

nose week

R15.00 incl vat

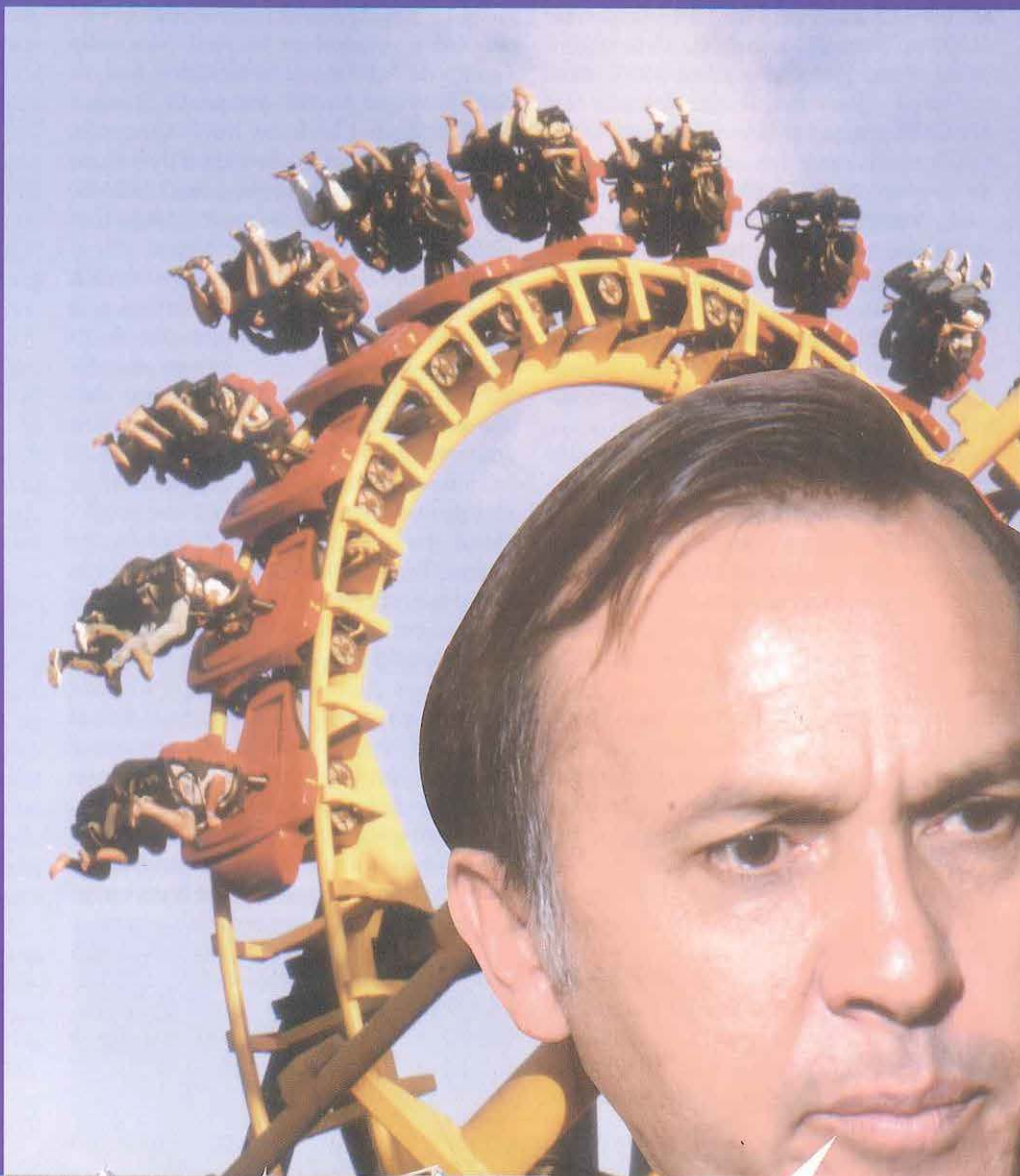
Wiese on a BoE roller coaster

We dish the dirt on Christo Wiese

BoE's great autumn sale

The Black Haredi in SA

Rembrandt to bail out e-tv?



When Century City went shopping for finance, we gave them a packet

Oh Shit !!

Structured finance arranged by



I think I'm about to throw up.

NATANKA

dear reader

March 2000

Issue 29

BOE, SA'S LARGEST BANKING GROUP, is on a roller-coaster slide to disintegration. A massive liquidation sale of various of the banking group's assets has secretly been under way for the past several weeks.

Highly-placed sources tell us that the sale of one of the group's major assets, Boland PKS, to Johannesburg finance group Theta for R500-million has been all but concluded. So, too, has the sale of BoE's 20% stake in Peggro to Old Mutual for R500-million. And negotiations for a 'sympathetic party' to buy BoE's 20% stake in Rand Merchant Bank Holdings for R1 500m are said to be well advanced.

Which makes it the opportune moment to discuss some dubious business practices and financial manipulations that have come to our notice as the saga has unfolded. Step centre stage Christo Wiese, Peggro boss and one of the triumvirate in control of the group. He is described as one of the country's five richest men, although there are now some pressing questions about the state of his personal debt.

Wiese has not hesitated to use his influence to prevent disclosure of his less reputable activities by the media.

In 1994 *Rapport* revealed that the Reserve Bank-appointed curator of Alpha Bank had sold one of its major assets, the farm Lanzerac – valued at R20m when the bank was put under curatorship in 1990 – to Wiese for only R2m. Wiese, a Reserve Bank director at the time, was livid. Anxious not to lose Wiese's valued support before the election later that year, President FW de Klerk helped dissuade *Rapport* from publishing any further 'unfortunate' reports on the subject. The following Sunday *Rapport* duly apologised for 'any embarrassment' its report might have caused.

In August 1995 noseweek revealed the 'steal deal' whereby Monex Ltd (then chairman C Wiese) acquired Ilco Homes – and its valuable property near Milnerton – for a song, thanks to pressure exerted on

Ilco's directors by its bankers, Boland Bank ... whose chairman just happened to be the same C Wiese. Ilco's coveted land was to become the site of Century City, a never-never-land business park designed around a massive casino and shopping complex, and Ratanga Junction, a Disney-style entertainment park. It ultimately became one of BoE's major investments – and a major source of debt.

In 1996 Wiese was able to exert sufficient pressure on *Millennium* to stop it from revealing that he had offered the liquidators of Tollgate a R2m secret settlement, provided he was asked no questions about his role in the management of the company (he'd been a director). *Inter alia* they had wanted to know how he had personally been paid for Tollgate shares that had, in fact, belonged to the company's pension fund, and what he knew about the secret 'gift' of shares worth hundreds of thousands to the Trust Bank managers responsible for giving Tollgate the massive overdrafts that ultimately precipitated its collapse.

The entire SA media failed to report that in April 1998 the UK Securities and Futures Authority had summarily closed down a London stockbrokerage secretly controlled by Wiese. The SFA found that the firm was 'not fit and proper to carry on investment business', had committed 'acts of misconduct' and that the authority's intervention was necessary for the protection of investors. [See page 5.] Wiese was a former director of the SA Reserve Bank, the chairman of Boland Bank, a director of Sanlam and the chairman of the Industrial Development Corporation at the time!

Now we find that Boland PKS has financed some dubious share deals linked to Wiese's interests in BoE. [See next page.] And that the Reserve Bank has recently called the directors of BoE in for 'talks'.

Depositors in BoE Bank and Boland PKS are entitled to a full and public explanation from the Reserve Bank and the Registrar of Banks. Meanwhile, proceed with caution.

Also in the firing line is the JSE, which has failed to curtail the formation of so-called 'paper pyramids' of holding companies and debt by South African listed companies. Time, gentlemen! ■

The Editor

Have you read any good bottles lately?



Ever wondered what the mystery ingredient in your Cocktail is? Or what it was that made that dish so deliciously different?

The secret lies in the little bottle with the BIG ingredient. Known to the select few for 175 years, Angostura Bitters turns the mundane into the magical.

The Big Ingredient in a Little Bottle...

...famous for flavour since 1824

For additional reading visit our website at www.angostura.com

Editor Martin Welz
Telephone (021) 671 4809
Facsimile (021) 683 8641

Managing Ed Marten du Plessis
Design Raymond E Meylan
DTP operator Jeanine Oosthuizen

Secretary Adrienne de Jongh
Subscriptions Janey Muller
Copy editor Barbara Mowatt

e-mail noseweek@iafrica.com

Registered as a newspaper. Printed and Published by Chaucer Publications cc, PO Box 44538, Claremont, 7735.

Subscription rates: Republic of South Africa: R135 for 10 issues. Send cheque and subscription form to noseweek, PO Box 44538, Claremont 7735.

Overseas subscribers (airmail): UK and Europe, USA, Canada, Australasia: Send name and address details, with cheque for UK£25 (for 10 issues) to Subscription Services, P. O. Box 8046, Sutton Coldfield B76 1DF, England.

Copyright All material in this issue is copyright, and belongs to Chaucer Publications cc, unless otherwise indicated. No part of the material may be reproduced in any way without prior written permission.



BoE ROLLER COASTER

Christo Wiese Master Cook?

ROBERT CHRISTIANUS IS FAMOUS for the steaks he cooks. Wagon Wheels, his steakhouse in Paarl, has been rated among South Africa's top 10 'popular' restaurants for the past decade. But for the past several months he has had much besides steaks on his mind.

His more pressing concern is the millions of rands his bankers, Boland PKS, say he owes them for shares they purchased on his behalf in their own holding company. If the bankers have their way, the small-town steakhouse owner's glory days as one of the country's top chefs could soon be over.

But then, on the other hand, the bankers might just *not* get their way. Because, what Robert Christianus has to tell about how he came to get a *R5.2-million* overdraft with which to buy BoE group shares is sure to put Boland PKS – and its parent company, BoE – in a pretty tight spot. They have a lot more explaining to do than he does.

It all began in September 1997 when the senior staff of Boland Bank gathered for a celebratory lunch at Wagon Wheels. What they were celebrating, Robert didn't know, but he himself had something to celebrate. He had just sold his Hermanus holiday house and, he happily informed his banking friends, he now had R100 000 to invest. He knew nothing about the stock-market and had never before invested in shares. Did they perhaps have a share to suggest, he naively asked?

Not that day, they didn't. But next morning he had a call from Boland's regional manager, Appie van der Merwe, who confided that he did have a 'hot' tip for Robert: buy Mobile Industries, he said.

He was even more helpful. He made the call to stockbroker Jean du Plessis at SMK Securities in Johannesburg and instructed him to buy 30 000 Mobiles for Robert.

Robert was straight into the big league: he was sharing a broker with Christo Wiese, Boland's Mr Big, himself! The fact that Robert paid R1.80 each for his Mobile shares – price today 28 cents – doesn't matter: even learner cowboys don't cry.

A week later Appie van der Merwe was

back at Wagon Wheels with a new tip. This one was very different – for a number of reasons. For a start it was unsolicited. Buy half-a-million rands worth of Orion Holdings, he told Robert. Half a million-worth?! Where was Robert to get that sort of money? Well, the unsolicited tip came with an unsolicited offer of finance – from Boland Bank. 'When the shares are sold the bank will get repaid and you'll get the profit,' Appie explained. In any case, the bank was [*very*] closely linked to Orion, so there would be no loss – certainly not for Robert's account. Appie also mentioned something about the shares being 'split' and that the profit forecast was excellent.

So, on 26 September 1997, Robert told his stockbroker, Jean du Plessis to buy 40 000 Orions. The cost: R402 700.

When Boland's national sales manager, Schalk Roux, dropped in for lunch next day, he said Robert was a fool. If you want to retire on them, you're going to have to buy much more than half-a-million's worth, Roux exclaimed. Talk to Appie about it.

Appie agreed. Go ahead, buy up to R2.5m worth, he declared. So, on 7 October Robert threw caution to the wind and ordered another 60 000 Orions – total cost R577 371!

Robert Christianus: are the wheels about to come off his famous steakhouse – thanks to some wheeling and dealing at BoE?



Next day Robert went wild and ordered another 160 000 Orions – R1.5m worth. As usual, he made no arrangement with the brokers for payment. They didn't ask, either. Apparently they had it all sorted out with the bank.

On 28 October Appie suggested Robert should buy some shares in their newly amalgamated bank, NBS Boland, so he ordered 20 000 of those for R166 000.

The share prices had been rising nicely but at the end of the year, when they took an unnerving little dip, Robert got a call from his local bank manager, Mr Hattingh, asking him to sign his house in Erinvale over to the bank as security for his overdraft. What's this? he asked his old friend Appie. Just a technicality, said Appie, nothing to worry about.

In fact, in March the price of Orion Holdings shares were once again rising nicely and Appie told him there would be no problem if he bought another R1m worth. So a further R1m share buying spree commenced: on 4 March 1998 his brokers, now renamed BoE Securities, bought him 12 000 Orion Selections, total cost R182 700; on 9 March, they bought 8 000 (cost: R112 276), and on 12 March, 25 000 (cost: R343 000).

On 13 March 5 000 were bought, cost R68 500; on 16 March 5 000 (cost R66 000); on 17 March, 5 000 (cost R68 500) and on the 24 March a final R150 000 worth.

When, at the end of March 1998 the share price reached R17.50 Appie told Robert this was just the beginning! The price would quadruple in the next three years. Instead, in April, the shares commenced a rapid decline, soon falling to R3.30. [*See below.*] When Robert, just a little anxious, asked Appie what was happening, Appie told him: 'There are three tigers fighting in the palace. Not to worry.'

