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## EDITORIAL

### UNCHANGED RATES A BOON FOR PROPERTY MARKET

Cape Town - Widely anticipated by market commentators, Thursday's (21 November 2013) decision by the Monetary Policy Committee to leave the repo rate unchanged at a historic low, is reassuring for aspirant and existing home buyers, said Dr Andrew Golding, CEO of the Pam Golding Property group (PGP).

"This provides a stable environment conducive to making long term financial decisions, such as acquiring property, and helps fuel positive sentiment in the residential property market," he said.

"Bearing in mind that there are a variety of factors which impact on the MPC's decisions regarding the repo rate, it is anticipated that the repo rate will remain at current levels during 2014."

The combination of a stable and low interest environment creates a climate of certainty, which provides further impetus for the property market, according to Golding.

"It is encouraging that what we are currently seeing in the housing market are purchase decisions which reflect traditional reasons for acquiring a home such as relocation, medium to long term investment, upgrading, downsizing, retirement, accommodating a growing family, or simply gaining that first foothold in the property market," he said.

"These trends, in conjunction with the prevailing historically low interest rates and pent-up demand for property, are positive signs for a sustained increase in activity and growth in property values," said Golding.

"Given the stable, low interest rates, the current market still presents sound buying opportunities for purchasers across the various price sectors."

He said the key criterion of location is the first consideration when buying a home, particularly from an investment perspective and if the intention is to hold the property over the medium to longer term.

Buy to let properties should be in a good area, such as a thriving node, with good access to transport and highways.

"As the market has recently been characterised by significant demand in the more affordable housing sector (between R400 000 and R800 000), this also provides opportunities for investment with sound capital growth potential," said Golding.

"In addition, many sectional title residential developments offer good value for money, particularly for the first time buyer, and a well run complex in a good area can offer an excellent return on investment over the medium to long term, coupled with the fact that they involve lower maintenance."

Seeff chair Samuel Seeff also said a stable interest rate is good news for the housing market and consumers.

## **EDITORIAL *Contd.***

"Right now, a stable interest rate is the best course for the property market and in fact for the economy as a whole," he said.

While there have been some calls to lower the interest rate, Seeff said that such a move could encourage short term spending, something that we do not need right now in his view.

"It is vital that consumers start saving and that we encourage and foster a strong savings culture," said Seeff.

"Now more than ever, we would encourage home owners to invest their annual bonuses and any spare cash into their home loans, something that will stand them in good stead to weather future interest rate hikes."

*Thanks to Graham Todd*

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## **MEETING OF 21 NOVEMBER 2013**

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### **ATTENDANCE**

**Membership:** 27  
**Present:** 16  
**Make Ups:** 1  
**Apologies:** 4  
**Attendance:** 67%

**Guests:**, **Guest speaker** Linda-Gail Bekker: The Desmond Tutu HIV Centre, UCT; Stephen van Niekerk, **Rotaractors:** Kerri, Chrisleen, Raihaanah, **RYLA students:** Robyn, Jessie, Shaleen, Veruschka, Vanuschka, Schalk; Hugh Maunder, Veronica Wantenaar.

**Rotarian visitors:** Dottie Leveque & AG Ian Pursch.

Attendance to Biffy 082 468 7504 or [aecon.e@mweb.co.za](mailto:aecon.e@mweb.co.za).

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### **SLOTS:**

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**Jackie:** Jackie introduced Stephen van Niekerk to WRC, not that he required much introduction given his long and rich involvement with Rotary from 2007. Stephen attended the Diocesan College (Bishops) where he participated fully, gaining various awards. Thereafter he attended UCT where he read for a BSc (Property Studies). While at UCT and subsequently he has had extensive part- and full-time work experience with organisations such as Old Mutual, Growthpoint & Pam Golding Properties. Presently he owns and runs two businesses (Audiovan & On Campus Advertising). Apart from his present demanding work and entrepreneurial responsibilities Stephen enjoys cycling, music and charitable work. See his Website: <http://www.audiovansa.com/>

