

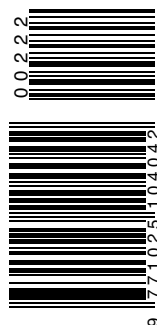
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- Snakes in suits





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# Letters

## Red riddle

IN A HEADLINE IN THE CONTENTS PAGE OF *nose221* you refer scarily to the “evil Rissians” who robbed Hillary. Who be they?

**Alter Karpes**  
Fairmount, Johannesburg

*Shorthand for Rich and Risky Russians. Clever, hey?* – Ed.

## Not so Resilient

I’VE JUST READ *NOSE221*. SEEING I have some Fortress A and B shares [*Fortress is part of the Resilient group*], I thought I might get rid of them before the shit hits the fan.

Seems I’ve been too busy lately to look carefully at my small portfolio and also put the lower value down to the Steinhoff debacle. However, on closer inspection I see that my B shares have gone down 60% over the past month. I’m going to sell both Fortress A and B shares on principle as these crooks (along with Steinhoff, etc) are making us poorer.

I’d be better off at the casino. At least they offer free drinks.

**Vic**  
Muizenberg

*I would have thought that if it’s all about principle, you should have sold your Fortress shares long ago; Noseweek revealed the fraudulent operations of the directors and their associates years ago – see noses136&137. And again in September 2015 (nose191).* – Ed.

■ IN YOUR *NOSE221* EDITORIAL YOU NOTE how various banks and stockbrokers have for several years successfully resisted subpoenas to reveal their records of transactions involving the Resilient property group to SAPS investigators.

When, if ever, will a bank be successfully subpoenaed to show full details of where the money went? Do the banks have something to hide?

**D R Gohl**  
Helderkruijn, Roodepoort

*There is every indication that the banks could have something – a lot – to hide. It is noteworthy that they only ran for cover when the Guptas became a hot issue in the press. Public exposure was the risk they were most concerned about. Prior to that they were happy to collect the fees for making massive cash transfers to funny destinations.* – Ed.

## ANC scumbags

HAVING JUST READ THE LATEST EDITION OF *Noseweek*, I’ve come to the conclusion, yet again, that the ANC and its leading members must be the most corrupt, crooked, devious, dishonest, greedy, incompetent and inept politicians God ever put breath into! The world will be a far better place without them.

**Nick McConnell**  
Howick, KZN

## Noakes misled?

ONE THING THAT GETS ME ABOUT THE pro-Noakes hoo-ha is why he was such a strong advocate of carbo-loading in the first place. He blames this all on being misled by his UCT professors, the dietary orthodoxy and the suborning power of the pharmaceutical, carb and sugar industries, and not on his own inadequate research.

My mother brought up our family on a low-carb diet based on her faith in John Yudkin’s wide-selling book *The Slimming Business*, published by Penguin in 1958. I have her copy to this day, all marked up with her enthusiastic notations. Why didn’t Noakes not take this pioneering scientist’s work on carbs and sugar into account when he first presented himself as an authoritative dietary adviser? This prompts one to ask: if we shouldn’t have believed him then, why should we believe him now? Suggesting that Noakes is a modern-day Galileo is too rich for my stomach. It’s like saying Galileo had a money-making book strongly advocating the Ptolemaic universe published before he had a Damascus

road moment and changed his mind.

Knowing well about the Catholic orthodoxy from the beginning, he instead set out to confirm, through his own original scientific observation and reasoning, that Copernicus’s theories were correct.

**Jim Phelps**  
Fish Hoek, Cape Town

■ LONG AGO, WHEN TIM NOAKES WAS under the spotlight, someone said “This is a rich person’s diet.” He replied, like the old headless French queen: “Let them eat offal.” Well, the French are the only ones to know what to do with offal.

I did not see in your article the real causes of obesity, which are the fast-foods that poor people consume. A tired mother gets home and hasn’t the energy to cook for a family nagging for MacDonalds. She spends a huge amount on this daily rubbish. Coke is cheaper than milk. Everyone is hungry a lot of the time, and needs more and more. The Peninsula School Feeding scheme provides the only healthy meal the children who remain in some of the schools, get.

Until these systemic problems are addressed LCHF discussions are not relevant to our people.

**Geri Goldblatt**  
Marina da Gama, Cape Town

■ I HAD BREAKFAST WITH A COLLEAGUE who railed against Noakes for the “nonsense” he spoke. I said I think Noakes will be proven correct; he’s doing actual scientific research, not anecdotal or “population studies” where people are asked what they eat: “How much alcohol do you drink each day?” – Er...

Did I know of the “China Study”?! Yes, I said, and to my mind it’s unscientific and discredited and was done by people invested in the business of nutrition. It is only regarded as scientific because: 1. That’s the way nutrition science was done then; 2. It had a pre-ordained conclusion that supported the authors and other big businesses.

He didn’t like that. Later I found out he runs a sideline business

promoting “whole foods”. Hello-o!  
(I ate egg and bacon, he ate a mountain of fruit and muesli).

**Pete Ess**  
Montclair, Somerset West

*And you were both happier for having the choice. – Ed.*

## Sanral's Amadiba crisis

THANK YOU, *NOSEWEEK* FOR YOUR coverage of the Amadiba's struggle against Sanral.

On 23 of February, the Regional Manager of Sanral in Eastern Cape, Mr Mbulelo Peterson, led an information meeting in Lusikisiki about the N2 Wild Coast Toll Road. When finished, he had to listen to complaints about the whole stretch of the N2 project, from Mbizana Business Forum in the north, to Port St John in the east, to Lusikisiki in the south.

Mr Peterson replied that Sanral had come “to apologise”. He said he knows there are “complaints from everywhere in Pondoland”. His apology was confusing. He did not apologise for:

- Sanral's refusing to negotiate the demands of Njanda and Ngwenyeni villages in Khanyayo;
- what Sanral's contractor, Mamlambo, is doing in Lusikisiki;
- Sanral's destroying the reputation of traditional leaders and violating customary law;
- not answering the “N2 Chiefs”, who are getting scared of their communities instead of getting rich;
- Sanral having kept their protest letters secret from the Environmental Monitoring Committee and the media.

Peterson did not know why he was apologising. It was just *ukudlulisa ithole kunina* [Passing the calf to its mother]. The two letters from the “N2 Chiefs” surfaced in February. Let their protest against Sanral and their fear of the AmaMpondo be known. I quote: “People do not trust Sanral anymore as all promises were not met, yet the awarding of the bridge has been finalised. The chiefs are now being treated as though they sold land to Sanral, as all the commitments the chiefs signed for have not been met.

“As the committee, we have protected the project for long and we are is at the stage where the project will come to a halt until all outstanding matters are dealt with and Sanral comes back to the committee – made up of four chiefs – to find solutions and give feedback on all outstanding issues.”

Our government is talking about giving the land back. But they are taking the land away from us.

**Nonhle Mbuthuma**  
Spokesperson, Amadiba Crisis Committee

## Ruffled Russian tweets

AFTER READING RIAN MALAN'S PIECE ON the US obsession with Russian tweet campaigns (*nose221*), I found another great article online that your readers might enjoy: (*World News Daily: Information Clearing House*) (“News you won't find on CNN or Fox News”).

The piece, which unpicks the Russia BS, is called “Mueller's Comic Book Indictment: How to Prosecute A Great Big Nothingburger”.

**Philip Smith**  
Queensland, Australia

## Accept help to cut road carnage

FEBRUARY WAS YET ANOTHER MONTH OF horrifying carnage on our roads – costing way more lives in a month than Listeriosis caused in a year.

If the opposition parties had campaigned for the introduction of measures to curb our road carnage as other countries have done with great success by way of the internationally acclaimed Vision Zero road safety plan, we could almost do away with the Road Accident Fund levy, which together with its knock-on effects costs South Africans billions of rands each month.

When Sweden and Australia offered our government help to cut our road carnage they were ignored – and hundreds of thousands of road deaths have occurred because our government failed to act.

When will those responsible be held accountable, along with those responsible for Marikana and Esidimeni?

**Richard Benson**  
Road Safety Action Campaign  
Cape Town



*Our deficit-reduction plan is simple, but it will require a great deal of money*

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# Editorial

## Leave no stone unturned

**T**HE WORK KPMG DID FOR THE GUPTAS HAS resulted in a decline in public trust in the chartered accountancy profession, the CEO of the South African Institute of Chartered Accountants (SAICA), Terence Nombembe told the Ntsebeza Commission at its opening session in February.

As *Business Day* reported, Nombembe called on the Ntsebeza Inquiry to "leave no stone unturned" in its investigation of the alleged misconduct of the SAICA members who worked for the "big-five" audit firm and its consultancy arm.

KPMG SA came under fire most recently for its role in the audit of Gupta-owned Linkway Trading, that was used to channel taxpayers' money to fund the Gupta family's 2013 Sun City wedding and other family interests and adventures. The money was to have been used for the upliftment of indigent Free State dairy farmers.

The international auditing firm also came under fire for its SARS "rogue spy unit" report, which was used by SARS's Gupta-endorsed new commissioner, Tom Moyane, to justify his controversial firing of then deputy commissioner Ivan Pillay and head of investigations, Johan van Loggerenberg. The actual KPMG report on the SARS "rogue unit" has never been made public but, faced with the public outrage that followed the firing of Pillay and Van Loggerenberg, KPMG hurriedly announced it had withdrawn the report's conclusions, recommendations and legal opinions – those used by Moyane to justify his actions – but not the report in its entirety.

And in a Judas-style gesture, KPMG refunded SARS the (patently outrageous) R25-million fee it had charged for the report.

Also on the Ntsebeza Commission's agenda is KPMG's role in covering up what happened to the close-on R2 billion that Brett Kebble raised from the sale of shares he stole from listed company Randgold, in order to invest the cash in other companies in which he and friends had a vested interest. Investec and Allan Gray being amongst those friends.

As revealed in various issues of *Noseweek* over the years, Investec has made extensive use of its own "tame" auditors, KPMG, to help ensure those stolen shares (or their current value) were never recovered by the shareholders of Randgold.

KPMG also provided cover for the fact that Investec and Allan Gray shared handsomely in, or otherwise benefited from, the proceeds of Kebble's crimes and ensured they were not criminally prosecuted for their role in the theft and/or cover-up. Conflicts-of-interest and charging massive fees for NOT doing the proper audits required by law have been the name of the game.

Allan Gray has simply hung around as Investec's silent (very silent) partner. As *Noseweek* went to press, former Randgold director Johann Blersch was scheduled to testify about these matters to the Ntsebeza Commission. The

minute his name appeared on the agenda, KPMG and Investec sent senior counsel rushing to challenge his *locus standi* (his legal status to testify), clearly hoping to shut him up before he can open his mouth.

Also objecting to this complaint being considered by the commission was advocate A E Bham SC, acting for Ms Bavhana Sooku, the KPMG audit director who allegedly signed off on several legally non-compliant annual accounts of JCI Ltd, the company Kebble used as channel for his thefts and which has for several years now been controlled by Investec. Bham argues that the Ntsebeza Commission is being conducted in terms of the constitution of the SA Institute of Chartered Accountants (SAICA), which forbids the institute to investigate a complaint already raised with a related body – in this instance, the Independent Regulatory Board for Auditors IRBA. (Sooku is a member of both.)

Bham goes on to point out that complaints, similar to those now raised by Blersch were already lodged by other Randgold shareholders with IRBA in 2013. (Typical of such lame-duck self-policing professional bodies, IRBA has yet to report an outcome.)

Whether these objectors succeed or not could be an early test of the commission's courage to take on major vested interests.

**A**LSO JUST AS NOSEWEEK WAS GOING TO PRESS, Nedbank lost another round to Dorothy Brakspear, the 84-year-old English widow who is determined to expose the South African banking group's shabby and unlawful dealings related to its offshore banking and trustee subsidiaries on various island tax havens.

In *nose220* we reported that Nedbank had asked the Royal Court of Jersey to allow them not to have to file responses to the feisty widow's charges prior to their bringing an application to have her entire case struck out. The court refused and instead ordered the bankers to file their responses in three weeks.

Next, Brakspear brought an application to force the bankers to produce their records, including ledgers and journals, related to loans they claimed under oath to have made. Brakspear says the loan claims were fabricated by Nedgroup executives, inter alia to justify a contrived liquidation.

Also at stake are various shady Panama "structures" created by bank trustees. Despite the bankers' vigorous opposition, the court gave them three weeks to produce all their banking records – in advance of their own application for a strike-out.

May the wheelchair-bound Ms Brakspear, who appeared in person and unrepresented, live to see the outcome of this grotesque case.

**The Editor**

# What WikiLeaks reveals about Cyril

**S**HORTLY AFTER CYRIL RAMAPHOSA'S election as President of South Africa, WikiLeaks founder Julian Assange tweeted: "172 documents from WikiLeaks's archives referencing South Africa's new president".

What these documents revealed was predictable: Ramaphosa is liked by business, Western governments and Israel, while it is widely accepted that he remains a socialist at heart.

