charge up to 3.5% (plus VAT if a VAT vendor) of the gross value of the property in the estate. An agent of the executor is likewise entitled to charge a fee – by agreement normally up to 3.5% plus VAT or a professional fee. If an agent (not the executor) is doing the work then the executor shouldn't charge a fee, only the agent's fee should be charged.

Practically speaking, the executor's fees cannot simply be avoided by appointing a family member or friend. Winding up an estate requires detailed knowledge of the process and is an administratively intensive exercise.

An estate planning exercise should take this fee into account, and make provision for it.

What is "property" in your estate? The simple answer is every single asset held in your name. Your shares, the money in your bank account, your house or houses, your car, and so on. Imagine that you have just purchased a house and the house is bonded, and so at this stage is not even really yours. Should you pass away, not only will the bank be a creditor in your estate (in respect of the outstanding bond), but the executor will also be entitled to his fee of 3.5% on the gross value of the property. Put simply, if you bought the house for R3.5 million (bonded or not), the executor's fee on this asset alone is R140 875 (including VAT). Where will the money come from to pay this fee?

If you don't have sufficient cash in your estate to pay the executor's

STEVEN DAVE

fee, either your heirs must personally find the money and pay it into the estate, or estate assets will have to be sold to pay the fee. Consider being forced to sell assets in the current economic climate. Will you receive a fair price? If your heirs don't have the cash and don't want assets to be sold, they will have to obtain a personal loan to pay the cash required into the estate. Would they qualify for the loan? What interest rate would be levied? This is a situation to be avoided at all costs. If your estate doesn't have the cash to pay the executor's fee, life insurance can be taken out to ensure that on death

If you are married in community of property, then the spouses have only one, joint estate. While they may have assets registered in their own names, the reality is that all of the assets, regardless of whose name they may be in, belong to the joint estate not the individual. This means that on the death of one of the spouses, the executor deals with the entire estate. The surviving spouse can't deal with "her" assets until such time as the executor has unwound the joint estate and allocated her share to her

the money required is available.

The executor is thus entitled to charge a fee based on the gross value of the joint estate, not on only 50% of the estate. Estate planning for each of the spouses must thus take into account the executor's fee based on the entire estate, and there must be enough cash to pay this fee.

Of course, the question is where will your surviving spouse get the cash to pay the executor's fee? Will assets have to be sold? The first step is to make sure you know how much the executor's fee is going to be, the next step is to make provision for it. Possible options would be to have enough savings to pay the fee, or comfort with the fact that certain assets must be sold. The solution that will cause the least disruption is to ensure that you have enough life cover in place in order to provide for the executor's fee. This will place the least pressure on the surviving spouse.

In my experience, you need not only have a well drafted, valid, and up-to-date will, you absolutely need to be sure that proper estate planning analysis has been done. I have highlighted only one aspect - executor's fees - but there are other taxes and fees that must also be paid, so it's imperative that you partner with a financial adviser to ensure that you have a clear picture of the rand amount required to pay all your creditors (including the South African Revenue Service) as well as to pay for the actual winding up and administration of your estate (the executor's fees). In this way, you can ensure that you achieve your and your family's financial freedom.

 Steven Dave is an executive financial advisor with Liberty, and holds the CFP designation with the Financial Planning Institute.

Coaxing consumers: the psychology of reward schemes

MIRAH LANGER

alk into almost any store, or sign up for any insurance, health, or banking scheme, and you will be invited to join a reward or loyalty programme. However, have you ever wondered about the psychology behind those enticing offers of a free hot or cold beverage, extra discounts, or even cold, hard cash back?

"These businesses are using a concept in behavioural economics called 'nudge'," says behavioural economics lecturer David Zidel in an interview with the *SA Jewish Report*.

"They are nudging people to behave in a certain way that would supposedly be good for the company and the individual"

He says, ideally, the situation creates a win-win for consumer and company. "[The reward scheme] will bring more loyalty and more business to the company, but it will work only if it works for the customer as well."

Companies use these kind of cash-back schemes to entice customers to remain loyal to them when shopping.

"That's the premise. What they're trying to do is ensure that if you shop more and more often at a particular spot, they'll give you more and more rewards. It encourages you that this is going to be of benefit because it's like getting, in the old sense, a kind of a bulk discount."

In fact, observes Zidel, who lectures behavioural economics at a number of business schools in South Africa, the psychological principles being used are "nothing new".

"The difference is that before, instead of getting cash back, you would go into the store with a coupon."

As such, these schemes are a kind of grown-up version of previous paper promises of savings, using the possibilities of technology.

"The psychological implication of a cashback is that if [in the past] a company said to you, 'You will get 5% off your purchase, well that doesn't feel like much," says Zidel.

"However if [now] the company accumulates all these '5%s' and at the end of the month or the end of six months, it gives you a few thousand rand back, well now it has an impact. Now it feels substantial."

Zidel says that studies have proven definitively that a significant proportion of people are incentivised by these kinds of scheme, including ones that promote behavioural change such as getting healthier.

What the studies have not yet conclusively proven

though is whether these outcomes are best achieved through schemes that reward or punish you. As such, some companies are experimenting with a combination of both. For example, they might offer upfront benefits which, if certain guidelines aren't followed, will then be withheld or withdrawn.

Dinesh Govender, the chief executive of Discovery Vitality, one of South Africa's most well-known behaviour-change incentive schemes, says the psychological principle of "nudging" customers has certainly proven successful in its case.

"Knowing you will benefit in health, but also earn tangible rewards, anything from a simple cup of coffee, to devices and travel, means your healthy lifestyle is twice as fruitful."

The evidence from the organisation's customer base is that "encouraging setting small, incremental

goals for change rather than a single large goal" does indeed lead to "habit formation" in the

long run.

From a business
point of view, the
company too is able
to reap rewards
as by becoming
healthier, the risk
profile of customers is
lowered, "which improves

Discovery's business performance through lower insurance claims".

The company has traced the concrete outcomes of some of its incentives and found that, for example, many people that use an incentive such as getting an Apple Watch to track physical activity do, in fact, become more active. Company statistics show that on average, people increased their activity levels 34% after this purchase. Furthermore, it found that along with the positive incentive of getting the watch upfront, the possibility of having to pay back the money for the watch – if activity levels are not maintained – also incentivises people to stay physically fit.

Turning specifically to the psychology behind store cards such as those issued by supermarkets, Zidel says that while the main aim of these companies is to obtain long-term customer loyalty, the data that they gather is an additional benefit.

"There are some companies that are using the data in a very efficient way, and are really getting to understand their customer."

For example, it allows companies to home in on targeted advertising.

"If they understand what you are buying on a monthly basis, then they can offer you other specials that talk specifically to you. For example, if they know that you order kosher meat, then whenever there is a special, they can send you a message rather than just bombarding you with adverts for bacon," he says.

Retirement planning is for the young

>>Continued from page 9

present state of their financial affairs to best prepare for the future.

"What it boils down to is that debt levels are way too high, spending is way too high, and the amount of planning that takes place is almost non-existent.
Unless you get that right, you will hurt yourself."

On the positive side, says Kayle, his experience in educating people in financial literacy has shown that these problems are solvable, and change can take place quickly.

"It doesn't matter what your role is in the family, whether you have managed money or not managed money, at some point in time [on retirement], you are going to have to live on your investments. You are going to have to know how to manage them, build them, and draw from them without damaging the amount [you will need] to sustain your lifestyle."

When it comes to making smart financial choices in the present to preserve the future, Rabson gives the example of how when people change jobs, they often take the money from their previous company's pension funds and spend it.

"We need to train them not to do that. They have to preserve the money otherwise they will then be



starting from scratch."

Both Kayle and Rabson caution that even once a person hits retirement, they need to continue to exercise restraint in their spending.

"Take what you need, but don't start hammering your fund. We need to encourage people to draw down responsibly once they are in retirement," says Rabson.

Ultimately, with careful

planning, there is much to be upbeat about, says Kayle.

"You have got financial planners who are more skilled than they have ever been; you have financial instruments that are more advanced than they have ever been; you have access to knowledge that was not available to consumers 20 years ago in terms of transparency. There has never been a better time."



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1. Yield: Dividend and increase in NAV (annualised) on net capital

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PERFORMANCE RESULTS

2019 Investors









Tracking targeted Percentage of returns of 18% p.a. capital invested

Dividend scheduled for Q1 2020

1. Projected year one dividend yield on net capital

Zimbali Capital Ltd (VCC-0124 - FSP 49374)



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INVESTMENT HIGHLIGHTS









Aurik Capital Ltd (VCC 0119 - FSP 48928)

For more info, setup a meeting with our fund managers by emailing invest@jaltech.co.za

Kosher tax: nothing more than anti-Semitism

JORDAN MOSHE

o most of us, a *hechsher* simply means that a product is certified kosher and can be served at a meal in almost any Jewish home. For some conspiracy theorists, however, it's a sign of something far more sinister: a secret tax levied against unwitting consumers which benefits rabbis and Israel.

Few people in history have been the target of conspiracy theories as frequently as the Jews. Whether accused of baking matzah with Christian blood or planning to take over the world, the Jewish people are supposedly behind almost every scheme conceivable. Believe it or not, this includes a devious plan involving kosher-certified products on the shelves of grocery stores, designed to ensnare shoppers innocently going about their weekly shopping.

Although theories vary, the premise of the so-called kosher tax is that Jews extort food companies and those who buy their products for the cost of certification. Supposedly, the funds are then passed on to causes that benefit rabbis and promote Zionism or Jewish institutions in general.