On 20 April 1998 he received a letter from Boland PKS in which, for the first time, he formally learnt that he had been granted an overdraft facility of R4 256 500. But this was seven months

after shares to this value had already been bought in his name. From October '97 to April '98 nothing more than the purchased shares served as security for the extraordinary overdraft which the bank had provided a small businessman at the very low rate of prime less 1.5%!

In effect, Boland was funding the purchase of its own shares by giving overdrafts at low interest rates, secured only by its own shares. [*Back to old style banking at the Cape – see our report way back in nose 16 on the secret reasons for the collapse of Cape Investment Bank.*]

Only three months after that – in July 1998 – did Robert receive a letter from Boland PKS in which it was suggested, for the first time, that the bank needed additional security for his overdraft. 'Boland Bank normally requires two times debt cover,' manager Arno Hattingh now blandly informed him. But then, of course, it was at about that time that Boland and BoE boss Christo Wiese's empire-building scheme was starting to come seriously unstuck [see below].

Anyway, friend Appie told Robert simply to ignore the letter. 'If it's anyone's problem, it's mine,' he assured Robert. So Robert ignored the letter.

That was until June last year, when Arno Hattingh and Appie van der Merwe arrived together at Wagon Wheels. They assured him there was still nothing to worry about. But then, somewhat unnervingly, Hattingh made a sign indicating a person being handcuffed and said that if anything happened, it would be they who would be going to jail. They suggested that they could get him some more shares cheaply, which he could hopefully sell at a profit in order to reduce his debt. He got the impression that that was what they, themselves, were doing.

At one stage Schalk Roux, Boland PKS's national head of sales, advised Robert that he himself had approximately R30m worth of shares and that he would never have invested that money if he thought there was any risk. [*Schalk Roux is the same man who gave himself a secret R800 000 bonus when the bank managed to sell its messy small-loans business to Theta – a deal that has since caused BoE some considerable financial embarrassment – see nose 28.*]

Robert declined the offer of more shares.

In July the delegation from the bank was back at Wagon Wheels, this time to ask if there was anything Robert could do about the R70 000 a month in interest that was accruing on his overdraft. Just a technicality, you understand. Not to worry.

No, nothing, said Robert.

Well, said Appie, there was nothing more

he could do, either – the matter was now being dealt with at a 'higher level'.

Only in August last year did the bank for the first time provide Robert with broker's notes for all the shares that had been bought and sold on his behalf.

None of the broker's notes contained any reference to R Christianus. They revealed that the shares were always credited or charged to 'Boland Bank Clients No 3 Account – Attention Mr A van der Merwe', or simply to 'Boland PKS Various Clients'.

This strongly suggests that Robert was not the only Boland client on whose behalf the bank was buying Boland, Orion and BoE shares. Allocating shares to a general account also, in theory at least, allowed the bank wide discretion to decide who got what shares bought at what price.

By September last year Robert Christianus's debt to the bank had grown to R5.2m – after the bank had reduced the overdraft by selling more than R1m-worth of his shares without his permission.

On Christmas Eve, Mr M J du Preez, Boland's credit manager, wrote to confirm receipt of Robert's offer to let the bank sell his home in Plein Street and his famous steakhouse, plus all his BoE shares, in full and final settlement of his debt. But, Du Preez noted, the offer did not include his partner, Miss Scafers's properties. 'If this is so, then you appear to expect us to walk away from [a further] R1.4m worth of securities ... This is not acceptable to us.'

So much for the Christmas spirit!

Meanwhile Robert has become a great deal wiser. On 24 January this year he wrote to Boland PKS: 'Contrary to its fiduciary responsibility to me, Boland PKS

had an ulterior motive: it would appear the bank was doing its utmost to promote the interests of its patron, Mr C H Wiese, and its own merger and that of other companies to form the BoE Corporation.'

Indeed. In September 1997, just as Robert's adventure began, Wiese and his friends at BoE set in motion a complicated chain of deals aimed at giving them control of a massive banking pyramid.

By October 1997 the pyramid consisted, from top to bottom, of BoE Corp, BoE, Orion Selection Holdings (previously Samgro, through which Wiese had controlled Boland), Orion Selections Ltd (previously NBS), and NBS-Boland.

As part of the process, Wiese swapped his majority shares in Orion, for shares in BoE Corp. The number of BoE Corp shares Wiese got had to be heavily influenced by the price of Orion shares at the time.

The final stage came in April 1998, when Wiese and pals announced how they planned to 'take out' all the minority shareholders in Orion: minorities would be forced to swap their Orion shares for non-voting 'N' shares in BoE Corp. This announcement precipitated the dramatic collapse in the share price.

Robert's letter continues: 'I require from you a list of other clients who, like myself, face financial ruin because of representations made to them by Boland. Failing that I shall reach them through the Press.

'In addition, I require a list of key Boland Bank personnel ... with a list of the shares in BoE and its affiliated companies they bought (and sold) – from 1996 onwards.'

Our advice to Robert? Tell your bankers to f-off. Or call the cops. n [*See next page.*]

BoE's Century City – Already R1.5 billion in debt (most of it from Standard Bank and Nedcor), it failed to get the planned-for casino licence and a still pending court case stymied plans for a new share issue.



PHOTOGRAPH: ADAM WELZ

the best little whorehouse in London



IN APRIL 1998 BRANSTON & GOTHARD, a small London stockbrokerage, was put into liquidation by the UK's Securities and Futures Authority (SFA). Only then did it emerge that, despite the name, this was no fine old English firm.

The controlling shareholder of B&G, Profile Investment Co Ltd, was incorporated on the Isle of Man. Its registered office was in Dublin, Ireland, and its directors were listed as Panicos Panayoitou and Charilaos Panastassiou of Nicosia, Cyprus.

The 'hammering' of a stockbroker by the UK authorities is, indeed, a rare occurrence and the doings of offshore finance are always curious, but, you ask, why is noseweek telling us all of this? Hang in.

A while later it emerged that the majority shareholder in Profile Investment Co was *another* offshore company, Firstdale Ltd, and that the hidden majority shareholder of B&G, via this circuitous route, was our very own Christo H Wiese!

There was a small clue to this fact to be found in the public records: Profile's auditors were listed as Lawford & Co, with whom Wiese has had a 15-year business relationship. But, let's face it, Wiese's ownership – since 1993 – of the London stockbroking firm would never have been known had things not gone so horribly wrong.

Things had started unravelling earlier in 1998, when the SFA demanded that the directors of B&G, Panicos and Charilaos, should personally meet a capital shortfall in the company. They instantly dropped the front and revealed the identity of their secret master, the true responsible party.

The SFA men were particularly concerned and disappointed that Mr Wiese should have found it necessary to disguise his ownership of B&G. In Britain, they now told him, the authorities subscribe to the view that investors making use of a brokerage are entitled to transparency concerning the ownership of a firm to which they are entrusting their money and share-trading business.

Our boy from Uppington was unfazed. He, too, he told the smart aleck Englishmen, had a thing or two to tell them about how matters are in South Africa. There, their counterparts would have known that he was a former director of the SA Reserve Bank

and controlled a major commercial bank.

The clear implication was that in South Africa the authorities would not have bothered him with such a trifle.

Unfortunately for Mr Wiese, the wily inspectors called his bluff: since he was clearly SA's Mr Big, they felt sure he would have no difficulty paying in the £6-million shortfall at B&G – within 48 hours.

Wiese was either not good for, or not willing to provide, the required £6m (about R60m) and instant closure followed.

Officially, that's where the story ended.

Unofficially, the story hadn't half begun.

Discovery that a small, underfunded and inadequately managed stockbrokerage (officially controlled by two expatriate Greeks with a post box in Dublin) was, in fact, secretly owned by one of South Africa's leading businessmen (and a former director of the SA Reserve Bank) was in itself an extraordinary event. [See page 2.]

Discovery that this company had on certain days in the recent past been responsible for a tenth of the day's business of the London Stock Exchange was almost incredible.

UK investigators now found mounting evidence to suggest that the company may have been secretly manipulated by important South African interests, and been used to move large amounts of South African money. Its dealings appeared to reflect the activities of a dealing ring that had been active for more than a decade.

Sources in the SFA say the authority is anxious to institute a full inquiry. They, and their US counterparts, are particularly interested in pursuing certain troubling aspects of regulation in the Isle of Man. But to succeed they would require the full cooperation of the South African authorities. There lies the crunch.

In the UK, diplomatic approaches for such international cooperation are traditionally made by the Department of Trade and Industry. And they have had so many years of experience of noncooperation from South African officials that they now regard even an approach for help as wasted effort.

Intelligent observers have inevitably come to the conclusion that the South African authorities responsible for these matters are either afraid to have their own incompetence revealed or – as likely – are in cahoots with their delinquent brethren off shore.

One need only have observed the Reserve Bank's recent bizarre attempts to cover up the illegal activities of tank-container dealer David Jenkins (see *An Off-shore Murder* in past noses) to wonder.

The B&G fiasco certainly prompts a closer look at Wiese in South Africa.

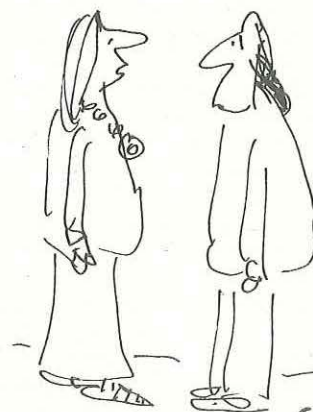
To start with, his appointment as director of the SA Reserve Bank, on 1 April 1992, to serve out the remainder of Dr Anton Rupert's term of office.

Dr Rupert had resigned from the SARB board the previous day, when the merger between ABSA and Bankorp became effective. (He then formally became a beneficiary of the secret R1.2-billion lifeboat that was negotiated during his term of office.)

If we are to credit the official reasons for Rupert's resignation, then Wiese's appointment in his place was bizarre: Wiese was a director of Sanlam, and Sanlam, as ABSA's single biggest shareholder, was the biggest beneficiary of the lifeboat!

Later in 1992, Wiese was re-elected for a further term at the Reserve Bank, but, in turn, resigned before it ended, ostensibly because he'd become a major shareholder

continued on page 16



Rebirthing didn't work.
I need to be reconceived

As high-flying unions hit the bottom of the barrel ...

e-tv: Rembrandt to the rescue?

THE NEXT CRISIS IS ABOUT TO engulf 'black empowerment' investors as e-tv teeters on the brink of collapse with debts of half a billion rands. Most at risk to collect the rap are the National Union of Mineworkers (NUM) and the SA Clothing and Textile Workers' Union (SACTWU).

Despite assurances by NUM's 'men in business' that they have 'adopted a style that allows people to monitor and review its business operations and measure the performance of its investments', union members don't know half of what's going on behind the scenes between Midi TV (owner of e-tv) and the union bosses in charge of Hoskins Consolidated Investments (HCI), e-tv's major funder.

HCI appears to have few options. It can either close down e-tv at the end of March and write off the R500m it is owed by the struggling broadcaster – or keep pouring money into a seemingly bottomless pit at the rate of R18m a month.

Which explains why the desperate union men are secretly negotiating a third option: they have invited Afrikaner business giant Rembrandt to become their new media partner. HCI hopes Rembrandt – described as e-tv chairman Marcel Golding's 'white knight' (sic) – will provide a further R300m to keep e-tv afloat (and hide the mess) for another year or two. Rembrandt are interested – but want the union men's valuable 5% stake in Vodacom 'as security'.

For the past year the only man at NUM to benefit from its investment in e-tv has been the union's former deputy-general secretary (and ANC MP) Marcel Golding – and he has benefited handsomely. As chairman and acting CEO of e-tv he is paying himself a salary of R105 000 per month – R1.26-million a year! This is in

addition to the salary he earns as executive chairman of the union's investment holding company, HCI, which has been channelling an endless stream of loans to e-tv. (Being both the borrower and the lender has, no doubt, helped to keep the deal away from critical eyes.)

According to noseweek's well-placed sources, e-tv is costing R22-million per month to keep operating. But its monthly income over the past year has averaged only R5-million, with income in the best months never exceeding R10m.

e-tv's dire financial predicament is due only partly to unhappy deals such as the R60-million deal struck with Warner Brothers in the US for films and programmes that are available on the open market for substantially less.

HCI has been funding the television station's monthly shortfall with loans – said to emanate from the participating unions' funds – at the rate of R10-million per month. These are reflected in HCI's – and, presumably the unions' – books as a 'high return' investment, earning interest at prime plus 4%. The snag is e-tv has never been able to pay the interest, which is now running at R8-million per month.

The capital debt is about R350-million, while the total debt with interest has grown to more than R490-million. The unionists have at last given notice that they will make only one more R10-million payment to e-tv – in March. Then the total debt with outstanding interest will reach about R500-million.

Just to keep e-tv afloat has been costing the unions R18-million every month in extra loans and unpaid interest – money that, given the current state of play, they are most unlikely to recover.

As if this weren't enough proof that 'black empowerment' empowers only a few members of the elite, while further impoverishing the masses, e-tv has just concluded a deal with Felicia Mabuza-Suttle to acquire her show for a year – for

*e-tv's latest beneficiary:
Felicia Mabuza Suttle gets a R10m contract*



Marcel Golding – has he forgotten: 'Neither a borrower nor a lender be.'? He is both at e-tv.

R10-million. (Admittedly it has so far paid her only a R500 000 deposit.)

Deloitte and Touche has been commissioned by Rembrandt to do a due diligence survey of e-tv's books, preparatory to the tobacco and liquor group making a final decision on whether or not to put up the R300m needed to keep e-tv on the air.

On Golding's personal instructions, the figures supplied to Rembrandt are based on an income forecast of R40-million per month, despite the fact that e-tv's own staff earlier revised the figure to a substantially lower, 'more realistic' figure. The highest income e-tv has had in any month was R9.5-million – in November 1999.