The documents that Assange refers to come predominantly from two sources: the Global Intelligence Files, consisting of a trove of information that belonged to a Texas-based intelligence firm, Stratfor, which sells intelligence to large corporations; and the infamous CableGate database which saw WikiLeaks shoot to fame in 2010 and is made up of US diplomatic cables. Most are simply reports of news events at the time that happen to contain a passing reference to Ramaphosa.

A few contain a bit more. In a 2006 forecasting document, Stratfor said that if either Mathews Phosa, Ramaphosa or Tokyo Sexwale ran for president in 2009 they would "have the backing of the greater South African business community and the pro-business wing of the ANC".

Within the CableGate files, in February 2010 former Israeli ambassador to South Africa, Dov Segev-Steinberg, told US diplomats that people within the ANC with whom the Jewish state could work, were Phosa and Ramaphosa. The ambassador stated at the time [*but which continues to be the case*] that Israeli-South African relations were poor.

In July 2006 Michael Danke, a Counsellor at the US Embassy in South Africa, while commenting

on MTN's billion-dollar buy-in into the Syrian cellular market, said that Ramaphosa (who at the time was the MTN chairman) "remains a committed socialist despite his recent business success".

On November 19, 2007 analyst Dele Olojede told US diplomats that while President Thabo Mbeki "has essentially sewn up the nomination as ANC president at the upcoming December 2007 party conference" (when in fact he was defeated by Jacob Zuma), it was Ramaphosa who was "the best-qualified candidate for the job".

And then there's a document, "Some Light Conspiracy Reading", that was released by Stratfor in 2001. Titled "High Treason: an Intelligence Report on South Africa", written by Gunter Schickelgruber, the pen-name of an anonymous author whose disposition is revealed by his choice of Hitler's birth surname as a pseudonym. The report claimed not only that Ramaphosa was a member of a secret society within the ANC, but also made a series of defamatory claims that even *Noseweek* in good

conscience cannot repeat.

Stratfor did have some more practical observations to make, namely that doing business in South Africa needed political cover, and that Ramaphosa was one to provide it. In a 2008 forecasting document, Stratfor wrote: "Private industry in South Africa has built BBBEE partnerships to comply with the ANC government's goals for the initiative. Such empowerment partnerships have included several high-profile and politically connected black businessmen, including Tokyo Sexwale, Cyril Ramaphosa, Patrice Motsepe, Mathews Phosa and Saki Macozoma. As a result, those men have become tremendously wealthy. Detractors of BBBEE, say the initiative has created dollar-denominated billionaires while it has not led to any significant reduction in economic inequality.

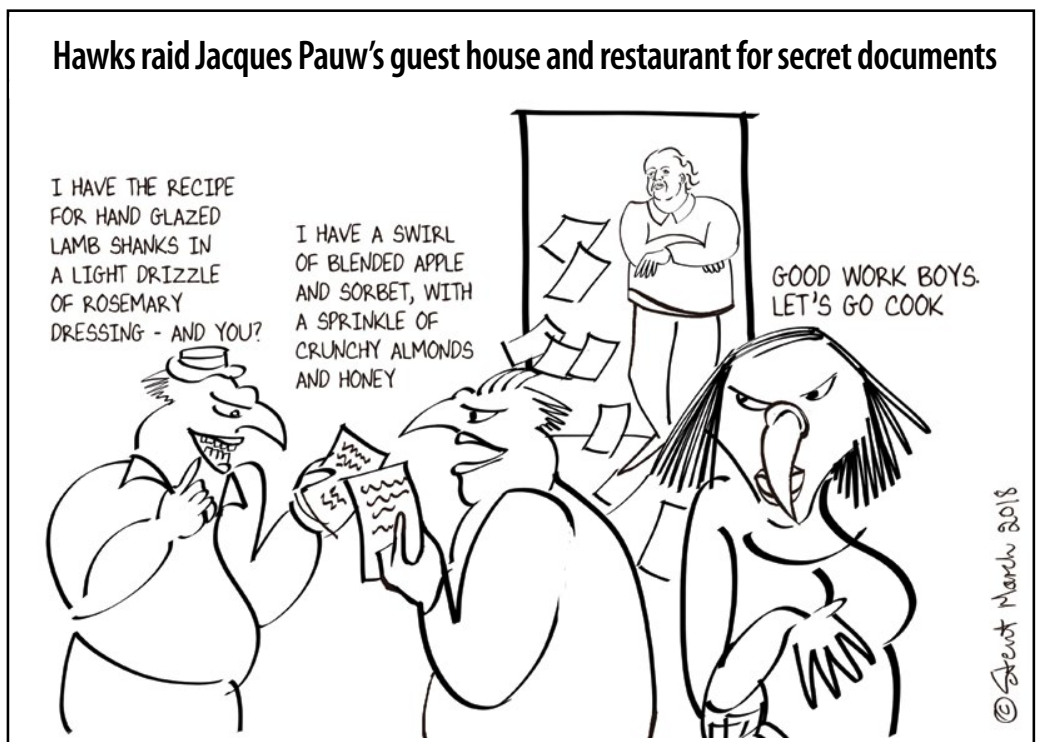
"In any case, BBBEE partnerships between private industry and politically connected tycoons have been a means of complying with government's BBBEE goals." ■

## Hawks raid Jacques Pauw's guest house and restaurant for secret documents

I HAVE THE RECIPE FOR HAND GLAZED LAMB SHANKS IN A LIGHT DRIZZLE OF ROSEMARY DRESSING - AND YOU?

I HAVE A SWIRL OF BLENDED APPLE AND SORBET, WITH A SPRINKLE OF CRUNCHY ALMONDS AND HONEY

GOOD WORK BOYS. LET'S GO COOK



# Black to the future

Ethekwini Metro is taking a leaf out of the Afrikaner nationalists' play book by introducing a new form of job reservation, writes **Mitzi Kaplansky**

**E**THEKWINI METRO HAS EMBARKED ON an aggressive strategy of job reservation for black Africans, much like the National Party did for poor Afrikaners in a bid to shore up dwindling support.

In February the metro hosted what may have been the country's first Radical Economic Transformation Conference – reinforcing a policy shift towards job reservation for black Africans. But the ANC-run municipality appears to be scapegoating Indian businesses for its own internal failures – blaming them, as a demographic, for the city's shrinking economic growth.

The city has been controlled by the ANC for 15 years, dominating the metro with 57% of the vote in the 2016 local government elections – reflecting a 4% decline from 2011 – while the DA grew by just over 5% to 26,92%, and the Inkatha Freedom Party (IFP) which, at 4.2%, is on an upward trajectory throughout the province.

Conference delegates called for simplicity in the tender system, fairness of opportunity, and no corruption.

Yet the metro has for years abused Section 36 of the Municipal Finance Management Act, which allows the city to circumvent all tender processes. In the main these tenders have gone to selected tenderpreneurs such as the politically connected Mpisane family or the Gcaba brothers, who are known to be relatives of former president Jacob Zuma.

The city, which has been embroiled in several large-scale corruption scandals, has recently embarked on a policy of restricting media access to council decision-making bodies.

The Radical Economic Transformation Conference was organised by a recently registered non-profit called the Federation For Radical Economic Transformation (FFRET) with the metro footing the bill of roughly R1 million.

FFRET is led by Bonga Shongwe who has been characterised as a “mafia boss” in the local press. He is a member of the infamous Delangokubona Business Forum which has earned a reputation for invading construction sites, brandishing firearms, and halting all work while demanding 30% of the contract's value (*nose211*).

Numerous local businesses have had to obtain court interdicts against the forums (that are now a part of FFRET), including the ANC-led KwaDukuza Municipality which incorporates the coastal hamlet of Ballito. They described Delangokubona's modus operandi as “Mafia-style assaults”.

In Durban, FFRET persuaded the city to pay them off with a conference. In February 2017 the council adopted a “Radical Economic Transformation Policy Framework”, citing former president Jacob Zuma's call for practical implementation of a “RET”. The framework did not explicitly say contracts are reserved for black Africans, but this is now what is now clearly understood by the phrase.

In May 2017, Durban Mayor Zandile Gumede said the city was unapologetic about promoting black economic transformation. She said “those who want to do business with the city must get used to black”.

The framework originally required that contractors who were awarded tenders in excess of R30m must ensure that 30% of their subcontractors are local black African businesses. However, the conference was told that, in reality, subcontractors must be used in any contract awarded.

The “RET” framework also specifies the industries which provide services for the city. Called “low-hanging fruit”, these include bakeries, suppliers of groceries, detergent manufacturers and suppliers, toilet paper, office furniture, construction material, footwear,

billboards, recycling services, security and the built-environment professions.

During the conference the city's head of Supply Chain Management Andre Pietersen kept referring to “the demographic I've been told not to mention”, intimating that that group was largely responsible for “RET” having failed in the city. That demographic, it emerged, was the city's Indian business community – or as one attendee informed the writer, “like the Guptas”.

To help Durban break down race groups under the umbrella of “black”, Pietersen said the city could now differentiate by using the term “Black Business Enterprise (BBE)” to represent Indian, or “Other Black” and “Preferred Business Enterprise” to represent black African.

“Out of the spend going to BBE, 94% was for one particular target group and I don't have to say... (Indian). The executive council approved a ‘Preferred Black Enterprise’ category, to correct this ‘distortion of spend’. We deserve applause for this,” said Pietersen – who appears to be coloured.

Pietersen said the city had to go through “legal gymnastics” to reserve contract jobs for black African businesses. “For a long time we were told we could not do set-asides. Now we have those set-asides and that's what we call Contract Participation Goals. We had to work our way around the legal system. We said we are not going to call it ‘set-asides’, we are going to call it ‘Contract Participation Goals’.”

The city's official position is that without “RET” black African protests will remain violent.

A source in the municipality said the city was playing a dangerous game by trying to placate the thuggish “forum” groupings and could find itself in a position where it cannot deliver on its promises. ■

# Death do us part

**Armed and organised syndicates are muscling in on Durban's funeral industry to exclude white and Indian-owned businesses from operating in KZN townships and rural areas. Jonathan Erasmus reports**

**W**HILE A CALL TO "BAN" WHITE and Indian undertakers from operating in townships and rural areas around Durban was always dead in the water, it points to a worrying Mafioso trend developing in the East Coast city.

Increasingly, loosely formed organised-crime syndicates acting under the guise of "business forums", "associations" or "federations" are disrupting industries, sometimes at gunpoint, and demanding their slice of the pie. These radical groups appear to have the ear of both the eThekweni municipality and the KZN government.

In January the National Funeral Practitioners Association of South Africa (Nafupa) announced the ban, as of 1 February, warning that if any Indian or white undertakers continued to host funerals, or drive, or bury, corpses in the townships, they would be met with violence.

Speaking on *SABC Morning Live* in January, the association's secretary-general Nkosentsha Shezi alleged that there was a conspiracy against black funeral practitioners, preventing them from getting work from the Road Accident Fund which was a regular supplier of dead people for burial.

"Big white business and Indian companies have colluded with our own government to stop us from doing work," he claimed. "The only way Indian or white-owned businesses should be allowed to work in townships is if they moved there and sent their children to the "overcrowded schools with broken windows".

Doves Funeral Services and Avbob, two of the largest undertakers in South Africa, responded by rushing to the High Court in Durban to obtain interdicts against the association's threats of violence. Provincial minister for Economic Development and a provin-



**Nafupa president Muzi Hlengwa (left) and secretary general Nkosentsha Shezi**

**These radical groups appear to have the ear of both the eThekweni municipality and the KwaZulu-Natal government**

cial ANC leader, Sihle Zikalala, intervened, but the brewing race war over the right to put a body six feet under was only averted when a back-room deal was struck with Doves.

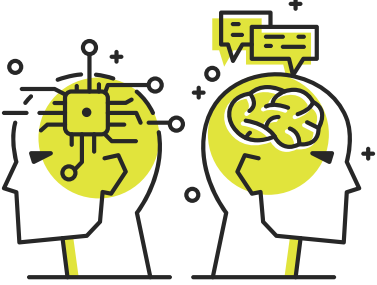
Doves is in fact a fully-fledged black-owned funeral company.

On 4 February Nafupa's president Muzi Hlengwa announced that Doves would help them secure an insurance licence, assist by constructing facilities they could use with the transfer of skills, and help them access work via the Road Accident Fund (RAF).

Nafupa said it had also met officials from Home Affairs and the RAF and called for them to "speed up processes we agreed on". It said the [apartheid] ideal of reserving previously classified black areas for black business only, could be achieved peacefully.

What the association failed to

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mention is that their office is based in Durban's lower Berea just outside the CBD and not an apartheid-era "black area" like the townships of Umlazi or KwaMashu which they claim to represent. Their business neighbours are Doves and Avbob.

And like any mafia they had no intention of stopping their extortion demands. In February they continued to harass Avbob until it was forced back to the High Court to interdict the association and Hlengwa for being in violation of the January order.

Judge Moodley postponed the matter to 6 March telling Hlengwa to provide reasons why he shouldn't go to jail.

