

MAGAZINE

4/2025

**Making
2026**

GREAT!

**Alleviate
January's
financial
burdens!**

20

VERY GOOD REASONS

to join the
Union of Choice
in 2025

**Ghost workers:
Impact on
Public Service**

South Africa's Public Service, long seen as a cornerstone of the country's democratic development, is confronted by a crisis that threatens its integrity, efficiency, and future.



“ This is a time for renewal, a time to reaffirm a commitment to integrity, good governance, and ethical leadership. Let us recommit to the values that have carried the PSA. Let us ensure that the PSA continues to lead, inspire, and empower. ”

Contacts



0861 452 452

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

VISION

Enhancing the PSA's position as a politically independent trade union that is recognised and respected in both South Africa and the global labour market for its dominance and professionalism in the broader public sector, distinguished by its organisational agility, innovation, and responsiveness to labour and socio-economic issues.

MISSION

Continue to ensure the sustainability of the PSA as a Union and employer of Choice through ensuring effective member structures, Board, and Administration, expanding value-adding partnerships to protect the rights and to promote the interests of members in the relevant communication platforms.

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

**Loyalty, transparency,
respect, ethical conduct,
consistency, and
service excellence**

PSA Head Office

40404, Arcadia, 0007
✉ 563 Belvedere Street, Arcadia, Pretoria
☎ (012) 303 6500 | 📠 (012) 303 6652/3



Eastern Cape: Bisho

✉ Sarhili Street Bisho Park, 5605
Unit No 19, Amatola Business Village
☎ 082 883 7238
nobuntu.mabandla@psa.co.za

Eastern Cape: Gqeberha

✉ 63660, Greenacres, Gqeberha, 6057
12A Worrakker Street, Newton Park, Gqeberha
☎ (041) 501 6800 | 📠 (041) 501 6812
psa.pe@psa.co.za

Eastern Cape: Mthatha

✉ 52560, Mthatha, 5099
Sanlam Building (3rd floor),
cnr Leeds and Madeira Street, Mthatha
☎ (047) 501 2500 | 📠 (047) 501 2510/16
psa.mtha@psa.co.za

Free State

✉ 7673, Bloemfontein, 9300
82 Kellner Street,
Westdene, Bloemfontein
☎ (051) 403 1300 | 📠 (051) 403 1315/9
psa.bloem@psa.co.za

Gauteng: Johannesburg

✉ 30656, Braamfontein, 2017
Nzunza House (9th floor),
28 Melle Street, Braamfontein
☎ (011) 718 5400 | 📠 (011) 718 5419/22
psa.jhb@psa.co.za

Gauteng: Pretoria

✉ 40404, Arcadia, 0007
333 Grosvenor Street,
Hatfield Gardens, Block B,
Ground Floor, Hatfield
☎ 087 236 8200 | 📠 087 236 8201
psa.pta@psa.co.za

KwaZulu-Natal: Durban

✉ 4011, Durban, 4000
300 Anton Lembede Street
11th floor, Delta Towers, Durban
☎ (031) 310 3600 | 📠 (031) 310 3615
psa.dbn@psa.co.za

KwaZulu-Natal: Pietermaritzburg

✉ 2056, Pietermaritzburg, 3200
Dorchester House (1st floor),
190 Jabu Ndlovu Street, Pietermaritzburg
☎ (033) 392 7600 | 📠 (033) 392 7615
psa.pmb@psa.co.za

Limpopo

✉ 1747, Polokwane, 0700
The Office Park, Unit 102,
90 Schoeman Street, Polokwane
☎ (015) 295 0500 | 📠 (015) 295 0505
psa.pol@psa.co.za

Mpumalanga

✉ 282 Sonheuwel, Nelspruit, 1206
Sonpark Boulevard Building, 54(c),
2 Annecke Street, Sonheuwel, Nelspruit
☎ (013) 741 7500 | 📠 (013) 741 7505/6
psa.nelsp@psa.co.za

Northern Cape

✉ 2997, Kimberley, 8300
No 2 Kekewich Street, Monridge Office Park,
Section 3, Kimberley
☎ (053) 839 1000 | 📠 (053) 839 1019
psa.kimbe@psa.co.za

North West

✉ 2480, Mahikeng, 2745
58 Proctor Avenue,
Golf View, Mahikeng
☎ (018) 381 9600 | 📠 (018) 381 9611
psa.mkeng@psa.co.za

Western Cape

✉ 1837, Cape Town, 8000
6th floor, 80 Strand Street, cnr Strand
and Bree Street, Cape Town
☎ (021) 409 7360 | 📠 (021) 409 7399
psa.kstad@psa.co.za

Inside



Editorial: Preserving PSA's legacy of purpose and principle

Ghost workers: Impact on Public Service

Attracting passionate professionals to education

Towards inclusive and health-conscious public service delivery in South Africa

**Relocation without meaningful consultation:
What OHSC action says about workplace moves
in Public Sector**

Investing in women and children to prevent violence

Making 2026 GREAT!

Digital disruption: AI and automation in government

**Employer cannot invoke confidentiality agreement
to cover wrongful conduct**

Festive season: Making RESPONSIBLE choices

3

4

6

8

13

14

16

21

23

29



Publication of advertisements in the PSA magazine does not necessarily constitute PSA endorsement or warranty in respect of goods or services described. The PSA does not assume any liability in respect of claims made in advertisements or in respect of alleged plagiarism as contributors are personally accountable. No article, picture or graphic presentation or part thereof contained in this newsletter may be reproduced or republished without the written consent of the Editor. The Editor reserves the right to alter any contribution or not to publish it.

Publisher: PSA

Editor in Chief: General Manager

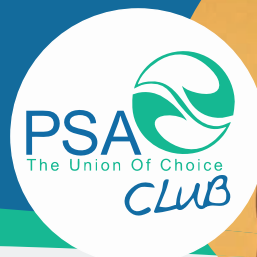


Scan QR Code
to access the
PSA website
www.psa.co.za



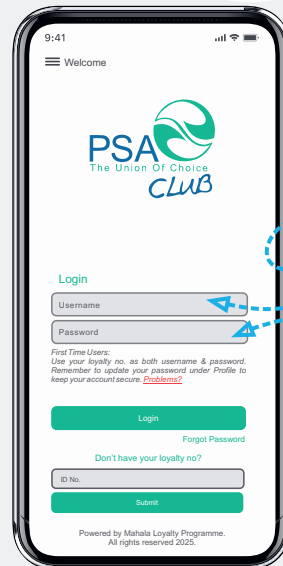
PSAClub Tutorials:

- How to **log-in** into the **PSAClub** platform.
- How to **access** your grocery **coupons**.



How to Log in:

1. First time user? Enter Loyalty Number as Username and Password & select "Submit",
(Check your welcome SMS / Email for your loyalty no.)
2. Update your password to keep your account secure.
3. If you can't find your loyalty no. scroll down & enter your ID no. Your login details will be populated in the fields.



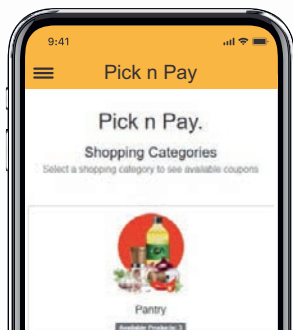
Welcome SMS Example:

Welcome to PSAClub
#8800000057 use it as login and password.
Go to www.psaclub.mobi
info 0860 021 076

How to access your Grocery Coupons:

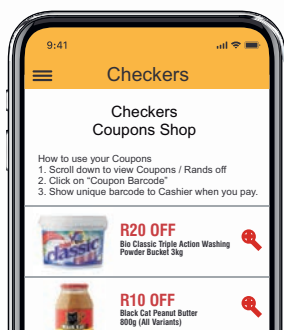
Pick n Pay

1. **Select Coupons** - Pick n Pay,
2. **Confirm** your Cell No.
3. **Browse** all coupons,
4. **Select "My Coupon Code"** to view your unique wiCode,
5. **Receive** an SMS with your wiCode as well,
6. **Present** this code to your cashier as you check out.



Checkers, Usave & Shoprite

1. **Select Coupons** Partner
(Checkers, Shoprite or USAVE)
2. **Confirm** your Cell No.
3. **Browse** all coupons & add items to your basket,
4. **View your basket**, select the icon bottom right corner
6. **Select Checkout** to view to get grocery coupon codes
7. **Present** the codes to your cashier as you check out.



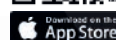
Dis-Chem

1. **Select Coupons** - Dis-Chem,
2. **Select "My Coupon Code"** to view your unique wiCode,
3. **Present** this code to your cashier as you check out.
4. **The discounts** will be deducted from your basket for the relevant items.



Call: 0860 021 067 | WhatsApp: 081 487 2073

Go to: www.psaclub.mobi or Download the PSAClub App:



Editorial



Preserving PSA's legacy of purpose and principle

As the PSA approaches yet another next chapter in the Union's history, it is crucial to pause and reflect on what has enabled this proud organisation to stand the tests of time for more than 105 years.

Founded in 1920, the PSA was built on solid values of loyalty, transparency, respect, ethical conduct, consistency, and a relentless pursuit of service excellence. These values remain at the foundation on which the PSA was built and continues to thrive.

For more than 105 years, the PSA has remained independent and politically non-affiliated, a choice that has ensured that the Union's sole focus remains on protecting the rights and promoting the interests of members, without fear, favour, or external influence. In a rapidly changing political and labour environment, the PSA has never needed to mirror other unions to remain relevant and will not start now.

The PSA's continued success is the result of decades of dedication, sacrifice, and leadership at every level of the Union. From leading landmark changes in the public sector to achieving critical victories in labour disputes and policy negotiations, the PSA has left an indelible mark on South Africa's labour landscape. Beyond the workplace, the Union with a Soul also continues to contribute meaningfully to communities across the country, demonstrating that the PSA is not just a trade union - it is a responsible, caring organisation.

This legacy has been made possible by the vital and interdependent roles played by every component of the Union - structures, members, shop stewards and full-time shop stewards, branches, committees, PSA employees, management, and the Board of Directors.

Each has a distinct responsibility and role to play in keeping the PSA functional, accountable, and effective. When these stakeholders operate in harmony and within their designated mandates, the PSA operates at its best, as a united, purpose-driven Union.

No institution can, however, continue to thrive without ensuring its long-term sustainability. A healthy, functional union requires sound, meticulous financial planning. Membership fees must be adjusted annually, in line with inflation and the rising costs of essential goods and services such as electricity, rent, and legal support. This is not a matter of luxury or convenience, but a critical matter of survival. Using membership-fee adjustments for personal or political gain, especially during campaigns for leadership positions, is irresponsible and dangerous. It undermines the foundation of the PSA and places the Union's future at risk. Financial sustainability is not negotiable if the PSA is to serve future generations as effectively as in the past.

The year 2025 has presented the PSA with internal and external challenges - some of which were deliberate efforts to sow division and weaken the Union. The PSA has faced adversity before and emerged stronger. This is also a time for renewal, a time to reaffirm a commitment to integrity, good governance, and ethical leadership. The PSA should cleanse itself of opportunists and self-serving persons who threaten to dismantle what previous generations have so carefully built. There is no room for corruption, manipulation, or self-interest in an organisation that exists to protect and uplift others.