But that might not be the issue that swings it one way or the other. It has already been mooted in negotiations that should Rembrandt provide the R300m (probably as a loan coupled to a share conversion option), it may require the jewel in HCI's crown – its 5% interest in Vodacom – as security for the investment. Whether the union men will go that far remains to be seen.

If the deal comes off, the union's business arm will presumably be assured of its R8m per month in interest, allowing HCI to keep the R500-million owed by e-tv on its books as a viable asset – for as long as e-tv's new funds last. That way union members and shareholders need not be told the bad news, even if the chances of the capital sum ever being repaid remain slim, for another year or two at least (*while Mr Golding continues to draw his salary?* – Ed.).

Rembrandt, on the other hand, will get a foot in the door in mainline television with

continued on page 17

Schmuel Deri

FINANCIAL GENIUS OF

The Black Haredi

IN 1993 ONE OF SOUTH AFRICA'S biggest – and most successfully hushed-up – financial scams began when two young Israelis, Golan Edri (aka Ederi or Deri) and Yaron Yehudah, apparently underwent a conversion and started attending services and functions at the Lubavitch Community Centre in Sea Point, Cape Town. Their reputation had been as long-haired, beach-front hippies; door-to-door perfume salesmen with open shirts and easy ways. Four years later they and their accomplices fled the country, having swindled members of the ultra-religious community and other locals out of more than R100-million. They succeeded in duping many experienced business people. They had betrayed and hurt many seemingly close friends. They insulted and corrupted the religious community that was at the centre of their activities.

The modern Lubavitch, also known as Chabad (a Hebrew acronym for wisdom, knowledge, understanding) is an ultra-orthodox sect of Judaism with a strict traditional lifestyle ruled by rigorous customs and laws that exclude and mystify many mainstream Jews. In recent decades the movement, based in Brooklyn, New York, has actively set out to recruit members by sending 'messengers' into the world to start new communities. They have been so successful that a Jewish witticism now has it that 'where you find Coca-Cola, you'll find Chabad'. Lubavitch men dress in black suits with large-brimmed black hats and sport flowing beards. Female followers dress conservatively. Married women wear wigs.

Another, but distinctly modern, distinguishing feature: the 'messengers' are expected to support themselves and their recruiting activities by getting involved in business or other money-making projects. This has resulted from time to time in their becoming involved in financial controversies of a distinctly secular nature.

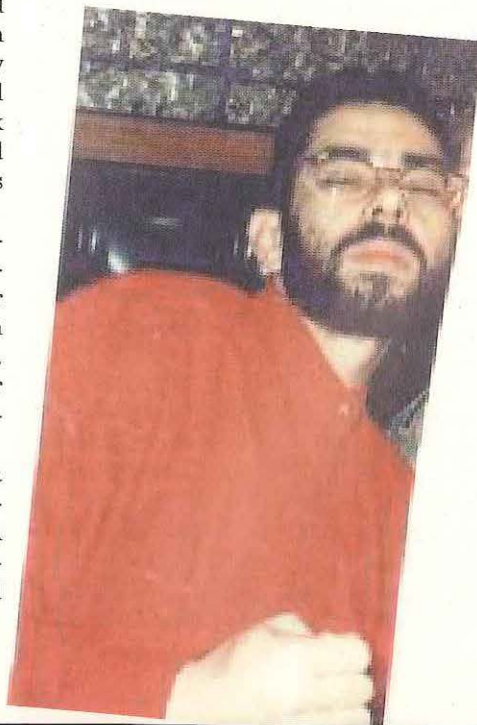
While sometimes still frowned upon as a sect, the Lubavitch enjoy the financial support of many prominent members of the SA Jewish 'establishment', among them millionaires Solly Krok, Mendel Kaplan and Raymond Ackerman.

The Sea Point Lubavitch community was established by Rabbi Mendel Popack barely 10 years ago. As spiritual leader he enjoys great authority and is held in high esteem by the members of his Chabad.

Some Lubavitch practices seem to have the effect of isolating Lubavitchers from the Jewish community at large. It is a danger of many closed and pious religious communities – of any faith – that they come to regard themselves as an improvement on the general run of mankind. The implicit conviction arises that those encountered among the brethren are superior, pure of mind and heart – more serious, more trustworthy, nu? Well, maybe, maybe not.

Several months after Edri and Yehudah began attending Rabbi Popack's chabad in its temporary quarters in the Tafelberg school gym, they were joined by a new arrival from Israel, Schmuel Deri, a quiet young man who appeared to speak no English. While many noted the similarity in their surnames – both derived from the old Moroccan Jewish family name Ederi –

Genius conman, Schmuel Deri, typically dressed in red.



Edri and Deri did not admit to being related. Over the next few months the quiet Deri started to come out of his shell. As his diaries show, he was planning a criminal master scheme that included profiling members of the Lubavitch community, detailing their wealth and position in the community, as well as noting psychological characteristics such as an analytical or emotional nature.

Investigation would reveal he not only had the advantage of an extremely sharp mind, he had experience: the sort of experience that explained his sudden departure from Israel, if not his arrival in Cape Town.

The first step in the scheme was to establish an image of wealth and success, to which the spiritual Lubavitch are apparently no more immune than the crass and vulgar populace at large. Deri set young Edri and Yehudah up in fancy new premises – a bit odd for a business selling motor-car deodorants designed as little trees; more appropriate, one would have thought, for a financial brokerage – but then that was about right, because, besides selling perfumed trees, they were to become leg-men for Schmuel Deri, financial genius.

He bought each of the former hippies a convertible Mercedes Benz. He himself took a villa at Clifton and bought a Jaguar. All of which would undoubtedly have fascinated his old, and now impoverished, friends and acquaintances in Israel.

Deri opened an office in Waterkant Street and traded, with his new business partner, Dianne Feinstein, as Imbeko Trading Pty (Ltd). Feinstein, married to Stan Feinstein, a New York trader in Christmas decorations – she also used her maiden name of Henderson-Russell and an earlier married name, Tappenden – had run the Yellow Door nightclub and was widely thought to be unsavoury. She and Schmuel rustled up a black empowerment partner – who soon fell by the wayside – and told many people that they had huge amounts of offshore capital and were wanting to get involved in RDP-related projects. Horizon Homes – ultimately a disaster – was their only known project.

The three young men started to donate lavishly and ostentatiously to the Lubavitch cause. Rabbi Popack treated them as favourites, frequently giving them the honour of reading the scriptures at Saturday Chabad meetings. The Lubavitch community were deeply impressed.

If people had known the true source of the wealth flaunted by the young men, they would have run a mile. Deri was a fugitive from Israel. The money he was spending in Cape Town was part of the proceeds of an earlier scam run by him and his father, Rabbi Chaim Deri – himself a con-man of some renown – out of the latter's yeshiva (religious school) in Natanya, just north of Tel Aviv. Shortly after his arrival in Cape Town, Shmuel received a confidential, handwritten note from his father in which the rabbi set out how he proposed dealing with the previous round of unhappy victims, and what they should be told. With a typical mixture of blackmail and subtle psychology, it is designed to keep the victims quiet while they resign themselves to what has happened. Some extracts:

'The Group [who ostensibly proposed helping victims] were from the US, Europe, the whole world and came in the way of peace,' he proposed telling victims. 'They are very respected people, discreet people who do not want their names to be known. They will only help in solving the problem in the way of peace.'

'Whoever wants war, police, judgement, newspapers – the Group will not know you. The lawyers will give no document, paper, signature and no information to customers.'

Rabbi Chaim continued: 'The facts those people who lost money have to acknowledge: it was a business failure in which *everyone* was involved. Shmuel did not run away with the money, and did not take a cent. He lost everything he possessed, his life and his family life. The money of all the people *and of Shmuel* has disappeared. It is no more.'

(Except, apparently, for the house in Clifton, the Jag and a few Mercs, not to speak of the tens of thousands he was donating almost weekly to Rabbi Popack's Chabad.)

Clearly the victims were restless, because the note continues: 'Tell the people who lost money to be calm ... if money is discovered it will be returned on condition they stay calm, and stop all the threats of police and public violence.'

The approach to get the victims to be quiet in the, needless to say, vain hope of sharing in the recovery of funds was so successful that Shmuel was able to slip away without significant damage to his reputation. But those who kept quiet unwittingly abetted his next move, because



*Rabbi Popack
was an ace up
the sleeve for
the schemers*

few people in SA knew who and what Shmuel Deri really was – not only himself a member of the Israeli ultra-orthodox mafia, the violent and infamous Black Haredi, but also closely related to Rabbi Arieya Deri, the former Israeli government minister arrested for corruption in 1997 and reputed head of the Black Haredi.

As enthusiastic talk about the young men grew in the Sea Point community, they let slip that they were connected to 'a large trading family in Europe with interests in construction, finance and textiles'. They had, they said, access to huge funds in many countries. They told some people that they traded extensively in currency – using their huge financial resources to take advantage of exchange-rate differentials. To others they emphasised that they were reviving the 'ancient Jewish tradition of money-lending' in France and Belgium.

For a commission – 7.5%, which was quite reasonable for the time – they could provide South Africans with funds offshore. There were at first only a few cautious takers. Shmuel had funds in Europe and wanted money in SA so for the early clients they simply transferred their own money into foreign bank accounts and collected the equivalent amount in rands in SA –

plus commission. As their reputation as reliable businessmen grew, they added another service. Their business activities were highly profitable, they said, and they were able to offer investors high rates of return on funds placed with them – to the tune of 3-4% per month. It was a package deal: investors would get both this extraordinarily high return on their investment and they could have the capital sum paid into an account of their choice, in any currency, anywhere in the world. In the mid-1990s this was one helluva selling point for nervous white South Africans.

Smooth operators that they were, they did not push the 'investment' opportunity. They did not need to. They told people they understood well the need to be cautious. There was no hard sell. And for those who wavered they had a suggestion: talk it over with the rabbi.

Rabbi Popack was an ace up the sleeve for the schemers. Their diaries record numerous meetings with Popack. For instance, Yehudah's diary entry for 19 November 1995 is headed 'What we have to instruct the Rabbi that he has to tell the people'. According to the note, they wanted the Rabbi to tell people: 'We are dealing in money – in big and small amounts, locally and offshore. They will have a very good return. And – most important – the guys are very reliable making money.' This, according to many victims, is pretty much what Popack did. Those who approached the rabbi for reassurance were led to understand that he, too, had invested and was satisfied with what he was getting. According to these investors, the rabbi suggested that next time they invest through him, implying 'I'll get a commission so you'll be helping the Chabad'.

True or not, Popack would have had good reason to be enthusiastic about the scheme. According to records kept by the conspirators, unlike all the other investors, a certain 'Popack' was getting no less than 8.5% a month on an investment of \$100 000, plus commissions on investments introduced by him.

And then there were the celebrated donations made to the Chabad by the boys on public occasions. For example, on 11 May 1995 they record a payment of R85 000 to 'Chabad'; on 17 January 1996 a R20 000 payment to 'Chabad', and, on 8 June 1996 a list headed 'Payments end May' includes R150 000 to 'Chabad'. Another diary entry records: 'To prepare for Rabbi Popack amount of R20 000 end of month'.

Investors were given a contract drawn up on an ordinary piece of paper between themselves and Deri personally, stating the interest rate and date of capital repayment.

The 'contract' was signed and witnessed. A small snag: the amounts were in US dollars, making it invalid in SA. The contract would, of course, be useful only if Shmuel was around and able to pay.

Between 1994 and August 1997 the money poured in. All in all an estimated R120 million. All interest payments were made as promised. As investors became confident, some liquidated assets to invest further. Others pulled in their friends – not all Jewish – including an increasingly large contingent from countries such as Canada, France and Germany. (A senior member of the German consulate in Cape Town was one of the big investors.)

In one way the schemers were telling the truth: they were getting much of the money out of the country. There were frequent overseas trips during which money would go out, and people with legitimate business accounts overseas were paid commissions to allow the schemers to move their funds through those accounts.

What remained of the funds was used for two purposes. A portion was used to pay interest to keep the scheme running. The rest was used to finance a lifestyle not exactly in keeping with a sober religious philosophy. After the first big cheque came in – from a well-known non-Jewish Stellenbosch family – the whole team and assorted hangers-on went on a trip to the casino at the Lost Palace. Shmuel was a snappy dresser, partial to expensive red suits. The great 'religious scholar' also apparently had a penchant for the street-walking prostitutes of Sea Point.

In August 1997 – after running for four years – there was the first sign of impending disaster. That month some interest payments failed to materialise and Deri hurriedly departed for Europe only hours before an Israeli investor, who had smelt a rat, was due to arrive in Cape Town 'to talk things over'. Edri and Yehudah remained to reassure investors, saying that there was a temporary cash-flow problem and things would be fine. However, when Shmuel failed to return as promised in November, they too fled.

In February 1998 Feinstein was arrested at Cape Town International Airport as she prepared to board a flight to Israel on a one-way ticket. She was detained overnight at Pollsmoor prison on civil warrants obtained from the Cape High Court by two investors, Robert Cooper and Jurgen von Seters, who between them had invested R2-million. Both were foreigners and, therefore, not subject to SA currency laws. All the SA investors lay low for fear of a visit from Reserve Bank inspectors or the police.

Next day Feinstein succeeded in persuading the two to accept a relatively small settlement in cash – and was free to resume her journey. She held South African and Israeli passports and a US travel document. Her Barclays account in Richmond-on-Thames had been the linchpin of all the interest payments to 'investors'.