On 4 March Hlengwa told a press briefing that Avbob was "cashing in on black people" and said: "Everyone is making money off black people. Avbob has 5.5 million lives they insure and 80% are black people. That equates to 4.4m blacks who have policies or who are covered by them, and they are a white company. We must make it a black company. They must hand over the company to us. We want our people; the black people are ours. We vow to take Avbob and make it ours, whether they put us in jail or not, this will happen," he said.

Two days later, after all his fighting talk, Hlengwa sent his wife to a man's battle. She told Judge Nkosi that her hubby was sick. Both court orders were confirmed as well as a contempt-of-court and a costs order that were awarded in Avbob's favour.

Avbob asked the court to suspend the imprisonment of Hlengwa for a further six months on condition that he or his association did not threaten the company again.

Avbob spokesman Marius du Plessis said in a statement the company had "always been willing to engage".

"Their demands were completely unrealistic and irrational. NafupaSA demanded among other things that Avbob pay them 30% of Avbob's annual profits to shut down their campaign, and to set up fully functional funeral parlours for Nafupa SA.

"We will not allow the benefits due to our members (Avbob is in fact a mutual assurance association; the largest in Africa) to be plundered by violent minorities with narrow agendas of personal enrichment."

Avbob has a level 2 BBBEE rating,

## Zuma and Nafupa scratch each other's backs

LIKE A MURDER OF CROWS, BIRDS OF A feather flock together.

On 8 March Nafupa held a dinner in honour of former president Jacob Zuma, where they honoured him with an "Achievement Award" for his stance on Radical Economic Transformation.

Among the guests were the pariahs of South Africa, including the mafia-styled Delangokubona SA Business Forum, and Zuma defenders, the Unemployed People's Trust and Black First Land First (BLF).

At the event, Zuma was reported to have blamed "powerful" whites for his removal.

Also involved in the dinner was VBS Mutual Bank – which was placed under curatorship three days later by the South African Reserve Bank over serious liquidity issues.

The bank and the association have a long-standing banking partnership. VBS infamously loaned Zuma R7.8m to pay for the non-security related upgrades to his Nkandla home.

Zuma also supported Nafupa's claim saying: "Indian must bury an Indian, white must bury a white and African must bury an African". ■

the second-highest ranking. In 2017 it was accredited as a "Top Employer" by the Top Employer Institute, a global certifier of employee conditions which has also accredited Anglo American Platinum, Airports Company SA, Clicks, and the law firm ENSAfrica.

Avbob's 2017 annual report stated that its income rose 16% to R3.1 billion and the number of funerals conducted grew for the fifth year running. The company says that it has been selling into the "black" market since 1946.

The members of its board of directors are: Frik Rademan (CEO); PA Delpont (chairman); Zee Cele; MPP Nyama; NA Cowie; HA Lambrechts; Deno Pillay; GL Marx; and Tracey Cooper. The company insures 5.5 million people and has more than 6,000 employees. ■

# Medical aids: who's scamming whom?

Doctors and pharmacists say evidence is being fabricated to strong-arm money out of them for purported fraud. **By Jonathan Erasmus**

**F**OR YEARS MEDICAL AID PROVIDERS have claimed that medical practitioners were robbing them blind through various intricate medical aid fraud scams – fraud that is often blamed for the above-inflation increases that members need to swallow on a yearly basis.

But now a number of doctors are claiming that they are the ones being cheated, extorted and left bankrupt by the very same medical insurance industry, as it attempts to claw back losses that amount to a financial black hole – the industry's annual losses to fraud are estimated at anything up to R20 billion, depending on the source.

The medical aids' primary weapon, it emerges, is to pressure accused doctors to sign an acknowledgement of debt (AOD) committing to pay back the money they've allegedly stolen.

An AOD seen by *Noseweek*, that was drawn up by Discovery Health (Pty) Ltd, allows the debtor no slack, even dictating that the debtor cannot raise certain defences in future litigation to get out of the debt, including *errore calculi* where they could claim the medical scheme made an error in its calculations as to what is owed.

It also states that "by signing this agreement you are exercising your own free choice without inducement or coercion". Which by several accounts does not quite describe the real situation.

Several practitioners believe they had little choice but to sign the AOD or face financial ruin and huge reputational damage. In one such case Durban pharmacist Previsha Harripersad says she has been fighting Discovery since 2013 over two AODs totalling R1,250,000, which she



**Discovery Health CEO Jonathan Broomberg accuses pharmacist Previsha Harripersad of lying**

claims she was forced to sign "under duress". She claims the "evidence" against her is a complete fabrication and maintains she has been financially ruined by the AOD policy.

However Discovery Health CEO Dr Jonathan Broomberg says Harripersad is telling porky pies.

Meanwhile, the National Health Care Professionals Association (NHCPA), a body of black medical practitioners initially created to deal

with challenges faced by its members with medical aids, has stated they are being unfairly targeted, even racially profiled as automatic suspects by the medical scheme forensic departments, and have lodged papers with the North Gauteng High Court in an attempt to force the medical schemes to rethink their approach in dealing with allegations of fraud. They are asking that they be seen as innocent until proven guilty, not the reverse, as now appears to apply.

The types of medical aid fraud keep on evolving, but broadly speaking its purpose is to make sure the medical schemes pay for something or someone they do not normally cover, or to extract undue money out of the schemes for purposes of self-enrichment.

To counter this crime the insurers have devised complex algorithms to detect anomalies within the supply chain and when irregularities appear they are flagged for further inspection.

They might then send in a "probe" armed with a secret camera to spy on the alleged fraudulent practitioner by pretending to be a real client. The probe will try to persuade the practitioner to commit a fraudulent act, as the computer suspects is his or her custom.

The insurer then uses the video evidence and data they've collected to make the medical practitioner sign an AOD rather than pursuing criminal charges.

The AOD is not for the debt that the administrator can prove through the evidence gathered by the probe, but rather an extrapolation of what was thought to have been fraudulently claimed over a period of time. For

instance Medscheme Holdings (Pty) Ltd, which administers 18 schemes including the Government Employees Medical Scheme (GEMS) which is the second-largest in the country after the Discovery Health Medical Scheme, quantifies the value of the loss over a three-year period.

If a doctor refuses to sign the AOD and disputes the allegation of fraud or fails to service the AOD timeously, the administrator freezes all claims by that practitioner from all the schemes it administers. This includes freezing claims made by members who paid cash upfront at that facility.

And in an industry where the market is concentrated between two big administrators, falling out with them can instantly destroy a practice or business. Two such players are Medscheme and Discovery Health. Both Medscheme and Discovery are respondents in the NHCPA's application to have section 59(3) of the Medical Schemes Act (which allows medical aids to withhold funds if they suspect fraud) deemed unconstitutional.

Dennis Sibuyi, a Sandton-based lawyer representing the NHCPA, said the manner in which the administrators are using the AODs to recoup funds could easily be construed as extortion.

"We are not saying fraudulent medical practitioners mustn't be prosecuted. We are just saying that due process must be followed. For instance if the doctor has submitted claims of R1 million and the medical aid scheme suspects R100,000 of this could be fraudulent, then they must still pay the R900,000 and obtain a court order empowering them to retain the rest. Right now they just unilaterally withhold the entire sum under the protection of section 59(3) of the act, which we deem is unlawful," said Sibuyi.

A date for the application has yet to be set.

Founder and secretary general of NHCPA Dr Prudence Buthelezi said if doctors refuse to sign the AODs presented by a scheme they are told "you won't get any clients from the medical aid" and in some cases this has led to colleagues' taking their own lives.

"I am fighting the use of probes that are often conducted by untrained persons who attempt to entrap the

## **A lawyer says the manner in which the administrators are recouping funds could easily be construed as extortion**

practitioner. I'm also fighting the extortion [*and AODs*]. The schemes are powerful but we are raising the funds to take this matter to court. We buried a colleague in the Eastern Cape in December who took his life because of the stress this issue has caused," said Buthelezi. In the insurers' quest to root out fraud they demand access to patient files. "This violates patients' confidentiality and if you don't give them the file, including historical information going back several years, they will stop your payment," said Buthelezi.

Represented by ENS, Discovery's forensic chief Marius Smit argues in an 87-page replying affidavit that NHCPA's claim that section 59(3) of the Act is unconstitutional, is "nothing more than an empty assertion which is wholly bereft of any fact".

Since 2014, Discovery Health has reportedly recovered R1,680 billion in fraudulent claims of which a large proportion would have been recovered based on AODs.

"The use of AODs to recover fraudulent payments from medical service providers has been determined lawful by the Supreme Court of Appeal," said Smit. The use of "probes" was lawful and medical aids had a duty to check patient records when data they received needed to be checked and verified against the doctor's file, he said.

But as Harripersad has found, even

when the "evidence" presented by the medical scheme to make her sign an AOD does not stand up to independent interrogation, wiggling out of the AOD is nearly impossible.

She signed two AODs, one of R1m and another of R250,000 in relation to her two pharmacies; Main Pharmacy and Hill Street Pharmacy respectively, both based in Pinetown. She has since closed both businesses. She believes that because the South African Pharmacy Council cleared her of wrongdoing, she shouldn't have to repay the debt.

Discovery Health reported her to the council in 2013 and presented the body with the evidence they used to sanction her. But in February 2015 the council Registrar's Complaints Review Panel (RCRP) found "in respect of the complaint lodged against [*Harripersad*]" that there is "no further action due to insufficient evidence or unprofessional conduct". They considered the matter closed.

Discovery's Broomberg, said in a written response to *Noseweek*, said the SAPC ruling doesn't "change the fact that Harripersad's pharmacies, by her own admission and backed up by our clear evidence, submitted fraudulent claims".

"In our view, the SAPC should explain how it can allow professionals which it regulates to get away with criminal conduct of this kind," said Broomberg.

Harripersad said no solid evidence had been presented to her as to how Discovery arrived at the total AOD figure of R1.25m. Her pharmacies were, according to Discovery, caught on camera charging flip flops, sex stimulants, snacks, nappies and baby formula to a medical aid account and falsely claiming the client bought vaginal rash applicators instead. But Harripersad claims they've never shown her a receipt from the store.

Broomberg said Harripersad had "offered to repay R1,250,000" and the settlement amount was "based on her calculation of how much she estimates she gained in fraudulent claims". He said Discovery did not extrapolate the settlement.

"Harripersad freely admitted to the dispensing of non-claimable items, expressly, and said that "this is what was needed to be done to survive in

Pinetown". Ms Harripersad then sent an email to Discovery Health, thanking Discovery Health for resolving the matters," said Broomberg.

Harripersad denies this exchange.

In December 2017 Harripersad filed papers before the High Court in Durban for an urgent interdict against the R1m debt for Main Pharmacy and to force Discovery Health to settle claims at her King Edward Pharmacy in Umbilo, Durban. However it was dismissed as not urgent.

In her founding affidavit she claims she was forced to sign an acknowledgement of debt while locked in a windowless "interrogation" office while several months pregnant, at Discovery's Sandton HQ.

In an emotional affidavit Harripersad wrote: "This inhumane, merciless torture of an eight-months' pregnant woman by Discovery Health's representatives is gruesomely shocking and unendurable. The only way to get out of there was to sign this thumb-sucked, extortive acknowledgement of debt with a capital sum of R1m, lacking any commercial purpose."

This is not the first time that Harripersad has used the courts to try to get out of the AOD debt. In January 2015 she raised a similar defence of "under duress" when Discovery successfully obtained a provisional sentence against her for R250,000 owed to the medical insurer through an AOD signed regarding her Hill Street Pharmacy.

Heard at the Pinetown Magistrate's Court, Magistrate S Hlatshwayo was brutal in his judgment, claiming it

was "crystal clear" the "allegations of duress are far fetched" and he stated that even if she was threatened with arrest, "there is nothing morally repulsive or legally wrong with their respective warnings, call them threats if you will, that they will press criminal charges against the defendant unless [she] pays back [the money]".

A second provisional sentence was obtained on October 2015 against Harripersad in the High Court,

Durban for R1m. But Harripersad is defiant. "I refuse to pay them the money. I did not commit the acts of fraud they are claiming. If I committed a crime then why have they not laid criminal charges against me?"

Asked this question, Broomberg responded: "We have had extensive prior experience in reporting similar matters to the SAPS and these matters are simply not followed up. For this reason, we did not report this matter to the SAPS."

By 29 April 2013 Discovery informed Harripersad that unless she started making monthly payments of R23,300-a-month, as agreed in the two AODs "as of 8 May 2013, no further claims will be paid to your practice, neither will we reimburse your Discovery patients who pay your practice directly".

She has yet to service the debt and judging by her poorly stocked pharmacy in Umbilo, visited by *Noseweek*, there doesn't look like there is much in the kitty.

● In the six months ended December 2017, Discovery Health's income was R276 billion, and its after-tax profits for the same period rose 30% on the previous year, to R2.7bn.