In the West, the belief in the existence of such a tax took root during the 20th century, when kashrut authorities began awarding kosher certification to industrial-food manufacturers on a large scale. With kosher-certified foods sometimes carrying a higher price than non-kosher alternatives, a conspiracy theory was conceived that the extra money must be going somewhere, and that destination was probably Jewish.

According to the Anti-Defamation League (ADL), attacks on the labelling of food with the symbols for kashrut have been

a standard ploy of anti-Jewish bigots for decades. As a Ku Klux Klan (KKK) pamphlet reads, "Jews have discovered a way to coerce business to pay taxes directly to Jewish organisations and pass the cost on to the consumer."

The pamphlet states further, "American families are paying tribute to Jews every time they sit down at the table to eat and in many instances, polish their shoes, silver, or wrap leftover Thanksgiving turkey."

Similarly, La Voz de Aztlan, a tiny extremist group based out of Los Angeles, circulated an email in 2003 regarding the alleged "kosher nostra scam". It claimed that major food companies throughout America actually paid "a Jewish tax amounting to hundreds of millions of dollars per year in order to receive protection. This hidden tax gets passed, of course, to all non-Jewish consumers of the products. The scam is to coerce the companies to pay up or suffer the consequences of a Jewish boycott."

The group also alleged that the perpetrators of these elaborate extortion schemes were "Rabbinical councils that are set up, not just in the United States, but in other western countries as well." They claimed that a rabbi would typically approach a company to warn the owners that unless their product was certified kosher, they would face a boycott by every

Jew in America, writing, "Most, if not all of the food companies, succumb to the blackmail because of fear of the Jewish dominated media and a boycott that may eventually culminate in bankruptcy."

The accusation is that these companies pass the cost on to their consumers, concealing the true meaning of the stamps on their products and the amounts of money being paid to the extorting rabbis.

The conspiracy has been debunked repeatedly for decades, with Jewish and non-Jewish investigators alike proving empirically that the allegation is utter nonsense and blatantly anti-Semitic. Old as the canard may be, Canadian political candidate Louise Mailloux decried a "tax" levied by Jewish and Muslim groups against Canadian consumers as "theft" in 2014.

In truth, while kosher-certified foods can be more expensive, the additional charge is minimal, and virtually all the profit goes to the manufacturer, with a portion paying the salaries of the kashrut organisation's staff in some instances. According to the ADL, while a cost is involved in certification, "The cost to the consumer for this service is a miniscule fraction of the total production overhead; it is so negligible in practical terms as to be virtually non-existent." Indeed, multiple reports mention that in 1975, the cost per item for kosher certification was reported by

the *New York Times* to be 6.5 millionths of a cent (\$0.000000065) for a frozen-food item.

Even in cases where the cost of kosher is more substantial, the average consumer isn't burdened with extra expense. Such is the case where kosher slaughter (shchita) is concerned, with the technicalities of inspection, processing, storage, and quality of kosher meat resulting in prices higher than non-kosher alternatives. Only those who opt to buy the kosher option are affected, with those who buy normal meat paying nothing at all.

Moreover, many have rightly argued that if manufacturers didn't find certification profitable, they wouldn't engage in the process, and that the increased sales resulting from kosher certification actually lowers the overall cost per item. In addition, evidence suggests that it's not only Jews who buy kosher-certified products, but that certain Christians and even Muslims prefer kosher items because they believe kosher means better quality.

If anyone can complain about an actual tax on kosher food, it's the Jews. Historically speaking, a kosher tax did exist and was levied against Jews themselves. Several European states (among them the Habsburg empire, Germany, and Moldavia) imposed different variations of the kosher tax on the Jews, primarily on meat. This included the Russian Empire's "Box Tax" which required Jewish citizens to pay for each animal slaughtered in accordance with kashrut rules and for each pound of meat sold.

Therefore, any argument that kashrut certification is a form of consumer extortion is nothing more than a thinly veiled invocation of anti-Semitism.

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7 – 14 February 2020 SA JEWISH REPORT 21

What a difference a year makes

t the beginning of last year, we sent out a piece to clients under the heading, "Living in interesting times." It followed one of the most turbulent quarters in the markets since the global financial crisis, with the S&P 500 reaching an all-time high in September 2018 before promptly shedding nearly 20% in the ensuing three-month period. As a result, many investors feared an extended bear market a year ago, especially given that a number of strategists had been calling a "top" based on elevated valuation levels for some time before that.

Our response to this was similar to the message we've been sending out to clients whenever financial markets appear to take a breather: it always pays to remain invested for the longer term, so why change now?

A year later, we are therefore pleased to report that this strategy of staying the course has once again paid off, with the S&P 500 adding about 30% over the ensuing 12 months, and equities reaching numerous consecutive all-time highs throughout the past few months of 2019.

January 2020 started in a similar vein. On the first trading day of the year, global equity markets closed at yet another record level. While investment morale could hardly have been worse twelve months before, a much more positive outlook has evolved since then, based on increased optimism that the much vaunted trade war between the United

States and the rest of the world (most notably China) appears to move ever closer to resolution, as well as the fact that a global recession no longer appears likely (in spite of some yield-curve inversion and lots of worries in this regard a short few months before). At the same time, the US consumer was, of course, also benefiting from a significant wealth effect thanks to good employment statistics, record house prices, and all-round strong markets.

Against this background, confidence levels were at an all-time high, and there was a growing consensus that 2020 was going to be another positive year for equities.

Then everything appeared to change, practically overnight, with the news that Iran's top security and intelligence commander was killed early on 3 January in a drone strike which was authorised by US President Donald Trump. Suddenly, confidence evaporated from the market, and all bets were off. Equity futures turned negative, and gold and oil prices spiked. Many people feared the worst. Some still do.

It's at times like this that some investment strategists will argue for a "risk-off" approach, with lesser allocations to equities, for example. But why tinker with your portfolio?

Not to be flippant about the continued

CREDO

WEALTH

threat of strikes in the Middle East or the grave possibility of World War III (a topic which has, of course, been trending on Twitter), we would argue that you probably have much more to fear from war itself than any perceived risk based on investment exposure.

In addition, bear in mind that we have been living with essentially this kind of geopolitical risk for a few decades now, with multiple terrorist attacks around the world, for example. In spite of this, the global economy has kept on growing, free markets have survived, innovation continues apace, and a large number of companies are thriving as a result. All of this has contributed to unprecedented stock-market gains over the period.

As it happens, only days after the initial rumours of war, financial markets started to stabilise, and global equities have been trading at all-time highs once again. Only time will tell how the situation plays out.

At Credo, our investment philosophy is to identify matters of strategic importance and focus on methodologies that have proven to be robust through a variety of

market cycles rather than fixating on short-term news flows and forecasts. Important as it may be for a whole host of reasons, I would suggest that even the killing of a military leader in the Middle East and the tensions resulting from it ultimately boil down to an example of such short-term news flows. Consequently, we remain fully invested on behalf of clients in well-diversified portfolios of quality assets

ADVERTORIAL

Does all of this mean that we have a bullish outlook for the year ahead? No. In fact, it would be remiss of us not to point out that the market isn't cheap compared to historic norms, and hence we're at pains to manage expectations accordingly. But by the same token, we're not bearish either. We simply don't believe that any such ex ante view adds any value to a client's portfolio positioning.

acquired at reasonable prices.

If we thought we were living in interesting times a year ago, the world is probably an even more interesting place today. Which means that the investment environment has probably become even more challenging – but only for those who tend to focus on tumultuous news flows, or base their strategy on forecasting a range of outcomes. This is clearly a minefield if ever there was one, and definitely one which we will continue to avoid at Credo.

Deon Gouws – chief investment officer, Credo Wealth

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From piggy bank to pocket: making money matter to kids

MIRAH LANGER

hree piggy banks and a wallet is the start-up kit needed by parents to begin to teach their children the value of money, according to human potential and parenting expert Nikki Bush.

"The first piggy bank is for charity. This is about developing their kindness, empathy, and compassion," says Bush, the coauthor of Future-Proof your Child, in an interview with the SA Jewish Report.

"The second piggy bank is for

savings to spend on something special in the short term."

The length of time for the shortterm savings, whether it be weeks or a few months, needs to be determined by the age of the child, says Bush.

"Remember, children need concrete learning, so the smaller they are, the shorter the saving time needs to be, and the quicker the purchase needs to happen."

The final piggy bank should be used for savings that will be invested for long-term growth.

"This is the one where you might

say to your child, 'For every R20 rand you put in, I'll double it, and you will be able to put it into your bank account."

This will even start introducing children to the idea of compound interest, Bush says, a critical element for children to learn as it is the first step towards understanding not just how to make money, but how to make

A wallet is necessary to teach children about value, which they best learn by dealing with cash.

"[Nowadays], a lot of what

we pay for, we use credit and debit cards, store accounts, and internet banking. So there's a lack of concrete learning in a cashless society."

As such, it's important to start by giving young children real pocket money every week – something which for older kids will take the form of an allowance.

Furthermore, by the time their children turn seven, parents should open a bank account for them. "It's almost a rite of passage, and it's important to make quite a big deal of it: Take your children into the

bank, take photographs of them, and maybe take them out for a milkshake afterwards to celebrate, because this is the beginning of their saving and spending journey."

Bush says parents needed to get rid of the idea that when it comes to children, they need to provide them with more than they ever had.

"The important thing is not the stuff that we give them, but the abundance mindset."

That abundance mindset is "created through experience, working with real money, and teaching children how to grow wealth for the long term".

In fact, says Bush, learning delayed gratification is probably a key lesson when it comes to teaching children about the value of money.