There was little local investors could do. Their 'morally tainted' contracts were worthless. No charges were laid. The Sea Point Lubavitch imposed a wall of silence in which sheer embarrassment may have played a role. They had been caught in the oldest scheme of all, the Ponzi scheme or cash pyramid, in which Peter's money is used to pay Paul.

The conmen are still at liberty, Yaron Yehudah and Golan Edri in Jerusalem, Shmuel Deri somewhere in Europe. There are rumours that Dianne Feinstein has returned to Cape Town vastly slimmed down and after extensive plastic surgery.

At one stage early in the scheme Yehudah's diaries reflected a crisis of conscience. Under the heading 'A few points that I must clear to myself', he worries: 'It appears we are confused about who is behind everything. From our perspective, Schmuel is behind it – but the truth that I see is that somebody bigger is behind all this. Nothing is 100% clear, but everything that happens in accordance with God's will is for the good. I see that Rabbi Chaim [Deri, Schmuel's father] is not only a great scholar, he is also a very good businessman. If that is the case, we have to unite for the sake of success. Is Schmuel – God bless him, let him be healthy! – running the business for himself, or for his father – God bless him, let him be healthy! From our side it does not matter, because the system is running for one purpose: to make money!' He concludes with the declaration 'Be

Ezrad Hashem' (with God's will).

On another occasion Yehudah writes: 'Is it that we got ourselves involved with the Black Haredi [ultra-orthodox mafia] with big incomes? We have to be careful for the sake of the Blessed-be-He (God). We have to be strong in our belief for the sake of success.'

For many the religious involvement made the betrayal and humiliation much worse. But, while his congregation reeled in shock and disbelief, Rabbi Popack appeared to be flourishing.

In 1993, when the original small Lubavitch Community Centre in Sea Point burnt to the ground – on the anniversary of the destruction of the Temple in Jerusalem – Popack reached out for financial assistance from the wider Jewish community. Little was forthcoming. At the time the conmen began their activities, Popack had succeeded in raising only a small portion of the money needed to rebuild his centre. But once they got going, it seemed to change. By the end of 1997 a large new centre, said to have cost about R3-million, had been built.

'When the bubble burst, I heard people talking that Rabbi Popack was involved,' Mr Gerald Bass told noseweek. 'I knew the rabbi had been short of money and that suddenly he seemed to be doing well, and had built this big new Chabad house. I had previously given some financial support to the rabbi, so I decided to go and see him and ask him about it. The rabbi told me: "I don't ask people how they make their money. I thought they were good guys, like everybody else did." Mr Bass said that when he asked Rabbi Popack about the interest he was said to have received, the rabbi told him: 'You don't know the law like I do, you are talking rubbish. I wish. I wish I had been getting interest. If I had, we wouldn't have the big debts we've got.' 12

Pamela Diamond

Supermarket king, Raymond Ackerman is among the prominent South African Jews who have given financial support to Rabbi Popack's Lubavitch community.



The Black Haredi

A victim's story

REMEMBER THE TEN PLAGUES brought down upon the pharaoh in ancient Egypt when Moses was trying so hard to lead his people into the desert? Well, the 11th could be said to have struck the Sea Point Lubavitch community when, a few years ago, three conmen arrived and lured us into a huge investment scam.' So says a former member of the community.

Although the Lubavitch immediately closed ranks and to this day would still shrug and ask, 'Which scandal?' a few disenchanted members shed their yarmulkes and spoke to noseweek about the disastrous 'Ponzi', scam that devastated so many lives.

One of them, who we will refer to as M, became an enthusiastic member of the Sea Point Lubavitch in the early 1990s in a quest 'to learn the deeper side of Judaism'. 'As a Jew,' he says, 'I was looking to come back to my roots.' He was a successful businessman with a chain of shops in Cape Town, a three-storey house in Fresnaye, and he supported his family in comfort.

His meeting with the Israelis changed his life. 'It was,' says M, 'both diabolical and brilliant at the same time. The scam of all scams . . . three long-haired young Israelis hit Cape Town dressed at first like hippies. Golan Edri and Yaron Yehudah came first, but it was their ringleader Shmuel Deri, who arrived a few months later, who particularly made a favourable impression on me.

'I met them in early 1993 when they started to appear in the Chabad house and became involved in the Lubavitch community. In the beginning, I was wondering who are they and how come they are driving such expensive cars and living in such an extravagant way? Why also, I wondered, did Rabbi Popack give them the most important seats in the synagogue and the honour on every Shabat of being called to participate in the reading of the Torah? Of course, the Lubavitch custom is that every man so honoured gives a public verbal promise to the community of the donation he will make in return for the honour. They always donated enormous amounts. Of the seven people always called, three were them.

'Everybody in the community spoke about them with admiration. They shed their hippie clothing and began to dress like Lubavitch. Their wealth and generosity were admired. They donated money like

water. Thus the community became totally trusting of them. They became the big patrons of the synagogue.

'After the old Community Centre burnt down, we had to use a sports hall at Tafelberg School and then a defunct casino in Sea Point. Suddenly things started improving. Rabbi Popack bought the property on St John's Road, flattened the burnt centre and built a two-storey brand-new Lubavitch Community Centre. We knew that big amounts of money were coming through the Israelis. It was announced by Popack all the time in the synagogue. Their prestige in the community grew, particularly when they donated the R130 000 5

M was among the members of the community who were deeply impressed. He felt honoured when he was invited 'by Shmuel himself' to study Torah with him. 'It happens that he was a great Torah scholar. He was, after all, the son of a rabbi. We began to have regular weekly sessions. I came to like and trust all three through these study meetings and during subsequent invitations to their homes.

'During that period, I learnt about their 'investment operation'. Like everybody else, I believed they were 100% honest. Torah scholars, after all, would never cheat fellow scholars. They presented themselves as being involved with high finance internationally, which explained how they were able to offer such high rates of interest. This was backed up by certificates of different companies, mostly in Europe, which later turned out to be fakes.

'They were my friends and I trusted them, mostly because the rabbi trusted them totally. 'One day, I invited the three of them to make the Sabbath in my home. In the conversation, I mentioned I was thinking about returning to Israel. The following week, Yaron telephoned me and said he would like to buy my house.

His plan was simple but well prepared: he would pay the outstanding bond on the house and the balance of the money he would then owe me would be invested in his company at 2.5% per month (more than 30% a year) interest, payable every month. The capital was to be repaid one year later in any currency in any country in the world.

'The temptation was irresistible. But I still was not completely certain. When I hesitated, Yaron told me to speak to Rabbi Popack. He said I should not rush my decision. The following day I approached the rabbi and told him about the offer. 'He said, "I am not a financial adviser and I cannot advise you on what to do with your money. I am only a simple rabbi who has also invested in their scheme and every month I am getting interest on my money."

Popack emphasised that he knew many other people who had invested.

'I didn't need anything else. I thought to myself that if the rabbi invested, then I will. I trusted his judgment. It was the green light. I had no further doubts.'

Thus it came to pass that M and Yehudah went together to a lawyer. 'He paid my bond and drew up a contract with the lawyer, which was in effect a promissory note for the balance of the money, which was to be paid back in US dollars. Later I was to find out that promissory notes in dollars are illegal in South Africa. An illegal document was obviously useless. The lawyer tried to dissuade me from going ahead with the deal, but I was so reassured by what Rabbi Popack had told me that I disregarded the warnings of the lawyer.

'The next stage was selling my shops and investing at a tempting higher interest now offered by them of 3.5% per month. Do you know how much money that was? For the next eight months, they paid me promptly every month. I was making a more than comfortable living without doing any work. I felt even more secure because the promissory note was from the leader of the group, Shmuel himself, my friend.

'During that period, on two occasions, Rabbi Popack approached me and asked me to invest through him next time because he said he would receive 1% more than me and this money would help him to support our community centre.'

Rabbi Popack was a powerfully persuasive man. 'He prayed very nicely and sang like an angel,' says M. 'I promised him I would invest next time through him because I wanted to help my community.' Eight months later, the bubble burst.

'In September 1997, I went to Yaron, now occupying my house, to collect my monthly interest. Shmuel had already fled overseas. He told me there was a slight "cash flow" problem – they had invested \$10-million in a Swiss bank and the investment would mature only in November. I agreed to hold on for two months. It still did not enter my head that this was a scam. After all, they had kept all their promises scrupulously.

'When other people started to speak out about their fears about not being paid. When November came and went and there was no Shmuel and no money, several of us went to confront Yaron – ironically in my former home which was now his home.

'It was a traumatic evening with lots of drama. Yaron told us that Shmuel had disappeared with all of our monies. He claimed he had also been taken for a ride not only by Shmuel but also by Dianne Feinstein, whose daughter he had married. He presented himself as devastated and

betrayed. I demanded that he should transfer my house back into my name. He said there was a slight problem. He told me he had taken a bond of R500 000 against the house and had invested the money with Schmuel in his own company. Just like that.

'At that moment I realised I had lost my entire fortune – the result of many years of extremely hard work, my life's savings, my children's inheritance.

Not only had I lost my home – at this point, I was living with my family in a rented flat – but also my shops and all the capital I had invested with them.

In desperation, I turned to my trusted Rabbi. Was he not, after all, the religious and spiritual leader of my community? He met me at his office. I sensed this would not be a good meeting, so I brought with me two people as witnesses – the secretary of the synagogue and an older trusted Lubavitcher. Rabbi Popack admitted he asked me to invest through him, he admitted he was earning 1% on investments made through him, then he admitted he had made a mistake. However, he denied he'd personally invested through them. He denied he'd made any personal recommendations to the Israelis regarding potential investors in the community.

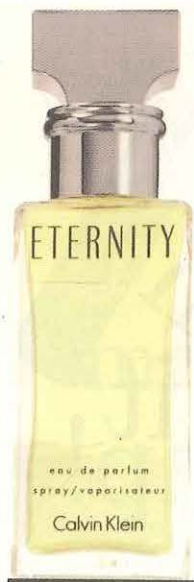
You can imagine my anger. I demanded that he should make a public announcement in the synagogue about the scam, that he should admit in front of the congregation he had personally recommended me and many others to the Israelis, that he should remove the brass plaque listing the Israelis as the donors of the Lubavitch library and remove from the synagogue the Torah scroll that was bought from our stolen monies.

'Only one of my four demands was met. The brass plaque was removed. The Torah scroll to this day serves this community every Shabat with the hypocritical excuse that they had not known it was purchased with stolen monies. To this day, Rabbi Popack has made no announcements and confessed to nothing.'

So how has M coped with the loss of his entire fortune?

I know I lost my fortune because of my own greed. It was my decision to go ahead with the investment. But worse was losing my faith and trust. I still have my life, and my family, and my dignity. I am proud to be a Jew. But I lost faith, not in being Jewish and not in God, but in all organised religion. Before, it represented honesty, spirituality, integrity, unity in Judaism – everything that I judged to be good.

Now I see only hypocrisy, greed, corruption and, above all, a ruthless self-seeking materialism.' – *Pamela Diamond* n.



Your perfume might smell of white lily, marigold and mandarin, but the list of ingredients reads like a toxic waste dump

SOME OF THE WORLD'S FAVOURITE perfumes are made from petrochemicals, not petals, and should carry health warnings, a top cancer researcher says.

One, Calvin Klein's Eternity, a floral fragrance recommended for daytime wear, smells of white lily, white florals, marigold, and mandarin against an amber and sandalwood background.

But independent laboratory analysis found known carcinogens and toxins, which attack the skin and respiratory tract or the nervous and reproductive systems, amongst the ingredients. The 'toxins included a suspected hormone disrupter that accumulates in fatty tissue and human breast milk through skin absorption, and suspected carcinogens that may cause reproductive harm.

'Most people think fragrances are harmless, but this is simply not true,' said Amy Marsh, president of the California-based Environmental Health Network, which commissioned the research. 'Most fragrance ingredients have only been tested for skin irritation and not for their short- or long-term effects on any other part of the human body.'

Campaigners want Calvin Klein to put the words: 'Warning: the safety of this product has not been determined' on the Eternity boxes and bottles. 'Lovers looking for the perfect gift should think twice before giving a bottle of toxic chemicals to their sweethearts,' said Dr Samuel S Epstein, chairman of the US-based Cancer Prevention Coalition.

In Britain, Helen Lynn of the Women's Environmental Network – which is studying a possible link between breast cancer and the use of underarm deodorants – echoed his concerns. 'People have been duped into thinking that perfume is made from organic, natural ingredients. Nowadays it is not – and we certainly want to see perfumes and other deodorant products properly labelled.

'Nobody knows the long-term effect of low-level exposure to the toxins they contain. This isn't just an issue for women and their babies – the industry has very successfully targeted boys and young men.'

Nearly 72% of asthmatics have adverse reactions to perfume. There has been a 58% increase in asthma over the past decade as fragrance sales have boomed. More than 700 people have petitioned the US Food and Drugs Administration (FDA) since May, claiming that their health has suffered after exposure to Eternity and other well-known fragrances.

'We've had no complaints in Britain,' said Calvin Klein spokesperson Trudy Collister. 'It's a lovely perfume and I wear it myself all the time.' Ms Collister refused to disclose how much of the perfume is sold, 'but it's fair to say that it's a very popular perfume'.

Calvin Klein vice-president Elizabeth Musmanno said from New York that Eternity was perfectly safe for women to use. 'All our products are made from the highest-quality materials and meet or exceed all the requirements of the FDA.'

The FDA has refused to require the industry to disclose ingredients due to trade secrecy considerations,' Professor Epstein said. 'We take the unequivocal position that the FDA should implement its own regulations and act belatedly to protect consumer health and safety. Currently, the fragrance industry is virtually unregulated.'

