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The views expressed in this newsletter are not necessarily those of SAJAC or its board.

Dear Jeff:

Would you include the following in your next SAJAC News Bulletin:

It is my surmise that players of lawn bowls in South Africa, as well as prospective bowlers, are unaware of the existence of two public bowling greens in Balboa Park. I was guilty of such blissful ignorance until I was invited to play. The club includes members who are convivial and with whom it is a joy to play. Some are good players; most, like myself need coaching. Tutoring is available. While white clothing is preferred, all that is mandatory is a pair of flat shoes. The greens are open six days a week. There is no prescribed age limit. Young and old are equally welcome. Bowls can be supplied.

It would be my pleasure to receive a call from any SAJAC member who would like to spend an afternoon rolling bowls in luxurious, verdant surroundings.

My home phone is (619) 259-3820.

Best wishes,

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SAJAC REPORTER

The Publication of the South African Jewish American Community of San Diego

Volume 2, No. 8

Summer 1993



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Newcomers

by Pamela Nathan

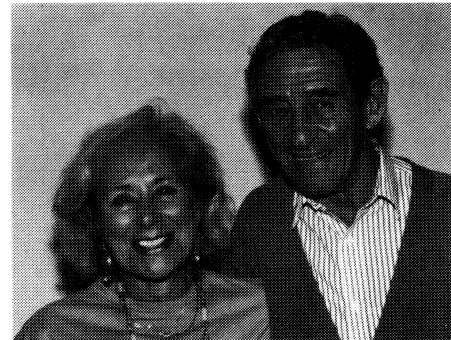
Several Seniors have joined our community recently. Renee Castle, Brian's mom, is one of them. Originally from Newlands in the Cape, she loves the theatre and gardening, and if anyone is interested in playing bridge, please call her at 450-1133.

Val and Sam Elkon are Sue Schechter's parents. They lived in Sandton, Johannesburg. Sam, who manufactured furniture and the famous Sealy Mattress in S.A., is working with Cabinets Galore. Val loves walking and gardening. She is a champion bridge player and would also like to pursue her interest in French conversation. Parlez vous Francais, homme D'Afrique le Sud? Please call her at 546-1231.

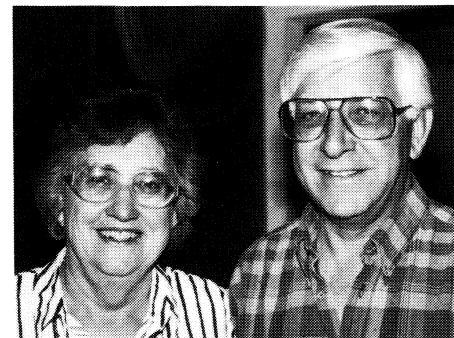
Lola and Norman Feitelberg are living in Del Mar. They are Stephen Feitelberg's parents and are delighted to be living close to Stephen and Karen and the grandchildren. Both Lola and Norman were pharmacists in the Cape where they lived in Clifton for the past 35 years. They play golf and are thoroughly enjoying their leisurely lifestyle in San Diego.

Murray Abrahams left South Africa in 1976, spent a few years in London and then on the East Coast where he completed his schooling in Finance. He has been working with Advanta, in corporate financing, since 1987. He, Dena and their three-year-old daughter, Danielle, moved to Rancho Bernardo in January. Dena is a singer and used to perform professionally with a band for weddings and other simchas back East.

Sam Munitz, Leone Shapiro's cousin, relocated from Portland, Oregon, after spending several months there. He much prefers San Diego, of course! Sam is 29 years old, single, loves playing soccer and is an accountant by profession.



Val & Stan Elkon



Lola & Norman Feitelberg



Don't worry, take a few days off

by Brian Marks

Have you ever wondered why Americans look upon the 4th of July with such uncontrolled relish? I always thought it was pure patriotism, but I know different now.

Each year that I've lived here, it's become clearer and clearer. It's simply a case of getting a holiday - any holiday! And since we get so few, and this one has fireworks also, we grab it with both hands and won't let go.

For a country with such large shoulders, a country with such opportunities for freedom, a country where anyone can pull themselves up by the bootstraps and become President, they sure are stingy when it comes to vacation time.

Oh, they have quite a few on the books. Martin Luther King Day, Washington's birthday, Lincoln's birthday, Columbus Day - you name it. But when was the last time you actually got those days off? Labor Day, Memorial Day and Thanksgiving are such great holidays, we named sales after them. And just about everyone is working to make sure we buy enough so that we can never afford to go on vacation, even if by some strange quirk ... we should get one.

It's all a little confusing.

In France, England, and Italy, (three countries whose laborers have never been accused of over-working), vacation time is compulsory and they get four to six weeks. Every vacation spot in the world is dotted with Orientals taking time off to take it easy. Even the occasional Iraqi takes time off from a hectic military schedule and spends four weeks sunning on the Mediterranean.

But here, where people work harder than anywhere I know, where retail stores are open 24 hours, where malls are operating till 10 every night .. we get to take a long 4th of July weekend in Palm Springs.

No one can survive such a rigid schedule. No one can regenerate their batteries after a year of work with one week off. Imagine, most businesses allow only one week's vacation until you have worked there for at least five years. Do you want to employ someone who has only had five weeks off in five years?

Well, I think it goes a lot further. Drive-by shootings? Mid-town lootings? Or Bill Clinton, for that matter? The reason Bill is letting us down on a few promises he made at election time is not that he intends to ... it's just that he's tired and forgot what he promised. Add a few more Big Macs to his diet and he may lapse into a state of permanent Amnesia .. if he doesn't take four or five weeks off.

Personally I'm really worried that disgruntled postal workers don't get a good enough vacation, that L.A. policemen are short-changed on their holidays and that air-traffic controllers think that two days in Sedona is enough to put on a new battle face for work.

No, we Americans have finally found something to learn from the Europeans. Forget about midweek get-aways and weekend specials. The only holiday worth taking is one where you can be away from the office long enough to forget that there is an office.

I've decided to practice what I preach. In fact I am going to institute it on Monday ... as soon as I get back from my 4th of July weekend in Palm Springs.

ANATOMY OF WIDENING VIOLENCE

(from *The Star in Johannesburg March 25-31 1993*)

To live in South Africa's densely populated black townships is to live with the prospect of sudden death, the Commonwealth Observer Mission in South Africa notes in its recent report.

A corollary must be added: the violence which has plagued township residents for decades has inevitably begun to ooze into white-controlled towns and cities.

The March 19 killing in an ambush on a road leading into Johannesburg of Sandra Mitchely, her teenage son, Shaun Nel, and Clare Silberbauer, a 13-year-old schoolgirl travelling with them, starkly symbolizes the threat to whites.

Shocking though the ambush is, it must not be seen in isolation. It is part of a wider pattern, manifest in the gunning down of restaurant owners, the slaying of elderly people, the rape of women, the hi-jacking at gunpoint of luxury cars and, sometimes, the calculated murder of the owners of hijacked vehicles to prevent them from identifying their assailants.

The more sophisticated whites - nearly all of whom live behind bars and many of whom own guns - talk jocularly of the "informal redistribution system" when they describe burglaries and robberies. Their jocularly masks nervousness.

The seepage of violence from black township to white town, from dusty ghetto to leafy suburb, underlines the aphorism that security, like freedom, is indivisible. To quote the memorable phrase of the Afrikaner mogul, Anton Rupert: "If they don't eat, we can't sleep."

Violence in South Africa takes two theoretical forms, political and criminal. The distinction often breaks down: political zealots who use their guns to conduct heists for personal gain, are indistinguishable from criminals; bandits who buy AK-47s from guerillas and pick up a bit of ideology sometimes assume a political identity.

Insofar as the distinction is valid, a broad assertion can be made: political violence tends to attract greater attention from the media - one thinks of the Boipatong massacre last June or the pitiless murder of six black schoolchildren in Natal late last month - but criminal violence impacts more destructively on the lives of South Africans, black and white.

Last year between 3 100 and 3 500 people died in political violence, the vast majority of them black; over the same period more than 15 770 people were murdered in criminal violence. The difference in the figures for deaths from political violence is significant: they vary according to the organization recording the deaths, the criteria they use and how and where they draw the dividing line between political and criminal murder.

But, however the analysis and recording is done, a central conclusion is irresistible: ordinary criminal violence is statistically more significant by a magnitude of about five to one. A second conclusion follows: the roots of criminal violence are more diverse and will not necessarily be reduced, in the short term anyway, by a political settlement.

It is tempting, particularly in relation to political violence, to look for a single underlying cause: "apartheid" and a state-directed "third force" are two favourites of political reductionists.

The causes of violence are, in the words of Mr. Justice Richard Goldstone, "many and complicated". They include as a factor - but not the factor - the machinations and prejudices of officials in the

security forces. The sacking or suspension of 23 military officers and their civilian collaborators after Goldstone's exposure last year of the Directorate for Covert Collections is obviously pertinent.

Impoverishment (the economy has contracted for the last three years) and unemployment (40 percent of South Africa's economically active population lack formal employment) are major causes of violence. They combine with the breakdown of education in many black townships to generate a criminal class.

Political rivalry is another key cause. Goldstone, a respected liberal jurist who has sharply criticized the security forces on several occasions, identifies political rivalry as the primary cause of violence in six of South Africa's most strife-torn areas.

The rivalry he refers to is between Nelson Mandela's African National Congress and Mangosuthu Buthelezi's Inkatha Freedom Party (IFP). "Only the IFP and the ANC have the power effectively to curb the violence and intimidation being perpetrated by their respective supporters", Goldstone says.

Criminal violence fuels political strife by diverting the undermanned police force from fulfilling its role of forestalling violence between rival political forces. The reverse applies equally: criminal violence compounds the difficulties of dealing with political violence.

The task of the police is compounded by another factor: the perception in the black community of them as perpetrators of violence rather than keepers of the peace. Renegade policemen, and their counterparts in the Defence Force, fan these suspicions.