Another critical lesson for children to learn is to deal with consequences when it comes to

"So, if they use all their pocket money to buy some 'junk' toy and sweets, and then there's no money left, well then there's no money left."

She says discussion needs to be had with older children about the cost of possessions like cell phones.

Parents need to make agreements with their children, for example, about what will happen if the cell phone breaks and whether the children will be responsible for some kind of payment towards repairs.

"If children are not part of these conversations, then they have no idea how insurance works, or that there is an excess." The same principle can apply to children at tertiary institutions.

"Do you have an agreement with your children as to what you are going to pay for and what they are responsible for paying for? What if they fail the subject? Is it just expected that you will pay for a redo, or are they going to contribute?" asks Bush.

She says it's likely that if children have to make some kind of financial contribution in the event of failing, it will ensure that they take their studies more seriously.

"The trap that we fall into is that we don't connect money with effort. We don't talk to our children about the fact that we work x number of hours a day in order to earn the money we

Parents need to chat to their children about what trading means. For example, the next time they have a doctor or dentist appointment, parents can explain how this professional is "selling their knowledge and experience to us for money". Parents can then link this to the work that they do, allowing children to begin to conceptualise how money is made via energy and effort.

This also means that parents should not do things like simply paying money for raffle tickets from a school on the child's behalf.

"What we should rather be doing is ensuring that we hand over the responsibility to our children to go and visit granny and grandpa, aunts and uncles, and knock on doors of friends. They need to absolutely, in a practical way, connect the dots."

Bush says parents need to look for everyday teachable moments, whether it is making supermarket shopping fun by turning brand comparisons into a game, or playing board games like Monopoly.

For too long, money has been somewhat of a taboo subject. "It's like sex; we don't talk money and money goals," she says.

Yet, the reality is that children are already the target of emotionally manipulative marketing campaigns.

"Children have been at the crosshairs of extreme marketing by big brands that tell them if you have this, you'll be happy; if you have this, you'll be part of the crowd; you'll be acceptable. These have huge emotional connotations for our children. We need to have conversations with them about the difference between needs and wants."





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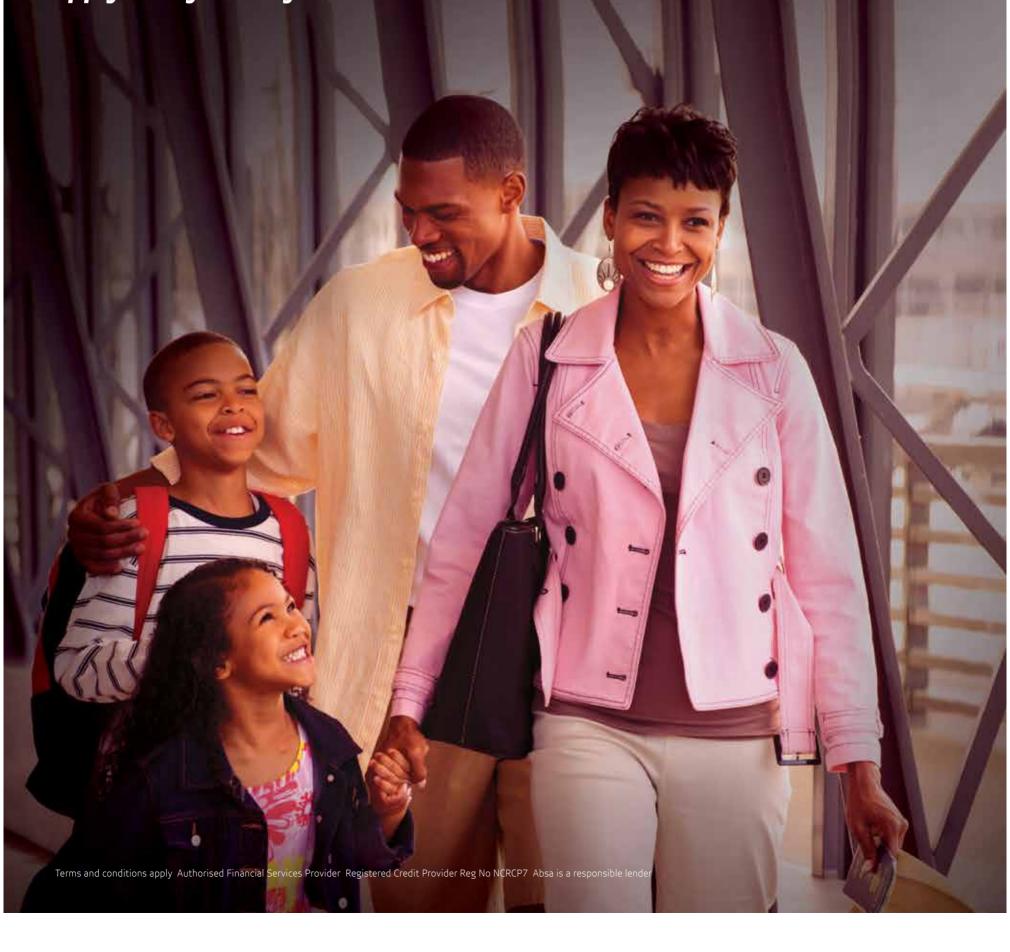


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Celebrating the Rebbe, 70 years on

JORDAN MOSHE

he Lubavitcher Rebbe may have passed away in 1994, but his legacy still resonates throughout the world.

Chahad rabbis and members of the Johannesburg Jewish

Chabad rabbis and members of the Johannesburg Jewish community gathered in Sandton on Sunday morning to mark 70 years since the Rebbe, Rabbi Menachem Mendel Schneerson, assumed the leadership of the Chabad Lubavitch movement.

Nando's founder, Robbie Brozin, said, "Every time I visit New York, I visit the *ohel* (grave) to get a *brocha* (blessing) from him."

While in New York 15 years ago, Brozin decided to visit Schneerson's grave for his father, who was ill at the time. "A driver arrived to take me to the airport from my hotel," he recounted. "He was a very grumpy individual, and I tried to convince him to make two stops – first at a deli for a white-fish bagel, and then at the obel."

After successfully convincing the driver to stop for the bagel (buying a sample for him in the process), Brozin tried to arrange the second stop.

"He just wasn't interested in going there," said Brozin. "I offered him money, and after some negotiating, he agreed to take me there for \$100 (R1 491). He asked me why I wanted to go there so badly, so I explained to him that it was for a blessing from a very significant rabbi for my father."

At this point, the driver became completely silent. "He just stopped talking. He completely dried up. We arrived, I got out to visit the *ohel*, and he still didn't say a word."

After visiting the grave, Brozin returned to an entirely unexpected sight. "I came back to find him sobbing," he said. "I asked him what the problem was. He said to me, 'When you got out the car, I could think only how good a son you are to your father to honour him this way. I thought then how good a father he must be to you to have you do this for him. I haven't spoken to my own son in 20 years, and I decided to call him while you were visiting the grave. We had the warmest conversation we've had in years. I don't know what this place is, but it brought blessing to my life.'"

Brozin believes that this story shows the power of the Rebbe's *brocha*.

"The driver said his life had been changed," Brozin said. "The Rebbe always thought differently. He talked about bringing light to a dark world, the very essence of Chabad. His *brocha* and vision is something we all live with today."

Rabbi Moshe New, the head of the Montreal Torah Centre, also illustrated the unique character of the Rebbe and the Chabad movement he inspired.

He cited an article that had been in the Israeli media in which the author, American Orthodox Rabbi Elchanan Poupko, questioned

(after an encounter with a Chabad Rabbi) why only Chabad goes to such great lengths to embrace Jews all over the world.

"Rabbi Poupko asked,
'Didn't I learn the same
Torah that he did?
Wasn't I also taught that
loving your fellow Jew
is the great principle
of the Torah? Why is
he doing this, and not
me? Why is it more the
responsibility of Chabad than of
any other Jew?'"

New illustrated Chabad's uniqueness with an anecdote related to him recently by Dovi Henig, a *shaliach* (religious emissary) who had been posted with his wife in Chengdu, China, by Chabad.

Rabbi Menachem Mendel Schneerson

"Soon after they arrived, an Israeli consulate was established in the area," New said. "Henig and the consul became very close, and one day had a conversation about how it happened that Israel chose to open a consulate in Chengdu.

"The consulate and other diplomats had discussed where to open new branches in China. The official in charge said to look at where Chabad had opened, saying that where a Chabad house stood, they would open a consulate."

It was then that Henig revealed an astonishing twist that had brought him to Chengdu. According to New, Henig had arrived in Chengdu to find that the promised welcoming party was conspicuously absent at the airport. When he inquired where it was, he discovered that he'd arrived in the wrong city in China. However, this made no difference to him.

"Dovi said, 'We've arrived in Chengdu. We are the Rebbe's *shlichim* (emissaries), and this is where we will stay'," said New.

"Dovi never met the Rebbe, but if you wake him up in the middle of the night and ask him who he is, he will say he's the Rebbe's *shaliach*," said New.

"How is this possible that young men and women go to all four corners of the globe with a sense of commitment? They're

of a dream. They consider themselves personal emissaries of the Rebbe."

He related another anecdote, this one set in Israel just after the war of 1967 at a time when the Rebbe encouraged people to lay tefillin.

"A story is told of a train travelling across Israel, and in one cabin sits an Orthodox rabbi," said New. "An officer alights in uniform, and the rabbi sees him. He approaches him, and asks if he wants to put on tefillin, but he declines. At the next stop, a Chassid boards

the train. Many believe it to be Rabbi Mendel Futerfas, a survivor of the Russian gulags. "He has a brief conversation with the officer, and the office puts on the tefillin. The other rabbi observes this, approaches the officer, and asks how the Chassid has succeeded where he failed.