The protection of this legacy is owed to those who established and built the organisation. More importantly, it is owed to the future, to the young public servants who will look to the PSA for guidance, protection, and advocacy. Let us not allow the PSA's legacy to be tainted. Let us recommit to the values that have carried the PSA. Let us ensure that the PSA not only survives, but continues to lead, inspire, and empower.

Thank you for your support!

Reuben Maleka
GENERAL MANAGER



In service of public-sector employees
PSA
The Union Of Choice



Ghost workers:

Impact on Public Service

South Africa's Public Service, long seen as a cornerstone of the country's democratic development, is confronted by a crisis that threatens its integrity, efficiency, and future. The challenge of ghost workers, non-existent persons fraudulently listed on payrolls and paid without performing any work, has become a systemic problem.

This form of payroll fraud diverts billions in public funds and deprives citizens of employment opportunities, erodes public confidence, and undermines the core values of public service.

The PSA has taken a leading role in confronting this issue. Following the transition to democracy, South Africa's Public Service was envisioned as an inclusive, accountable, and people-centred institution. Despite major strides in policy and representation, structural weaknesses in administration and oversight have endured. These vulnerabilities, coupled with modern corruption, have enabled fraudulent practices such as ghost workers to flourish.

South Africa's Public Service employs more than 1.3 million people, making it the country's largest employer. Payroll fraud has exposed serious flaws. Investigations in recent years have revealed alarming figures. In 2024, the Mpumalanga Department of Education discovered R6.4 million in salaries paid to ghost workers, and subsequently saved R2 million per month after cleaning its payroll. At the Passenger Rail Agency of South Africa, a 2021 audit found approximately 3 000 potential ghost workers out of 17 268 listed employees. In May 2025, the Gauteng Department of Health froze the salaries of 230 employees whose employment could not be verified. These incidents confirm the scale of the problem and point to vulnerabilities across all levels of government. If ghost workers comprise even 1% of the 1.3 million Public Service workforce, the state could be losing over R3.9 billion annually. This is money that could otherwise fund critical public services, such as hiring doctors, teachers, or social workers, or maintaining and building infrastructure that drives economic growth.

The financial cost is only part of the story. The presence of ghost workers has a human toll. South Africa continues to battle with unemployment, particularly amongst young graduates. Every ghost position is one less opportunity for a qualified professional. Payroll fraud also strains departmental budgets, making it harder to fill legitimate vacancies. The inability of the Gauteng Department of Health to verify 230 employees is a vivid example of how fraud limits hiring capacity. When merit-based recruitment is undermined by systemic corruption, talented persons are discouraged from seeking careers in public service.

Whilst this problem is particularly pressing in South Africa, it is not unique. Other countries have faced similar challenges and implemented successful reforms. Kenya, for instance, developed a human resource information system integrating payroll and biometric verification. A 2023 audit identified over 19 000 ghost workers, leading to cost savings and tighter controls.

In Tanzania, a 2016 nationwide audit exposed 10 000 ghost workers and saved millions. Nigeria used biometric and data-analytics tools to remove nearly 24 000 ghost employees from its payroll. These examples show that with the right tools and political will, ghost-worker fraud can be addressed.

In response to the crisis, the PSA advocates for a comprehensive approach. All public servants should undergo physical and biometric verification. Payroll data must be cross-referenced with national databases to confirm employees' identity and qualifications. The payroll system must transition to a digital, tamper-proof format.



Technologies such as multi-factor authentication should be used to enhance security. The PSA further calls for the development of a national anti-ghost-worker framework, backed by clear deadlines and strict enforcement. Offenders must face criminal prosecution, asset forfeiture, and public exposure. Government should work with private-sector experts in cyber security and data auditing, under strong oversight, to identify vulnerabilities and strengthen system integrity. Finally, enhancements to existing proposals from the Public Service Commission should be fast-tracked, including expanding the anti-corruption hotline, conducting surprise inspections, and professionalising human-resources departments.

The PSA pledges to play an active role in resolving the crisis. This includes supporting whistle-blowers by establishing safe and protected reporting mechanisms. Given the fear of retaliation, creating a secure environment for whistle-blowers is essential. The PSA will conduct awareness campaigns to educate the Union's members about the signs of payroll fraud and their responsibility in maintaining integrity. Collaboration with oversight institutions such as the Department of Public Service and Administration, the National Treasury, and the Special Investigating Unit will continue. The PSA will also push for the inclusion of union representatives on payroll-audit committees.

The ghost-worker phenomenon is not merely a symptom of weak governance, it is a fundamental threat to the credibility and sustainability of the Public Service. It drains billions in public funds, blocks job opportunities, and damages the trust citizens place in government. The time has come for coordinated, decisive action.

Through a firm commitment to digital reform, accountability, and collaboration, South Africa can rid itself of ghost workers. The PSA is ready to partner with all stakeholders, government, civil society, and oversight bodies to restore integrity to the public sector by confronting this problem and rooting it out.

Sources

<https://www.moneyweb.co.za/news/south-africa/how-many-ghost-workers-are-there-in-government/>
<https://www.dailymaverick.co.za/article/2025-06-09-real-people-drawing-fraudulent-salaries-crackdown-looms-on-ghost-employees-in-public-sector/>
<https://gpa.net/blogs/africa/south-africa-three-officials-need-to-collude-to-create-one-ghost-worker>
<https://www.parliament.gov.za/press-releases/media-statement-public-service-committee-calls-solution-driven-accountable-action-public-sectors-ghost-workers>
<https://www.citizen.co.za/business/ghost-workers-thrive-while-youth-struggle-for-jobs-parliament-warns/>
<https://eastleighvoice.co.ke/ghost%20workers/12125/psc-report-reveals-over-19-000-ghost-workers-on-government-payroll>
<https://africa.cgtn.com/president-magufulis-national-audit-order-helps-detect-over-10000-ghost-workers/>
<https://www.premiumtimesng.com/news/top-news/199246-nigeria-announces-removal-of-23846-ghost-workers-from-government-payroll.html?tzlc=1>



Attracting passionate professionals to education

On 5 October, Teachers' Day celebrates those who educate to empower. It, however, should also shine a spotlight on the conditions educators face and their urgent need for support.

In South Africa, this occasion is a powerful reminder that the country's future rests in the hands of educators who are in classrooms every day, often under enormous strain, to educate the youth and hold together the fabric of democracy. Educators are instructors, mentors, counsellors, protectors, and community leaders. Despite their pivotal role, South African educators, especially those in rural and under-served areas, continue to work in environments that lack support, resources, and recognition. The scale of the crisis cannot be overstated with the Department of Basic Education projecting that by 2030, South Africa will need approximately 428 000 educators to maintain the current learner-educator ratio of 29.8:1. This figure accounts for educators retirements and an expanding learner population.

Currently, around 405 000 educators are employed in the public sector. If this gap is not urgently addressed, it will have devastating implications for learner outcomes. This shortage is felt more severely in rural communities, where schools often lack even basic infrastructure. Educators in these areas face multi-grade classrooms, limited access to teaching materials, no running water or electricity in some cases, and few opportunities for career development or promotion. These conditions hinder teaching whilst also deterring young people from entering or staying in the profession.

UNESCO's 2025 global theme for World Teachers' Day is a powerful call to action: "The Teachers We Need for the Education We Want: The Global Imperative to Reverse the Teacher Shortage". This globally relevant message also applies to South Africa's current educational challenges. Attracting young people to the profession requires deliberate and strategic actions.

These include offering fully funded bursaries and scholarships for teaching degrees and introducing targeted recruitment campaigns that highlight the life-changing impact of being an educator. Schools and universities should build partnerships to offer mentorship, internships, and clear career pathways for aspiring educators. Crucially, government must improve working conditions and increase salaries to make teaching a viable and respected career choice. It is not enough to appeal to young people's passion - the employer must also provide financial security and professional dignity.

In addition to salaries and infrastructure, greater investment in technology and professional development is urgently needed. Digital tools, training in modern approaches, and ongoing professional learning opportunities can enhance the teaching experience and by extension, learner outcomes. Educators must be equipped to thrive in an increasingly digital and interconnected world. The emotional toll of teaching, particularly in under-resourced, high-stress environments, cannot be overlooked.

The PSA stands in solidarity with all educators and administrative staff at learning institutions across South Africa. The PSA recognises educators' strength, commitment, and role in shaping South Africa's future. Teachers' Day must mark a renewed national commitment to treating all educators with respect and offering the necessary support as critical steps towards strengthening the sector.

The PSA is resolute in advocating for better salaries, safer schools, stronger infrastructure, and more support educators as the foundation of the nation's progress.



The PSA welcomed the recent official opening of two state-of-the-art schools in KwaZulu-Natal as part of the Province's continued commitment to providing quality education and modern infrastructure. This project is aimed at developing rural-area schools for learners to get a fair chance in opportunities, improve academic achievements, and bridge the gap between rural and urban-area education.

Isikhalisezwe High School is in a remote area north of Madadeni and is designed to accommodate more than 1 500 learners, easing overcrowding, and with state-of-the-art infrastructure. It offers a broader curriculum, new laboratories, a computer centre, and full sport facilities, ensuring that learners can choose from various career paths. Youth Woman Christian Association Special School in Newcastle supports more than 500 learners with a range of learning difficulties and physical impairments. It provides a nurturing and supportive environment for learners with special needs to thrive and achieve goals.

The PSA acknowledges this milestone by the Department of Basic Education and encourages more projects of this nature for all learners, especially in rural areas, to have access to quality education. The PSA urges all stakeholders to take care of these new facilities that were provided for their benefit.



Sources

<https://www.education.gov.za/Portals/0/Media/Opinion%20Pieces/Op-ed%20for%20teacher's%20day%20Minister%20FinalVersion3.1%20Approved.docx.pdf?ver=2023-10-24-104341-460>
<https://www.funzalushaka.doe.gov.za>
<https://www.unesco.org/en/days/teachers>
<https://www.sace.org.za>
 Image/Screenshot: <https://www.youtube.com/watch?v=z1WMqIR9kMU> (Department of Education KZN Youtube Channel)



Public-sector health

Towards inclusive and health-conscious public service delivery in South Africa



Specific statistics for South African public servants suffering from chronic diseases are not available. The Department of Public Service and Administration, however, has a Health and Productivity Management Policy that recognises the increasing prevalence of non-communicable diseases and aims to manage health risks to reduce costs associated with absenteeism and lost productivity.

The overall impact of chronic diseases on the Public Service includes increased health-related costs, reduced worker performance (presenteeism), and potentially increased long-term sickness absence and early retirement. Against this backdrop, the PSA continues to advocate for safer, more inclusive, and health-conscious workplaces. It is recognised that chronic conditions such as disability, diabetes, and menopause significantly affect employee productivity, morale, and service delivery in the public sector.