The breakdown of authority during the transition from the old order to the new - and, according to an increasing number of South Africans, the moratorium on the death penalty - have contributed to the burgeoning of crime. So too, has the flood of AK-47s from Mozambique to South Africa (where their monetary value is calculated by the Commonwealth Mission to be ten times higher, R200 against R20).

To these causes another must be added: the culture of political intolerance which grew up in the townships during the long, oppressive years of apartheid.

The Azanian People's Liberation Army (Apla), the military wing of the militant Pan Africanist Congress, is a product of past oppression and intolerance.



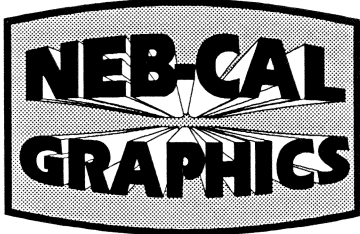

Apla has acknowledged responsibility for the murder of white civilians in the Eastern Cape last year. It is suspected of carrying out the latest spate of attacks on white civilians, although in the past few days fingers have also been pointed at renegade members of the ANC's army, Umkhonto we Siwze.

Apla propagandists seem to think that black people secretly applaud the killing of white "settlers". Their slogan "One settler, one bullet" echoes Frantz Fanon's assertion in *The Wretched of the Earth*: "For the native, life can spring up again out of the rotting corpse of the settler."

Apla's chief information officer, Johnny Majozi, boasts that Apla does not "suffer from a psychosis of what constitutes hard or soft targets".

He and Apla's political commissar, Daniel Mohato Mofokeng, alias Romero Daniels, give the impression that they want to provoke white zealots into indiscriminate retaliation.

Their calculation seems to be that blacks will turn to Apla for protection in a situation of racial polarisation. The polls, however, show that blacks, as the main victims of violence, want peaceful settlement, not intensified violence.

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President's Letter

I was lucky enough to be invited to a surprise party for Bill Otterson of the CONNECT Extension of UCSD. For those of you who do not know Bill, he is known in the San Diego business community as a champion of the small start-up company. Bill has devoted his recent efforts to creating a regulatory and political climate which attracts and retains business in San Diego as well as California. Sitting in a room of 400 people representing most of San Diego's business community, including representatives of some of the leading biotech, electronics and software companies, I realized how lucky I was to have this opportunity to live here in this great country and this great city.

In a recent meeting with a client and his legal counsel, I walked into the room dressed in my usual attire of a conservative business suit only to be faced by two gentlemen dressed in golf shirts and slacks. Both individuals, none of whom were from San Diego, told me that when visiting the beach community of San Diego, they felt they should dress appropriately. Both of these individuals live in California (known by the rest of the United States as a more casual environment) and both of them indicated that their normal attire was a suit.

While most of us have experienced snow, I think that we would all agree that living in a snowbound city such as Boston or Chicago is not something we would voluntarily do. However, I had the opportunity to travel to the East coast one summer, I will save the details for another time, however, the outside temperature never dropped below 85° and the humidity was unbearable. It was during the visit that I realized that the benefits of living in San Diego is not

only the mild winters, but the dry cool summers. There are not too many cities where air-conditioning is not a mandatory requirement for the house.

The morale of these stories is that while living in the beach community of San Diego, there is ample opportunity for those entrepreneurs who have the dreams and desire to create their own success stories here in San Diego. I would liken this to having the Jo'burg business community in Cape Town which is probably why so many South Africans have chosen San Diego to make their new home.

All this reflection and nostalgia is due to the upcoming Independence Day celebration which marks my eighth year in San Diego. I will never forget those first minutes, hours, days, months and years in San Diego. The challenges we faced accomplishing some of the basics such as buying bread and milk, acquiring auto insurance and dealing with the banking/credit system. I was lucky enough to have a support group like SAJAC when I arrived in San Diego; however, there was an unofficial SAJAC, a group of South Africans who had lived here for several years who provided us with some of the support which SAJAC now provides to newcomers.

I am often pleasantly surprised when prominent individuals in the San Diego business community express their amazement at the number of South Africans living in San Diego and the success that each appears to achieve. The next question is always "Why do South Africans choose to live here in San Diego?" To answer this question, I will borrow a line from a famous South African TV personality, "Beach, Weather, Business Environment... Nobody even comes close."



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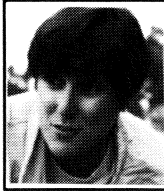
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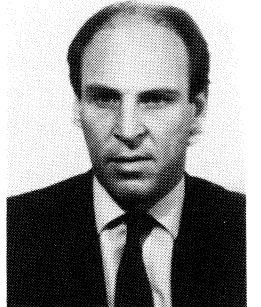


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FIREWORKS FOR THE FOURTH

by Renee Dishman

Do Americans try a little too hard to do things bigger and better? Take the fourth of July, for example - skies alight with spectacular fireworks, huge masses of people at parties, enough food on the barbecue to keep a small nation from starvation. What is the reason for all this effort?

In order to understand what all the fuss is about, we need only go back 250 years. The sage of Monticello, who inspired these festivities, still influences present-day events. Bill Clinton revisited Monticello, Thomas Jefferson's home, while he bussed his way to Washington D.C. Most historians felt that this was appropriate for the new President - acknowledging his predecessor who had made it all possible.

Let us examine the deeds of Jefferson, who was the 3rd President of the United States, and see the tremendous influence his ideas had in the achievement of independence.

In 1776 Thomas Jefferson was a gangly, introverted, freckle-faced redhead. He was only 33 years of age when he devoted 18 days to the writing of a one page document called the "Declaration of Independence". The magic of this document is that it crossed every barrier of culture, creed and religion and expressed the deep-seated feelings of all people.

Before this milestone was reached, all events were influenced by the acquisition of land, and at this time there were 13 colonies under British rule. It seemed as if creating the "United States" would unify the people and instil pride in them, and it certainly did when this concept was ratified on July 4th.

According to Jefferson, all men are created equal, and are endowed by their Creator with certain inalienable rights, among them Life, Liberty, and the pursuit of Happiness. To secure these rights, governments are instituted among men, deriving their just powers from the consent of the governed. When any form of government becomes destructive of these ends, it is the right of the people to alter or abolish it and to institute new government, laying its foundations on such principles and organizing its power in such form which to them shall seem most likely to affect their safety and happiness.

To most Americans, Thomas Jefferson was the person who solidified a country's greatness in words. He was the same person who spoke of government's weaknesses: "No government can be maintained without the principle of fear as well as of duty. Good men will obey the latter, but bad ones the former only. If our government ever fails, it will be from this weakness."

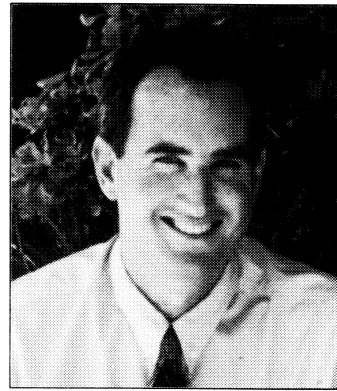
Thomas Jefferson's self-written epitaph included the two achievements for which he wished to be remembered: the founding of the University of Virginia, and the authorship of the "Statute of Virginia for Religious Freedom."

When I asked my American friends what the fourth of July meant to them, a common answer was: Freedom. Free to be whatever it is they want without prejudice based on religion, education, color or creed.

It is generally agreed that the United States has been deeply affected by Jefferson's ideas and attitudes, even more than by his official acts. He may well be history's pre-eminent spokesman for human liberty and individual rights. Together with George Washington, the man of action, Jefferson, the man of ideas, was an essential component in America's struggle for freedom.

Next fourth of July, try to think of the reasons why they celebrate with such vigor. Just remember that freedom has a high price tag, and the festivities are the reminders of this. So enter the spirit and have a wonderful fourth!

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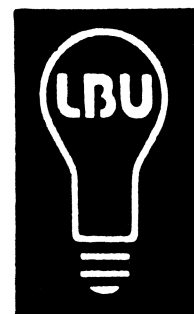
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WHAT IS THE LINK BETWEEN NUTRITION AND SKIN CANCER?

A recent study in Australia has shown that skin cancer occurs less frequently in individuals who consume higher amounts of fish, vegetables containing beta-carotene and goods high in Vitamin C. (Nutr. Cancer 29; 18 : 237 - 244). The ability of these substances (unsaturated fatty acids, Vitamin C and beta carotene) should not come as a surprise. While skin cancer has been increasing, we have been lowering our consumption of these essential fatty acids and fresh vegetables.

WHAT ABOUT CLOTHES AS SUN PROTECTION?

Most clothing has a low built-in SPF factor. A cotton teeshirt has an SPF of 5-7. Man-made fabrics filter out more light. White and lighter colors let more sunlight through, while darker colors reflect more. Certain clothing manufacturers are now manufacturing fabrics claimed to block U.V.B. and U.V.A. rays.

IS THE SUNSCREEN CRAZE CAUSING MORE CANCER?

Just when you thought you were doing everything possible to protect yourself adequately!

Continued use of sunscreens interferes with the skin's natural ability to protect against ultraviolet light. Because U.V.B. waves are blocked, the skin never receives the primary signal to produce melanin. The skin remains transparent to the deeper penetrating U.V.A. waves, which wreak havoc on the structure lying below the external surface.

Even though your skin never turns red or burns on the SURFACE, the deeper blood vessels, nerves and other tissues are being bombarded with destructive U.V.A.'s.

Sunscreens also interfere with the synthesis of Vitamin D. When sunlight strikes our skin, it converts a form of cholesterol into Vitamin D. This is our primary source of this vitamin. Sunscreens block this conversion.

A common problem linked to Vitamin D deficiencies is hearing loss. Also Vitamin D deficiency has been linked to breast cancer, hip fractures in the elderly and even tooth cavities (alternatives Vol. 4 no. 22 April 1993).

WHAT DO I DO?