"The officer replies, 'When you asked me to put on tefillin, you were saying, 'Put on tefillin because you are Jewish. When he asked me, I felt he was saying, 'You're Jewish, so you have an opportunity to put on tefillin.'"

New said both anecdotes illustrate the impact of Schneerson's legacy and teaching.

"What the Rebbe has taught is this: I'm Jewish, and I don't need tefillin to be Jewish. Instead, it's a *mitzvah* (commandment) that enables me to express my Judaism. It liberates my true self." He thus returned to Poupko's original question, saying, "Why does Chabad do all this? Why does it inspire *shlichim*? The answer is the Rebbe. He makes people feel."









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The importance of keeping shuls relevant

JORDAN MOSHE

owever much you may enjoy them, chazzanut (liturgical singing) and a hearty kichel and herring are no longer the attractions they once were. Shuls that once relied on these kinds of offerings to attract a weekly crowd on Shabbat are striving to remain relevant in the 21st century. For many, membership is dwindling.

How can our local shuls compete with more appealing alternatives?

According to Rabbi Yossi Goldman of Sydenham Shul, the traditional shul-going Jew who is looking for an inspirational service is sadly a dying breed. "The new generation isn't necessarily looking for it," he adds. "It comes down to reaching people personally in order to create an interest they don't have naturally."

Waverley Shul's Rabbi Gabi
Bookatz says, "People are losing
interest in shul because the old model
doesn't work anymore. The reality
is that the category of traditional,
middle-ground Jew is slowly fading
away, with people either moving
towards more religious enclaves in
our community or becoming more
assimilated. People in the middle are
few and far between."

Rabbi Osher Feldman of Gardens Shul in Cape Town says the consensus seems to be that it's more difficult to attract secular people to shul today than it was in past generations. "Perhaps there used to be a greater social expectation to attend shul," he says. "People are either becoming more religious or less affiliated."

In 2017, Chief Rabbi Dr Warren Goldstein launched the Bright Spots initiative, a national workshop for local rabbis and community leaders which aimed to highlight some of the most successful shul projects geared towards attracting members. At the time, 11 South African shuls were identified by the initiative for a variety of unique approaches to attracting members, ranging from the student-exclusive minyan offered by Ohrsom Student to a streamlined, delay-free service at The Base Shul in Glenhazel.

Goldstein says the initiative served as a catalyst for creative thinking.

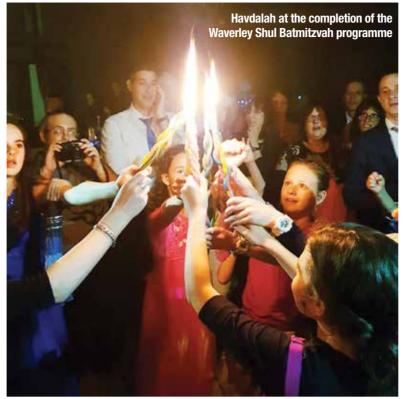
"Bright Spots recognised that we live in changing times, and shuls need to give real creative thought to addressing people's needs and ensuring that shul remains a centre of Jewish life in South Africa," Goldstein says.

"People are genuinely searching for a connection to a Jewish identity, spiritually, G-d, and fellow Jews. Shuls have so much to offer, and the project made me confident that our community can deliver."

He says many shuls have applied themselves to the challenge since the first conference in 2017, yielding a number of initiatives.

"People need what the shul has to offer," he says. "Community, social cohesion, support, spirituality, connection to identity – it's a matter of presenting it in the right way. There's a lot of fresh thinking taking place, but there's a lot of work to be done."

According to Bookatz, successful shuls are primarily more niched, focusing on delivering a particular



product to a certain segment of the community. On the one side, more religious enclaves employ a successful formula by offering the right product in the right space for a niche group. On the other, certain shuls devote themselves to providing an open environment in which the non-religious feel welcome. This is primarily offered by Chabad.

"Chabad is fulfilling the role the old traditional shul played twenty years ago," he says. "They're doing something right. Their rabbonim are raised in a culture of welcoming people without judgement, driving chesed [kindness] on many fronts, and creating a comfortable, informal space which is inviting and social."

Bigger, traditional shuls, however, aren't keeping up. "They're more formal, have expectations of how services should be run, and how formal people need to be," says Bookatz. "They often feature a committee sitting in the box, a choir, or davening without any talking whatsoever. They have their value, but it's not an attractive option for someone who is disconnected."

Moreover, he says many shuls are failing to provide levels of intellectual engagement that can match that offered by other sources. Says Bookatz, "Many people today have access to high-level educational material and intellectual content. TED Talks, online courses, and other similar offerings have created an egalitarian space in which men and women of all ages have access to top intellectual stimulation.

"These people come to shul and expect to be engaged on the same level. Unfortunately, many rabbis are sharing information that's sometimes not just irrelevant but uneducated from a historical, psychological, or educational perspective. It's no wonder people are distant – they'd rather turn to their phones in the comfort of their homes for engagement and inspiration."

Therefore, Bookatz urges rabbis to get in touch with the modern world, tap into contemporary intellectual offerings, and couple them with relevant Torah lessons. "The Torah offers guidance on matters like social responsibility and environmental issues," says Bookatz. "Judaism engages with the subjects which interest people, and rabbis need

to shed the light of Torah on these topics and help people navigate them."

Beyond providing intellectual stimulation, it's essential that rabbis be accessible and relatable, serving as an address for more than just religious questions.

"People are looking for a rabbi who they can establish a personal relationship with, and who will guide them through their life experiences," says Feldman. "Whereas in the past the rabbi could have been aloof, today, particularly in mainstream traditional communities, people are looking for a rabbi they can relate to. A rabbi with the personal touch, with empathy, sensitivity, and understanding."

The same must hold true for shuls themselves, with the need for social spaces that cater to more than just spiritual needs.

Shuls across our community have taken up the challenge, conceiving an array of events and activities aimed at enhancing ties with members. These include offerings like aftershul kiddush bonanzas featuring guest entertainers, massive brochas held outside in the street, and even campaigns encouraging shul-goers to bring an unaffiliated friend to a service. On a more personal level, rabbis are also meeting congregants for casual weekday catchups over coffee and hosting intimate dinners limited to a few guests only. Youth

is also a focus, with customised shul programmes and youth centres being developed consistently.

Bookatz, Feldman, and Goldman stress, however, that events can accomplish only so much, and personalising the experience as much as possible is key.

"A successful community isn't one that offers the most programmes, but one in which the leaders understand the specific needs of their community members," says Feldman. The success of a shul is not only about new and exciting initiatives, it's also about getting the basics right."

This means investing not only in congregants, but in rabbis, says Bookatz.

"The shuls which thrive are those who've invested in their rabbis, who in turn invest in people who then feel part of something," he says. "We need to invest in our rabbis to give them the skills to invest in others.

"Essentially, shuls need to cheer for people when they arrive. People who don't engage in shul are craving it. The rate of loneliness is skyrocketing, and social media makes it worse. People are lonely and want to belong. Shuls can make them feel welcome."

Branching out to tackle climate change



GILLIAN KLAWANSKY

n a world increasingly feeling the impact of climate change, a festival like Tu B'Shvat which celebrates nature's revival is more relevant than ever. Planting trees, a common part of the festival, is, in fact, one of the most powerful weapons in the fight to save our planet.

"From trees to water to the earth, tree planting represents the preservation of the symbiosis of the earth's elements," says Beverley Price, the education officer of the Jewish National Fund of South Africa (JNF-SA). The organisation supports Israel and South Africa by promoting eco-consciousness and environmental education.

Given the challenges the earth faces, tree planting has become increasingly vital. "In our times, technological-industrial efficiency, product diversity, and greed have led to global warming – a gradual increase in the overall temperature of the earth's atmosphere generally caused by increased levels of carbon dioxide and pollutants."

Trees, together with plants, algae, and certain bacteria, can tackle this through photosynthesis, a process whereby they absorb carbon dioxide and turn it into oxygen. Sean Hide, the founder of Grow A Tree, a social enterprise that offers environmental education and promotes tree growing, explains further.

"Trees are considered to be a carbon sink – anything that takes in more carbon than it emits as carbon dioxide," says Hide, whose organisation has distributed more than 500 000 seeds to date. "Carbon dioxide is the main contributor to the greenhouse effect which is causing climate change. Therefore, planting more trees leads to less carbon dioxide. The more trees we plant, the more natural elements there are that absorb carbon dioxide from the atmosphere."

Trees are instrumental in maintaining the functioning of the ecosystem. "Trees improve water quality by slowing down how fast rain falls into the earth," says Price. "They help water soak into the soil. The roots prevent soil erosion, and hold back on water loss in storms. Trees serve as natural filters to protect streams, rivers, and lakes. They keep up with our overconsumption, and restore the carbon dioxide-oxygen equilibrium." While even one tree makes a difference, entire forests have a massive impact, adding more moisture to the air thereby increasing animal life and biodiversity, says Hide.

There are numerous tree planting programmes around the world, but more needs to be done, he says. Alongside various global campaigns, hundreds of national initiatives exist with notable achievements including Ethiopia planting more than 300 million trees in a day.

"I don't think South Africa is doing enough to plant trees," says Hide, "but there are many problems the country is dealing with. Growing more trees would create a lot more jobs and be a solution to many more problems if the government added it to its agenda, but I understand that it has serious mandates already. That's why I mainly focus on schools and on encouraging corporates to plant trees to get some of their profit into the ground."