Discovery directors have not always been squeaky clean either. Fifteen-odd years ago the entire top hierarchy, including then-CEO Adrian Gore; executive director Barry Schwarzbarg; Aubrey Cimring; Neville Koopowitz; Alan Pollard; Shaun Matisonn and Dr Maurice Goodman all used an "illegal offshore structure" to hide their earnings from the taxman (see noses 92&95). – Ed ■

**The pharmacist  
claims she was  
forced to sign  
a document  
while locked in  
a windowless  
'interrogation'  
office while several  
months pregnant**



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# Vodacom's fraudulent charges – the saga continues



Vodacom CEO Shameel Joosub

**'V**ODACOM REJECTS, IN THE strongest possible terms, the inference that it seeks to share in the spoils of fraudulent activity on its network," CEO Shameel Joosub told *Noseweek* shortly before we went to press. He was responding to questions related to widespread complaints by Vodacom customers who are victims of fraudulent "content provider" deductions from their airtime.

"We have a zero-tolerance approach and take a hard line in the event that a third party contravenes any agreement they may have with Vodacom or the Wireless Application Service Providers Association (WASPA's) code of conduct," Joosub assured *Noseweek*.

"We have suspended and terminated the services of WASPs in the past and will continue to investigate reported transgressions and then ensure we take appropriate action.

"We also ensure that affected customers are fully refunded on first contact with Customer Care; in fact we pass the large majority of credits to customers. Standard practice is to refund the customer first and then investigate the query/allegation later.

"We continuously enhance our systems to eliminate fraudulent activity. For example, we make regular improvements to our double opt-in solution to make it clear to customers what it is they are subscribing to, the subscription term and the amount they will pay."

That, Dear Reader, is how things should be; unfortunately it does not tally with the experience of the thousands of Vodacom clients who discover they have been the victims of such frauds – without any attempt having been made by Vodacom to inform them of the deal, let alone obtain their consent to it. Nor does it tally with the often-shabby, evasive treatment they get from Vodacom's agents or the Customer Care line when they call to

object or ask for an explanation.

Hundreds of customers have complained to *Noseweek* – through Hello Peter and other consumer and social media sites – and engaged with *Noseweek* on social media platforms when the subject was raised.

It is clear from available evidence that most victims are unaware that they have been – or are still being – scammed, having had airtime effectively stolen from their accounts with the collaboration of Vodacom.

In a separate response, the chairman of the Vodacom board's ethics committee, Saki Macozoma, told *Noseweek*: "I take the issues you raise seriously enough to copy my response to both the chairman and the CEO.

"I can assure you that Vodacom does not allow any criminal activities to take place on our network. Across the Vodacom and Vodafone Groups there are clear policies and vigorous defences against unscrupulous elements trying to fleece our customers.

"In the Social and Ethics Committee we pay particular attention to any practice that has the effect of defrauding or treating customers unfairly.

*[What of the practice of content providers being allowed by Vodacom to put through charges on Vodacom customers' accounts without their knowledge, let alone consent? – Ed.]*

"The function of the Committee is to ensure that adequate policies and programs are in place. An important element of this is that our customers are educated constantly to be vigilant and not expose themselves to scammers.

*[Noseweek has noted that it is common practice for Vodacom's Customer Care to first respond to complaints of "content provider" fraud by suggesting that the customer has been negligent and is therefore responsible for the charge. – Ed.]*

"With specific reference to third party content providers, I am not

able to comment on the details without alerting Management to the cases that you cite and getting their response. [Such a widespread, persistent and ongoing complaint, and you are unable to comment? You still do not know about it?— Ed.]

“I can say categorically though that there is no way that Vodacom would allow or collude with such content providers to scam our customers. If there are any loopholes in our systems that allow that – and I am not aware of any – I can assure you that they will be closed with immediate effect.”

[That would be wonderful. Noseweek looks forward to hearing

**It is clear from available evidence that most victims are unaware that they have been – or are still being – scammed**

*how and when you intend to close this very profitable (to Vodacom) “loophole”.*]

Macozoma concluded his statement with the real eye-opener:

“Finally let me also assure you that the Social and Ethics Committee gets a quarterly report on customer complaints and they are analysed for us so we are able to understand them, how they are handled and what the trends are. At no stage have the complaints that you highlight surfaced to indicate a material trend.”

● *The world is – once again – on fire about Vodacom’s “content provider” or WASP frauds (Noseweek ran a cover story on the subject back in 2009), but Vodacom management has still not briefed the company’s ethics committee on the problem? Seriously?*

*Maybe the real misunderstanding, then, is that management sees it as a profit opportunity, not a problem to be dealt with by the ethics committee.*

*Read the report that follows. Then you be the judge. – Editor. ■*

# Cell phone provider picked my pocket

By William Douglas

I HAVE THREE CELL PHONE CONTRACTS WITH Vodacom through their dealer Chatz Connect. The contracts started in March 2016 and September 2016. Throughout the contract period my billing balances varied only slightly from month to month and did not raise any suspicions.

But my billing account suddenly increased by R322.96 for September 2017; and by R407.84 for October 2017. I was told it was due to “content services” to which I am subscribed, wittingly or unwittingly. The assistant explained: “Content Services is what the technological boffins call WASPs (Wireless Application Service Providers). Your account can suddenly receive extra charges in rand value (not charges for data or airtime or sms messages) for these WASP services that, unknown to you, subscribe you to their sites without you even having to give them authorisation. For instance, you would Google ‘movie times’ at a cinema and these services would hack your IP address from Google and then subscribe you unknowingly to their site and charge you for this unwanted service. Usually a Pop Up would appear on your screen and even if you click, ‘Do not accept’ or ‘Decline’, you would still be subscribed.”

The assistant also told me – apparently believing this nonsense herself – that there is no way that Vodacom can stop this as “most of these sites are situated in foreign countries.”

By law, Vodacom cannot add charges to my account on behalf of a third party, when I have not given Vodacom permission in writing to do so. I do not have a contract with that third party either. It simply means there are two fraudsters involved in misappropriating my money, not just one, and they are probably acting in concert, since Vodacom is, after more than a decade of experience and complaints, way better informed on how these frauds take place than any of its customers can possibly be. And it gets to pocket a share of the loot.

Vodacom has taken my money and paid it to a third party without having seen any evidence of a valid contract entitling the third party to



Vodacom ethics committee chairman Saki Macozoma

claim payment from me, let alone claim it from Vodacom which has no authority to act on my behalf.

Neither did Vodacom bother to inform me – by way of a proper account – that specified: to whom they had paid my money, for what service, when it was supplied and on what authority they had paid for it with my money (after taking a handsome cut for themselves).

Taking my money without my knowledge or consent is theft. And they hid it amongst the myriad other charges on my bill (as an anonymous “content service” item). Pretending ignorance and innocence when I question it, is both fraud and an attempt to defeat the ends of justice.

I would love to see the invoices rendered to Vodacom at the end of each month by the various WASPs and fee-aggregators that it has chosen to host for its own profit for more than a decade – at huge expense to its clients.

I have signed for a specific package with Vodacom, one that provides for the supply of mobile telephone services, nothing else. I checked my itemised billing, and all it said, buried amongst my regular charges, was: “Content Services.”

The Independent Communications Authority of SA (ICASA) made a ruling in 2013, which the WASPA adopted: that, for cell phone subscribers, the service provider must apply a double opt-in rule. This meant that content providers have to send a subscription confirmation message by sms to the subscriber, as prescribed in the double opt-in process. That sms must include:

- a confirmation that the end-user has subscribed to the service;
- a description and the name of the service concerned;
- contact details of the premium rate service provider;
- all costs levied against the end-user for using the service;
- details of how to unsubscribe and terminate communication from the service.

None of the above rules were applied to my supposed subscription by the providers whose charges were billed to my Vodacom account, namely:

- Opera Telecom (t/a OperaInteractive/Oxygen 8 Communications);
- MT Digital (MobiTeacher).

In fact, I do not have a clue what these services are. At no stage did Vodacom or

## **Taking my money without my consent is theft. Hiding it amongst the myriad other charges is fraud**

these providers send me an invoice specifying the so-called services I allegedly used or signed up for. And at no stage did I receive an sms to subscribe to these providers, or to confirm my subscription, or advising me of the terms and conditions of such a contract, or giving details of the rates for their services.

These WASP service providers, Opera Telecom (Oxygen 8) and MT Digital (MobiTeacher), refunded me in October 2017 for these charges, thus indicating that they did not have any proof of lawful subscription to their services. They had the audacity to say afterwards that if I have any other problems, I can contact their website, [unsubscribe@waspa.org.za](mailto:unsubscribe@waspa.org.za), to assist me further, even though I never subscribed to them in the first place.

I still maintain that their actions were fraudulent and constitute a crime.

Oxygen 8 Communications is a member of the JSE, is based in Randburg, and its CEO is Tony Gordon-Smith, a UKZN graduate whose hobby is fencing.

MT Digital (sometimes known as MobiTeacher) is based in Germiston South. It has two directors: Jan Goeree, a Dutch citizen, and Mohammad Nader Soufan. Both give Dubai as their place of residence.

The actions of Vodacom are fraudulent; they added the WASP charges to my Vodacom account without confirming whether I have in fact subscribed to these WASP providers; without asking for proof of my subscription; and without asking for an invoice that detailed the services I allegedly used and proof of

such services having been rendered.

Despite my earlier complaints, in January this year, I received another billing item on my Vodacom account – for R114.14 for “Vodafone live!”. I have not subscribed to it and have not received any contract for this billed subscription. I have not given Vodacom or Vodafone live!, permission to bill me for this supposed subscription in the amount of R114.14 per month, or to deduct it from my Vodacom account.

This constitutes yet another fraudulent transaction by Vodacom/Vodafone. This is how it is advertised on Google: “Vodafone live! is a treasure trove of mobile entertainment. You can download music and cellphone games, watch mobile TV and so much more. Available to all Vodacom customers, you can access Vodafone live! Directly from your cellphone – and best of all, browsing is free.

“1. Vodafone live! is free to browse. 2. A content fee is payable for content bought. 3. The user is always advised of the content fee payable for content and such user must first accept the cost prior to downloading content. 4. An SMS sent to 31116 is free. 5. A WAP-enabled cell phone is required to access Vodafone live! content.”

● Here is an example of a similar incident reported to consumer website Hello Peter by “WH Hough” another unhappy Vodacom customer in January 2017: “Since October 2016 I have unsuccessfully tried to cancel a Vodafone live! subscription on my Vodacom contract. I have used the 082111 service and have been into the Vodacare Shop in Century City in November to do this. I... am still being charged for this service for January 2017.

“The Vodacom call centre is not available and I have held on for 45 minutes to speak to a consultant, without any success. I have smsed STOP ALL to 31050 on numerous occasions and received feedback that I am not subscribed to any value-added service, yet the Vodafone live! subscription still gets added to my monthly statement. WH Hough.”

I have provided all the above information to the SAPS for further investigation as I believe it contains enough evidence to warrant the directors of these WASPA services, and Vodacom’s directors and executives, being charged with fraud and theft and various other offences. ■

# An evil, well-planned conspiracy

By Mark Young

**A**S A CONSUMER JOURNALIST, I HAVE been digging around on several of these WASP fraud cases for some time and I have come to the conclusion that the entire effort is organised, syndicated theft and fraud on an industrial scale.

Aside from the cases highlighted by my and *Noseweek's* various recent tweets, I will emphasise just one case which shows me that a host of illegal links have to be in place. I cannot see how the network in the one I highlight cannot be complicit in this theft. It is wickedly efficient and well planned – an organised racket – to exploit uninformed consumers.

Jean is a SASSA pensioner. She had a pay-as-you-go line with Vodacom. She had the same phone number for more than a decade and often had money vanish from her balance. Her family put it down to her being forgetful or making input errors or forgetting to switch off her data link when not needed.

A few months ago, to assist her mom, her daughter bought her R200 airtime and suggested she use it to buy data bundles and SMS packs so that the time could not then vanish. They typed the voucher in, got the confirmation the R200 had been loaded and then immediately started the bundle purchase process. When they selected the purchase option, they got a message to the effect that there was insufficient airtime available to make the purchase.

Vodacom was, apparently no help and trotted out the standard “costs you have incurred” excuse (on a pay-as-you go?) So, to assist her mom, Sandra transferred the number to an MTN SIM as an add-on to her own contract with a fixed monthly data bundle, airtime and SMS package.

The first thing that raised her ire was that, within two weeks of the transfer, her mom started getting SMS messages



from several places – one being Prime Meridian Direct – on the former Vodacom number now attached to an MTN SIM. She had specifically ticked the box on the MTN contract that denied permission for any marketing on that number.

MTN also promise faithfully on their site not to provide personal data to unrelated third parties.

Sandra's mother Jean had had her Vodacom number (RICA-registered in her name) for a decade or more, then, within two weeks of its porting to MTN, for her to start getting SMS messages from Prime Meridian (PM) – and others – addressed to “Sandra” is more than a bit odd and provides a hot, loud, smoking gun.

The leak could only have come from MTN's database. They deny it but, given that the contract was taken at a franchise store, it is possible the franchise store is at fault.

However, mother and daughter asked me to follow up. I sent PM a letter and got a reply – essentially claiming the number came from a “lead generator” (of itself a violation of POPI) who had told them the number was found in the public domain.