Spend at least 10 - 20 minutes a day in direct sunlight without sunscreen. Do not expose your face. This is best in the EARLY MORNING or LATE AFTERNOON when the sun's rays are least harmful.

If you must be in the sun frequently, use hats, preferably with an all round 4" brim. This reduces sunlight to the head and face by 70%.

If you intend to tan, sun exposure should be done gradually over a period of several weeks, using the appropriate sunscreen, and reapplying when necessary.

Include an ample supply of anti-oxidants and unsaturated oils (such as flax seed oils) in your diet.

Save your skin and enjoy the summer!

SEVEN YEARS FOR SAJAC

by Gail Gluckman

Most of us believe in the "magic" of numbers. Whether we have a lucky number or combination of numbers we choose for access codes on bank accounts and alarm systems, or for placing bets, or unlucky numbers we tend to shy away from, we watch the numbers. We do not usually dwell on the significance of the numbers, however, we just seem to have a good or a bad feeling about them.

In honor of SAJAC's seventh anniversary, I have decided to explore the significance of the number seven to me and in Judaism and, of course, to SAJAC.

The number seven is my special number. Both my first and last names begin with the seventh letter of the alphabet. The numbers of my birthday add up to the number seven. I dated my husband for exactly seven years before we got married. I believe in the charm of seven in my life.

If I just pause for a moment to think of things with the number seven, several things come to mind: seven days of the weeks, seven wonders of the world, seven seas, seven deadly sins ... In Judaism, there are several sevens as well: seven days of creation, the seventh day, i.e. the Sabbath, seven year cycle for farming, seven years engagement for Jacob to Leah and then to Rachel, seven days to sit shivah after a death, Seven Commandments given to the descendants of Noah ...

Taking a closer look at the number seven in Judaism, we see that the seventh day or year is special. It marks the end of something and the beginning of something new and perhaps more wonderful.

We all know that G-d created the world in six days and on the seventh day he rested. He stopped "to take stock" of his creation and to prepare himself for the eighth day when the newly created world would be set in motion with all its wonder and possibilities.

Just as G-d rested on the seventh day, he also commanded us, his people, to do so. On the Sabbath we stop and pay attention to our spiritual sides. We consider the events of the week, plan for the new week, and bask in the joy of family and friends so we can meet the new week with renewed vigor. The eighth day brings with it all the hope and wonder that the very first eighth day after creation did.

Recognizing the need for rest and rejuvenation, the biblical farmers made it law that the land must lie fallow in the seventh year before new crops could be planted. Perhaps Jacob and Laban also recognized seven years as a natural or significant cycle when they agreed that Jacob should work for Laban for seven years before he could marry Rachel.

We sit shivah or mourn the death of someone for seven days. On the eighth day we are to "return to the world of the living", knowing it is somehow different without our lost ones, but it is also enriched by their everlasting presence in our lives and the possibilities of all the future generations to come.

The eighth day or year or the eighth number can be more than just the possibility for newness and change, it can also be some sort of transcendence into a higher state. In Genesis chapter nine, G-d gave Noah and his descendants Seven Commandments or what some rabbis call the Seven Natural Laws of Man. These seven fundamental laws call for the following: the establishment of courts of justice, the prohibition of blasphemy, of idolatry, of incest, of bloodshed, of robbery, and of eating flesh cut from a living animal. G-d made a covenant with Noah not to destroy mankind again if these laws were followed.

But to the Jews G-d gave the Ten Commandments, some of them repeated from this list of seven and some of them different. It is the adherence to these Ten Commandments which sets the Jewish people apart from others and makes us G-d's chosen people. When we begin to follow just one more than those original Seven Commandments, we begin to transcend and become the chosen people. The departure from seven marks the line between the old and the growth into something new and better.

I would like to wish SAJAC a happy seventh anniversary. May this seventh year be like a sabbath - a time to take stock, to enjoy family and friends, to rest and rejuvenate ourselves for the times ahead. And may the eighth year bring with it all the hope and possibility of newness and the chance for growth and transcendence.

FRANK STUPPEL


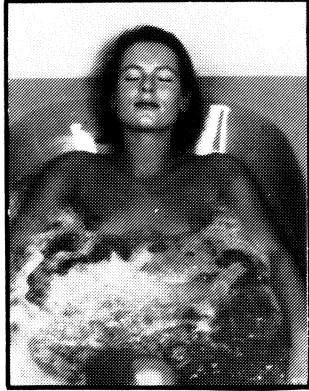
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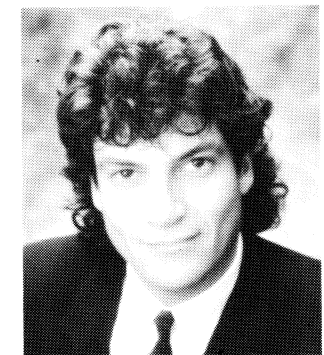
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IT'S EXPENSIVE TO DIE IN AMERICA

by Hilary Spilkin

Just think of all the time, money and effort you have spent during your lifetime to ensure that your affairs are in order so as to avoid paying too much tax. Yet, when you die, your estate is faced with the IRS waiting to collect all that you "avoided" during your lifetime, and more.

If Uncle Sam doesn't get you while you are alive, he has ways and means of getting you and your heirs when you are dead.

The United States Estate and Gift (Transfer) Tax System subjects the following property to taxation:

1. all property held at death
2. property transferred during life
3. life insurance, and
4. pension and profit-sharing plans

There are certain exemptions, exclusions and deductions:

1. lifetime \$600 000 exemption equivalent
2. 100% marital deduction
3. 50% of property held in joint tenancy with spouse
4. annual \$10 000 exclusion.

ARE YOU A US CITIZEN? (IF NOT, YOU PAY MORE)

The above are the general rules which would apply to your estate if you were to die and if you and your spouse are US citizens at the time of death of either one of you. Special rules, however, apply to transfers to NON-US CITIZEN SPOUSES and from NON-RESIDENT ALIEN DECEDENTS.

For example, should your spouse who survives you be a non-citizen (e.g. a green card holder who is not yet a citizen), then no marital deduction for the transfer of your estate to that spouse will be allowed. The marital deduction will be allowed, however, in certain circumstances where a Qualified Domestic Trust is established, but one of the requirements for setting up such a trust is that the Trustee has to be a US citizen. This may prove to be a problem for those of you who do not know anyone well enough to appoint them as a trustee. It may prove expensive too if you decide to use a domestic corporation as the Trustee.

How does one circumvent these and other problems that arise on your death if you are not a US citizen or if your surviving spouse is not a US citizen? Estate Planners have various means of doing so. Firstly, their advice to those of you who are able, is to become a

US citizen if most of your assets are located in the US and to obtain US citizenship for your spouse. The setting up of a flexible Qualified Domestic Trust which will allow potential for the marital deduction would be the most sensible route to follow.

The expenses involved in seeking advice from an Estate Planner are well worth it because in the long run it will cost you and yours more if you do not think ahead and plan now.

CREDIT OFFICE OPERATION

by Barry Lotz

FACTORING MAY BOOST YOUR COMPANY'S CASHFLOW

Accounts receivable financing has been in existence since the early 1600s, the time of the American colonies. Most people who are aware of this form of financing know it as factoring. Misconceptions abound as to what factoring is and what purpose it serves. Businesses may mistakenly assume that only companies experiencing financial difficulties use this financing method or that its costs are prohibitive.

Traditional Sources of Financing

Four traditional forms of financing have been consistently used in the business world:

1. Inventory Loans These are usually offered for a six to nine month duration based on inventory availability. Repayment is based on instalments as inventory is sold.

2. Accounts Receivable Loans This type of loan is usually based on a company's receivables, a track record of its collections, and its credit history. It is somewhat similar to actual factoring, but less restrictive. However, due to the economy and bank-lending practices, this form of bank financing is practically extinct.

3. Fixed Amount Time Loans A set amount due in full at the expiration of a preset time period. While the draw-back is that a lump sum payment is due at the end of the loan period, the advantage is that payments are not required until the loan is due.

4. Line of Credit This is the most prevalent financing tool made available to businesses. Here a specific dollar amount is authorized by the bank. The customer is allowed to use these funds as needed. Specific time periods are agreed upon with the repayments made via instalments based on the outstanding balance. The main advantage is the ability to have funds readily available and pay the interest only on the outstanding loan balance. Due to strict new loan regulations imposed by both federal authorities and lending institutions, this tool is fast disappearing.

Profits run high when factoring is present

Companies who profit from the use of factoring do so for a variety of reasons.

Factoring protects and improves credit ratings. Because credit is a primary concern, most factors have elaborate and sophisticated systems in place for credit evaluation.

Factoring may improve collection and accounts receivable administration. Due to the experience of factors in collection techniques, the accounts receivable are usually expedited. Customers who usually pay in 60 days now pay in 30 to 45 days. In addition to the credit and collection services, a factor will also provide aging reports of accounts receivable and management of these accounts. This allows the company to have easy access to the account status of each debtor.

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E. Rice wax and oil (Orzya Sativa). This extract contains oily acids as well as Vitamin E and Orizanol which absorbs U.V. rays and is a natural anti-oxidant.

F. Extract of Larmilla or Yokuinin Seeds - this is an extract of Job's Tears from graminaceous family, well known to the Chinese, who use it on chapped skin to improve the condition of the epidermis. Yokuinin contains 50% polysaccharides, including amino and 15 - 18% proteins. This extract acts as an emollient and complements the sunfilters by absorbing U.V.B. wavelengths, forming a natural filter.

G. Sesame oil softens and protects the epidermis and fights against sun erythema. This oil is antiradical in nature.

H. Cinnamates - octyl methoxycinnamate protects against U.V.B. rays.

It is helpful to have moisturizing agents in your sunscreen (squalene), as well as ingredients which have soothing and calming effects (bioflavonoids) as well as regenerating properties.

Extract of carrot provides provitamin A (carotene and certain carotenoids). The carotenoids help to accelerate tanning.