Hide also highlights the Spekboom challenge currently taking place in South Africa. Here, individuals and organisations are planting Spekboom plants and sharing photos of them on various social media channels. The Spekboom absorbs the highest amount of carbon dioxide when compared to any other plant in existence, and needs only half the water other plants require to survive.

Israel's example, in which trees and plant life thrive in a desert through agricultural innovation, is also one that the world can use in the fight against climate change. For example, from 1901 onwards, the Jewish National Fund created arable land, which led to the formation of the Liman. "It's a place in desert soil where floodwater is dammed up in a dried out riverbed known as a wadi," explains Price. "The water, being confined to a localised area, penetrates and wets the desert soil at depth. Small groves of trees have been ingeniously grown this way and stay alive in the desert."

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It's never too early to start a business

GILLIAN KLAWANSKY

hy let age hold you back from fulfilling your destiny? These young entrepreneurs successfully created profitable ventures while they were still in high school.

From importing and selling everything from fidget spinners to tech products, teenage brothers Braden and Cody Rosin have made huge profits. Braden matriculated from King David High School Victory Park last year, while Cody is in Grade 11 at King David High School Linksfield. For the brothers, entrepreneurship is a birthright. "My mom used to own a toy shop, so I was always interested in small businesses," says Braden.

"It all started when I was in Grade 10. Through various websites, my brother and I found a contact in China for fidget cubes and spinners. We imported them into the country, and sold thousands of them. Most sales were made through

school and Facebook. I fell in love with the process of getting someone a product, putting it aside, and arranging payment and delivery."

Over the years, the brothers have continued to import and sell cost-effective products including Apple AirPod replicas, electric lighters, and screen protectors for cell phones. They always charged at least a 50% markup.

"I wanted to be in a position in my teen years where I could be

somewhat self-sufficient," says Braden. "I wanted to make money without demanding it from my parents, even though they could help me. I've been able to buy myself various items including laptops, printers, and a bike." Braden is financially savvy

as well, investing much of what he has made into fixed deposits. "You have to invest money to make money," he says. Earning gives me a sense of control."

Though he will begin his studies towards a BCom Accounting degree at the University of Johannesburg this year, Braden still imports and sells products, does promotions, and works for a logistics start-up called Click Courier, where he earns a share of the profit.

Ultimately, he hopes to run his own company. "I never want to be bossed by someone, I want to be my own boss — it's a slogan I live by. I see South Africa as a start-up country. It's such a good place to roll out businesses, people are friendly and always willing to look at new things."

Hodaya Vaknin started her graphic design

business, Tiny Graphics, at the age of 15 while in Grade 10 at Maharsha Girls High School. "I was the informal graphic designer of the school," she says. "I started the school newspaper, made slideshows of our camps, and designed the posters for our productions and fundraising events." Asked to put together a slideshow for a Batmitzvah, Vaknin decided to try and make money out of her hobby. "At first, everyone was

sceptical and apprehensive because of my age. Yet by word of mouth, it developed."

While she was very academic at school, Vaknin enjoyed the creative outlet her business gave her. "When you love something, you make time



for it. I'd set aside an hour on weekdays after my homework was done, and I'd also work on orders on weekends. It allowed me to feel productive and validated in a way that wasn't related to school."

Designing wedding, Batmitzvah, and Barmitzvah invitations and benchers, Vaknin also branched into personalised gifts, school-yearbook design, and corporate logos and stickers for small businesses.

"I opened my business mainly to help people find an affordable way to treasure the special moments in life," she says. "That's why my slogan

is 'treasuring the little things'. I also champion communication. The power of words is an aspect of my work."

Now 18 and studying towards a psychology and English degree through the University of South Africa, Vaknin still runs Tiny Graphics and works at The Star Academy, a learning centre for children with autism and related disorders. Ultimately, she hopes to find time for all her passions.

Eighteen-year-old Jarren Bernitz first discovered his

passion for DJing in Grade 8, while at King David High School Linksfield. "I was always interested in music. I started out trying to play guitar, but that didn't work out. Then I realised that I loved music in a different way, and knew I wanted to DJ. In Grade 9, I started taking lessons and since then, I've worked as a DJ. I started out doing house parties, and it grew from there to corporate gigs

and Barmitzvahs and Batmitzvahs."

Time management was key to keeping up with his school work and DJing commitments. "I'd prepare early for gigs, at least two weeks before," says Bernitz. "My friends would joke about DJing in class so my teachers knew – they were even at some of my gigs. They were very supportive of my work." He's also grateful that his mother insisted that he save his earnings.

Aside from a pure love of music, Bernitz says his passion for DJing comes down to making people happy. "You see people dancing to your music, they're having a good time, and it's all because of you. It makes me feel accomplished in a way." Having just matriculated, Bernitz is currently taking a gap year and focusing on DJing. He's still making plans for his future, but would

Ossendryver

consider taking his DJing to the next level overseas. "I'm just building up though," he laughs. "Baby steps."

To teens seeking to make money from their passions, Bernitz says, "Go for it! You have only one chance to make an impact in school, so don't be afraid. If the worst comes to the worst, it fails, and you start again. You've just got to believe in yourself."

A passion for wildlife coupled with frustration at limited Kruger

Park sightings led Nadav Ossendryver down an entrepreneurial path. At the age of 15, he started Latest Sightings, an app allowing people to share their wildlife sightings in real time. He's grateful for the support his school, King David High School Linksfield, provided, allowing him to grow the business and keep his marks up.

Continued on page 29>>



Most South African Jews of Sephardi origin are entitled to EUROPEAN CITIZENSHIP AND, ACCORDINGLY, AN EU PASSPORT

A common misconception is that South African Jews of Ashkenazi heritage are of Lithuanian descent, and that only those who are able to prove their eligibility for Lithuanian citizenship are able to obtain a European passport. The fact is that most South African Jews do qualify for European citizenship, whether they can prove their Lithuanian lineage or not, and most South African Jews of Sephardic heritage are also eligible for European passports.



Adv. Avi Horesh has in-depth knowledge of the applicable legislation and in his experience, the majority of South African Jews have ancestors who were illegally deprived of citizenship. As their descendants, these Jews are eligible for European citizenship which will result in them obtaining an EU passport.

Ashkenazi: It is important to understand that until 1918, all of Eastern Europe was divided between three empires: Russia,

Prussia, the Austro-Hungarian empire.
Neither Poland nor Lithuania existed until
1918.

At the end of World War I, the territory was divided, and countries like Lithuania, Latvia, Poland, and others were born/reborn. Only then did residents became citizens of these countries. As a result, people who, for example, were born in Riga (nowadays Latvia) could actually be Lithuanian or Polish.

Horesh advises that eligibility for a Lithuanian or Polish passport depends on the city from which your grandparents (or their parents) hailed.

Horesh says many South African Ashkenazi Jews of Lithuanian origin have been refused Lithuanian citizenship because their heritage is actually Polish. They would, accordingly, be entitled to Polish citizenship and an EU passport.

After World War II, the borders in Europe changed, resulting in cities changing nationality. The resultant effect for descendants of Jews who were born in Vilnius, for example, is that their application for Lithuanian citizenship will be declined, but an application for a Polish passport may very well be successful.

Sephardi: The descendants of Sephardi Jews (who were exiled 500 years ago) are most likely eligible for a Portuguese



passport. If applicable, Horesh is able to obtain an official certificate confirming such eligibility, on the basis of which an application for European citizenship can be made and will most likely be successful. Portuguese citizenship enables one to enter the Unites States without the need to apply for a visa.

In addition, Horesh is filing many applications for descendants of Sephardi origin who arrived in South Africa from Greece, Turkey, and North Africa.

Descendants from other countries in the Middle East – even Holland – are also potentially eligible.

Horesh resides in Israel, but has spent seven years in Poland, and is recognised as a leading lawyer in the field of European citizenship, with a full understanding of local immigration laws.

Living in Israel – a four-hour flight from Warsaw and Vilnius – offers him quick and easy access to Poland and Lithuania Accordingly, he is able to work closely with local professionals who assist him in tracing the documentation required for successful applications for European citizenship.

In addition, and as a result of his close ties with Portuguese authorities, to date he has had a 100% success rate with applications for Portuguese citizenship.

Horesh is available to discuss your specific details. He is often in South Africa, and can meet you in person to discuss your specific needs.

I will be in Johannesburg March 5 and March 20 to 26, and in Durban March 6 to 9, and in Cape Town March 9 to 15
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Leave my late mother out of it

t's not unusual for people to express their dissatisfaction to me about something I wrote, said, did, didn't Howard Feldman

do, or should have

INNER VOICE

done. Often, my dead mother is invoked and called as witness to my behaviour. She wouldn't be angry, they tell me, but she would have been very disappointed. It ends with, "May her memory always be for a blessing." More often than not, the complainer had never met her - because if they had, they definitely would know better than to say that.

A recent action, for which I received this message, was for broadcasting my morning show from Redhill School on its first day of term. Redhill is a non-denominational school that caters for children of all backgrounds and religions. It's a wonderful institution. A number of Jewish students attend, some of whom came to say hi when they realised that it was ChaiFM that was broadcasting

A number of points should probably be clarified. These broadcasts come at a cost. They require a significant amount of set up, which includes replicating the studio on site. A secure link needs to be established to studio for broadcast, and links to correspondents around the world also created. Station staff need to be on site from about 05:00 as well as back in studio. It's a fantastic way to capture and showcase the energy of an environment, but it's not free Anyone who wants it needs to pay for it.