They happily supplied links to the website that was apparently the source of the “public domain” data. Trouble is, these

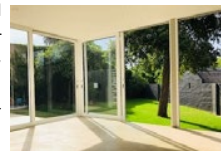


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**JOHN: 082 901 0824**

links lead to a listing of an American author's book where the middle of the ISBN number contained the series of digits that formed the mobile number they spammed!

This is clearly a case of the lead generator having discovered a clever ploy to duck its legal obligation to make disclosure of the source of the data – trying to protect its mole and/or its own butt. Someone obviously put the number into google and spun the story with the first link they found with the numbers on the page in their reply to PM.

Of interest is that the lead generator firm's website provides no contact number nor will PM supply it. All very illegal and dodgy.

That PM swallowed this BS about "public domain" is another story altogether. Anyway, we are on round two of that and waiting for PM to make disclosure otherwise the client is going to lay criminal charges against MTN, the store, and Prime Meridian.

Wait, there's more. Back to the WASP nonsense.

A day-or-so after they alerted me to this issue, the elderly lady, Jean, called me again and said she was getting SMS messages about having subscribed to a service. She was scared to touch anything so she switched off her phone and drove to me to show me the messages.

Turns out that she had apparently been subscribed to a service simply by doing a quiz on Facebook that was sent to her "by your friend". Her friend denies ever having done so, and perusal of her FB account proves this to be true.

The WASP provider confirmed the subscription was already active but refused to supply the evidence of the alleged FB and webpage visits and the originating IP, claiming it was "confidential proprietary information".

On looking at Jean's phone, I found the two SMS messages from MTN – apparently for her to confirm that she had activated the service – and which had not yet been replied to. The service had NOT been confirmed by the client yet it had already resulted in a charge against her number.

Apologies all round by WASP provider and MTN, but no refund for the day of service already billed.

Then we ran the USSD codes on Jean's phone and found five (Yes five!) WASP services listed. She'd only had the phone on the MTN service for less than a month. On Sandra's phone the same 5 had been activated.

I have dumped the browser history of the phones and trawled through it, as MTN said the owner must have visited links to subscribe to the services. Oddly, there are no SMS confirmations on either of the phones for four of those services (all of which are apparently members of WASPA) and the fifth is – you guessed it – an MTN service. No surprise – there are no SMS confirmations for that one either. The total cost of these billings would have exceeded R1,250 per month per device – more or less Jean's entire pension from SASSA and a huge, unsustainable, chunk from Sandra's budget.

Surely such billing practices violate the FICA requirements for responsible lending/credit etc as well?

● SILONDIWE SENT ME A SCREEN-GRAB OF HER communication from Vodafone on Twitter. Hers was a Vodafone live! subscription.

Following up on this at a Vodacom store, I found that all Vodafone mobile devices (prepaid and contract) have a Vodafone live! app installed by default. To get to the first screen of the app and use it, involves a subscription step that is so well disguised it is sickening.

Copy of message to me:

"Hi Mark, I had loaded R300 airtime and made two short calls, then bought seven-day data, R79, but when I checked my balance a few days later, my balance was R60. It is only because it was so apparent this time, that I called. Previously I hadn't loaded much so wasn't sure if I'd just used the airtime somehow.

"The lady then told me about the subscription and tried to explain that it could have happened when I downloaded something else. I've been unemployed a while so definitely would not have subscribed to some random anything. She couldn't describe what it was and said it had happened to other people. She also said she would try to find the number of the company, as they no longer had it, and would get back to me. I haven't heard any more. I also asked how to trust that this wouldn't happen again in the future without my knowing? I don't recall her response. She then unsubscribed me."

I have personally found dozens of service subscriptions on several consumer phones while investigating this story. Having received messages of thanks from more than 125 Twitter followers for my tweet on how to detect and to unsubscribe from all service subscriptions – invariably, they were surprised to find them on their phones after seeing the Tweet – I did a rough calculation based on their responses and the daily totals involved, and found that that tweet had saved just those people – who happened to see and act on my Tweet and had bothered to say thank you – roughly R137,000.

My Twitter audience is small. This problem must be massive.

I feel that there needs to be a huge fuss made about this as it is a monstrous racket, making millions on a daily basis.

As you rightly said, most consumers being fleeced by this (not on Twitter) are



unsophisticated and are simply having to shrug shoulders and put up with their airtime going to naught.

There needs to be a national amnesty on all WASP subs on a given day for all pay-as-you-go SIMS and thereafter they should be outlawed on pay-as-you-go devices. Those who miss their ring-tone services, daily horoscopes etc, can re-subscribe by going to a store and filling out a formal application for the services – then there can be no misunderstandings.

That is, of course, in the absence of a total ban on these crooks which is what I favour. The fact that they can work together in such a devious manner indicates to me they should not be allowed near the public's money at all.

I am happy to help *Noseweek* on this project so that we can make as much of a fuss as possible.

Seeing as I already have an extensive list of who to call, also happy to investigate any specific cases as well.

FROM THE ABOVE, READERS WILL HAVE gathered that the latest, most ubiquitous content scam is run in-house by Vodacom itself, now determined to take all the loot, not just a cut of other people's scams.

It's a special new Vodacom App called Vodafone live! When you, as a Vodacom customer, send the sms message "STOP ALL" to 30333 (or 31050), all content-provider subscriptions being charged to your account will [should?] be cancelled – except one: Vodacom's own in-house scam content provider, Vodafone live!. That takes a lot more patience and skill to kill off.

The following is a typical exchange between an objecting client and Vodacom:

**WERNER KRISCH** discovered on New Year's Day 2018 that he had been charged a fee on his Vodacom account for an unsolicited content service. On January 2 he called the Vodacom help line on 082 111 to complain. They told him it was an "internal" WASP and that they had cancelled all content services charged to his number.

When he followed up by filing a complaint on Hello Peter, Vodacom gave him R55 worth of free airtime – which was unaccountably gobbled up within a day. In the light of his recent experiences, he decided to load only data and sms on his phone. A month later he called 082111 and they confirmed that he had no content subscriptions running on his

**V**odacom runs the largest mobile network in South Africa. (It has 70 million subscribers across Africa.)

The company is 64%-owned by Vodafone UK. Jabu Moleketi is Chairman (Tel. 082 371 2222). Shameel Joosub is CEO (Tel. 082 990 0633) and Till Streichert is CFO.

Moleketi was deputy Minister of Finance in the Mbeki cabinet and

is also chairman of PPC and a long-serving independent director of Remgro Ltd. The board has a Social and Ethics committee whose brief includes overseeing Vodacom's good corporate citizenship, social responsibility and ethical behaviour. Headed by Saki Macozoma (Tel. 083 200 1300), the Chairman and CEO are also members of the board. ■

account. Reassured, he loaded R29-worth of airtime on his phone. The next day he found that R15 had again disappeared. He quickly transferred the remaining R12 to another cell phone number he and once again called 082111. They could not or would not tell him how he had become subscribed once again to Vodafone live!. So on February 6 he sent them the following email: "Dear Vodacom, Can you be so kind and provide me with your electronic records as to how I have agreed to Vodafone live! subscriptions? (If this is not too much trouble.) Werner Krisch (Senior engineer, Examiner and ship surveyor)"

Vodacom's response:

"Thank you for your email. Please note: this is a system-generated email that requires your response in order to be processed. After that, a Customer Care agent will contact you within 24 hours. Protecting your Vodacom account from fraud is important to us, so before we can help you with your query, we need to verify that you are the owner of this account.

"Please reply to this email with these three bits of personal information:

1.Last recharge amount

2.Current airtime balance

3.Prepaid price plan (Example: per-second billing, Vodacom 4 Less, Vodacom 4U Prepaid). Thank you. Vodacom Customer Care"

Krisch immediately supplied the required information. Vodacom Customer Care's reply: "Our telephonic interaction on [number] refers. Please be advised that I have logged a service request through to our back office as they are best equipped to assist you.

"Your reference number is:... We will contact you in 24-72 hours. Regards, Busisiwe Mhlongo"

7 Feb: W.K. to Vodacom: "It is now 24 hours later and no one has contacted me."

8 Feb: W.K. to Vodacom: "What don't you understand? Can you f... answer the question?"

Vodacom reply: "Thank you for your email. I emailed the consultant who handled your query and requested urgent feedback. Regards Charne Petersen, Customer Care eService Team"

Further Vodacom reply: "Thank you for your email. According to our records feedback was provided as follows: 'Please note, all recurring Vlive Subscriptions will be cancelled at the end of the subscription period'."

It took Werner Krisch till 14 February – six weeks – to get Vodacom to cancel the service he had never subscribed to. They have still not refunded their charges for the "service". On March 9 he received this sms: "You have subscribed to Vuclip Games @ R5/day. Enjoy."

Krisch is not enjoying the apparently endless game of fraud one bit. He immediately went through the cancellation routine and told *Noseweek*: "From now on it's war on Vodacom – until they never again dare traffic in these frauds.

"The ignorant poor need our protection from these low-class thieves." ■

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# Resilient isn't

**I**N RESPONSE TO CRITICISM, BOTH REAL and rumoured, on 12 February, Resilient Reit Limited – which has been notorious in these columns since 2011 – issued a statement via the Stock Exchange New Service (SENS) which began:

“Resilient is satisfied that market participants have a thorough understanding of the investment case the Company offers. Resilient will continue to engage constructively with its auditors, investors, analysts and the JSE with the purpose of disclosing all the information required to conform to applicable standards.

“It is for the market to judge whether a narrow focus on tangible asset value provides an adequate reflection of the investment case for Resilient or any of the companies it has invested in.”

It went on to list a number of other factors – such as quality of management – which influence how a share price is arrived at.

(In their assessment recent critics such as 36ONE have argued that the share prices of companies in the Resilient group are suspiciously high relative to their net asset value, and produced stock exchange data which suggests their share prices may have been artificially stimulated by “deliberate and frequently concealed” inter-group share trading.)

The Resilient SENS statement continued: “The Company does not determine the market price of its shares and 36ONE’s untested allegations of concealment, deception and share price manipulation are not substantiated and will not stand up to independent scrutiny.”

It went on to suggest that 36ONE’s views were more informed by its large short position [*it’s plan to profit from speculating on an anticipated drop in the share price*] than by objective analysis.”

Resilient’s announcement concluded with an assurance that: “...there is no reason for shareholders to exercise caution in their dealings in the Company’s securities.”

A significant number of shareholders thought differently. At the end of December, Resilient had still been riding high, with its share price at a remarkable R151.16 a share – a 50% premium on top of its Net Asset Value (NAV) of R100.75. Enough to place it in the JSE’s Top 40 companies.

But within two weeks of that February all-is-well SENS announcement, Resilient’s share price had dropped by 55%. It’s three major associated companies had done equally badly, or even worse: Fortress B shares – hitherto a very popular holding – plunged 63%; NEPI Rockcastle was down by 46% and Greenbay Properties down by 49%.

Another bit of trouble that *Noseweek* foresees lying ahead for the Resilient group directors arises from the fact that many of its more senior employees are now deeply in debt and very unhappy as a consequence of the radical drop in the market value of the group’s shares.

Both Resilient and associated company Fortress have allowed – no, encouraged – their employees to buy the companies’ shares with loans provided by the parent companies. You could get up to 20-times your annual salary as a loan for this purpose.

The result is that there are now numerous young “property asset managers” who had been earning R1.5 million per year who are now R30m in debt to the company for shares worth half that amount.

They are down, therefore, by a cool R10m-R15m. They would have to work for no pay for 10 years to pay off the debt. That’s assuming the companies don’t decide to write off their debts,

creating yet another little shock for shareholders. And it’s a dangerous precedent to create: your employees only enjoy the upside of share ownership with absolutely no risk – their employers collect any downside.

We have yet to learn how much is at stake here, either for employees or for shareholders.

The same drama, on a much bigger scale, is unfolding with regard to the Resilient companies BEE trust’s shareholdings, also funded with company loans.

On 31 December 2017, the combined net asset value of the Siyakha Trusts was R4.9billion.

They had borrowed close on R10.3bn to buy their shares. With their shares now worth half their loan debt, the trusts are effectively bankrupt. Conversely, the Resilient companies stand to have to write off half the money they advanced to the trusts.

Until now Resilient group companies have been charging the trusts up to Prime+2% interest on the loans, raking in over R800m in this way each year. Suddenly the party is over.

And then that niggly little question: why lend trusts with an operating/welfare budget of just R20m per year, a massive R10 billion?

Was it perhaps to fund another surrogate in-house trader in the group companies’ shares? To whom was the greatest benefit accruing? Seen another way, questions arise about that forbidden thing called “fronting”.

There is little chance of the trusts finding alternative sources of finance: Currently no banks will accept Resilient group shares as collateral for loans. (Nedbank is already heavily, sadly exposed on this front.)

And when it comes to BBBEE trusts, forget about it! Resilient has already announced it is in the process of “unwinding” the trusts. ■

# No sacred cows

**Analyst and researcher Gareth van Onselen is even-handed with his tongue lashings of all South Africa's major political parties. By Sue Segar**

**H**E RECENTLY SLAMMED CYRIL Ramaphosa's State of the Nation Address as "heavy on rhetoric, short on quantifiable goals" then he lambasted Mmusi Maimane's response as "visionless". He raised the ire of the EFF when he noted their national caucus has had a 60% turnover rate. Now, prolific political columnist Gareth van Onselen will be scrutinising key national issues in his new role as Head of Politics and Governance at the liberal research and policy think-tank, the South African Institute for Race Relations (IRR).