Disability inclusion: Beyond compliance

International Day of Disabled Persons, annually commemorated on 3 December, and South Africa's Disability Rights Awareness Month, serve as critical reminders of the need to integrate disability inclusion in public service delivery. Whilst South Africa's legislative framework, including the *Employment Equity Act* and the *Occupational Health and Safety Act*, provides a foundation for inclusion, implementation gaps remain. Many public service facilities remain physically inaccessible or poorly maintained. In 2025 for example, the PSA raised safety concerns at the Mbombela High Court in Mpumalanga where structural neglect compromised accessibility and employee well-being.

These challenges directly hindered the ability of affected employees to perform their duties and contribute meaningfully to service delivery. Inclusion must go beyond legal compliance to encompass practical measures such as ergonomic workstations, accessible digital platforms, and flexible work schedules. Employers must also prioritise awareness training to dismantle stigma and empower managers to support employees living with disabilities. Crucially, public-sector employers must address systemic barriers that prevent disabled persons from fully participating in the economy. Closing these gaps is a moral imperative and a strategic necessity for a capable and compassionate public service.

Diabetes: Growing risk to workforce sustainability

Diabetes is emerging as one of the most pressing health threats to the South African workforce. According to the International Diabetes Federation, approximately 4.6 million South Africans may be living with diabetes as of 2025, with many cases being undiagnosed. Although specific data in respect of public servants is unavailable, the age profile, sedentary nature of many jobs, and high stress levels suggest that diabetes is a significant concern in the sector.

This chronic condition, if left unmanaged, can result in severe complications such as cardiovascular disease, kidney failure, vision loss, and nerve damage. For the Public Service, this translates into reduced productivity, increased absenteeism, higher health costs, and in severe cases, premature retirement. For example, a diabetic employee experiencing hypoglycaemia may be unable to make sound decisions or safely carry out duties - directly impacting the quality and safety of service delivery.



The PSA advocates for workplaces to become proactive partners in diabetes management. This includes regular health screenings, access to fitness resources, flexible work policies to accommodate medical needs, and on-site wellness campaigns. By fostering supportive environments, employers can protect their workforce and ensure the continuity of essential public services.

Menopause: Supporting women in mid-career

Menopause, a natural biological process that typically affects women between the ages of 45 and 55, remains a largely overlooked workplace issue despite its wide-reaching implications. Symptoms such as fatigue, anxiety, memory lapses, and hot flashes can significantly affect attendance, focus, and performance. Globally, over one billion women are expected to be perimenopausal or postmenopausal by 2030. Many of these women are embedded in South Africa's public workforce, contributing institutional knowledge and leadership. Without appropriate support, menopause-related challenges can lead to absenteeism, presenteeism, and early retirement, disrupting service continuity and increasing human-resource costs.

The PSA urges employers to acknowledge menopause as a workplace reality. This includes implementing flexible work arrangements, fostering open communication, and providing access to healthcare resources tailored to women's needs. By creating menopause-friendly policies, the Public Service can retain experienced employees and strengthen institutional resilience.

The impact of chronic conditions, whether physical (such as diabetes), biological (such as menopause), or social (such as disability), cannot be ignored if South Africa's Public Service is to deliver efficient and equitable services.

These issues are interconnected and deeply influence employee capacity, workplace morale, and service-delivery outcomes. The PSA continues to advocate for the integration of health and inclusion in workplace planning. This means complying with legislative mandates and actively cultivating environments that recognise, accommodate, and support employees facing chronic health challenges. By acknowledging these realities and acting decisively, the public sector can safeguard its workforce, ensure continuity of service delivery, and model inclusive excellence for society.

Sources

<https://novuspressbulletin.co.za/blog/psa-escalates-ohs-concerns-to-minister-of-public-works-and-infrastructure>
<https://www.sahrc.org.za/home/21/files/20170524%20SAHRC%20Disability%20Monitoring%20Framework%20and%20guidelines%20Draft%205.pdf>
<https://africa.com/world-menopause-day-fostering-workplace-inclusivity-with-enhanced-support-for-menopausal-women-the-fastest-growing-workforce-demographic/>
<https://mg.co.za/thought-leader/2024-10-19-workplace-challenges-and-hormone-therapy-options-while-navigating-menopause/>
<https://diabetesatlas.org/data-by-location/country/south-africa/>
<https://globalhealth.euclid.int/addressing-the-rising-burden-of-diabetes-in-south-africa-challenges-and-opportunities-for-public-health-intervention/>
<https://www.who.int/news-room/fact-sheets/detail/diabetes>
<https://www.citizen.co.za/news/south-africa/phaahla-ncds-diabetes-unhealthy-lifestyles/#:~:text=Diabetes%20is%20now%20the%20leading%20underlying%20cause%20of,non-communicable%20diseases%20%28NCDs%29%20on%20South%20Africa%E2%80%99s%20healthcare%20system>



Staying healthy

Simple guide to a healthier YOU!



Staying healthy is more than just avoiding illness – it is about feeling good, having energy, and living life to the fullest. In a fast-paced world, prioritising your well-being may be challenging, but small and consistent efforts can make a big difference.

Your health matters and can be maintained with simple daily habits. When you are healthy, you feel more energetic, sleep better, and handle stress more effectively. According to the World Health Organisation, health is not just the absence of disease but a state of complete physical, mental, and social well-being.

Healthy habits reduce the risk of conditions such as diabetes, heart disease, and hypertension. Regular check-ups and lifestyle choices go a long way in supporting your health. Physical health and mental well-being are closely connected. Exercise, sufficient sleep, and a balanced diet all play a role in supporting physical and mental health.

Tips to improve your health

Eat balanced meals: Aim to fill your plate with vegetables, fruits, lean proteins, whole grains, and healthy fats. Avoid skipping meals, and limit processed and sugary foods.

Stay

active: Just 30 minutes of moderate exercise a day, such as walking, dancing, or cycling, can boost your heart's health and your mood.

Get enough sleep: Adults need seven to nine hours of sleep every night. Poor sleep is linked to weight gain, anxiety, and weakened immunity.

Stay hydrated: Water helps with digestion, brain function, and energy levels – drink at least eight glasses of water during the day.

Manage stress: Chronic stress can affect your health. Practice deep breathing, meditation, or do something you enjoy every day.

Avoid harmful habits: Limiting alcohol, avoid tobacco, and be mindful of screen time.

See a doctor regularly: Regular medical check-ups help detect problems early. Do not ignore symptoms and keep up with screenings and vaccinations.

Sources

www.who.int
www.cdc.gov
www.health.harvard.edu
Virgin Active/PSA Business Administration



From **boardroom** to **balance**, we bring your **team saunas**, **hot yoga**, **strength zones**, **quiet workspaces** and **healthy eats**, all under one roof.
Give your people a perk they'll actually use.

Join today and save

**10%
OFF**

monthly fees

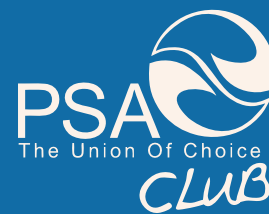
EVERYTHING YOU NEED IS INSIDE
ONE CLUB, ENDLESS PERKS



To get started, scan QR code below
or call us on **0860 GET FIT**



NEW DEALS JUST FOR YOU!



**Opulent All-In-One Skin Care
Starter Package, the foundation
for beautiful, healthy skin.**

Your Exclusive Saving

Was R1960.00 - Now R1660.00

SAVE R300!

WhatsApp "OPULENT" to 081 487 2073

Courier Fee not included



MultiNET
Home Loans

GET R1,000 CASHBACK

**in your pocket on
registration of your property!**

www.multinet.co.za

Call: 0861 545 444

Quote your PSAClub loyalty no.



**Major Service
from R777!**

**We service & repair all makes
of cars, bakkies, 4x4's and SUV's**

www.thegaragesa.com

Call 010 634 4508

Quote your PSAClub loyalty no.



**SAVE ON YOUR AIRTIME
& DATA PURCHASES!**

**1 Day Data
Packages**

500 MB

R10

1 GB

R19

**Pay only
R119 for**

**50 min | 50 sms
2 GB data**

30 Day Package

**Exclusive to M-Cell! Get your SIMCARD TODAY!
Find out more on the PSAClub APP.**

Coupons from Checkers, Checkers Hyper and Shoprite

**SAVE
R10**

when you buy

**Sunfoil
Sunflower
Oil 2L**

Redeemable at Checkers, Checkers



SAVE R20

when you buy

**Bio Classic
Triple Action
Washing
Powder
Bucket 3kg**

Redeemable at Checkers, Checkers Hyper and Shoprite



SAVE R20

when you buy

**Mrs Ball's
Chutney
Original 1.1kg**

Redeemable at Checkers,
Checkers Hyper and Shoprite





Relocation without meaningful consultation: What OHSC action says about workplace moves in Public Sector

When talking about strikes in the public sector, images come to mind that are most often tied to salary disputes, labour law violations, or poor working conditions. Recent protracted protests by employees of the Office of Health Standards Compliance (OHSC) tell a different story about distance, disruption, and the often-overlooked human cost of relocation decisions.

In June 2025, PSA members at the OHSC began daily lunchtime pickets outside the employer's offices in Arcadia, Pretoria in reaction to a planned relocation to Eco-Glades Office Park in Centurion. This followed after the PSA declared a dispute on 31 January 2025 and lodged a dispute of mutual interest with the Commission for Conciliation, Mediation and Arbitration on 7 April 2025. On paper, the move might have seemed simple - a shift of just over 20 km. But for employees it represented an increase in transport costs, longer commutes, childcare complications, and disruptions to established community routines.

Employees stated that they were not adequately consulted. The PSA further raised concerns about procurement transparency and threatened legal action against the Minister of Health if the relocation proceeded.

Whilst the OHSC protest captured headlines, it is part of a bigger issue playing out in government departments and state-owned entities across South Africa. Office relocations in the public sector are often justified by cost-saving measures, lease expirations, or the promise of better facilities, but too often, the human and operational impacts are underestimated.

Relocation may seem like a logistical decision, but in reality it is an employee-relations decision, one that can affect morale, retention, and productivity. In sectors already struggling with staff shortages and service-delivery demands, forcing employees into longer commutes can exacerbate burnout and erode trust.

Rarely calculated in the move-versus-stay equation, are increased transport allowances or claims from employees now travelling further; higher absenteeism owing to commuting difficulties; loss of institutional knowledge if senior or skilled employees resign rather than relocate; and reputational damage from being seen as dismissive of employees' wellbeing.

These costs do not reflect in relocation tenders but directly affect service-delivery performance. If government is to model fair labour practices, it must treat relocation decisions as more than a facilities upgrade. These are fundamental people decisions.

On 4 July 2025, the PSA handed a memorandum of demands to the Minister of Health. On 5 August 2025, the office of the Minister requested a meeting with the PSA to discuss the demands in the memorandum. The meeting took place on 11 August 2025. The Minister confirmed that free transport would be provided to employees for the entire duration of the lease in Centurion. The Minister also endeavoured to appoint an independent investigator to probe allegations of corruption and maladministration in the procurement process. The investigation process will focus on whether the relocation process was approved by National Treasury and the Department of Public Works and Infrastructure. It will look at the reasons that prompted the relocation from the office building in Arcadia and whether there were corrupt activities and maladministration during the entire relocation process.