The huge amounts of synthetic fragrance chemicals produced annually – 8 000 tons of synthetic musk alone – get into the environment through sewage and waste water, and are major contaminants in many samples from lakes, streams, fish and wildlife.

In 1989, America's National Institute of Occupational Safety & Health recognised 884 poisonous substances (many derived from petrochemicals) from a list of 2 983 chemicals used in the fragrance industry.

In a study of 10 products, including Giorgio perfume, Giorgio cologne for men, Sure solid deodorant, Max Factor nail enamel remover and Vaseline Intensive Care lotion, the Environment Protection Agency performed additional chemical analyses. It identified compounds in the fragrance products that have been shown in animal studies to cause serious health problems and even death.

'The list of suspect chemicals reads like the contents of a toxic waste dump: aromatic hydrocarbons, phenols, trichloroethylene, xylene, vinyl chloride, acetone and related chemicals.

'Women exposed at work to organic solvents are 13 times more likely to run a risk of major fetal malformations,' the Journal of the American Medical Association reported in March 1999. n *Kevin Dowling*

HOW COME WE CAN LAND A MAN ON the moon, but we can't find a cure for flu or the common cold? How indeed? (Here's a clue: 'cha-ching!')

Every winter we spend hundreds of millions of rands on cold and flu medication. Researchers at the National Institute for Virology calculated that in 1995 South Africans on medical aid spent R354m on medicines prescribed by their doctors for influenza and 'influenza-related diseases' – roughly R181 per cold or flu patient. By now that figure will have nearly doubled – and it does not include all the millions of remedies and palliatives sold over the counter by chemists and supermarkets!

A spokesman for Vaxigrip, the largest supplier of flu vaccine in SA, estimates that two-million doses of flu vaccine were sold in the country last year. Patients would have paid R35 to R100 per dose – depending on where they obtained it – total retail cost anything from R70m to R200m. And that excludes the doctor's consultation fee!

Yet, not a single patient has ever been cured. As a cold remedy, the Roman author Pliny believed in 'kissing the hairy muzzle of a mouse'. The ancient Greeks believed in bleeding it out. It seems the modern method is sucking them dry.

Wise up! These are the facts:

Misconception: 'Ag shame, the pharmaceutical companies try so hard. But despite the millions they spend every year trying to solve the problem, the simple cold germ escapes them every time.'

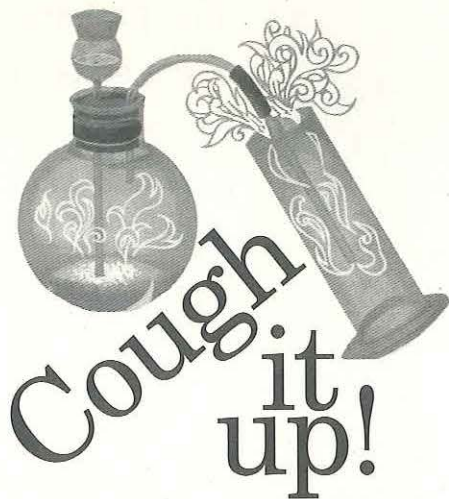
Fact: There is no such thing as the common cold germ – there are hundreds of them. Finding a cure for one of them does not mean it will work on any other. They've actually stopped trying. The Common Cold Unit in Wiltshire, England was closed down just as it was making a major breakthrough in 1990. Nobody wanted to fund the unit.

The runny nose, aches and pains we call colds and flu can be the result of any combination of any of more than 200 identified viruses – or none of them. The body creates cold and flu-like symptoms when under stress, without any help from germs.

When respiratory infection is caused by a specific influenza virus, we call the symptoms 'flu'. If the symptoms are caused by any of the 100 identified rhinoviruses, we could call it 'rhinocitis'. But to you and me they all *feel* the same.

Misconception: We call it a cold because it's caused by cold weather. To avoid colds, dress warmly, stay inside and don't get wet.

Fact: Wake up! If being cold and wet caused colds, *Baywatch* would've been sponsored by Vicks Medinite. Think! Why



have you never seen an Eskimo with a flu? Because there are no viruses on Antarctica and the North Pole. The Common Cold Unit subjected groups of volunteers to draughty corridors while being hosed down with cold water. The lucky ones were kept warm and dry. Afterwards, they exposed both groups to cold viruses. There was no difference between the two groups when it came to contracting colds.

Colds and flu spread mostly by droplet transmission. We can breathe it in when someone sneezes or coughs within a metre of us. Mostly, we infect ourselves! The virus hitches a ride when we touch our nose, mouth or eyes. For instance, an infected person might touch his nose, then use the telephone, leaving some of the virus on the phone. You come by, use the same phone and, hey presto. It's an invisible game of 'touchers' happening everywhere, all the time. Colds and flu are probably more prevalent during winter, because people tend to stay indoors more and stick closer to each other, making it easier for the virus to travel to new hosts. Staying indoors is the best thing – for the virus.

Question: What is the difference between a cold and a flu? **Answer:** Marketing.

Misconception: The only way to protect yourself is to get a flu injection every year. They are 90% effective.

Fact: The hype surrounding the flu injection is mostly that: hype. The National Institute for Virology explains that the reason we have to have a new flu shot every year is that the virus mutates (changes slightly) all the time. Virologist Dr Des Martin describes it thus: 'The flu virus is very ingenious. It has the ability to change its outside coat.' We therefore need to be vaccinated for each new strain. Fair enough, but viral mutation is random. Imagine the millions of sick people each year, each of whom might have any one or more of 100 different viruses, each of which

mutates all the time. We cannot predict where and when, only try to react to it. The flu injection is at least one season behind.

Imagine throwing a dart at number 3 on a dartboard with 100 squares. Except the dartboard isn't numbered and you are blindfolded. You've got the picture!

Each year's vaccine is supposed to protect you from 3 viral strains. No doubt you've already heard of this year's evil Japanese Yamanashi virus, from which you must be protected at all costs. At around R35 – R100 a shot, actually.

In reality, the chances of your catching the Yamanashi strain (Type B virus) are not that great. Flu expert Dr 'Simmy' Wiener explains that the most important strain is again the Type A virus, Sydney. (Like it was last year, and the year before.) 'The other two (Yamanashi and New Caledonian) are early. We don't believe they're very significant. Sydney is the most important.' (Cha-ching!!)

Even if the virus mutates, shouldn't the vaccine mutate with it? This year, the vaccine contains 45micrograms of hemagglutinin. The same as last year. Chances are the flu virus will win the Cold War again next year.

A sting in the tail: as far back as 1992, flu vaccines have been shown to cause repeated false positive HIV test results in people who are not in AIDS risk groups. (Colds and flu themselves can also cause false positive results to an HIV test as can other viral vaccines.) Why have we not been told this? Do you need another clue? Cha-ching!!

The bottom line:

Cough it up, brothers and sisters. The flu virus is a cash cow worshipped by the medical profession. There is NO scientific evidence to support claims that vitamin C or zinc or any other herb or vitamin or medication can stave off colds or flu. The only way to protect yourself is to avoid contact with the virus. Wash your hands often and stop touching your face. Nose picking is the big no-no.

Living healthily, eating a balanced diet and avoiding infection is the only cure. But even if you do all this, we are sitting ducks for hundreds of viruses. So, if you do become infected, chill out. Stay at home, take an aspirin and sit it out. At least that way, the rest of us don't have to be exposed to your viruses or your moaning.

By this time, you should be feeling ill thinking of all the money you've spent on cold medicines through the years. But hey, think of it this way – at least your doctor feels better now.

Gesundheit! God bless you!

– Vivienne Vermaak

LEOPARDS DON'T CHANGE THEIR spots – and neither, it appears, do reptiles. If anyone doubted that, they need only read a recent report in *Private Eye* celebrating the latest achievements of our old friend Isaac Kaye, now resident in London.

It seems Peter Hain is not the only South African who has made it to the top of the political ladder in 'New Labour' Britain.

While Hain points to the wreckage of Springbok cricket tours as monuments to his early achievements, the monuments to Kaye's early business style and acumen are to be found in the wreckage of those once great corporations SA Druggists and Checkers-Greatermans. Remember?

Like his better-known friend Sidney Frankel, Kaye's talents lie in setting his business sails to the political wind or, less poetically put, knowing that seduction is the intelligent man's form of rape and that, secretly, every politician and ambitious government official loves a (financial) blow job. Kaye, like so many others in the old SA, first learnt how to exploit the moral and financial weak spots in any political system, as a sanctions buster and money mover in UDI Rhodesia. He and life-long partner Dusty Miller ran a pharmacy there.

But, when the going got tough in Rhodesia, the tough got going: Kaye moved to Johannesburg, while partner Miller moved to London to manage the all-important offshore end of their pharmaceutical import-export business. A most ambitious scheme was then set in motion to tie up all SA government tenders for medical and hospital supplies. By hook or by crook.

With them in the venture were Dave Tabatznik and one-time president of the JSE, Richard Lurie. They made a powerful foursome. They also hired only the best advisers: attorney Michael Katz from Edward Nathans and accountant Charles Stride from Fisher Hofman Stride (now Sithole).

Few senior officials, government advisors and politicians in the field could, it seems, resist their charms. Medical professors at Wits, UCT and Pretoria who served on government advisory panels did promotional 'research' in return for TV sets, tennis courts and trips abroad. The prime minister's personal physician – and head of the Medical Research Council – Professor Andries Brink, was rewarded for his friendship and advice with cars and shares for the wife and kids. Directors of hospital services got shares and the odd wholesale washing machine or TV. Minister of Health Carel de Wet got shares and his successor, Lapa Munnik, got some much-needed help with his election campaign. For the country's GPs, prescription kickbacks became

Another SOUTH AFRICAN makes good in UK



the name of the game.

Less well known were the secret subsidies of millions Kaye and co received from the state's Strategic Supplies Procurement Fund – but the then Progressive Federal Party's parliamentary spokesman on the subject – Hillbrow MP Alf Widman – failed to table the questions. (He also failed to mention that he, too, had accepted shares in the wide boys' healthcare empire.)

By the mid-1980s, apartheid's whores were starting to grow long in the tooth and the Press was turning nasty. Isaac hung around just long enough for his son to finish matric and then, once again, it was time to move on. He slithered off to London, we thought simply to enjoy the substantial offshore profits of years of shady dealing. (Just how substantial they must have been can be judged by his London address: a Georgian house on Grosvenor Square – just back of the Palace – no less.)

But, as we said, leopards and reptiles ... It now emerges that Isaac has not gone into retirement. Instead, it seems, it's a case of play it again, Sam.

What prompted *Private Eye's* interest was the discovery that Isaac Kaye is one of the biggest donors to UK Prime Minister Tony Blair's 'New' Labour Party. He was first listed among the party's top donors in its accounts for 1997. In 1998 he was relegated to the 'tickets for dinner' category

of donors (not that bad, really, considering that Blair charges R5000 per plate at his dinners). But in June last year Isaac rocketed back to the top of the list with a R1m donation to Labour Party funds.

Today he is deputy chief executive of the Florida-based IVAX corporation (earning R12m a year in salary and share options) and chairman of its UK subsidiary, Norton Healthcare, the largest 'generic drugs' company in Britain. Heard this all somewhere before? Remember Continental Ethicals (sic), Labethica (a government-subsidised 'border industry') and the unfortunately named Alumina Corporation? The 'locally manufactured' X-ray film scam? The contaminated IV-fluid bags?

Now see what *Private Eye* has to say 15 years later:

'Even by Tony Blair's standards, Kaye is a pretty odd bedfellow for the Labour Party. In 1996 his company was severely condemned by the Association of the British Pharmaceutical Industry for offering 'unacceptable inducements' after it had promised mountain bikes and other goodies to pharmacists who increased their orders for Norton medicines – a clear breach of the industry's code of practice.

'Why is the second in command of a huge US health company such a consistent friend of the People's Party?

'IVAX and Norton Healthcare specialise in generic versions of prescription drugs. Many of the drug giants object that generic manufacturers get to sell products without investing in the research to develop them – that, in short, they get something for nothing.

'Looking at the massive profits made from the national health service by the primary manufacturers, it's hard to feel too much sympathy. This was certainly the attitude of [UK minister for health] Frank Dobson, who has ordered doctors to cut costs by prescribing cheaper generics. As spending has

continued on page 15

The Philosophy of AL KROK



© RODERICK FREEMANTLE 1999 AD.

BASICALLY, LIFE IS A COMIC STRIP — ONLY MUCH FUNNIER!



SOME GUYS TAKE THINGS FAR TOO SERIOUSLY —



OTHERS, PERHAPS, NOT SERIOUSLY ENOUGH!



MY HART VERLANG NADIE BOOLAND!

EVERYONE NEEDS A LITTLE WARMTH & AFFECTION...



AND SOME COOL WAY TO EXPRESS THEMSELVES...

TAKE IT AWAY — BOB!



WAAAW
WAAW!

IT'S A QUESTION OF FINDING A BALANCE



AND SOMETIMES BEING PREPARED TO LET THINGS GO.



NOT TONIGHT, AL — YOU NEED ALL YOUR ENERGY — REMEMBER?

REMEMBER: HAVE YOUR SAY WHEN YOU GET THE CHANCE — THE LAST FRAME IS TOO SMALL TO SAY IT ALL!



CHEERS!

shifted to generic drugs, so (by the law of the market, naturally) their cost has risen almost to the level of the originally copyrighted versions. In the last 12 months, for instance, the price of a pack of thyroxin tablets from Norton Healthcare has risen from £6.84 to an incredible £44.89. The result is that Isaac Kaye's firm earns a fortune, but the NHS does not make the expected savings. No wonder the IVAX share price rose by 80% last year.