Interviewed by *Noseweek* about his new job, Van Onselen says it allows him to do what he loves, primarily to write and analyse politics and ideas. "There's nobody sitting on your shoulder. That's a wonderful environment if you're interested in ideas. Secondly it's a liberal institution and I consider myself a liberal," he said.

One project Van Onselen has worked on since joining the institute in January has been the completion of a paper titled "Political Musical Chairs", analysing the turnover rates for directors-general and ministers in Jacob Zuma's administration between May 2009 and July 2017. He found there had been 175 changes to DGs across about 40 departments. DGs, he said, were just as infected with the Zuma disease as his cabinet. The average time a DG and minister worked together was between seven and 11 months.

"If Ramaphosa wants this administration to deliver, he must solve political uncertainty and administrative uncertainty. He must ensure DGs are competent, in place for a long time, and able to work with their ministers. He must make competent appointments."

Van Onselen is also looking into the expenditure on VIP Protection since 1994. "It started with a budget of about R50 million a year. This year it's at



Gareth van Onselen

R2.5 billion and projected to be R3bn by 2021. By way of comparison, the Council for Scientific and Industrial Research (CSIR's) total budget is R3bn. VIP Protection has developed into a monster. Nobody knows how it operates, who it reports to, or how many personnel it has. I want to pull together enough information to describe the nature of the beast."

He's passionate about the state of South Africa's libraries and the national archives, how much money is allocated to them, and what state they are in. About 11 libraries were recently shut down in the Eastern Cape due to a lack of money and about 15 have been destroyed in service delivery protests in the past six or seven years.

"It's kind of an attack on reading and the world of ideas. That's before you get to the archives which are literally falling apart, in some cases."

Van Onselen is underwhelmed by Ramaphosa and finds the overjoyed response to him by many South Africans "both fascinating and annoying". "It's fascinating because, under Zuma, corruption and good governance became the benchmark for managing a country. Those are important and I don't want to undermine them but these are not the end, just a means to an end. The end is to implement a vision and a set of policies."

He fears that in five or ten years' time, South Africans will look at the growth rate, unemployment, and basic education, "and they'll see that, yet again, no great strides have been made on any of them". He says Ramaphosa's way of governing through consensus will usher in an era of mediocrity.

He says it was evident from Ramaphosa's State of the Nation Address that "his solution to a great many problems is to convene a council, a committee or some kind of Codesa-like meeting of minds to reach a consensus on the way forward".

"He had one on unemployment, one on redigitalising, one on reindustrialising. He had one for everything. At the end of the day you're not articulating an ideal, a goal or a hard outcome. All you're saying is, let it emerge through consensus. If you put 50 people in a room, the result will be an average that's not threatening to anyone, that doesn't achieve anything significant and is held hostage by all the vested interests in the room. You can't govern by consensus. You need to bring people on board and explain decisions. But the whole point of being a leader is to convince people of what you stand for, not to be convinced by what they stand for. That's the whole problem with Ramaphosa."

Van Onselen says the ANC's policies after 24 years "have failed on a number of significant issues".

As for the opposition parties, he says

the big question now is: "What will the DA do post-Zuma?"

"The question is equally relevant to the EFF. The DA invested too much of their brand in opposing Zuma. They had to oppose him, as there was a moral and political crisis, but they did it at the expense of developing a series of strong alternative policies to those of the ANC, so that once Zuma was removed from the equation they were left with an empty cupboard.

"To make it doubly problematic, Ramaphosa is riding a huge wave of optimism and hope. As is evident in Maimane's response to the SONA, they seem to have been charmed by that, too, so they failed to take a hard line or set out differences, probably because of fears they'd cause offence or go against the national mood.

"There are not many opposition

parties that pledge their support to the governing party in implementing its vision or offer their help in realising this goal. The thing is, you need to believe in something as a political party, have a vision to offer people. At the moment, the DA seem to be offering South Africa the same thing as the ANC. It's not a vision, it's merely mechanics. They're offering good government and clean government (both of which are under threat in Cape Town). But that's what you expect. The difference is their position on the economy and basic education and how do the values and outcomes differ from the ANC? The opposition must offer an alternative." Voters, he said, need a clear idea of their options or "they will just go with power".

"South Africa is a conservative, religious, nationalistic society. The ANC

has tapped into its heart and will always be the first impulse for a lot of people unless you make a very compelling case otherwise."

Van Onselen has previously said the DA is "all tactics and an endless stream of gimmicks" and "doesn't seem to have a strategy or know where it's going". "It certainly can't define a vision at the moment. Understanding the difference between strategy and tactics is very important in politics. Strategy is a long-term vision of how you are going to move from point A to point B. Tactics are the day-to-day decisions you make to implement the strategy.

"The DA is good at defining problems but it can't really say, 'this is our vision for South Africa and this is how we're going to get there'. It doesn't seem to know itself. All it does

# Scion of an academic dynasty

**G**ARETH VAN ONSELEN IS THE SON of renowned historian and author Professor Charles van Onselen and DA MP Belinda Bozzoli, who is also a former deputy Vice Chancellor (Research) at Wits University.

Gareth, 41, who has a brother and a sister, was born in Switzerland while his parents, who still live in Joburg, were working abroad. "I loved my childhood. I'm a very nostalgic person by nature and I yearn after many of the things from childhood – a time of discovery, of newness – and the way the world felt when you were young."

His father read "the classic books like *The Hardy Boys* and had a character he'd made up, modelled a bit on *Tintin* I think, who had a dog and a mortal enemy, Captain Schmidt. My father would lie next to me and make the story up. Then he'd say, 'I have another chapter to tell you tomorrow'."

Bozzoli, who is currently DA Shadow Minister of Education, is the daughter of Guerino Bozzoli, the esteemed late former University of Witwatersrand Vice-Chancellor who was famous for taking on the apartheid government's plans to ban black students from Wits and curb student protests. "My grand-

father was the doyen of Wits, an absolute towering figure. So, between my parents and my mother's father, there are a lot of academic types in our family. I'm sure people have images of families like ours having seminars around the dinner table and stuff, but it doesn't manifest like that.

"They were highly intelligent people and they taught me the love of ideas, questioning and thinking about things. They taught me abstract thought and to appreciate ideas for what they are."

Van Onselen has many memories of being at Wits with his parents and of their work merging with his life. "We used to go with my father when he was interviewing Kas for his book *The Seed is Mine: The Life of Kas Maine, a South African Sharecropper 1894-1985*." The book, which won the Alan Paton Award in 1997, described the effect of the land laws on one man and his family.

"We'd drive off to Kas's plot which was in a rural township just outside Rustenburg. My sister and I would build a little fort in the back of the car. Kas would sit outside with my father and talk, while we played in the car. Those trips were great adventures."

His mother's defining book was *Women of Phokeng* – which tells the stories of 22 black South African women from a small Transvaal town. "I remember the whole process of her writing that book. I was around her office at university during the holidays, while she interviewed people.

"Wits was a great adventure, I used to lurk in my parents' offices. There were books and corridors everywhere. It was like an academic Hogwarts."

Van Onselen graduated from Wits in 1997 with a BA in General Sociology and History. In 2000, he obtained his Master's in General Sociology.

In 2001, Van Onselen became a researcher for the then Democratic Party and in 2004 was appointed Chief of Staff for then DA leader Tony Leon. In 2005, he became Director of Research and, in 2009, he was the party's Executive Director of Communications. In 2012, he became the DA's Director of Political Analysis and Development. He resigned in early 2013 to pursue his writing. He was a senior political reporter for *The Sunday Times* and has written columns for, among others, *Business Day* since 2010.

Van Onselen joined the DP soon

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is make day-to-day decisions based on what it has read in the newspapers in the morning or what its polling says. It doesn't seem to have a longer-term thought-out process which consistently explains its actions. Tactics without a strategy are just sound bites and gimmicks and leave you with the impression the institution is hollow, reactive and superficial.

The opposition needs "to put the economy in front and centre," said Van Onselen, adding, it is also the key issue on which the ANC has fundamentally failed, whoever was in charge.

"The DA needs to become the champion of growth and jobs. It should talk about jobs relentlessly, how to create them and save them and how to become a country that encourages foreign direct investment and makes it easy to start a business. But all of

this is dependent on the DA's having a policy framework and it doesn't have one yet. It's working on it, and keeps saying, 'it's coming'. You can't communicate a vision unless you have it grounded in a policy framework – and that's missing.

The IRR's former Chief Operating Officer Gwen Ngwenya was recently appointed Head of Policy in the DA and sworn in as an MP. Van Onselen says she is "exactly the tonic needed for the party that has neglected policy".

"The problem with the DA at the top level is that there are too many cooks. There are basically three different DAs being run by different people: the first is Maimane's DA – a small cohort involving those close to him in his office and in Parliament – who have one vision for the party. Then there's a second DA that revolves around the mechanics of the party, run by James Selfe and DA CEO Paul Boughy; and there's a third DA – a loose affiliation, which is the mayors of all the metros, who are running another DA, the DA in government. Those three DAs are not properly aligned and are not talking to each other. There's no sense of cohesion and common purpose. As a result the party is stuttering and lacks conviction."

So, how can the DA right itself?

"These things are relative. I don't think the DA is in a crisis. It all boils down to potential growth. It will be hard for the DA to lose support in 2019. What the real damage recent events has done is to the DA's ability to win over more voters. It has reduced its ceiling, particularly amongst black voters, which would have been very big, probably, prior to Helen Zille's colonial tweets. Since then, it has been further reduced through the fallout with Patricia de Lille about Day Zero, and then through the election of Ramaphosa.

"So the DA is now talking to a smaller number of people willing to listen to their message. It needs to focus on those people by talking about the economy; differentiating itself from the ANC, and talking about the ANC as an institution, without making these 'big man' political speeches.

"It also needs to clean up various internal problems so that it can start focussing on external messaging rather than explaining internal chaos."

after leaving university: "It is a weird story. I'd finished my Master's and moved to Cape Town. I wanted a job as a researcher for eTV and followed a journalist around for a week. We went to Parliament to get comment on the Arms Deal from the DP. I clearly remember the moment we entered the Marks Building and I thought, 'I want to be in this room'. I didn't care anything for student or national politics. I'd never have guessed politics was something I'd want to do, but the bug bit and I'm totally addicted now."

People who have influenced his life include Ryan Coetzee, the former strategist and CEO of the DA, as well as David Maynier, DA shadow Finance minister ("one of the most principled people I know, a paragon of virtue"), Tony Leon ("a brave and good person"), Helen Zille ("a powerful intellectual force in the DA"), Mbali Ntuli ("a very brave woman, who was assigned a constituency deep in ANC/IFP territory and travelled there by herself").

Van Onselen has written two books: *Clever Blacks*, *Jesus and Nkandla: The Real Jacob Zuma in His Own Words* and *Holy Cows: The Ambiguities of Being South African*.

He reveres George Orwell and lists as one of his heroes the British moral philosopher, Anthony (AC) Grayling, author of, among others, *The Meaning of Things*. He also likes drawing and has created his own cartoons, which involve a character, "a little blue man, massively depressive and melancholy who pontificates on some life circumstance or another in a kind of sad way."

Asked whether he loves South Africa, Van Onselen says: "I have a contradictory attitude to South Africa. On the one hand, I'm deeply depressed by it as I regard it as a mediocrity – it doesn't value excellence and it is consumed by a lot of superficial things it shouldn't be. On the other hand I absolutely love it as it's a frontier democracy. We've been in a degree of hibernation for so long and have only been back in the democratic world for 20 years, so we're discovering things which other democracies have long since established, like what is accountability and what is transparency.

"We haven't sorted it out yet. Talking about and interrogating the fundamentals as if they were something new really animates me." ■

The EFF, Van Onselen said, has a similar problem to that of the DA: “how to communicate what they stand for without Jacob Zuma”.

“They have been very good up to this point on the back of Zuma. The other pillar it had, because it’s a much smaller party and less able to articulate itself on a wide area of levels, was land, and the ANC has stolen its thunder by advocating redistribution without expropriation. The EFF will differ with them and have a fight but it will be a fight on the ANC’s terms in terms of what the ANC has proposed.

“The ANC’s greatest skill is its ability to suck opposition parties into debates on its terms.”

In the months ahead, besides the “usual characters”, Van Onselen will also closely track the people in charge of political organisations, who represent internal party decisions. “I like to follow what James Selfe says for the DA because he represents internal party decisions and structuring; similarly with Ace Magashule in the ANC and Godrich Gardee in the EFF.

Van Onselen hazards a guess that, if the 2019 elections were held today,

the ANC would get 60% of the vote or more, while the DA might get roughly 24%.