Parties agreed to reconvene for a progress report on the investigation process. The PSA continues to contest the process, labelling it as flawed and in breach of labour and procurement laws. At the time of going to print of this edition, details regarding the relocation timeline, possible legal avenues, and official engagements were not available, as these matters were still being addressed in the bargaining forum.

Sources
<https://sundayworld.co.za/news/office-of-health-standards-compliance-staff-picket-against-relocation/>
https://www.psa.co.za/docs/default-source/psa-documents/newsletters/2025/ohsc-13082025.pdf?sfvrsn=ea47526b_4

Investing in women and children to prevent violence

South Africa continues to bear the weight of a harrowing crisis: The unrelenting scourge of gender-based violence (GBV). Behind closed doors, on the streets, and even in spaces meant to protect, women and children are subjected to acts of cruelty that fracture families, devastate communities, and betray the promise of a free and equal society.

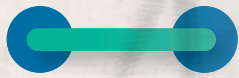
The annual *16 Days of Activism for No Violence Against Women and Children* campaign is a sobering reminder of lives lost and damaged as well as the deep systemic failures that allow such atrocities to persist. South Africa ranks amongst the countries most severely affected by GBV globally. These are not isolated events, nor are they rooted in cultural norms, as is too often and erroneously suggested. Rather, they are the consequences of social ills, including deeply entrenched poverty, structural inequality, patriarchal power imbalances, and the failure of essential public systems, from law enforcement to social services.

Recent research by the Human Sciences Research Council paints a chilling picture. Nearly one in three South African women over the age of 18 has experienced physical violence in her lifetime. Much of this occurs within intimate partner relationships, spaces that should offer care and safety but instead become epicenters of trauma. These women, often silenced by fear or stigma, are not mere statistics - they are daughters, mothers, workers, and students, each with a story that reflects personal suffering and a collective, societal failure to protect and uplift.

In 2019, President Cyril Ramaphosa declared GBV and femicide a national crisis and introduced the “Emergency Response Action Plan on Gender-Based Violence and Femicide”. Whilst this marked a crucial step in acknowledging the severity of the problem, reality tells a different story. Crime statistics for the final quarter of 2024, released by the South African Police Service, reveal a relentless tide of brutality with 961 women murdered and over 16 000 violently assaulted in just three months. This means that every day, eleven women were killed and 174 were left with serious injuries - numbers that are difficult to comprehend and impossible to ignore.

Why, despite policy efforts and public awareness campaigns, does the violence continue? The answer lies in unresolved systemic gaps. Law enforcement is often underfunded and overwhelmed, with many officers lacking training to respond to survivors with care. Survivors seeking help frequently report secondary trauma when interacting with police or healthcare workers, who may be dismissive or even hostile. In courtrooms, slow and bureaucratic judicial processes leave women waiting for justice that may never come, whilst perpetrators walk free or face minimal consequences.

Economic inequality plays a powerful and invisible role. A woman who is financially dependent on her abuser faces immense difficulty in leaving. Without income, shelter or child support, the choice between staying and suffering, or leaving and risking homelessness, is tragically common.



The United Nations projects that by 2030, 340 million women and children will be living in extreme poverty, this amounts to 8% percent of the global female population. The crisis relates to not only protection from violence, but ensuring the means to escape it. The road ahead must be driven by solutions rooted in empowerment and justice. To break the cycle of violence, South Africa needs to shift from reactive to proactive measures. This means investing in women, not just in word, but in action. Economic empowerment is one of the most potent tools against abuse. When women have access to education, employment, land, and financial independence, they are better positioned to make choices that safeguard their dignity and wellbeing. Initiatives such as microfinance programmes, skills training, and inclusive employment opportunities can help transform vulnerable women into agents of their own futures.

The justice system must be reformed to prioritise survivor-centred approaches. Specialised GBV courts, trauma-informed police units, and comprehensive survivor support services, including counselling, legal aid, and safe housing, can make a significant difference. Schools must become spaces where children learn about gender equality, consent, and emotional health from an early age, thus disrupting the cycle of abuse.

Community involvement is equally critical. Faith leaders, traditional authorities, media personalities, and grassroots activists all have a role to play in challenging harmful norms and promoting respect, empathy, and accountability. GBV is not a “women’s issue”, it is a societal crisis. It requires a collective effort to dismantle the systems that uphold it.

It is further vital not to forget the youngest and most vulnerable victims, children. National Children’s Day is observed on 1 November 2025 and provides an opportunity to reflect on the rights and needs of South African children amidst heartbreaking reality. According to the Department of Social Development, 26 000 cases of child abuse and neglect were reported in 2024/25, and more than 1 100 children were killed in the last financial year. Children who experience violence, whether physical or emotional, carry such scars into adulthood.

Statistics South Africa reports that one in three girls and one in five boys are victims of violence before they turn 18. These alarming figures should galvanise South Africans. Investing in early intervention, child-protection services, and accessible mental-health support are essential requirements.

Call to ACTION

The PSA urges all stakeholders to take actions that will turn the tide. Ending GBV requires sustained efforts and solid investment. Every policy shift, every community programme, every empowered woman and protected child, will move the country towards a safer place as behind every distressing statistic is a life and behind every life is the possibility of a better future.

Sources

<https://cesvi.eu/south-africa-against-violence-women-and-children/>
<https://hsr.ac.za/news/review/violence-against-women-in-south-africa-intersecting-vulnerabilities/>
<https://actionsociety.co.za/action-society-calls-for-urgent-ppps-to-tackle-war-against-crime-crime-stats-q3-of-2024-25/>
<https://www.unwomen.org/en/news-stories/explainer/2023/11/making-investment-in-violence-prevention-a-priority>
https://www.saps.gov.za/services/downloads/2024/2024-2025_Q4_crime_stats.pdf
<https://www.gov.za/NationalChildrensDay2025>
<https://www.statssa.gov.za/?p=18509#:~:text=The%20scourge%20of%20child%20abuse,educating%20children%20about%20their%20rights.>
<https://mg.co.za/news/2025-06-11-reported-cases-of-child-abuse-and-neglect-rose-to-26-000-in-2024-25/>

Making 2026 **GREAT!**

Alleviate January's financial burdens!

Recruit new members for the PSA between **1 October 2025 and 31 December 2025** and be entered in the draw to **WIN R2 026** towards **OUTSTANDING BILLS** of your choice!

TOP RECRUITERS will be the WINNERS!

For every new member you recruit*, you will also receive an honorarium of R110 (minus 25% tax). Participate in this **limited-period** competition to grow your Union of Choice!

Use the SPECIAL membership application form on page 18 of this magazine.

HOW TO ENTER?

1. Recruit new members (excluding pensioner members) for the PSA between **1 October 2025** and **31 December 2025**.
2. Email the fully-completed, signed **SPECIAL** application forms (see *page 18 of this magazine*) to competition@psa.co.za by 12:00 on **31 December 2025** to secure your entry.
3. Only entries submitted as stipulated above and received by the PSA by the closing date will be considered.

*Competition open for PSA members only / Entries subject to standard terms and conditions and verification of membership / In the event of a tie, the PSA General Manager will draw a winner / Winners will be contacted by 30 January 2026 / Prizes not claimed within 30 days will be forfeited / Prize not exchangeable for cash.



PSA
Holiday Resort



Nestled in a lush indigenous dune forest at **Queenera Mouth** east of the Gonubie River and in close proximity to the beach, you will find the **PSA HOLIDAY RESORT**. Just 18 km from East London, the Resort is committed to offering relaxation and tranquility. **The Resort has ten fully-equipped chalets** most with a sea view (choice of two or three bedrooms) and **110 semi-shaded stands for caravans and camping**.



20 VERY GOOD REASONS...

WHY THE PSA SHOULD BE YOUR LABOUR HOME

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

1. **Is a growing Union** with 240 000+ members served by Provincial Offices across the country.
2. **Attends to members' individual disputes FREE** of charge.
3. **Negotiates fair terms of remuneration** and represents members' interests in bargaining structures.
4. **Protects members' service benefits** (including medial aid, pension schemes, and housing subsidies).
5. **Addresses issues** such as fair and reasonable working conditions, hours of work, and leave.
6. **Is the only Union in the Public Service that serves Public Service pensioners.**
7. **Is financially stable** (complies with the *Companies Act and Labour Relations Act*).
8. **Assists beneficiaries and communities throughout South Africa as part of the Union's corporate social investment programs.**
9. **Protects members' rights** and defends them in unfair labour practices or infringements of constitutional rights and legislation (*Labour Relations Act, 1996, Basic Conditions of Employment Act, 1997, and Employment Equity Act, 1998*). Disputes are resolved at the CCMA, Labour Court, and Labour Appeal Court. In the Public Service, the Public Service Coordinating Bargaining Council (PSCBC), Education Labour Relations Council (ELRC), Safety and Security Sectoral Bargaining Council (SSSBC), Public Health and Social Development Sectoral Bargaining Council (PHSDSBC), and General Public Service Sectoral Bargaining Council (GPSSBC) provide dispute resolution functions. With the promotion of interests, rights are also established with collective agreements - non-compliance with such rights is being taken care of by these institutions.
10. **Employs professional, dedicated and competent staff** to support member structures in service of members.
11. **Promotes members' interests** during collective bargaining in bargaining forums with employers.
12. **Is admitted to the various bargaining councils**, which enables the Union to resolve workplace problems in these councils, saving cost and time.
13. **Acts only on members' mandate** (mandates on collective issues are obtained from member structures).
14. **Has country-wide, extensive member structures** (national and sectoral) that are the link between the Union and members. These structures mirror the structures for collective bargaining and ensure the protection and promotion of members' rights and interests. Structures are active in all provinces to promote the organisation of members, obtain mandates and improve communication. For information on your PSA representative and structure, contact your local PSA Provincial Office.
15. **Has an impressive success rate in resolving cases** by the Union's full-time staff and thousands of democratically elected, trained shop stewards.
16. **Offers fringe benefits to members, including FREE membership of PSACLUB!**
Other benefits include an exclusive PSA short-term insurance scheme, insurance benefits, funeral schemes, and assistance with debt and personal loans.
17. **Provides FREE financial assistance with funeral costs at a member's death.**
18. **Provides FREE professional indemnity insurance cover** for identified groupings of members (R1 million, per member, per year with no limitation in the aggregate).
19. **Holiday Resort** offers holiday accommodation at discounted rates.
20. **Magazine and workplace-specific newsletters** are issued to members **FREE** of charge - Update your contact details with the PSA's Membership Section (updatemyinfo@psa.co.za) to ensure that you receive all news.

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

www.psa.co.za | ask@psa.co.za | 0861 452 452

PSA
The Union Of Choice

PSA membership application

Public Servants Association of South Africa (NPC)

Reg No 1942/015415/08

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

The PSA Privacy Policy is available on the PSA website (www.psa.co.za).