**Biffy:**

1. Kids Day out: reminded everyone of their duties. The beach took a hammering last weekend with the rain but seems to be fine.
2. Uncle Paul's starts next week. Duties will be circulated again. 5 Dec is our Charity evening.
3. Rotary Family Health Day (RFHD): Biffy had a really good meeting this week with the role players and is now much more confident that we can pull this off with the kind of help being offered. What is required right now is a commitment from the club 1) to take part and 2) to secure a site. Biffy and crew went and looked at 2 sites and chose a site. An email has been put through requesting this site. The commitment from the club is manpower on the 3 days which will be in morning or afternoon slots (ie half a day at a time). We will need Biffy plus 6 members each slot and if possible partners to make and serve soup and bread rolls at lunch time each day. The rest of the "work force" will come from community members. Biffy will report in more detail on this at the business meeting next week

(28<sup>th</sup>). Pres Karen agreed that we go ahead with this and pleaded with the club to support the Rotary Family Health Day (RFHD).

**Aubrey:** Cell phone consultation: take 2 Panado and phone back in the morning !!!

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## GUEST SPEAKERS

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### ROTARY YOUTH LEADERSHIP AWARDS (RYLA)

Prior to our Guest Speaker addressing WRC we enjoyed hearing from the 6 Learners (Robyn, Jessie, Shaleen, Veruschka, Vanuschka and Schalk) that the WRC sponsored to attend RYLA. They all described how much they had gained from and how much they had enjoyed attending RYLA. It was a great joy listening to their accounts and hearing first-hand the benefits they derived from the challenge of attending RYLA.

### GUEST SPEAKER

Our dynamic and interesting Guest Speaker, Professor Linda-Gail Bekker, Deputy Director of the Desmond



Tutu HIV Centre at the University of Cape Town and Chief Operating Officer of the Desmond Tutu HIV Foundation gave a fascinating overview of the Foundation and the extensive work they do in research and in outreach Centres around Cape Town and through their Mobile Unit, the 'Tutu Tester'. Professor Bekker is a physician scientist with a keen interest in HIV, tuberculosis and related diseases. Her doctoral work focused on the host response to tuberculosis both with, and in the absence of, HIV co-infection. She has contributed to many publications on topics relevant to the South African HIV and TB epidemics. Her passion for community development and

engagement and actively exploring new and innovative ways to overcome the HIV and TB epidemics that are decimating the communities of the Western Cape and beyond was palpable.

In addition Professor Bekker gave a captivating account of examples of people who have been 'cured' of AIDS and who no longer need to take antiretroviral treatment. One was Timothy Ray Brown, also known as the 'Berlin Patient'. He had been living in Berlin, Germany during 2007 with both HIV and leukaemia, and chemotherapy treatments were making him so sick he was put into a coma to allow his body to recover. Doctors weren't even sure Brown would survive that.



His physician, Dr. Gero Huetter, a blood cancer expert at the University of Berlin, knew that transplanting blood stem cells was the best hope for curing Brown's cancer but after reading a report saying that 1 percent of Caucasians have genetic mutations that make them HIV-resistant, he searched for a tissue match for Brown.

Doctors declared Brown "cured" soon after his blood stem cell transplant.

"I quit taking my HIV medication on the day that I got the transplant and haven't had to take any since," Brown said at the time.

But researchers in California recently found traces of HIV in his tissues. Brown says any remnants of the virus still in his body are dead and can't replicate.

Another was of a baby who was born infected with HIV and has had no traces of the HIV virus for more than two and a half after receiving treatment shortly after she was born. Doctors at the University of Mississippi began giving the HIV-positive infant aggressive three-drug HIV treatments within 30 hours of her birth. The medications appear to have removed HIV from the baby's bloodstream before the body was able to store the virus, which can replicate in a person's system after treatment is stopped.