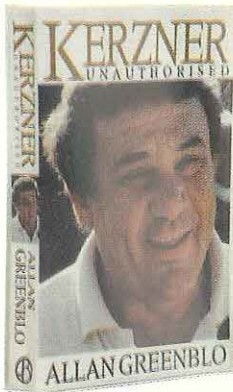
IVAX and its subsidiaries are past masters at picking up something for nothing in the form of corporate welfare. [If *Private Eye* only knew!] In 1996-7, Norton Healthcare was offered £990 000 in "regional selective assistance" to set up a plant in London. Regional assistance to London is in itself unusual, as most money goes to the regions, for obvious reasons. But in October last year IVAX suddenly announced that it was "restructuring" its UK operations. This involved Norton closing down its plants in the southeast, moving its manufacturing operations to Ireland – and cutting its workforce by 500 in the process. Kaye's firm thus gets government cash for new London offices in return for ... job cuts.

IVAX's American chief executive, Phillip Frost, said the restructuring promised 'greater value to shareholders'. Which is great news for the biggest shareholder, a certain Phillip Frost. And great news for the second largest shareholder, Azure Ltd, which holds a stake worth US\$136 million on behalf of the Guernsey-based Charter Trust Company, an offshore outfit that is, in turn, the trustee of something called ... the I Kaye Family Trust.

Needless to say, Kaye refuses to recognise any trade unions. //

Early in 1998

the Johannesburg high court banned Allan Greenblo's book on Sol Kerzner's dealings in the apartheid era. Greenblo was eventually granted leave to appeal. The legal process is so shockingly slow that the Appeal court is only expected to hear the appeal later this year. So much for the legal profession's commitment to the free flow of information!



notes and updates

'IT'S THE WRONG THING TO DO'

TONY BEAMISH

IN CAPE TOWN

On the evening of Thursday 18 November 1999, in Cape Town's gangland suburb of Parkwood Estate, Mrs Lena Makaties – a slightly deaf spinster – sat watching television in her council house. The set had been given to her by one of her employers.

Just after 8pm there was a knock at the door. That's strange, thought Mrs Makaties, I'm not expecting anyone now.

She opened the door and there stood Mrs Christine Samuels, a representative of the SABC'S elite TV licensing crackdown squad. 'May I please see your TV licence?' asked Mrs Samuels. Mrs Makaties, with a big smile on her face, asked [*As many of us do! – Ed*], 'A licence for what?'

Readers will know that over the last few years the South African Broadcasting Corporation has tried everything, or so we thought, to get TV owners to pay the annual TV licence fee. Starting with appealing to the viewers sense of decency ('After all, it's the right thing to do') to threatening imprisonment (where TV viewing is free).

Strange how it has never occurred to the SABC to hire a pay-television company and ask them to encode our favourite soaps so that they are only accessible to paid-up viewers. And how about asking TV licence holders, the ones who actually pay, to tick a block stating the preferred language in which they would like to receive programmes. (That way, of course, the people who pay the piper may get to call the tune!) But then, of course, they wouldn't get those high viewership numbers advertisers want, would they? We digress.

'What I am going to do,' said Mrs Samuels, hauling out her clipboard, 'is fill in this payment advice form with your details.' 'Fine,' said Mrs Makaties, hastening to get her ID book.

The licence fee is R208 a year but, because you haven't had a licence before, there is a 100% penalty. That'll be R416,' Mrs Samuels told the semi-literate domestic worker who chars two days a week for two different employers. 'Just sign here,' said Mrs Samuels, 'and I'll give you your copy of the form.' Mrs Makaties signed the

'Payment Advice Form' willingly.

Mrs M then took the form to her employer, asking what it was all really about. Her employer read the form and was shocked to see, written in red print above Mrs M's signature:

I, Mrs L Makaties, confirm that I regard this document as consisting of

- a letter of demand for the sum of R416-00 owed by me to the SABC for television licence fees and penalties;
- an admission by me that the sum is immediately due and payable by me to the SABC;
- and an offer by me to pay the above amount immediately.

The form continued to contend that Mrs M had agreed to summary judgment being granted against her by a magistrate – without notice – not only for this sum but for interest, attorneys costs on the highest scale and tracing costs 'if applicable'. In addition 'and without derogating from the above' she is also said to have consented to the SABC seizing her wages with a court order to be served on her employer.

Between Mrs M's signature and Mrs Samuels's signature we read more red print:

I, C Samuels, the duly authorised representative of the SABC, hereby accepts (sic) the above offer on behalf of the SABC.

We have since established that Mrs Samuels is not an SABC employee. She works for a debt-collection agency, which presumably earns commission. They prefer not to disclose their name or physical address to callers.

What, you may've wondered, are the SABC's true colours? Fraud and deception. When we can't enforce our rights in conventional ways, the state-owned broadcaster's board of directors (who presumably approved the campaign) is presumably telling us: 'we'll use fraud and deception'. After all, it's the right thing to do. //

Wiese's little 'whorehouse'

continued from page 5

in Boland Bank. (Rupert was a Volkskas shareholder while on the SARB board.)

It now emerges that another, more plausible, reason for Wiese's resignation in April 1994 may have been the discovery, in the course of the Tollgate secret inquiry, of an offshore account belonging to a former Tollgate director, Mervyn Key.

Key, Wiese (a Tollgate director from 1987 to 1989) and a third former Tollgate director, Dave McCay were lifelong friends. The offshore account showed considerable foreign exchange activity between them.

In Nov 1998, Bertrand Hoberman SC, ex ABSA senior counsel and head of the Tollgate inquiry, disclosed that Wiese had offered 'a deal whereby he would make a payment of a substantial amount to the liquidators in return for immunity, meaning that I would agree not to subpoena him to give evidence. I indicated ... that I was not prepared to entertain the proposal.'

Hoberman was removed as Commissioner shortly after he rejected the proposal. Wiese never appeared before the inquiry. He is nowhere mentioned in the report of Hoberman's successor, Jules Broide SC.

As it happens, neither was Wiese's name ever mentioned when Key was later criminally charged and (unsuccessfully) tried.

But, for a taster, see page 5385 of the Tollgate enquiry transcript, where Adv Gavin Woodland (leading evidence at the enquiry) puts it to McCay: 'The whole scheme by which you received the sum of R5 million [from Tollgate] was really a sham, wasn't it?'

McCay's reply: 'No, it wasn't. What you are saying - and I take offence to that - is that Christo Wiese, Red Sherrel, Charles Turner, Neil Blackshaw and others were party to a sham ...'

Woodland remained unrepentant:

'I am going to put all the evidence before you, Mr McCay. I make the suggestion advisedly ...' A dangerous choice of words, should he have been speaking recklessly.

Evidence of how millions were allegedly siphoned out of Tollgate is presented in the transcript pages that follow.

Old habits die hard. Last year senior executives and junior directors of BoE discovered - but remain silent about it - that Wiese and his partners McAdam, Biden and Winship had secretly managed to take a R12m-plus profit for themselves off BoE's purchase of Fedsure, at the expense of fellow shareholders.

No wonder they've recently been invited to tea at the Reserve Bank. n

WANT A LIFELONG RELATIONSHIP WITH BoE?

JOE BLOGGS

IN CAPE TOWN

Mrs Marta Rowe has a problem. She finds herself in a long ongoing dispute with BoE (formerly the Board of Executors) over the company's actions as the professional trustee of her father's will trust of which she was the principal beneficiary.

Mrs Rowe alleges many serious instances of maladministration of the trust. These allegations include, *inter alia*, the improper sale of a homestead on the outskirts of Sandton, improper disbursements from the trust, the failure to operate a separate bank account as required by the Trust Property Control Act. She claims there was a general lack of control of the trust's financial affairs, to the extent that it is now virtually impossible to establish the

true financial position and the extent of possible misappropriation.

She estimates that the property she was to have received was worth R1m and wants BoE to cough up that amount - plus another million to cover various other aspects of their alleged mismanagement. Not surprisingly, BoE is not altogether amenable to the idea.

Having had numerous meetings and extensive correspondence with BoE since 1995, Mrs Rowe, and her legal adviser, Eric Knos, asked that the matter be submitted to arbitration. Mrs Rowe thoughtfully suggested this would have the great advantage to BoE of carrying no publicity.

However, at a meeting in BoE's Sandton office on 6 July 1999 Mrs Rowe got the company's response to this sensible suggestion. No, said Mr Peter Stroobach, deputy MD of BOE, we don't think arbitration is right for this matter.

Furthermore, announced Stroobach, if you try to take us to court, BoE will ensure that the matter isn't heard for at least 10 years. There were already - he told Marta, Mr Knos and co-trustee Ronald Mercer - a number of cases against BoE in the Cape High Court that had been pending for many years - one of them since the 1950s.

Is this what BoE means when it advertises the 'forging of life-long relationships' with its clients?

Mr Knos wrote to Phil Biden, Chairman of BoE Private Bank, on 4 August last year to complain about these heavy-handed tactics. He has still not received a reply. n



Are you doing The Argus?

Wimmin's rites

GAVIN McFADYEN
IN LONDON

A woman was leaving a 7-Eleven with her milk and morning paper when she noticed a most unusual funeral procession. A long black hearse was followed by a second black hearse about 20 metres behind.

Behind the second hearse was a solitary woman walking a pit bull on a leash. Behind her were 200 women walking single file.

The woman couldn't stand her curiosity. She respectfully approached the woman walking the dog and said, 'I am so sorry for your loss and I know now is a bad time to disturb you, but I've never seen a funeral like this. Whose funeral is it?' The woman replied, 'Well, the first hearse is for my husband.'

'What happened to him?'

The woman replied, 'My dog attacked and killed him.'

To the enquiry, 'Well, who is in the second hearse?' the woman answered: 'My mother-in-law. She was trying to help my husband when the dog turned on her.'

A poignant and thoughtful moment of silence passes between the two women.

'Could I borrow that dog?'

'Get in line.'

queen of rock

with hot chilli sauce – the story of SIMBA, which appeared in our last issue, translated funny galore by reader **Ingrid Luyt** (who wins maningi back issues for her effort)



TWO MEN ARE working side by side on a roof. The Zulu labourer is doing the backbreaking stuff and happily sloshing dangerous chemicals about on the roof sheets, since he is genetically predisposed not to sweat and is blissfully ignorant of any possible danger to himself from this odd umlungu's muti.

Umsebenza is umsebenza and a man gets bored of smoking lo gwaai kupela!

Whitey junior, who is engaging in only just enough movement of his limbs in his supervisory capacity to be able to justify his share of the profits from his dad, knows it's best to keep the natives distracted, otherwise they get restless and start thinking about joining unions. So he starts up some idle chatter.

'You know my brother, the one who is a game ranger in Kruger National Park?'

Zulu labourer wonders whether failure to supply correct answer may render him jobless tomorrow so pretends he's not sure what whitey's saying.

'You know, they've got lions there. You know what is a lion?' This line of chatter is sure to impress the Zulu labourer – everyone knows Zulus consider the lion to be the ultimate symbol of strength and virility, so this story is bound to raise whitey jun's stature by proxy.

Now the Zulu labourer knows for sure he's in deep shit: whitey thinks he's so backward that he is not even familiar with an acceptable Western diet!

'Yes, I know potato crisps, my favourite are the cheese and onion flavour.'

That'll shut him up.

'No man, not that kind of simba (jislaaik, they don't make Zulus like they used to), the kind in the bush that roar' (making claws with fingers for better illumination of meaning and to add levity to his story).

Zulu labourer has seen the ad for Simba chips, everyone knows they roar with flavour, does this turkey think we don't have TV in the location or what?

'Yes I know that brand, I especially favour their Mexican Hot Chilli.' He's got to be impressed, now.

'NO MAN, not CHIPS at all, LION,' making more expansive gestures indicating a large mane.

'Oops,' thinks Zulu labourer, 'this guy's grammar is so bad, he's not even talking about chips.' Stops listening and switches to interpretation of body language, something all self-respecting indigenous persons seeking jobs from Whitey require in order to be sure whether fight or flight response is appropriate.

Watches ridiculous pantomime being acted out in front of him for longer than necessary since Whitey is so intent on getting his point across, he has failed to notice all work has ceased.

'Yes, of course, sorry, how silly of me. Your'e talking about Tina Turner, I know her well.'

Whitey jun gets hysterical and being hot under collar is not advisable in Debbin. Dad comes to rescue, end of story.

Except for the moral of the story.

If you try to be hlaganpealay gakulu, wena yazi hamba too far. First check if your adversary speaks your language before enza futi kuluma. n

e-tv

Rembrandt to the rescue?

continued from page 6

news broadcasting rights – and could effectively become the biggest single shareholder in Vodacom. Should the tobacco giant demand a say in the management of e-tv – and it would be wise to do so – we could see a television station massively funded by leftwing unions being operated by rightwing big business.

Johann Rupert has already been mooted as the new big shareholder in SAIL, the company that holds all SA rugby broadcasting and marketing rights. Add e-tv, and Rembrandt could be looking to launch a sport channel to compete with *Super Sport*.

In 1995 the NUM decided to create its own vehicle to invest in business. The aim was to make the union financially independent and to generate income with which to 'provide those social services for its members that could not be provided by government or the RDP'.

NUM provided R3m in seed capital for a new company, the Mineworkers Investment Company. MIC quickly acquired interests in various companies as they rushed to acquire 'black empowerment' partners. Two years later MIC's portfolio was already said to be worth R800m.

Next MIC joined with SACTWU in SA Amalgamated Union Investments to facilitate joint investment opportunities. Together they secured a 51% controlling interest in JSE-listed Hoskins Consolidated Investments (HCI), which, in turn, has interests in IGI Life and Unibank.