Jewish schools are not precluded from doing so. In fact, some of my more enjoyable outside broadcasts have been at King David

Every organisation needs to be responsible for their financial well-being. If broadcasting from a school that although not Jewish has many Jewish students and is able and willing to pay for it, then I'm at a loss as to why this should be a problem. And I'm even certain that, may her memory always be a blessing, my mother would agree with me.

This week, the Community Security Organisation (CSO) launched a fundraising campaign. When I asked Director Jevon Greenblatt if shuls and Jewish organisations paid for its services, he said although it asked for a donation, it couldn't force them to do so. Unlike an outside broadcast, which is a nice-to-have, the CSO is critical for Jewish installations, tour groups, and schools. It's simply not an option today not to have security. This places the organisation in a difficult situation, as though it cannot withhold their services, it also has a responsibility to maintain the financial well-being of the organisation.

Economically, South Africans are under pressure. It follows that all organisations are as well. The positive outcomes of this is that more prudent administration is required, and more creative income streams are likely to emerge to ensure their longevity. For ChaiFM, it might be outside broadcasts and for the CSO, it might be setting fees that shuls and their members are required to pay.

What we need to do is see the big picture, and understand what's important for the community in the long run, rather than focus on the things that we might think my late mother would be disappointed by. May her memory always be for a blessing.

Dershowitz lends weight to deal of the century

hen noted American civil libertarian, Harvard law professor, and political commentator Alan Dershowitz gave his nod to United States President Donald Trump's so-called "deal of the century" to solve the Israeli Palestinian conflict, he underlined what numerous players felt about the interminable diplomatic puzzle - an immense tiredness.

He says he was told by a Jordanian friend that Arab leaders are "a little bit sick and tired of Palestinians whining". They've always said no to opportunities for a state to exist - in 1948, 1967, 1991, 2000, 2001, and 2008.

Martin Indyk, a former US ambassador to Israel who served as former US President Barack Obama's special envoy on the Middle East, told Al Jazeera in 2016 that Israeli Prime Ministers Ehud Barak and Ehud Olmert offered 95% to 97% of the West Bank and all of Gaza, and they didn't take it.

The deal calls for a disconnected Palestinian state in the West Bank and Gaza. Jerusalem, including its Old City, will be the undivided capital of Israel. Israel will annex all settlements, including the Jordan Valley including its eastern border with Jordan, creating a Palestinian archipelago state surrounded by a sea of Israeli territory. America will recognise Israeli sovereignty over all the territory the plan assigns to Israel.

Dershowitz's views accord with the growing sentiments of commentators who say Palestinian political culture is rooted in a narrative of injustice: compromise is portrayed as betrayal. He worked on Trump's plan in the White House, and considers it a "very good plan ... a win-win for both sides". That enraged traditional leftists who have fought for decades for two states for two peoples based on the 1967 borders. Dershowitz also advised Israelis, "You have to say yes [to Trump's plan], leave it to the Palestinians to say no."

His attitude overlaps with Middle East trends. For decades, the Palestinian cause united all Arabs, but leaders increasingly focus on domestic problems. Persian Gulf nations such as Saudi Arabia and the United Arab Emirates view Iran as the greatest threat, and Israel as a potential ally. In much of the Arab world, Trump's proposal was received with weary resignation. Several Arab countries said it was a basis for negotiation

Does Dershowitz believe Trump's plan will solve the conflict? Through his support for the deal, he becomes associated with the Israeli right, which celebrated it as the definitive end of the independent Palestinian-state ideal. The Israeli left, the Palestine Liberation Organisation, and other supporters of a twostate solution will see him as an adversary. They called the deal the final nail in the coffin

TAKING ISSUE

Geoff Sifrin

of the two-state solution.

Dershowitz has been asked about what he calls the "extreme left" within the American Democratic Party, the segment that vigorously supports Palestinian demands. He says he is concerned by some of what he sees, such as Senator Bernie Sanders showing an anti-Semitic attitude by campaigning with United Kingdom Labour Leader Jeremy Corbyn.

But he also says he won't abandon the party. He would lose all influence if he did so. Also, he can't vote Republican as it would mean voting against a woman's right to choose, gay marriage, reasonable gun control, and in favour of restrictive immigration policies. Between growing disillusionment with the political left and disagreements with the political right, Dershowitz quips that the title of his next book might be, "Why I left the left, but can't join the right."

Will Dershowitz go down in history as an enemy of peace, oblivious to the human rights of the Palestinians? It's hard to predict anything in the Middle East. He is in the company of heavyweight diplomatic players, and will probably win.

····· A column of the SA Jewish Board of Deputies

BDS sinks to lowest-level on peace-plan debate

t was to be expected that the newlyreleased United States peace plan for the Middle East would elicit vociferous opposition in certain quarters. Regrettably, it was also probably inevitable that at least occasionally, this would spill over into overt expressions of anti-Semitism.

One glaring instance of this was an appalling cartoon that was posted on the Facebook site of the local BDS (Boycott, Divestment, Sanctions) movement. The image portrayed Israelis as rats greedily feeding on a piece of cheese representing the West Bank while a dispossessed Palestinian looked on helplessly. Details such as a label reading kosher cheese, stereotypical hooked noses, and the fact that one of the "rats" wore a kippah, made it obvious that Jews were being targeted. Even without such indications, however, such depictions of Jews unavoidably

have viciously anti-Semitic overtones. As our statement in response to the cartoon pointed out, the depiction of Jews as rats and therefore as vermin that should be exterminated was a classical Nazi trope. It's this kind of dehumanisation that has led to genocide in the past, not just against Jews, but against the Tutsi people in Rwanda, who prior to the genocide against them were continually referred to as cockroaches.

We accept that people who hold viewpoints - whether on the Mid-East question or on any other issue that differs from our own - have every right to express their opinions. That's what living in a democracy is all about. What we cannot and will not accept is when such discourse spills over into overt anti-Jewish racism. Predictably, BDS has responded by accusing us of "playing the anti-Semitism card" in order to

ABOVE BOARD Shaun Zagnoev

silence legitimate criticism of Israel. The reality, of course, is that BDS has a long and dishonourable track record of propagating anti-Jewish bigotry as part of its campaign to demonise, defame, and delegitimise the nation state of the Jewish people, this cartoon being just the latest instance in which it crossed the line. As on previous occasions, we made sure to bring to wider attention what this self-styled "human-rights organisation" is actually saying.

It's a truism that the Israeli-Palestinian issue elicits strong emotions on all sides of the spectrum. We further understand the outrage and frustration that Jewish community members sometimes feel when they believe that Israel is being unjustly denigrated and misrepresented. That, however, isn't a license to indulge in hate speech ourselves, including against members of our own community whose views, whether on Israel or any other issue, one might disagree with.

People wishing to post comments online should make sure always to stick to the issues, and refrain from making personal attacks. Those who administer publicly accessible online platforms have a special responsibility to monitor those sites, remove obviously offensive posts and, where appropriate, block repeat offenders. This isn't censorship. Freedom of expression is not a "free for all", but also includes the right to decide what not to allow to be expressed on media platforms one is responsible for. Through this, we can at least ensure a level of basic civility in the way we engage with one another and with those beyond the confines of our own community.

Board Talk, 101.9 ChaiFM, every Friday from 12:00 to 13:00.

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SA JEWISH REPORT 29 7 - 14 February 2020

Brothers – a dramatic story that stands the test of time

short report in a newspaper years ago inspired Victor Gordon, a celebrated Jewish playwright from Pretoria, to write Brothers, now on at the Market Theatre in Newtown, Johannesburg.

It was about an incident on a desolate farm inhabited by four brothers who had a major fall-out because one brother was left without his share of food at dinner. It resulted in a fight, and ended with one of the brothers shooting two of his siblings.

"At the time, I recognised the dramatic potential, and kept the report for possible future reference," says Gordon "When I decided to enter the Amstel [Playwright of

Victor Gordon

the Year Award], I remembered this report which inspired the writing of Brothers." Gordon

produced a profound and insightful play about a poor Afrikaans family in the 1950seking out a living on a desolate, drought-stricken farm in the Cape.

Though penned in 1982, and the winner of the Amstel award at the time, the

characters and scenario still resonate today because the issues presented in this supercharged production haven't changed.

Brilliantly directed by Francois Jacobs, the play's erudite script comes alive through the aggressive interaction of the key characters. Dark secrets are revealed, and family skeletons are unceremoniously unveiled as the play reaches its terrifying climax. Each one of the actors is superb, capturing the essence of their character and spewing dialogue that is natural and appropriate for their characterisations.

Brothers is the first revival of the play since 1982, and Victor Gordon, a retired businessman, said its present incarnation came about when he had discussions with the Market Theatre's artistic director, James

Ngcobo, about another project. He mentioned *Brothers* in passing, suggesting that it might be considered as the theme still had relevance today. "I was asked to give an outline of the work, which he found intriguing, and a reading was organised there and then. The rest, as the saying goes, is history."

Gordon believes, as does Ngcobo, that the circumstances and attitudes within the play still have relevance, in spite of the passage of 70 years. "It reflects the extent to which the various ethnic groups in this country remain bonded to one another

> in spite of their differences and the racism that, logically, should have secured the destruction of this fragile society following the demise of apartheid. Yet, the fact that we can come together to watch this play illustrates our resilience and desire to find one another and move ahead." With the

of television in South Africa back in 1976, Gordon saw an opportunity to play a part in the development of this fledgling service as a writer. Most of the once-off dramas and series that were aired were either American, European (dubbed) or local (of which the quality was indifferent to say the least).

emergence

At that time, there were no schools teaching scriptwriting for the small screen, nor were there too many experienced writers one could turn to for advice. "I ended up purchasing books on screenwriting from which I gained an insight into the basics of the

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"It so happened that the SABC [South African Broadcasting Corporation], eager to promote local writing for TV, launched a competition for an hour-long movie which I entered with a screenplay titled Fever Ward, inspired by an outbreak of Marburg Fever in Johannesburg in 1970. Much to my delight, it was the joint winner, and was subsequently made into a TV movie, directed by Alan Nathanson."