By taking up membership, I agree to the said Policy.



* COMPULSORY FIELDS

PERSONAL INFORMATION

PLEASE INDICATE YOUR CHOICE WITH A ☒

DEPARTMENT / EMPLOYER *			
TITLE (DR, MR, MRS, MS) *		PERSAL / SALARY NUMBER *	
SURNAME *			INITIALS
FIRST NAMES *			
IDENTITY NUMBER *		DATE OF BIRTH	DD MM YYYY
CELL PHONE *		TELEPHONE	FAX NO
EMAIL ADDRESS			
METHOD OF PAYMENT *	STOP ORDER (SALARY DEDUCTION) <input type="checkbox"/>		
	DEBIT ORDER (BANK DEDUCTION) <input type="checkbox"/> (Noting that the Agency Fee will also be payable in this instance)		

MEMBER'S BANKING DETAILS (only when debit-order payment option is chosen)

BANK NAME		BRANCH CODE	
ACCOUNT NO		ACCOUNT TYPE	
ACCOUNT HOLDER			

CONSENT I consent to the PSA marketing products, services and special offers to me. The PSA may share my personal information, within the PSA and the businesses that provide special advantages to PSA members, for marketing purposes. The PSA may also contact me for research purposes. ☐ YES ☐ NO

SALARY STOP-ORDER COMMENCEMENT DATE: _____

I, the undersigned, hereby apply for membership of the PSA (Public Servants Association of South Africa) and authorise and request the Accounting Officer of my employer to deduct the applicable PSA Membership Fee (as approved by the PSA Board of Directors) from my salary as membership fee, starting from the STOP-ORDER COMMENCEMENT DATE, and thereafter to continue such monthly deductions until my further written notice.

I UNDERSTAND THAT IN TERMS OF SECTION 13(3) OF THE LABOUR RELATIONS ACT, 1995 THIS STOP-ORDER MAY ONLY BE REVOKED BY THE GIVING OF THREE MONTHS' (ONE MONTH IN THE CASE OF NON-PUBLIC SERVANTS) WRITTEN NOTICE TO MY EMPLOYER AND THE PSA.

I understand that membership fees are due to and collectable by the PSA while I am a member of the PSA.

BANK DEBIT-ORDER COMMENCEMENT DATE: _____

I, the undersigned, hereby apply for membership of the PSA (Public Servants Association of South Africa) requesting and authorising you at the same time to deduct from my account at the above bank the applicable PSA Membership Fee (as approved by the PSA Board of Directors), which covers my membership fee to the PSA, starting from the DEBIT-ORDER COMMENCEMENT DATE and continue deducting said amount monthly on theth day of each month thereafter until further my written notice.

SIGNATURE *

DATE *

RECRUITER (NOT PSA STAFF MEMBER)

PSA MEMBERSHIP NO *		TAX NO *	
IDENTITY NO *		CELL PHONE	
INITIALS & SURNAME			
POSTAL ADDRESS *		POSTAL CODE	
EMAIL ADDRESS			
BANK NAME *		BRANCH CODE	
ACCOUNT NO *		ACCOUNT TYPE	
ACCOUNT HOLDER			

PLEASE NOTE THAT NO HONORARIUM CAN BE PAID WITHOUT A VALID TAX NUMBER. THE HONORARIUM WILL BE PAID DIRECTLY INTO YOUR BANK ACCOUNT.

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

FOR OFFICE USE ONLY

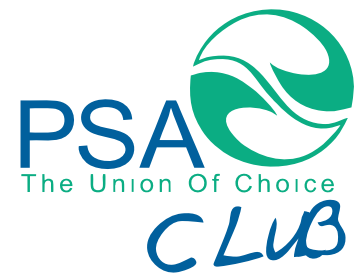
Making
2026
GREAT!

WEEK NO *

OFFICE DATE STAMP

WEEKLY REPORT ID

PSA CLUB LINE: 0860 021 067



UPDATE MY DETAILS:

PLEASE INDICATE YOUR CHOICE WITH A ☒

☐ CELL PHONE NUMBER ☐ EMAIL ADDRESS ☒ NEW PSA MEMBERSHIP CARD

*Will be posted to address indicated by member on this form

PSA MEMBERSHIP NUMBER OR ID NUMBER

PERSAL / EMPLOYEE NUMBER

INITIALS SURNAME

CELL PHONE NUMBER

EMAIL

www.psaclub.mobi | info@psaclub.mobi | *120*960#

Understanding your PSA structure

Country-wide member structures (on national and sectoral level) are the link between the PSA and its members. These structures mirror the current structures for collective bargaining and offer direction, thereby ensuring the protection and promotion of the rights and interests of members.

The PSA's Board of Directors (BOD) on 29 March 2017 resolved that in terms of the *Labour Relations Act* or an Organisational Rights agreement, a group will be entitled to elect five shop stewards. The Board may, on good cause shown, establish such a group as a branch.

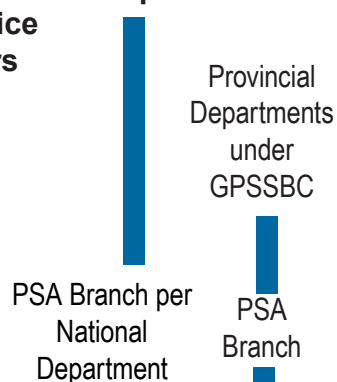
These structures have been established in all provinces to promote the organisation of members, obtaining their mandates, and improving communication with members.

Details of this extensive network of committees and branches are available from the PSA Head Office as well as any of the twelve PSA Provincial Offices.

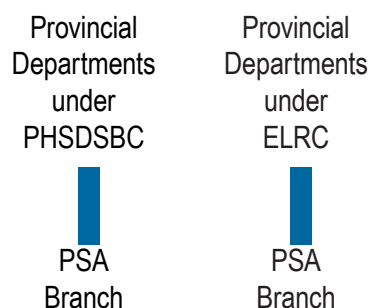
It is important to understand PSA member structures. In addition, you should be involved in these structures as active members can provide timeous, informed mandates, and ensure that skilled workplace representatives are elected.

Branch for Associate Members: Public Service Pensioners

National Departments



Provincial Administrations (each with several separate Provincial Departments)



Parastatals/ Organs of State



Sub-structures for communication to grassroots level

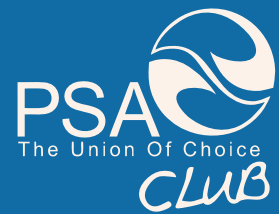
Join today!

www.psa.co.za

ask@psa.co.za

0861 452 452

MORE DEALS, JUST FOR YOU!



Coupons from Pick N Pay

SAVE R20

when you buy

Parmalat Everfresh Milk
6 x 1L (All Variants)

Redeemable at selected Pick N Pay stores nationwide



SAVE R20

when you buy

Rainbow
Frozen Chicken
Drumsticks with
Brine Based
Mixture 1.5kg

Redeemable at selected Pick N Pay stores nationwide



SAVE R10

when you buy

Selati Pure
Sugar Bag
2.5kg
(All Variants)

*Redeemable at selected
Pick N Pay stores
nationwide*

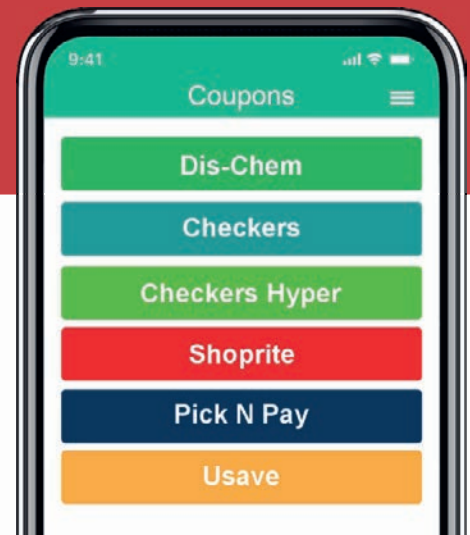


Want more Coupons?

Login to the PSAClub App and
view all available coupons to you!

You can save up to R1,750 per
month just by planning your next
grocery shop with PSAClub
Grocery Coupons!

www.psaclub.mobi



HAIR city

15% OFF
on all
online purchases

Discount Code:
MAH15

www.haircity.co.za



Hair City offers the widest Variety & best
Quality Lace Frontal Wigs, Brazilian and
Peruvian Hair, Weaves, Clip Ins, Hair
Accessories & Hair Care products.

INTERCAPE

Safe • Dependable • Affordable

Get 10% discount
when booking
directly with Intercap



CONCOURS

GET R5,000 CASH
back in your pocket on any
vehicle purchase!

www.concours.co.za

*Delivery available nationwide
Quote your PSAClub loyalty no.*

Financing Available
Contact 082 585 1288

Digital disruption: AI and automation in government

In the South African public sector, technology is no longer about photocopiers and filing cabinets - algorithms are now increasingly part of the workspace. Artificial intelligence (AI) and automation are already embedded in systems that process tax returns, verify social grants, scan legal documents, and respond to citizen queries. For public servants, this is more than a passing trend. It is a structural shift that will redefine work, job profiles, and service delivery.

The Department of Public Service and Administration's Digital Transformation Roadmap outlines a vision for a digitally enabled state, featuring seamless digital IDs, secure online payments, and single access points for services. The South African Revenue Service is already using AI to manage millions of queries, detect fraud, and pre-populate returns. Some provincial health departments are testing automated patient record systems. The promise is faster, more efficient services, but there are deeper implications.

Opportunities

AI and automation can:

- Eliminate repetitive tasks, freeing employees to attend to complex cases and public engagement,
- Improve turnaround times and decision-making, and
- Create transparent, auditable processes.

Risks

Without strong governance, risks include:

- Job displacement in administrative roles without proper reskilling,
- Bias in automated decisions if data is flawed, and
- Reduced union influence if roles are outsourced or employee numbers decline.

Why employees must stay engaged

A 2025 study on AI in public policy confirms that the benefits of technology depend entirely on governance.

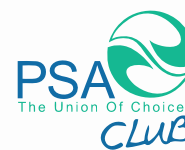
Managed well, AI can enhance service delivery whilst safeguarding jobs. Managed poorly, it can deepen inequality and weaken bargaining power. The PSA insists that digital transformation must be inclusive, ethical, and worker-centred. Every AI or automation project must include a genuine workforce impact assessment.

AI and automation are neither saviours nor threats by default - they are tools. The challenge is ensuring that they are implemented to strengthen public service whilst protecting the people who deliver these services. Efficiency without fairness is a hollow win.

As digital transformation advances, PSA members must remain informed, organised, and active in shaping a future that works for both the public and public servants.