HOW DO WE USE SUNSCREENS EFFECTIVELY?

You can stay in the sun for 10, 15, 20 or 30 times longer without burning by using the appropriate sunscreen.

For example, if an individual can be exposed to the sun without protection, for 15 minutes, without producing an erythema (redness) and he is using an SPF of 10, that individual should reapply sunscreen every 2½ hours for adequate protection.

15 x 10 = 150 minutes = 2½ hours.

WHAT ABOUT DAMAGE TO THE IMMUNE SYSTEM WITH UV RADIATION?

We are beginning to see studies that show that excess sun exposure affects the immune system. UV radiation interferes with the body's immune response, which could cause pre-existing infections to linger. (Dept. of Immunology MD Anderson Cancer Center in Houston).

WHAT ABOUT PROTECTION FOR OUR EYES?

Sunglasses are now regulated by the FDA as medical devices. They are required to block at least 99% of UVB rays. However, compliance with the American National Standards Institute (ANSI) is voluntary, and not all sunglasses do what they claim to do.

There has been evidence of sun-related eye diseases like corneal growths, retinal degeneration, skin cancer of the eyelid, and cataracts. By the year 2040, cataracts could cloud the vision of over 35 million baby boomers. We need complete protection in all sunglasses from both U.V.A. and U.V.B. light rays. U.V. damage associated with aging appears as early as ten, and accumulates through life.

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in free radicals and an alteration in the superficial circulation.

WHAT ABOUT SKIN CANCERS?

With frequent sun exposure, the production of free radicals, which are unstable compounds, begins to dramatically increase, and their effects become extremely destructive. These free radicals cause alterations and deterioration to the cells, by affecting D.N.A. Free radicals altered by the sun are aggressive forms of oxygen. Free radicals are also formed from air pollution and cigarette smoke, causing wrinkles and discoloration.

90% of all skin cancers (melanomas, squamous and basal cells) are caused by the sun. There is still no adequate scientific data to support the belief that sunscreen will prevent skin cancers.

HOW CAN WE PROTECT AGAINST ULTRAVIOLET LIGHT?

It is vital to protect ourselves adequately when we are in the sun for any length of time. In order to protect the skin from the sun we need to apply various protective agents.

SUNFILTERS are organic agents which chemically absorb rays, while SUNSCREENS are mineral agents or synthetic chemicals which reflect the rays, thus inhibiting the penetration of U.V. light. Oxybenzone and titanium dioxide will reflect most of the U.V.A. rays effectively.

SUNBLOCKS provide a total block against full spectrum U.V.A. and U.V.B. Parsol (avobenzone) is a chemical which has been approved by the F.D.A. However, it can be irritating to the skin.

Sunscreens and sunfilters are now labeled with SPF's (sun

protection factor) from 2 to 50. However, the extra chemicals in SPF 50 may be irritating and do not add enough extra protection to be worthwhile.

The incidence of malignant melanoma is reported to have increased 500% since 1950.

The E.P.A. (Environmental Protection Agency) estimates that every one percent drop in ozone, results in a 4 to 6% increase in skin cancers. Ozone depletion could contribute to 42 million deaths from skin cancer by the year 2040.

Boston's Beth Israel Hospital reports that the incidence of skin cancer can be cut by up to 78% if teens and children regularly use sunscreen with an SPF of 15.

WHAT ARE INGREDIENTS TO LOOK FOR IN SUNFILTERS, SUNSCREENS AND SUNBLOCKS?

A. MELANIN

Many new sun protection creams now include synthetic MELANIN (an ingredient found in the skin, formed by exposure to the sun). This synthetic compound mimics the skin's natural melanin and works as a built-in sunscreen, absorbing and reflecting ultraviolet light.

Synthetic melanin is claimed to be used as an anti-oxidant, neutralizing free radicals before they create dermal damage.

The problem with this melanin is that the amount needed to successfully protect against short U.V.B. rays, would stain the skin and could make it look like shoe-polish. Only a small percentage of melanin is needed to screen out the longer U.V.A. rays.

Some other reasons factoring is used, include:

- * to avoid dilution of ownership equity and control;
- * to take advantage of trade discount offers;
- * to establish a continuous source of working capital;
- * to increase working capital turnover;
- * to obtain a large supply of lending funds not usually available elsewhere;
- * to secure operating cash on a flexible and elastic basis;
- * to take advantage of profitable opportunities requiring additional cash; and,
- * to increase sales through credit extension.

Should Your Company Factor?

When all else fails, factoring may be your best bet. It is the only financing mechanism directly linked to a company's sales. It is, therefore, particularly suited to young companies. Factoring is not a panacea. Companies that are already borrowing heavily should address their financial problems rather than seek additional funding.

In order to make factoring work for you, two caveats are important to remember:

1. Factors are not as closely regulated as banks. Therefore, it behooves the company to check potential factoring companies thoroughly. Talking to a factor's current and past clients is imperative. Ideally, factors who have helped customers make the transition to bank financing should be highly regarded.

2. Factors will negotiate price. Because factoring companies who buy your receivables look to the company's customers' creditworthiness, stronger companies (Fortune 1000) may rate a discount and a lower revenue. The rates range from 3 percent to 14 percent, averaging at 5 or 6 percent of the value of the receivables. The recourse and the amount the factor retains until paid, is sometimes negotiable, depending on volume and frequency. Certain factors require recourse while others do not.

Keep Variables in Mind When Selecting a Factoring Company

When selecting a factoring company, it is important to keep certain variables in mind.

To begin with, a factoring company with offices nationwide is able to serve a client's account better than one which has only local offices.

The funding capability of a factor is crucial. A good factoring company should have the ability to grow with a company and, therefore, should be able to fund up to \$2 million per month. If the factor is backed by a major financial institution, this is a good sign of the factor's benefit. Those factors, backed by investment capital, may be short-term factors, so choose carefully.

Factors with 5 to 10 years stability in the marketplace are usually acceptable.

Some other variables to consider, include:

*You should never be asked to pay an application or processing fee. A complete proposal, with all the terms spelled out, should be provided at no cost.

*Make sure the factor will provide you with all the services mentioned in this article.

*A factoring company with a variety of services is better able to provide a proposal that will meet specific needs. The factoring industry uses brokers to help them acquire customers. Brokers are paid by factors out of the fee charged.

You should feel comfortable working with a broker as they are most aware of the factors with the best rates, liability requirements, and quickest approval processes.

Factoring May Be Expensive, So Look Before You Leap ..

Factoring fees are five times as much as interest charges would be. Even though this is a shocking and substantial difference, factors do provide services that banks don't. Also, they may be a better route in a high interest rates environment. In addition to substantial administrative support, factors give clients important credit information about their customers. Most important to fast-growing companies: once your customer's company is approved, you can exchange all its receivables for cash - even if you get an order that's a whopper. In contrast, a bank is likely to cut you off once you draw down your line of credit.

Barry Lotz is president of International Revenue Systems, Inc., La Jolla, Calif.

(The above article is an abridged version of the original.)



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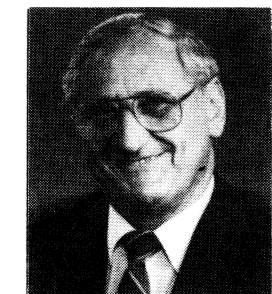
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A SPIRITUAL JOURNEY

by Jonathan Rudick

Chozerei Be'Teshuva (those Jews who have newly returned to Orthodox Judaism) are often labelled as 'Fundamentalists' and 'Fanatics'. By and large, these are the friendly comments!

The aim of this article is really to express a few thoughts on these accusations - viz, Fundamentalism and Fanaticism.

Fundamentalism is defined as "... the belief that all statements made in the Bible are literally true". (Funk & Wagnall's Standard Dictionary) and that it "... stresses the infallibility of the bible in all matters of faith and doctrine, accepting it as a literal historical record." (Random House College Dictionary

p 535). "Literal" is the key word to our discussion here.

But first, as background to this article, it is important to bear in mind that, when an Orthodox Jew speaks of Torah - he speaks of:

- 1) Tanach - i.e. 5 Books of Moses, Prophets, and writings
- 2) Oral Law - i.e. Mishna, Gemara, Midrash
- 3) Codes - Mishna Torah, Shulchan Aruch, Poskim, etc, and
- 4) Zohar and other mystical texts such as Sefer Yetzira.

In discussing "Literal", anyone familiar with the different aspects of Torah, knows of the endless debate as to the meanings of its concepts and the seeming contradictions between them. By way of example, when the 5 Books of Moses command us to count the days of the Omer (Sefirat Ha Omer) it does so by telling us to commence the counting from the "Shabbat", i.e. the Yom Tov that falls at the beginning of the Chag of Pesach. The reasoning here is lengthy and not pertinent to this discussion, but what we see here, as in the countless other places of Jewish Law, is that the Talmudic ruling is deductive and therefore not of a literal nature.

Orthodox Jews believe that Torah is the very essence of Hashem in His relationship with His world. So while they believe Torah to be absolute truth, they do not necessarily behave in the most literal way - the Oral Law ensures this.

What is a "Fanatic" ? Amongst the religious, many people jokingly define a fanatic as "one who does one more thing than I"! But according to Random House, it is defined as "a person with extreme and uncritical enthusiasm and zeal". We all know a few

religious people who fit this description. However, few who study Talmud could be deemed to be uncritical, as criticism is the essence of its study. More importantly, we have all probably experienced more "fanatics" among the non-religious than among the religious.

My question is: How, by merely calling oneself tolerant, does one in fact become tolerant? A couple of years ago, I was running DISCOVERY SEMINARS for AISH HATORAH. We put out a few press releases, one of which seemed to outrage a certain gentleman who wrote to the press saying how intolerant these Orthodox Jews were, and how "incredulous" was their assertion that the Torah is verifiably from G-d, when, after all, it was of course written by some old men - "will they stop at nothing"?