“I think the ANC’s percentage is in the ascendancy as things stand and that of the DA, is in decline. If they carry on along these paths, then the DA will have a real problem, as the closer it gets to 22%, the more of a political crisis it will have. It will even have a political crisis if it gets to 24%. It will be very difficult to explain such small growth after eight years of Jacob Zuma. They do have a real battle on their hands.” ■

## Joburg valuation crisis long in the making

**T**HE LATEST PROPERTY VALUATION crisis in the City of Johannesburg has its roots – as *Noseweek* readers will know – in a dodgy tender contract awarded to the same company that messed up the valuation roll on an unprecedented scale just five years ago.

The city is finalising its 2017 General Valuation Roll, having updated assessments of nearly 900,000 properties. The new valuations, which directly affect property rates, will be effective as of 1 July.

At the time of *Noseweek*’s going to print Mayor Herman Mashaba stated that 8,000 properties had been over-valued and he had ordered these to be redone. Mashaba blamed the “independent municipal valuer” for the cock-up.

Meanwhile Gauteng Premier David Makhura also chipped in by saying “these rate increases will negatively affect the real income of families”. Some properties reported increases of between 20% to 100%. The roll is currently available for comment.

Both politicians have quickly forgotten that their respective political parties, when in control of the city, appointed the same “independent municipal valuer”, Evaluations Enhanced Property Appraisals – a known ANC-backed company whose past is anything but stellar.

*Noseweek* has reported on this issue for nearly two years

(*noses*202,203,211,212&215).

When undertaking the 2013 General Valuation Roll, Evaluations made such a hash of the process that the ANC-led city objected to a record 71,552 over-valuations in poor areas, while at the same time – for some mysterious reason – it failed to notice that the company had also grossly under- (repeat, under-) valued a large number of properties belonging to the super-rich, some even being blessed with a zero rating. They ranged from the Rupert company properties, the Guptas (obviously), the Oppenheims, the Sexwales, and the madly wealthy Douw Steyn, to the flash Sandton and Melrose Arch buildings of some of South Africa’s best-known mega-corporations.

It was only after Howick-based pensioner and rates crusader Dr Robert McLaren uncovered the ludicrously low prices, that some were revalued. McLaren, a stickler for fairness has now been banned by both the cities of Joburg and Tshwane from lodging any more valuation appeals, presumably because they find the under-valuations so embarrassing.

The DA-led council, has disingenuously claimed it had no choice but to appoint Evaluations. They claimed the tender process was started when the ANC led the city and any delay when the DA took over would significantly prejudice the ratepayer.

Evaluations’ winning bid was R99,9

million. But that was not the first tender issued for the contract. Nearly a year earlier the exact same tender had been advertised and closed in January 2016.

Then, Evaluations was the third-lowest bid, at R167,2m, but somehow Bid A654 was never finalised or awarded to the winning bidder, DPP Valuers (Pty) Ltd.

The tender lapsed, which resulted in its being re-advertised and – behold! – this time around Evaluations found it possible to shave R67,3 million off their original bid price, undercutting everyone else.

One of the bidders who lost (but asked for his name to be withheld as the industry he works in is small), said it was “not surprising” that Evaluations was facing problems.

“Their price was simply too low. All the other bids were upwards of R144m because that is what it would have cost realistically to value all the city’s properties”. The city had budgeted R320m for the contract.

He said Evaluations was simply running on too lean a team and more problems were likely.

The city has tangled itself in such a knot with its crooked valuations process, it is destined to cause financial, administrative and legal mess in all directions. Imagine the havoc in the city’s already chaotic rates billing department! We’ll keep you updated. ■

# A pain in the BMW

Dealership's sloppy work wrecked owner's 316i then they slapped him with a R362,000 quote for repairs

**O**N TUESDAY 20 SEPTEMBER 2016 Rob Wilson of Morningside, Sandton took his BMW 316i, bought new in 2013, to his nearest BMW agent, Sandton Auto, to have a fluid leak fixed. This work was completed under his BMW Motorplan the same day, and early the next morning he set off for Pongola in KwaZulu-Natal, near the Swaziland border, to meet up with some clients.

After travelling about 150km, near Ermelo he noticed the vehicle's temperature rising and soon a warning message appeared cautioning him to slow down: engine overheating. He immediately called the Sandton Service Advisor, who said he should proceed slowly and try to find some top-up water. "I stopped and put what water I had into the radiator, but this made little difference to the temperature," he recalls.

He continued driving extremely slowly, constantly phoning Sandton BMW for advice. Phone records show five calls at the time to Sandton Auto's landline (081 381 3251), in addition to other calls to BMW On Call and the service advisor's cell phone.

At the first toll booth on the highway he stopped, got a large bucket of water, filled the radiator and waited for the engine to cool down before proceeding on an extremely dangerous section of the N17 before Ermelo, where hijackings and muggings are a common occurrence and signs warn motorists not to stop for their own safety.

The vehicle's temperature soon shot up again, so he reluctantly stopped to await a tow-truck from BMW Ermelo. Stranded in the early morning on the side of the road in a shiny BMW was unnerving.

When the tow-truck arrived it was discovered that a bottom hose had dropped because they had failed to fasten the hose clamp the previous day in Sandton Auto's workshop. Wilson's



**Irate: BMW owner Rob Wilson**

mood instantly switched from nervous to furious. And those overseas clients waiting for him in Pongola still needed to be taken to OR Tambo Airport to catch their flight back to Germany.

BMW On Call proved problematic so Wilson eventually arranged for one of his own fleet cars (not a BMW) to drive from Johannesburg to rescue him. The visitors were ferried from Pongola to Ermelo at Wilson's expense and all ended well that day.

Initially BMW Motorplan apologised for the inconvenience they had caused and for their bad service. Paul Mhlanga of BMW Financial Services, in an email of 30 September, apologised for the totally unacceptable service from both Sandton Auto and BMW On Call. He wrote that Wilson could have been "treated much better" with regards to his business being affected by "the failure of your vehicle".

"We fully agree that the service offered to you was not a true reflection of our standards," they wrote.

On Tuesday 11 October (2016) BMW Financial Services again apologised for the delay in resolving the matter.

They paid for a hire-car for a week, and then gave Wilson a loan-car for a further two weeks. But 30 days later, Wilson's car remained unrepaired, still parked in BMW Sandton's yard.

Then an apologetic Paul Mhlanga called Wilson to inform him that someone at Head Office had decided this was a claim BMW didn't need to settle. A curt note dated 7 October followed, repudiating Wilson's claim that they repair or replace the car, and pointing out that in the maintenance plan contract he had signed, there was a clause that excluded all claims arising from damage caused should the driver continue driving when the temperature warning light was on.

BMW also demanded their loan-car back. When Wilson refused to return it while his own car remained unrepaired at their garage, they used Tracker to trace their car to Wanderer's Golf Club and, while he was on the golf course, stole it back.

Ryan Barwell, Operations Director at Sandton Auto, had told him that a new engine would cost about R350,000, plus R12,000 for labour. The car's estimated value was only R240,000 (if it had an engine that worked). The quote for the repairs then miraculously dropped to around R170,000. Wilson wasn't happy with that estimate either and had the car towed to an "alternative" BMW repair workshop, where the job was done for R133,155.38 – less than half the original quote from BMW.

Last year Wilson had summons issued out of the Johannesburg Magistrate's Court, suing BMW Sandton Auto for that amount, plus R4,000 – the cost of having the car trucked from Ermelo to Johannesburg.

BMW Sandton's first response was to apply to court to have the case thrown out as they believed it was "frivolous and vexatious". The magistrate did not agree. A trial date has yet to be set. ■



## Rage. Giving birth to murder

**T**HIS NOVEL CAUSED SOMETHING OF A STIR in its original French, and won the Prix Goncourt, France's most prestigious literary prize. The stir is easy to understand: *Lullaby* (*Chanson douce* in French) is unabashedly brutal. The novel's opening sentences are: "The baby is dead. It took only a few seconds." We discover in the next page or two that a nanny has murdered her two charges, a baby boy and a little girl.

The rest of the novel traces, in pitiless detail, the process by which a perfect nanny can turn into a child murderer, and the novel's achievement is to make it seem plausible – that is, given this particular set of characters.

A young professional couple, Paul and Myriam, with their careers on the up and up, decide that they need a nanny for their two children, the baby, Adam, and a little girl, Mila. They vet the applicants carefully, and are delighted when Louise turns up. She entertains the children endlessly, keeps the apartment spotless and cooks delicious meals. She seems to have no wishes of her own, other than to make the children happy and keep the parents contented; but we are told, early in the novel: "The silent apartment is completely under her power, like an enemy begging for forgiveness."

Louise, then, has the power of the underclass; but what drives her to murder? Since we know from the first sentence that she will kill the children, that question is the main narrative driver. It gradually becomes clear that Louise is morbidly fixated on this family, that they represent everything she's never had. She desperately does not want to lose them, and at the same time resents her exclusion from their world. As she plays hide-and-seek with the children and hides from them, "She watches them as if she's studying the death throes of a fish she's just caught, its gills bleeding, its body shaken by spasms."

Louise, "like a dog with its legs broken by cruel children", is a deeply damaged person: we are given enough of her dreadful marriage to an abusive husband and her

fraught relationship with her lumpish, problematic daughter, to see that she can only regard an apparently idyllic little family like Paul and Myriam's with deep ambivalence.

The novel can be variously read as a study of a burgeoning psychosis or of the class divide in a city such as Paris. Louise, like servants everywhere, has the most intimate knowledge of her employers' lives, whereas they don't have an inkling of hers; indeed, they cannot really imagine that she has an existence outside their need of her. Thus, when Myriam catches sight of Louise walking down a street in a distant part of Paris, "For the first time she tries to imagine, in a corporeal sense, everything Louise is when she is not with them." But there is no way she can imagine a life so destitute of everything she takes for granted in her own life; Louise, on the other hand, "has only one desire: to create a world with them, to find her place and live there, to dig herself a niche, a burrow, a warm hiding place."

As "the accumulated anxieties and tensions that their progeny has insinuated between them, husband and wife, mother and nanny" escalate, and Louise senses the precariousness of her position, she becomes more and more embattled, and conceives the idea that if Myriam were to have another baby, she, Louise, would become truly indispensable. But, so her increasingly deranged reasoning tells her, the couple cannot conceive another child amidst the distractions of their existing children: "Mila and Adam are an obstacle to the baby's arrival... Her desire for that baby is fanatical, violent, blindly possessive."

To my mind, passages like this impoverish the novel, in seeming to reduce Louise's murderous rage to a single cause. The "explanation" cannot encompass the whole tangled web of social circumstance and psychological conditioning that this deeply disturbing novel so brilliantly weaves. Still, it is a novel to be read – but only if you're feeling robust and reasonably cheerful: this is not a book for a melancholy Monday morning. ■

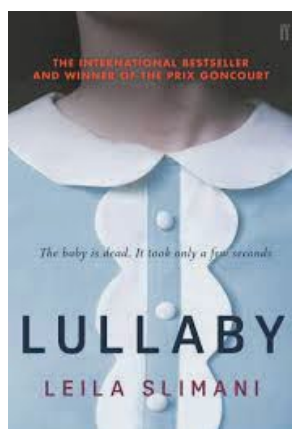
### LULLABY

by Leïla Slimani

Translated from the French

by Sam Taylor

(Faber)



# Not Rocket Science

SIBUSISO BIYELA



## Gender dilemma. Lost for words

**Y**OU ARE EITHER A woman or a man. When a child is born you are announcing it's a baby girl or a baby boy.

These are the immortal words of a young fire-brand Julius Malema. He once said that the word hermaphrodite does not exist in his home language of Pedi, and so concluded that the physical manifestation itself does not exist.

This was in response to the 2009 controversy surrounding track champion and South African sports darling Caster Semenya after the media had labelled her as such.

His sentiments are perhaps reflected in a shocking recent article in the *Mail & Guardian* ("Intersex babies killed at birth 'because they're bad omens'"), by Carl Collison, where traditional midwives admit to murdering newborns when they cannot announce that "it's a baby girl or a baby boy".

To be exact, 88 out of 90 traditional birth attendants and midwives admitted to killing intersex babies at birth, in interviews conducted by a Northern Cape LGBTI rights group, reports Collison.

"A quick, merciless twist of its neck later and the newborn, the 'bad omen', is gone," said one traditional healer who was also training to be a nurse.

The traditional healers apparently justified these baby murders as "an act of love", as they believe they are "saving the mother from too many questions from the community".

The stigma against intersex children can also be found across the pond as intersex infants have their sex surgi-



Champion athlete Caster Semenya

cally assigned since "most parents are disturbed by the appearance of the genitalia" of their newborn. This is according to a July 2014 story that appeared on *The Atlantic* news site which features a lawsuit by parents of an adopted child who was surgically assigned as female but who identified as a boy at seven years old.

Granted, the indigenous healers resort to murder, while the Western method is to decide for the child what a "normal" life will be for them.

Perhaps qualitative interviews conducted informally (not as part of, say, an official PhD research project) by a group representing the interests of intersex people cannot be solely relied on to paint a picture of South African communities' behaviour towards such individuals. Yet it does highlight something very troubling, since traditional healers are the custodians of beliefs held by their communities, and can be a reflection of those communities and

their values.