After his TV writing experiences - some not so good - Gordon lost interest in that form of the craft and decided to turn his attention to the stage. "I had no background in drama or theatre. I've never stood on a stage, acted, directed, or produced. However, from an early age [I wrote my first play at the age of 13], I felt an affinity for live drama and dialogue in particular. Again, I turned to books on playwriting only to discover that they were few and far between.

"The only one I could find was by a British playwright of yesteryear named John van Druten who explained that unlike film scripts, stage plays have no particular configuration, no formula, and no pre-ordained format. They depend solely on the imagination and inventiveness of the writer and the inclusion of some basic tenets - the essential elements of conflict and confrontation, as well as the buildup towards a strategically-placed climax. I found this art-form far more satisfying and inspirational than the 'craft' of screen-writing."

Gordon has a few plays that have yet to be produced in South Africa. Two of them have Israeli themes. One, titled Pollard's Trial (based on the plight of the spy, Jonathan Pollard) was produced in Hebrew at the Cameri Theater in Tel Aviv, where it enjoyed an extended run to critical acclaim.

He has also written a monologue based on the life of Menachem Begin.

In 2017, You Will Not Play Wagner premiered at the Eternity Playhouse in Sydney, Australia, where it enjoyed a successful run of four weeks. He has also written a monologue based on the career of Advocate George Bizos, and a new play based on the life of Bronislaw Huberman, who saved 1 000 Jewish musicians from almost certain death during the Holocaust, and enabled them to form what has become the Israel Philharmonic Orchestra.

"I'm inspired by people who have a story to tell, as well as history,

which I regard as an essential but largely neglected source of learning," Gordon says.

He is critical of the state of South African theatre, saying there are only four or five functioning venues at present in a city the size of Johannesburg, and all are battling for sponsorship in the face of dwindling and largely ageing audiences. "Yet, we have some of the best actors and writers in the world."

• 'Brothers' runs until 24 February at the Barney Simon at the Market Theatre complex in Newtown.



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It's never too early to start a business

>>Continued from page 27

Today Ossendryver, 23, oversees a team of three employees while studying towards a BCom Economics degree at the University of the Witwatersrand. "We started at zero, but now our YouTube channel, Kruger Sightings, has had more than a billion views." Ossendryver believes that youth gives you an edge in creating an online business. "You grow up with the internet, so you understand how it works and what drives people to share."

Having generated a wealth of successful entrepreneurial alumni over the years, our schools are supportive of entrepreneurial teens. "I've come across only a couple of students running businesses in my time," says King David High School Victory Park Principal, Andrew Baker. "I'd be supportive of initiatives as long as they didn't interfere too much with the school day - and were legal, of course."

Rebbetzin Natalie Altman, the principal of Girls High and head of kodesh and ethos at Yeshiva College Schools is also supportive. "Everything we teach at Yeshiva College is a reflection of how to live a creative and self-reliant life, and therefore the spirit of entrepreneurship and a strong sense of ambition is encouraged."



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Historic gathering of the Goldman clan

Rabbi Yossy and Rochel Goldman celebrated the rabbi's 70th birthday in Johannesburg in a historic, first-time gathering of all their children and grandchildren from around the world. Eleven children from as far away as Philadelphia, Hawaii, Montevideo, Uruguay, and Melbourne, not to mention locals from Johannesburg and Cape Town, all gathered together with grandchildren. "Our hearts are full and overflowing. I haven't stopped saying 'Baruch Hashem' this whole week," said Rabbi



Meth to marathons author inspires positive life choices

osta Carastavrakis' dream of being an
Olympian triathlete was shattered by drug
addiction. Carastavrakis, author of the book



Renos Spanoudes, Costa Carastavrakis, Andrew Baker (Head), Gita Lipshitz, and high school students of King David Victory Park

I am Costa: From Meth to Marathons, spoke to students at King David High School Victory Park recently about his journey from the depths of drug addiction to being drug-free.

He related how as a sexually confused adolescent at school, he tried to conform, but was bullied, and never felt good enough.

He highlighted the role that intolerance and shaming played in the progression of his emotional trauma, leading him from alcohol and cigarettes to marijuana and eventually crystal-meth addiction. What should have been the realisation of his dream to become an Olympian triathlete turned into a nightmare that nearly cost him his life. Carastavrakis encouraged students to make healthy life choices.

Jewish history calendar offers food for the soul

on-profit organisations Soul Workout and Afrika Tikkun have teamed up to bring out a 2020/5780 education calendar on the theme of Jewish history. The Journey Through History calendar has exquisite illustrations, as well as descriptions of the landmark moments and dates of Jewish history. It also contains all the festivals, candle lighting times, and public holidays.

"You get an appreciation of the general stages and order of Jewish history, and the explanations and descriptions are simply inspirational," says varsity student Bianca Kaplan. Another feature is a Jewish-history game on the back page, where kids can dice their way through time.

Created by Ilan Herrmann, the managing director of Soul Workout, the calendar is a user-friendly tool to teach Jewish history, strengthen Jewish identity, and raise funds for both organisations.

Marc Lubner, the chief executive of Afrika Tikkun, says, "I'm delighted with how the calendar has come out. The feedback has been amazing." The calendars are available at various outlets including Kollel, Feigels, and Moishes for R100 each.

Soul Workout has produced a short multimedia Jewish history show for schools to accompany the project.
Contact Soul soulworkout@gmail.com.

Sunday (9 February)

• Second Innings hosts Shira Silberman, a family friend of the late Mord Perlov, on Surviving Stalin During World War II, an introduction by Shira followed by a DVD.



Time: 09:45 for tea; 10:30 for the speaker. Venue: The Gerald Horwitz Lounge, second floor, Golden Acres, 85 George Avenue, Sandringham. Cost: R20 members, R40 visitors. Includes tea/coffee and refreshments. Contact: 011 483 7425.

- Open Ongoing Nechama Growth From Grief support group.
 Time: tea from 09:30, group starts at 10:00 to 11:30. Venue:
 Jossel Card Room, ground floor, Golden Acres, 85 George Avenue,
 Sandringham. No need to book. Men and women welcome.
 Contact: Linda Fleishman 011 532 9701.
- The Jewish Women's Benevolent Society is hosting Kiki Marx who will talk about her amazing achievement and how dreams do come true. Time: 19:00 for 19:30 at the Saltzman Auditorium, Linksfield Shul. Donation of R150 includes tea and biscuits. Part proceeds to Community Security Organisation. Contact: 011 485 5232 or 083 441 7287.
- The Big Band Music Appreciation Society hosts an audio programme presented by Tjerk Damstra on different big bands of the 1930s and 1940s like Tommy Dorsey, Artie Shaw, Benny Goodman, and numerous lesser known dance bands, and a movie, Shall We Dance?, starring Richard Gere, Susan Sarandon, and Jennifer Lopez. Time: 14:15. Venue: Slome Auditorium, Beit Emanuel, 38 Oxford Road, Parktown (entrance in Third Avenue). Contact: Marilyn 072 243 7436 or Jack 082 450 7622.

Monday (10 February)

 The Union of Jewish Women (UJW) hosts Kwasi Agyare Dwomoh, architect and Ghanaian on Ghana — past, present, and future.
 Time: 10:00. Venue: 1 Oak Street, Houghton. Donation: R40.
 Contact: UJW office 011 648 1053.

Tuesday (11 February)

Jacob Gitlin Library launches Roundabout by Elaine Durbach.
 Time: 18:00. Venue: 88 Hatfield Street, Gardens, Cape Town.
 Free entrance. RSVP: admin@gitlinlibrary.co.za or
 021 462 5088.

Wednesday (12 February)

- Benevolent pop-up bookstore. Venue: the kosher strip (old Mooz), George Avenue, Sandringham. Time: 12 to 13 February 10:00 to 15:00; 14 February 10:00 to 14:00; 16 February 09:00 to 14:00. All books cost R10.
 Call 011 485 5232 for more information.
- Learn Yiddish every Thursday with Tamar Olswang and the UJW. Time: 10:00 to 11:00. Venue: 1 Oak Street, Houghton.
 Cost: R100 per person, R80 for pensioners and UJW members, includes tea/coffee and refreshments.
 Contact: 011 648 1053.

Beauty for a cause

arden enthusiasts were invited to visit the home of Natie and Frances Kirsh in Sandhurst on 27 January. Well-known couturier Chris Levin, who maintains the property, gave a tour of the garden. Guests were delighted at the sight of hydrangeas and swathes of apricot cannas that overlook beautiful apricot-coloured roses.

Helen Slavin, the chairperson of the House and Garden Circle, handed over the funds raised by the organisation in 2019 to the Union of Jewish Women's (UJW's) flagship project, Kosher Mobile Meals (KMM). A total of R30 000 was raised during the year from monthly garden visits. The proceeds go towards the essential service that KMM offers its recipients. The UJW thanks all those who continue to grow this essential service.