There is a sort of conventional wisdom asserting that, if you carry and maintain the right label, you will, ipso facto, be a tolerant person. So if you are a card-carrying liberal democrat with a humanistic perspective, it must be that you are a "mensch" among "menschen".

Some of you may remember that a few months ago KPBS ran a series on religious fundamentalism. They chose the Gush Emunim to represent "Jewish Fundamentalism". I never could understand why they chose them over Chasidim and other "Black Hats" until I realized it was their action of settling the land of Israel and their dedicated political organization to that end which labelled them as fanatics. That they did not choose the closeted Naturai Karta (still unaccepting of Jewish sovereignty in the Land) or other groups, is evidence that each has his own idea of the nature of fanaticism and intolerance. I believe that all Jews are equal - equally fanatical, intolerant, unreasonable and, most importantly, wonderful, whatever their level of observance.

To me, becoming religious is an intense spiritual and intellectual journey, requiring one to focus inwards to that attachment to G-d. Only then does one begin to relate to the rest of the world. Without the inner focus and attachment to G-d, religious observance represents a shell composed of dictates which are then uncritically practiced - fanaticism. Not unlike those who preach a limited "cultural Judaism" with a few trappings and give this to the Jewish world as the "essential Judaism."

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SUN PROTECTION '93

by Linda-Anne Kahn

You are all set to go on an outing on your boat, or to the Del Mar beach on a beautiful San Diego summer's day. How can you keep your skin safe from harm?

How will you prevent the dreaded wrinkles from forming, or protect your skin from damaging cancer-forming rays?

The sun is a source of joy and vitality, and is essential to provide energy and balance. It is essential to have sunlight in our lives for vitamin D synthesis. However, the harmful effects of the rays of the sun are now known.

WHICH ARE THE MOST DANGEROUS RAYS?

The daily deluge of warmth and light from the sun includes both U.V.B. rays, long known to be the culprit in sunburn and skin cancer, and U.V.A. rays, once believed to be benign, but now known to accelerate the wrinkling and aging process and possibly affect the immune system. (U.V.B. = burn, U.V.A. = aging). U.V.A. rays can actually penetrate through the windshield of your car. U.V.A. wavelengths penetrate more deeply, while U.V.B. wavelengths affect mainly the outer surfaces of the skin.

U.V.C. rays are the shortest of the spectrum and may be one of the more damaging wavelengths, but most of this is blocked by the ozone layer. As the ozone layer thins, the incidence of skin cancer may rise.

U.V.A. rays account for up to 95% of the ultraviolet energy coming from the sun. At this time, it is not known whether all of the

A rays in the sun's spectrum are harmful, or whether just a narrow band affects the skin.

It is difficult to measure the precise amount of damage to the skin by the U.V.A. rays, by normal lab procedures, because it is believed that the damage occurs after decades. U.V.B. rays are strongest between 10 a.m. and 3 p.m.

WHAT OCCURS WHEN WE ARE EXPOSED TO THE SUN?

When we are exposed to ultraviolet radiation, particularly U.V.B., melanocyte cells, located in the lower layer of the epidermis, produce a pigment called melanin.

Melanin absorbs the radiant energy of the ultraviolet light (U.V.A.'s, U.V.B.'s and U.V.C.'s). It also neutralizes oxygen-free radicals caused by exposure to light, and during the invasion and elimination of surface viruses, bacteria and fungi. If you are exposed to the sun too fast or there is excessive sun exposure, the melanocytes will not have time to produce melanin, thus the skin will burn. Melanin is the pigment responsible for tanning, which is merely a protection for your skin.

HOW DOES THE SUN ACCELERATE AGING?

The sun can be considered as life and death for our skin. Premature aging of the skin occurs with excess U.V.A. exposure. There is a loss of moisture, excessive thickening of the external layers takes place as well as a deterioration of the elastic fibres and collagen in the dermis. A cross linking of these collagen fibres takes place, leading to an "inelastic" sagging, dry skin, causing the formation of wrinkles.

A peroxidation of cutaneous lipids occurs, as well as an increase



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IMMIGRATION LAW

by Leon Snaid

Even a Small S.A. Company can be the Stepping Stone into the United States

The intracompany transfer (L-1 visa) is the method of transferring executives and managers from a S.A. company to a U.S. company. The U.S. company can be formed for the sole purpose of transferring a manager or executive and starting a business in the U.S.A. There must be a relationship between the two companies, e.g. they may be owned by the same shareholders, or the one company may be a subsidiary of the other.

The two companies need not be in the same type of business. There need not be trade between the two companies and no minimum investment is required in the U.S. company.

The U.S. company can be a new venture (start-up business) or it can purchase an existing business in the U.S.A. The U.S. company may operate more than one type of business.

It is necessary to show that the manager or executive has been employed by the South African corporation for at least one year in the three years preceding the time of the application for transfer to the United States.

When the U.S. company is newly formed, an L-1 visa will be granted to the manager or executive for one year. At the end of one year it will be necessary to show the Immigration Service that the business is operating and not merely a dormant company. It is necessary to show business activity. The fact that the business is not financially successful in the first year will not preclude an extension

of the L-1 visa. In fact, the L-1 visa for managers and executives can be extended for a total of seven years. It is, however, necessary for the South African company to continue its business activities while the U.S. company is operating.

The concept of the L-1 intracompany transfer is to allow foreign business people to come into the United States and establish businesses with the intent of leaving the company in the hands of an American manager once the business is up and running. However, the Immigration Laws do anticipate that the U.S. company may decide to retain the services of the transferred manager or executive permanently.

Once both companies have been operating for at least one year and the United States company is viable, it is possible to petition for Permanent Residence (Green Card) for the manager or executive.

The fact that the managers or executives are from an international group of companies, entitles them to Permanent Residence without the need to prove that there are no American workers who can do that particular job. That proof is the usual procedure for foreigners who wish to gain Permanent Residence in the United States based on their occupation. This special exemption (of proving that there are no Americans who can do the job) is not the only benefit which executives and managers enjoy. They are also classified as 'Priority Workers' in the quota system. This special classification enables them to receive their green cards before other people who are claiming Permanent Residence through their occupation.

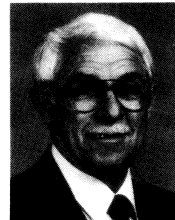
The L-1 visa which had been the springboard for many business people wishing to establish business bases in the United States, suddenly found the Golden Door closed on them approximately 7 years ago. At that time, the Immigration Service redefined "managers" to mean people who spent at least 50% of their time managing other people. In order to qualify as a manager, it was therefore necessary to show that the South African business employed numerous people and to show that the United States corporation, after its first year of existence, would be employing numerous people so that the transferee was a true "manager".

Fortunately, the New Immigration Laws specifically state that it is possible for a person to be a 'functional manager'. A functional manager is primarily engaged in policy-making at a senior level and need not be managing employees, e.g. a financial manager. It is now once again possible for small businesses to utilize the L-1 visa.

Leon Snaid has practiced law for twenty years, ten in South Africa and ten in the United States.

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HAI S Answers Your Questions

QUESTION: N. Spector of Neptune, N.J., writes: "I am a U.S. citizen and would like to invite my sister and her family, who now live in Uzbekistan, to join me in the United States. I have always considered my sister to be an immediate relative, but I read recently that, for immigration purposes, she is not. Is this so? How long would she have to wait to get an immigrant visa to join me here?"

ANSWER: Unfortunately, your sister is not considered to be an immediate relative for immigration purposes. Under the Immigration and Nationality Act, only five classes of persons qualify "immediate relatives":

- The father or mother of a U.S. citizen (provided that the U.S. citizen is at least 21 years old);
- The child of a U.S. citizen (provided that the child is unmarried and under 21 years old);
- The spouse of a U.S. citizen;
- The spouse of a deceased U.S. citizen (provided that the

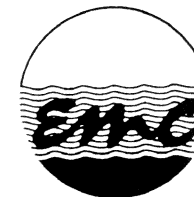
spouse was married at least two years prior to the death and was not legally separated, and provided that the alien spouse files a petition within two years after the death of the U.S. citizen spouse);

- The child was born to a U.S. permanent resident during a temporary visit abroad.

Unlike other aliens, the above classes of immediate relatives are not subject to numerical limitations and are always eligible for an immigrant visa.

U.S. immigration law classifies other close relatives into four preference groups. Your sister belongs to the last of the four, which includes siblings of U.S. citizens. This group must wait the longest for visas -- often ten or more years.

Bear in mind that the waiting period for a visa does not officially begin until you file Form I-130 (Petition for Alien Relative) with your local Immigration and Naturalization Service. The form comes with detailed instructions on how to submit all necessary documents.



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Ecology Medical Clinic in Del Mar is dedicated to creating a harmonious balance between Western and Eastern healing modalities. The conception for this unique health care approach arose when the founding members, a physician and an acupuncturist, realized that while their individual sciences were able to address the healthcare needs of most of their patients, there were still times when both Western and Eastern medicines would be enhanced by valuing and utilizing the services and knowledge of each other. At Ecology Medical Clinic patients are able to enjoy the benefits of having their practitioners co-operating to create the best possible treatment plan for their individual health care by utilizing a multi-dimensional approach.

Our staff includes a M.D., two acupuncturists, a nutritionist and a massage therapist. We specialize in allergy management, stress relief, therapies for health care for women and children, pain control and nutritional therapies for the chronically ill.

Our facility dispenses vitamins and supplements, homeopathic remedies, Oriental and Western herbal preparations. These are all available to be purchased by the general public.

We invite you to experience our innovative approach to today's complex medical needs. We are confident that you will find the care given to you by our practitioners will meet your needs in a competent and friendly manner. Please call Pamela Nathan at 755-3340.

AN-OUTING WE WILL GO

by Herbert Suchet

Tuesday, 27th April was a day that will long be remembered by fifty odd members of SAJAC. For this was the day of a wonderful outing to the Russian restaurant and winery at Rancho Bernardo. This enjoyable event was organized by Lionel Katznelbogen, Sandy Kodesh and Sylvia Schmahmann, assisted at the restaurant by Renee Frank. Lionel was not only responsible for all the arrangements with Leo, the owner of the restaurant, but he also made a very generous financial contribution which is greatly appreciated.