Intersex people have been long considered less than human and with their humanity lost, so too is their dignity. Many people feel the need to decide for them how they should act; "You are a boy, you must act like one", or the classic question I hear when people cannot decide whether a person is male or female, "What are you?"

The late intersex rights activist Sally Gross rejected the term "hermaphrodite". In a *Mail & Guardian* opinion piece, she said that the Greek mythological connotations of the word

were akin to making them mythical creatures. "We are real people: 'intersex' describes us more adequately."

Gross helped change the definitions of sex in the Judicial Matters Amendment Act of 2005 to include intersex people, which in turn worked to humanise them. "Now, by statute, we are bona fide human beings in South African law, protected from discrimination on the grounds that we are intersexed."

The numbers of intersex people are hard to come by and confirm, but estimates range from an incidence of one-in-500 to one in every 2,000. It is scary to think how many are killed at birth, how many others are not considered human by law, and how others have their sex determined by a society frightened by anything other than "normal".

I cannot imagine what it is like to be told by an influential leader in the community that you do not exist. ■

# Letter from Umjindi

BHEKI MASHILE



## Apartheid. Water under the bridge. Not

**B**OY OH BOY, TALK ABOUT THE ANGRY black man. Yes folks there is a lot of anger in Mzansi. Being the scribe that I am, I am constantly being asked my opinion about everything from politics to business, to, say, the mining charter. But one of the most challenging opinions I have been asked recently was about the water crisis in our fairest Cape.

Now here is the problem that occurred during this Q&A session: one fellow radical said he had a not-so-funny answer to the Cape crisis: "Hey, to save water they should instal bucket toilets for the people of the Cape."

Ouch!

"Whites need to know what it feels like not to have water services," he reasoned. But what this fellow's comment demonstrated was the anger that persists among our young black folk, especially the *[jobless?]* men.

Clearly this is a troubling attitude, which might explain crime such as farm murders. And unfortunately some of our government officials don't seem to be helping matters by uttering comments along the same lines.

And surely, those who insist on demonstrating with the old flag are not helping either.

Yes indeed we have come a long way since the days of that dreaded apartheid nonsense. But it appears that Madiba's calls for reconciliation have fallen on some deaf ears. So how does one respond to a comment like the young fellow's, because clearly his mind is made up and he harbours a lot of anger?

Well, take a page from the Bheki Mashile book of diplomacy: you buy the young man a beer, sit him down and try to educate him about life's social, political and economic realities and challenges. You try to point out, as I did, the good things that Mzansi has to offer, while throwing in a

measure of the challenges we face as a nation with water scarcity.

Then of course, being the comedian that I also am, I threw in a story that succeeded in making the fellow laugh. This was about when I attended the 20th anniversary of this-here Nose. I shared with him how the Nose had booked me into a guest house that was so fancy I was almost afraid to use the toilet. As any man knows, no matter how many times you shake it, there will always be that drip that makes its way on to the seat. Yes, I know the rule; lift up the seat. (Hey, I am telling a story here to a very angry young man, so I am allowed to embellish, thank you very much.)

But just when I thought I had won him over. I just happened to add how the guest-house owner had mentioned that members of the British royal family have also stayed there on several occasions.

No, he was not impressed. "What the heck do I care about the British royal family when the Maginsi (the English) have been stealing our gold?" Ah!

Hey, how about another beer? I asked, trying to save my butt. Of course he accepted. But alas, it did not do much to save my argument. Instead he turned the tide on me and, as happens

too often, threw the line: "What would you know about a black man's suffering here in South Africa when you grew up in America?"

I wasn't having it. I am in my early 50s and, despite leaving for the States at the tender age of eight, I too experienced apartheid. I wasn't done. I also threw in a challenging question and commentary. First: "Do you think living in America as a black man is all hip-hop and Michael Jackson? You guys have just been given free education. I had to work in the mess hall at the military college to supplement my soccer scholarship.

"And speaking of scholarships, are you aware that many a young black man in America prays for and relies on getting a sports scholarship to attend college or varsity?"

I continued, "Look here, my angry friend, as it has been said many a time, you need to focus your energy on the positive; some guest-house owner in the Cape being subjected to a bucket toilet is not going to help you in any way." He had to laugh at that.

Yes, we most certainly have a disgruntled sector of the population here in Mzansi. So I think that next time I am confronted by such an angry fellow I will duck and dive because, man oh man, our people can get easily riled up and violent over the smallest of things. Albeit the pain still left behind by apartheid is no small thing.

But it is not for Bheki to ease the pain and anger of such a young man. That should be done by our politicians who have a responsibility not to agitate and stir an already boiling volcano.

For tomorrow that young man will be greeting me as I walk past the Barberton Prison having perhaps been convicted of some violent crime. To him, that would be okay, because he is an angry young man and no one tried to ease his pain and anger. ■



Michael Jackson



## Aussie inequality. Trickle-up

**T**HE WIDE BROWN LAND OF AUSTRALIA is getting wider and browner. Each day, an area equating to more than 1,500 football fields' worth of native woodland and scrub is being cleared in Queensland, alone, says the World Wildlife Fund. It's a hotspot, the "only deforestation front" in the developed world, and results in the bulldozing of an estimated 45 million animals yearly in the sunshine state.

The clearing also drives sediment into rivers draining into the Great Barrier Reef, starving the coral of light and exacerbating the effects of climate change for the reef.

While the recently elected Queensland Labor government has promised to make stricter laws, conservationists say New South Wales's new laws (of 2017) are even worse than Queensland's and could lead to a doubling of clearance rates.

In the Northern Territory, it's been reported that a property called Tipperary has had 50,867 hectares approved for clearing in the past six years, an area almost ten times the size of Manhattan.

The despicable, hypocritical Barnaby Joyce (alias The Beetrooter), he who opposed a cervical cancer vaccine for girls claiming it would cause promiscuity, has had to quit as deputy Prime Minister after a poorly judged fight-back over his pregnant girlfriend for whom he left his wife of many years and mother of his four daughters (who found out about the pregnancy on page one of a tabloid newspaper).

Joyce, who had also banged on about welfare cheats and dole bludgers, is alleged to have organised cushy jobs for the girlfriend, who had been his media adviser. PM Malcolm Turnbull responded with a "bonkban" on ministers having sex with staffers.

The last salvo from the red-faced



**Roland Gopel and his off-grid establishment**

grub came at his new partner's expense when he said it was a "grey area" whether the baby she's carrying is his, because he was out of the country for ten days at the time of conception. He says, however, he will love the child as his own.

Michael McCormack, the new deputy PM and a former newspaper editor, in 1993 editorial about gay Australians and HIV/Aids, discussed their "sordid behaviour". "Unfortunately gays are here and, if the disease their unnatural acts helped spread doesn't wipe out humanity, they're here to stay." He apologised afterwards.

Reasonable Australians are having a fit of envy of their nearest neighbour, little cuz New Zealand, whose new PM, Jacinda Ardern, given 60 seconds to list her government's accomplishments, rattled off: "We started KiwiBuild, we banned the sale of state houses, we introduced the Healthy Homes Bill, the winter energy payment, we extended paid parental leave, we banned microbeads, set up the Pike River Agency, started the work on the climate change commission, increased the minimum wage, committed to equal pay, we introduced child poverty legislation..." and on she went.

Commented columnist Elizabeth

Farrelly (of whom your columnist definitely has columnist envy): "The Kiwis get Ardern, Canada gets Trudeau. Somehow, they get to elect actual human beings who fight for real things. We get Mr Hollow and Mr Beetroot, a sham and a vegetable..."

Our PM, who once crossed the floor for climate change, is now "desiccated by hypocrisy and bound by fossil-fuel addiction". In her column on the growing inequality in Australia, Farrelly says: "There's no trickle-down. Trickle-down was always a lie. There's just trickle-up."

Off the grid in his own country, a man living in a caravan on his property 700km from Perth is being fined \$50-a-day by his council for not having running water or sewerage, breaching regulation. He has also been fined \$1,000 under WA's Caravan Park and Campground Act and ordered to pay \$3,000 in court costs.

"I refuse to pay a fine for living. I refuse to be homeless," said Roland Gopel, 58.

At my charming, long-suffering Bondi pharmacist, John, I was pipped at the post by an older South African woman, of the purple hair brigade, in a hurry to be served before anyone else. She was, she said "double parked". The pharmacist, served her straight away.

Then, at a meeting at my son's school, who speaks up? Of the five parents unhappy with a new assessment system, three are South African, whiney Joburg, elegant Durbs and little old me from Cape Town. Afterwards I seek out Durbs who says he thinks it's because we are the smart questioning ones. Ha ha, we are the entitled. Which one? In Rose Bay, I ask a shop assistant what she thinks of all the South Africans she serves. In reply, sign language for zip your lip. ■



## In the pink. When WW2 came to Durbs

**I** AM A NATURAL LIVING ARCHIVES OF the City of Durban, KZN, so to speak, going right back to the day our city went to war against Adolf Hitler.

My whole family is part of that very history. My sister had a military Polish boyfriend called Viktor, you see, though I should really hesitate to call any man so elegant a boy; let us rather call him a gentleman-lover. And I'm not sure whether I should call him Polish either, since he came from East Prussia where upper-class soldiers wore those definitive scars across their faces as badges of military passion. Indeed Viktor had a certain regard for Germans, except their lower classes, but I tell you, in the matter of pure seething historical hatred of Russians, he was pure Polish. Indeed he and others had just been released from Russian prison camps, though how they got there I could never understand. Still can't. Skinny and starved they were sent to Natal to get fattened up and tanned and go and bliksem the Germans this time round.

Anyway, he was an officer in the Polish army, and when I say elegant, dear readers, I mean you haven't seen military elegance yet. Lean, rangy, he wore one of those rakish caps with a square top and riding breeches with braid down the seams and brown riding boots, and on one special parade I saw him wearing a sword. Rumour had it he had in the Royal Hotel menaced a waiter with this sword because the wine was wrong, but I don't believe that. Part of his extreme gentlemanly code was that one doesn't ungraciously bully those grovelling about for survival at the bottom of the social pile. And romantic! When Viktor sang those passionate patriotic

songs that Poles have it really gave you the chicken-skin, man, and he was the only person I've ever heard sing a national anthem as if he believed in it. March, march Dimbrovsky! he would cry, springing to attention to do so.

My cousin, now, she had a fat civilian boyfriend called Theodor from South West Africa, and he was on Hitler's side but quietly so, subtly, though when later I went off to wage war on A. H. he told my ma he hoped I'd get killed. I didn't mind too much, he was a caricature of a pudgy German colonial,



sort of quaint. He had this cat called Rommel, also fat, the colour exactly of the Wehrmacht field grey uniform, and on Sundays he and Theodor would sit at our kitchen table and view pots of thick German soup and roast meats and steaming side dishes and Theodor would bounce up and down with a chuckle and say My God, Rommel, good food and fresh! and Rommel would reply RRRommell!

Theodor was round and flabby with bulging greedy eyes and Viktor hated him exquisitely, not because he was German but because he was low class. Vulgar. He would sit at the table where Theodor and Rommel were doing their Sunday guts up, sit in exquisite machismo and smoke through

his ivory cigarette holder, and now and then say Teodor you are so tin, so fragile, you must more eatink, and lean forwards and push across a great crock of greasy greens or oily soup with his officer's baton. Eatink some soup, he would say, unctuously, eatink some nice soup with cabbages and beans and butter, eatink some niice meats with fats and bloods and potatoes, and Theodor would bounce up and down and chuckle Ja mein Gott! and give Rommel a piece of pork on his special saucer.

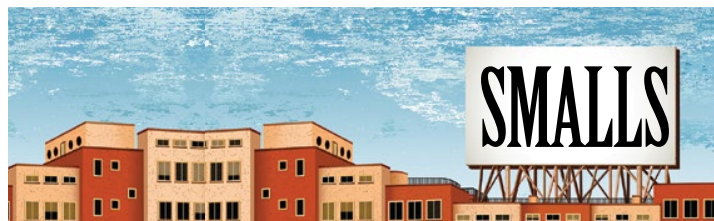
And lo it came to pass that Viktor was afforded some quiet sardonic glee when one day Police Sergeant Petrus "Hoender" Kok arrived on his 750cc Harley Davidson crime-motorcycle with sidecar containing a bloody big Zulu in khaki, known as a Government Snake, with a bloody big wooden club for the physical side of things since he was not permitted to carry a firearm. Also a Ford V8 police van with steel mesh on all openings, containing certain plainclothes police officers who were here to arrest Theodor as a German spy – just as he was tucking his serviette in his collar – and stick him in a police cell.

Maybe shootink him, said Viktor to me on the side. But history being a random process, in a way Theodor got his own back. Soon enough when they'd got all these skinny Poles nicely plumped up again they put them one day aboard a ship for England, and they'd got as far as a bit north of Cape Town when round about beddie-byes time a prowling long-range Kriegsmarine U-boat plugged them, and as their ship sank slowly in the west, Viktor was brought ashore in a suit of pink silk pyjamas with a dainty floral pattern and no riding boots.

C'est la guerre. ■

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