Letters

HITLER'S TYPEWRITER SHOULD BE DESTROYED, NOT DISPLAYED

I'm appalled that the Johannesburg Holocaust & Genocide Centre (JHGC) has agreed to display a typewriter loaned to it by Absa that formally belonged to Adolf Hitler on the spurious justification that the carefully preserved object of veneration will have "positive educational potential". ("Hitler's typewriter released from SA bank vault" – SA Jewish Report, 24 January 2020.)

What possible educational potential can this typewriter serve, knowing that it had been used by the man singlehandedly responsible for enabling the destruction of a third of European Jewry? An object that for the past 90 years has been owned and cherished by Nazi sympathisers?

It's only now in an era of public condemnation at the alarming rise of anti-Semitism that Absa has decided that the continued display of its cherished

typewriter has become politically embarrassing. It would be face saving to loan it to the JHGC. Not give it, loan it, because Absa obviously still regards this as a valuable asset. Absa should be ashamed to own it.

Furthermore, much white washing and prevarication seems to have taken place in the *SA Jewish Report*'s article. The typewriter's possession is justified because it was used before Hitler became chancellor – as though Hitler had no anti-Semitic ideas or bullying Brownshirts before that time. It's justified on the grounds that the purchaser, Hitler's baker friend, moved to South Africa and married a South African woman – as though Hitler's friend wasn't a Nazi who was delighted to buy a typewriter that had

belonged to his hero. Next comes the rationalisation that it was sold to Snyman, a "respected historian". There were many respected historians, jurists, academics, and journalists willing to join the Nazi party and expel their Jewish competitors. Being a historian doesn't preclude Snyman from being a Nazi sympathiser – why else would he want to own Hitler's typewriter?

Next, the typewriter became the proud possession of Volkskas Bank, a forerunner of Absa. Volkskas was started by the Broederbond in 1933 to serve the Afrikaans community, at the height of Afrikaans anti-Semitism in South Africa, with all its board members being Broederbond members. Many Broederbond members were also members of anti-Semitic and neo-Nazi movements like the Greyshirts and Ossewabrandwag. Is it any surprise that Volkskas

Thank you for your letter to the editor of the SA Jewish

Report, and for sending a copy to our education centre.

pupils and members of the public about the evils of the

Holocaust and other genocides of the 20th century, the

artefacts of the victims, survivors, bystanders, resistors,

rescuers, and yes, a few of the perpetrators, serve as an

We teach history in order to learn about the events

of the past, but also to learn its lessons. Our exhibition

eyes of the victims, however, this specific object of the

perpetrator serves as a warning about the devastating

primarily teaches this history and its lessons through the

As a centre that educates thousands of school

excellent entry point to do just that.

was proud to add Hitler's typewriter to its museum even though it didn't fit into a financial theme?

Absa's museum curator, Dr Bayliss, believes that even if it means that the Absa museum has to give up certain items, it needs to find the right place for it, and the JHGC is the right place. It should be equally embarrassing for the centre to house the typewriter, the possession of which would have appalled the victims commemorated in the centre.

Like many of Hitler's victims were, Hitler's typewriter should be incinerated. Its ashes should be scattered over the smelliest of Johannesburg's sewage farms.

Certain items don't deserve to be preserved and exhibited anywhere. Its possession brings honour neither to Absa nor to the JHGC.

- Estelle Pfeiffer, Cape Town

role and influence of extremist ideology and propaganda, and the consequences of it: the mass murder of 6 million Jews - men, women, and children. Genocide always starts with words of hate. We must all remember that,

and learn to be upstanders in the face of evil.

Thank you for thinking about this issue deeply, and for voicing your opinion strongly. Critical thinking and action, as you showed in this instance by writing this letter, is a wonderful way to encourage others to speak about this even if we don't all agree with each other.

The next time you are in Johannesburg, you are invited to visit our centre, and I look forward to continuing the conversation. – Tali Nates. Founder and director Johannesburg Holocaust & Genocide Centre

Disclaimer: The letters page is intended to provide an opportunity for a range of views on any given topic to be expressed. Opinions articulated in the letters are those of the writers and do not reflect the views of the *SA Jewish Report*. The editor is not obliged to use every letter and will not publish vitriolic statements or any letters with inappropriate content. Letters will be edited and – if need be – shortened. **Guidelines:** Letters are limited to 400 words. Provide your full name, place of residence, and daytime phone number. Letters should be emailed to *editorial@sajewishreport.co.za*

ANTIDOTE TO HATRED IS MORE HUMANITY

My name is Don Krausz. I'm chairperson of the Association of Holocaust Survivors in Johannesburg. Since 1985, I have lectured on the *Shoah* (Holocaust) to more than 500 audiences, mostly local, Muslim, German, and Japanese

I come from Holland. My father and 40 close relations were murdered during the war. I was incarcerated for two and a half years in transit and concentration camps, and sent on one death march. I'm still being treated for post-traumatic-stress disorder. Of the 140 000 Jews in Holland at the outbreak of the war, 107 000 were sent to the camps. Only about 5 450 returned.

Your article on waging peace is fascinating, especially considering the people involved. The cause of the *Shoah*, inter alia, was hatred and fear; its antidote can't be more hatred. Eli Wiesel counselled against dehumanising people, the main cause of the atrocities perpetrated against people of all ages. To dehumanise mankind, you first have to dehumanise yourself! In spite of all pressure and provocation, there must be a point where you say, "This I don't do!" Our rabbonim teach that as well.

During and since the war, I have encountered people that were fervent Nazis yet likeable in other ways. My life was saved by such on several occasions. People aren't consistent in their outlook and behaviour.

I find that I can't hate. When I meet a stranger, I look them in the face, and if it satisfies me, I will relate to him or her as one human being to another, irrespective of nationality, skin colour, religion, or background. Doing otherwise would turn me into a Nazi. – Don Krausz, Johannesburg

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Soccer, is it a points-frenzy game?

LUKE ALFRED

occer fans tend to see the game in terms of results, performance, the standard of goals scored or, sometimes, if they are careful readers of the game, those conceded. From within the dug-out or the chief executive's office, the view is different. Understandably it's more pragmatic, practical, and more anchored in the grubby realities of survival.

Here the accent is on points, points eked out, and points hauled in, points gobbled, and points burgled, the number of points it takes to win the title, and the number required to avoid relegation. Here is a world in which everything points to points.

Stan Matthews, SuperSport United's chief executive for the past 21 years (bar an unhappy seven-month period at the Premier Soccer League) is not immune to the points-frenzy. He says, for example, that when United last won the PSL league title in 2009/10, they did so with 57 of them, one more than their perennial rivals, Mamelodi Sundowns.

They have not won the league since, cornering the "close-but-no-cigar" market in a way that annoys them. "We haven't finished fourth or higher in the league since 2012," says Matthews with feeling. "We just haven't been able to sustain things over 30 games. Our biggest points haul since winning the league was 48 under Stuart Baxter. Getting 48 again this season remains our first objective."

With two-thirds of the season already over, SuperSport are currently fourth in the league on 34 points, one behind Sundowns and two behind Orlando Pirates, both of whom have matches in hand.

The problem, says Matthews, is not necessarily what's up ahead but what's scampering up behind. Bidvest Wits are fifth, only four points off United, but with six games in hand. It means, he says, that there's a slight artificiality in saying SuperSport are currently sitting in fourth because, more realistically, they're in fifth, the spot Wits now occupy.

While there have been some excruciating frustrations in the league since SuperSport wrested the title in the World Cup year, they've been balanced to some extent by their astounding talent for doing well in cup football, their last cup victory being the MTN 8 in October.

Indeed, knockout football, with its helter-skelter glamour and promise of relatively quick riches, seems to suit



the SuperSport temperament. All in all, United have won a healthy nine cup titles in the 21 years Matthews has been in charge, an achievement unsurpassed in the local environment. From their opponents' point-of-view, it means a match against SuperSport is often fraught with danger given their reputation.

"I don't have the anxiety I once had when I was younger," says Matthews, "and winning the MTN was great because it gives us a bit of a safety net to plot out the rest of the season. That said, I would love to win a gold star [what you get on the jersey if your club wins the league title] but I just don't think we've been consistent enough in the last eight or nine seasons to deserve

If Matthews is just a tad ornery about SuperSport United's tendency to do well in knockout competition while struggling to close out another league title, there are probably good reasons for being so. For a start, United have neither the cash nor the squad size to compete with 'Downs, Pirates and Chiefs, the so-called "big three". They have traditionally lost players to richer clubs, and they're reluctant to enter into the kind of vanity projects that bigger clubs sometimes embark upon in chasing big name stars.

"Paying players more money sometimes brings more problems than it solves," says Matthews sagely. "Yes, give me a Hlompho Kekana (at Sundowns) or a Keagan Dolly (at Montpellier), they're bankers, but it's not always a percentage game. You don't always want to throw ego money at big-name transfers because that's not always the way that it turns out in reality."

As for Matthews personally (aside from the club), his appetite for the PSL scrap remains undimmed. "I feel I was born to do this," he says with a relish

that positively crackles down the phone

He goes on to detail the fact that the PSL is a good product, a good television

Service

product, and a seriously well-run league. This being South Africa, though, there is, of course, a "but" tucked in there somewhere.

He gets frustrated, for example, that the administrative side of the game isn't more dynamic and that the gains of the national side, Bafana Bafana, in the ten years since the World Cup, appear to be so halting.

He also gets bothered by the fact that scouting from the national association seems so erratic. He would desperately like it if some of United's players got recognised in the way he believes they deserve, but calms himself in the knowledge that cream always rises to the top.

In a word, he'd like to do more, both within the context of his club and in the context of the broader game. Matthews might have been at United for 21 years bar a couple of months, but the fires of improvement burn as brightly as they



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