We were due to meet at 11 a.m. outside Sears in the UTC and, at the appointed time, carloads of happy, excited people gathered. We were all efficiently organized into various lift-schemes (or is the word car-pools?), given directions, and off we made to Rancho Bernardo.

Lionel's instructions must have been pretty good for we all arrived at what turned out to be a most unusual "little bit of heaven".

In a country-like atmosphere, there were about a dozen small shops, each a masterpiece in its own way. Boutiques, jewellery, handbags, Russian plates and antiques, wine-tasting, the nostalgia of African art and culture, greeted us, and we spent an enjoyable half-hour roaming through the stores.

We then made our way to "Sofya's at the Winery", where we had a delightful meal of beetroot or mushroom soup, a salad, and cabbage rolls. We were waited on by the owner, Leo, who served each one of us personally, while Sofya prepared our dishes in the kitchen. Towards the end of the meal, we were entertained by Nellye, a Russian musician and singer, who sang Russian and Yiddish melodies that brought tears to many an eye. She finished off with a stirring rendition of "Orcha Chornia" (Black Eyes) that evoked a standing ovation.

The camaraderie that we felt in each other's company was self-evident. It is wonderful that in a small community such as ours, we all stick together, and these occasions seem to bring out that feeling of togetherness. For, even though most of us have made American friends, we are still very happy to be in the company of ex-South Africans, with whom we have a common past, and to whom we are able to relate.



Morris & Fanny Lebowits, Etta Orleowits, Ann & Des Sable.



Pam & Ziggi Michelson, Pam's mother, Mrs. Frankel.



Millie Levy (Helen Josephson's back), Helen's sister, Helen Moss, Nora Kriel.



Gershon Eckstein, Barney & Yvonne Friedland, Ruti Eckstein.



South African Scene (continued)

A delegation from the Johannesburg Jewish community paid respects to Dimpho Hani, widow of Chris Hani. The delegation was led by Chief Rabbi Cyril Harris and Progressive spiritual leader, Rabbi Michael Standfield. "In traditional Jewish fashion, they left behind 80 cooked chickens, and packets of tea, coffee, sugar, milk-power and cookies to help provide lunch for 90 combi-loads of mourners who travelled from the Eastern Cape for the burial".

Shalom TV, South Africa's first Jewish television channel, was broadcast by M-Net on May 2. It is described as "a beacon of light amongst all the darkness that surrounds us and it is a message of commitment to South Africa ..." said Professor Harold Rudolph, chairman of the board of governors. The program is scheduled by M-Net for every Sunday between 12.30 and 3 p.m.

Hillel School in Benoni will close at the end of the year due to dwindling Jewish communities on the East Rand. Pupils will be accommodated by Kind David School, Linksfield.

The assassination of Chris Hani has produced a new surge in would-be emigrants. "We're experiencing our largest upturn ever", said Louis le Roux, director of international operations for Stuttafords Van Lines. "It's even larger than post '76". The same sentiments were echoed by other moving companies.

Police statistics reveal a sharp increase in violent car hi-jacking on the Witwatersrand. Figures for the first two months of this year show that 337 such cases had been reported, in contrast to 213 for the same period in 1992. Almost 80% of victims had their cars stolen at gunpoint. In nearly a third of the cases victims were accosted at stop streets, or 4-way stops, but police say that the majority of hi-jackings happen in the victim's driveway, or in front of their gates.

Dr. Van Zyl Slabbert is tipped to be the new chairman of the SABC.

The Transvaler newspaper is to close as a daily with effect from July. Perskor will replace the paper with the "Noord-Transvaler Metro", which will appear weekly in Pretoria.

Willem de Klerk, son of President de Klerk, is engaged to Hermien Mostert of Cape Town, and will marry in September or October. Willem hit the headlines last year with his engagement to Erica Adams. Erica Adams is now engaged to Cape Town millionaire, Nino Zanasi, aged 50.

Robben Island is to be closed as a prison by the end of 1996, when it will be handed over to the Cape Provincial Administration to open it up for tourism and seafaring. A museum will be established to chronicle the island's "eventful" history.

Steffi Graf, German tennis star, is reported to be househunting near Hermanus, Cape.

Mary Slack (49), daughter of Harry Oppenheimer, was divorced from her third husband, Hank Slack.

Recipes

by Sandy Kodesh

In summer, eating is more informal & light. Here are some ideas for quick foods to prepare. This cucumber recipe, is from Millie Levy, Lorna Diamond's mother. They are so easy to make & are ready to eat within hours.

QUICK PICKLED CUCUMBERS.

- 1 cup white vinegar
- 3 cups iced water
- 1 Tbl. salt
- 2 Tbl. sugar
- 4 bayleaves
- 12 all spice
- 3 cloves of garlic, chopped
- 3-4 cucumbers

Prepare cucumbers by top & tailing & par peeling them, slice thickly. Stir all ingredients until sugar & salt are dissolved. Add cucumbers & mix. Place in fridge. These are ready to eat the same day

JAM ROLLS

She also told me how to make instant delicious jam rolls

Pepperidge Farm Puff Pastry

Roll out pastry & cut into 2" x 2".

Place a teaspoon of your favorite jam in the middle and fold corner to corner, sealing well.

Beat an egg white & dip jam roll in quickly, then dip it into a dish of cinnamon & sugar. Place on greased baking tray and bake at 400° for 10 minutes.

COLD BEET ROOT SOUP

For those who love beetroot soup, yet think it's too messy and time-consuming to prepare, here is another of Miliie's secrets.

Take a tin of Diamond "A" baby whole beets & liquidize them with 1 to 2 cups of iced water. add a pinch of salt, and sugar & vinegar to taste. Microwave a potato, add a spoon of plain yogurt or cream & you have instant Borsht.

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SOUTH AFRICAN SCENE

by Naomi Rudick

It's distressing to report that, in essence, nothing much has changed for the better on the South African Scene. The cold-blooded assassination of deputy ANC leader, Chris Hani, put an already anxious country (after the Apla attacks and Natal massacres) on the brink of civil war and anarchy. ANC members, Gill Marcus and Mosima "Tokyo" Sexwale, were the first to call on blacks to exercise restraint, and not to take the law into their own hands. These calls were made from the scene of the assassination with Hani's body still lying in his driveway in Dawn Park, and were repeated on radio and television throughout the day. Nelson Mandela rushed back from his Transkei vacation to appear on television to plead for peace and calm among his seething supporters. These messages were repeated many times until Hani's funeral and did much to avert total chaos, although violence flared "as crowds vented their fury at the slaying of Chris Hani". Violence, looting, and burning of homes and vehicles flared in the Eastern Cape and on the Reef. Police stations were attacked, gasoline bombs thrown at vehicles, and marchers in Boksburg stoned windows of houses and damaged gardens there. These among many other incidents in the country. Hani's alleged killer, Janus Jakob Waluz, is in custody. Waluz, a Polish immigrant, came to South Africa 11 years ago and joined the Afrikaner Weerstandsbeweging in 1986.

Subsequently it was reported that top Conservative Party member, Clive Derby-Lewis, and his wife, Gaye, would be charged with Waluz for being implicated in the murder. Clive Derby-Lewis is the founder of the Stallard Foundation (named after arch-segregationist, Colonel C.F. Stallard), and is said to have important connections in extreme right-wing and fascist movements overseas. After Waluz' arrest, police discovered a hit list, containing, among others, the name of Joe Slovo, South African Communist Party national chairman, and member of the ANC's national executive committee. Four right-wingers planned to shoot Slovo (May 15-21) outside his home in Observatory as he left for work. The shooting would have been done from a nearby tower with a hunting rifle fitted with telescopic sight. A few weeks later "The Star" reported that Winnie Mandela and ANC Youth League President, Peter Mokaba ("kill the Boer, kill the farmer") had also been listed for assassination.

The murder of Chris Hani has once again highlighted the right-wing threat in the country. Right-wing politics is entering a new phase of mobilization and resistance, which bodes ill for any future democratic government. To this end a "junta" of retired generals, led by former Defence Force Chief, Constand Viljoen, formed the Committee of Generals (COG). COG will facilitate unity among an estimated 25 far-right groups under the common banner of the new "Afrikaner Volksfront". Eugene Terreblanche, the "prima donna" of the Afrikaner Weerstandsbeweging, is said to have been "in a pique" at having been upstaged by the generals, but "after years of scandal and bluster, he's long fallen out of contention in the Führer stakes". The Volksfront will promote the needs of the Afrikaner for self-determination with the government and the ANC.

Among all the other problems, the government is trying to find means to defuse the worst crisis in black education since 1976. The crisis is said to have reached "catastrophic proportions", and is manifest in "the total collapse of the learning process in many parts of the country, and a spiral of disruptive protest actions by both teachers and pupils". The government seems unable to address the issue successfully. This year, almost 40% of learning time has been lost to protests, sit-ins, marches, boycotts, and disrupted classes. It is said that the black community is reaping the results of calling 10-year-olds "young lions", and allowing them to claim too much power. Teachers, too, have their grievances, and in May, 80 000 teachers were preparing to go on an indefinite national strike. The Department of Education is trying to organize a transition to a unified education system.

A void was left in South African politics when Dr. Andries Treurnicht, leader of the Conservative Party, died in Cape Town in April after massive heart-bypass surgery. Treurnicht, known as "The Lion of the North" by his supporters, was CP leader since the party broke away from P.W. Botha's National Party in March, 1982. He is mourned by many, including his political foes who deemed him "always a dignified and honest fighter for what he believed in". Dr Ferdie Hartzenberg, former Minister of Education and Training in the NP government, has been elected to succeed Dr. Treurnicht.