Sources

https://www.researchgate.net/publication/391408159_Bridging_the_Governance_Gap_Integrating_Artificial_Intelligence_in_South_Africa's_Public_Policy_Implementation
https://www.gsma.com/solutions-and-impact/connectivity-for-good/mobile-for-development/wp-content/uploads/2024/07/SOUTHAFRICA_AIforAfrica-1.pdf
<https://unu.edu/article/trade-unions-must-fight-ai-fire-and-embrace-digital-tools>
<https://www.psa.co.za/docs/default-source/psa-documents/psa-magazines/2of2025.pdf>
<https://www.dpsa.gov.za/thepublicservant/2025/05/14/dpsa-participates-in-launching-south-africas-digital-transformation-roadmap/>



Terms & conditions apply

Travel more with M-Travel, your gateway to memorable holidays, Plan & book your 2026 holidays TODAY!

As a M-Travel Member you enjoy exclusive benefits, including a higher discount percentage than regular PSAClub Members, automatic entry into quarterly giveaways with exciting cash prizes and weekend getaways, as well as earning points back in your PSAClub e-Wallet.

SIGN UP TODAY | travel@mahala.co.za | 0860 021 068



NEW TRAVEL PARTNER | 12 NEW RESORTS TO CHOOSE FROM!



Beekman Holidays can offer you the perfect family holiday anywhere in Southern Africa! From the Cape to Limpopo and KwaZulu-Natal to the Kruger Park. **Book your holiday today with M-Travel, travel@mahalas.co.za | 0860 021 068**

Layby your perfect get away!

PSAClub Members
5% OFF
booking

M-Travel Members
8% OFF
booking



Cayley Mountain Resort

Cathkin Park, Drakensberg



Dikhololo

Brits, North West



Durban Spa

South Beach, Durban, KZN



The Kingdom Resort

Pilanesberg, North West



Formosa Bay Resort

Plettenberg Bay, Garden Route



Hazyview Cabanas

Hazyview, Mpumalanga



Illovo Beach Club

Kingsburgh, KZN South Coast



Umhlanga Cabanas

Umhlanga, KZN North Coast



Kiara Lodge

Golden Gate, Free State



Margate Beach Club

Margate, KZN South Coast




Monomotapa Village

Sterkriver, Limpopo



Waterberg Game Park

Melkriver, Limpopo



Employer **cannot** invoke confidentiality agreement to cover wrongful conduct

#LegalCorner

By **Wandile Mphahlele** - PSA Legal Officer

In the matter of *Jacobs vs KwaZulu-Natal Treasury (2022) 43 ILJ 1286 (LAC)*, the Labour Appeal Court had to deal with a question of whether an employer can shield its wrongful conduct using a confidentiality agreement.

Ms Jacobs, in 2009 whilst in the employ of the KwaZulu-Natal (KZN) Department of Community Safety and Liaison, was chosen to be a member of a selection panel of the Department. The panel was tasked with recommending a candidate for the post of Assistant Manager Assets and Logistics. As a panel member, Ms Jacobs signed a disclosure and confidentiality agreement, which read: ***“keep confidential and not disclose or discuss with any person apart from the panel members and the human resources representative, in any direct or indirect manner, any matters raised in any part of the shortlisting/interviews or any related matters not mentioned therein.”***

At the conclusion of the selection process, two candidates (Ms Van Der Merwe and Ms Jamile) had performed well, and it was recommended that Ms Van Der Merwe be appointed as she had scored higher in an earlier mandatory test. A few weeks thereafter, Ms Jacobs was requested to sign the minutes of the selection panel. The minutes, however, had been changed to say that Ms Jamile was the recommended candidate. Ms Jacobs queried this amendment but was informed that she had to sign the minutes as is. Ms Jacobs reluctantly signed the minutes despite this amendment.

In 2015, already in the employ of the KZN Treasury, Ms Jacobs was requested to give evidence relating to the 2009-selection panel. She deposed to an affidavit detailing the selection process and the amendment made to the minutes. A year later, Ms Jacobs was charged with disclosing confidential information without authorisation by deposing to the affidavit and disclosing what had transpired with the selection panel and submitting a false statement in response to allegations of misconduct. In the disciplinary inquiry, Ms Jacobs was found guilty of both charges and dismissed.

Arbitration proceedings

Ms Jacobs referred her dismissal to arbitration, where she alleged that her dismissal was unfair, as the affidavit had been submitted for a lawful purpose and she claimed that if *“she had made a false statement there could not have*

been a breach of confidentiality.” The employer claimed that the affidavit was false and injurious to the department. The arbitrator found that indeed the affidavit was not true, and Ms Jacobs had failed to obtain permission before disposing to such therefore the dismissal was found to be both procedurally and substantively fair.

Labour Court proceedings

Ms Jacobs sought to review the arbitration award and have it set aside. The main issue was whether the affidavit in question was false. Ms Jacobs had failed to include a record of all the evidence led at the arbitration therefore the Labour Court declined to interfere with the arbitrator's findings. The arbitration award was upheld.

Labour Appeal Court proceedings

The Labour Appeal Court found that the main issue to be determined and will consequently affect the outcome of the appeal was whether Ms Jacobs did indeed submit a false statement when she deposed to the affidavit alleging that the minutes of the selection panel was changed. The Court found through the evidence led at the appeal, that it was common cause that the minutes had been changed, and this was also conceded by the employer. The employer's version of there being an agreement to changing the minutes, was found to be untrue. The Court then held that if this were the evidence then the decision of the arbitrator was not one a reasonable decision-maker could have made. The Court held that Ms Jacobs had not breached the confidentiality agreement when she deposed to the affidavit disclosing the irregularities and/or dishonesty committed by members of the panel. The Court further held that ***“an employer may not invoke a confidential agreement to conceal wrongdoings in the workplace and an employee who has signed a confidentiality agreement does not require the permission of his or her employer to reveal wrongdoings in the workplace if required to do so in legal proceedings. If permission is to be obtained first any dishonest conduct will never see the light of day.”***

The appeal was subsequently upheld and reinstatement with retrospective effect was ordered. The case served as authority to employees that they are duty bound to report irregularities in the workplace and that the employer cannot restrain employees from reporting wrong doing using a confidentiality agreement as a shield.



#PSASnapshots



The PSA Provincial Office in Mthatha donated tracksuits and netball kits to Ndamase Senior Secondary School.



The PSA's 2025 National Women's Day celebrations were hosted in Kimberley in the Northern Cape on 9 August 2025.



The PSA Intersectoral Members' Meeting took place in Gqeberha in the Eastern Cape in September 2025.

Mandela Day 2025



The PSA Provincial Office in Johannesburg celebrated Mandela Day on 18 July 2025 by cleaning up in the Braamfontein area.



The PSA Provincial Office in Gqeberha celebrated Mandela Day 2025 by cleaning up Cape Recife beach.



PSA shop stewards in Northern Cape attended a Fedusa finance course in Upington.



PSA members at the Office of Health Standards Compliance undertook lunchtime pickets outside their workplace in Arcadia, Pretoria during June 2025
- also see the article on page 13.

Celebrating PSA Day



PSA members at the Special Investigating Unit celebrating PSA Day on 7 July 2025.



The PSA Provincial Office in Pretoria celebrated PSA's 105th birthday on 7 July 2025.



The PSA Provincial Office in Cape Town celebrated the PSA's birthday.



In service of public-sector employees

ONLY FOR PSA MEMBERS NATIONAL FRINGE BENEFITS



Show your PSA membership card to **qualify for member-only** fringe benefits. Phone the PSA's Business Administration Section on (012) 303 6500 for more information on listed and new national benefits or refer to the PSA's website at www.psa.co.za.

SHORT-TERM INSURANCE

NEW



Live for the moments that matter, not for insurance runarounds.
For a comparative quote, SMS "PSA" to 32806, PSA@Santam.co.za or visit www.santam.co.za

MEDICAL SCHEMES AND HEALTHCARE



GAP COVER for PSA members
SMS "PSAGAP" to 30683 (no charge) | Email psa@optivest.co.za | 087 8200 628
Optivest is a registered Financial Services Provider FSP 13475

ROADSIDE ASSISTANCE



Enjoy the full benefit at 10% discount!
Enquiries: aarenewals@aasa.co.za | 0861 664 665

HEALTH AND WELLNESS

NEW



Virgin Active where wellness gets real. Leave the cult. Join the club.

Virgin Active has over 130 health clubs across the country and offers something for all levels of fitness. PSA members and their partners enjoy a 10% discount on adult one-year membership types as well as discounted joining fees and current monthly special offers.

Visit www.virginactive.co.za or contact 0860 200 911 or email hilary.lumb@virginactive.co.za for more information.

FUNERAL INSURANCE



Accident and Hospital cover
0860 112 077 | www.aig.com



SERVING THOSE WHO SERVE SINCE 1913

Assupol Life is a fully-fledged life-insurer, serving those who serve since 1913. If you need affordable funeral, life, savings, investments or retirement products, trust Assupol to serve you.

0860 103 091 | www.assupol.co.za |

Authorised financial services provider.

An insurer licensed to conduct life insurance business. FSP53.



Dignity PSA Funeral Scheme Exclusive to PSA members. Affordable, easy-to-understand funeral cover. Take care of your family **TODAY!**
086 111 2654 | www.dignity.co.za



Esurity Life Solutions brings you affordable funeral plans of up to R100 000 and stillborn cover at no extra cost to you. Cover up to 17 family members, call 087 474 6838 or SMS "PSA" for a quick quote today. www.esuritylife.co.za



PSA Members Funeral Plan, There's a plan for everyone! Add your extended family members to your PSA Members Funeral Plan at an additional cost per extended family member.
www.psaclub.mobi | 0860 021 067



Different cover options available for you, your family, and your additional dependants.
0860 101 003 | admin@tbfs.co.za | www.tbfs.co.za



Get Liberty's Funeral Plus Plan from as little as R40* pm and cover up to 32 family members. Scan the QR code to fill out your contact details or SMS your name and surname to 30839 for a Liberty Accredited Financial Adviser to call you back. For more information about our funeral cover, visit: www.liberty.co.za
Liberty FSP 2409*. Ts & Cs apply.



NEW



PSA members can invest in various plans such as Family Funeral Pension, Future Builder Edu-Plus Investment Provider, Financial Provider, Savings Plan - Future Med Cash Back Hospital Plan.

0860 724 724 | www.metropolitan.co.za



Old Mutual Group Schemes products, Future Invest Plans, Retirement Plan, Savings 4 Retirement Plan, Single Premium, Funeral Insurance, Disability Insurance, Illness Insurance and Life Insurance. 0860 607 111 | www.oldmutual.co.za



Sanlam Sky Solution offers accident, life, savings and educational plan.
Moemedi Legal Benefit and Buy Ekaya Repatriation Benefit.
0861 235 434 | www.sanlam.co.za



Zisekele Group Funeral cover
is underwritten by Sanlam

0861 88 00 00 | www.zisekele.co.za
Enquiries: elzanne@zisekele.co.za



Road Accident Fund
Policy members will enjoy the services
of legal practitioners to formulate and
administer your claim for compensation
from RAF.



012 943 8000 | www.acassist.co.za

FINANCIAL SERVICES

NEW



Get access to the PSA Affinity bank account in partnership with **African Bank** & get a **FREE** funeral cover worth R10 000.00 included! Also get exclusive discounts from **Akani Deals** and **Audacious Rewards** to start saving!
To get started, request the **Akani Form** and get all the details - just WhatsApp "PSA" to **073 691 2945** |
Find your nearest African Bank branch & from there you can go and **open your PSA Affinity** account to automatically get your funeral cover!