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## SOME INTERESTING FACTS ABOUT HIV/AIDS IN SA:

About six million people in South Africa are living with HIV, according to UNAIDS new report. Here's how South Africa's HIV response stacks up against other countries.

### Treatment:

About 2.5 million people in South Africa are on HIV treatment, making the country's public HIV treatment programme the world's largest. The UNAIDS report lauds government's recent tender that introduced the country's first three-in-one – or fixed-dose -ARV into the public sector. UNAIDS estimates that this tender, which negotiated an almost 40 percent price reduction for the fixed dose ARV, will save South Africa more than R2.6 billion.

Footing most of its own HIV treatment costs, South Africa relies on donors to fund less than 25 percent of its HIV response.

**See the Desmond Tutu Website:** <http://www.desmondtutuhivfoundation.org.za>

## PROGRAMME

<b>November 2013</b>	Committee: van Wyk, Gowdy, Overbosch, Todd, Murphy, Klotz-Gleave
<b>27 November</b>	<b>Retreat Rotaract meeting / Uncle Paul's starts</b>
<b>28 November</b>	<b>Business meeting</b>
<b>December 2013</b>	Committee: Knight, Bredenkamp, Cleveland, Munday, Orsmond, van Eeden
<b>1 December</b>	<b>World AIDS Day</b>
<b>5 December</b>	<b>Uncle Paul's Charity Evening</b>
<b>12 December</b>	<b>Fun / Christmas meeting (gifts and no speaker). <i>WRC is 64 years old today!!</i></b>
<b>16 December</b>	<b>Day of Reconciliation</b>
<b>19 December</b>	<b>No meeting</b>
<b>21 December</b>	<b>Uncle Paul's Final Evening</b>
<b>January 2014</b>	Committee: James, Danckwerts, Schreiber, Smith, Williams, Lidgley
<b>9 January</b>	<b>Business meeting - Rotary info. meeting</b>

## DUTY ROSTER

<b>DUTY</b>	<b>28 November</b>	<b>5 December</b>	<b>12 December</b>	<b>9 January ➔ 2014</b>
<b>Sergeant</b>	Gowdy	 <b>UNCLE PAUL'S CHARITY EVENING</b> 	Schreiber	Todd
<b>Attendance Officer</b>	Danckwerts		Danckwerts	Danckwerts
<b>Wynpress Editorial</b>	van Eeden		Vivian	Barnard
<b>Minutes for Wynpress</b>	Danckwerts		Wetmore	Cleveland
<b>Compilation of Wynpress</b>	Wetmore		Danckwerts	Wetmore
<b>Door Duty</b>	Todd		van Wyk	Howard
<b>Grace</b>	Smith		van Wyk	Williams
<b>Loyal Toast</b>	Schreiber		Mr Todd	Van Wyk
<b>International Toast</b>	Howard		Smith	Van Eeden
<b>Speaker Introduction</b>	N/A		TBA	TBA
<b>Speaker Thanks</b>	N/A		Murphy	Smith



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## JACKPOT:

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The Jackpot sits at R1405.00 and there are 39 cards left languishing in the pack.



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## PRESIDENT'S QUOTES

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Being as *op en wakker* as our Klap President is and following on from the evening's dynamic Guest Speaker, Professor Linda-Gail Bekker, President Karen chose two great quotes from the much loved and admired 'Arch':



1. ***'Do your little bit of good where you are; it's those little bits of good put together that overwhelm the world'.***
2. ***'My father always used to say: "Don't raise your voice. Improve your argument! Good sense does not always lie with the loudest shouters, nor can we say that a large, unruly crowd is always the best arbiter of what is right!"***

*Archbishop Desmond Tutu*

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## TAILPIECE

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### ***Voted Best Scottish Short Joke:***



***A bloke walks into a Glasgow library and says to the prim librarian,***

***'Excuse me Miss, dey ye hae ony books on suicide?'***

***To which she stops doing her tasks, looks at him over the top of her glasses and says,***

***'Buggeroff, ye'll no bring it back!'***