The ANC, too, bade farewell to Oliver Tambo, its national chairman and former president. Friend and one time law partner of Nelson Mandela, Oliver Tambo's political life "epitomized the organization's swing from peaceful resistance to armed struggle and its emergence as key player in the peace process". At the time of his death, Tambo was Chancellor of the University of Fort Hare, and had been awarded an honorary doctorate of law by the University of the Western Cape.

Recently the ANC has become very vocal in urging whites to stay in South Africa. Mandela said that without white skills, expertise and education, there would be no progress in the new South Africa. Whites are urged to forget the past, to think of the present, and to exchange ideas on how to build a new country.

This and that ...

OK Bazaars showed a massive loss of R44.9 million, compared with earnings of R9.4 million the previous year. Below the line extraordinary losses of R40 million involved 25 store closures, discontinuance of certain lines, and closure of peripheral business activities and staff cutbacks.

Proposed legislation to allow non-pharmacists to operate and own pharmacies has outraged the Pharmaceutical Society.

Louis Shill, chairman of SAGE Group Limited, "is the first Jew in almost 50 years to be appointed to the South African Cabinet". He will take office as Minister of Housing and Public Works on June 1, 1993. Louis Shill, is founder of SAGE and the first unit trust in South Africa. The only other Jew to be appointed to the cabinet was Henry Gluckman, who served as Minister of Health and Housing under General Smuts.

SAN DIEGO TOURIST GUIDES

by Herbert Suchet

How ones lifestyle changes when emigrating to the USA. Little did we realize that in our "Eltere Yorren" we would become tourist guides. For now that we live in San Diego, we have suddenly discovered friends that we never knew existed. Everyone, but everyone, seems to be visiting California and they just MUST come and visit with us.

You collect them from Lindberg, and they've got three heavy suitcases. They wheel the luggage cart to the car and you open the boot (Sorry, trunk). They stand and stand. "Sorry we can't lift the suitcases, we have back problems." So Johannes, alias Herbert, and Maria, alias Bella, donkeys that we are, have to lift the baggage and put it in the trunk.

They sit down at breakfast table in the morning, and wait for you to serve them their small breakfast. Fruit, cereal, toast, fried eggs, turkey and tomato and coffee. Ongefressen, they are now ready to take in the sights of San Diego.

In the car, out of the car, we just must go to Sea World, we must see the Aquarium, running here, running there. Whew! We're breathless at the very thought of it. Coronado, Seaport Village, La Jolla, Del Mar; where to go next? Can we really go to Mexico with our South African Passports? Fake Rolex's for only \$25, real leather jackets for \$100 (wow, that's about R300, can't even get a jersey - sorry, sweater - at Woolworths for that price)

And so we arrive at the end of the day, bushed, tired, exhausted. But now they're hungry. Who feels like cooking a meal and doing the dishes? So we're off to eateries in Olde Town, the Gaslamp District, Pacific Beach, La Jolla, etc, etc, etc. Trying to keep ones weight down is absolutely impossible.

Gott zu danken, they eventually leave. Now we can relax in peace. We'll just open the mail and go to bed.

Omigosh, look at this letter!!! Hymie and Ethel will be here in a month's time and we'll go through the whole rigmarole again. Gute Yorren!



Alice Miller, Julius & Freda Sher, Esther Hope.



Herbie & Bella Suchet, Freda Swersky.

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George Mavbuka

by Leslie Herman

He arrived unheralded early one spring morning and asked for a job. "Ngi funa sebenza" were his exact words, but we knew what he wanted.

He was a strapping young Zulu, obviously country-bred, straight from the Kaya.

His ears were pierced in the old tribal manner, the lobes stretched sufficiently to have inserted two circular painted wooden earpieces, each about the size of a Kruger rand. He had not had much experience, and a cast in his eye did not improve his appearance, but the fact that he stammered touched our sympathy and turned the scale in his favor.

Anyway, we engaged him as a full-time gardener and gave him room, bed and board, never imagining that George, as he was called, was going to give us continual trouble. He worked hard when we were about, but a constant stream of visitors of both sexes to his room prevented him from giving his attention to the job that we felt it deserved. However, the lawn got mowed, the flowers bloomed and the hedge was trimmed sufficiently well to overlook many of his peccadillos.

Caroline our cook, a Tswana, was not sympathetic to either his hesitant speech or his misdemeanors, and was quick to inform us of even the least of his shortcomings. Shaking her head, she would say:

"You are too soft with him."

Occasionally he surreptitiously brewed an illegal sour mash beer made from mielie meal, and gave a party in his room. In Zululand, a beer drink is signalled by putting up a white flag on a long pole next to the hut in which the brewing is taking place. George had the good sense, however, to know that we would not welcome a flag, but his bush telegraph system was just as efficient. What saved him from being sacked was his smile, his stammer, and his obvious regret that we considered his behavior annoying.

Gambling was his greatest weakness. He bought Fah Fee numbers from a Chinaman and furtively sold them in the neighborhood, paying out the winners in secluded corners outside our garden fence. He argued vociferously when accused of not paying out in full. During his lunch break he betted on a game that was played by moving small stones along premarked lines, either on a board or in the sand.

Over the weekend it was a card game that caused most excitement, and on this he gambled prodigiously. It was eventually brought home to us that he and his friends lost their tempers and became dangerous when drunk. Often he came home after his day off, knocked about and bandaged.

It was on a particular Saturday night that the murder occurred. On returning from a movie, we found that George had arrived home a little earlier in a terrible state. He blurted out that he had killed someone in a nearby field, and had packed up his possessions and was about to run away.

We rushed to the field, and were told by a neighbor who had been disturbed by the noise, that the body had risen up and staggered into

The Collector

by Sylvia Schmammann

It sometimes occurs to me that in a former life I must have been a magpie, as I am an incurable collector of all kinds of objects, mostly of no monetary value at all. Not only do I collect things, but I also find it difficult to throw anything away.

Being sentimental, I have always tended to cling to relics of the past and would keep all kinds of mementos, including loveletters. There happened to be several of these amongst my belongings my folks had dispatched to us shortly after we were married. I remember quite vividly how my husband pounced upon this exciting find and started reading one of them - with great glee, I might add. I managed to retrieve it, after fighting like a tigress to gain possession of it, and quickly went to the bathroom to tear it up and flush it down the toilet. The rest were promptly disposed of in the same way.

As a crafter, I collect all kinds of clutter which might come in handy for some future projects I have in mind but which, sad to say, seldom materialize. There are odd bits of cardboard, cores of gift-wrapping paper, not to mention the fancy papers and ribbons, pieces of interesting braid, scraps of fabric, pressed flowers, old buttons, scraps of wool - the list is endless!

People say that anything in your wardrobe which you haven't worn during the past year should be weeded out. I have garments I haven't worn for years, but I have great plans for altering or recycling them. Not that I am stingy, but I find this sort of challenge exciting and start off with a great burst of enthusiasm, which wanes unless I finish the project right away. Alas, there are many 'unfinished symphonies' lying around, which stir my conscience momentarily when I come upon them, but remain part of my clutter collection. Every now and again I get an appeal from the United Cerebral Palsy or some such organization and then feel obliged to part with some of the clutter!

Emigrating to America created many conflicts, as I had to part with many of my treasures. It was with great pain that I threw away my Cape Town University notes from the late Forties, and I still regret having thrown away all my treasured Afrikaans notes from my studies at Wits during the Sixties under such great literary giants as Van Wyk Louw, Ernst van Heerden and P.G. Du Plessis. After all, you never know when they might come in handy. Someone in America might want Afrikaans lessons!

I gave away whole wardrobes of clothes to various charities, but simply could not part with my books. I also parted with stacks of magazines I had accumulated, but retained quite a number of them which contained articles of interest, as well as patterns and recipes. In fact, I have an enormous collection of recipes that would require a special filing system if I were to ever try to locate one of them.

A few years ago when I was on vacation in San Diego, I came across an extremely amusing book, "How to be a Jewish mother", and my children and I had a jolly good laugh at certain sections which apply in no small measure to me. As it happens, to make it even funnier, the main characters were Sylvia and Eddy (my son-in-law's name). There is a Quiz in this book, determining which

articles should be retained and which should be thrown out. One of the items was: Empty aspirin tins. The answer was to keep them - you could keep parts of old wrist-watches in them. This is very much the clutter-collecting syndrome to which I have succumbed all my life.

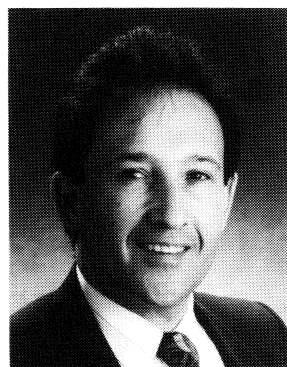
I have always regarded it as a mortal sin to throw out food. This attitude probably dates back to the time of the Second World War when the intensive anti-waste campaign made an indelible impression on my young mind. How could anyone throw away food when there were so many starving people in the world? A perfect illustration of this food-saving obsession was the day I decided to cook some giblets, which I had accumulated in the freezer, to make some stock. I prepared some vegetables, put these with the giblets in the pot on the stove and went to fetch my sister's gardener from her house in Saxonwold. There I played with her small grandson and generally took my time about getting home. When I arrived at my home in Parkhurst about 45 minutes later, my nostrils were filled with a smell of burning. I turned to William, the gardener working for the neighbour, and asked him if he had burnt his food. "No, Madam, I was also wondering what is burning?" Suddenly the terrible truth dawned on me and I rushed inside to find my entire house filled with smoke from the black mess on the stove. The pot was ruined and it took two weeks to get rid of the horrible smell. So much for saving a few miserable giblets!

My children have long since given up trying to cure me of keeping a tablespoon of rice or a couple of carrot slices and about three green beans. However, I am gradually becoming convinced and starting to break this habit, as I am getting tired of discovering "green fuzzies" (a term coined by a friend!) in a forgotten container in my fridge. There was a time when I used to concoct delectable dishes from leftovers - which my father referred to as 'resurrections' - under the delusion that I was saving money, until I calculated that I wound up spending far more on the rest of the ingredients.