Free credit report, Credit report fix, Debt negotiation, Consolidation loans, Bond originating,
Vehicle loan pre-approvals, Reckless lending investigations and more.
SMS "PSA" to 48737 for us to call you back.
012 881 0600 | WhatsApp: 079 162 2438 | psa.creditgateway.co.za



Financial Journey
Finwel assists with Housing Access Loans
011 234 2435 | www.financialjourney.co.za
housing@financialjourney.co.za



Financial Journey
Flexible Financial Solutions
My Financial Journey aims to provide you with expert
advice and will provide you with suitable
recommendations for your debt matters.
SMS "PSA DEBT" to 32606 | 011 234 2435
www.myfinancialjourney.co.za | psa@financialjourney.co.za



Apply today for all your education finance needs. We cover tuition fees, laptops and tablets,
accommodation and more.
WhatsApp 063 602 4851 | SMS "Study" 32150
www.fundi.co.za for more info about our education loans

Loans and consolidation!

Old Mutual Finance offers personal loans with loan terms ranging between three up to 30 months.

SMS your name and "PSA" to 44964 and we will contact you.



Money account with an Old Mutual Money Account, every time you swipe your card, an amount set by you is invested
in the Old Mutual Money Market Fund Unit Trust that can help grow your savings.
086 044 5445 | 0860 000 886 | www.oldmutualfinance.co.za



Financial Wellbeing and Debt Review experts, specialising in free Credit Bureau Reports,
free Budget Planning Assistance and Debt Restructuring as per the *National Credit Act*.
010 204 0071 | Enquiries: psa@octogen.co.za



Get ready to achieve your housing dream! Do you want to BUILD, IMPROVE or EXTEND
to your home? Apply now for Home Improvement Finance through Thuthukani.
Thuthukani offers Home Improvement Finance in partnership with credible and established building merchant
stores across South Africa. 012 804 1443 | home@tfsmail.co.za | www.thuthukani.co.za

LEGAL SERVICES



SMS the word "legal" to 43366
021 007 0287
www.legalclinicsa.com



SMS "PSA" and your name to 44386
0861 10 20 92 | legalcostinfo@autogen.co.za



Public servants have trusted LAW FOR ALL since 1993 to
protect their rights, save costly legal fees, and get expert
support when it matters most.
Join today from R195 p/m
lawforall.co.za | 0861 99 44 99 | SMS your name to 30938
Brought to you by Lipco Business (Pty) Ltd (FSP 43170).
Ts & Cs apply.



Special family legal cover. Lifesaver legal
offers affordable legal cover and access
to a professional, and quality legal advice,
mediation, and litigation service.

0861 552 211 | www.lifesaver.co.za

PLAN TODAY. PROTECT TOMORROW.

THE BEST Funeral Plan for PSA members – Giving Your Family Peace of Mind

Death is never easy to think about. It brings sadness, uncertainty, and the reality that those left behind must face not only grief but also the practical and financial pressures of arranging a funeral. For many families in South Africa, these costs can range anywhere from R3,000 to R50,000 – an expense few are prepared for.

If you are the breadwinner, your passing could place an impossible financial burden on your family. Bank accounts are often frozen, leaving your loved ones without immediate access to funds. That is why having the right plan in place – such as a funeral policy – is one of the most caring decisions you can make.

With THE BEST Funeral Plan for PSA members, you can give your family immediate financial relief in their time of need.

This policy is designed to ensure that:

- **Cash is paid out quickly** – often within 48 hours of submitting valid documents.
- Your loved ones can focus on grieving instead of worrying about costs.
- The cover you choose suits **both your needs and your budget**.

THE BEST Funeral Plan for PSA members offers affordable, reliable, and transparent funeral cover that protects your family when they need it most. You can extend cover to your spouse, children, parents, and even extended family members – because we understand that family is everything.

Take The First Step Today

None of us can avoid death, but we can make the journey easier for our families by planning ahead. With PSA Funeral Cover, you can rest assured knowing that when the time comes, your loved ones will be supported, protected, and cared for.

Life may end, but your love and protection can live on.



What To Look For in Funeral Cover

Before choosing any policy, make sure you:

- ✓ Confirm that the insurer is reputable and registered (The BEST Funeral Plan for PSA Members is underwritten by Hollard Life and administered by The Best Funeral Society, both are authorised FSPs).
- ✓ Understand waiting periods beforehand (If you are new to the PSA union, you qualify for THE BEST Funeral Plan for PSA members. If you apply today, there will be no waiting period for death due to natural causes for you and your immediate family.).
- ✓ Is the policy flexible and can it cover my whole family? (Yes — you choose who to cover, and how much.)
- ✓ Ensure that your family knows where to find your policy documents.

PSA – Supporting You in Times of Loss.



Festive season: Making RESPONSIBLE choices

#Tips

As another year is drawing to a close. Commitment and hard work, despite various challenges, ensured service to the public and public-sector employees are starting to look forward to a time of rest and the chance to reconnect with loved ones during the festive season.

The end-of-year period is a special time. For many, it means long-awaited reunions, joyful celebrations, and a chance to step away from the demands of work. Celebration should, however, go hand-in-hand with responsibility, financially and in terms of personal safety. A truly meaningful holiday is one where the moment is enjoyed whilst the future is considered and protected.

December is often a more financially demanding time of the year. Holiday expenses, travel costs, gifts, and year-end sales can easily drain pockets, especially when extra income such as bonuses becomes available. The temptation to overspend is strong and unfortunately, many people enter the new year pulled down by debt, regret, and financial hardship.

January brings its own responsibilities. For many families, this includes back-to-school expenses such as fees, uniforms, stationery, transport, and food. (**Make sure you enter the PSA's Making 2026 GREAT competition - see page 16 - to stand a chance to win R2 026 towards outstanding bills of your choice!**) Without proper planning, these costs can become overwhelming. The PSA urges members to budget carefully during the festive period, prioritise needs over wants, and avoid relying on credit or loans as far as possible. Being financially responsible does not mean you cannot enjoy the holidays. It simply means making decisions that will not jeopardise peace of mind in the new year.

A well-managed festive season ensures that when January arrives, you are prepared, not panicked.

Tragically, the festive season in South Africa is also marked by a sharp increase in road accidents and fatalities. Every year, many lives are lost or permanently changed owing to reckless driving, speeding, fatigue, or driving under the influence with devastating effects for families and communities.

PSA members are more than just public servants, they are parents, siblings, friends, and leaders in communities. Safety matters on and off duty. Whether travelling long distances to visit family or simply making a short trip across town, the PSA urges members to travel with caution. Make sure your vehicle is road worthy, obey road rules, never drink and drive, and rest adequately during long trips. If you are a passenger, speak up if you feel unsafe. When you are walking, avoid dangerous crossings and stay alert, especially at night. Talk to your family, friends, and neighbours about road safety. Encourage responsible behaviour. A single conversation can save a life.

The PSA is committed to protecting the rights, dignity, and well-being of public-sector employees. This festive season, make time for rest and reflection. Your contribution is vital for the functioning of government and institutions and the future of South Africa. The PSA wishes you and your loved ones a peaceful, joyful, and safe festive season!

Sources

<https://mg.co.za/news/2025-01-20-deaths-on-south-african-roads-during-the-festive-period-up-5-3/?utm>
<https://www.engineeringnews.co.za/article/creecy-deplores-bad-driving-behaviour-as-festive-season-fatalities-rise-above-1-500-2025-01-20?utmhttps://www.timeslive.co.za/news/south-africa/2024-12-01-transport-minister-urges-road-users-to-change-behaviour-to-end-carnage-on-roads-this-festive-season/?utm>



In service of public-sector employees





#PSAPensioners

The JOY of RETIREMENT

By **Catherina de Jager** - Western Cape Pensioner Committee Member

For some, retirement can feel like the end of life as they know it, especially if their identity was closely tied to their career, they lose daily structure or a sense of purpose, become isolated socially, or health challenges limit activity. But that does not have to be the case. Retirement can be the start of a new life - not the end of your current one.

It can be the first time you truly own your time. It is a chance to redefine your identity beyond work and an opportunity to pursue interests that were always on hold. It is a time to connect more deeply with people, nature, or yourself.

Instead of seeing retirement as "the end of work," think of it as a transition from obligation to intention. You're moving from doing what is expected, to doing what is meaningful to you - whether that's relaxing, creating, learning, helping, traveling, or just enjoying the moment. Retirement opens up many possibilities, depending on your interests, health, and financial situation. Here's a range of things people often explore in retirement:

Travel and exploration

- **Take extended trips** - no more vacation day limits.
- **Recreational vehicle (RV) living or van life** for flexible home-based travel.
- **Visit family and friends more often.**
- **Bucket-list destinations** - go to places you have always dreamed of. Do seasonal travel planning (e.g., Northern hemisphere countries in late spring to early Summer (May to June), Southern hemisphere countries in late spring and summer (October to February).

Learning and education

- **Start a new hobby** - painting, playing an instrument, or gardening.
- **Learn a language or take free online courses** (e.g., Coursera, available through the University of Cape Town or edX, available through various universities, some offering free courses).
- **Attend lectures or join lifelong learning programmes** at universities or the more accessible Community Education and Training Colleges, often located in rural or under-served areas.
- Join book clubs or discussion groups.

Social and community engagement

- **Volunteer** at schools, hospitals, non-profit organisations or community centres.
- **Mentor younger professionals** in your old field.
- **Join clubs or interest groups** such as hiking clubs, bridge clubs, and actively join in PSA Pensioner Branch activities.

Health and wellness

- **Exercise regularly** - walking, yoga, tai chi, swimming, dancing, aqua aerobics.
- **Take wellness retreats** or join senior fitness programmes.
- **Focus on healthy eating and cooking at home.**

Part-time work or projects

- **Consulting** or freelance work in your old field.
- **Start a small business** or passion project.
- **Write a book or blog** - memoir, fiction, guide, etc.
- Teach or tutor, in person or online.

Creative and personal growth

- **Take art or craft classes** - pottery, photography, knitting, woodworking.
- **Practice mindfulness** - meditation, journaling, spirituality.
- **Declutter and organise** your home and life documents.
- **Trace your family history** or build a genealogy project.

Home and lifestyle

- **Downsize or relocate** to a place you love (mountains, beach, smaller town).
- **Remodel or garden** - design the dream home you have always wanted.
- **Get a pet** if you did not have time before.

Here are six sample retirement lifestyle plans based on different interests. Each includes a weekly rhythm, ideas for ongoing goals, and lifestyle highlights. Mix and match based on what you enjoy.

Travelling

Weekly rhythm (when not traveling)

- Mon: Research next destination, plan itineraries.
- Tues: Language practice or cultural class.
- Wed: Local walk or museum trip.
- Thurs: Organise photos, journal, update travel blog.
- Fri: Social time with friends or local meet-up group.
- Sat and Sun: Day trips or staycations.