HCI also holds the unions' media interests, which include its 35% in Midi TV, 5% stake in Vodacom and shares in Highveld Stereo and Cape Talk Radio.

'Since 1996 we have been viewed as the sexy partner to have, as we are not enriching a few individuals,' MIC director Kuben Pillay told the press in 1998.

Noting the common 'perception' that MIC invests money on behalf of the mine-workers' pension and provident funds and that it is funded by the union, Pillay said that this was not so. 'Every investment it makes must be a self-funding opportunity or a bankable transaction funded by a third-party institution,' he claimed, adding that, other than its initial seed capital, MIC had raised all its investment capital 'on commercial terms'.

It remains to be seen where the R500m HCI has so far lent to e-tv originated from, if not from union funds. n



Just for
the thrill
of it

Scarpetta's Winter Table
By Patricia Cornwell
Little, Brown and Company
Price: Who cares?
You wouldn't want to buy it.

Hornet's Nest
By Patricia Cornwell
Warner Books
Price: R70

Scarpetta's Winter Table
By Patricia Cornwell
Little, Brown and Company
Price: Who cares?
You wouldn't want to buy it.

Black Notice
By Patricia Cornwell
Little, Brown and Company
Price: Large format soft-back version
R110

Death Du Jour
By Kathy Reichs
William Heinemann
Price: R104

In Pursuit of the Proper Sinner
By Elizabeth George
Hodder and Stoughton
Price: ?????

Reviews by
William Saunderson-Meyer

PATRICIA CORNWELL IS A GRIM AND convincing novelist when she writes about the world of Dr Kay Scarpetta, the medical examiner of Richmond, Virginia, whose arrival on the literary scene in the novel *Postmortem*, created a completely new genre in crime fiction, that of the forensic pathologist as scientific sleuth.

But when Cornwell takes up the Scarpetta habit of digging up cold and mouldy corpses and uses the technique to add to her own public literary offerings, then the practice shifts from the delightfully macabre to the gratingly irritating. Because *Southern Cross* and its predecessor, *Hornet's Nest*, are surely previously unpublished manuscripts from Cornwell's days as a crime reporter and aspirant novelist, living in a sparsely furnished two-room apartment in Charlotte, Virginia, where this rambling effort is coincidentally set.

Southern Cross features police chief Judy Hammer and two love-crossed officers, deputy chief Virginia West and officer Andy Brazil (who, surprise surprise, used to be a crime reporter). Don't worry about the plot, it is so insubstantial as to be irrelevant.

The book follows on *Hornet's Nest*, which has the same poorly drawn characters, feeble narrative and schoolgirl humour. Contrary to *Cosmopolitan's* assessment, quoted on the cover, of 'a gripping plot, great characters and ironic humour', both these novels are dross and have little to offer even the most addicted of thriller readers.

I have no proof that Cornwell is trying to resuscitate and profit from all the rubbish she wrote before she struck the forensic lodestone with Scarpetta and became a literary celebrity. It is undoubtedly feasible that these two pathetic novels were churned out recently while Cornwell was suffering a serious attack of incompetence, the source of which is nothing other than a greed for another product in the stable, to add yet another income stream.

For Cornwell has, as her personal website proclaims, had 'an incredible career', which has propelled her from poverty to being 'head of an enterprise'. As part of that 'enterprise', literary by-products are fashioned as profitable offshoots of the Scarpetta body of works, much in the same way as umbrella stands used to be made from the feet of hunted elephants.

An example this is *Carpetta's Winter Table*, a self-indulgent bit off coffee-table whimsy, which features favourite recipes of the three main characters in the Scarpetta novels: Kay's pizza surprise, her gay niece Lucy's 'felonious cookies', and redneck detective Pete's 'cause of death eggnog'. Ho hum.

Let us not be churlish. When Cornwell sticks to the knitting, she is simply out-

standing. *Black Notice*, the latest Scarpetta novel, is a brilliant read.

It follows on the murder of Kay's married lover and is as sensitive a depiction of the confusion and anger that follows the death of a loved one as one is likely to read anywhere.

Again, the plot doesn't matter a damn. With eight Scarpetta novels under her belt, Cornwell's narrative has the momentum of a runaway train – although really, there must be a limit to the number of times Kay can narrowly escape death, after the killer gets into her home. The other gripe is that her novels are best understood if read sequentially, but no doubt that is part of keeping the Cornwell enterprise financially healthy.

While Cornwell is a forensic wannabe (in the sense that the closest she has been to the field of forensic pathology is a spell as a computer operator in a medical examiner's office), Kathy Reichs, author of *Death Du Jour*, is the real thing. She has the impeccable credentials of being a practising forensic pathologist, as well as being a professor of anthropology.

This is Reichs's second book and follows on the widely acclaimed *Deja Dead*, which I haven't read, but on publication triggered a rash of favourable comparisons with Cornwell. Although Reichs writes in broadly the same field, her style is far more introspective and intellectual than the racier Cornwell.

Reichs's book is set in North Carolina and Montreal and has as heroine the forensic anthropologist Dr Temperance Brennan. Brennan is in Montreal to exhume the remains of Sister Elisabeth Nicolet, a nun who died in 1888 and is now proposed for sainthood. She is also called to the scene of a horrific arson where a young family has perished in the inferno in the most mysterious of circumstances.

As Brennan's painstaking and gory work reluctantly yields its little clues, the trail a sinister cult engaged in a deadly mission. As a countermotif, the remains of Sister Elisabeth resolve their own historical mystery.

Finally, let's get away from the cold of stainless steel scalpels and autopsies to a cosier tradition in crime writing. American Elizabeth George has done the well-nigh impossible: she has transplanted her success in the US to write about crime in contemporary Britain, with surprising deftness and subtlety.

If only, dear Lord, she could have resisted the temptation that caused her to make her hero, Detective Inspector Thomas Lynley, not only an aristocrat but the owner of a vintage Bentley. It is as if John Creasey's 1950s upper-crust hero, the Honourable Richard Rawlinson – otherwise known as The Toff – has come back from the dead. **n**

THABO'S EYES

BY HAROLD STRACHAN

THE TROUBLE WITH THABO'S EYES is they don't seem to have any pupils. The iris seems to be uniformly flecked with lighter spots or something, and all is so generally glittery, anyway, that they seem to be focused on infinity and looking straight through one.

Dr Jack got this spot-on a couple of months ago. A good cartoonist, the best, he can hit dead-centre with minimal imagery where a million words miss the point, the whole target, entirely. This one had Thabo with five furious farm beasts in harness, including an aardvark nogal, these being the ill-assorted draught animals around the ANC alliance, and they're bounding bedonderd across the page, bestriding the universe, you can even see the curvature of the earth down below, and all with this look of daft staring urgency in their eyes and Thabo with his dead parallel gaze fixed on the holy Renaissance vision way ahead there in the galaxy.

Alas, though, not all news of last year was such merry naughty wit. When Marius Schoon died, I fell to sentimentalising about our days in boep, with some mirth in that too, of course, remembering how pernickety he was about the way I cut his pretty blond hair and so on. But then came sombre reverie: how gruelling it must have been for bandiet Schoon to inhabit the same room as Craig Williamson at his amnesty hearing – the man who had so mercilessly killed his family – to look at the hands gesticulating that had made up the parcel bomb and to see the moist tongue talking that had licked the stamp.

To know that if he, Marius, had drawn a pistol there and then and killed Williamson in the presence of the entire Amnesty Committee and the packed public gallery, there would have been at worst a perfunctory trial and a suspended sentence.

And, of course, this reverie also took me back to something even more harrowing: Marius giving evidence at the TRC about the sight of his child's limbless corpse and his wife's shredded body with its blood sprayed up a wall in his home.

Hell, I wouldn't be writing this if Marius were still alive.

Neither would I be writing about another

vivid image that I just could not get out of my head while listening to him at the TRC: an image of meat spread over a Ficus natalensis tree and a coconut palm here on the Esplanade in Durban, when I was on my way to get an angling permit at my tackle shop.

And the smell of meat too; not the smell of prepacks at the supermarket, that is, but of Dirk's Meat Market at the Davenport Centre, where the meat lies open, and reeking thick and heavy. And along with it here on the trees the smell of shit that I remember from watching lions at a kill, the smell of antelope shit. But here, of course, it's the lavatory smell of your or my human shit, this shit being spread about the nicely mowed grass of the Esplanade. For this is a public park, remember, but no lions around here, of course, to spread it about so thin all over; MK has done the job. On the trees, it seems unnatural, I'd never seen shit on a tree.

And neither symbol nor structure of apartheid anywhere in sight. The Esplanade is all residence, travel places, eating places called The Cracker Jack Snack Shack, that sort of thing, like Mr Magoo's, but that's on the beach front, of course.

All that's on one side of the Esplanade; on the other are the posh boats on the waters of the harbour, and the park in between had these bursten bowels lying about, stuff that looked like thick polythene bags ruptured with slime leaking out, and the shit. Then the meat, of course. The seems, had belonged to two y AZAPO Indian people, who luck had left their baby at home for their afternoon off.

The big parts had been carried off when I got there. But they were Indians all right, you could tell because the hair was straight.

So you see I got to thinking some heterodox things at this time on the Esplanade, here in Bomb Alley, as Durbs was called, having had my revolutionary being neither in Surrey nor in Lusaka, and perforce wondering some

unorthodox things too, about the future, which in fact I wonder to this day.

Like: Is Thabo going to look straight through all things uncomfortable with his mesmeric eyeballs, straight at his vision of the second stage of the classical two-stage Leninist revolution, which hereabouts is colourfully called the 'renaissance', and brush off all embarrassing terrorist evidence from the TRC as treachery? Nasty stuff, according to Thabo's counterfeit logic, decreed by the TRC as putting the armed liberation struggle in the same league as the apartheid regime.

If anybody put it there it was Thabo's own individual thugs. And they've all had a chance to apply for amnesty, like thug Williamson.

Like thug McBride, who applied for his only to fend off civil claims for money, having been swopped for thug Strydom in the matter of death.

I listened very attentively to TRC broadcasts last year and really really, truly truly, I don't remember the commission trying to convey to the public such interpretation as Thabo is hypersensitive about. Ever.

Govan said of his laaitie: Thabo is a good boy. He won't make any mistakes.

Well, if he's going to make this mistake he'd better be sure to get an audience more gullible than sceptics like me, and there are plenty like me around the world, good revolutionists all. n



smalls

Small ads to be received by 10th day of month of publication.
Charge: R20 for up to 15 words, thereafter R1 per word.

newweek readers, do you have e-mail? Send your e-mail address (plus your e-mail address list!) to nowweek@iafrica.com
We'd like to keep everybody informed about new issues.

PERSONAL

Much love to Michelle who will, I hope, enjoy this as much as I will. [5704]
Happy birthday Lola, love from your sister and man. [5728]
Westville girls Matric '69. Whataya up to? e-mail me: Joan Barnes (now Brady) bradies@netactive.co.za [5741]
MENSA 2% of the population qualify. Do you? For testing contact Hyperlink or e-mail: rborrett@iafrica.com or ☎ (021) 418 8418 [5744]
Donors appreciated for Embambiswa. **Please share** first-hand experience of loathsome-leper-lawyers! Researching for creative assault! conchris@mweb.co.za. Chris Consani [5791]
In SA Stellenbosch is best. In Stellenbosch Dagbreek is best. In Dagbreek M-modesty forbids! [5794]

HOLIDAY ACCOMMODATION

Miami \$1 500 per week. Three double bedrooms, fully equipped condo, pool, gym, golf etc. Fax (021) 794 5053 [1530]
Luxurious two-bedroomed, self-catering cottage in beautiful Banhoek Valley on Stellenbosch wine route. Stonebridge Farm ☎ (021) 885 1887 or fax (021) 885 1886 [5739]
Bali Bay – luxury serviced apartments situated in Camps Bay. Stunning sea views. ☎ (021) 790 4967 or 083 303 7113 [5749]
Martin's Guest House – Superior accomm. at budget rates. Summerstrand, Port Elizabeth. ☎ (041) 583 1804 [5754]

HOBBIES & LEISURE

Retired but still angling. Boat seat wanted occasionally at Cape. ☎ (012) 323 2914 evenings only. [1963]
Dennisons Family Fun World. 113 Marine Drive, Margate. Entertainment for the whole family. E-mail: denmart@venturenet.co.za [5719]

For kiteflyers in the 'nose'.
The Kite Shop V&A Waterfront ☎ (021) 421 6231 [5773]

The Fresnoye poker school needs victims – no previous experience necessary. Frank or Errol ☎ (021) 461 6240 [1777]
The Cape Wine Academy offers various wine and food courses. ☎ (021) 808 7597 [1622]
Charter a sunsail yacht and cruise the azure waters of the Med. Contact Barbara Lundy ☎ 082 889 3653 [5454]

SALES & SERVICES

Customs clearing and forwarding agents. Intl Groupage operators. ☎ (31) 368 4155 [5686]
Medithin Lose 10-15kg in 6 weeks. Medical weight reduction clinic. ☎ (021) 883 3530 [5687]