A friend has been telling me of the amazing bargains she has picked up in thrift shops lately, and I am sorely tempted to scrounge around and see what I can find in the way of craft material. A pity I am starting to run out of storage space!



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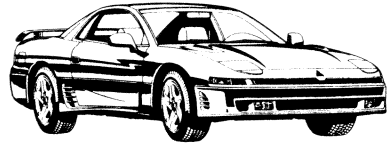
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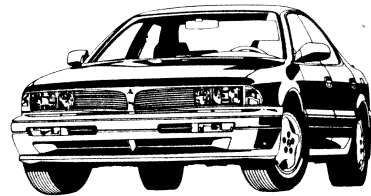
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the Sanderson's house opposite ours. After arriving there, we had a stormy session with Sanderson, a prominent lawyer, who said that he had sent his seriously injured servant to hospital and would lay a charge of attempted murder.

We now calmed an incoherent George by assuring him that the victim was not dead. Stammering more than ever, he related how the erstwhile corpse had cheated at cards, and on being challenged, had drawn a knife and attacked. To defend himself, while in fear of his life, George had felled him with a brick.

The next day George was arrested. I put up bail for his release while awaiting trial, and arranged with my attorney to have him suitably defended at my expense. His statement to the lawyer made it obvious that it was merely a matter of self-defense against a murderous assault. Later when we found that the case was to be heard before judge in the High Court, a barrister was briefed to appear on George's behalf.

The barrister insisted on questioning him in his chambers before the court appearance, after which he informed me that George's story did not hold water. Firstly, he was not the innocent we had been led to believe. He had been convicted twice before of common assault. Secondly, the knife that he claimed he was threatened with was his own; it had been wrested from him. Moreover, it was George who had been accused of cheating and who had attacked in the first instance.

"What can be done?" I asked the barrister.

"Very little really, but our only hope is to subpoena all the gamblers that were present and hope for the best."

The trial took place on a day on which I was unable to attend. So I bade George a fond farewell and promised to visit him in prison. To my surprise, on returning home that evening, I found George drinking tea and holding court in the kitchen, recounting the day's proceedings to all and sundry.

"What happened?" I asked

Beaming all over, he said: "N' not g' guilty" "For goodness sake, why?" I exclaimed. "I' h' had a good l' lawyer," stammered George. "I know that, judging from what he is charging me for appearing in court, but what did the Judge say?"

George wrinkled his brow while gathering his thoughts, then laughingly said: "The J' Judge h' he say, everybody l' lie t' too much".

We sent George back to his home in Zululand and engaged another gardener. Although the garden looked no better, our life was much more peaceful. A year later, while visiting a new shopping mall, we were greeted ecstatically by a loud "Sa Ku Bona," the Zulu greeting. It was George, resplendent in a smart Security Guard's uniform, complete with a heavy wooden truncheon hanging from his belt. "So you are back in town," I said. "I hope that you are not going to knock anybody over the head with that?"

Not answering at first, he started to pace the first slow steps of a Zulu War Dance. Then putting up his left hand as though holding a cowhide shield, he vigorously stamped his feet on the ground as though following the frantic beat of some ancestral drummer. Then swirling his truncheon above his head, he gave us a shy smile that had made us forget so many of his past iniquities and said—

"Quinjani! wh' why not? I g' get p' paid to do it now."

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VISITING SOUTH AFRICA WITH A MEXICAN DOCTOR

(written mostly by Morrice for Lorna Swartz)

When my husband and I were planning our trip to S.A. early in the new year, a very good friend of ours from Mexico said she would like to visit our country. Elvira is a gynecologist, practicing in Mexicali. She speaks fairly good English, but her vocabulary is limited so that she mostly uses words which are very explicit. One might say that she calls a spade a spade.

For me it was a fascinating and, at times, fun experience, as we all have preconceived views of what Mexicans are like. Although we live so close, our cultural upbringing is very different and it was interesting to observe Elvira coping with a South African lifestyle, which suddenly made me aware of the many cultural differences.

While in San Diego, Mossie called one of his old friends in Johannesburg to take him and, as he explained, one of his Mexican friends to the Kruger Park. I would not be accompanying them as I wished to spend all my time with my parents in Muizenberg. He asked his friend to reserve a double unit and suggested that his friend's wife might be so kind as to share the room with Elvira. As we all know, prejudices don't die easily, and there was considerable hesitancy on the part of our friend in Johannesburg in having his wife share a room with an unknown Mexican. In the end, as Elvira is such a wonderful person, our Johannesburg friends could not help remarking what a likeable person she is.

On showing Elvira around the stores of Rosebank and Sandton, we were all disappointed to find how limited and poor the display of goods was - a noticeable change from only a few years ago. Elvira was very disappointed, telling me that this was worse than Mexicali.

Then off to the Kruger Park. The first night there we were hot and sweaty. The bungalow had a good old-fashioned bath, but no shower. Elvira had never had a bath in her life. In Mexico baths are strictly for bubble baths. "How do you wash yourself clean in your own dirty water?" she asked. She solved the problem by taking a pot from the kitchen to pour water over herself. Later she told us when she was in the room next door to the bathroom, she was listening to hear what she should do. She could only hear a lot of swishing around of the water. Not having a pot, she used a coffee cup she had taken off the airline, so that she could pour water over her head.

Off to Cape Town we went, and she stayed in the one and only remaining hotel in Muizenberg. It does not look like much from the outside, but has been pleasantly renovated inside. She was very surprised by the table appointments and ambience, all part of a gracious lifestyle, which we just take for granted. At lunch in this hotel, the cutlery was good old-fashioned stuff with large soup spoons about 3" across. She had to take photographs of this and also of the fish knife.

I took her to Operation Hunger to buy some African curios. The black sales clerks were amazed at her friendliness and lack of formality. Here was a "gynie" who showed no signs of class-consciousness, chatting to them about themselves and their families.

During our stay we attended a Friday night service at the Gardens Shul. Elvira was very impressed with the hospitality shown to her. A member came up, not knowing who she was, to ask her if she had a place to go for the Friday evening meal. She was overawed by the Shabbos dinner table and had to take a photo to show to family and friends. The kindness we experienced made us all long for the good old days.

Elvira was crazy about the various African curios and when we left S.A. we were 200 pounds overweight.

She learned that South Africans had many alternative expressions for "you're welcome" - something which I hadn't really noticed before. Some of the more readily used phrases were: it's my pleasure; don't mention it; not at all; okey dokey.

So it was finally tot siens.


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Student Life Revisited

by Marlene Stanger

Going back to study after an absence of 18 years is an exhilarating experience. In South Africa straight after matriculating, it was clear what I would do. I didn't need a degree to do journalism. But it was an understood fact of life that if you have a certain level of education, and particularly if you take Latin for matric, you go to university, so I duly followed the expected pathway to the ivy-clad UCT. After failing first year English, an unthinkable occurrence, Professor Philip Birkinshaw took me aside and said "between you and me, Ms Davis, I think that if you're planning to do journalism, you shouldn't worry about a degree in English - it's probably better NOT to have English." He said it as a form of consolation, seeing how distraught I was.

I didn't really believe him, but pretended I did, and advanced through my B.A. in Social Anthropology which was a wonderfully enriching experience and left me as equipped to work for the Argus, Cape Times, FM etc. as I had done before I started studying.

"You're too verbose," said my sardonic, sarcastic, sadistic teacher at the Argus Cadet School in Johannesburg. I would fall asleep in class in protest. How to calculate the fog index in my sentences...I never did find out, but I must have done something right because I got the jobs.

Then I came to America. Granted, I did take a leave of absence from my profession for a few years. But I always had freelance writing jobs and I never lost the skill entirely. Therefore, when the Blade Citizen offered me a job at their Oceanside office for \$7.50 an hour, I looked at the guy making the offer as if he were an alien and told him that, after 16 years experience, I was not about to take a job that would result in a net monthly loss - after factoring daycare, new clothes, transportation, time, lost evenings and weekends with family, and taxes...

Clearly, my profession or career or job was not one that would contribute to any meaningful income. So I would either languish in splendid past employment, or retrain. I did the right thing. I went back to school.

It was heartening to see that I was far from the oldest in my class. It was not so heartening when one of my classmates died the other day at the age of 43 - from a heart attack. He was one of the smokers that stood each day on the balcony of Western State University College of Law, overlooking San Diego Avenue in Old Town. The group of them - there were five - were all American-born men, mature students, some of them former military types. Three dropped out in the first few weeks. Ron died. And only the Jewish guy from Washington state who took off time from being a pilot is left. He joked the other day and said he has to find a new place to stand in the mornings. He doesn't smoke anymore.

One of the things I did was to look around the class early on in the semester and try to figure out who was Jewish - apart from the

ones with the obvious names such as Cohen (one), and a few others who look and act Jewish, but who have surnames that don't quite tally. The woman with whom I struck up a friendship, the blonde Irish Catholic called Katie, turned out to be Jewish. I realized this one day when I saw her huge Magen David. A Jew by Choice, she explained. This is the modern way of describing converts. I discovered a few more members of the tribe by pure chance in the canteen when one unlikely m.o.t.t. by the name "Mills" said that he and the guy from Washington state were forming the "Jewish Law Students Club - \$50 to join, but for you..." So I told them the joke about the guy on the plane, Brown, B-R-O-W-N, and white, from the top of his head to the tips of his toes...etc. (call me for the rest, it's really funny...)

So summer is approaching and the days are getting longer and warmer and the beach is ever so tempting, but when you go back to study after an absence of 18 years, something happens. You become a responsible student. You realize that you're getting a second chance and this one has to count. So you forego the beach and the parties and the movies and Eric Burdon and whoever else at the Belly Up down the road, and you STUDY. It's already 10 pm. I've got about another three hours of work tonight before I think what to make for school lunches tomorrow...

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