Ongoing goals: Explore South Africa, build a travel blog or photo journal, and learn basic phrases in three to five languages.

Creative spirit

Weekly rhythm

- Mon: Studio or workshop time for a major project.
- Tues: Class or lesson (painting, writing, music) - in person or online.
- Wed: Nature walk or inspiration day.
- Thurs: Work on a passion project (book, album, quilt).

- Fri: Share online or meet with a creative group - perform or storytelling at an open microphone live event.
- Sat and Sun: Visit museums, markets, or creative festivals.

Ongoing goals: Publish a book, hold an art show, or record music. Share and sell your work or insights online (*Etsy, Substack, etc.*). Learn a new creative skill every year.

Active and outdoorsy life

Weekly rhythm

- Mon: Gym or water aerobics.
- Tues: Morning hike, walking or bike ride.
- Wed: Gardening or community cleanup.
- Thurs: Group fitness class or sports (golf, table tennis, lawn bowls, shuffleboard, *etc.*).
- Fri: Meal prep and health check-ins.
- Sat and Sun: Weekend trail or camping trip.

Ongoing goals: Complete a long-distance trail (e.g., Outeniqua Trail in the Garden Route National Park or Otter Trail in the Western Cape). Train for a 5 km walk or triathlon. Master a new outdoor skill (e.g., kayaking, climbing).

Social connector

Weekly rhythm

- Mon: Volunteer at a school, shelter, or museum.
- Tues: Coffee with a friend or host brunch.
- Wed: Club meeting or discussion group.
- Thurs: Teach or mentor someone.
- Fri: Host game night or dinner.
- Sat and Sun: Attend local events or see family.

Ongoing goals: Host a regular group or gathering. Take group trips or cruises. Strengthen family bonds or build a legacy project.

Lifelong learner

Weekly rhythm

- Mon: Online course session (history, philosophy, coding, *etc.*).
- Tues: Reading group or solo study.
- Wed: Attend a local lecture or museum visit.
- Thurs: Write reflections or teach a mini class.
- Fri: Brain games, puzzles, or trivia.
- Sat and Sun: Deep dive into a topic (documentaries, books).

Ongoing goals: Earn certificates or take university courses. Write essays, start a blog, or give talks. Learn something completely new each quarter. Combine learning with travel or writing.

Brain boosters

Weekly rhythm

- Mon: Play logic or strategy games (chess, *Sudoku, Kakuro, Mahjong, etc.*).
- Tues: Do language and memory boosters (crossword puzzles, *Scrabble, Wordle, etc.*).
- Wed: Play matching and recall games (memory card games, jigsaw puzzles, *etc.*).
- Thurs: Use a brain-training App (*Lumosity, Elevate, Peak, etc.*).
- Fri: Participate in social and group games (bridge, trivia games, escape rooms, brain games, puzzles, *etc.*).
- Sat and Sun: Deep dive into a topic (documentaries, books).

Ongoing goals: Sharpen memory, boost focus and keep the mind agile. Support lifelong cognitive health. Maintain and enhance mental agility, resilience, and independence.

PSA Northern Cape honours Comrade Willem Harold Nyl

The PSA in the Northern Cape honours Comrade Willem Harold Nyl, affectionately known as “Oom Willie”, for his unwavering dedication and service to the Union.

Comrade Nyl joined the PSA in 1998 and has been a loyal member for 27 years during his career as a public servant. He was attached to the Department of Education in the Northern Cape, serving in the Pixley-ka-Seme District. In 1999, just a year after joining the PSA, he was elected as Chairperson of the Upper Karoo region. The same year, in recognition of his commitment and leadership, he was awarded the PSA Board of Directors' Floating Trophy.

Comrade Nyl began his journey as a PSA shop steward in 1999. His leadership continued to shine as he was elected Chairperson of the Northern Cape in 2000. He played a key role in guiding the Union through the restructuring of PSA membership according to the relevant sectoral bargaining councils. This included the Public Health and Social Development Sectoral Bargaining Council, the General Public Service Sectoral Bargaining Council (GPSSBC), the Education Labour Relations Council, and the Safety and Security Sectoral Bargaining Council during their establishment between 2002 and 2004.

In 2004, Comrade Nyl served as a PSA Full-Time Shop Steward, elected by the Northern Cape GPSSBC for a year. His service to members remained exemplary as he continued to work closely with successive PSA Provincial Managers. He held the position of Chairperson of the Northern Cape GPSSBC until his retirement on 31 December 2017.

Retirement did, however, not mark the end of his contribution. As a pensioner member of the PSA, Comrade Nyl has remained active and was elected as Chairperson for Pensioners in the Northern Cape on 15 February 2024, a testament to his enduring passion for service and advocacy.

The PSA salutes Comrade Nyl!



International Day of Older Persons

On 1 October, the world celebrates International Day of Older Persons - a day dedicated to recognising the invaluable contributions and experiences of older persons worldwide. Established by the United Nations in 1990, its aim was to create awareness about challenges faced by older persons and to highlight their importance in society.

Older persons bring a wealth of knowledge, wisdom and life experiences that can greatly benefit the youth, communities and everybody around them. Their contributions help in many aspects of life. Their contributions in the community include:

Providing mentorship and guidance: They share their expertise and life lessons with younger generations, providing valuable guidance and support.

Involvement in growth of the community: They are involved in a lot of community work, volunteering and participating in local activities that promote social cohesion and development. They are the pillar of the community.

Cultural preservation: They often play a crucial role in preserving cultural heritage, traditions and history, passing them down to future generations.

As older people are such a valuable addition to communities, it is important not to ignore the challenges they continue to face. They also need empowerment and protection. Empowerment simply means promoting an age-friendly environment whereby everything is accessible, inclusive and supportive of older persons' needs. Other ways of empowering older persons include:

Supporting healthcare and social services: Ensure access to quality healthcare, social services and support systems that cater to the unique needs of older persons.

Advocating for policies that benefit older persons:

Encourage governments to develop and implement policies that protect the rights and dignity of older persons.

The PSA values and respects older persons, with a high regard for their rights. Being a PSA member, even in retirement, can be beneficial in several ways. The PSA continues to advocate for the interests of its members even those in retirement. The PSA's Branch for pensioners ensure continuity in supporting members. The Branch has made significant progress in protecting the rights and promoting the interests of its members. Make sure you join this Branch when retiring to enjoy the associated benefits.

The mandate of the Group Branch is comprehensive:

Promote and protect members' rights: Representing pensioners in matters affecting their interests and advocating for their rights.

Provide legal assistance: Offering legal support to pensioners in connection with their former employment or pension-related issues.

Negotiate fair benefits and advocate for pensioners' interests: The Branch works to ensure fair pension increases and benefits for pensioners. It engages with government and other stakeholders to promote the interests of pensioners, including advocating for more substantial pension adjustments. The PSA actively engages with the Government Employees Pension Fund to ensure fair increases and other benefits for pensioner members.

As a retired member you will still have access to the PSA's support services!

Sources

Image source: Freepik

<https://www.psa.co.za/docs/default-source/default-document-library/psa-centenary-book.pdf>

<https://www.linkedin.com/pulse/importance-elderly-people-life-aarushi-jain#:~:text=They%20hold%20the%20family%20firmly,in%20decision%20making%20and%20insights.>

<https://www.helpage.org/silo/files/older-people-in-community-development-the-role-of-older-peoples-associations-opas-in-enhancing-local-development.pdf>

FROM FUNERAL TO FUTURES: Elevating underwritten Life Insurance in South Africa's Retail Mass Market.

For decades, insurance in South Africa's mass market has been synonymous with funeral cover. It's what many grew up knowing – a safety net when the worst happens. Funeral cover is trusted, widely adopted, and well-understood. It offers cultural alignment and the dignity of a proper farewell. That's why Old Mutual's funeral cover is designed with our customers in mind, offering quick payouts and customisation at its core.

But today, we need to do more than honour the end of life. We need to help protect and provide for the futures of those left behind. As we reflect on the dreams of a new generation, the question becomes clear: How do we shift from simply supporting our families during their time of grief by burying their loved ones with dignity, to building inter-generational wealth through underwritten life insurance?

The answer is clear – help customers understand that while funeral cover takes care of today, life insurance protects tomorrow, and all the days that follow. Funeral cover is essential, but life insurance

is what changes lives. While funeral cover provides peace of mind at the end, underwritten life cover takes care of those left behind. This means keeping families in their homes, protecting children's education and ensuring that financial futures don't end with the passing of a breadwinner. This means a deliberate shift from cover for the inevitable, to cover that unlocks long-term financial prosperity.

To many, underwritten life insurance feels unfamiliar, complex – and in many cases, exclusionary compared to its funeral counterpart. Underwriting, the process that involves health checks and medical declarations, is often seen as a hurdle before it's understood as a benefit. But this is where education matters.

Medical underwriting is not just a requirement, it's an opportunity. It allows for lower premiums, more personalised pricing for healthier individuals, and crucially, the ability to detect and manage any health conditions early on, while still getting life cover. It's an investment in both protection and prevention.

South Africa's youth is a generation we must protect.

With a median age of just 27.6 years and almost two-thirds of our population under the age of 35 (Stats SA, 2024), South Africa's future lies with its young people. Many of them are already building families and planning their futures. Yet, worryingly, less than 20% of South Africans under 35 have life insurance beyond a funeral policy¹.

Delaying life cover costs more. Not just in premiums, but in the missed opportunity for creating inter-generational wealth. They risk losing the window where life cover is most cost-effective and impactful. As people age, premiums increase, health conditions emerge and the opportunity for life insurance eligibility narrows.

Underwritten life insurance offers real financial long-term protection that grows with you. It replaces lost income when the policyholder passes away, covers home loans, pays children's education, covers debt and offers wealth preservation. Because it's based on a personal risk profile, it's often more affordable and better tailored, especially for younger individuals and middle-aged breadwinners. Early underwriting locks in long-term value, lower premiums, broader benefits, and fewer exclusions.

1. <https://www.moonstone.co.za/only-19-of-south-africans-are-insured-when-funeral-cover-is-excluded/>

**Contact your Old Mutual Financial Adviser on
0860 60 60 62 to help protect what matters by
taking out underwritten life insurance cover today!**



**Live for the moments
that matter.**
Not for concerns
about your car cover.

1003814

Get comprehensive cover that frees you from everyday worries.

Life's too short to worry about insurance cover, with Santam you get comprehensive vehicle cover for events like accidents, theft as well as accidental damage to tyres or rims with no hidden costs.

Get a quote in just two minutes and switch to quality cover that protects your car, so you can focus on what really matters, whether you're on the road or planning your next adventure.

Santam is more than just insurance - we're your peace of mind on every journey with value-added services like Roadside Assist, Home-Drive Assist, and more. So, you'll never have to face life's detours alone.

Scan the QR code



**If we can't beat your premium,
you'll get a R500 Takealot voucher.**
T&Cs apply.



santam.co.za

Santam is an authorised financial services provider (FSP 3416),
a licensed non-life insurer and controlling company for its group companies.