Back-Eeze orthopaedic cushions. For relief from nagging backache. Contact ENTAP ☎/fax (011) 476 5240 [5689]
Fancy dress costume hire. Sue Farmer Costumes. Pinelands ☎ (021) 531 5919, Bellville (021) 949 5782, Wynberg (021) 762 8008. [2192]
SA Lumber Millers Association. Visit our website: www.salma.org.za [5697]
Simply the best – Anthony Byrne. Designers of upholstered furniture, traditional or modern. ☎ (021) 461 3470 [5698]
Starcke realities tracks opportunities/ threats in SA's business environment. For subscriptions: Mandy, The Virtual Works. ☎ (011) 883 2420. [2461]
Scuba diving – it's fun, easy and safe. ☎ 082 374 7639 to book a course. [5708]
Rohde – Top quality shoes for today's lifestyle of comfort and leisure. ☎ (021) 761 8032 [5725]
Best prices on Kruger Rands whether you are buying or selling. Leo ☎ 083 375 0080 [5716]
Indigenous, endemic and exotic. Low maintenance garden for waterwise people. ☎/fax (021) 96 2959. Jonathan Cartwright. [5424]
Life cover and medical insurance at good rates from UK-based companies. ☎ (09) (267) 56 1820 or e-mail lamt@info.bw [105]

Frances Leaver

Flautist (BMus Hons)

Weddings, conferences and special occasions. Chamber music groups on request

☎ (021) 934 0560 (w)

Cell: 083 261 8371



Fusion Advertising. A new multi-disciplinary advertising agency delivering fast results and brand building. ☎ (011) 463 0411 [5742]
For sale: Riley Pathfinder 2.5 sedan cream. (Lud ex-Congo) 1954 immaculate. ☎ (021) 439 0097
Jewellery: unique, designer jewellery (precious stones and metal) at wholesale prices. Contact Hotrox 2000 on ☎ 082 926 5442 [5748]
For up-to-date info on local issues in Blaauwberg go to <http://bbergfocus.8m.com> [5759]
All Printing, chop-chop. ☎ (011) 468 2145.
Stefani 'It's only Natural' water purifiers. Ideal for summer as they cool as well. For sales and service in Cape winelands ☎ (021) 875 5413 or cardwell@intekom.co.za [5774]
Ties, imported 100% Italian silk. Best quality. Massive range. Lowest prices. Herschel ☎ (021) 434 8355 or 082 921 9791 [5781]
Material and subcontractor broker for home builders, owner builders and project managers. ☎ (021) 685 4311 or 083 252 4557 [3416]
Captain of industry, but don't understand finance and accounting? For personal coaching ☎ 083 377 1858 [5786]
Deezee Precision Engineering for precision mass production. ☎ (021) 551 2685 [5801]
Benchmark Construction quality, cost, time, % specification. ☎ (021) 788 8762 [4205]
Supplier-consultant for Hotmelt and wax processing equipment to the packaging industry. ☎ (021) 790 1832 [1218]
Diamonds all sizes. Certified. Export prices. ☎ (011) 646 4056 or 082 551 5605 [5819]
Kimonos, African style. Brick-red or grey design on natural cotton. Unisex. R120. Fax (031) 207 1726 [4119]

TEARS (The Emma Animal Rescue Services) **urgently requires funds for purchase of suitable piece of land to build kennels for scores of neglected pets.** Contact Joan ☎ (021) 782 3331 or Marilyn ☎ (021) 788 6475 cell: 083 651 6343 to help or adopt a pet.

Knights food service for quality catering products. ☎ (011) 872 0134/5/6 [4353]
Artifakt art direction: visit our website: www.artifakt.net Now do it! [3693]
The small bindery. for books newly bound or restored. Leather, cloth and paper. ☎ (021) 794 3518. [5832]
ACAD draughting – DF Mulders ☎ (044) 384 0820 [1225]
The Woodfront – visit Kim and Lucinda for all your restoration and furniture requirements. ☎ (021) 686 3014 [5848]
Matador Investments – The rising star of asset management companies. For further details Andrew ☎ (033) 386 4037 [5849]

WANTED

Upmarket self-catering, historic guest cottages. Known as Cape Town's first guest village. Walking distance of city centre and Waterfront. ☎ (021) 409 2500 [3216]
Wanted: small paper shredder. T Dowd, Box 238, Durbanville 7551 or ☎ (021) 96 2047. [1871]

PROPERTY TO BUY/SELL/RENT

Good property investment opportunities in St Francis Bay. B&G Estates. ☎/fax (042) 294 0969 [5727]
Plettenberg Bay. Half share in four-bedroom house, recently rebuilt. Has incredible view. ☎ (012) 346 3843 [1559]
For sale 69 hectares fynbos with seaview. Pringle Bay. ☎ (023) 626 3965 [5821]



Charming house, 1ha, at foot of scenic Meiringspoort, Swartberg Mnts. Yellowwood floors and ceilings. Artist's dream. All mod cons. Price neg. ☎ 082 342 5955 [5645]

THE SHRINE

Thou art too bold, too rude, bold of voice, parts that become thee happily enough. [5783]

LOST SOULS

The following subscribers' mags have been returned address unknown. Can you help? ☎ Janey (021) 671 4809

M von S iedel, Rivonia; P Flint, Cape Town; PJ Reynolds, Bloubergstrand; JB Braak, Cape Town; AG Lawrence, Rogge Bay; F Scott, Simon's Town; R Kruger, Ballito; A Olivier, Durban

PLEASE HELP PUPP to sterilise animals in poor areas. ☎ (021) 715 7527, leave message.



9 771025 104035

A nose by any other name
wouldn't smell this sweet!



Send a friend
a gift of a bunch

See Reverse for details

Millennium gift list

Please send a gift subscription for:
(tick your choice)

- 5 Issues for R65-00*
 10 Issues for R125-00*

...with a personal greetings card to:

Full name:.....
 Profession/business:.....
 Address:.....
 City:..... Post code:.....
 Tel:..... e-mail.....

Message (maximum of 15 words):

*Offer expires on 30 April 2000

Please send a gift subscription for:
(tick your choice)

- 5 Issues for R65-00*
 10 Issues for R125-00*

...with a personal greetings card to:

Full name:.....
 Profession/business:.....
 Address:.....
 City:..... Post code:.....
 Tel:..... e-mail.....

Message (max of 15 words):

*Offer expires on 30 April 2000

Please send a gift subscription for:
(tick your choice)

- 5 Issues for R65-00*
 10 Issues for R125-00*

...with a personal greetings card to:

Full name:.....
 Profession/business.....
 Address:.....
 City:..... Post code:.....
 Tel:..... e-mail.....

Message (max of 15 words):

*Offer expires on 30 April 2000

Please send a gift subscription for:
(tick your choice)

- 5 Issues for R65-00*
 10 Issues for R125-00*

...with a personal greetings card to:

Full name:.....
 Profession/business.....
 Address:.....
 City:..... Post code:.....
 Tel:..... e-mail.....

Message (max of 15 words):

*Offer expires on 30 April 2000

From (name): Tel:

Address:

I attach my cheque for X 5-issue subscription(s) @ R 65-00 = R

..... X 10-issue subscription(s) @ R 125-00 = R

Total = R

Payable to noseweek, P. O. Box 44538, Claremont, 7735.

For overseas subscriptions please contact our office. Tel (021) 671 4809



noseweek questionnaire

JOB NO: 9CKF 363



As a Noseweek reader, your support is important to us. In order for us to cater for your needs, we would like to understand our reader base, and find out a little more about you.

We have asked Research Surveys, an independent market research company, to facilitate this research study. We would therefore appreciate it if you would complete this questionnaire for us. Your input would be greatly appreciated.

Please fax or post completed questionnaires to:

Andrea Zoutendyk
Research Surveys, PO Box 4626, Cape Town, 8000
Fax number: (021) 4245627

By end of April 2000

Please circle the numbers corresponding to your answers. For example: 1 Address:

Name: Mr/Mrs/Ms/Prof/Dr

Telephone No.: (W) () (H) () Code:

Fax No.: () Cell (08) E-mail address:

1. How often, on average, do you buy noseweek? PLEASE CIRCLE ONE OPTION ONLY. (1)

1. Every issue	1	3. Every 5 to 6 issues or so	3
2. Every 2 to 4 issues or so	2	4. Every 7 to 9 issues or so	4

2. When did you start reading noseweek? PLEASE CIRCLE ONE OPTION ONLY. (2)

1. About 3 months ago	1	3. About a year and a half ago	3
2. About a year ago	2	4. Longer than 2 years ago	4

3. Are you a Noseweek subscriber or not? 1. Yes 1 2. No 2 (3)

4. If you subscribe, which method of payment would you prefer? (4)

1. Cheque	1	2. Credit Card	2
-----------	---	----------------	---

5. Would you like to receive your copy of Noseweek via e-mail? 1. Yes 1 2. No 2 (5)

6. How many other people read this copy which you read. (6)

7. Why do you read Noseweek? What do you enjoy most about the magazine? (7)

.....

8. What is the most memorable article you've read in Noseweek? (8)

.....

9. What, if anything, do you dislike about the magazine? (9)

.....

10. In the past, Noseweek has appeared erratically. Plans are in place to ensure regular publications, however, how do you feel about the irregular publications? PLEASE CIRCLE ONE OPTION ONLY. (10)

1. Bothers me a lot	1	2. Bothers me a little	2	3. Indifferent about it	3	4. Does not bother me at all	4
---------------------	---	------------------------	---	-------------------------	---	------------------------------	---

11. Where would you prefer to buy Noseweek? (11)

12. How often, if ever, do you read the following in Noseweek? PLEASE CIRCLE ONE OPTION ONLY. (12)

a. SMALLS	1. Always	1	2. Sometimes	2	3. Never	3
-----------	-----------	---	--------------	---	----------	---

b. EDITORIALS/ESSAYS	2. Always	1	2. Sometimes	2	3. Never	3
----------------------	-----------	---	--------------	---	----------	---

c. LETTERS	3. Always	1	2. Sometimes	2	3. Never	3
------------	-----------	---	--------------	---	----------	---

13. Which publications do you read on a regular basis? YOU MAY CIRCLE MORE THAN ONE OPTION IF APPLICABLE. (14)

1. Financial Mail	1	4. City Life	4	7. Reader's Digest	7
2. Finance Week	2	5. Private Eye	5	8. Other (please specify)	8
3. Style	3	6. New Statesmen	6	

14. Which TV channels do you watch regularly? YOU MAY CIRCLE MORE THAN ONE OPTION IF APPLICABLE. (15)

1. SABC 1	1
2. SABC 2	2
3. SABC 3	3

4. E-Tv	4
5. Mnet	5
6. DSTV	6

7. Other (please specify)	7
------------------------------------	---

15. Which radio stations do you listen to regularly? YOU MAY CIRCLE MORE THAN ONE OPTION IF APPLICABLE. (16)

1. CapeTalk	1
2. KFM	2
3. 5FM	3
4. Good Hope	4

5. East Coast Radio	5
6. Radio 702	6
7. Highveld Stereo	7
8. Radio Algoa	8

9. Radio Jacaranda	9
10. Bush Radio/ P4	10
11. Classic FM/Fine Music Radio	11
12. Other (please specify)	12

16. Which of the following applies to you? YOU MAY CIRCLE MORE THAN ONE OPTION IF IT IS APPLICABLE. (17)

1. I own a credit card	1
2. I own gym membership	2
3. I travel domestically on a regular basis	3
4. I travel internationally on a regular basis	4

5. I own a property	5
6. I own more than one property	6
7. I have access to the Internet	7
8. I own a boat and/ landrover	8

17. Which of the following do you enjoy doing? YOU MAY CIRCLE MORE THAN ONE OPTION IF IT IS APPLICABLE. (18)

1. Golf	1
2. Walking	2
3. Tennis	3
4. Reading	4
5. Running	5
6. Swimming	6
7. Hiking	7
8. Fishing	8

9. Wildlife	9
10. Bird Watching	10
11. Surfing the Internet	11
12. Gym	12
13. Bowls	13
14. Playing Bridge	14
15. Theatre/ Movies	15
16. Gardening	16

17. Travel	17
18. Music	18
19. Cycling/ Mountain biking	19
20. Sailing	20
21. Collecting antiques/art	21
22. Eating out	22
23. Other (please specify)	23

18. In which industry do you work, or did you work if you are now retired or unemployed? PLEASE CIRCLE ONE OPTION ONLY. (19)

1. Banking or financial services	1
2. Leisure	2
3. Business Services	3
4. Media/advertising	4
5. Marketing	5

6. Medical	6
7. Legal	7
8. Accountancy	8
9. Retail	9
10. Retired	10

11. Architecture/engineering	11
12. Insurance	12
13. Do not work	13
14. Other (please specify)	14

19. Are You? (20) 20. Into which race group do you fall? (21)

Male	1
Female	2

Asian	1
Black	2

Coloured	3
White	4

21. What is your home language? (22)

1. English	1	2. Afrikaans	2	3. Other (please specify)	3
------------	---	--------------	---	---------------------------------	---

22. Into which of these age brackets do you fall? (23)

18 - 24 years	1
25 - 30 years	2
31 - 34 years	3

35 - 40 years	4
41 - 49 years	5
50 - 55 years	6

56 - 60 years	7
61 - 65 years	8
66 years or older	9

23. Into which of the following brackets does your personal monthly income fall (before deductions)? (24)

Up to R4 999 per month	1
R5000 - R6999 per month	2
R7000 - R8999 per month	3
R9000 - R10999 per month	4

R11000 - R14999 per month	5
R15 000 - R17 000 per month	6
R18 000 - R24 999 per month	7
R25 000 - R29 999 per month	8

R30 000 - R34 999 per month	9
R35 000 - 39 999 per month	10
R40 000 or more per month	11
Don't know	12

24. Are you ... (25)

Working full-time	1
Working part-time	2

A student	3
Housewife	4

Unemployed	5
Retired	6
Other (please specify)	7

25. What is your nearest city centre? (26)

Cape Town	1
Durban	2

Johannesburg	3
Pretoria	4

Bloemfontein	5
Port Elizabeth/East London	6

26. Are you a director of a company? (27)

Yes	1	No	2
-----	---	----	---

THANK YOU FOR YOUR TIME